

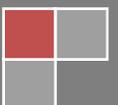
2013

West Virginia Offices of the Insurance Commissioner

2012 Annual Report

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

Michael D. Riley, Commissioner
West Virginia Offices of the Insurance Commissioner
11/1/2013





STATE OF WEST VIRGINIA

Offices of the Insurance Commissioner

EARL RAY TOMBLIN

Governor

MICHAEL D. RILEY

Insurance Commissioner

November 1, 2013

The Honorable Earl Ray Tomblin
Governor of the State of West Virginia
State Capitol
Charleston, WV 25305

Dear Governor Tomblin:

The Annual Report of the Insurance Commissioner of the State of West Virginia for the calendar year 2012 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, 2012 annual statements filed with this agency by the insurance companies licensed in this State.

Respectfully submitted,

Michael D. Riley
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 \$193.9M 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:

- **Access WV**-(*West Virginia Health Insurance Plan.*), the state high-risk health insurance pool, increased their policyholders from 976 to 1,102 during 2012 while providing insurance to 1,661 individuals; they ended the year with a cash balance of \$10.92 million.
- The **Agents Licensing and Education Division** presides over processing and maintaining records on individual producers licensed to transact insurance business in WV, and issued 20, 408 new licenses in 2012, while handling over 161,000 company appointments and appointment cancellations.
- The **Board of Review** (Workers' Compensation) handles appeals of Workers' Compensation claims. During calendar year 2012, they processed 1,081 appeals concerning 1,170 issues.
- The **Claims Services Division** (Workers' Compensation) which oversees management of the workers' compensation "Old Fund" successfully transitioned 47,961 active workers' compensation claims from BrickStreet Mutual to three independent Third Party Administrators. Since that time, approximately 64.66% of the active caseload has now been closed.
- The **Office of Consumer Advocacy** assisted consumers with 55 complaints during 2012, yielding financial awards totaling \$632,495.69 directly to consumers. The Office of Consumer Advocacy also participated in the review of 46 Certificate of Need applications and 30 Hospital Rate Review Applications.
- The **Consumer Service Division** assists our insurance consumers with questions and complaints. The division received a total of 2,098 written complaints from insurance consumers in 2012. Over the course of the year, the Division responded to an average of 100 consumer inquiries per day.
- The **Employer Coverage Unit** (Workers' Compensation) reviews and grants requests for exemptions from statutory Workers' Compensation Coverage as well as serving as the contact point for employee claimants of uninsured employers. The Unit reviewed 2,526 applications for exemption during 2012, and approved 1,920 of the same.

- The **Financial Accounting Unit** is responsible for the preparation of audited financial statements, monthly financial reports, the budget, management and administration of federal grant funds, daily cash management and investment processing which includes accounts payable and all agency cash receipts processing through the state's accounting system. The unit also calculates workers' compensation maximum and medical reimbursement rates and evaluates workers' compensation managed health care plans. In 2012, the unit received a seventh 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 2,421 separate insurance entities transacting business in West Virginia during 2012 (*up from 2,396 in 2011*).
- The **Self-Insurance Unit** (Workers' Compensation) is responsible for regulating the 88 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. One new company was approved for self-insured status during calendar year 2012.
- The **Fraud Unit** (Office of the Inspector General) is responsible for facilitating a cooperative approach in the detection, investigation, and prosecution of insurance fraud. They received a total of 647 referrals in 2012 leading to 22 arrests and resulting in 22 convictions.
- The **Health Policy Division** works toward the implementation of a Health Insurance Marketplace in West Virginia in conjunction with the Patient Protection and Affordable Care Act (PPACA). During 2012, the Division applied for a second Establishment Grant Level 1 which was ultimately awarded in 2013. That funding will now be used to develop programs to provide support to WV consumers in utilizing the Health Insurance Marketplace as well as to assist individuals in determining their eligibility for both private and public insurance programs.
- 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 2012, the Division was involved with 15 new statutes or regulations directly impacting insurance; 484 matters of litigation, Administrative, or Circuit Court Hearings; 1,372 investigations by the regulatory compliance unit including 116 orders and regulatory settlement agreements.
- The **Market Conduct Unit** undertakes examinations of insurance companies doing business in West Virginia in order to determine statutory compliance. In 2012, the unit conducted 92 level one and 48 level two analyses on licensed companies concerning compliance. Two Agreed Orders were entered by the Insurance Commissioner with penalties totaling \$20,000 being assessed as a result of violations discovered during examinations. West Virginia also participated in 8 multi-state collaborative actions which resulted in \$980,911 in penalties and other assessments.

- 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 2012, the unit collected over \$1M from businesses in default and placed 1,242 liens on businesses who had failed to work to cure default obligations.
- The **Office of Judges** (Workers' Compensation) provides the first level of judicial review in workers' compensation litigation by processing appeals from initial workers' compensation claim management decisions. During 2012, this unit ruled upon 10,642 written motions and rendered 3,389 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 2012, the division received a total of 5,969 filings, 98.2% of which were ultimately approved.

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

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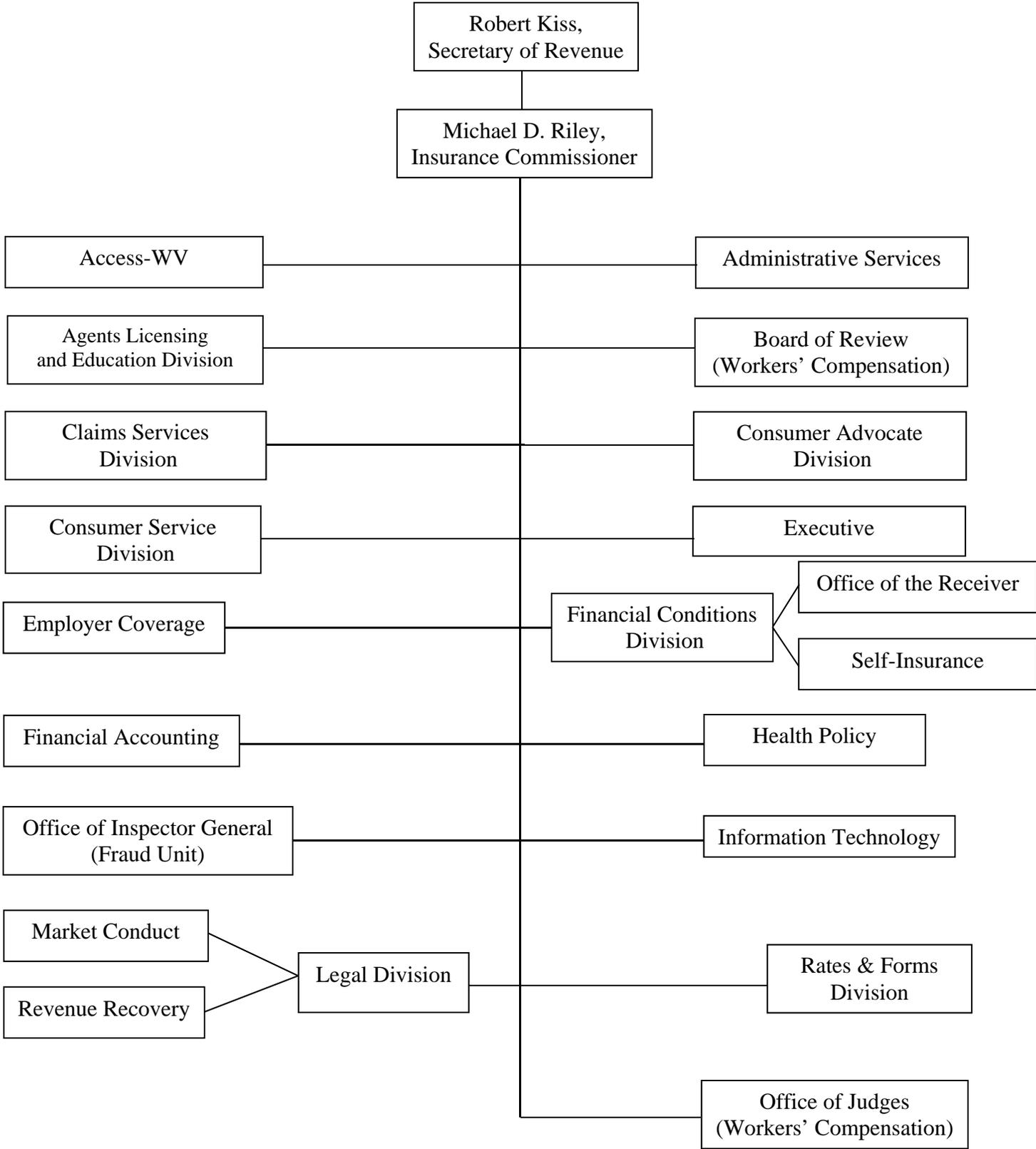
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Section 1

General

Organizational Chart



West Virginia Insurance Commissioners

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

**Acting Insurance Commissioner during interim period*

Financial Statements

| FEES AND TAXES COLLECTED DURING THE LAST 5 FISCAL YEARS | | | | | |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| | | | | | |
| | FY 2008-2009 | FY 2009-2010 | FY 2010-2011 | FY 2011-2012 | FY 2012-2013 |
| GENERAL REVENUE | | | | | |
| INSURER EXAMINATION ASSESSMENT FEE | \$608,653 | \$553,131 | \$526,579 | \$387,585 | \$668,200 |
| PENALTY FEE | \$290,995 | \$620,255 | \$489,474 | \$823,151 | \$1,212,349 |
| TOTAL FOR GENERAL REVENUE | \$899,648 | \$1,173,386 | \$1,016,053 | \$1,210,736 | \$1,880,549 |
| SPECIAL REVENUE | | | | | |
| * INSURANCE TAX FUND | \$104,420,867 | \$104,444,435 | \$108,034,197 | \$110,380,332 | \$112,684,800 |
| INSURER EXAMINATION ASSESSMENT FEES | \$1,110,650 | \$941,132 | \$960,574 | \$604,713 | \$1,194,130 |
| FEES & CHARGES | \$38,928,927 | \$41,337,499 | \$41,627,707 | \$42,504,698 | \$37,992,827 |
| FIRE MARSHAL | \$1,513,025 | \$1,597,395 | \$1,619,643 | \$1,688,336 | \$1,840,929 |
| MUN. PENSION & PROTECTION FUND | \$25,835,077 | \$25,583,646 | \$25,893,977 | \$25,701,648 | \$25,892,051 |
| VOL. FIREMEN & TEACHERS RETIREMENT | \$11,887,224 | \$12,170,434 | \$12,076,654 | \$12,560,582 | \$12,508,591 |
| TOTAL FOR SPECIAL REVENUE | \$183,695,770 | \$186,074,541 | \$190,212,752 | \$193,440,309 | \$192,113,328 |
| GRAND TOTAL COLLECTED | \$184,595,418 | \$187,247,927 | \$191,228,805 | \$194,651,045 | \$193,993,877 |
| <i>* Revenue is net of Tobacco Settlement loan repayment, medical malpractice and Federal Flood transfer</i> | | | | | |

| APPROPRIATED EXPENDITURE SCHEDULE | | | | | | |
|--|--|------------|---------------|--|--|-----------------------------|
| INSURANCE COMMISSION FUND 7152 | | | | | | |
| FISCAL YEAR 2013 | | | | | | |
| JULY 1, 2012 - JUNE 30, 2013 | | | | | | |
| <u>APPROPRIATED</u> | | | | | | |
| Personal Services | | 16,462,396 | | | | |
| Increment | | 422,462 | | | | |
| Employee Benefits | | 7,992,646 | | | | |
| Current Expenses | | 13,407,033 | | | | |
| | | | | | | <u>\$ 38,284,537</u> |
| <u>ACTUAL EXPENDITURES</u> | | | | | | |
| Personal Services | | 12,458,125 | | | | |
| Increment | | 260,413 | | | | |
| Employee Benefits | | 4,701,063 | | | | |
| Current Expenses | | 6,896,958 | | | | |
| TOTAL EXPENDITURES | | | 24,316,559 | | | |
| <u>APPROPRIATION BALANCE</u> | | | | | | |
| Personal Services | | 4,004,271 | | | | |
| Increment | | 162,049 | | | | |
| Employee Benefits | | 3,291,583 | | | | |
| Current Expenses | | 6,510,075 | | | | |
| TOTAL FUNDS REMAINING | | | 13,967,978 | | | |
| | | | | | | <u>\$ 38,284,537</u> |
| <u>ASSESSMENT FEES COLLECTED</u> | | | | | | |
| JULY 1, 2012 THROUGH JUNE 30, 2013 | | | \$ 37,992,827 | | | |

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, 2012
(In Thousands)

| | <u>Workers'</u> <u>Compensation</u> | <u>AccessWV</u> | <u>State Entities</u> <u>Workers'</u> <u>Compensation</u> | <u>Total</u> |
|---|--|-------------------------|---|---------------------------|
| Operating Revenues: | | | | |
| Assessments | \$53,126 | \$- | \$- | \$53,126 |
| Premium Revenue, Net | 1,235 | 5,096 | 11,201 | 17,532 |
| Other Operating Revenue | <u>111</u> | <u>155</u> | <u>-</u> | <u>266</u> |
| Total Operating Revenue | <u>54,472</u> | <u>5,251</u> | <u>11,201</u> | <u>70,924</u> |
| Operating Expenses and Claims Provisions | | | | |
| Claims and Claim Adjustment Provisions | 128,922 | 6,480 | 8,894 | 144,296 |
| General and Administration | <u>18,225</u> | <u>368</u> | <u>90</u> | <u>18,683</u> |
| Total Operating Expenses and Claims Provisions | <u>147,147</u> | <u>6,848</u> | <u>8,984</u> | <u>162,979</u> |
| Operating Income (Loss) | <u>(92,675)</u> | <u>(1,597)</u> | <u>2,217</u> | <u>(92,055)</u> |
| Nonoperating Revenues: | | | | |
| Investment Earnings | 39,470 | 201 | - | 39,671 |
| Lottery Revenue | 11,000 | - | - | 11,000 |
| Personal Income Tax | 95,400 | - | - | 95,400 |
| Severance Tax | <u>92,635</u> | <u>-</u> | <u>-</u> | <u>92,635</u> |
| Total Nonoperating Revenues | <u>238,505</u> | <u>201</u> | <u>-</u> | <u>238,706</u> |
| Change in Net Assets (Deficit) Before Transfers | 145,830 | (1,396) | 2,217 | 146,651 |
| Transfers | <u>-</u> | <u>-</u> | <u>21,655</u> | <u>21,655</u> |
| Change in Nets Assets (Deficit) | 145,830 | (1,396) | 23,872 | 168,306 |
| Total Net Assets (Deficit) - Beginning of Year | <u>(825,014)</u> | <u>12,520</u> | <u>-</u> | <u>(812,494)</u> |
| Total Net Assets (Deficit) - End of Year | <u><u>\$ (679,184)</u></u> | <u><u>\$ 11,124</u></u> | <u><u>\$ 23,872</u></u> | <u><u>\$(644,188)</u></u> |

West Virginia
Offices Of The Insurance Commissioner
Schedule Of Net Assets
Workers' Compensation Information
June 30, 2012
(In Thousands)

| | <u>WC Old Fund</u> <u>Debt Reduction</u> | <u>Coal Workers'</u> <u>Pneumoconiosis</u> | <u>Uninsured</u> <u>Fund</u> | <u>Self-Insured</u> <u>Funds</u> | <u>Total</u> |
|---|---|---|---------------------------------|-------------------------------------|----------------------|
| Assets: | | | | | |
| Current Assets | | | | | |
| Cash and Cash Equivalents | \$ 951,534 | \$ 257,172 | \$ 9,676 | \$ 11,144 | \$ 1,229,526 |
| Receivables, Net: | | | | | |
| Statutory Allocations | 9,008 | - | - | - | 9,008 |
| Assessments | - | - | 94 | - | 94 |
| Employer Surcharge | 11,430 | - | - | - | 11,430 |
| Premiums | <u>51</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>51</u> |
| Total Current Assets | <u>972,023</u> | <u>257,172</u> | <u>9,770</u> | <u>11,144</u> | <u>1,250,109</u> |
| Total Assets | <u>972,023</u> | <u>257,172</u> | <u>9,770</u> | <u>11,144</u> | <u>1,250,109</u> |
| Liabilities: | | | | | |
| Current Liabilities: | | | | | |
| Estimated Liability for Unpaid Claims and Claim Adjustment Expense | 189,100 | 11,900 | 600 | 868 | 202,468 |
| Accrued Expenses and Other Liabilities | <u>592</u> | <u>-</u> | <u>-</u> | <u>1</u> | <u>593</u> |
| Total Current Liabilities | <u>189,692</u> | <u>11,900</u> | <u>600</u> | <u>869</u> | <u>203,061</u> |
| Noncurrent Liabilities: | | | | | |
| Estimated Liability for Unpaid Claims and Claim Adjustment Expense | <u>1,607,800</u> | <u>106,400</u> | <u>2,300</u> | <u>9,732</u> | <u>1,726,232</u> |
| Total Noncurrent Liabilities | <u>1,607,800</u> | <u>106,400</u> | <u>2,300</u> | <u>9,732</u> | <u>1,726,232</u> |
| Total Liabilities | <u>1,797,492</u> | <u>118,300</u> | <u>2,900</u> | <u>10,601</u> | <u>1,929,293</u> |
| Net Assets: | | | | | |
| Restricted for: | | | | | |
| Coal Workers' Pneumoconiosis | - | 138,872 | - | - | 138,872 |
| Uninsured Fund | - | - | 6,870 | - | 6,870 |
| Self-Insured Fund | - | - | - | 543 | 543 |
| Unrestricted (Deficit) | <u>(825,469)</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>(825,469)</u> |
| Total Net Assets (Deficit) | <u>\$ (825,469)</u> | <u>\$ 138,872</u> | <u>\$ 6,870</u> | <u>\$ 543</u> | <u>\$ (679,184)</u> |

West Virginia
Offices Of The Insurance Commissioner
Statement Of Net Assets
Proprietary Funds
June 30, 2010
(In Thousands)

| | <u>Workers'</u> <u>Compensation</u> | <u>AccessWV</u> | <u>State Entities</u> <u>Workers'</u> <u>Compensation</u> | <u>Total</u> |
|---|--|-------------------|---|----------------------|
| Assets: | | | | |
| Current Assets: | | | | |
| Cash and Cash Equivalents | \$ 1,229,526 | \$ 12,072 | \$ 20,809 | \$ 1,262,407 |
| Receivables, Net: | | | | |
| Statutory Allocations | 9,008 | - | - | 9,008 |
| Assessments | 94 | - | - | 94 |
| Employer Surcharge | 11,430 | - | - | 11,430 |
| Premiums | 51 | - | - | 51 |
| Prepaid Assets | - | - | 2,039 | 2,039 |
| Loss Reserve Fund | - | - | 7,910 | 7,910 |
| Total Current Assets | <u>1,250,109</u> | <u>12,072</u> | <u>30,758</u> | <u>1,292,939</u> |
| Total Assets | <u>1,250,109</u> | <u>12,072</u> | <u>30,758</u> | <u>1,292,939</u> |
| Liabilities: | | | | |
| Current Liabilities: | | | | |
| Estimated Liability for Unpaid Claims and Claim Adjustment Expense | 202,468 | 870 | 2,742 | 206,080 |
| OPEB Liability | - | 32 | - | 32 |
| Accrued Expenses and Other Liabilities | <u>593</u> | <u>46</u> | <u>50</u> | <u>689</u> |
| Total Current Liabilities | <u>203,061</u> | <u>948</u> | <u>2,792</u> | <u>206,801</u> |
| Noncurrent Liabilities: | | | | |
| Estimated Liability for Unpaid Claims and Claim Adjustment Expense | <u>1,726,232</u> | <u>-</u> | <u>4,094</u> | <u>1,730,326</u> |
| Total Noncurrent Liabilities | <u>1,726,232</u> | <u>-</u> | <u>4,094</u> | <u>1,730,326</u> |
| Total Liabilities | <u>1,929,293</u> | <u>948</u> | <u>6,886</u> | <u>1,937,127</u> |
| Net Assets: | | | | |
| Restricted for: | | | | |
| Coal Workers' Pneumoconiosis | 138,872 | - | - | 138,872 |
| Uninsured Fund | 6,870 | - | - | 6,870 |
| Self-Insured Funds | 543 | - | - | 543 |
| AccessWV | - | 11,124 | - | 11,124 |
| State Entities Workers' Compensation Program Fund | - | - | 23,872 | 23,872 |
| Unrestricted (Deficit) | <u>(825,469)</u> | <u>-</u> | <u>-</u> | <u>(825,469)</u> |
| Total Net Assets (Deficit) | <u>\$ (679,184)</u> | <u>\$ 11,124</u> | <u>\$ 23,872</u> | <u>\$ (644,188)</u> |

| APPROPRIATED EXPENDITURE SCHEDULE | | | | |
|--|------------------|--------------|--|----------------------------|
| EXAMINATION FUND 7150 | | | | |
| FISCAL YEAR 2012 | | | | |
| JULY 1, 2011 - JUNE 30, 2012 | | | | |
| <u>APPROPRIATED</u> | | | | |
| Personal Services | 518,696 | | | |
| Increment | 7,372 | | | |
| Employee Benefits | 190,057 | | | |
| Current Expenses | <u>1,466,282</u> | | | |
| | | | | <u>\$ 2,182,407</u> |
| <u>ACTUAL EXPENDITURES</u> | | | | |
| Personal Services | 283,444 | | | |
| Increment | 3,665 | | | |
| Employee Benefits | 90,319 | | | |
| Current Expenses | <u>306,799</u> | | | |
| TOTAL EXPENDITURES | | 684,227 | | |
| <u>APPROPRIATION BALANCE</u> | | | | |
| Personal Services | 235,252 | | | |
| Increment | 3,707 | | | |
| Employee Benefits | 99,738 | | | |
| Current Expenses | 1,159,483 | | | |
| TOTAL FUNDS | | | | |
| REMAINING | | 1,498,180 | | |
| | | | | <u>\$ 2,182,407</u> |
| <u>ASSESSMENT FEES COLLECTED</u> | | | | |
| JULY 1, 2012 TO JUNE 30, 2013 | | \$ 1,194,130 | | |

Section 2

Division 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 sixth full year of operation by December 2012.

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 have been a resident of West Virginia for at least 30 days, with the exception of those HIPAA- and HCTC-eligible, for whom there is no minimum residency requirement. Dependents of eligible persons are also eligible for *AccessWV* coverage.

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

AccessWV 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 \$4,000 for family coverage, applies to prescription drugs. The annual medical benefit maximum is \$1 million for all plans and the annual pharmacy benefit maximum was increased from \$25,000 to \$50,000. 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.

Autism benefits were added to match state law mandated benefits not to exceed \$30,000 for three consecutive years.

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). 2012 rates were adjusted to be at 125% of the standard market rates.

Premiums were decreased by board action, as standard market rates also fell in 2011. Commercial market insurers made rate adjustments in preparation for Minimum Loss Ratio requirements and potential rebates in 2012. New premiums for geographic area, region, and tier that were made effective April 1, 2011 remained in effect in 2012.

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. 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), now called HealthSmart Benefit Solutions.

Highlights of 2012

2012 Enrollment

Enrollment Growth, AccessWV continued to grow steadily throughout 2012. The plan began January 2012 with 976 policies and ended the year with 1,102, an 18 percent increase. Total membership, including dependents of policyholders, went from 1,152 to 1,258, a 9 percent increase. Monthly enrollment is as follows.

| | Jan | Feb | Mar | Apr | May | June | July | Aug | Sept | Oct | Nov | Dec |
|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| # Policies | 972 | 972 | 1,005 | 1,031 | 1,041 | 1,045 | 1,068 | 1,066 | 1,080 | 1,084 | 1,099 | 1,102 |
| # Members | 1,143 | 1,142 | 1,173 | 1,192 | 1,204 | 1,207 | 1,236 | 1,232 | 1,251 | 1,250 | 1,263 | 1,258 |

Total Served During Year. While enrollment grew to 1,102 policyholders and 1,258 members, the end-of-year membership understates the impact of the program, as some members leave and others take their places. During 2012, **AccessWV** enrolled 509 new policyholders and provided insurance coverage to 1,661 individuals at some time during the year.

Legislative Rules. In 2010, 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. The Rulemaking process concluded in 2010 with legislative approval of 113 CSR 01 and 113 CSR 02. As of December 2012, 317 policyholders were receiving a subsidy.

Lapsed Coverages. During 2012, 412 policyholders ended their coverage in **AccessWV**. Cancellations were either at the member's request, including for reasons of eligibility for other coverage, including Medicare, Medicaid or employer-sponsored coverage, or for nonpayment of premiums, which accounted for 40% of cancellations.

Plans. AccessWV offers four products -- Plan A, Plan B, Plan C, and Plan D. As of December 2012, the plurality of policyholders - 36 percent - were enrolled in Plan C, the option with the second highest deductibles and the second lowest premiums.

County. As of December 2012, membership was held by residents of all but one West Virginia County, Calhoun. Counties with the largest number of policies were Kanawha (180), Monongalia (72), Cabell (68), Berkeley (62), and Putnam (62).

Gender. Females accounted for 55 percent of policies and males, 45 percent.

Age. More than two-thirds - 64 percent - of policyholders were age 50 and over at the end of 2012, a slight decrease from the 65 percent who met that criterion a year earlier.

Tier. Nearly all policies were Individual at the end of Calendar Year 2012: 94 percent of all policies were individual and six percent Family. A minimum of 93 percent of **AccessWV**'s policies have been Individual since the program's inception.

Eligibility Category. Most policyholders join **AccessWV** as Medically-eligible, as had 57 percent at 2012 year end (*Medically-eligible applicants are those unable to purchase coverage in the regular market or with a qualifying health condition*). 42 percent of policyholders as of December had joined as "federally defined eligible individuals" (HIPAA), and 2 policyholders were HCTC eligible - 1%.

Major Activities in 2012

The Plan's focus in 2012 was on expanding access to the high risk pool through implementation of the subsidy program authorized by 2011 legislative amendment and subsequent Rules effective July 1, 2011, that extended subsidies to those up to 400% of the Federal Poverty Level.

Plan activities included:

Subsidy application forms and policy revision
Outreach activities to promote *AccessWV* and inform of subsidy availability
New premiums developed and operationalized
Premiums and plan design for Plan Year 2012 (beginning 7-1-2012)
Annual residency survey
Open enrollment period for members
Updating the Plan's Operational Protocols
Financial audit of State Fiscal Year 2013 statements

Program Outreach and Related Activities

During 2012, *AccessWV* continued to work through those most likely to be in contact with the eligible population, including insurance agents, carriers, providers, disease organizations and other service entities. 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, WVU Health Fair, and National Association of Social Workers Conference. The Consumer Services Division of the Offices of the Insurance Commissioner offered information on *AccessWV* at additional events 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 *AccessWV* on a goodwill basis, 47 different agents assisting 117 policyholders received rebate checks through the referral incentive enacted by the Board in 2008. The incentive serves as an opportunity for agent involvement in *AccessWV*.

AccessWV maintains a toll-free number (1-866-445-8491) as well as a local number (304-558-8264) to receive calls from prospective applicants. When callers decline additional information citing unaffordable premiums, they are referred to safety net providers or other organizations that may be of assistance. More than 1,500 calls were received and addressed in 2012.

Audited Financial Results: State Fiscal Year 2012

AccessWV was included as an enterprise fund in the financial audit of the Offices of the Insurance Commissioner for State Fiscal Year 2011, ending June 30, 2012. No issues were identified for *AccessWV*. Total net assets were reported as \$11.124 million. Net premium revenues of \$5.096 million for the fiscal year were less than operating expenses of \$6.848 million. The audit was performed by Suttle and Stalnaker, CPAs, of Charleston.

Financial Results: Calendar Year 2012

An audit of *AccessWV* Financial Statements for State Fiscal Year 2013 for the period July 1, 2012, through June 30, 2013, will be undertaken during 2013.

AccessWV ended CY2012 with a cash balance of \$10.916 million and a year-over-year loss of \$2.07 million. The year ended with an operating loss (expenses over premiums) of \$1.57 million.

Calendar Year 2012 revenues were reported as \$5.73 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. By Board action, the additional assessment was declined in 2012. No federal funding was received in 2012.

Calendar Year expenditures on a cash basis were \$7.8 million, with \$7.42 million of that amount going to pay medical and pharmacy claims. Administrative expense was \$393,760, for an administrative expense ratio of 4.2%. This ratio has declined as Plan enrollment has 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 following are current statistics on the various aspects of Agents Licensing and Education Division.

Licensing Activity

| New Licenses Issued | <u>2011</u> | <u>2012</u> |
|--------------------------------------|----------------------|----------------------|
| Resident Agent | 945 | 1,036 |
| Non-Resident Agent | 13,408 | 14,571 |
| Surplus Lines | 127 | 141 |
| Adjuster | 2,815 | 4,181 |
| Viatical Settlement Broker | 0 | 0 |
| Business Entities (Agencies) | <u>582</u> | <u>479</u> |
| Total | <u>17,877</u> | <u>20,408</u> |
| | | |
| Renewed Producer Licenses Issued | 65,268 | 73,432 |
| Companies' Appointments of Agent | 103,843 | 107,037 |
| Cancellation of Agents' Appointments | 78,027 | 54,058 |

Board of Review (Workers' Compensation)

Pursuant to West Virginia Code §23-5-11(b), the primary responsibility of the Board of Review is to review appeals from final orders issued by the Office of Judges. Our goal is to resolve these appeals in a fair, efficient, and timely manner. At the conclusion of the appeal process, the Board issues a written decision, which may be appealed to the Supreme Court of Appeals as set forth in West Virginia Code §23-5-15.

In the course of considering workers' compensation appeals, the Board of Review rules on motions for stay submitted pursuant to West Virginia Code §23-5-9 and 85 CSR 1 §18. Also, the Board reviews and issues rulings on any other motions submitted while the appeal is pending. Before issuing a written decision on the appeal, the Board provides the parties with an opportunity to present oral argument to the Board in accordance with West Virginia Code §23-5-12(b).

The Board of Review is governed by procedural rules found in 102 CSR 1, Rules of Practice and Procedure. Recently, the Board completed the process through the Secretary of State's Office to update the procedural rules in order to reflect changes that were made to the West Virginia Workers' Compensation statutes and to incorporate current procedures. The new Rule became effective August 1, 2013. Changes were made to the procedure for filing the Notice of Appeal with the Board. A section was added which addresses the filing of a Motion for Stay of an order issued by the Office of Judges. The authority for stay orders is set forth in West Virginia Code §23-5-9(f) and is further addressed in the Commissioner's Rules (85 CSR 1 § 18). When the Board grants a motion for stay, the Board modifies the briefing schedule in order to shorten the appeal time and reduce the risk of harm to the claimant.

The new Rule explains that parties do not need to send copies of evidence to the Board because the Board has access to the same documents that were submitted to the Office of Judges. The Board is a reviewing body and may not consider evidence that was not considered by the Office of Judges except in support of a motion to remand. Additionally, the new Rule establishes a procedure for the Workers' Compensation Litigation Division to submit briefs on behalf of the Offices of the Insurance Commissioner to the Board by interdepartmental mail. Further, a change was implemented to accommodate settlement negotiations. The Board encourages parties to pursue settlements. When the parties enter into settlement negotiations while an appeal is pending, the Board dismisses the appeal without prejudice for 180 days to allow the parties to finalize the settlement agreement. If a settlement is not reached, the appellant submits a motion to reinstate the appeal.

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

We participate in workshops, legal seminars and provide training as requested. One of the Board's employees serves as a member of the Workers' Compensation Committee of the West Virginia State Bar and provides the Committee with updates on recent initiatives at the Board and other information related to practicing before the Board. Also, a Board member and a staff member serve on the Supreme Court's Access to Justice Commission – Worker's Compensation Committee.

The Board and staff are committed to adapting the appeal process to meet the goals of improving our work product and continuing to provide quality service to the litigants. The Board's monthly hearings are held at the Board's offices in Charleston; however, the Board holds hearings in another area of the state one time each year in order to accommodate attorneys and parties. The hearings have been held in Shepherdstown, Wheeling, Beckley, Berkeley Springs, and in the central part of the state at Stonewall Jackson Conference Center. Hearings are often conducted by telephone for the convenience of the parties.

Claims Services Division (Workers' Compensation—Old Fund)

Introduction

The Claims Services Division is comprised of sixteen employees that provide oversight of the Old Fund Program; the legacy claims liability that existed upon the privatization of workers' compensation. In addition, this Division provides claims oversight of the Uninsured Employer Fund (UEF) and the State Agency Workers' Compensation (SAWC) Program. A primary focus is to ensure the claims are properly reserved and administered to the Best Claims Practice standards and in compliance with statutory and regulatory provisions.

During FY 2013, the Claims Services Division continued to monitor the program for the best claims practices; ensuring that injured workers received medical and indemnity compensation in regards to their compensable injury in a timely and efficient manner 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 which became HealthSmart Casualty Claims Solutions on June 1, 2013, and American Mining Claims Services.

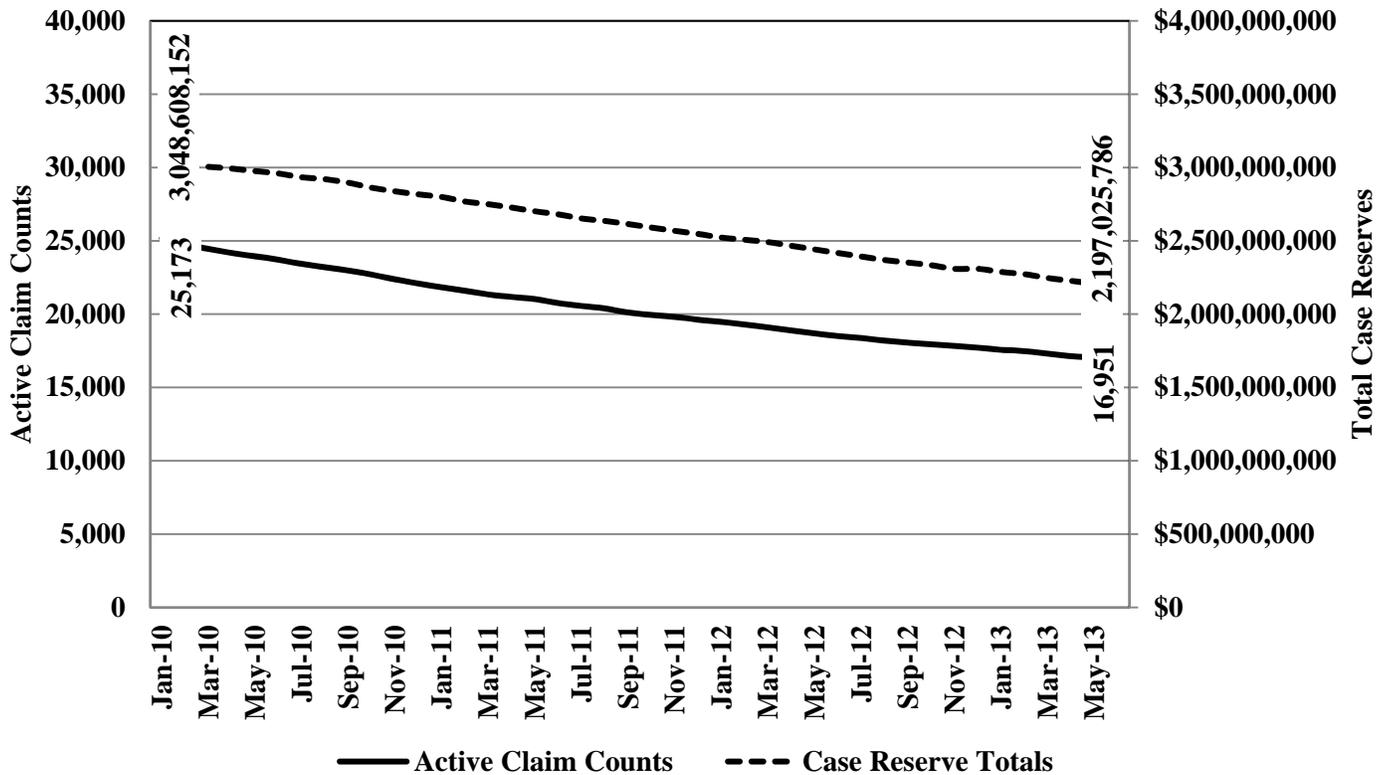
Claims Statistics

To provide some statistics, on December 1, 2007, the OIC officially began managing 47,961 active old fund claims. Since that time, through proper claims handling utilizing industry accepted standards and a focused settlement initiative, approximately 64.66% of the active caseload has been closed.

Active old fund claim counts for the TPAs as of June 30, 2013, are as follows:

| Counts | Sedgwick | Wells Fargo | American Mining | Totals | |
|-----------|----------|-------------|-----------------|--------|--------|
| 1/31/2008 | 39,227 | 4,750 | 3,984 | 47,961 | |
| 6/30/2008 | 25,484 | 3,455 | 3,792 | 32,731 | 31.75% |
| 6/30/2009 | 22,425 | 2,894 | 3,237 | 28,556 | 40.46% |
| 6/30/2010 | 19,837 | 2,373 | 2,814 | 25,024 | 47.82% |
| 6/30/2011 | 17,346 | 2,188 | 2,381 | 21,915 | 54.31% |
| 6/30/2012 | 15,451 | 1,871 | 1,179 | 18,501 | 61.42% |
| 6/30/2013 | 14,075 | 1,775 | 1,101 | 16,951 | 64.66% |

**Old Fund
Active Claim Counts and Case Reserves
06/30/2013**



Old Fund Workers' Compensation Total Active Claims (Excludes FBL claims)

Occupational Disease Claims

It should be noted there are new occupational disease claims; such as Occupational Pneumoconiosis (OP) and Hearing Loss (HL), that are submitted to Claims Services for entry and establishment of a new claim then assigned to a TPA for administration; these applications have a date of last exposure prior to July 1, 2005. The State OP claims are part of the Old Fund liability. We have two other separate and distinct funds in which we receive new claim filings. The Uninsured Employer Fund (UEF), as previously indicated commenced as of January 1, 2006; we enter and establish those claim and assign to a TPA for administration. 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. Overall, new claim filings (State OP, HL/OD, Uninsured and FBL) are trending downward.

| New Claim Filings | FY 2010 | FY 2011 | FY 2012 | FY 2013 |
|--------------------------|----------------|----------------|----------------|----------------|
| State OP | 63 | 81 | 70 | 28 |
| HL & OD | 12 | 17 | 10 | 8 |
| Uninsured Fund | 36 | 23 | 16 | 16 |
| FBL | 462 | 625 | 316 | 217 |

Settlement Initiative

As part of an overall effort to stabilize the old fund liability a settlement program was initiated in 2009. This initiative was particularly emphasized for Sedgwick, as they possess the largest number of old fund claims. In FY2013, Sedgwick settled with 110 claimants, for a total count of 457 settled claims.

Regulatory Boards

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. In FY 2013, the PTDRB had 183 reviews; including initial, remands and final reviews. In addition, the board reviewed 3 for employability standards as set out in Senate Bill 2013. Applications are received for the old fund, new carriers and self-insured employees.

| Regulatory Boards | FY 2009 | FY 2010 | FY 2011 | FY 2012 | FY 2013 |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
| OP Board Examinations | 602 | 561 | 495 | 519 | 515 |
| OP Board Fatal Reviews | 124 | 180 | 113 | 128 | 143 |
| PTDRB Reviews | 123 | 138 | 212 | 76 | 183 |
| PTDRB Vocational Reviews | 48 | 39 | 39 | 14 | 3 |

State Agency Workers' Compensation (SAWC) Program

The OIC is responsible for the oversight of the WV State Agencies Workers' Compensation (SAWC) program. Zurich was selected as the insurance carrier to provide workers' compensation coverage for the program. The Claims Services Division conducts ongoing quality assurance reviews, coordinates and participates with large loss claims staffings.

Claims Index

This Division also 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.

Consumer Advocate (West Virginia Office of)

In 2012, 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 were 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 \$632,495.69 which go directly into the pocket of the consumer as well as a number of other important settlements and regulatory orders directly benefiting the West Virginia insurance consumer.

In the health care arena, the Office of the Consumer Advocate reviewed forty-six (46) Certificate of Need Applications and thirty (30) Rate Review Applications before the West Virginia Health Care Authority. Furthermore, the Office of the Consumer Advocate continues to investigate matters related to the cost of health insurance, including the practice of hospital discount rate contracts and other methods to foster competition among health insurance companies to facilitate a reduction in costs for consumers.

The Office of the Consumer Advocate attended many State conferences and State festivals as a means of interacting with and disseminating information to West Virginia insurance consumers. State festivals attended in 2012 include the West Virginia State Fair, the West Virginia Forest Festival, the Friends of Coal Auto Show, the Arts and Crafts Fair, the WV Strawberry Festival, the WV Hunting Show and the Black Walnut Festival.

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

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

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

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

Finally, the Office of the Consumer Advocate maintained progress toward the long term goal of consumer outreach and education. Said goal will be achieved by direct and 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 Forest Festival, the Black Walnut Festival, the Arts and Crafts Fair, the WV Strawberry Festival, The WV Hunting Show and the Pumpkin Festival.

Representing Consumers in First and Third Party Administrative Hearings

In 2012, the Office of the Consumer Advocate provided formal representation to insurance consumers in fifty-five (55) consumer complaints before the West Virginia Insurance Commission.¹ Twenty-seven (27) of these complaints were third party complaints and the remaining twenty-eight (28) complaints were first party complaints. First party complaints are complaints filed by a consumer against their own insurer, while third party complaints are complaints filed by a consumer against another person's insurer. In addition to formal representation, the Office of the Consumer Advocate assisted and advised hundreds of West Virginia consumers throughout the year be it via email inquiries, telephonic inquiries, office visits, or other means. This assistance has directly benefited those consumers and in many cases has resolved the consumers' insurance issues or queries without requiring the filing of an actual consumer complaint with the WVOIC.

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

The Office of the Consumer Advocate is proud of the representation that it has provided to consumers. Further, the Office of the Consumer Advocate is also proud of the countless hours that have been spent assisting consumers in evaluating their claims and assisting them in exploring all of their options including possible retaining private counsel when it is in their best interests. This assistance has directly benefited hundreds of consumers every year and in many cases has resolved the consumer's insurance issues or queries without requiring the filing of a formal consumer complaint.²

Third Party Complaints

A total of Ninety-Two Thousand, One Hundred Ninety-Five Dollars, Sixty-Nine Cents (\$92,195.69) was awarded directly to West Virginia Consumers in the form of settlements in nine (9) of the twenty-seven (27) third party complaints that the Office of the Consumer Advocate worked on in 2012.

Four (4) consumers obtained private counsel. In two (2) cases, the Office of the Consumer Advocate declined to represent after conducting a full investigation of the case and finding no Unfair Trade Practices Violations. Twelve (12) consumer complaint cases are pending and are either awaiting hearing or are awaiting final order or appealed to Circuit Court. In addition, one (1) case is currently under investigation by the OIC Legal Division.

¹ *It should be noted that the Consumer Advocate's office has assisted and advised hundreds of West Virginia Consumers throughout the year from telephone inquiries and email inquiries that have been directed to the Office. This assistance has directly benefited those consumers and has in many cases resolved the consumer's insurance issues or queries without requiring the filing of an actual consumer complaint.*

² *A breakdown of the work performed by the Office of the Consumer Advocate each week is available for review.*

First Party Complaints

A total of Five Hundred Forty Thousand, Three Hundred Dollars and Zero Cents (\$540,300.00) was awarded directly to West Virginia consumers in the form of settlements in seven (7) of the twenty-eight (28) first party complaints that the Office of the Consumer Advocate worked on in 2012.³

Three (3) consumers withdrew their consumer complaint after a full investigation by the Office of the Consumer Advocate and it was determined that their complaints had no Unfair Trade Practices Violations. Four (4) consumers retained private counsel and pursued their claims in circuit court. The Office of the Consumer Advocate directly assisted the consumers in finding private counsel and evaluating their cases. Three (3) first party cases were fully investigated and declined by the Office of the Consumer Advocate due to lack of merit. One (1) Consumer failed to contact and request representation of Office of the Consumer Advocate. Eight (8) consumer complaint cases are pending and either awaiting hearing or a final order. One (1) case was dismissed by the Insurance Commissioner after a hearing. Two (2) consumer cases are pending appeal in Circuit Court. One (1) consumer case is pending an appeal to the West Virginia Supreme Court.

Third Party Complaints Handled By The Office Of The Consumer Advocate In 2012

| Respondent | Third Party Complainant | Resolution |
|--|-------------------------|--|
| State Farm Mutual Automobile Insurance Company | Dena Pratt | Settlement - \$3,526.00 |
| GEICO General Insurance Company | Robert Stringer | Settlement - \$1,864.83 |
| State Farm Mutual Automobile Insurance Company | April Chevront | Settlement - \$4,354.86 |
| GEICO General Insurance Company | Andrew Smith | Pending appeal in Circuit Court |
| Municipal Mutual Insurance Company | Robert Hodges | Settlement - \$2,750.00 |
| Safeco Insurance Company of America | Robert Mace | Client refused to participate in developing case/Consumer Advocate withdrew representation |
| State Farm Mutual Automobile Insurance Company | Joseph McCutcheon | Pending under investigation with legal division |
| GEICO Indemnity Company | Noel Ryder | Settlement - \$45,000/Retained Private Counsel |

³Some settlements were made in conjunction with private counsel and were confidential. The grand total of all settlements is reflected. That being said, specific settlement amounts in some of the first party cases are not listed due to the confidentiality requirements.

| | | |
|---|------------------------------|---|
| National Union Fire Insurance Company of Pittsburg PA | Darryl Cannady | Settlement - \$5,500.00 |
| Illinois National Insurance Company | Russell A. Berry | Private Counsel |
| GEICO General Insurance Company | Rachel Joyce | Private Counsel |
| National General Assurance Company | Wanda Maynard | Appeal to Circuit Court |
| Allstate Insurance Company | Stephen Spoor | Settlement - \$26,000.00 |
| Erie Insurance Company | Shari Proehl | Settlement - \$2,500.00 (confidential) |
| Nationwide Union Fire Insurance Co | Joan Potter | Pending |
| Westfield Insurance Company | Andrew Smith | Chose not to represent after full investigation |
| State Farm Mutual Insurance Company | Andrew Smith | Settlement - \$700.00 |
| National Union Fire of Pittsburg, PA | Hasel Roberts | Private Counsel |
| State Auto Insurance Company | Sue Arbogast | Private Counsel |
| Safeco Insurance Company of America | Carol Yacenech | Pending |
| Liberty Mutual Fire Insurance Company | Evelyn Belangia | Pending |
| National Union Fire Insurance Company | Travis Hocum | Pending |
| Garrison Property & Casualty Insurance Company | Teresa McCoy | Pending |
| American Alternative Insurance Corp | Christopher & Cynthia Knotts | Pending |
| American Alternative Insurance Corp | Carmen & Mary Romano | Pending |
| Geico General Insurance Company | Eugene Fortney | Pending |
| Philadelphia Indemnity Insurance Company | James Carter | Pending |

First Party Complaints
Handled By The Office Of The Consumer Advocate In 2012

| Respondent | First Party Complainant | Resolution |
|--|--------------------------------|---|
| Hartford Life | Kelly Bigley | Dismissed by Commissioner after hearing |
| Geico General Insurance Company | Jerry Westfall, Jr. | Settlement - \$1,000.00 |
| Casualty Insurance of Hartford | James Thornton | Settlement - \$8,300.00 |
| Westfield Insurance Company | Richard Quaranta | Consumer Withdrew Complaint |
| Garden State Life Insurance Co | Nahia Khoury | Consumer Withdrew Complaint |
| Progressive Home Advantage Insurance Company | Frederick & Janet Pullens | Settlement – (confidential)/Private Counsel *See footnote 3 |
| Property & Casualty Insurance Company of Hartford | Daniel Yonkosky | Settlement - \$1,000.00 |
| Farmers & Mechanics Mutual Insurance Company of WV | Larry Lewis Teagarden | Settlement - confidential)/ Private Counsel *See Footnote 3 |
| Chubb Custom Insurance Company | Andrew Smith | No Merit determined by OIC appealed to Circuit Court |
| Hartford Insurance Company of the Midwest | Suzanne Chapman | Private Counsel |
| Nationwide Mutual Fire Insurance Company | Sabrina Adams | Declined representation after a full investigation |
| Farmers & Mechanics Mutual Insurance Company of WV | Freda Bradley | Pending appeal in Circuit Court (10-AA-35) and appeal to Supreme Ct |
| American General Life Ins Co | Barbara A. Smith | Settlement - \$8,000.00 |
| Farmers & Mechanics Mutual Insurance Company of WV | Joseph Komorowski | Pending |
| Encompass Insurance Company | Jo Ellen Abel | Private Counsel |
| Erie Insurance Company | Robert G. Collins | Settlement - \$20,000/Consumer w/d complaint |
| American National Property and Casualty Company | Wayne Kerby | Pending |
| Metropolitan Direct Property & Casualty Company | Darryl Palmer | Declined representation after full investigation |
| Erie Insurance Property & Casualty Company | Darryl Palmer | Declined representation after full investigation |
| Allstate P & C Insurance Company | Linda Fisher | Pending |
| Municipal Mutual Ins Co | Daniel Bonnell | Consumer withdrew complaint |
| Erie Insurance Group | Linda Jeffers | Consumer failed to request hearing |
| State Farm Mutual Automobile Insurance Company | Mitchell Dunn | Chose not to represent after full investigation |
| Nationwide Mutual Fire Ins Co | Charles Namack | Pending |
| Westfield Insurance Company | Dean & Karen Starkey | Hearing request pending |

| | | |
|-----------------------------------|--------------------|---------|
| State Farm Insurance Company | Steve & Susan Ball | Pending |
| Farm Family Casualty Insurance Co | Mike Ross | Pending |
| Hartford | Dewey Keiper | 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 forty-six (46) CON applications: (total capital expenditure \$559,497,698.00).

Certificate Of Need - January 2012

| Facility | Con No. | Request | Capitol Expenditure |
|-----------------------------|---------------|-----------------------------|---------------------|
| United Hospital Center | 11-6-9559-E | Fixed site PET/CT services | \$3,500,000.00 |
| Monongalia General Hospital | 12-6-9572-H | Renovation/Facility Upgrade | \$5,950,000.00 |
| WV University Hospitals | 12-6-9573-H | Hospital tower project | \$280,400,000.00 |
| Transformations Inc. | 11-1-9538-X/P | Expansion | \$25,000.00 |

Certificate Of Ned – February 2012

| Facility | Con No. | Request | Capitol Expenditure |
|-------------------------|-------------|------------------------|---------------------|
| WV University Hospitals | 11-6-9563-H | SNU Conversion project | \$375,000.00 |

Certificate Of Need – March 2012

| Facility | Con No. | Request | Capitol Expenditure |
|--------------------------------------|----------------|--|---------------------|
| Family Preservation Services of WV | 11-9-9484-X/BH | Continuation of services | \$0 |
| United Summit Center | 12-6-9603-P | Employment of Primary Care Physician | \$50,000.00 |
| WVU Student Health & Wellness Center | 12-6-9574-X/P | Construction of New Student Health & Wellness facility | \$19,359,379.00 |

Certificate Of Need – April 2012

| Facility | Con No. | Request | Capitol Expenditure |
|-------------------------------------|----------------|---|----------------------------|
| St. Mary’s Medical Center, Inc. | 12-2-9618-H | Relocation of SMMC’s outpatient rehabilitation therapy services off hospital campus | \$2,000,000 |
| Grafton Integrated Health Network | 11-9-9447-BH | Lease of building to provide Applied Behavior Analysis Svcs for indiv in Grafton area | \$14,070.00 |
| Wheeling Hospital | 11-10-9529-A | Property Acquisition Project | \$4,700,000 |
| Goodwill Industries of KYOWVA, Inc. | 11-2-9550-X/BH | Provide outpatient substance treatment services to adults in need of addiction services | \$0 |

Certificate Of Need - May 2012

| Facility | Con No. | Request | Capitol Expenditure |
|---------------------------------------|---------------------|---|----------------------------|
| Ambulatory Neurological Services, LLC | 12-1/2/3/4/5-9642-P | In-home diagnostic outpatient electroencephalography monitoring | \$170,328 |

Certificate Of Need – June 2012

| Facility | Con No. | Request | Capitol Expenditure |
|------------------------------------|----------------|------------------------------|----------------------------|
| Reliable Healthcare Solutions, LLC | 12-6-9654X | CON - Exemption Application | \$325,000 |
| Preston Memorial Hospital | 12-6-9641-H | Replacement Hospital project | \$35,000,000 |

Certificate Of Need - July 2012

| Facility | Con No. | Request | Capitol Expenditure |
|--|-------------------------|---|----------------------------|
| Genesis Healthcare LLC | 12-1/3/5/6/7/10-9667-NH | Merger involving Genesis Healthcare LLC and Sun Healthcare Group, Inc. | \$11,970,400.00 |
| Medical Weight Loss Clinic of Charleston LLC | 12-1-9679-A | Comply with HCA’s request that MWLC file and seek CON approval related to prior merger and acquisition of Oakwood Medical, Inc. by MWLC | \$256,000.00 |

Certificate Of Need - August 2012

| Facility | Con No. | Request | Capitol Expenditure |
|--|----------------|---|----------------------------|
| Weirton Medical Center | 12-11-9661-P | Establish two ambulatory care facilities through the employment of 4 primary care physicians with practice sites in Hancock County. | \$375,000.00 |
| Transformations Inc. | 12-5-9695-P | Expansion | \$25,000.00 |
| Charleston Area Medical Center | 12-3-9698-H | Renovation/ Replacement David Lee Cancer Center | \$36,600,000.00 |
| Charleston Area Medical Center | 12-3-9697-H | Memorial Hospital 48 Bed Addition | \$30,892,000.00 |
| West Virginia University Hospitals, Inc. | 12-6-9703-H | Suncrest Plaza Investment | \$13,300,000.00 |
| West Virginia University Hospitals, Inc. | 12-6-9702-E | Linear accelerator replacement project | \$3,917,000.00 |
| Home Health Holdings, Inc. | 12-WV-9710-A | Acquisition of CCIL | \$35,000,000.00 |
| EmeriCare Heritage LLC | 12-6-9675-X/NH | Heritage Change in Licensee | \$20,000.00 |
| Wheeling West Virginia Hospital Company, LLC et al | 12-10-9711-A | Acquisition of Ohio Valley Medical Center | \$36,650,000.00 |

Certificate Of Need - September 2012

| Facility | Con No. | Request | Capitol Expenditure |
|---|----------------|-------------------------------------|----------------------------|
| Camden Clark Memorial Hospital | 12-5-9700-P | CCMH Imaging and Lab Center project | \$750,000.00 |
| The Eye & Ear Clinic of Charleston, Inc. dba Charleston Surgical Hospital | 12-3-9723-X | CON – exemption application | \$163,000.00 |
| Weirton Medical Center | 12-11-9735-B | Inpatient rehabilitation beds | 1,825,000.00 |

Certificate Of Need - October 2012

| Facility | Con No. | Request | Capitol Expenditure |
|--|----------------|---|----------------------------|
| Parkersburg Acquisition LLC Parkview Land LLC | 12-5-9736-A | Acquisition of Eagle Pointe Nursing Home | \$10,500,000.00 |
| Avery Partners LLC | 12-2-9743-X | Exemption from acquisition of Appalachian Rehab Inc. | \$460,000.00 |
| Radiation Center | 12-9-9724-P | Expand the service area for cancer treatment patients | \$154,500.00 |

Certificate Of Need - November 2012

| Facility | Con No. | Request | Capitol Expenditure |
|---|----------------|---|----------------------------|
| HCP Senior Housing Properties Trust | 12-6-9754-A | Acquisition of The Heritage Real Property | \$9,191,000.00 |
| Children's Hospital of Pittsburgh of UPMC | 08-10-8846-PV | CON-expedited application for Children's Specialty Care Center Wheeling | \$0 |
| Bluefield Hospital Company, LLC | 12-1-9726-H | Critical care units replacement project | \$5,150,000.00 |
| Cabell Huntington Hospital, Inc. | 12-2-9731-X | CON – exemption application | \$0 |
| Davis Memorial Hospital | 12-7-9749-P | Development of Ambulatory care facility | \$49,666.00 |
| Oak Hill Clinic Corp | 12-1-9763-P | Acquisition of Killmer Ambulatory Care Facility | \$85,937.00 |
| Imagine Medispa, LLC | 12-1-9752-P | Expansion of services to Barboursville, WV | \$35,000.00 |
| Imagine Medispa, LLC | 12-1-9750-P | Expansion of services to Princeton, WV | \$35,000.00 |
| Imagine Medispa, LLC | 12-1-9753-A | Acquisition of Oakwood Medical, Inc. | \$266,000.00 |
| Imagine Medispa, LLC | 12-1-9751-P | Expansion of services to Charleston, WV | \$35,000.00 |
| Bio-Medical Applications of WV, Inc. d/b/a FMC Eastern Panhandle Dialysis | 12-9-9728-R | Development of a new 16-station dialysis facility in Martinsburg, WV | \$1,655,178.00 |
| Children's Hospital of Pittsburgh of UPMC | 12-10-9767-P | Pediatric specialty care services in Wheeling, WV | \$0 |

Certificate Of Need - December 2012

| Facility | Con No. | Request | Capitol Expenditure |
|----------------------------|----------------|---|----------------------------|
| Cabell Huntington Hospital | 12-2-9782-E | Megavoltage Radiation Therapy Services | \$5,568,240.00 |
| Kanawha Hospice Care, Inc. | 12-4-9776-Y | Development of an inpatient facility in Greenbrier County | \$2,700,000.00 |

Hospital Rate Review

The Office of the Consumer Advocate reviewed thirty (30) 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.

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

Rate Increase Requests – April 2012

| Hospital | Rate Request |
|---------------------------------------|---------------------|
| Weirton Medical Center | 9.5% |
| Beckley Appalachian Regional Hospital | 20% |
| Monongalia General Hospital | 4.0% |
| Wetzel County Hospital | 3.5% |
| Princeton Community Hospital | 6.75% |

Rate Increase Requests - July 2012

| Hospital | Rate Request |
|----------------------------------|---------------------|
| Saint Francis Hospital | 4.50% |
| Stonewall Jackson Hospital | 6.25% |
| Thomas Memorial Hospital | 9.0% |
| Cabell Huntington Hospital | 4.75% |
| St. Joseph's Hospital-Buckhannon | 4.25% |
| St. Mary's Medical Center | 4.75% |

Rate Increase Requests - August 2012

| Hospital | Rate Request |
|----------------------------------|---------------------|
| Reynolds Memorial Hospital, Inc. | 5.25% |
| Wheeling Hospital, Inc. | 7.25% |
| Pleasant Valley Hospital | 9.00% |

Rate Increase Requests – October 2012

| Hospital | Rate Request |
|---------------------------------|------------------------------------|
| Fairmont General Hospital, Inc. | 17.1% inpatient 8.4% outpatient |
| Williamson Memorial Hospital | 7.5% |
| United Hospital Center, Inc. | 4.25% |
| WVU Hospitals, Inc. | 6.0% |
| City Hospital | 4.75% |

Rate Increase Requests – November 2012

| Hospital | Rate Request |
|--------------------------------------|---------------------|
| CAMC Teays Valley Hospital, Inc. | 3.75% |
| CAMC Health System | 5.25% |
| Greenbrier Valley Medical Center | 7.50% |
| The Eye and Ear Clinic of Charleston | 5.0% |
| Logan Regional Medical Center | 4.50% |
| Raleigh General Hospital | 4.75% |
| Camden Clark Medical Center | 4.75% |
| Bluefield Regional Medical Center | 5.0% |
| Davis Memorial Hospital | 4.75% |
| Ohio Valley Medical Center | 6.50% |
| Summersville Regional Medical Center | 6.50% |

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

Purpose

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, webmail, email, telephone, an online complaint form, and walk-in visits from the public. A complaint file is set up for each written inquiry. A total of 2,098 written inquiries were received by the division in 2012. In addition, we received 131 walk-in clients and 22,761 telephone calls of which the clerical staff handled 10,230. On average, the division handles 100 consumer inquiries per day. In 2012, complaint files were concluded in an average of 39 days.

The Consumer Service Division handled 281 third party liability complaints during 2012, 173 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 25 fairs, festivals, presentations and other events reaching more than 345,639 consumers.

**Consumer Service Division
Complaints
Calendar Year 2012**

| | |
|---------------------------------|-------|
| Files Opened | 2,098 |
| Life, Accident & Sickness | 671 |
| Property & Casualty | 848 |
| Workers' Compensation | 579 |
| | |
| Office Visits | 131 |
| Life, Accident & Sickness | 55 |
| Property & Casualty | 57 |
| Workers' Compensation | 19 |

**Consumer Service Complaints
Calendar Year 2012
Property & Casualty Companies
With Ten Or More Complaints**

| <u>Company Name</u> | <u># Complaints</u> |
|---|---------------------|
| State Farm Mutual Automobile Insurance Company | 72 |
| State Farm Fire And Casualty Company | 55 |
| Erie Insurance Property And Casualty Company | 49 |
| Allstate Insurance Company | 27 |
| Nationwide Mutual Insurance Company | 26 |
| Geico Indemnity Company | 25 |
| Westfield Insurance Company | 21 |
| Safeco Insurance Company Of America | 19 |
| Property And Casualty Insurance Company Of Hartford | 18 |
| Liberty Mutual Fire Insurance Company | 16 |
| National Union Fire Insurance Company Of Pittsburgh, Pa | 15 |
| State Auto Property & Casualty Insurance Company | 15 |
| 21 st Century Centennial Insurance Company | 14 |
| Farmers And Mechanics Mutual Insurance Company Of Wv | 13 |
| Geico General Insurance Company | 13 |
| Municipal Mutual Insurance Company | 12 |
| Nationwide Property And Casualty Insurance Company | 12 |
| W. Va. Insurance Company | 12 |
| Allstate Property And Casualty Insurance Company | 10 |
| Motorists Mutual Insurance Company | 10 |
| National General Assurance Company | 10 |
| Nationwide Mutual Fire Insurance Company | 10 |
| Progressive Max Insurance Company | 10 |
| Titan Indemnity Company | 10 |
| Trumbull Insurance Company | 10 |

**Consumer Service Complaints
Calendar Year 2012
Life, Accident & Sickness Companies,
And Health Maintenance Organizations
With Ten Or More Complaints**

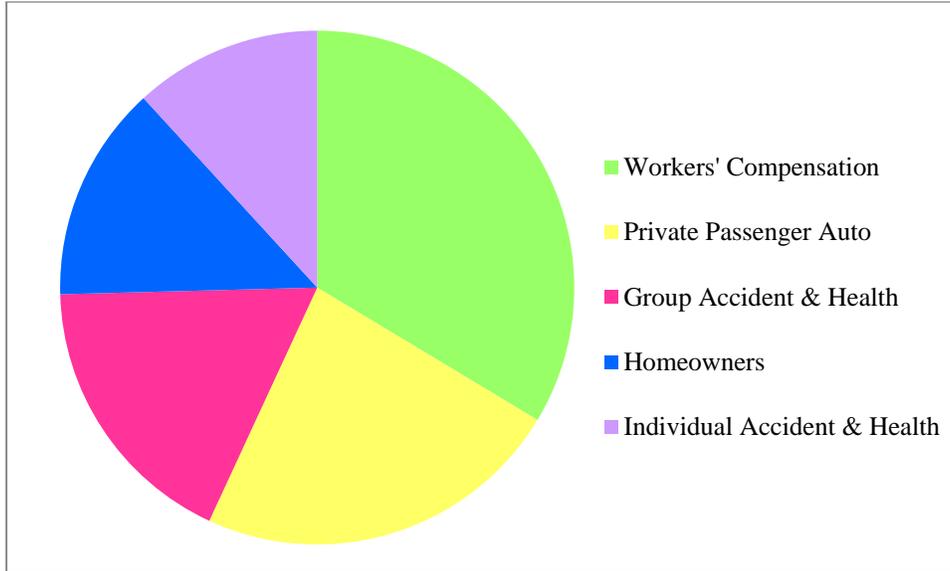
| <u>Company Name</u> | <u># Complaints</u> |
|--|---------------------|
| Highmark West Virginia, Inc. | 66 |
| Humana Insurance Company | 40 |
| Monumental Life Insurance Company | 25 |
| Metropolitan Life Insurance Company | 23 |
| Aetna Life Insurance Company | 20 |
| Unitedhealthcare Insurance Company | 18 |
| Washington National Insurance Company | 18 |
| Bankers Life & Casualty Company | 15 |
| Prudential Insurance Company Of America | 15 |
| Connecticut General Life Insurance Company | 11 |
| Globe Life And Accident Insurance Company | 10 |

**Consumer Service Complaints
Calendar Year 2012
Workers' Compensation Companies And
Third Party Administrators
With Ten Or More Complaints**

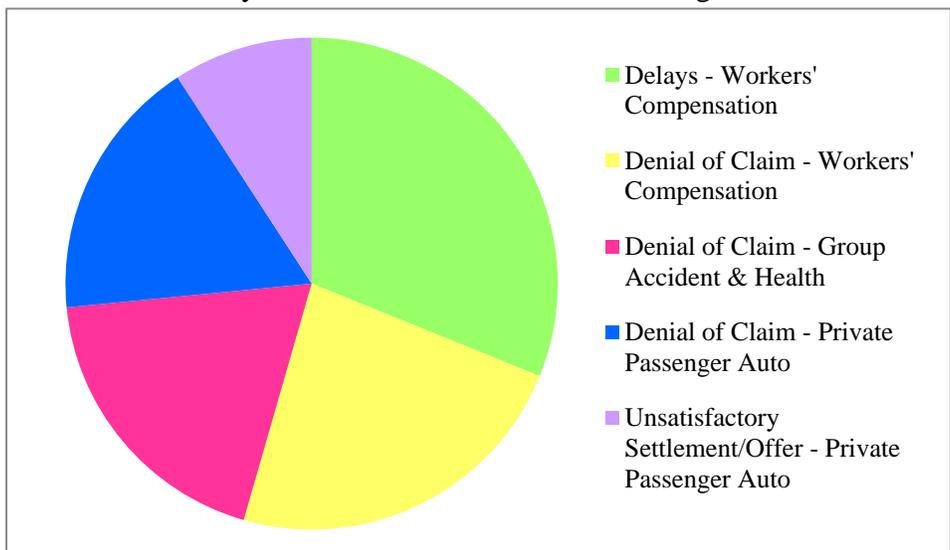
| <u>Company Name</u> | <u># Complaints</u> |
|--|---------------------|
| Sedgwick Claims Management Services, Inc | 91 |
| Brickstreet Mutual Insurance Company | 35 |
| Wells Fargo Insurance Services Of West Virginia, Inc | 21 |
| New Hampshire Insurance Company | 16 |
| Gallagher Bassett Services | 15 |
| Ace American Insurance Company | 13 |
| Esis, Inc | 12 |
| American Zurich Insurance Company | 10 |
| Liberty Insurance Corporation | 10 |

**Top Five Insurance Coverage Types And Reasons For Complaints
Calendar Year 2012**

| <u>Coverage Types</u> | <u># Complaints</u> |
|------------------------------|---------------------|
| Workers' Compensation | 627 |
| Private Passenger Auto | 434 |
| Group Accident & Health | 330 |
| Homeowners | 254 |
| Individual Accident & Health | 220 |



| <u>Complaint Reasons</u> | <u># Complaints</u> |
|--|---------------------|
| Delays – Workers' Compensation | 231 |
| Denial of Claim – Workers' Compensation | 173 |
| Denial of Claim – Group Accident & Health | 141 |
| Denial of Claim – Private Passenger Auto | 129 |
| Unsatisfactory Settlement/Offer – Private Passenger Auto | 68 |



Employer Coverage Unit (Workers' Compensation)

The Employer Coverage Unit consists of a team of six. This unit works with WV employers to ensure 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 ensure 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 2012, the unit was responsible for setting up 938 of these accounts. These fines are related to WV Code 23-2C-8(d)(3) Workers' Compensation Uninsured Employers Fund.

The unit also has the task of carrier compliance with the Proof of Coverage (POC) system. Carriers that fail to report timely as required by the POC guidelines are maintained and reported to 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 opinion to employers to present verifying they are not required to carry workers' compensation insurance under current law. This function relates directly to Title 85, Series 8 Workers' Compensation Policies, Coverage Issues and Related Topics.

In 2012, the Unit processed 2,526 exemption applications of which there were 1,920 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.

| Current 12 - Month Period | New Exemptions Issued | Renewals Granted | Total Exemptions Issued | | |
|------------------------------------|-----------------------------|---------------------|-------------------------------|---------------------------------|-----------------|
| Jan-12 | 82 | 87 | 169 | | |
| Feb-12 | 62 | 71 | 133 | | |
| Mar-12 | 79 | 71 | 150 | | |
| Apr-12 | 50 | 90 | 140 | | |
| May-12 | 67 | 113 | 180 | | |
| Jun-12 | 63 | 170 | 233 | | |
| Jul-12 | 59 | 154 | 213 | | |
| Aug-12 | 51 | 109 | 160 | | |
| Sep-12 | 49 | 99 | 148 | | |
| Oct-12 | 63 | 107 | 170 | | |
| Nov-12 | 33 | 88 | 121 | | |
| Dec-12 | 42 | 61 | 103 | | |
| | 700 | 1,220 | 1,920 | | |
| | | | | | CY12-YTD |
| | | | | Total Exemptions Issued | 1,920 |
| | | | | Total Denials | 606 |
| | | | | Number of Applications Received | 2,526 |

| Employer Coverage | |
|--|--------------|
| Statistics for the Year Ending 2012 | |
| Activity | Total |
| Compliance requests completed | 2,514 |
| Phone Calls | 3,822 |
| Walk-Ins | 367 |
| Uninsured Claims Received | 19 |
| DOL Reports Investigated | 4,525 |
| Rogue Account Set ups | 938 |

Financial Accounting Unit

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

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

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

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

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

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

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

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

Accomplishments for 2012

- ✓ Received a seventh consecutive “clean” opinion on the OIC’s financial statements
- ✓ Performed year end work on an interim basis when possible to do so and greatly reduced the amount of time necessary for the completion of the annual financial statement preparation
- ✓ Prepared and distributed monthly financial reports for all OIC funds on a timely basis
- ✓ Prepared the annual budget and all related documents on a timely basis
- ✓ Recommended to the Commissioner nine (9) managed health care plans for renewal
- ✓ Approved fifteen (15) workers’ compensation managed health care plans to operate in WV
- ✓ 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 but not limited to 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 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 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 West Virginia Offices of the Insurance Commissioner. These applications, 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 as to the admissibility of these applicant companies.

Companies admitted by the West Virginia Insurance Offices of the 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 analysis and financial examinations performed by financial analysts and certified financial examiners.

This Division is responsible for ensuring that insurance companies and brokers operating in this State report and pay the appropriate taxes levied by West Virginia statutes. This process involves the reconciliation of companies’ quarterly reports and payments to their year-end tax returns. This function also includes the tracking and collection of taxes generated by the 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 broker 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 tax audit section of the Division on individual policies written and remit the appropriate tax payment as detailed by the West Virginia Code.

The tabular information contained in this Report is a condensed 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.

West Virginia Offices of the Insurance Commissioner

Companies by Type

January 1, 2012 to December 31, 2012

| | |
|---|--------------|
| All Companies | 2,421 |
| Accredited Reinsurer | 27 |
| Captives | 1 |
| Discount Medical Plans | 27 |
| Discount Prescription Drug Plan Organizations | 6 |
| Farmers Mutual Fire | 11 |
| Fraternal | 28 |
| HMDI | 2 |
| HMO | 7 |
| Joint Underwriter | 4 |
| Life | 452 |
| Managing General Agent | 20 |
| Professional Employer Organization | 98 |
| Property & Casualty | 797 |
| Provider Sponsored Network | 1 |
| Purchasing Group | 282 |
| Rating Organization | 9 |
| Reciprocal | 14 |
| Reinsurance Intermediary | 9 |
| Reinsurer Life | 1 |
| Reinsurer Property & Casualty | 7 |
| Risk Pool | 2 |
| Risk Retention | 81 |
| Surplus Lines | 170 |
| Third Party Administrator (Home State) | 57 |
| Third Party Administrator (Non-Resident) | 237 |
| Third Party Administrator (Registered) | 36 |
| Title | 16 |
| Trusted Reinsurer | 12 |
| Viatical Settlement Providers | 7 |

West Virginia Domestic Insurance Companies
January 1, 2012 to December 31, 2012

Captive Companies

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

Discount Medical Plan Organizations

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

Health Entities

David Wilson Fields, President/CEO
Coventry Healthcare of West Virginia, Inc.
500 Virginia Street East, Suite 400
Charleston, WV 25301
Phone: 304-348-2900

Gary Dennis Radine, President/CEO
Delta Dental Plan of West Virginia, Inc.
707 Virginia Street, East
Charleston, WV 25301
Phone: 717-766-8500

Philip 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: Highmark Blue Cross Blue Shield West Virginia
614 Market Street
Parkersburg, WV 26101
Phone: 304-424-7700

Jacqueline Johanna Macias, 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
Association – Fair Plan
P.O. Box 40067
Philadelphia, PA 19106
Phone: 800-462-4972

Life Insurance Companies

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

Professional Employer Organizations

American Staffing Incorporated
608 Chestnut Street
South Charleston, WV 25309
Phone: 304-766-9777

Custom Business Solutions, LLC
Post Office Box 274
Daniels, WV 25832
Phone: 304-886-1274

EIN Capital, LLC
113 Goff Mountain Road
Cross Lanes, WV 25313
Phone: 304-204-8700

EIN Energy, LLC
113 Goff Mountain Road, Suite 301
Cross Lanes, WV 25313
Phone: 304-204-8700

EIN Enterprises, LLC
113 Goff Mountain Road
Cross Lanes, WV 25313
Phone: 304-204-8700

EIN Management, LLC
113 Goff Mountain Road, Suite 301
Cross Lanes, WV 25313
Phone: 304-204-8700

EIN Resources, LLC
113 Goff Mountain Road, Suite 301
Cross Lanes, WV 25313
Phone: 304-204-8700

EIN Services, LLC
113 Goff Mountain Road, Suite 301
Cross Lanes, WV 25313
Phone: 304-204-8700

Professional Employer Organizations *continued*

Employers Innovative Network, LLC
113 Goff Mountain Road, Suite 301
Cross Lanes, WV 25313
Phone: 304-204-8700

Integrated Resources, Inc.
P.O. Box 835
Mullens, WV 25882
Phone: 304-294-5610

Professional Payroll Concepts, Inc.
500 Southridge Boulevard
Charleston, WV 25309
Phone: 304-345-1384

Property Insurance Companies

Gregory Arthur Burton, President/CEO
Brickstreet Mutual Insurance Company
400 Quarrier Street
Charleston, WV 25301
Phone: 304-941-1000

Foster Lee Sirbaugh, Jr., President
Farmers and Mechanics Fire and Casualty Ins Co
25 Administrative Drive
Martinsburg, WV 25404
Phone: 304-263-0809

Foster Lee Sirbaugh, Jr., 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
122 South Jefferson Street
Lewisburg, WV 24901
Phone: 304-645-1975

David Lee 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
1017 Sixth Avenue
Huntington, WV 25701
Phone: 304-529-2771

Brian Michael Taylor, President, CEO
Municipal Mutual Ins Co of West Virginia
943 Charles Street
Wellsburg, WV 26070
Phone: 304-737-3371

Clyde M. See, Jr., President
Mutual Protective Association of WV
2340 S.R. 259
Baker, WV 26801
Phone: 304-897-6566

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

Dale Nibert, President
Patrons Mutual Fire Insurance Company
3301 Jackson Avenue
Pt. Pleasant, WV 25550
Phone: 304-675-3100

James R. Michael, President
Peoples Mutual Fire Ins Co of WV, Inc.
1680 Valley Road
Berkeley Springs, WV 25411
Phone: 304-258-1466

Property Insurance Companies *continued*

L. Frank Norton, Jr., President
Safe Insurance Company
1017 Sixth Avenue
Huntington, WV 25701
Phone: 304-529-2771

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

William West Montgomery, President
West Virginia Farmers Mutual Ins Association
332 Wilson Street
Clarksburg, WV 26301
Phone: 419-586-5181

Richard Austin Wallace, MD, 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 26508
Phone: 304-296-0507

Purchasing Groups

Independent Insurance Agents of West Virginia, Inc.
179 Summers Street, Suite 321
Charleston, WV 25301
Phone: 304-342-2440

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

Third Party Administrators

American Benefit Corporation
3150 U.S. Route 60
Ona, WV 25545
Phone: 304-525-0331

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

Brickstreet Mutual Insurance Company
400 Quarrier Street
Charleston, WV 25339
Phone: 304-941-1000

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

Vested Health, LLC
816 Quarrier Street
Charleston, WV 25301
Phone: 304-347-3640

Wesbanco Insurance Services, Inc.
329 Pike Street
Shinnston, WV 26431
Phone: 304-284-2424

West Virginia Employee Benefit Services
4430 Kanawha Turnpike
South Charleston, WV 25309
Phone: 304-744-7723

**West Virginia Essential Property Insurance Association
The Fair Plan
430 Walnut Street
Philadelphia, Pa 19106-3698
800-462-4972 215-629-8800**

| <i>From 2012 Financial Report</i> | | | <i>Total Premiums Written</i> | | |
|-----------------------------------|--------------------|-----------------------|-------------------------------|---------------------|--------------|
| <i>Admitted Assets</i> | <i>Liabilities</i> | <i>Members Equity</i> | <i>Fire</i> | <i>Allied Lines</i> | <i>Total</i> |
| \$853,961 | \$360,434 | \$493,527 | \$322,905 | \$48,485 | \$371,390 |

**Surplus Lines Report (Unaudited)
Calendar Year 2012**

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 2009 through 2012 surplus lines statistics:

| <i>Calendar Years</i> | <i>2009</i> | <i>2010</i> | <i>2011</i> | <i>2012</i> |
|-----------------------------------|---------------|---------------|--------------|--------------|
| <i>Number of Licensed Brokers</i> | 943 | 1193 | 1005 | 1190 |
| <i>Written Premiums – Net</i> | \$121,622,862 | \$110,859,345 | \$98,475,663 | \$78,215,951 |
| <i>Total Tax Paid</i> | \$4,921,115 | \$4,484,831 | \$3,939,027 | \$3,128,638 |

**Domestic Insurance Company Examinations Filed
January 1, 2012 To December 31, 2012**

| <i>Company Name</i> | <i>Period Covered By Examination</i> | <i>Date Examination Report Adopted</i> |
|--------------------------------|--------------------------------------|--|
| Delta Dental of WV | 1/1/05 – 12/31/09 | February 13, 2012 |
| Farmers Mutual Ins. Co. | 1/1/05 – 12/31/09 | February 2, 2012 |
| Inland Mutual Ins. Co. | 1/1/07 – 12/31/11 | July 31, 2012 |
| Municipal Mutual Ins. Co. | 1/1/09 – 12/31/11 | October 9, 2012 |
| Mutual Protective Assoc. of WV | 1/1/06 – 12/31/10 | August 2, 2012 |
| Safe Ins. Co. | 1/1/07 – 12/31/09 | July 31, 2012 |

**2012 Summary of West Virginia Operations
of Licensed Insurers by Lines of Business**

Life, Annuity, Accident and Health and Fraternal Insurance

| <u>LIFE</u> | <u>Premiums Written</u> | <u>Benefits Paid</u> |
|------------------------------|--------------------------------|-----------------------------|
| Ordinary Life | \$439,449,474 | \$989,922,074 |
| Credit Life | \$6,653,752 | \$3,294,489 |
| Group Life | \$173,146,250 | \$417,338,627 |
| Industrial Life | \$97,044 | \$3,264,693 |
| Fraternal Life Insurance | \$18,704,631 | \$15,366,445 |
| Total Life Insurance: | \$638,051,151 | \$1,429,186,328 |

| <u>ANNUITIES</u> | <u>Considerations</u> | <u>Benefits Paid</u> |
|-------------------------|------------------------------|-----------------------------|
| Life Annuities | \$1,245,061,209 | \$375,480,637 |
| Fraternal Annuities | \$22,445,459 | \$6,371,500 |
| TOTAL ANNUITIES: | \$1,267,506,668 | \$381,852,137 |

ACCIDENT & HEALTH INSURANCE

| <u>Life Premiums Earned</u> | <u>Benefits Incurred</u> | <u>Exc. LAE</u> | Loss Ratio |
|---|---------------------------------|------------------------|-------------------|
| Individual A & H Type Policies | \$163,371,776 | \$98,953,389 | 61% |
| Group A & H | \$351,108,961 | \$269,930,668 | 77% |
| Federal Employees Health Benefits | \$2,499,368 | \$2,025,989 | 81% |
| Credit A & H, (Group and Ind.) | \$4,975,220 | \$3,336,325 | 67% |
| Collectively Renewable A & H | \$324,206 | \$123,280 | 38% |
| Total Life A & H Insurance | \$522,279,531 | \$374,369,651 | 72% |
| Fraternal | | | |
| Individual A & H Type Policies | \$5,479,523 | \$3,945,340 | 72% |
| Collectively Renewable A & H | \$0 | \$0 | 0% |
| Total Fraternal A & H Insurance | \$5,479,523 | \$3,945,340 | 72% |
| Property | | | |
| Individual A & H Type Policies | \$7,297,024 | \$5,518,142 | 76% |
| Group A & H | \$19,824,301 | \$10,881,388 | 55% |
| Federal Employees Health Benefits | \$0 | \$0 | 0% |
| Credit A & H, (Group and Ind.) | \$402,956 | \$96,075 | 24% |
| Collectively Renewable A & H | \$550 | \$0 | 0% |
| Total Property A & H Insurance | \$27,524,831 | \$16,495,605 | 60% |
| Hospital, Medical, and Dental Corp. (HMDI) | \$845,369,794 | \$734,505,756 | 87% |
| Health Maintenance Org. (HMO) | \$564,953,231 | \$498,572,692 | 88% |
| Limited Health Service Org. | | | |
| Life Org. Reporting on Health Blank | \$332,781,081 | \$276,308,036 | 83% |
| Property Org. Reporting on Health Blank | \$14,688,302 | \$11,788,156 | 80% |
| Total Accident & Health: | \$1,757,792,408 | \$1,521,174,640 | 83% |

**Total Life, Annuity, Accident & Health,
and Fraternal Insurance**

| | | |
|------------------------|------------------------|------------|
| \$4,218,634,112 | \$3,727,023,701 | 88% |
|------------------------|------------------------|------------|

**2012 Summary of West Virginia Operations
of Licensed Insurers by Lines of Business**

Property Insurance

| | <u>Premiums Earned</u> | <u>Benefits Incurred</u> | <u>Loss Ratio Exc. LAE</u> |
|---|-------------------------------|---------------------------------|---------------------------------------|
| Fire | \$56,493,906 | \$16,494,781 | 29% |
| Allied Lines | \$29,727,518 | \$28,729,085 | 97% |
| Ocean Marine | \$3,371,333 | \$574,205 | 17% |
| Inland Marine | \$62,628,545 | \$34,099,652 | 54% |
| Total Fire & Allied Lines: | <u>\$152,221,302</u> | <u>\$79,897,723</u> | <u>52%</u> |
| | | | |
| Multiple Peril Crop | \$2,564,109 | \$544,302 | 21% |
| Farmowners Multiple Peril | \$11,811,502 | \$9,396,816 | 80% |
| Homeowners Multiple Peril | \$362,033,029 | \$304,462,878 | 84% |
| Commercial Multiple Peril (Non-Liability) | \$109,863,569 | \$77,233,926 | 70% |
| Commercial Multiple Peril (Liability) | \$62,154,516 | \$29,157,090 | 47% |
| Mortgage Guaranty | \$13,328,285 | \$10,801,253 | 81% |
| Total Multiple Peril: | <u>\$561,755,010</u> | <u>\$431,596,265</u> | <u>77%</u> |
| | | | |
| Private Passenger Auto No-fault | \$3,900 | \$4,985,502 | 127833% |
| Private Passenger Auto Other Liability | \$667,541,243 | \$360,340,494 | 54% |
| Commercial Auto No-fault | \$17,790 | \$35,355 | 199% |
| Commercial Auto Other Liability | \$112,466,450 | \$57,628,305 | 51% |
| Private Passenger Physical Damage | \$459,257,023 | \$266,759,293 | 58% |
| Commercial Auto Physical Damage | \$35,571,349 | \$20,147,824 | 57% |
| Total Automobile: | <u>\$1,274,857,755</u> | <u>\$709,896,773</u> | <u>56%</u> |
| | | | |
| Financial Guaranty | \$4,340,453 | (\$63,958) | -1% |
| Medical Malpractice | \$58,256,384 | (\$4,232,454) | -7% |
| Earthquake | \$1,328,732 | \$51,387 | 4% |
| Workers' Compensation | \$384,358,471 | \$174,283,579 | 45% |
| Other Liability | \$131,374,117 | \$97,872,299 | 74% |
| Products Liability | \$7,965,887 | \$6,827,337 | 86% |
| Aircraft (All Perils) | \$3,630,735 | \$435,642 | 12% |
| Fidelity | \$4,085,316 | \$865,871 | 21% |
| Surety | \$37,022,895 | \$491,940 | 1% |
| Federal Flood | \$12,776,382 | \$2,381,704 | 19% |
| Burglary and Theft | \$496,169 | \$79,257 | 16% |
| Boiler and Machinery | \$6,626,713 | (\$2,415,509) | -36% |
| Credit | \$5,354,590 | \$1,919,556 | 36% |
| Aggregate Write-ins | \$3,085,842 | \$1,426,527 | 46% |
| Title | \$17,842,579 | \$1,007,077 | 6% |
| Total Other Lines: | <u>\$678,545,265</u> | <u>\$280,930,255</u> | <u>41%</u> |
| | | | |
| <u>Total Property & Title</u> | <u>\$2,667,379,332</u> | <u>\$1,502,321,016</u> | <u>57%</u> |

| | | | |
|--------------------------------------|-------------------------------|-------------------------------|-------------------|
| <u>Report Total All Lines</u> | <u>\$6,886,013,444</u> | <u>\$5,229,344,717</u> | <u>76%</u> |
|--------------------------------------|-------------------------------|-------------------------------|-------------------|

Companies Licensed/Registered
During January 1, 2012 To December 31, 2012

Accredited Reinsurers

Ironshore Specialty Insurance Company
75 Federal Street, 5th Floor
Boston, Massachusetts 02110
Phone: 856-216-0220
Licensed as of: 02/22/2012

Discount Medical Plan Organization

HumanaDental Insurance Company
500 W. Main Street
Louisville, Kentucky
Phone: 502-580-8260
Licensed as of: 12/15/2012

Fraternals

Catholic United Financial
3499 Lexington Avenue, N.
St. Paul, Minnesota 55126
Phone: 651-490-0170
Licensed as of: 02/14/2012

GBU Financial Life
4254 Clairton Boulevard
Pittsburgh, Pennsylvania 15227-3394
Phone: 412-884-5100
Licensed as of: 01/05/2012

Life

Family Benefit Life Insurance Company
Post Office Box 665
Jefferson City, Missouri 65102-0665
Phone: 573-636-3181
Licensed as of: 09/14/2012
Lifecare Assurance Company
Post Office Box 4243
Woodland Hills, California 91365-4243
Phone: 818-867-2235
Licensed as of: 09/20/2012

Humana Benefit Plan of Illinois, Inc.
Post Office Box 740036
Louisville, Kentucky 40201-7436
Phone: 502-580-1000
Licensed as of: 04/12/2012
Truassure Insurance Company
111 Shuman Boulevard, Suite 100
Naperville, Illinois 60563
Phone: 630-718-4782
Licensed as of: 12/6/2012

Life *continued*

Universal Health Care Insurance Company, Inc.
100 Central Avenue, Suite 200
St. Petersburg, Florida 33701
Phone: 727-822-3446
Licensed as of: 05/04/2012

Managing General Agents

Insurance Alternative, LLC
300 Cherapa Place, Suite 401
Sioux Falls, South Dakota 57103
Phone: 605-361-4142
Licensed as of: 06/26/2012

Pro AG Management, Inc.
2025 S. Hughes Street
Amarillo, Texas 79109
Phone: 800-366-2767
Licensed as of: 12/04/2012

Professional Employer Organizations

Amlease Corporation
Post Office Box 241448
Charlotte, North Carolina 28224
Phone: 877-572-2412
Licensed as of: 06/18/2012

Bristol Computer Services, Inc.
350 Blountville Highway, Suite 207
Bristol, Tennessee 37620
Phone: 423-968-4540
Licensed as of: 07/23/2012

Employee Resource Administration, LP
12400 Coit Road, #1030
Dallas, Texas 75251
Phone: 214-739-0695
Licensed as of: 09/12/2012

Employer's Alliance VI, LLC
d/b/a Fortune Business Solutions
13101 Telecom Drive, Suite 100
Tampa, Florida 33637
Phone: 813-707-8652
Licensed as of: 08/13/2012

First Financial Employee Leasing IV, Inc.
201 West Marion Avenue, Suite 1209
Punta Gorda, Florida 33950
Phone: 941-625-7141
Licensed as of: 05/31/2012

Paychex PEO II, Incorporated
911 Panorama Trail S.
Rochester, New York 14625
Phone: 585-383-3735
Licensed as of: 09/10/2012

Professional Employer Organizations *continued*

Real Solutions, Incorporated
Edgewater Corporate Center
3023 HSBC Way, Suite 100
Fort Mill, South Carolina 29707
Phone: 877-572-2412
Licensed as of: 07/27/2012

Property & Casualty

Allied Insurance Company of America
One West Nationwide Boulevard
Columbus, Ohio 43215-2220
Phone: 614-249-1545
Licensed as of: 09/21/2012

Amerisure Partners Insurance Company
26777 Halsted Road
Farmington Hills, Michigan 48331-3586
Phone: 248-426-7939
Licensed as of: 01/19/2012

Continental Heritage Insurance Company
6140 Parkland Boulevard, Suite 321
Mayfield Heights, Ohio 44124
Phone: 440-229-3420
Licensed as of: 09/24/2012

First Dakota Indemnity Company
Post Office Box 89310
Sioux Falls, South Dakota 57109-9310
Phone: 605-361-4142
Licensed as of: 07/24/2012

Geico Advantage Insurance Company
One Geico Plaza
Washington, D.C. 20076
Phone: 301-986-3479
Licensed as of: 07/11/2012

Geico Choice Insurance Company
One Geico Plaza
Washington, D.C. 20076
Phone: 301-986-3000
Licensed as of: 07/11/2012

Geico Secure Insurance
One Geico Plaza
Washington, D.C. 20076
Phone: 301-986-3479
Licensed as of: 07/17/2012

Merchants National Bonding, Inc.
2100 Fleur Drive
Des Moines, Iowa 50321
Phone: 515-243-8171
Licensed as of: 09/27/2012

Property & Casualty *continued*

Nationwide General Insurance Company
One West Nationwide Boulevard
Columbus, Ohio 43215-2220
Phone: 614-249-7111
Licensed as of: 04/09/2012

Northstone Insurance Company
400 Quarrier Street
Charleston, West Virginia 25301
Phone: 304-941-1100
Licensed as of: 10/11/2012

Tokio Marine America Insurance Company
230 Park Avenue
New York, New York 10169
Phone: 212-297-6600
Licensed as of: 09/25/2012

United Farm Family Insurance Company
Post Office Box 656
Albany, New York 12201-0656
Phone: 518-431-5000
Licensed as of: 09/24/2012

Purchasing Groups

AON Aging Services Purchasing Group
One North Franklin Street, Suite 3600
Chicago, Illinois 60606
Phone: 312-251-1013
Registered as of: 06/12/2012

Arthur J. Gallagher Financial Services
Professionals Risk Purchasing Group
18201 Von Karman Avenue, Suite 200
Phone: 949-349-9800
Registered as of: 06/25/2012

B&L Select Transportation RPG, Inc.
1099 N. Meridian Street, Suite 700
Indianapolis, Indiana 46204-1047
Phone: 317-636-9800
Registered as of: 06/06/2012

CHILD, Inc.
Three Turkey Hills Road
East Granby, Connecticut 06026
Phone: 860-844-8288
Registered as of: 04/27/2012

Consolidated Owners Real Estate PG, Inc.
8144 Walnut Lane, Suite 1010
Dallas, Texas
Phone: 214-203-4900
Registered as of: 06/07/2012

Dewitt Stern Cultural Institution
Risk Purchasing Group, Inc.
209 Hawksbury Place
O'Fallon, Missouri 63368
Phone: 212-297-1444
Registered : 03/06/2012

Distinguished Star Contractors RPG, Inc.
c/o 3H Corporate Services, LLC
6 Clement Avenue
Saratoga Springs, New York 12286
Phone: 518-583-0639
Registered as of: 08/16/2012

Purchasing Groups *continued*

Fitness Insurance, LLC
10333 E. Dry Creek Road, Suite 250
Englewood, Colorado 80112
Phone: 800-881-7130
Registered as of: 06/05/2012

FREA Purchasing Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, Indiana 46278
Phone: 800-428-0470
Registered as of: 01/24/2012

Petro XS Risk Purchasing Group, Inc.
3 Farm Glen Boulevard, Suite 202
Farmington, Connecticut 06032
Phone: 860-777-2800
Registered as of: 02/22/2012

Preferred Motor Sports Risk Purchasing
Group, LLC
4300 Market Point Drive, Suite 600
Bloomington, Minnesota 55435-5455
Phone: 206-701-5157
Registered as of: 10/12/2012

Promotion, Event and Prize
Purchasing Group
826 E. State Road, Suite 100
American Fork, Utah 84003
Phone: 801-610-2700
Registered as of: 02/24/2012

Ullico Organized Labor Protection Group, LLC
C/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, Indiana 46278
Phone: 800-428-0470
Registered as of: 06/25/2012

Fleet Assurance Purchasing Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, Indiana 46278
Phone: 800-428-0470
Registered as of: 04/06/2012

Norman-Spencer Real Estate
Risk Purchasing Group, Inc.
8075 Washington Village Drive
Dayton, Ohio 45458
Phone: 937-432-3530
Registered as of: 09/17/2012

Preferred Delivery RPG, Inc.
1099 N. Meridian Street, Suite 700
Indianapolis, Indiana 46204-1047
Phone: 317-636-9800
Registered as of: 06/06/2012

Professional Transportation RPG, Inc.
1099 N. Meridian Street, Suite 700
Indianapolis, Indiana 46204-1047
Phone: 317-636-9800
Registered as of: 06/06/2012

ReBound Risk Purchasing Group, Inc.
c/o R. T. Specialty, LLC
500 W. Monroe, 28th Floor
Chicago, Illinois 60661
Phone: 312-651-4500
Registered as of: 12/21/2012

WellnessPro Purchasing Group
826 East State Road, Suite 100
American Fork, Utah 84003
Phone: 801-610-2700
Registered as of: 07/11/2012

Reciprocals

Dakota Truck Underwriters
Post Office Box 89310
Sioux Falls, South Dakota 57109-9310
Phone: 605-361-4142
Licensed as of: 07/11/2012

Reinsurance Intermediary

BMS Intermediaries, Inc.
7650 Edinborough Way, Suite 600
Edina, Minnesota 55435
Phone: 952-224-0200
Licensed as of: 08/09/2012

Risk Retention

Arcoa Risk Retention Group, Inc.
c/o Risk Services
2233 Wisconsin N.W., Suite 310
Washington, D.C. 20007
Phone: 202-471-5944
Registered as of: 07/27/2012

Circle Star Insurance Company
Post Office Box 2100
Montpelier, Vermont 05601-2100
Phone: 802-223-2200
Registered as of: 01/27/2012

Fiduciaries Risk Retention Group, Inc.
9550 S. Eastern Avenue
Las Vegas, Nevada 89123
Phone: 800-226-0793
Registered as of: 11/30/2012

Association of Certified Mortgage
Originators Risk Retention Group, Inc.
9550 S. Eastern Avenue
Las Vegas, Nevada 89123
Phone: 941-373-1116
Registered as of: 11/30/2012

Cherokee Guarantee Company Inc., A Risk
Retention Group
2352 Main Street, Suite 304
Concord, Massachusetts 01742
Phone: 781-487-9800
Registered as of: 09/24/2012

NASW Risk Retention Group, Inc.
1333 H Street, N.W., Suite 820
Washington, D.C. 20005
Phone: 303-388-5688
Registered as of: 9/20/12

Risk Retention *continued*

Spirit Commercial Auto Risk Retention Group, Inc.
c/o Risk Services Nevada, Inc.
2233 Wisconsin Avenue, N.W., Suite 310
Washington, D.C. 20007-4104
Phone: 202-471-5944
Registered as of: 08/14/2012

Terrafirma Risk Retention Group, LLC
Post Office Box 530
Burlington, Vermont 05401
Phone: 802-864-5599
Registered as of: 10/22/2012

Surplus Lines

Agent Alliance Insurance Company
500 West Fifth Street
Winston-Salem, North Carolina 27101
Phone: 336-435-2838
Registered as of: 11/27/2012

HSB Specialty Insurance Company
One State Street
Post Office Box 5024
Hartford, Connecticut 06102-5024
Phone: 860-722-5710
Registered as of: 10/22/2012

Mid-Continent Excess and Surplus Insurance
Company
Post Office Box 3127
Tulsa, Oklahoma 74101
Phone: 918-587-7221
Registered as of: 09/10/2012

Petroleum Marketers Management
Insurance Company
Post Office Box 7628
Urbandale, Iowa 50322
Phone: 515-334-3001
Registered as of: 11/14/2012

PMSLIC Insurance Company
Post Office Box 2080
Mechanicsburg, Pennsylvania 17055-0787
Registered as of: 10/26/2012

Third Party Administrators (Home State)

American Mining Claims Service, Inc.
Post Office Box 660847
Birmingham, Alabama 35266
Phone: 205-870-3535
Licensed as of: 10/04/2012

CGH Claims Service, Inc.
Post Office Box 660847
Birmingham, Alabama 35266
Phone: 205-870-3535
Licensed as of: 09/24/2012

Third Party Administrators (Home State) *continued*

Hooper Holmes, Inc.
170 Mount Airy Road
Basking Ridge, New Jersey 07920
Phone: 908-766-5000
Licensed as of: 08/06/2012

On Call International, LLC
One Delaware Drive
Salem, New Hampshire 03079
Phone: 603-328-1794
Licensed as of: 08/07/2012

Selman & Company, LLC
6110 Parkland Boulevard
Cleveland, Ohio 41124
Phone: 440-646-9336
Licensed as of: 11/07/2012

Zenith American Solutions, Inc.
Post Office Box 30098
Tampa, Florida 33630-3098
Phone: 813-289-1000
Licensed as of: 09/14/2012

Third Party Administrator (Non-Resident)

Activa Benefit Services, LLC
660 Ada Drive, S.E., Suite 201
Ada, Michigan 49301
Phone: 616-588-5340
Licensed as of: 04/27/2012

Argonaut Claims Services, Ltd.
Post Office Box 469011
San Antonio, Texas 78246
Phone: 800-470-7958
Licensed as of: 05/16/2012

Bay Bridge Administrators, LLC
Post Office Box 161690
Austin, Texas 78716
Phone: 512-329-5069
Licensed as of: 08/28/2012

Benefit Allocation Systems, Inc.
Post Office Box 62407
King of Prussia, Pennsylvania 19406
Phone: 610-992-2525
Licensed as of: 04/20/2012

Boston Financial Administrative Services, LLC
2000 Crown Colony Drive
Quincy, Massachusetts 02169
Phone: 617-483-7898
Licensed as of: 06/15/2012
See Withdrawals

Healthy Choice Plan Administrators
Corporation
Post Office Box 2164
Noblesville, Indiana 46060
Phone: 317-776-3703
Licensed as of: 10/01/2012

Medgenerations, LLC
10181 Scripps Gateway Court
San Diego, California 92131
Phone: 858-566-2727
Licensed as of: 02/24/2012

Mid-America Associates, Inc.
30775 Barrington Street
Madison Heights, Michigan 48071
Phone: 248-585-7900
Licensed as of: 08/16/2012

Third Party Administrator (Non-Resident) *continued*

North American Risk Services, Inc.
Post Office Box 166002
Altamonte Springs, Florida 32716-6002
Phone: 800-315-6090
Licensed as of: 11/14/2012

Philadelphia Financial Administration
Services Company, LLC
One Liberty Place
1650 Market Street, 54th Floor
Philadelphia, Pennsylvania 19103
Phone: 484-530-4800
Licensed as of: 03/09/2012

Professional Disability Associates, LLC
100 Commercial Street, Suite 220
Portland, Maine 04101
Phone: 207-899-4609
Licensed as of: 11/19/2012

Seven Corners, Inc.
303 Congressional Boulevard
Carmel, Indiana 46032
Phone: 800-335-0611
Licensed as of: 08/17/2012

Summit America Insurance Services, Inc.
2345 Grand Boulevard, Suite 610
Kansas City, Missouri 64108
Phone: 913-327-0200
Licensed as of: 12/26/2012

TSACG Administrative Services, Inc.
15 Yacht Club Drive, N.E.
Fort Walton Beach, Florida 32548
Phone: 888-777-5827
Licensed as of: 02/24/2012

Valescent Health, LLC
11 Trafalgar Square, Suite 200
Nashua, New Hampshire 03063
Phone: 855-601-4663
Licensed as of: 11/14/2012

Third Party Administrator (Registered)

Aultcare Corporation
2600 Sixth Street, S.W.
Canton, Ohio 44710
Phone: 330-363-6360
Registered as of: 09/05/2012

Health Design Plus
1755 Georgetown Road
Hudson, Ohio 44236
Phone: 330-656-1072
Registered as of: 02/24/2012

Trusted Reinsurer

Aspen Bermuda Limited
c/o Drinker, Riddle & Reath, LLP
1177 Avenue of the Americas, 41st Floor
New York, New York 10036
Phone: 212-248-3160
Registered as of: 06/26/2012

Purchasing Groups
Registered As Of December 31, 2012

123CPL
555 Croton Road, Suite 206
King of Prussia, PA 19406

A.A.L.D., Inc.
c/o Fred Young
P.O. Box 3907
Englewood, CO 80155-3907
Phone: 303-770-5531

Accountants Ins PG Assoc c/o CT Corp System
28 South La Salle Street
Chicago, IL 60604
Phone: 312-267-8534

Advocacy Protection Plus Purchasing Group Association
c/o Fireman's Fund Insurance Company
777 San Marin Drive
Novato, CA 94998
Phone: 415-899-5754

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

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

Agents Professional Liability Service Organization
c/o Daniel V. O'Leary, Jr.
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

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

Alliance of Event Planners & Vendors, Inc. RPG
4347 Vantage Avenue, Number B
Studio City, CA 91604
Phone: 888-201-5123

Alliance of Nonprofits, Inc.
4347 Vantage Avenue, Number B
Studio City, CA 91604

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

Allied Health Purchasing Group Association
c/o Fireman's Fund Insurance Company
777 San Marin Drive
Novato, CA 94998
Phone: 415-899-5754

Allied Healthcare Providers Association RPG
c/o Mandell Menkes LLC
333 West Wacker Drive, Suite 300
Chicago, IL 60606
Phone: 312-251-1000

American Acupuncture Council RPG
1100 W. Town & Country Road, Suite 1400
Orange, CA 92868
Phone: 714-571-1850

American Association of Advertising Agencies, Inc.
c/o 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

Purchasing Groups, *continued*

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

American Equine Purchasing Group, Inc.
2130 Point Boulevard, Suite 100
Elgin, IL 60123
Phone: 856-216-0220

American Health Care Professions PG Assoc.
c/o Global Compliance Group
1166 Avenue of the Americas
New York, NY 10036
Phone: 212-345-4440

American Psychotherapist Professional Liab Ins Program
c/o Captive Insurance Services, Inc.
209 Hawksbury Place
O'Fallon, MO 63368
Phone: 636-329-8551

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

American Specialty Sports & Entertainment PG
P.O. Box 309
Roanoke, IN 46783-0309
Phone: 260-672-8800

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

AON Aging Services Purchasing Group
One North Franklin Street, Suite 3600
Chicago, IL 60606
Phone: 312-251-1013

American Dietetic Association Risk Purchasing Group
c/o Fireman's Fund Insurance Company
777 San Marin Drive
Novato, CA 94998
Phone: 415-899-5754

American Federation of Daily-Care Services, Inc.
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

American Massage Council
1100 W. Town & Country Road, Suite 1400
Orange, CA 92868
Phone: 714-571-1850

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

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

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

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

Purchasing Groups, *continued*

Arthur J. Gallagher Financial Services Professionals Risk
Purchasing Group, LLC
8201 Von Karman Avenue, Suite 200
Irvine, CA 92612
Phone: 949-349-9800

Association of Professional Entertainers
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

Association of Responsible Tanning Salon Operators, Inc.
1220 E. Osborn, #101
Phoenix, AZ 85016
Phone: 800-844-2101

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

Athletic Alliance Risk PG
P.O. Box 2338
Fort Wayne, IN 46801-2338
Phone: 260-459-5805

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

B&L Select Transportation RPG, Inc.
1099 N. Meridian Street, Suite 700
Indianapolis, IN 46204-1047
Phone: 317-636-9800

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

ASHA Purchasing Group Association
c/o Fireman's Fund Insurance Company
777 San Marin Drive
Novato, CA 94998
Phone: 415-899-5754

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

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

Associations Purchasing Group
c/o Fireman's Fund Insurance Company
777 San Marin Drive
Novato, CA 94998
Phone: 415-899-5754

Automotive Insurance Purchasing Group, Inc.
175 W. Jackson Boulevard
Chicago, IL 60604
Phone: 312-356-3000

Attorneys' Advantage Risk Purchasing Group
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

Beauty Health & Trade Alliance
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

Big I Risk Purchasing Group, LLC
127 S. Peyton Street
Alexandria, VA 22314

Purchasing Groups, *continued*

Biz Choice Last Mile Logistics Purchasing Group
1319 First Street
Napa, CA 94559

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

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

Chemical Professionals Purchasing Group
1133 20th Street N.W., Suite 450
Washington, DC 20036
Phone: 202-263-4018

Chirofutures Inc.
4390 Bells Ferry Road
Kennesaw, GA 30144
Phone: 404-993-6768

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

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

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

Consolidated Owners Real Estate PG, Inc.
8144 Walnut Lane, Suite 1010
Dallas, TX 75231
Phone: 214-203-4900

Boom Truck & Concrete Pumpers PG c/o Vertafore
7835 Woodlands Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

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

CHILD, Inc.
Three Turkey Hills Road
East Granby, CT 06026
Phone: 860-844-8288

Chiropractic Benefit Services, Inc.
8201 N. Hayden Road
Scottsdale, AZ 85258
Phone: 480-947-3556

Clearwater Transportation Ins Program c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 800-428-0470

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

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

Construction Professionals' Risk Purchasing Group, Ltd.
42 West Allendale Avenue
Allendale, NJ 07401-1739
Phone: 201-447-4400

Purchasing Groups, *continued*

Construction Services Risk Purchasing Group, Inc.
c/o Risk Services
2233 Wisconsin Avenue, N.W., Suite 310
Washington, DC 20007
Phone: 202-471-5944

Court Reporters Purchasing Group Association
c/o Fireman's Fund Insurance Company
777 San Marin Drive
Novato, CA 94998
Phone: 415-899-5754

CST Cyber Risk, LLC
1050 West Washington Street, Suite 233
Tempe, AZ 85281
Phone: 602-956-2250

Chamberpro Purchasing Group, Ltd.
100 Executive Drive, Suite 200
West Orange, NJ 07052
Phone: 973-731-0806

Designpro Purchasing Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

Distinguished Star Contractors RPG, Inc.
c/o 3H Corporate Services, LLC
6 Clement Avenue
Saratoga Springs, NY 12286
Phone: 518-583-0639

DT Podiatric Preferred, LLC
110 West Road, Suite 227
Towson, MD 21204
Phone: 410-494-4994

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

Crescent Sports and Recreational Insurance 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

Design Professionals Association RPG, Inc.
300 S Riverside Plaza, Suite 2100
Chicago, IL 60606
Phone: 312-930-5556

Dewitt Stern Cultural Institution Risk
Purchasing Group, Inc.
209 Hawksbury Place
O'Fallon, MO 63368
Phone: 212-297-1444

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

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

DT Preferred Group, LLC
110 West Road, Suite 227
Towson, MD 21204
Phone: 888-201-5123

Purchasing Groups, *continued*

Distinguished Fleet RPG, Inc.
Attn: Gary Harker
c/o 3H Corporate Services, LLC
6 Clement Avenue
Saratoga Springs, NY 19801-1186
Phone: 518-583-0639

E.E. Hall Auto Dealer Umbrella PG, Inc.
c/o Edward E. Hall & Company
99 Mill Dam Road
Centerport, NY 11721
Phone: 631-547-6003

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

Energi RPG, LLC
Ten Centennial Drive
Peabody, MA 01960

ERS Risk Purchasing Group Association, Inc.
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

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

Financial Sales Professionals Purchasing Group
c/o Brown & Brown of California, Inc.
681 S. Parker Street, Suite 300
Orange, CA 92868
Phone: 714-367-7570

FirstService Financial RPG, Inc.
183 Madison Avenue, Suite 505
New York, NY 10016

Diving Instructors RPG Incorporated
20 Centerpoint Drive
La Palma, CA 90623

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

Educators Purchasing Group Association
c/o Fireman's Fund Insurance Company
777 San Marin Drive
Novato, CA 94998
Phone: 415-899-5754

Entertainment Services, Inc.
P.O. Box 2946
Shawnee Mission, KS 66201-1346
Phone: 913-432-4400
Excess Indemnity Purchasing Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

Fire Sprinkler RPG, Inc.
961 Pottstown Pike
Chester Springs, PA 19425

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

Purchasing Groups, *continued*

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

Fitness Insurance, LLC
10333 E. Dry Creek Road, Suite 250
Englewood, CO 80112
Phone: 800-881-7130

Fleet Assurance Purchasing Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278

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

FREA Purchasing Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 800-428-0470

Gallagher Steel Courier Risk Purchasing Group
Office for Regulatory Affairs
209 Hawksbury Place
O'Fallon, MO 63368
Phone: 636-329-8551

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

Global Travel and Hospitality Network, Inc.
1145 Clark Street
Stevens Point, WI 54481

Glynn General Purchasing Group, Inc.
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 800-428-0470

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

Harp, Inc.
c/o 3H Corporate Service, LLC
6 Clement Avenue
Saratoga Springs, NY 12866
Phone: 518-583-0639

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

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

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

Purchasing Groups, *continued*

Healthcare Providers Service Organization PG
c/o Daniel V. O'Leary, Jr.
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

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

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

Hudson Media Protection Purchasing Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

Hudson Railroad Protective Liability Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

IG, Inc.
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

Independent Garage and Towing Contractors Services, Inc.
295 Main Street, Suite 866
Buffalo, NY 14203-2595
Phone: 716-856-8220

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

Healthcare Purchasing Group Association
c/o Fireman's Fund Insurance Company
777 San Marin Drive
Novato, CA 94998
Phone: 415-899-5754

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

HRMA Purchasing Group, Inc.
1900 West Loop South, Suite 1600
Houston, TX 77027
Phone: 713-358-5200

Hudson QSR Purchasing Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

Identity Crime Prevention, Inc.
1700 North Broadway, Suite 370
Walnut Creek, CA 94596
Phone: 925-296-2601

Independent Contractor Services PG, Inc.
2005 Merrick Road, Suite 305
Merrick, NY 11566

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

Insurance Plus Risk Purchasing Group, LLC
5150 Palm Valley Road, Suite 103
Ponte Vedra, FL 32082

Purchasing Groups, *continued*

Integrated Risk Facilities, Inc., A RPG
c/o Integrated Risk Facilities, Inc.
14 Wall Street, 18th Floor
New York, NY 10005
Phone: 212-608-9400

International Orthopedic Insurance Purchasing Group, Inc.
One Cleveland Center
1375 E. 9th Street, 30th Floor
Cleveland, OH 44114
Phone: 216-658-7100

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

IPHFHA Risk Purchasing Group
One North Franklin, Suite 3600
Chicago, IL 60606

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

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

IRF Retail Group
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

International Hole-In-One Association
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

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

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

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

J C Stevens Crane & Boom Truck
Risk Purchasing Group, Inc.
8075 Washington Village Drive
Dayton, OH 45458
Phone: 937-432-3530

Purchasing Groups, *continued*

Jamisonpro Allied Health Purchasing Group
100 Executive Drive, Suite 200
West Orange, NJ 07052-3362
Phone: 973-669-2321

KIS PG of Florida, Inc.
c/o Humes & Wagner, LLP
147 Forest Avenue
Locust Valley, NY 11560
Phone: 516-676-4600

Lawyer's Protector Plan Purchasing Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

Little League Baseball Risk Purchasing Group, Inc.
c/o McNerney, Page, Vanderlin and Hall
433 Market Street
Williamsport, PA 17701
Phone: 570-326-6555

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

MDVIP Risk Purchasing Group Association
1875 N.W. Corporate Boulevard, Suite 300
Boca Raton, FL 33431

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

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

Jamisonpro Purchasing Group, Ltd.
100 Executive Drive, Suite 200
West Orange, NJ 07052
Phone: 973-669-2321

KIS PG, Inc.
c/o Humes & Wagner, LLP
147 Forest Avenue
Locust Valley, NY 11560
Phone: 516-676-4600

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

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

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

MED3000 RPG
680 Andersen Drive
Foster Plaza 10
Pittsburgh, PA 15220

Medical Related Professional Services
Purchasing Group Association
c/o Fireman's Fund Insurance Company
777 San Marin Drive
Novato, CA 94998
Phone: 415-899-5754

MedPro Provider Solutions, Inc.
5814 Reed Road
Fort Wayne, IN 46835
Phone: 260-485-9622

Purchasing Groups, *continued*

Metropolitan Commercial Real Estate Association, Inc.
214 West Park Avenue
Long Beach, NY 11561
Phone: 516-431-8300

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

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

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

National Association of Insurance & Financial Advisors
681 South Parker Street, Suite 300
Orange, CA 92868
Phone: 800-223-8131

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 Event Providers Association
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

Motorsports Association, Inc.
4050 Royalhill Avenue
Los Vegas, NV 89121

NASW Purchasing Group, Inc.
750 First Street, N.W., Suite 700
Washington, DC 20002
Phone: 202-336-8202

National Association of Independent Healthcare
Professionals
4835 East Cactus Road, Suite 440
Scottsdale, AZ 85254
Phone: 602-230-8200

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

National Automotive Coalition, Inc.
c/o Preferred Concepts, LLC
14 Wall Street, 18th Floor
New York, NY 10005
Phone: 212-608-9400

National Chiropractic Council
1100 W. Town & Country Road, Suite 1400
Orange, CA 92868
Phone: 714-571-1850

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

Purchasing Groups, *continued*

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 Newspaper Association Purchasing Group
c/o National Newspaper Association
Attn: Daniel V. O'Leary, Jr.
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

National Professional Purchasing Group Association, Inc.
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

National Purchasing Group for Pest Control Operators, Inc.
P.O. Box 1793
Orlando, FL 32802-1793
Phone: 407-540-1400

National Society of Dental Practitioners
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

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

New York Life Agents Purchasing Group
c/o Daniel V O'Leary, Jr
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

National Legal Aid and Defender Association
c/o Morris, Manning & Martin, LLP
1333 H Street, N.W., Suite 820
Washington, DC 20005
Phone: 202-216-4814

National Nurses Purchasing Group Association (The)
c/o Fireman's Fund Insurance Company
777 San Marin Drive
Novato, CA 94998
Phone: 415-899-5754

National Programs Purchasing Group
655 N. Franklin Street, Suite 1800
Tampa, FL 33602
Phone: 813-222-4153

National Restaurant Owners PG, Inc.
20595 Lorain Road, 3rd Floor
Fairview Park, OH 44126
Phone: 440-333-6300

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

New England Sports, Recreation & Entertainment RPG, Inc.
100 Summer Street
Boston, MA 02110
Phone: 617-345-4124

Non-Profit Service Organization
c/o Daniel V O'Leary, Jr
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

Purchasing Groups, *continued*

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

Norman-Spencer Real Estate Risk Purchasing
Group, Inc.
8075 Washington Village Drive
Dayton, OH 45458
Phone: 937-432-3530

Outdoor & Recreational Insurance Program
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

Petro XS Risk Purchasing Group, Inc.
3 Farm Glen Boulevard, Suite 202
Farmington, CT 06032
Phone: 860-777-2800

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

Preferred Delivery RPG, Inc.
1099 N. Meridian Street, Suite 700
Indianapolis, IN 46204-1047
Phone: 317-636-9800

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

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

North American Kiosk RPG, Inc.
1600 Aspen Commons, 4th Floor
Middleton, WI 53562

Paramount Real Estate Group, Inc.
4 Research Drive, Suite 402, #122
Shelton, CT 06484
Phone: 188-822-3399

Petroleum Marketers Purchasing Group, Inc.
c/o Ninigret Management Company, LLC
P.O. Box 230175
Hartford, CT 06123-0175
Phone: 860-724-3695

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

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

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

Purchasing Groups, *continued*

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

Primary Real Estate Insurance Management
Enterprise, Inc.
135 Crossways Park Drive, Suite 300
Suite 300
P.O. Box 9017
Woodbury, NY 11797
Phone: 800-767-7837

Professional Advisers Purchasing Group, Inc.
42 West Allendale Avenue
Allendale, NJ 07401-1739
Phone: 201-447-4400

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

Professional Design Purchasing Group Association
c/o Fireman's Fund Insurance Company
777 San Marin Drive
Novato, CA 94998
Phone: 415-899-5754

Professional Transportation RPG, Inc.
1099 N. Meridian Street, Suite 700
Indianapolis, IN 46204-1047
Phone: 317-636-9800

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

Promotion, Event and Prize Purchasing Group
826 E. State Road, Suite 100
American Fork, UT 84003
Phone: 801-610-2700

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

Protector Purchasing Group, Inc.
14 Wall Street, 18th Floor
New York, NY 10005
Phone: 203-226-8772

PSIC RPG Association
c/o NCMIC Group Inc.
P.O. Box 9118
Des Moines, IA 50306-9690
Phone: 800-247-8043

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

Preferred Motor Sports Risk Purchasing Group, LLC
4300 Market Point Drive, Suite 600
Bloomington, MN 55435-5455

Purchasing Groups, *continued*

Premier Hospitality Insurance Group, Inc.
c/o 3H Corporate Services, LLC
6 Clement Avenue
Saratoga Springs, NY 12866
Phone: 518-583-0639

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

Real Estate Services Purchasing Association (The)
c/o Mandell Menkes LLC
333 W. Wacker Drive, Suite 300
Chicago, IL 60606
Phone: 312-251-1013

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

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

Rebound Risk Purchasing Group, Inc.
500 W Monroe, 28th Floor
c/o R-T Specialty LLC.
Chicago, IL 60661
Phone: 312-651-4500

SAP Purchasing Group, Inc.
One North Franklin, Suite 3600
Chicago, IL 60606

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

Professional Industry Purchasing Group
826 East State Road, Suite 100
American Fork, UT 84003-9725
Phone: 801-610-2700

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

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

Ressurance Purchasing Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

RSDIG Risk Purchasing Group, LLC
26 Century Boulevard
Nashville, TN 37214
Phone: 615-872-3795

Renters Legal Liability Risk Purchasing Group, Inc.
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

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

School Support Purchasing Group
100 Stonewall Boulevard, Suite 3
Wrentham, MA 02093
Phone: 800-644-3561

Purchasing Groups, *continued*

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

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

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

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

Solidarity Purchasing Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

Special Markets Purchasing Group, Inc.
1265 Main Street, Suite 202
Stevens Point, WI 54481
Phone: 715-344-2281

Sports and Recreation Providers Association
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

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

Shahinian RPG, Inc.
c/o 3H Corporate Services, LLC
Six Clement Avenue
Saratoga Springs, NY 12866
Phone: 518-583-0639

Showstoppers Purchasing Group
c/o Daniel V. O'Leary, Jr.
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

Social Service Providers PG, Inc.
c/o Smith & Newman, LLP
363 Seventh Avenue, 12th Floor
New York, NY 10001
Phone: 212-486-3056

Southwest Real Estate Purchasing Group, Inc.
c/o The Mahoney Group
Attn: Sandra Albrecht, COO
1835 S. Extension Road
Mesa, AZ 85210-5942
Phone: 480-730-2710

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

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

Select Hospitality Insurance Group, Inc.
c/o 3H Corporate Services, LLC
6 Clement Avenue
Saratoga Springs, NY 12866
Phone: 518-583-0639

Purchasing Groups, *continued*

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

TMS-CBS RPG, LLC
8201 N. Hayden Road
Scottsdale, AZ 85258

Truckers Benefit Risk Purchasing Group
3311 Daniels Lane
South Sioux City, NE 68776
Phone: 402-494-7738

Trust for Insuring Educators Purchasing Group Trust
3130 Broadway
Kansas City, MO 64141
Phone: 800-821-7303

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

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

Valley Physician Enterprise, Inc.
220 Campus Boulevard, Suite 420
Winchester, VA 22601
Phone: 540-536-4416

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

Terrace Insurance Group
10900 N.E. 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

Ullico Organized Labor Protection Group LLC
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278

United Food & Lodging Association, Inc.
220 S. Walnut Street
Muncie, IN 47305
Phone: 317-232-2390

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

WASTEPAC Risk Purchasing Group
c/o New York-Pacific Associates, Inc.
1227 Main Street, Suite 101
Port Jefferson, NY 11777
Phone: 201-963-1550

Purchasing Groups, *continued*

WBC Risk Purchasing Group, Inc.
11825 North Pennsylvania Street
Carmel, IN 46032
Phone: 317-817-4142

Wellness and Beauty Association RPG
c/o Mandell Menkes, LLC
333 W. Wacker Drive, Suite 300
Chicago, IL 60606
Phone: 312-251-1000

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

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 Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144/317-405-4144

WellnessPro Purchasing Group
826 East State Road, Suite 100
American Fork, UT 84003
Phone: 801-610-2700

Name Changes Completed
January 1, 2012 To December 31, 2012

From: Adams Keegan – GA, LLC
To: Adams Keegan – GA, LLC d/b/a AK
Employer Services, LLC
Effective: 05/18/2012

From: Adams Keegan – GA, LLC d/b/a AK
Employer Services, LLC
To: AK Employer Services, LLC
Effective: 09/20/2012

From: American Insurance Administrators, Inc.
To: American Insurance Administrators d/b/a
AIA Insurance Agency, LLC
Effective: 10/22/2012

From: American Specialty Health
Networks, Inc.
To: American Specialty Health Group, Inc.
Effective: 01/06/2012

From: Athena Assurance Company
To: Travelers Casualty Company
Effective: 12/01/2012

From: Axis Specialty Europe LTD
To: Axis Specialty Europe Public Limited Company
Effective: 06/06/2012

From: Axis Specialty Europe Public Limited
Company
To: Axis Specialty Europe SE
Effective: 09/10/2012

From: Buckeye Community Health Plan, Inc.
To: Buckeye Community Health Plan, Inc. d/b/a Ridgeline
Health Plan
Effective: 10/01/2012

From: Campmed Casualty & Indemnity
Company, Inc. of Maryland
To: Campmed Casualty & Indemnity Company,
Inc.
Effective: 12/22/2011

From: Carelink Health Plans, Inc.
To: Coventry Health Care of West Virginia, Inc.
Effective: 08/28/2012

From: Catalyst Rx
To: Catamaran PBM of Maryland, Inc.
Effective: 09/07/2012

From: Catalyst Rx Plan Services Insurance
Company
To: Catamaran Insurance of Ohio, Inc.
Effective: 08/20/2012

From: Commonwealth Insurance Company
To: Northbridge Indemnity Insurance
Corporation
Effective: 03/01/2012

From: Congress Life Insurance Company
To: Generation Life Insurance Company
Effective: 05/23/2012

From: Core Solutions, LLC
To: Assured NL Insurance Services, Inc.
Effective: 07/24/2012

From: Cranbrook Insurance Company
To: Atain Insurance Company
Effective: 09/28/2011

From: Cuna Mutual Insurance Society
To: CMFG Life Insurance Company
Effective: 01/31/2012

From: DCG Resource Options, LLC
To: UnitedHealthcare Specialty Benefits, LLC
Effective: 11/01/2012

Name Changes Completed, *Continued*

From: Dearborne National Insurance Company
To: Dearborn National Life Insurance Company
Effective: 03/01/2012

From: Disability Management Alternatives, LLC
To: AON Hewitt Absence Management, LLC
Effective: 12/21/2011

From: Euler Hermes American Credit Indemnity Company
To: Euler Hermes North American Ins Co
Effective: 03/24/2012

From: Fort Dearborn Life Insurance Company
To: Dearborne National Insurance Company
Effective: 01/01/2012

From: Group Dental Service, Inc.
To: Group Dental Service, Inc. d/b/a Coventry Dental
Effective: 06/06/2012

From: Genpact Mobility Services, Inc.
To: Genpact Insurance Administrative Services, Inc.
Effective: 05/24/2012

From: Grouplink, Inc.
To: IHC Health Solutions, Inc.
Effective: 11/26/2012

From: Hiscox Specialty Insurance Company, Inc.
To: Bracken Hill Specialty Insurance Company, Inc.
Effective: 07/09/2012

From: Laurier Indemnity Company
To: Illinois Insurance Company
Effective: 03/31/2012

From: Liberty Life Insurance Company
To: Athene Annuity & Life Assurance Company
Effective: 01/01/2012

From: Molina Healthcare Insurance Company
To: Catalyst Rx Plan Services Insurance Company
Effective: 02/28/2012

From: Montpelier U.S. Insurance Company
To: Mesa Underwriters Specialty Insurance
Effective: 01/01/2012

From: NCMIC Alternative Health Risk Purchasing Group
To: PSIC RPG Association
Effective: 03/15/2012

From: Omega US Insurance, Inc.
To: Canopus /US Insurance, Inc.
Effective: 08/08/2012

From: Paris Re America Insurance Company
To: PartnerRe America Insurance Company
Effective: 12/01/2012

From: Putnam Reinsurance Company
To: Fair American Insurance and Reinsurance Company
Effective: 01/15/2012

From: Risk Enterprise Management Limited
To: Tristar Risk Enterprise Management, Inc.
Effective: 11/06/2012

From: RxSolutions, Inc.
To: OptumRx, Inc.
Effective: 10/01/2011

From: Saint Paul Medical Liability Insurance Company
To: Travelers Constitution State Insurance Company
Effective: 12/01/2012

From: Scor Global Life Americas Reinsurance Company
To: Scor Global Life Reinsurance Company of America
Effective: 09/27/2011

Name Changes Completed, *Continued*

From: Scor Global Life U.S. Re Insurance
Company
To: Scor Global Life Americas Reinsurance
Company
Effective: 09/27/2011

From: SHPS Human Resource Solutions, Inc.
To: ADP Benefit Services KY, Inc.
Effective: 05/25/2012

From: State Farm Annuity & Life Insurance
Company
To: State Farm Health Insurance Company
Effective: 11/14/2011

From: Travelers Casualty Company
To: Travelers Constitution State Insurance Company
Effective: 12/01/2012

From: Ullico Labor Protection Group
To: Solidarity Purchasing Group
Effective: 06/14/2012

From: United Prosperity Life Insurance Company
To: Smart Insurance Company
Effective: 12/19/2012

From: Vision Financial Corporation
To: Vision Financial Corporation of Delaware
Effective: 09/27/2012

From: World Access Service Corp.
To: AGA Service Company
Effective: 12/15/2011

From: Zenith Administrators, Inc.
To: Zenith American Solutions, Inc.
Effective: 11/04/2011

Mergers Completed

January 1, 2012 To December 31, 2012

Non-Survivor: American Capitol Insurance Company
Survivor: Universal Guaranty Life Insurance Company
Effective Date: 01/01/2012

Non-Survivor: American Fraternal Union
Survivor: Catholic United Financial
Effective Date: 2/14/2012

Non-Survivor: American General Assurance Company
Survivor: American General Life Insurance Company
Effective Date: 12/26/12

Non-Survivor: American General Life and Accident Insurance Company
Survivor: American General Life Insurance Company
Effective Date: 12/26/2012

Non-Survivor: American General Life Insurance Company of Delaware
Survivor: American General Life Insurance Company
Effective Date: 12/26/2012

Non-Survivor: Bravo Health Insurance Company
Survivor: Healthspring Life & Health Insurance Company, Inc.
Effective Date: 12/27/2011

Non-Survivor: Chartis Select Insurance Company
Survivor: Lexington Insurance Company
Effective Date: 01/01/2012

Non-Survivor: Commerce Protective Insurance Company
Survivor: Knightbrook Insurance Company
Effective Date: 12/28/11

Non-Survivor: Genesis Indemnity Insurance Company
Survivor: General Star Indemnity Company
Effective Date: 12/31/2011

Non-Survivor: Global Reinsurance Corporation (U.S. Branch)
Survivor: Global Reinsurance Corporation of America
Effective Date: 07/01/2012

Non-Survivor: Harleysville Mutual Insurance Company
Survivor: Nationwide Mutual Insurance Company
Effective Date: 04/25/2012

Non-Survivor: Hungarian Reformed Federation of America
Survivor: GBU Financial Life
Effective Date: 12/22/2011

Non-Survivor: Insura Property and Casualty Insurance Company
Survivor: Affirmative Insurance Company
Effective Date: 11/01/2012

Non-Survivor: Landmark Insurance Company
Survivor: National Union Fire Insurance Company of Pittsburgh, PA
Effective Date: 01/01/2012

Non-Survivor: National Reinsurance Corporation
Survivor: General Reinsurance Corporation
Effective Date: 10/01/2011

Non-Survivor: ProAssurance National Capital Insurance Company
Survivor: Proassurance Indemnity Company, Inc.
Effective Date: 07/01/2012

Mergers Completed, *Continued*

Non-Survivor: SCOR Global Life Reinsurance
Company of America
Survivor: SCOR Global Life US Re Insurance
Company
Effective Date: 09/27/2011 (See Name Changes)

Non-Survivor: Sunamerica Annuity and Life
Assurance Company
Survivor: American General Life Insurance
Company
Effective Date: 12/26/2012

Non-Survivor: Sunamerica Life Insurance Company
Survivor: American General Life Insurance Company
Effective Date: 12/26/2012

Non-Survivor: United Investors Life Insurance
Company
Survivor: Protective Life Insurance Company
Effective Date: 07/01/2012

Non-Survivor: Wells Fargo Third Party
Administrators, Inc.
Survivor: Healthsmart Benefit Solutions, Inc.
Effective Date: 01/09/2012

Non-Survivor: Western National Life Insurance
Company
Survivor: American General Life Insurance
Company
Effective Date: 12/26/2012

Liquidations, Revocations, Suspension And Withdrawals

January 1, 2012 To December 31, 2012

AES Select PEO Services, LLC
Revocation
Effective: 07/01/2012

American Creditors Life Ins Co
Revocation
Effective: 03/22/2012

Ammia, Inc.
Revocation
Effective: 05/11/2012

APGA Insurance Group, Inc.
Voluntary Withdrawal
Effective: 03/13/2012

Applied Power Solutions d/b/a KDBC
Voluntary Withdrawal
Effective: 04/25/2012

Atlantic Mutual Insurance Company
Revocation
Effective: 02/20/2012

Atlas Administrators, Inc.
Voluntary Withdrawal
Effective: 11/28/2012

Automotive Underwriters Insurance
Company, Inc. A Risk Retention Group
Voluntary Withdrawal
Effective: 08/23/2012

Aviva International Insurance Limited
Voluntary Withdrawal
Effective: 11/21/2011

Boston Financial Administrative Services, LLC
Voluntary Withdrawal
Effective: 12/28/2012

C. V. Starr & Co
Voluntary Withdrawal
Effective: 06/28/2012

Cambridge Life Insurance Company
Voluntary Withdrawal
Effective: 04/11/2012

CBCA Administrators, Inc.
Voluntary Withdrawal
Effective: 10/04/2012

Commerce Title Insurance Company
Voluntary Withdrawal
Effective: 01/06/2012

Compliance Protection PG Assoc
Voluntary Withdrawal
Effective: 11/16/2009

Compwest Insurance Company
Voluntary Withdrawal
Effective: 05/31/2012

Design Professional Risk Control Group
Voluntary Withdrawal
Effective: 03/05/2012

Emergency Physicians Insurance Company, RRG
Voluntary Withdrawal
Effective: 03/08/2012

FrankCrum 6, Inc.
Voluntary Withdrawal
Effective: 07/01/2012

Gard Marine & Energy, Ltd.
Voluntary Withdrawal
Effective: 06/04/2012

General Recovery, Inc.
Voluntary Withdrawal
Effective: 02/20/12

Greenwood International Insurance Services, Inc.
Voluntary Withdrawal
Effective: 12/08/2011

Liquidations, Revocations, Suspension and Withdrawals, *Continued*

| | |
|---|--|
| Group Dental Service of Maryland, Inc. Voluntary Withdrawal Effective: 10/25/2012 | Habitational Excess Liability Program Voluntary Withdrawal Effective: 02/22/2012 |
| HCC Medical Insurance Services, LLC Voluntary Withdrawal Effective: 06/30/2012 | Healthways Wholehealth Networks, Inc. Voluntary Withdrawal Effective: 10/06/2012 |
| Healthtran, LLC Active – Suspended Effective: 05/23/2012 | Heartland Crop Insurance, Inc. Voluntary Withdrawal Effective: 02/24/2012 |
| HM Benefits Administrators, Inc. Voluntary Withdrawal Effective: 10/04/2012 | Industrial Risk Insurers Voluntary Withdrawal Effective: 04/10/2012 |
| Inflatable Industry Purchasing Group, Inc. Voluntary Withdrawal Effective: 07/18/2011 | Insource Employer Solutions, Inc. Voluntary Withdrawal Effective: 06/06/2012 |
| JNF Insurance Services, Inc. Voluntary Withdrawal Effective: 02/20/2012 | Mid America Association of Physicians Surgeons RPG Voluntary Withdrawal Effective: 05/11/2011 |
| National Health Partners, Inc. Active – Suspended Effective: 08/15/2012 | Novapro Risk Solutions, LP Voluntary Withdrawal Effective: 11/01/2011 |
| Oasis Outsourcing HR, Inc. Voluntary Withdrawal Effective: 03/15/2012 | PICA Group Services, Inc. Voluntary Withdrawal Effective: 12/31/2011 |
| PMI Insurance Company Active – Suspended Effective: 05/23/2012 | PMI Mortgage Insurance Company Active – Suspended Effective: 04/30/2012 |
| Professional Nursing Organizations Purchasing Group Association Voluntary Withdrawal Effective: 02/29/2012 | Q Capital Strategies, LLC Voluntary Withdrawal Effective: 02/08/2012 |
| Scaffold Industry Insurance Company Risk Retention Group, Inc. Voluntary Withdrawal Effective: 06/06/2012 | Senior Care Providers Risk Purchasing Group Voluntary Withdrawal Effective: 02/20/2012 |

Liquidations, Revocations, Suspension and Withdrawals, *Continued*

Southern Title Insurance Corporation
Active – Suspended
Effective: 11/20/2012

Stafflink Outsourcing II, Inc.
Voluntary Withdrawal
Effective: 03/20/2012

Starr Aviation Agency, Inc.
Voluntary Withdrawal
Effective: 06/28/2012

Starr Global Accident & Health Insurance
Agency, LLC
Voluntary Withdrawal
Effective: 06/28/2012

Starr Marine Agency, Inc.
Voluntary Withdrawal
Effective: 06/28/2012

Team Resources, Inc.
Revocation
Effective: 06/11/2012

Wind River Reinsurance Company, LTD
Voluntary Withdrawal
Effective: 08/20/2012

Self-Insurance (Workers' Compensation)

The Workers' Compensation Self-Insurance Unit is responsible for regulating the 88 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. One company was approved for self-insured status in calendar year 2012.

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

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

W. Va. Code St. R. § 85-19-1 et seq. establishes two risk pools in which the self-insured employers participate: the Security Risk Pool that covers claims with dates of injury, last exposure or death prior to July 1, 2004 (the date self-administration began) and the Guaranty Risk Pool that covers claims with dates of injury, last exposure or death on or after July 1, 2004. Active and inactive self-insured employers participate in the pools dependent upon each employer's exposure base since self-insured employers are joint and 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 condition has declined over the past year. W. Va. Code St. R. § 85-18-1 et seq. identifies the benchmarks against which the financial statements are measured and defines deteriorating financial condition. Employers who do not pass the annual review and are deemed to be in a deteriorating financial condition are required to provide additional security to cover the claims that would be paid out of the Guaranty Risk Pool in the case of a default.

Fraud Unit (Office of Inspector General)

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 tasked with investigating persons suspected of engaging in insurance fraud and referring cases with merit to the appropriate authorities for criminal prosecution.

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

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

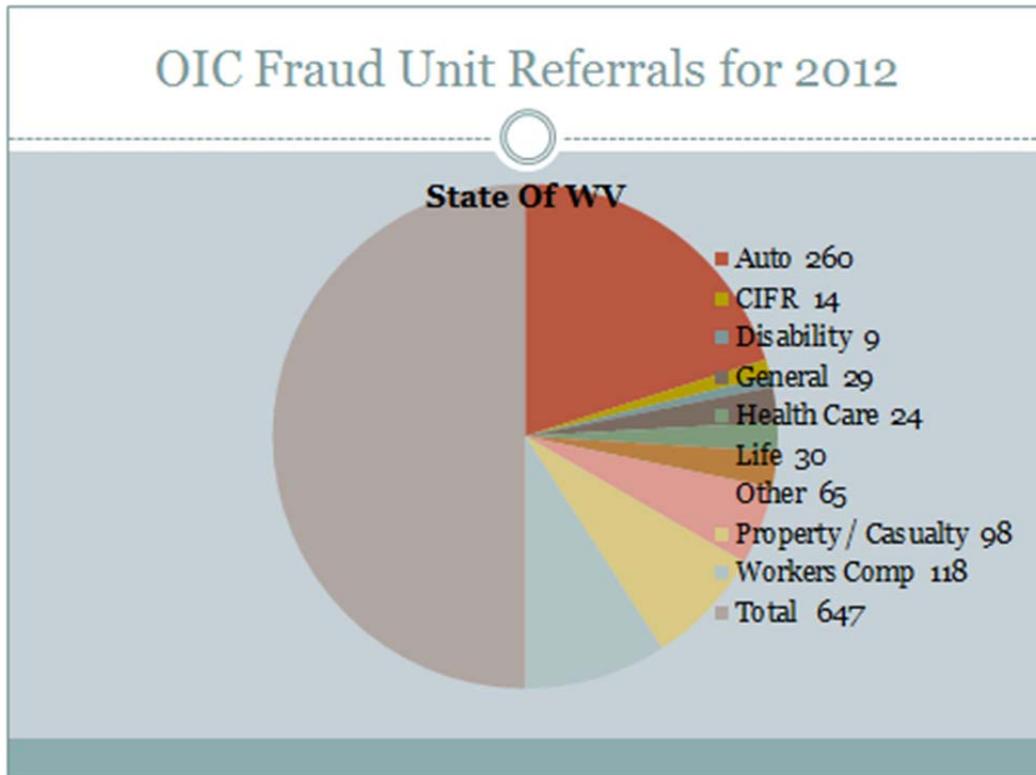
The geographic locations of these field offices allow investigators to respond quickly to reports of alleged insurance fraud. It also allows investigators to foster relationships with local law enforcement and prosecutors that the Fraud Unit relies on and works with to bring about successful prosecutions. 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; and by correspondence at P.O. Box 2901, Charleston, WV, 25301-2901. The Fraud Unit's case management and reporting application has been recognized as one of the premier systems in the nation for its ability to manage cases, detect trends in fraud, and create investigative reports suitable for immediate presentation to prosecutors for review. It has also been designed to receive referrals directly from the online reporting function and is integrated with the National Association of Insurance Commissioners (NAIC) online reporting tool.

The Fraud Unit has been proactive in its approach to educate the public on what constitutes insurance fraud as well as the costs associated with insurance fraud. A brochure explaining the types of fraud, what the penalties are and what happens when someone reports suspected fraud was developed and is given out at fairs and festivals across the state as well as distributed to each 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.

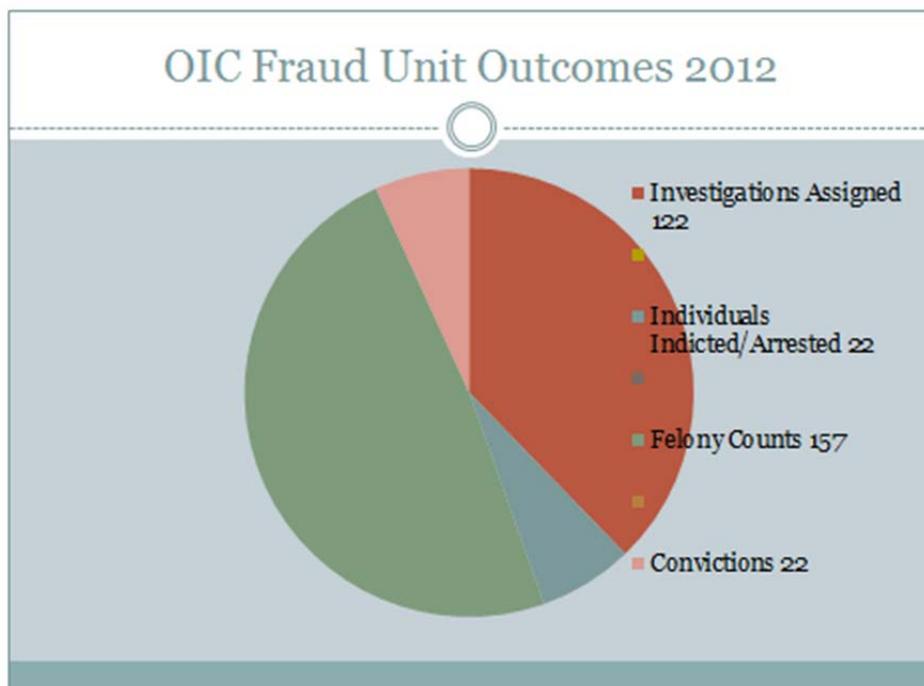
The Inspector General and or his designee have appeared on "Inside Insurance", a television show airing statewide on PBS, with the programming airing thirty-three (33) times, for a total air time of over sixteen and a half (16.5) hours of programming dedicated to the issue of insurance fraud and how to report such to the OIG's Fraud Unit. Several 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 2012 are depicted in the following chart:

OIC Fraud Unit Referrals for 2012



Successful investigations resulting in prosecutions were conducted in numerous counties throughout the state. Prosecutions involved such activity as workers compensation fraud; conventional insurance claimant fraud; staged motor vehicle crashes; fraudulent “slip, trip, and fall” claims against businesses; insurance fraud by means of arson; and embezzlement of policy holder premium funds by insurance industry personnel. Such successful prosecutions were the result of working in cooperation with local and state law enforcement agencies and locally elected prosecutors as 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, successful prosecutions were realized. The following chart depicts statistical data relevant to investigations, prosecutions and convictions in calendar year 2012:

OIC Fraud Unit Outcomes 2012



Health Policy Division

Introduction and Overview

Formation of the Health Policy Division of the West Virginia Offices of the Insurance Commissioner is as a result of West Virginia's effort toward exploring the feasibility of implementing a Health Insurance Marketplace¹.

As the result of a submission of an application for a State Health Access Program (SHAP) grant in September, 2009 the plan for a Health Insurance Marketplace in West Virginia predates the Patient Protection and Affordable Care Act (PPACA) which was signed to law March 23, 2010. The SHAP application included the health insurance exchange as a major component of the state's health reform plans. The funding, awarded by Health Resources and Services Administration (HRSA), gives the state its initial ability to utilize otherwise unavailable resources for research and concept development.

With the HRSA grant as leverage, the state pursued additional funds through the State Planning and Establishment grant (PEG) awarded by the Department of Health and Human Services (HHS) Office of Consumer Information and Insurance Oversight (OCIO)². Offering additional support to states, Notices of Funding Availability (NOFA's) were then issued through HHS for funding to perform essential planning and development activities. On behalf of the State, the OIC was awarded Establishment Grant Level 1 and Establishment Grant Level 1 – # 2. The bulk of this report will focus on the current progress of the Health Policy Division.

Process of State-wide and Stakeholder Engagement

The State-wide and Stakeholder Engagement campaign of public meetings, conducted by the Health Policy Division concerning the health insurance exchange plan, began in 2010 in Fairmont WV. The Fairmont meeting was the first of many meetings facilitated by the Center for Entrepreneurial Studies and Development (CESD/WVU) aided by the West Virginia Offices of the Insurance Commissioner (OIC) in which the sole focus was to invite public comment regarding the exchange and exchange planning. The remaining State Public meetings held throughout 2010 were in Huntington, Wheeling, Beckley, Shepherdstown and lastly in Charleston in January 2011. These State-wide public meetings paralleled the OIC request for comment (RFC) also. The RFC effort identified broad and diverse areas of interest toward the implementation of the West Virginia Health Benefit Exchange by providing information sharing and listening opportunities to stakeholders as part of the design and development phase.

Currently, insurance carrier, health care provider, consumer assistance and insurance agent stakeholder groups continue to meet monthly and bi-monthly at the Smith Street Offices. Their dedicated efforts have continued to inform the public about what is in the Affordable Care Act (ACA) concerning the Marketplace; educate the public about what the OIC has accomplished on planning and consumer outreach; outline critical areas where stakeholder input is needed; receive stakeholder input and gather public ideas on the exchange; and, from the information gathered in these meetings now and prior, develop, as needed, smaller 'community of interest' groups to further develop exchange plans as guidance from HHS becomes actionable. Minutes of all meetings are published on the Health Policy website: www.bewv.gov.

1 U.S. Department of Health and Human Services changes reference from Exchanges to Marketplace, changed by HHS to enrich consumer understanding and appeal of purchasing Health Insurance is used interchangeably with Exchange as a descriptor since January 2013.

2 Office of Consumer Information and Insurance Oversight (OCIO) now resides as Center for Consumer Information and Insurance Oversight (CCHIO) and merged into the overall Centers for Medicare and Medicaid Services (CMS).

Organizational Overview

FFE Partnership Exchange

In February 2013, WV announced it would become a Partnership state, meaning that the State has chosen to take on the functionalities of **Consumer Assistance** and **Plan Management** related to the Marketplace. The Marketplace will serve as an online portal (Healthcare.gov) for consumers to compare information on available health plan options, enroll in plans, and receive subsidies if financially eligible.

Consumer Assistance

The Consumer Assistance function requires the State to develop an In-Person Assistance Program to help individuals with the enrollment process and ensure a smooth and seamless application experience. Through an agreement with the Centers for Medicaid and Medicare Services (CMS), the State will develop, manage, and maintain an appropriate In-Person consumer Assistance Program via the acquisition of an appropriate vendor through the state purchasing process.

In-Person Assisters will be expected to possess a strong connection to the communities that the Marketplace will serve; the ability to successfully complete comprehensive training on the Marketplace and public and private options available in the State; and, the time and resources to provide case management services for consumers with questions and concerns that require communication and follow up with other State entities.

Plan Management³

The OIC will use the tools currently available under State law to enforce the provisions of the ACA and the Marketplace. Specifically, the primary authority for WV to review and recommend Qualified Health Plans (QHPs) for certification lies in the requirement that all insurance policy forms and rates for individual and small group health plans be filed with and approved by the WV Insurance Commissioner prior to such plans being marketed to WV consumers (W. Va. Code §§33-6-8, 33-15-1b & 33-16B-1). WV Code 33-6-9(e) requires the Insurance Commissioner to disapprove a form “if the coverages provided therein are not sufficiently broad to be in the public interest.”

OIC ensures that policies, operating procedures and systems are in place for the certification of QHPs. Multiple OIC Divisions –such as Health Policy, Rates and Forms, Market Conduct, Consumer Services, Financial Conditions, and Legal- are collaborating in the development of the certification approach. As stated previously, the OIC has engaged in extensive stakeholder outreach to insurance issuers, consumer advocates, providers and producers to gather their input into policy and process development, and the OIC has partnered with the National Association of Insurance Commissioners (NAIC) in areas such as the development of white papers and enhancements to the System for Electronic Rate and Form Filing (SERFF).

³ As outlined in WVOIC, Blueprint Section 4 – Plan Management, pg. 3, 5, 18-19.

West Virginia has built off of existing processes currently performed by the OIC to complete a review of issuer and plan compliance with QHP certification requirements. The OIC has established a certification “checklist” or set of standards against which the QHP application will be evaluated, and the review of the QHP application will be performed by Rates and Forms, who will reach out to other Divisions within the OIC, e.g. Market Conduct, Consumer Services, and Financial Conditions, as necessary. SERFF will be the primary IT system used to manage all steps in these business processes, including communications (via the “Correspondence” tools) between the OIC and issuers during initial evaluation of and revisions to the plan.

Maintaining the Integrity of the Marketplace

- The Rates and Forms Division will serve as the central coordinator for review and certification of QHPs and will be responsible for confirming plans meet all of the certification requirements using a “QHP Certification Checklist”. Consistent with existing practices, the Division will review and approve or disapprove QHP rate filings to determine the consistency with statutory requirements that they not be excessive, unjust, or unfairly discriminatory. They will also review and approve or disapprove the QHP policies and related forms consistent with State and Federal statute and regulations and will assure QHP issuers comply with other Exchange-specific requirements.
- The Financial Conditions Division is responsible for the licensing, financial monitoring, and financial examination of insurance companies admitted to do business in West Virginia. The Financial Conditions Division is also responsible for the administration of state insurance tax laws. Related to QHP certification, they will assure issuers are licensed, solvent, and in good standing and perform reviews of network adequacy.
- The Consumer Services Division (CSD) provides assistance to West Virginia citizens who have questions or problems involving insurance; it is the consumer assistance and investigative arm of the OIC. The CSD will provide information on complaints to Rates and Forms as part of QHP review and certification.
- Market Conduct proactively protects West Virginia consumers by identifying non-compliant business practices of regulated entities through examinations and data analysis. The Division will perform analyses of issuers submitting QHP applications to review and identify compliance, complaint, or other regulatory issues.
- The Legal Division will provide ad hoc legal support to other OIC Divisions on an as needed basis.
- The Health Policy Division will be available as a resource to assist other OIC Divisions in communications with the Federal government, interpretation of Federal statute and regulations, QHP review and certification decisions throughout the process.
- Third-Party Actuarial Services may be used to assist in the analysis of rates and rate increase requests.
- The Fraud Unit is statutorily empowered to “initiate inquiries and conduct investigations” into any suspected criminal violations of the code related to the business of insurance and to cooperate with other law enforcement and regulatory agencies in the investigation and prosecution of suspected fraud and other criminal violations related to the business of insurance.

Legal Division

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

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

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

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

Informational Letters - When the Insurance Commissioner needs to provide information to the public and to regulated entities, an informational letter is drafted by the Division.

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

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

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

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

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

Appeals And Litigation - On some occasions, an order entered by the Insurance Commissioner in either a consumer complaint proceeding or other administrative proceeding is appealed. When this occurs, the Division sends the record of the administrative proceeding to the Kanawha County Circuit Court. If the administrative proceeding was being pursued by the Insurance Commissioner, a Division attorney may appear to defend the actions taken before the Insurance Commissioner. Otherwise, support will be given to outside counsel.

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

Market Conduct - The Division houses the Market Conduct Unit that performs market wide research and analysis as well as examines insurance entities regulated by the West Virginia Offices of the Insurance Commissioner. The market conduct examiners are charged with auditing insurers on a regular basis as well as reacting to developments in the market place with targeted examinations relating to one or more distinct issues. These examinations ensure that insurers are complying with all applicable laws and rules relating to rates, forms, agent appointments and other agent issues, claims handling, policy cancellations and nonrenewals, discrimination, and many others.

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

Fraud Prosecution - The Division has attorneys who directly represent the OIC in regards to prosecution of fraudulent insurance activity or who provide support in an advisory role with other state and federal prosecutors on similar criminal issues. When called upon to assist as special assistant prosecutors, these attorneys will perform various functions depending upon the level of assistance requested by the local county prosecuting attorney.

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

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

Liquidations And Receiverships Of Insurance Companies - The Insurance Commissioner has generally engaged outside resources to assist with petitions in Circuit Court to place insurers into receivership or liquidation. However, the Division provides necessary support in those proceedings.

Consumer, Industry And Other Stakeholder Inquiries - While the Division can generally not give personal legal advice concerning any matter to outside parties, it does endeavor to point inquiries into the appropriate direction where possible or provide analysis for the market as a whole or opines on issues of broad importance.

Freedom Of Information Act (FOIA) Requests - All FOIA requests are directed to and processed by the Division. Division staff gathers all public records that are responsive to the request and provides it to the person making the request, pursuant to and in compliance with the Act.

Legislation

The following is a brief synopsis of the significant legislation enacted during the 2012 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

House Bill 4256 - Captive Insurance (effective June 7, 2012)

Every state has enacted legislation based on the Model Risk Retention Act developed by the National Association of Insurance Commissioners (NAIC); in West Virginia, this model is codified as the Risk Retention Act of West Virginia (W. Va. Code §33-32-1 *et seq.*). Risk retention groups (RRGs) formed pursuant to this article are also generally subject to the state's captive insurer laws. *See* W. Va. Code §33-31-1 *et seq.* Beginning in 2011, NAIC financial accreditation standards were made applicable to captive RRGs (NAIC accreditation allows other accredited states to accept the results of our financial examinations). In order to maintain accreditation, the Insurance Commissioner needs *express* statutory authority to limit the amount of any "single subject of insurance" insured by an RRG, and the bill meets this standard by authorizing the Commissioner to limit any "single subject of insurance" to no more than 10% of the statutorily required surplus. This bill also adds a common regulatory requirement that RRGs update any OIC filing with new information.

House Bill 4260 - Insurance Coverage for Autism Spectrum Disorders (effective June 8, 2012)

This bill amends a statute enacted in 2011 that mandated coverage of autism spectrum disorders in most health insurance policies. The 2011 bill imposed benefit caps (\$30,000/year for the first 3 years of treatment and \$2,000/month thereafter until the beneficiary's 18th birthday) on all covered benefits; this is changed in the 2012 bill to make the caps applicable to applied behavior analysis services only.

House Bill 4438 - Provider Sponsored Network Act (effective June 8, 2012)

This bill creates "provider sponsored networks" (PSNs) as a new form of licensed health insurer. PSNs must be "controlled by" federally qualified health centers in order to be recognized under federal law as a managed care organization (MCO) eligible to serve a state's Medicaid population pursuant to contract with the West Virginia Bureau of Medical Services (BMS). While PSNs are generally subject to the insurance laws governing HMOs, the bill includes certain PSN-specific requirements:

- PSNs are limited to serving Medicaid beneficiaries only.
- The Insurance Commissioner may permit lower solvency standards than those required of HMOs if such lower standards are actuarially justified.

The bill grants emergency rulemaking authority to the OIC and DHHR.

House Bill 4486 - Disclosure of Insurance Information (effective June 8, 2012)

This bill requires that an insurer providing "personal lines" auto liability insurance coverage in West Virginia must provide certain disclosures within 30 days of receipt of a written request from a third-party claimant's attorney. The request must include certain information about the claim: date of the event; insured's name; copy of any accident report; and estimate of damages, including medical costs and lost wages. The insurer's response must include the name of each insured under the policies and the limits of any coverage, including umbrella and excess coverages. Any disclosure made pursuant to this statute does not constitute an admission and is not admissible at trial. The sole remedy for a violation by an insurer is a \$500 fine plus attorney's fees.

The citation to W. Va. Code §33-6-11(12) in §33-6F-2(e) added by the bill is an obvious drafting error and was probably intended to cite to W. Va. Code §33-11-4(12), which deems any violation of the Insurance Commissioner's privacy rule (W. Va. CSR §114-57) to be a violation of the Unfair Trade Practices Act, W. Va. Code §33-11-1 *et seq.* The privacy rule generally prohibits disclosure of "nonpublic financial information," including the type of coverage information subject to disclosure under the bill. The privacy rule, however, contains several exceptions, one of which permits the release of such information "if required by state law." *See* W. Va. CSR §114-57-1.1. Inasmuch as H.B. 4486 constitutes such a "state law," the required disclosures fall within this exception and thus would not be deemed UTPA violations. The incorrect citation, then, is of no consequence.

Legislative Rules

Rules

The following Title 64, Title 113 and Title 114A insurance related legislative rules (authorized for promulgation by Senate Bill 245) became effective in 2012:

64 CSR 89B - Credentialing Verification Organizations (“CVO”) (new rule - effective July 1, 2012)

In 2010, the Legislature directed the OIC and DHHR to “select and contract with a [CVO] that will ... be the sole source for primary source verification for all credentialing entities.” This new rule, proposed in conjunction with DHHR, establishes criteria for the selection of the statewide CVO. The selection process, which will proceed in accordance with state purchasing rules, calls for a 3-person committee to write and submit a Request for Proposal (RFP) to the Purchasing Division by January 1, 2013; the RFP must contain certain minimum requirements set forth in the rule, *e.g.* preference for in-state vendor. The rule also contains provisions for the maintenance of confidential information by the CVO.

113 CSR 1 - Premium Subsidy (amended rule - effective April 20, 2012)

This rule changes the maximum income level for eligibility for the subsidies for the state high risk plan (the WV Health Insurance Plan or “AccessWV”). The previous rule set the maximum at 200% of the federal poverty level, and this amendment raises it to 400% to reflect the 2011 statutory change. The amendment also defines “average annual household income,” a term used in the statute, to be the income reported on the applicant’s last year’s federal tax return plus any unreported income such as child support, etc. of any household member.

114A CSR 1 - All-Payer Claims Database - Data Submission Requirements (new rule - effective July 1, 2012)

This is a joint rule proposed pursuant to 2011 legislation requiring the Insurance Commissioner, DHHR Secretary and the Chair of the Health Care Authority to develop an all-payer claims database. *See* W. Va. Code §33-4A-2. Under the statutory scheme, the Insurance Commissioner is primarily responsible for the collection of the data from insurers, and this new rule addresses only the data-collection aspects of the program (future rules will address other areas such as the maintenance of data by DHHR and their release by HCA). The rule provides that the technical aspects of data reporting will be addressed in detail in a “Submission Manual” to be developed by the OIC and then converted to a procedural rule. The rule addresses the membership of an advisory board as well as the designation of which insurers will be responsible for submitting data and how these submission duties may be enforced.

114A CSR 2 - All-Payer Claims Database - Privacy and Security Requirements (new rule-eff. July 1, 2012)

This is a joint rule proposed pursuant to 2011 legislation requiring the Insurance Commissioner, DHHR Secretary and the Chair of the Health Care Authority to develop an all-payer claims database program. *See* W. Va. Code §33-4A-2. Under the statutory scheme, the HCA Chair is primarily responsible for “dissemination of the data,” and this new rule addresses the privacy and security aspects of the program.

The following Title 91 insurance related legislative rule (authorized for promulgation by House Bill 4206) became effective in 2012:

91 CSR 13 - Compulsory Motor Vehicle Liability Insurance (amended rule - effective July 1, 2012)

This Department of Motor Vehicles (DMV) rule primarily deals with how vehicle owners demonstrate compliance with the state's compulsory insurance requirements. The amendments add provisions regarding the electronic verification of coverage under a new program being developed by the DMV. The amendments also modify certain insurance forms, permits insurance company use of electronic notifications of cancellations to the DMV, and update the administrative appeal provisions to reflect the establishment of the Office of Administrative Hearings.

The following Title 114 insurance related legislative rules (authorized for promulgation by Senate Bill 287) became effective in 2012:

114 CSR 2- Licensing and Conduct of Insurance Producers and Agencies (amended rule-eff. April 20, 2012)

Variable annuities and variable life insurance are regulated both as insurance by the OIC and as securities by the SEC. A producer licensed by the OIC to sell such products requires a federal securities license as well, and the required federal licenses are dependent on passing (depending on the product) one of two tests, FINRA series 6 or 7, that test knowledge of federally-regulated securities. Instead of developing an additional test for producers, the OIC has made issuance of a state producer license to sell such variable products dependent on proof of passing such tests, but this requirement has never been formally recognized in rule; this amendment to the producer licensing rule simply memorializes this requirement.

114 CSR 20 - Surplus Lines Insurance (amended rule - effective April 20, 2012)

This rule, which replaces an emergency rule promulgated in 2011, reflects changes made by S.B. 435 (2011) that implemented provisions of the federal Nonadmitted and Reinsurance Reform Act of 2010 ("NRRRA," added as an amendment to the federal Dodd-Frank Wall Street Reform & Consumer Protection Act). NRRRA streamlines regulation of surplus lines insurance covering risks in multiple states; limits regulation and taxation of non-admitted insurance to the insured's "home state"; implements nationwide eligibility requirements in conformance with the NAIC's model act; and preempts inconsistent state laws. In addition to making provision for West Virginia's possible participation in a national clearinghouse system, the rule establishes 4.55% as the single tax rate on all surplus lines premium when West Virginia is the insured's home state.

114 CSR 35 - Insurance Holding Company Systems (amended rule - effective July 1, 2012)

These amendments to the 1994 version of this rule reflect the changes made in 2011 to the West Virginia Holding Company Systems Act, W. Va. Code §33-27-1 *et seq.*; both the bill and this rule are based on corresponding NAIC models. The changes, which are part of the larger comprehensive financial services regulatory reform effort, are the result of state and federal regulators' recent focus on the systemic risk presented by acquisitions and divestitures involving insurance companies. The amendments broaden the Commissioner's authority to investigate proposed acquisitions/divestitures, permit participation in "supervisory colleges" with other state, federal and international regulators and, beginning in July 2013, require the filing of an "enterprise risk report" with respect to an entire holding company system when any acquisitions or divestitures are being made.

114 CSR 42 - Continuing Education for Individual Insurance Producers (amended rule-eff. April 20, 2012)

This rule, which sets forth the continuing education requirements for producers, previously established the 2-year reporting period as beginning on July 1 of every even-numbered year. This rule amendment allows the Commissioner to establish different 2-year reporting periods, which in turn permits the period to be set to coincide with licensing periods that are tied to each producer's birth month. This change brings West Virginia into compliance with uniformity and reciprocity standards adopted by the NAIC that provide that "the biennial CE compliance period shall coincide with the producer's license continuation date."

114 CSR 93 - Mini-COBRA (new rule - effective July 1, 2012)

Federal COBRA laws provide that large employers (more than 20 employees) must offer to continue certain former employees and their dependents on an employee group health plan for 18 months as long as the beneficiaries pay 102% of the premium. Because the federal law does not cover plans sponsored by employers with fewer than 21 employees, states such as West Virginia enacted "mini-COBRA" laws to cover this gap. *See* W. Va. Code §33-16-3(e). This new rule, which applies only to plans not covered by the federal COBRA law, describes how such coverage must be offered by the insurer, who is entitled to elect coverage, and how such elections must be made. It also provides that, unlike its federal counterpart, premiums for such continuation coverage are to be made by the beneficiary directly to the insurer rather than to the former employer.

114 CSR 94 - Workers' Compensation Insurance for State Agencies (new rule - effective April 20, 2012)

BrickStreet, as the successor to the state-run workers' compensation system, was required to provide coverage to government agencies since 2006, but it was authorized to refuse to renew the policy of any such agency beginning in July 2011. *See* W. Va. Code §23-2C-15(b). In 2011, the Legislature made the Insurance Commissioner responsible for "managing the workers' compensation risks" of all "executive agencies" (*i.e.* those under a cabinet secretary) and certain other state agencies. *See* W. Va. Code §33-2-21a(b). This new rule (initially promulgated as an emergency rule) includes conditions for participation by and removal of "discretionary participants" (non-executive state agencies), provides for an annual "open enrollment" period during which non-executive agencies may enroll, and permits the Commissioner to require the execution of a participation agreement.

Informational Letters

Three (3) Informational Letters were issued in 2012:

Informational Letter No. 181 - Summary of 2012 Legislation

Informational Letter No. 182 - Guidance on the Implementation of the West Virginia Long-Term Care Partnership Program

Informational Letter No. 183 - West Virginia Workers' Compensation Regulatory Surcharge Change

Freedom Of Information Requests And Responses

One hundred seventy-four (174) requests for information were received and responded to by the Legal Division in accordance with the Freedom of Information Act in 2012.

Emergency Orders

Six (6) emergency orders were issued by the Insurance Commissioner in 2012.

12-EO-01 - Emergency Order entered on March 8, 2012 - Re: Continuous rainfall, high winds, mudslides and hail beginning February 29, 2012 and storms on March 1-2, 2012 which caused flooding and flash flooding and extensive wind damage to private and public property in the counties of Doddridge, Harrison, Lincoln, Marion, Monongalia, Preston, Ritchie, Taylor and Wayne. 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 Doddridge, Harrison, Lincoln, Marion, Monongalia, Preston, Ritchie, Taylor and Wayne counties for claims arising out of the continuous rainfall, high winds, mudslides and hail which began on February 29, 2012 and resulted in flooding and flash flooding and the storms which swept through the state of West Virginia on March 1-2, 2012 which caused major flooding and extensive wind damage.

12-EO-02 - Emergency Adjuster Order entered on March 8, 2012 - Re: Continuous rainfall, high winds, mudslides and hail beginning February 29, 2012 and storms on March 1-2, 2012 which caused flooding and flash flooding and extensive wind damage to private and public property in the counties of Doddridge, Harrison, Lincoln, Marion, Monongalia, Preston, Ritchie, Taylor and Wayne. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in Doddridge, Harrison, Lincoln, Marion, Monongalia, Preston, Ritchie, Taylor and Wayne counties during the emergency situation.

12-EO-03 - Emergency Adjuster Order entered on July 2, 2012 - Re: Severe storms beginning on June 29, 2012 which caused heavy rainfall, flooding, high winds, downed trees, mudslides, and road and stream blockages 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.

12-EO-04 - Emergency Order entered on July 2, 2012 - Re: Severe storms beginning on June 29, 2012 which caused heavy rainfall, flooding, high winds, downed trees, mudslides, and road and stream blockages 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 June 29, 2012 severe storms.

12-EO-05 - Emergency Adjuster Order entered on October 31, 2012 - Re: Severe storms due to Hurricane Sandy which brought heavy rain and flooding, significant snowfall and blizzard conditions, and high winds 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.

12-EO-06 - Emergency Order entered on October 31, 2012 - Re: Severe storms due to Hurricane Sandy which brought heavy rain and flooding, significant snowfall and blizzard conditions, and high winds 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 October 31, 2012 severe storms.

Litigation

The Insurance Commissioner was a party to or involved in the following civil actions in the year 2012:

State of WV ex rel. Offices of WV Insurance Commissioner v. Ronald E. Gibson et al. Civil Action No. 12-C-41

State of WV ex rel. Offices of WV Insurance Commissioner v. Source Sales LTD Civil Action No. 12-C-42

State of WV ex rel. Offices of WV Insurance Commissioner v. Excel Resources LLC. Civil Action No. 12-C-265

State of WV ex rel. Offices of WV Insurance Commissioner v. Kerns Roofing & Siding LLC. Civil Action No. 12-C-549

State of WV ex rel. Offices of WV Insurance Commissioner v. Precision Wellhead Service. Civil Action No. 12-C-788

State of WV ex rel. Offices of WV Insurance Commissioner v. Chad Loudin dba Last Chance Trucking. Civil Action No. 12-C-1007

State of WV ex rel. Offices of WV Insurance Commissioner v. Samuel Hager dba Hager Auto Sales. Civil Action No. 12-C-1124

State of WV ex rel. Offices of WV Insurance Commissioner v. Rick Duncan Enterprises Inc. Civil Action No. 12-C-1240

State of WV ex rel. Offices of WV Insurance Commissioner v. Daniel Pritchard dba Pritchard Construction Company. Civil Action No. 12-C-1464

State of WV ex rel. Offices of WV Insurance Commissioner v. J C Heating & Cooling Co. Civil Action No. 12-C-1465

State of WV ex rel. Offices of WV Insurance Commissioner v. Ermon Ooten dba Mary's Diner. Civil Action No. 12-C-1747

State of WV ex rel. Offices of WV Insurance Commissioner v. Armando Enterprises Inc. Civil Action No. 12-C-1793

State of WV ex rel. Offices of WV Insurance Commissioner v. RAM Entertainment. Civil Action No. 12-C-1793

State of WV ex rel. Offices of WV Insurance Commissioner v. Joe M. Tummons. Civil Action No. 12-C-1848

State of WV ex rel. Offices of WV Insurance Commissioner v. Ashby's Pre owned Auto Inc.. Civil Action No. 12-C-1849

State of WV ex rel. Offices of WV Insurance Commissioner v. Enterprise Design & Development Inc.. Civil Action No. 12-C-1977

State of WV ex rel. Offices of WV Insurance Commissioner v. Ty Alan Evans dba Pro Care. Civil Action No. 12-C-2098

State of WV ex rel. Offices of WV Insurance Commissioner v. Robert A. Grandstaff dba Grandstaff Brothers Roofing & Heating. Civil Action No. 12-C-2111

State of WV ex rel. Offices of WV Insurance Commissioner v. Russell Trucking LLC. Civil Action No. 12-C-2113

State of WV ex rel. Offices of WV Insurance Commissioner v. Ready Transport Inc. Civil Action No. 12-C-2114

State of WV ex rel. Offices of WV Insurance Commissioner v. The Feed Store LLC. Civil Action No. 12-C-2446

Jane L. Cline Insurance Commissioner of the State of West Virginia and John T. Lemon and Pamela Y. Lemon v. Encompass Indemnity Company. Civil action No. 09-AA-80

Aero-Fab. Inc. and The Bunch Company v. Jane Cline. West Virginia Insurance Commissioner. West Virginia Employer's Mutual Insurance Company dba BrickStreet Mutual Insurance Company. Civil Action No. 10-AA-13

Paul W. Lightner v. Jane Cline. West Virginia Insurance Commissioner. CitiFinancial. and Triton Insurance Company. Civil Action No. 10-AA-76

Jeffrey L. Norman v. Jane Cline. Insurance Commissioner of the State of West Virginia. Civil Action No. 10-AA-70

Michael Kostenko. P.O. v. Governor Joseph Anthony Manchin. HI. et al. Civil Action No. 08-C-3359

Michael Kostenko. P.O. v. West Virginia Offices of the Insurance Commissioner. Civil Action No. 10-AA-14

Michael Kostenko. P.O. v. West Virginia Offices of the Insurance Commissioner. Civil Action No. 10-MISC-89

Freda Bradley v. West Virginia Insurance Commissioner and Farmers and Mechanics Mutual Insurance Company. Civil Action No. 10-AA-35

Travelers Indemnity Company, Value City Furniture Stores v. West Virginia Offices of the Insurance Commissioner. Civil Action No. 12-AA-33

SWVA, Avizent v. West Virginia Offices of the Insurance Commissioner. Civil Action No. 12-AA-71

Robert Slack v. State Farm Insurance Companies; State Farm Fire & Casualty Co.; State of West Virginia; Office of the Insurance Commission; Michael Riley, and Service Master Industries. Civil Action No. 12-C-362

Referrals Opened

A total of one thousand three hundred seventy-two (1,372) referrals were opened by the Regulatory Compliance Unit of the Legal Division in 2012. A referral is an issue referred to the Regulatory Compliance Unit of the Legal Division from various departments and units within the Offices of the Insurance Commissioner (Financial Conditions (FINCON), Rates & Forms, Consumer Services, Office of Inspector General (OIG), Revenue Recovery, Employer Coverage), public as well as outside agencies, including the Division of Labor and State Auditor's Office and other State collaborative actions, which require review and analysis by the Regulatory Compliance Unit prior to determining if it's appropriate to take regulatory action in accordance with the West Virginia Code and/or West Virginia Code of State Rules.

Below is a breakdown of the different type referrals with the number received for 2012.

| Type Of Referral | Number Of Referrals |
|---|----------------------------|
| Company | 31 |
| Company - Rates & Forms | 2 |
| Company – Unauthorized Agency | 1 |
| Company – Fincon – PEO | 5 |
| Company - Fincon | 15 |
| First Party | 91 |
| First Party - Rate & Form | 0 |
| General Inquiries | 2 |
| Market Conduct - Analysis | 29 |
| Market Conduct - Multi State Collaborative | 2 |
| Market Conduct - Multi State Collab.- National Settlement | 3 |
| Market Conduct - Self Insured | 30 |
| Market Conduct – Specialized | 1 |
| Market Conduct - Statutory | 2 |
| Market Conduct – Targeted | 1 |
| Market Conduct - Third Party | 0 |
| Other Litigation - Subpoenas | 0 |
| Producer Licensing - Administrative Action | 204 |
| Producer Licensing - Application | 112 |
| Producer Licensing - Clearance | 63 |
| Third Party | 190 |
| WCC Compl.-85CSR 8 6.6(b)-Private Carrier Audit Appeal | 0 |
| WCC Compliance – Collection | 1 |
| WCC Compliance - Contempt | 1 |
| WCC Compliance - General Referral | 20 |
| WCC Compliance - Failure to Timely Act | 57 |
| WCC Compliance - Fine Reductions | 144 |
| WCC Compliance – Investigation | 6 |
| WCC Compliance - Injunctions | 24 |
| WCC Compliance - Postings | 329 |
| WCC Compliance – Self Insured | 1 |
| WCC Compliance - UEF Issues | 1 |
| WCC Compliance - Writs & Suggestions | 4 |
| | 1,372 |

Administrative Proceeding Cases Opened

A total of three hundred seventy-four (374) administrative proceeding cases were opened by the Regulatory Compliance Unit of the Legal Division in 2012. An administrative proceeding is a case in which an action is being taken. Below is a breakdown of the different type of administrative proceedings with the number opened for 2012.

| Type Of Referral | # Cases Opened |
|---|-----------------------|
| Administrative Proceeding - Producer Licensing | 64 |
| Administrative Proceeding - First Party | 31 |
| Administrative Proceeding - Fincon | 17 |
| Administrative Proceeding - Failure to Timely Act | 51 |
| Administrative Proceeding - Market Conduct | 2 |
| Administrative Proceeding - Market Conduct - Self Insured | 19 |
| Administrative Proceeding - Company | 4 |
| Administrative Proceeding - Company - Rates & Forms | 0 |
| Administrative Proceeding - Third Party | 186 |
| | <hr/> |
| | 374 |

Administrative Proceeding Cases Closed

A total of three hundred thirty (330) administrative proceeding cases were closed by the Regulatory Compliance Unit of the Legal Division in 2012. Below is a breakdown of the different type of administrative proceedings with the number closed for 2012.

| Type Of Referral | # Cases Closed |
|---|-----------------------|
| Administrative Proceeding - Producer Licensing | 22 |
| Administrative Proceeding - First Party | 41 |
| Administrative Proceeding - Company | 1 |
| Administrative Proceeding - Fincon | 20 |
| Administrative Proceeding - Failure to Timely Act | 43 |
| Administrative Proceeding - Market Conduct | 7 |
| Administrative Proceeding - Market Conduct - Self Insured | 10 |
| Administrative Proceeding - Third Party | 186 |
| | <hr/> |
| | 330 |

Hearings

A total of seventy-eight (78) hearings were held in 2012. Below is a breakdown of the different types of hearings held in 2012. The WC Contempt and WC Injunction hearings were held in Circuit Court.

| Type Of Hearings | # Hearings Scheduled | # Hearings Held |
|-------------------------|-----------------------------|------------------------|
| Appeal - Third Party | 6 | 3 |
| Company | 5 | 0 |
| Fincon | 11 | 3 |
| First Party | 68 | 16 |
| Producer Licensing | 28 | 10 |
| Third Party | 55 | 7 |
| Third Party - Initial | 181 | 13 |
| WC Contempt | 1 | 1 |
| WC Injunction | 40 | 25 |
| | <hr/> | |
| | 395 | 78 |

Investigations Opened

A total of eight hundred eighty-one (881) investigations on all matters were opened by the Regulatory Compliance Unit of the Legal Division in 2012. Below is a breakdown of the different types of investigations opened during 2012.

| Type Of Investigations | # Cases Opened |
|-------------------------------|-----------------------|
| Producer Licensing | 355 |
| Company | 8 |
| First Party | 1 |
| General Referral | 1 |
| Special Investigations | 0 |
| Third Party | 186 |
| WC Contempt | 5 |
| WC General Referral | 25 |
| WC Posting | 300 |
| | <hr/> |
| | 881 |

Investigations Closed

A total of seven hundred eighty-seven (787) investigations on all matters were closed by the Regulatory Compliance Unit of the Legal Division in 2012. Below is a breakdown of the different types of investigations closed during 2012.

| Type Of Investigations | # Cases Closed |
|-------------------------------|-----------------------|
| Producer Licensing | 294 |
| Company | 13 |
| First Party | 1 |
| General Referral | 1 |
| Third Party | 186 |
| WC Contempt | 2 |
| WC General Referral | 23 |
| WC Posting | 267 |
| | <hr/> |
| | 787 |

Postings

Two hundred ninety-eight (298) 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 2012. One hundred seventy-four (174) non-compliant employers were posted and/or handled by the Regulatory Compliance Unit. One hundred fifteen (115) postings were attempted but could not be completed due to various reasons, e.g. employer was no longer in business, employer was no longer at the address on file, etc. The remainder were employers that were brought into compliance or whose accounts were otherwise resolved.

Orders & Collaborative Actions

A total of one hundred eight (108) orders were prepared by the Regulatory Compliance Unit (RCU) of the Legal Division in 2012 and eight (8) collaborative actions were entered into as a result of market conduct actions concerning issues with multistate insurers in 2012. Below is a breakdown of the types of orders prepared by the RCU, collaborative actions and fine and restitution amounts for 2012.

| Type Of Case | Final Orders By RCU | Collab. Action | Fine Amount | Restitution Amount |
|----------------------------------|---------------------|----------------|---------------------|---------------------|
| Company | 2 | | \$11,500.00 | \$0.00 |
| Company - Rates & Forms | 0 | | \$0.00 | \$0.00 |
| Company - Fincon | 15 | | \$47,605.36 | \$0.00 |
| First Party | 15 | | \$0.00 | \$0.00 |
| Mkt Cond.-Multistate Collab. Act | 0 | 8 | \$0.00 | \$980,911.18 |
| Market Conduct - Third Party | 2 | | \$20,000.00 | \$0.00 |
| Market Conduct - Self Insured | 6 | | \$2,000.00 | \$0.00 |
| Producer Licensing | 21 | | \$2,000.00 | \$0.00 |
| Third Party | 9 | | \$0.00 | \$0.00 |
| WCC Compliance - Contempt | 0 | | \$0.00 | \$0.00 |
| WCC - Failure to Timely Act | 34 | | \$0.00 | \$0.00 |
| WCC Compliance - Injunctions | 4 | | \$36,463.33 | \$0.00 |
| | 108 | 8 | \$119,568.69 | \$980,911.18 |

Dispositions Of Cases

A total of two hundred twenty-two (222) cases were closed by the Regulatory Compliance Unit of the Legal Division in 2012. A disposition is the outcome of the case. The information below reflects the number of each type of case, the specific issue and the number for that issue.

| Type Of Case | |
|---|---|
| Financial Conditions-COA Revoked | 4 |
| Financial Conditions COA - Suspended | 4 |
| Agent Licensing - Revoked | 18 |
| Agent Licensing - Suspended | 0 |
| Financial Conditions - Final Report Adopted | 6 |
| Market Conduct - Final Report Adopted | 12 |
| WC Postings - Posted | 174 |
| WC Injunctions - Injunctions Granted | 4 |
| WC Contempt - Contempt Granted | 0 |
| | <hr style="width: 50%; margin-left: auto; margin-right: 0;"/> 222 |

Disciplinary Actions

Individual Insurance Producers and Agencies

During the year 2012, Two Thousand Dollars (\$2,000.00) in penalties were assessed as a result of disciplinary actions taken against individual insurance producers for violation of W. Va. Code §33-12-18, Having acted as an agent for an insurer without first being appointed as an agent of that insurer; §33-12-24(b)(1), Providing incorrect, misleading, incomplete or materially untrue information in the license application; §33-12-24(b)(2), Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner; and §33-12-24(b)(3), Obtaining or attempting to obtain a license through misrepresentation or fraud; and pursuant to W. Va. Code §33-12-24(d), Individual licensee's violation was known or should have been known by one of more of the partners, officers or managers acting on behalf of the partnership, corporation, limited liability company or other business entity and the violation was neither reported to the Insurance Commissioner nor corrective action taken.

The licenses of seventeen (17) individual insurance producers and one (1) non-resident agency were revoked in 2012 for violation of W. Va. Code §33-12-9(f), Failure to inform the Insurance Commissioner of a change of address or residency within thirty days of the change; §33-12-12(a)(1), Failure to maintain license as a resident and in good standing in his or her home state; §33-12-24(b)(1), Providing incorrect, misleading, incomplete or materially untrue information in the license application; §33-12-24(b)(2), Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner; §33-12-24(b)(3), Obtaining or attempting to obtain a license through misrepresentation or fraud; §33-12-24(b)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing business; §33-12-24(b)(9), Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; §33-12-24(b)(10), Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province district or territory; and §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 2012, Eleven Thousand Five Hundred Dollars (\$11,500.00) in penalties were assessed as a result of disciplinary actions taken against insurers for violation of W. Va. Code §33-6A-4a, Alternative method for nonrenewal for automobile liability and physical damage insurance.

During the year 2012, Two Thousand Dollars (\$2,000.00) in penalties were assessed as a result of ten (10) Self-Insured Compliance Audits conducted in accordance with W. Va. Code §§33-2-9; 23-2-9; 23-2C-22; 33-2-21 and W. Va. Code of State Rules §85-18-1, *et seq*; and Twenty Thousand Dollars (\$20,000.00) in penalties were assessed as a result of violations discovered during market conduct examinations conducted in accordance with W. Va. Code §33-2-9.

During the year 2012, Forty-Seven Thousand, Six Hundred Five Dollars and Thirty-Six Cents (\$47,605.36) in interest was collected for untimely filing and remittance of allocated and unallocated surplus lines premium taxes as required under W. Va. Code §33-12C-7.

The certificates of authority of four (4) insurers were suspended in 2012 under the provisions of W. Va. Code §33-3-11(a)(4), Found by the Commissioner to be in a financial condition such as to render the further transaction of insurance business hazardous to its policyholders or the people of West Virginia.

The certificates of authority of four (4) insurers were revoked in 2012 under the provisions of W. Va. Code §33-34-3a, Failure of either singularly or a combination of two or more hazardous financial conditions; and for violation of W. Va. Code §33-3-10(b); Insurer no longer meets the requirements for the license originally granted, because of deficiency of assets or otherwise; §33-3-11(a)(2), Failure to comply with any lawful rule, regulation or order of the commissioner; and §33-3-11(a)(4), Found by the Commissioner to be in an unsound condition or in such condition as to render its further transaction of insurance in West Virginia hazardous to its policyholders or the people of West Virginia.

Appeals Opened

A total of five (5) appeal cases were opened by the Regulatory Compliance Unit of the Legal Division in 2012. Below is a breakdown of the different type of appeals with the number opened for 2012.

| Appeals | Number Of Appeals |
|------------------|--------------------------|
| Other Litigation | 2 |
| Third Party | 3 |
| | <hr/> |
| | 5 |

Self-Insured Employers

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

Revocations - The self-insured status of one (1) self-insured employer was revoked in 2012 under the provisions of W. Va. Code §23-2-9 (Employer was found to be in deteriorating financial condition and no longer viable to self-insure).

Bankruptcies - The bankruptcies of three (3) self-insured employers were monitored by the Legal Division in 2012.

Workers' Compensation Subrogation

Workers' Compensation Subrogation Liens -- With respect to workers who suffered compensable injuries prior to July 1, 2005, resulting from the negligence of third parties, W. Va. Code §23-2A-1 creates subrogation liens in favor of the Insurance Commissioner against any amounts recovered by these workers from such third parties to the extent of medical benefits paid by the Old Fund. The statute required that workers or their attorneys inform the OIC when such third-party actions result in recoveries. In 2012, the OIC opened thirty-seven (37) such subrogation cases, closed twenty-eight (28) cases and collected One Hundred One Thousand Five Hundred Fifty-Two Dollars and Sixty-Nine Cents (\$101,552.69) from settlements or awards.

Permanent Total Disability Reviewing Board

The Permanent Total Disability Reviewing Board (“PTDRB”) reviews claims of injured workers to determine whether the worker has met the threshold for permanent and total disability (“PTD”). Once the PTDRB determines a claimant has met the appropriate statutory thresholds for a PTD award, the Board will evaluate the case to determine whether the injured worker has rehabilitation potential to return to the workforce or if the worker should receive a PTD award. The Board is staffed with three medical physicians and two vocational rehabilitation experts. The PTDRB met on a quarterly basis through September of 2012. At that time, the PTDRB began meeting on a monthly basis. The Recommendations for the year of 2012 was to grant PTD to Twelve (12) claimants, deny PTD to Twenty-Three (23) claimants and table Six (6) for further consideration.

Oic/Attorney General Claim Defense Unit Litigation

As defined in W. Va. Code §23-2C-2(m) -- "Old Fund liabilities" mean all claims payment obligations (indemnity and medical expenses), related liabilities and appropriate administrative expenses necessary for the administration of all claims, actual and incurred but not reported, for any claim with a date of injury or last exposure on or before the thirtieth day of June, two thousand five: *Provided*, That Old Fund liabilities include all claims payments for any claim, regardless of date of injury or last exposure, through the thirty-first day of December, two thousand five: *Provided, however*, That Old Fund liabilities include all claims with dates of injuries or last exposure prior to the first day of July, two thousand four, for bankrupt self-insured employers that had defaulted on their claims obligations which have been recognized by the commission in its actuarially determined liability number as of the thirtieth day of June, two thousand five.

As stated in W. Va. CSR §85-19-4.1 -- The Commissioner shall maintain the Self-insured Employer Security Pool established pursuant to W. Va. Code §§23-2-9(e) and 23-2C-2(q) to make payments for bankrupt and default self-insured employers for claims with dates of injury prior to July 1, 2004.

As stated in W. Va. CSR §85-19-4.1-- The Commissioner shall maintain the Self-insured Employer Guaranty Pool established pursuant to W. Va. Code §§23-2-9(e) and 23-2C-2(p) to make payments for bankrupt and default self-insured employers for claims with dates of injury on or after July 1, 2004.

One hundred sixty-eight (168) claims were opened in 2012. Below is a breakdown of the types of claims that were opened in 2012.

| Claims Opened In 2012 | |
|-------------------------------------|------------------------|
| Protest Type | # Claims Opened |
| 104 Weeks | 2 |
| Comp | 8 |
| Dep. Ben. Termination | 4 |
| Fatal - Not OP | 5 |
| Fatal - Occupational Pneumoconiosis | 3 |
| Fatal - OP | 9 |
| Hearing Loss | 3 |
| OP - Living | 11 |
| OP - Non-Medical | 8 |
| Other | 4 |
| PPD | 10 |
| PTD | 5 |
| R/O PPD | 8 |
| Risk Pool Claim | 8 |
| Treatment | 31 |
| Tx Issue | 44 |
| Misc | 5 |
| | <hr/> |
| | 168 |

Seven hundred fifteen (715) claims were closed in 2012. Below is a breakdown of the types of claims that were closed in 2012.

Claims Closed In 2012

| Protest Type | #Claims Closed |
|-------------------------------------|-----------------------|
| 104 Weeks | 2 |
| Closure Of TTD | 1 |
| Comp | 25 |
| Dep. Ben. Termination | 3 |
| Fatal - Not OP | 3 |
| Fatal - Occupational Pneumoconiosis | 1 |
| Fatal - OP | 24 |
| Hearing Loss | 3 |
| Onset Date Only | 1 |
| OP - Living | 60 |
| OP - Non-Medical | 12 |
| OP PTD | 3 |
| Other | 16 |
| PPD | 123 |
| PTD | 32 |
| PTD Threshold Issue | 22 |
| R/O PPD | 29 |
| R/O PTD | 6 |
| R/O TTD | 17 |
| Secondary Condition | 4 |
| Treatment | 146 |
| Tx Issue | 163 |
| Misc | 19 |
| | 715 |

Twenty-one (21) appeals were received by the Board of Review in 2012. Below is a breakdown of the types of appeals received by the Board of Review in 2012.

Appeals To Board Of Review In 2012

| Protest Type | #Appeals To BOR |
|---------------------|------------------------|
| 104 Weeks | 1 |
| Fatal - OP | 1 |
| Hearing Loss | 1 |
| OP - Living | 1 |
| OP - Non-Medical | 2 |
| PTD | 1 |
| R/O PPD | 2 |
| Risk Pool Claim | 2 |
| Treatment | 4 |
| Tx Issue | 4 |
| Misc | 2 |
| | 21 |

Seventy (70) active cases are currently at the Board of Review. Below is a breakdown of the active cases that are currently at the Board of Review.

Active Cases Currently at the Board of Review

| Protest Type | #Active Cases At BOR |
|-------------------------------------|-----------------------------|
| COMP | 1 |
| Dep. Ben. Termination | 1 |
| Fatal - Occupational Pneumoconiosis | 1 |
| Fatal - OP | 4 |
| Hearing Loss | 1 |
| OP - Living | 5 |
| OP - Non-Medical | 1 |
| Other | 1 |
| PPD | 3 |
| PTD | 13 |
| PTD Threshold Issue | 5 |
| R/O PPD | 3 |
| R/O TTD | 1 |
| Risk Pool Claim | 2 |
| Treatment | 15 |
| Tx Issue | 12 |
| Tx Narcotics | 1 |
| | 70 |

Seven (7) cases were appealed to the Supreme Court in 2012. Below is a breakdown of the types of cases that were appealed to the Supreme Court in 2012.

Supreme Court Cases In 2012

| Protest Type | #Supreme Court Cases |
|---------------------|-----------------------------|
| Comp | 1 |
| Fatal - OP | 1 |
| R/O PPD | 1 |
| Risk Pool Claim | 2 |
| Treatment | 1 |
| Tx Issue | 1 |
| | 7 |

One hundred thirty (130) active claims are currently at the Supreme Court. Below is a breakdown of the types of active claims that are currently at the Supreme Court.

Active Claims Currently At The Supreme Court

| Protest Type | #Active Claims |
|-----------------------|-----------------------|
| Comp | 4 |
| Dep. Ben. Termination | 3 |
| Fatal - Not OP | 1 |
| Fatal - OP | 15 |
| Hearing Loss | 1 |
| Onset Date Only | 1 |
| OP - Living | 8 |
| OP - Non-Medical | 1 |
| OP PTD | 1 |
| Other | 4 |
| PPD | 17 |
| PTD | 11 |
| PTD Threshold Issue | 4 |
| R/O PPD | 5 |
| R/O PTD | 1 |
| R/O TTD | 2 |
| Risk Pool Claim | 2 |
| Secondary Condition | 2 |
| Treatment | 19 |
| Tx Issue | 27 |
| Misc | 1 |
| | 130 |

Market Conduct

Two (2) “Agreed Orders Adopting Reports of Market Conduct Examination, Directing Corrective Action and Assessing Penalties” were entered by the Insurance Commissioner in 2012 as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9. Penalties totaling \$20,000.00 were assessed as a result of violations discovered during these market conduct examinations. The Market Conduct Unit was also involved as a lead state in the Multi-State examination of the National Council on Compensation Insurance (NCCI) which was completed in 2012; no penalty was assessed. West Virginia also participated in 8 multi-state collaborative actions which resulted in \$980,911 in penalties and other assessments.

The unit also referred one company for disciplinary action due to improper non-renewal practices; a \$10,000 penalty was assessed.

The unit conducted ninety-two (92) level one and forty-eight (48) level two analyses on licensed companies concerning compliance with the West Virginia Code and the West Virginia Code of State Rules.

The OIC received a total of 450 market conduct annual statements per National Association of Insurance Commissioners’ (“NAIC”) guidelines, further broken down by the following lines of business: Private Passenger Auto, 81 filings; Homeowners, 63 filings; Life, 193 filings and Annuity, 113 filings.

The Market Conduct Unit completed ten (10) comprehensive compliance audits on employers which are self-insured for workers’ compensation resulting in penalties totaling \$2,000.00.

The following professional designations were earned by Market Conduct Personnel in 2012:

- One (1) Accredited Insurance Examiner (AIE)
- One (1) Professional in Insurance Regulation (PIR)
- One (1) Associate, Insurance Regulatory Compliance (AIRC)
- One (1) Associate in Underwriting (AU)
- One (1) Market Conduct Management (MCM)
- Two (2) Certified Workers Compensation Professionals
- Two (2) Associate, Customer Service (ACS)
- Two (2) Certified Insurance Consumer Services Representatives (CICSR)

One individual served as National President of the Insurance Regulatory Examiners Society (IRES)

Revenue Recovery Division

Revenue Recovery is responsible for the collection of all monies due to the Old Fund, collection of fines imposed on employers when the workers' compensation coverage has been cancelled and collection from the employer monies due to the Uninsured Employer's Fund for workers' compensation claim the state may pay on behalf of an uninsured employer. 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 Defaulted Employer Database, and the filing of liens against companies, owners and officers. The Division will seek injunctions to close the business of an employer who fails to pay for workers' compensation insurance, as well as make determinations on whether an employer was out of business or did not have employees when the workers' compensation coverage was cancelled. They work in conjunction with other state agencies to request license revocation of any state-issued license or certificates 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.

Cash Receipts

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

| | | |
|-----------|----|--------------|
| January | \$ | 116,755.42 |
| February | \$ | 88,668.68 |
| March | \$ | 100,383.66 |
| April | \$ | 136,913.74 |
| May | \$ | 83,537.38 |
| June | \$ | 75,219.69 |
| July | \$ | 94,228.84 |
| August | \$ | 98,805.37 |
| September | \$ | 43,753.19 |
| October | \$ | 98,724.66 |
| November | \$ | 45,786.02 |
| December | \$ | 67,919.55 |
| 2012 | \$ | 1,050,696.20 |

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 2012, there were nearly 2,400 letter notices were sent to employers that were reported to be uninsured. There were 19,037 contacts both by telephone and in-person between Revenue Recovery and the uninsured employer. For calendar year 2012, 13 employers requested Rule 11 hearings and 17 hearings were scheduled.

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 2012, there were 34,334 accounts listed on EVS.

Liens, Injunctions, and Regulatory Compliance

The Division prepared and mailed 1,242 liens to the county clerk of West Virginia Counties in 2012. 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, 540 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 311 investigations and/or posting requests prepared and forwarded to the Regulatory Compliance Division in 2012.

Office of Judges (West Virginia Workers' Compensation)



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

The Office of Judges currently employs fifty-six employees, including twelve Administrative Law Judges. The operation is housed in two locations including Charleston and Beckley. Additionally, evidentiary hearings are conducted in seven venues across the State, including Charleston, Beckley, Fairmont, Parkersburg, Wheeling, Elkins and Charles Town.

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

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

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

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

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

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

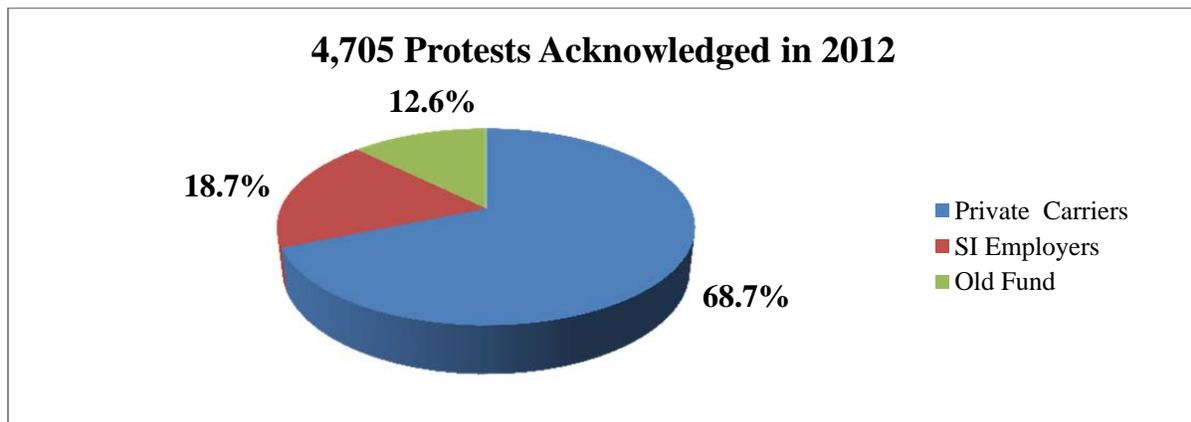
WV Health Care Authority: Pursuant to Executive Order No. 3-99, the Office of judges is designated as the entity to review final decisions of the West Virginia Health Care Authority with regard to their final written decisions on matters relative to certificates of need for new institutional health services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

In the wake of statutory reforms enacted in 2003, and the onset of privatization in 2005, the volume of litigation before the Office of Judges substantially decreased over the last few years. While the volume of litigation varies at any given time, the decline in litigation appears to have reached a plateau. 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, including continued improvements to our work product with regard to quality and efficiency. A new litigation management application was launched in January, 2012, which allows assignment of claims to the Administrative Law Judges upon receipt of protests thereby providing the judges with early involvement in the claims.

The OOJ 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 October, 2012, 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.

Protests Acknowledged

In calendar year 2012, the Office of Judges acknowledged 4,705 protests. The breakdown of protests is as follows: 3,233 protests from private carrier market, 879 protests from the self-insured market and 593 protests arising from the Old Fund.

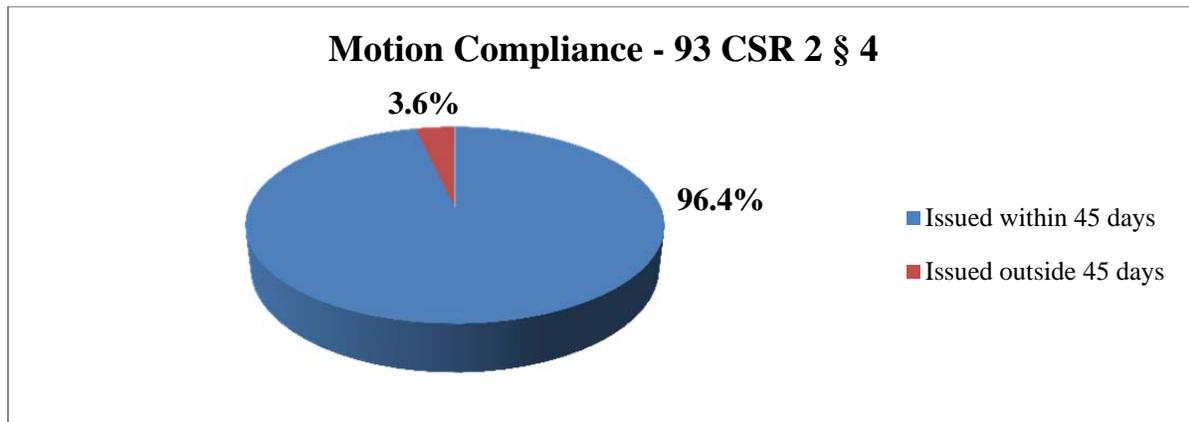


Time Standard Compliance

Pursuant to regulation, the Office of Judges is required to process protests in a timely manner in order that the parties to litigation may receive decisions without unreasonable delay. Additionally, on an annual basis, the Office of Judges is required to report on “the degree of compliance” with the time limitations set forth in the Rule. The following statistical analysis reflects the performance of the Office of Judges for calendar year 2012.

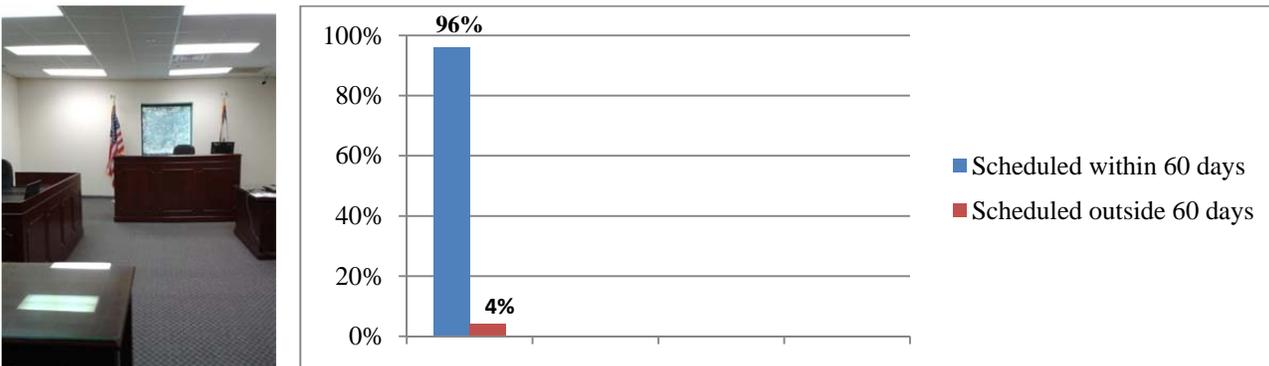
A. 93 CSR 2 § 4 Motions

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 10,642 written motions ruled upon in the 2012 calendar year, 96.4% were issued in compliance with the time standard.



B. 93 CSR 2 § 5 Hearings

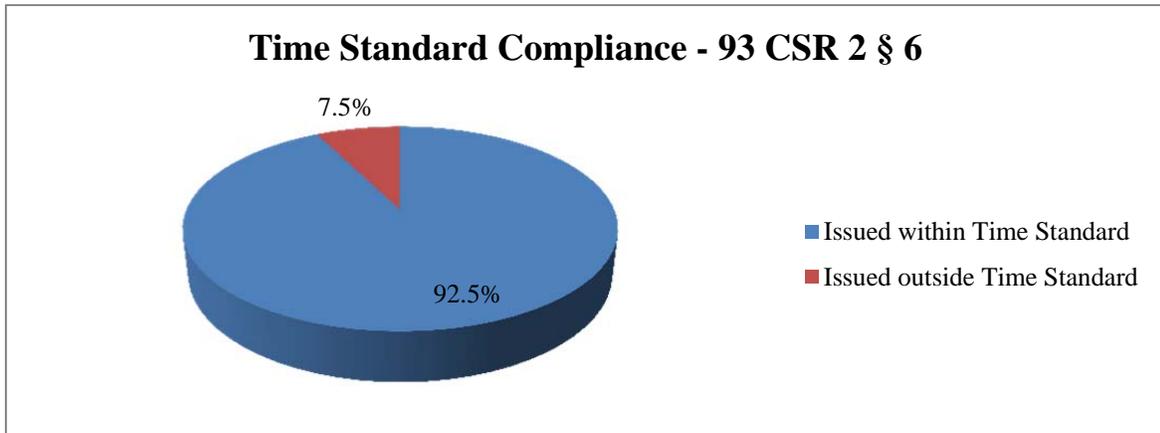
The Rule requires the Office of Judges to schedule a hearing “within 60 days from the receipt of the request for hearing.” Of the **655*** hearings scheduled from motions in the past calendar year, 96% were scheduled in compliance with the time standard.



**The Office of Judges held a total of 1,174 hearings in calendar year 2012 including 372 OP Board and 28 final PTD which are automatically set at expiration of the parties’ time frames. Additionally, 119 hearings were held at the request of an Administrative Law Judge.*

C. 93 CSR 2 § 6 Time Standards

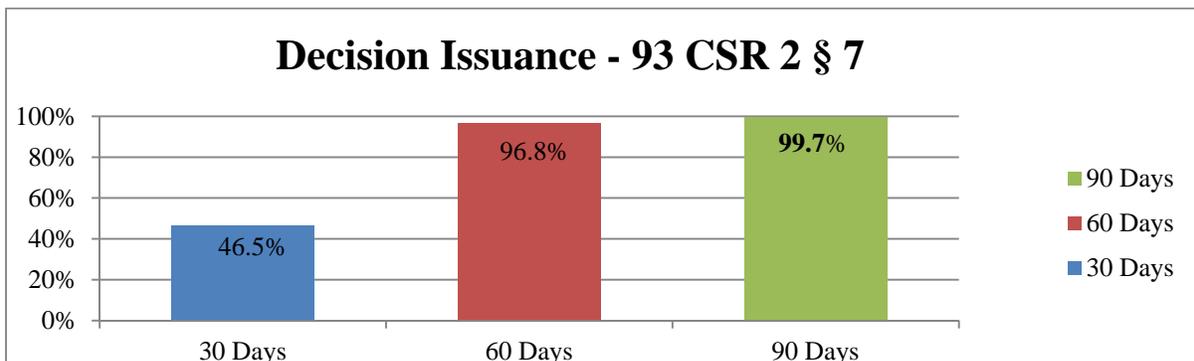
The Rule requires the Office of Judges to issue a final decision within various time limits depending upon the issue involved (measuring time from the date of receipt of the protest to issuance of the decision). Pursuant to 93 CSR 2 § 3.1, the percentage of final decisions that must be at or under the applicable time standards as provided in 93 SCR 2 § 6 is 80%. The Office of Judges issued **92.5%** of its decisions within the time standard.



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

D. 93 CSR 2 § 7 Issuance of Decisions

The Rule requires the Office of Judges to issue 60% of its decisions within 30 days of the Order to Submit; 80% of its decisions within 60 days of the Order to Submit; and 100% of its decisions within 90 days of the Order to Submit. Of the 3,389 decisions issued in the past calendar year, 46.5% were issued within 30 days, 96.8% were issued within 60 days and 99.7% were issued within 90 days of the Order to Submit.



Rates and Forms Division

The Rates and Forms Division reviews 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) must receive proper 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 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.

2012 Filing Summary

| P&C | Jan | Feb | Mar | Apr | May | June | Jul | Aug | Sept | Oct | Nov | Dec | Total |
|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|
| Received | 214 | 255 | 251 | 247 | 225 | 223 | 222 | 302 | 269 | 259 | 228 | 249 | 2,944 |
| Acknowledged | 8 | 2 | 4 | 3 | 4 | 8 | 4 | 7 | 10 | 6 | 11 | 10 | 77 |
| Approved | 223 | 230 | 266 | 243 | 204 | 240 | 224 | 270 | 235 | 254 | 230 | 185 | 2,804 |
| Disapproved | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 4 |
| Withdrawn | 3 | 1 | 2 | 2 | 2 | 0 | 2 | 5 | 2 | 5 | 4 | 0 | 28 |
| Total | 234 | 233 | 272 | 250 | 210 | 248 | 230 | 282 | 247 | 266 | 246 | 195 | 2,913 |
| | | | | | | | | | | | | | |
| L&H | Jan | Feb | Mar | Apr | May | June | Jul | Aug | Sept | Oct | Nov | Dec | Total |
| Received | 198 | 148 | 323 | 235 | 299 | 259 | 215 | 277 | 216 | 311 | 262 | 282 | 3,025 |
| Acknowledged | 62 | 68 | 33 | 20 | 63 | 55 | 28 | 20 | 6 | 9 | 9 | 39 | 412 |
| Approved | 167 | 201 | 253 | 183 | 181 | 159 | 166 | 214 | 153 | 186 | 167 | 186 | 2,216 |
| Disapproved | 2 | 5 | 2 | 6 | 0 | 1 | 3 | 1 | 1 | 5 | 5 | 1 | 32 |
| Withdrawn | 1 | 2 | 6 | 6 | 4 | 8 | 4 | 0 | 2 | 4 | 3 | 1 | 41 |
| Total | 232 | 276 | 294 | 215 | 248 | 223 | 201 | 235 | 162 | 204 | 184 | 227 | 2,701 |
| | | | | | | | | | | | | | |
| Total Received | 412 | 403 | 574 | 482 | 524 | 482 | 437 | 579 | 485 | 570 | 490 | 531 | 5,969 |
| Total Resolved | 466 | 509 | 566 | 465 | 458 | 471 | 431 | 517 | 409 | 470 | 430 | 424 | 5,616 |

Filings by Type and Year

| | 2012 | 2011 | 2010 |
|-----------------------------|-----------|-----------|-----------|
| Total Filings | 5,969 | 6,334 | 8,369 |
| % of P&C Filings | 49% | 51% | 66% |
| % of L&H Filings | 51% | 49% | 34% |
| Disapproved Filings | 36 | 12 | 18 |
| Withdrawn Filings | 69 | 74 | 96 |
| Filing Fees | \$663,320 | \$742,507 | \$680,426 |

Workers' Compensation Update

- There are 251 carriers currently eligible to write workers comp in WV.
- Of the 251 carriers, 214 are writing at least 1 policy in WV. That's 85% of eligible carriers who are actually writing in WV.
- There have been 9 consecutive loss cost decreases filed since the privatization in 2006 of the WV Workers' Compensation market. These decreases represent an aggregate 48% decrease in pure premium. The latest filing that will go into effect on November 1, 2013 was a -8.8%.
- ~5% of WV employers are in the residual market. (1,826 policies)
- WV Regulatory surcharge percentage decreased from 5.5% to 5% effective January 2013.

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

Private Passenger Auto

| 2012 Market Share | Company | Eff Date | % Req | % Grant | WV #: | |
|-------------------|--------------------------------------|--|------------|---------|-----------|----------|
| 24.70% | <i>State Farm Mutual Auto Ins Co</i> | 1/21/2013 | 0.30% | 0.30% | 100016461 | |
| | | 1/1/2013 | 0.10% | 0.10% | 100017281 | |
| | | 1/1/2012 | 0.00% | 0.00% | 100011748 | |
| | | 10/17/2011 | 1.50% | 0.015 | 100010042 | |
| | | 1/1/2011 | 0.00% | 0.00% | 100005819 | |
| | | 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 req</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 |

| 2012 Market Share | Company | Eff Date | % Req | % Grant | WV #: |
|-------------------|--------------------------------------|------------|--------|---------|-----------|
| 13.60% | <i>Nationwide Mutual Ins Company</i> | 2/27/2013 | 1.30% | 1.30% | 100017236 |
| | | 8/27/2012 | 1.90% | 1.90% | 100014392 |
| | | 2/27/2012 | 1.50% | 1.50% | 100011623 |
| | | 8/27/2011 | 1.90% | 1.90% | 100008153 |
| | | 1/9/2011 | 1.30% | 1.30% | 100004668 |
| | | 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 |

| 2012 Market Share | Company | Eff Date | % Req | % Grant | WV #: | |
|-------------------|---|--|-----------|---------|-----------|----------|
| 11.60% | <i>Erie Ins Property & Casualty</i> | 11/1/2012 | 2.10% | 2.10% | 100015646 | |
| | | 10/1/2011 | 0.00% | 0.00% | 100010665 | |
| | | 12/1/2010 | 0.00% | 0.00% | 100004422 | |
| | | 7/1/2010 | 0.00% | 0.00% | 100001659 | |
| | | 3/24/2010 | 0.00% | 0.00% | 90824000 | |
| | | 11/1/2009 | 0.00% | -0.20% | 90622018 | |
| | | <i>Bi-annual rate filing-no change req</i> | 5/1/2009 | 0.00% | 0.00% | 81125022 |
| | | | 1/1/2009 | -0.90% | -0.90% | 80912008 |
| | | | 11/1/2008 | -2.10% | -2.10% | 80605004 |
| | | <i>Bi-annual rate filing-no change req</i> | 5/1/2008 | 0.00% | 0.00% | 71203008 |

| 2012 Market Share | Company | Eff Date | % Req | % Grant | WV #: | |
|-------------------|-----------------------------------|--|------------|---------|-----------|-----------|
| 3.20% | <i>Allstate Insurance Company</i> | 9/6/2012 | 0.00% | 0.00% | 100015882 | |
| | | 9/19/2011 | 0.00% | 0.00% | 100010758 | |
| | | 9/13/2010 | 0.00% | 0.00% | 100004741 | |
| | | <i>Bi-annual rate filing-no change req</i> | 11/16/2009 | 0.00% | 0.00% | 100000396 |
| | | | 8/31/2009 | 0.00% | 0.00% | 90824026 |
| | | <i>Bi-annual rate filing-no change req</i> | 5/12/2009 | 0.00% | 0.00% | 90508000 |
| | | <i>Bi-annual rate filing-no change req</i> | 11/13/2008 | 0.00% | 0.00% | 81113024 |
| | | <i>Bi-annual rate filing-no change req</i> | 5/29/2008 | 0.00% | 0.00% | 80516007 |

| 2012 Market Share | Company | Eff Date | % Req | % Grant | WV #: |
|-------------------|---|------------|-------|---------|-----------|
| 3.10% | <i>Allstate Property & Casualty</i> | 3/11/2013 | 0.00% | 0.00% | 100018635 |
| | | 12/15/2011 | 5.00% | 5.00% | 100010713 |
| | | 9/6/2010 | 0.00% | 0.00% | 100003851 |
| | | 12/14/2009 | 6.50% | 6.50% | 90928017 |
| | | 10/20/2008 | 5.00% | 5.00% | 80716016 |

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

Comprehensive Major Medical

| 2012 Market Share | Company | Eff Date | Filed | Approved | WV #: |
|-------------------|---|---|-------|----------|-----------|
| 86.13% | <i>Mountain State Blue Cross Blue Shield</i> (Forms DPNB97-DPSB97) | 1/1/2013 | 3.00% | 3.00% | 100016679 |
| | | 4/1/2013 | 2.50% | 2.50% | 100018234 |
| | | 7/1/2013 | 2.00% | 2.00% | 100019688 |
| | | <i>(No filing submitted for 4th Quarter)</i> | n/a | n/a | n/a |

| 2012 Market Share | Company | Eff Date | Filed | Approved | WV #: |
|-------------------|---|-----------|-------|----------|-----------|
| 6.40% | <i>Time Insurance Company</i> (Formerly Form 227 Merged to Form TIM) | 8/12/2013 | 6.00% | 0.00% | 100019328 |

| 2012 Market Share | Company | Eff Date | Filed | Approved | WV #: |
|-------------------|--|-----------|-------|----------|-----------|
| 2.34% | <i>John Alden Life Insurance Company</i> (Formerly Form 390 Merged to Form JIM) | 8/12/2013 | 6.00% | 0.00% | 100019326 |

| 2012 Market Share | Company | Eff Date | Filed | Approved | WV #: |
|-------------------|---|----------|-------|----------|-------|
| 2.19% | <i>Health Plan of Upper Ohio Valley</i> (No filing submitted for 2013) | n/a | n/a | n/a | n/a |
| | | n/a | n/a | n/a | n/a |

Section 3

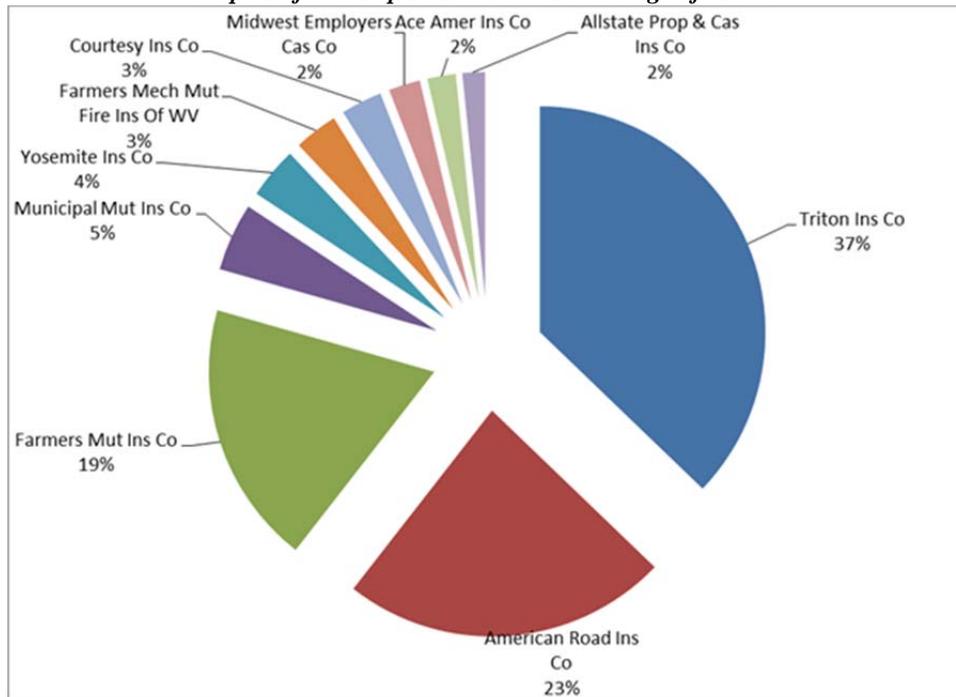
Insurance Business in West Virginia

2012 West Virginia Property & Casualty Market Share Report

Aggregate Write-ins

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|--------------------------------------|-------------------|------------------------|
| 1 | Triton Ins Co | 37.18% | \$1,147,347 |
| 2 | American Road Ins Co | 23.36% | \$720,879 |
| 3 | Farmers Mut Ins Co | 18.86% | \$581,987 |
| 4 | Municipal Mut Ins Co | 4.87% | \$150,239 |
| 5 | Yosemite Ins Co | 3.70% | \$114,030 |
| 6 | Farmers Mech Mut Fire Ins Of WV | 3.14% | \$96,868 |
| 7 | Courtesy Ins Co | 2.96% | \$91,360 |
| 8 | Midwest Employers Cas Co | 2.27% | \$70,171 |
| 9 | Ace Amer Ins Co | 2.04% | \$63,050 |
| 10 | Allstate Prop & Cas Ins Co | 1.62% | \$50,002 |
| 11 | Allstate Ins Co | 1.02% | \$31,621 |
| 12 | Central States Ind Co Of Omaha | 0.95% | \$29,196 |
| 13 | Gray Ins Co | 0.31% | \$9,655 |
| 14 | Stonebridge Cas Ins Co | 0.29% | \$8,909 |
| 15 | American Bankers Ins Co Of FL | 0.24% | \$7,281 |
| 16 | Allstate Ind Co | 0.13% | \$3,969 |
| 17 | Independence Amer Ins Co | 0.11% | \$3,436 |
| 18 | West Virginia Natl Auto Ins Co | 0.03% | \$836 |
| 19 | Great Amer Alliance Ins Co | 0.03% | \$815 |
| 20 | American Reliable Ins Co | 0.02% | \$734 |
| 21 | Great Amer Assur Co | 0.01% | \$171 |
| 22 | Allstate Vehicle & Prop Ins Co | 0.00% | \$133 |
| 23 | Farmers & Mechanics Fire & Cas Ins I | 0.00% | \$85 |
| 24 | Encompass Home & Auto Ins Co | 0.00% | \$83 |
| 25 | Great Amer Spirit Ins Co | 0.00% | \$19 |
| 26 | Great Amer Ins Co of NY | -1.32% | (\$40,693) |
| 27 | Great Amer Ins Co | -1.83% | (\$56,341) |
| Total for Top 10 Insurers | | 100.00% | \$3,085,933 |
| Total for All Other Insurers | | 0.00% | (\$91) |
| Total for All Insurers | | 100.00% | \$3,085,842 |

Aggregate Write-ins
Graph Reflects Top 10 Insurers' Percentage of Market

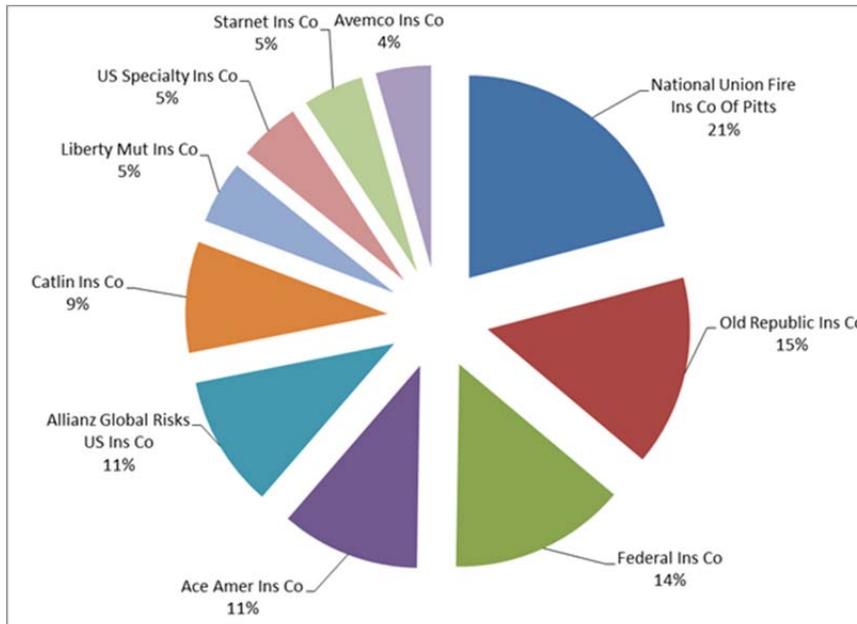


Aircraft

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|-------------------|------------------------|
| 1 | National Union Fire Ins Co Of Pitts | 17.41% | \$632,004 |
| 2 | Old Republic Ins Co | 12.70% | \$461,273 |
| 3 | Federal Ins Co | 11.77% | \$427,163 |
| 4 | Ace Amer Ins Co | 9.24% | \$335,418 |
| 5 | Allianz Global Risks US Ins Co | 8.80% | \$319,405 |
| 6 | Catlin Ins Co | 7.41% | \$269,132 |
| 7 | Liberty Mut Ins Co | 4.20% | \$152,557 |
| 8 | US Specialty Ins Co | 4.09% | \$148,570 |
| 9 | Starnet Ins Co | 4.03% | \$146,286 |
| 10 | Avemco Ins Co | 3.69% | \$133,841 |
| 11 | Ace Prop & Cas Ins Co | 2.44% | \$88,742 |
| 12 | National Liab & Fire Ins Co | 2.27% | \$82,450 |
| 13 | General Reins Corp | 2.27% | \$82,450 |
| 14 | Hallmark Ins Co | 2.22% | \$80,463 |
| 15 | XL Specialty Ins Co | 1.66% | \$60,103 |
| 16 | American Alt Ins Corp | 1.25% | \$45,234 |
| 17 | North Amer Elite Ins Co | 1.19% | \$43,304 |
| 18 | North Amer Specialty Ins Co | 1.05% | \$38,237 |
| 19 | QBE Ins Corp | 0.80% | \$29,018 |
| 20 | National Ind Co | 0.57% | \$20,619 |
| 21 | Star Ins Co | 0.30% | \$10,953 |
| 22 | Tokio Marine & Nichido Fire Ins Co | 0.30% | \$10,875 |
| 23 | Mitsui Sumitomo Ins Co of Amer | 0.24% | \$8,736 |
| 24 | Westchester Fire Ins Co | 0.11% | \$4,034 |
| 25 | Stonewall Ins Co | 0.11% | \$3,918 |
| 26 | Insurance Co Of The State Of PA | 0.01% | \$329 |
| 27 | New Hampshire Ins Co | 0.00% | (\$150) |
| 28 | Commerce & Industry Ins Co | -0.01% | (\$267) |
| 29 | American Commerce Ins Co | -0.11% | (\$3,962) |
| | Total for Top 10 Insurers | 83.33% | \$3,025,649 |
| | Total for All Other Insurers | 16.67% | \$605,086 |
| | Total for All Insurers | 100.00% | \$3,630,735 |

Aircraft

Graph Reflects Top 10 Insurers' Percentage of Market



Boiler And Machinery

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 1 | Factory Mut Ins Co | 23.74% | \$1,573,316 |
| 2 | National Union Fire Ins Co Of Pitts | 16.35% | \$1,083,512 |
| 3 | Westport Ins Corp | 8.90% | \$589,454 |
| 4 | Federal Ins Co | 7.01% | \$464,355 |
| 5 | Travelers Prop Cas Co Of Amer | 4.47% | \$296,311 |
| 6 | Hartford Steam Boil Inspec & Ins Co | 4.05% | \$268,193 |
| 7 | Cincinnati Ins Co | 2.61% | \$172,658 |
| 8 | Continental Cas Co | 2.42% | \$160,594 |
| 9 | XL Ins Amer Inc. | 2.27% | \$150,727 |
| 10 | Brotherhood Mut Ins Co | 2.21% | \$146,312 |
| 11 | Westfield Ins Co | 2.16% | \$143,062 |
| 12 | Nationwide Prop & Cas Ins Co | 2.13% | \$141,066 |
| 13 | Allianz Global Risks US Ins Co | 2.01% | \$133,513 |
| 14 | Nationwide Mut Ins Co | 2.01% | \$133,349 |
| 15 | Motorists Mut Ins Co | 1.70% | \$112,917 |
| 16 | Travelers Ind Co | 1.65% | \$109,299 |
| 17 | Zurich Amer Ins Co | 1.64% | \$108,787 |
| 18 | Axis Ins Co | 1.03% | \$68,030 |
| 19 | State Auto Prop & Cas Ins Co | 0.93% | \$61,396 |
| 20 | American Guar & Liab Ins | 0.89% | \$59,008 |
| 21 | Pennsylvania Lumbermen's Mut Ins | 0.86% | \$57,254 |
| 22 | Affiliated Fm Ins Co | 0.76% | \$50,682 |
| 23 | Tokio Marine & Nichido Fire Ins Co | 0.63% | \$41,540 |
| 24 | Great Northern Ins Co | 0.60% | \$39,756 |
| 25 | St Paul Mercury Ins Co | 0.58% | \$38,746 |
| 26 | Nationwide Mut Fire Ins Co | 0.50% | \$33,440 |
| 27 | Liberty Mut Fire Ins Co | 0.50% | \$33,411 |
| 28 | Federated Mut Ins Co | 0.45% | \$30,014 |
| 29 | Lumbermen's Underwriting Alliance | 0.44% | \$29,042 |
| 30 | St Paul Protective Ins Co | 0.34% | \$22,417 |
| 31 | Great Amer Ins Co of NY | 0.34% | \$22,278 |
| 32 | Nationwide Agribusiness Ins Co | 0.26% | \$17,289 |
| 33 | Granite State Ins Co | 0.25% | \$16,724 |
| 34 | New Hampshire Ins Co | 0.25% | \$16,701 |
| 35 | Sompo Japan Ins Co of Amer | 0.23% | \$15,432 |
| 36 | State Automobile Mut Ins Co | 0.22% | \$14,906 |
| 37 | Travelers Ind Co Of CT | 0.21% | \$13,864 |
| 38 | Hartford Fire In Co | 0.20% | \$13,155 |
| 39 | The Cincinnati Ind Co | 0.16% | \$10,616 |
| 40 | Travelers Ind Co Of Amer | 0.16% | \$10,421 |
| 41 | Scottsdale Ind Co | 0.13% | \$8,784 |
| 42 | Phoenix Ins Co | 0.13% | \$8,781 |
| 43 | National Cas Co | 0.13% | \$8,690 |
| 44 | Great Amer Ins Co | 0.13% | \$8,377 |

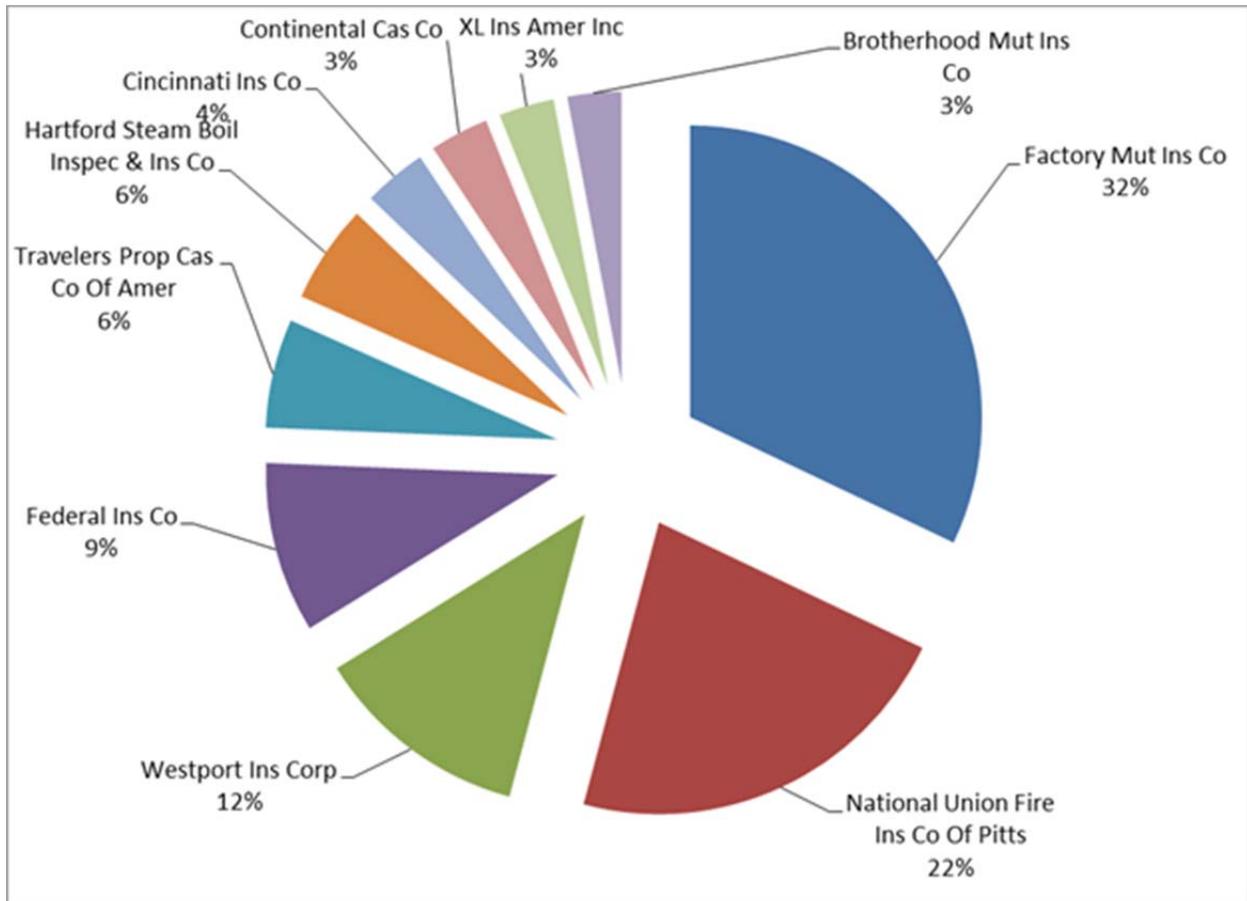
Boiler And Machinery

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 45 | Verlan Fire Ins Co MD | 0.12% | \$8,171 |
| 46 | Sparta Ins Co | 0.12% | \$8,013 |
| 47 | Vigilant Ins Co | 0.10% | \$6,504 |
| 48 | Cincinnati Cas Co | 0.09% | \$6,280 |
| 49 | Universal Underwriters Ins Co | 0.09% | \$5,806 |
| 50 | Universal Underwriters Of TX Ins | 0.08% | \$5,168 |
| 51 | Federated Serv Ins Co | 0.08% | \$4,988 |
| 52 | Allstate Ins Co | 0.07% | \$4,895 |
| 53 | Insurance Co Of The State Of PA | 0.06% | \$4,283 |
| 54 | Praetorian Ins Co | 0.06% | \$4,071 |
| 55 | Regis Ins Co | 0.05% | \$3,362 |
| 56 | Great Amer Alliance Ins Co | 0.04% | \$2,424 |
| 57 | Companion Prop & Cas Ins Co | 0.03% | \$2,223 |
| 58 | Great Amer Assur Co | 0.03% | \$2,003 |
| 59 | Hanover Ins Co | 0.03% | \$1,847 |
| 60 | Illinois Natl Ins Co | 0.03% | \$1,793 |
| 61 | Indemnity Ins Co Of North Amer | 0.03% | \$1,779 |
| 62 | American Economy Ins Co | 0.02% | \$1,463 |
| 63 | St Paul Fire & Marine Ins Co | 0.02% | \$1,411 |
| 64 | Employers Mut Cas Co | 0.02% | \$1,262 |
| 65 | American States Ins Co | 0.02% | \$1,223 |
| 66 | North Pointe Ins Co | 0.02% | \$1,137 |
| 67 | Ace Amer Ins Co | 0.01% | \$800 |
| 68 | Property & Cas Ins Co Of Hartford | 0.01% | \$744 |
| 69 | Bancinsure Inc. | 0.01% | \$714 |
| 70 | American Select Ins Co | 0.01% | \$695 |
| 71 | Meridian Citizens Mut Ins Co | 0.01% | \$614 |
| 72 | Charter Oak Fire Ins Co | 0.01% | \$596 |
| 73 | Atlantic Specialty Ins Co | 0.01% | \$548 |
| 74 | Continental Western Ins Co | 0.01% | \$464 |
| 75 | Fidelity & Deposit Co Of MD | 0.01% | \$430 |
| 76 | First Natl Ins Co Of Amer | 0.01% | \$429 |
| 77 | HDI Gerling Amer Ins Co | 0.01% | \$412 |
| 78 | Beazley Ins Co Inc. | 0.01% | \$407 |
| 79 | General Ins Co Of Amer | 0.01% | \$389 |
| 80 | OneBeacon Amer Ins Co | 0.00% | \$287 |
| 81 | Westfield Natl Ins Co | 0.00% | \$246 |
| 82 | Continental Ins Co | 0.00% | \$187 |
| 83 | Hartford Ins Co Of The Midwest | 0.00% | \$134 |
| 84 | Twin City Fire Ins Co | 0.00% | \$129 |
| 85 | T H E Ins Co | 0.00% | \$125 |
| 86 | Pacific Ind Co | 0.00% | \$63 |
| 87 | Hartford Cas Ins Co | 0.00% | \$62 |
| 88 | XL Specialty Ins Co | 0.00% | \$62 |

Boiler And Machinery

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|-----------------------------------|-------------------|------------------------|
| 89 | Employers Fire Ins Co | 0.00% | \$61 |
| 90 | Plaza Ins Co | 0.00% | \$18 |
| 91 | Ohio Security Ins Co | 0.00% | \$12 |
| 92 | AXIS Reins Co | 0.00% | \$8 |
| 93 | Firemen's Ins Co Of Washington DC | 0.00% | \$5 |
| 94 | Torus Natl Ins Co | 0.00% | \$5 |
| 95 | Tower Natl Ins Co | 0.00% | \$3 |
| 96 | Trumbull Ins Co | 0.00% | \$1 |
| 97 | Stonington Ins Co | 0.00% | (\$66) |
| 98 | Vanliner Ins Co | 0.00% | (\$156) |
| Total for Top 10 Insurers | | 74.03% | \$4,905,432 |
| Total for All Other Insurers | | 25.97% | \$1,721,281 |
| Total for All Insurers | | 100.00% | \$6,626,713 |

Boiler And Machinery
Graph Reflects Top 10 Insurers' Percentage of Market



Burglary And Theft

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 1 | Travelers Cas & Surety Co Of Amer | 32.94% | \$163,457 |
| 2 | Nationwide Mut Ins Co | 7.10% | \$35,216 |
| 3 | Federal Ins Co | 6.91% | \$34,291 |
| 4 | Cincinnati Ins Co | 6.62% | \$32,831 |
| 5 | Westfield Ins Co | 4.37% | \$21,685 |
| 6 | National Union Fire Ins Co Of Pitts | 3.86% | \$19,153 |
| 7 | Zurich Amer Ins Co | 3.38% | \$16,793 |
| 8 | Motorists Mut Ins Co | 3.21% | \$15,941 |
| 9 | State Auto Prop & Cas Ins Co | 3.02% | \$14,966 |
| 10 | St Paul Fire & Marine Ins Co | 2.48% | \$12,301 |
| 11 | Atlantic Specialty Ins Co | 2.41% | \$11,965 |
| 12 | Sentry Select Ins Co | 2.38% | \$11,798 |
| 13 | State Automobile Mut Ins Co | 1.72% | \$8,551 |
| 14 | Cincinnati Cas Co | 1.40% | \$6,954 |
| 15 | Hiscox Ins Co Inc. | 1.35% | \$6,717 |
| 16 | Universal Underwriters Ins Co | 1.28% | \$6,362 |
| 17 | Federated Mut Ins Co | 1.26% | \$6,230 |
| 18 | The Cincinnati Ind Co | 1.16% | \$5,741 |
| 19 | US Specialty Ins Co | 1.10% | \$5,467 |
| 20 | Universal Underwriters Of TX Ins | 1.02% | \$5,051 |
| 21 | XL Ins Amer Inc. | 0.95% | \$4,710 |
| 22 | Hartford Fire In Co | 0.89% | \$4,435 |
| 23 | Ironshore Ind Inc. | 0.87% | \$4,315 |
| 24 | Nationwide Mut Fire Ins Co | 0.79% | \$3,944 |
| 25 | Southern States Ins Exch | 0.71% | \$3,512 |
| 26 | Vigilant Ins Co | 0.51% | \$2,515 |
| 27 | National Interstate Ins Co | 0.50% | \$2,485 |
| 28 | Executive Risk Ind Inc. | 0.41% | \$2,033 |
| 29 | Scottsdale Ind Co | 0.38% | \$1,863 |
| 30 | Wesco Ins Co | 0.36% | \$1,798 |
| 31 | Employers Fire Ins Co | 0.35% | \$1,760 |
| 32 | Farmington Cas Co | 0.33% | \$1,647 |
| 33 | Great Amer Ins Co of NY | 0.31% | \$1,518 |
| 34 | Twin City Fire Ins Co | 0.28% | \$1,379 |
| 35 | Motorists Commercial Mut Ins Co | 0.27% | \$1,351 |
| 36 | Independent Mut Fire Ins Co | 0.27% | \$1,334 |
| 37 | Allstate Ins Co | 0.26% | \$1,270 |
| 38 | Continental Cas Co | 0.24% | \$1,176 |
| 39 | Philadelphia Ind Ins Co | 0.23% | \$1,132 |
| 40 | Fidelity & Deposit Co Of MD | 0.17% | \$866 |
| 41 | Westchester Fire Ins Co | 0.16% | \$801 |
| 42 | Nationwide Agribusiness Ins Co | 0.16% | \$800 |
| 43 | Federated Serv Ins Co | 0.14% | \$715 |
| 44 | Darwin Natl Assur Co | 0.12% | \$585 |

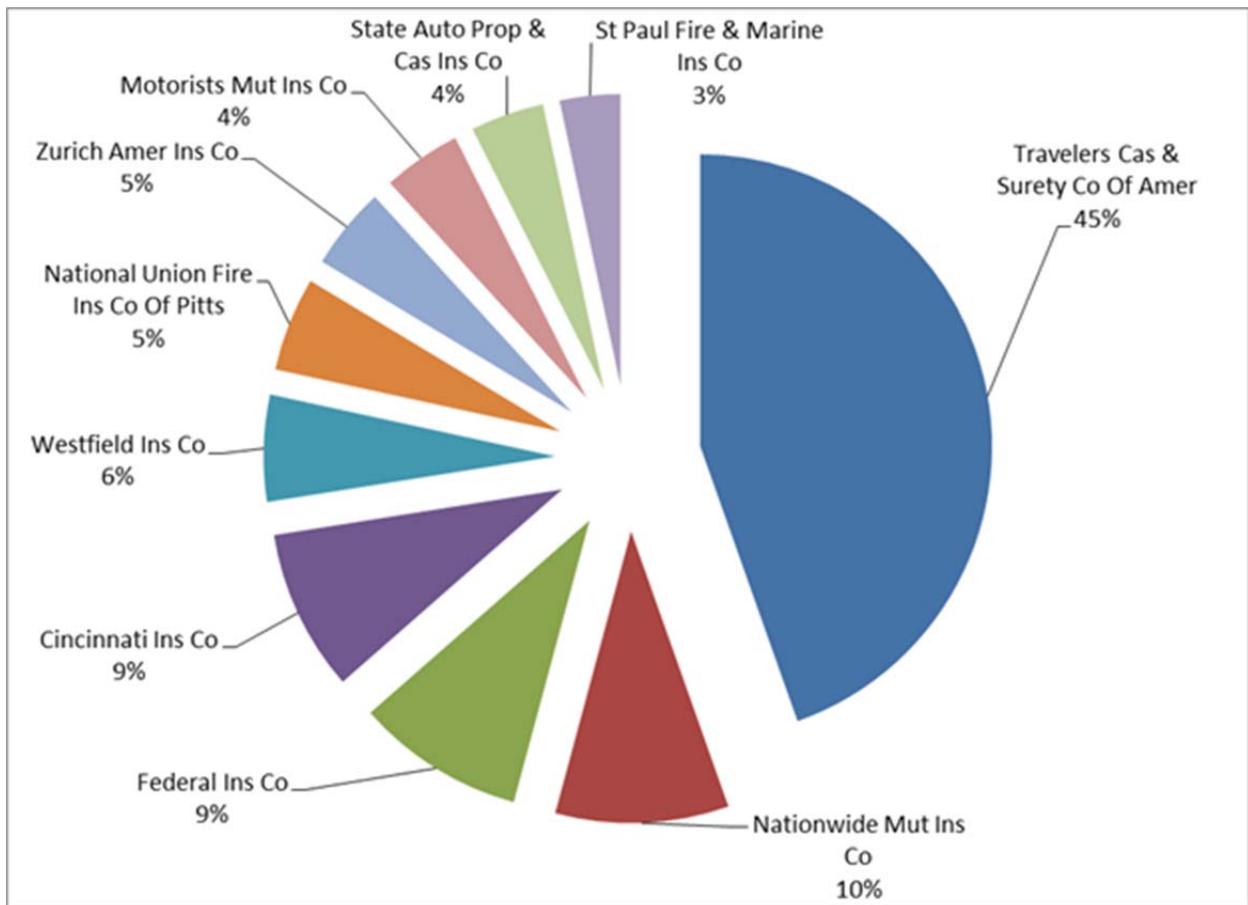
Burglary And Theft

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 45 | St Paul Mercury Ins Co | 0.11% | \$562 |
| 46 | Travelers Ind Co Of CT | 0.11% | \$560 |
| 47 | Travelers Prop Cas Co Of Amer | 0.11% | \$521 |
| 48 | Imperium Ins Co | 0.10% | \$509 |
| 49 | Harco Natl Ins Co | 0.10% | \$491 |
| 50 | Erie Ins Prop & Cas Co | 0.09% | \$464 |
| 51 | Selective Ins Co Of Amer | 0.07% | \$350 |
| 52 | Greenwich Ins Co | 0.06% | \$318 |
| 53 | North Pointe Ins Co | 0.06% | \$298 |
| 54 | Farmland Mut Ins Co | 0.06% | \$280 |
| 55 | Federated Rural Electric Ins Exch | 0.05% | \$270 |
| 56 | Phoenix Ins Co | 0.05% | \$263 |
| 57 | Arch Ins Co | 0.05% | \$250 |
| 58 | Charter Oak Fire Ins Co | 0.05% | \$231 |
| 59 | American Guar & Liab Ins | 0.04% | \$195 |
| 60 | American States Ins Co | 0.03% | \$127 |
| 61 | Church Mut Ins Co | 0.02% | \$123 |
| 62 | Nationwide Ins Co Of Amer | 0.02% | \$117 |
| 63 | Wausau Business Ins Co | 0.02% | \$110 |
| 64 | Travelers Cas & Surety Co | 0.02% | \$110 |
| 65 | Employers Mut Cas Co | 0.02% | \$100 |
| 66 | National Cas Co | 0.02% | \$90 |
| 67 | Erie Ins Co | 0.02% | \$81 |
| 68 | Berkley Regional Ins Co | 0.01% | \$70 |
| 69 | Utica Mut Ins Co | 0.01% | \$62 |
| 70 | Sentry Ins A Mut Co | 0.01% | \$52 |
| 71 | Pennsylvania Lumbermen's Mut Ins | 0.01% | \$50 |
| 72 | Great Northern Ins Co | 0.01% | \$46 |
| 73 | Travelers Ind Co Of Amer | 0.01% | \$43 |
| 74 | American Zurich Ins Co | 0.00% | \$10 |
| 75 | Torus Natl Ins Co | 0.00% | \$2 |

| | | |
|------------------------------|---------|-----------|
| Total for Top 10 Insurers | 73.89% | \$366,634 |
| Total for All Other Insurers | 26.11% | \$129,535 |
| Total for All Insurers | 100.00% | \$496,169 |

Burglary And Theft

Graph Reflects Top 10 Insurers' Percentage of Market



Commercial Auto

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 1 | Erie Ins Prop & Cas Co | 9.81% | \$14,526,663 |
| 2 | Westfield Ins Co | 8.39% | \$12,429,195 |
| 3 | National Cas Co | 5.84% | \$8,648,027 |
| 4 | United Financial Cas Co | 5.57% | \$8,252,266 |
| 5 | National Union Fire Ins Co Of Pitts | 3.99% | \$5,914,105 |
| 6 | State Auto Prop & Cas Ins Co | 3.49% | \$5,172,256 |
| 7 | Travelers Prop Cas Co Of Amer | 3.03% | \$4,481,785 |
| 8 | Cincinnati Ins Co | 2.87% | \$4,243,009 |
| 9 | American Alt Ins Corp | 2.53% | \$3,739,607 |
| 10 | Nationwide Mut Ins Co | 2.51% | \$3,715,322 |
| 11 | Zurich Amer Ins Co | 2.44% | \$3,619,846 |
| 12 | Motorists Mut Ins Co | 2.22% | \$3,286,889 |
| 13 | Charter Oak Fire Ins Co | 1.80% | \$2,665,712 |
| 14 | Knightbrook Ins Co | 1.76% | \$2,612,172 |
| 15 | Travelers Ind Co | 1.72% | \$2,550,357 |
| 16 | Sentry Select Ins Co | 1.72% | \$2,545,709 |
| 17 | State Farm Mut Auto Ins Co | 1.72% | \$2,544,732 |
| 18 | National Liab & Fire Ins Co | 1.63% | \$2,409,948 |
| 19 | St Paul Fire & Marine Ins Co | 1.63% | \$2,408,149 |
| 20 | Northland Ins Co | 1.62% | \$2,391,746 |
| 21 | Farm Family Cas Ins Co | 1.61% | \$2,377,480 |
| 22 | Ace Amer Ins Co | 1.41% | \$2,086,150 |
| 23 | Travelers Ind Co Of CT | 1.33% | \$1,973,437 |
| 24 | Canal Ins Co | 1.19% | \$1,757,235 |
| 25 | Travelers Ind Co Of Amer | 1.14% | \$1,683,260 |
| 26 | Federal Ins Co | 1.07% | \$1,588,532 |
| 27 | Arch Ins Co | 1.04% | \$1,535,985 |
| 28 | Greenwich Ins Co | 0.92% | \$1,359,645 |
| 29 | Nationwide Mut Fire Ins Co | 0.91% | \$1,349,666 |
| 30 | Nationwide Prop & Cas Ins Co | 0.82% | \$1,212,497 |
| 31 | Philadelphia Ind Ins Co | 0.67% | \$987,832 |
| 32 | Phoenix Ins Co | 0.64% | \$953,803 |
| 33 | Empire Fire & Marine Ins Co | 0.64% | \$952,853 |
| 34 | Insurance Co Of The State Of PA | 0.57% | \$846,924 |
| 35 | Liberty Mut Fire Ins Co | 0.57% | \$844,818 |
| 36 | Nationwide Agribusiness Ins Co | 0.57% | \$840,386 |
| 37 | Allstate Ins Co | 0.56% | \$824,240 |
| 38 | Federated Mut Ins Co | 0.54% | \$798,003 |
| 39 | Atlantic Specialty Ins Co | 0.52% | \$771,767 |
| 40 | Sentinel Ins Co Ltd | 0.50% | \$736,280 |
| 41 | OneBeacon Amer Ins Co | 0.46% | \$675,735 |
| 42 | Plaza Ins Co | 0.41% | \$614,281 |
| 43 | American Guar & Liab Ins | 0.40% | \$590,077 |
| 44 | American States Ins Co | 0.39% | \$575,303 |

Commercial Auto

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 45 | The Cincinnati Ind Co | 0.39% | \$573,833 |
| 46 | Motors Ins Corp | 0.38% | \$564,356 |
| 47 | Cincinnati Cas Co | 0.38% | \$559,572 |
| 48 | Hartford Fire In Co | 0.37% | \$540,644 |
| 49 | Maxum Cas Ins Co | 0.36% | \$534,289 |
| 50 | State Automobile Mut Ins Co | 0.34% | \$501,962 |
| 51 | North Pointe Ins Co | 0.32% | \$473,802 |
| 52 | Travelers Cas Ins Co Of Amer | 0.28% | \$414,230 |
| 53 | Allstate Ind Co | 0.27% | \$405,032 |
| 54 | Brotherhood Mut Ins Co | 0.27% | \$399,133 |
| 55 | National Interstate Ins Co | 0.27% | \$395,102 |
| 56 | Wesco Ins Co | 0.26% | \$391,428 |
| 57 | Church Mut Ins Co | 0.26% | \$389,537 |
| 58 | Hartford Underwriters Ins Co | 0.26% | \$381,813 |
| 59 | Liberty Ins Underwriters Inc. | 0.25% | \$363,235 |
| 60 | Great Northern Ins Co | 0.24% | \$361,163 |
| 61 | General Ins Co Of Amer | 0.24% | \$358,704 |
| 62 | Liberty Mut Ins Co | 0.24% | \$358,573 |
| 63 | Stratford Ins Co | 0.24% | \$350,826 |
| 64 | State Farm Fire & Cas Co | 0.24% | \$348,567 |
| 65 | Universal Underwriters Ins Co | 0.24% | \$348,396 |
| 66 | Federated Serv Ins Co | 0.22% | \$327,053 |
| 67 | Great Midwest Ins Co | 0.21% | \$310,541 |
| 68 | American Fire & Cas Co | 0.20% | \$295,683 |
| 69 | Gateway Ins Co | 0.18% | \$262,310 |
| 70 | Occidental Fire & Cas Co Of NC | 0.17% | \$254,777 |
| 71 | Great Amer Assur Co | 0.17% | \$250,869 |
| 72 | Universal Underwriters Of TX Ins | 0.17% | \$249,002 |
| 73 | Scottsdale Ind Co | 0.17% | \$247,474 |
| 74 | Commerce & Industry Ins Co | 0.17% | \$247,012 |
| 75 | American Hallmark Ins Co Of TX | 0.16% | \$244,183 |
| 76 | Bituminous Cas Corp | 0.16% | \$243,167 |
| 77 | Star Ins Co | 0.16% | \$242,198 |
| 78 | Old Republic Ins Co | 0.16% | \$236,586 |
| 79 | Pennsylvania Manufacturers Assoc Ins | 0.16% | \$234,080 |
| 80 | National Specialty Ins Co | 0.15% | \$223,109 |
| 81 | Wausau Underwriters Ins Co | 0.14% | \$213,530 |
| 82 | Maryland Cas Co | 0.14% | \$211,693 |
| 83 | United States Fire Ins Co | 0.14% | \$208,790 |
| 84 | Guideone Specialty Mut Ins Co | 0.14% | \$206,978 |
| 85 | Ace Fire Underwriters Ins Co | 0.14% | \$204,646 |
| 86 | Sparta Ins Co | 0.14% | \$201,394 |
| 87 | American Economy Ins Co | 0.13% | \$194,969 |
| 88 | Great Amer Ins Co | 0.13% | \$187,776 |

Commercial Auto

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|------------------------------------|----------------------|------------------------------|
| 89 | Hartford Ins Co Of The Midwest | 0.12% | \$178,344 |
| 90 | Lancer Ins Co | 0.12% | \$177,698 |
| 91 | Continental Western Ins Co | 0.12% | \$176,121 |
| 92 | Assurance Co Of Amer | 0.12% | \$175,645 |
| 93 | Great Divide Ins Co | 0.12% | \$173,612 |
| 94 | Ohio Cas Ins Co | 0.12% | \$171,865 |
| 95 | Argonaut Midwest Ins Co | 0.11% | \$168,067 |
| 96 | American Zurich Ins Co | 0.11% | \$160,475 |
| 97 | Crum & Forster Ind Co | 0.11% | \$158,100 |
| 98 | Firemen's Ins Co Of Washington DC | 0.10% | \$155,140 |
| 99 | Granite State Ins Co | 0.10% | \$145,472 |
| 100 | Pennsylvania Lumbermen's Mut Ins | 0.10% | \$143,806 |
| 101 | Imperium Ins Co | 0.10% | \$142,679 |
| 102 | Valley Forge Ins Co | 0.09% | \$135,759 |
| 103 | Continental Cas Co | 0.09% | \$134,999 |
| 104 | Southern States Ins Exch | 0.09% | \$132,364 |
| 105 | Ace Prop & Cas Ins Co | 0.09% | \$126,044 |
| 106 | American Automobile Ins Co | 0.08% | \$120,729 |
| 107 | Ullico Cas Co | 0.08% | \$120,369 |
| 108 | Northern Ins Co Of NY | 0.08% | \$114,980 |
| 109 | Sentry Ins A Mut Co | 0.08% | \$112,702 |
| 110 | First Natl Ins Co Of Amer | 0.08% | \$112,373 |
| 111 | Great Amer Ins Co of NY | 0.07% | \$111,041 |
| 112 | Tokio Marine & Nichido Fire Ins Co | 0.07% | \$107,295 |
| 113 | Carolina Cas Ins Co | 0.07% | \$106,827 |
| 114 | Tower Ins Co Of NY | 0.07% | \$105,039 |
| 115 | Twin City Fire Ins Co | 0.07% | \$99,923 |
| 116 | Castlepoint Natl Ins Co | 0.07% | \$99,784 |
| 117 | Hanover Ins Co | 0.07% | \$98,518 |
| 118 | XL Specialty Ins Co | 0.06% | \$92,777 |
| 119 | North River Ins Co | 0.06% | \$91,309 |
| 120 | Illinois Natl Ins Co | 0.06% | \$90,311 |
| 121 | St Paul Mercury Ins Co | 0.06% | \$89,695 |
| 122 | XL Ins Amer Inc. | 0.06% | \$88,250 |
| 123 | Government Employees Ins Co | 0.06% | \$85,268 |
| 124 | West Amer Ins Co | 0.06% | \$85,019 |
| 125 | Transguard Ins Co Of Amer Inc. | 0.05% | \$79,081 |
| 126 | Transportation Ins Co | 0.05% | \$78,667 |
| 127 | Massachusetts Bay Ins Co | 0.05% | \$77,875 |
| 128 | QBE Ins Corp | 0.05% | \$75,367 |
| 129 | Hartford Cas Ins Co | 0.05% | \$72,246 |
| 130 | Westfield Natl Ins Co | 0.05% | \$72,243 |
| 131 | American Cas Co Of Reading PA | 0.05% | \$72,075 |
| 132 | First Guard Ins Co | 0.05% | \$71,411 |

Commercial Auto

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 133 | Nova Cas Co | 0.05% | \$70,880 |
| 134 | Starr Ind & Liab Co | 0.05% | \$70,217 |
| 135 | St Paul Protective Ins Co | 0.05% | \$70,187 |
| 136 | Property & Cas Ins Co Of Hartford | 0.05% | \$68,518 |
| 137 | General Cas Co Of WI | 0.05% | \$67,841 |
| 138 | Great West Cas Co | 0.05% | \$67,746 |
| 139 | Preferred Professional Ins Co | 0.05% | \$67,416 |
| 140 | Diamond State Ins Co | 0.04% | \$63,316 |
| 141 | Liberty Ins Corp | 0.04% | \$62,449 |
| 142 | American Southern Ins Co | 0.04% | \$62,106 |
| 143 | RLI Ins Co | 0.04% | \$61,979 |
| 144 | Wausau Business Ins Co | 0.04% | \$60,919 |
| 145 | Vanliner Ins Co | 0.04% | \$59,914 |
| 146 | Yosemite Ins Co | 0.04% | \$59,565 |
| 147 | Cumis Ins Society Inc. | 0.04% | \$59,122 |
| 148 | American Family Home Ins Co | 0.04% | \$56,344 |
| 149 | American Southern Home Ins Co | 0.04% | \$55,470 |
| 150 | Selective Ins Co Of Amer | 0.04% | \$55,065 |
| 151 | Rockwood Cas Ins Co | 0.04% | \$53,054 |
| 152 | Continental Ins Co | 0.04% | \$51,957 |
| 153 | National Continental Ins Co | 0.03% | \$51,649 |
| 154 | National Fire Ins Co Of Hartford | 0.03% | \$51,420 |
| 155 | Electric Ins Co | 0.03% | \$50,507 |
| 156 | Discover Prop & Cas Ins Co | 0.03% | \$50,391 |
| 157 | First Liberty Ins Corp | 0.03% | \$48,410 |
| 158 | Argonaut Great Central Ins Co | 0.03% | \$45,154 |
| 159 | Great Amer Alliance Ins Co | 0.03% | \$44,748 |
| 160 | Praetorian Ins Co | 0.03% | \$42,646 |
| 161 | Corepointe Ins Co | 0.03% | \$40,901 |
| 162 | State Natl Ins Co Inc. | 0.03% | \$40,428 |
| 163 | Ohio Security Ins Co | 0.02% | \$34,052 |
| 164 | Employers Mut Cas Co | 0.02% | \$32,422 |
| 165 | Berkley Natl Ins Co | 0.02% | \$29,974 |
| 166 | Celina Mut Ins Co | 0.02% | \$28,223 |
| 167 | Balboa Ins Co | 0.02% | \$28,221 |
| 168 | Zurich Amer Ins Co Of IL | 0.02% | \$26,334 |
| 169 | Markel Ins Co | 0.02% | \$26,138 |
| 170 | Employers Ins of Wausau | 0.02% | \$25,060 |
| 171 | Pennsylvania Natl Mut Cas Ins Co | 0.02% | \$24,792 |
| 172 | Amerisure Mut Ins Co | 0.02% | \$24,405 |
| 173 | ARCOA RRG Inc. | 0.02% | \$22,754 |
| 174 | Associated Ind Corp | 0.01% | \$21,142 |
| 175 | Safety Natl Cas Corp | 0.01% | \$18,322 |
| 176 | Sompo Japan Ins Co of Amer | 0.01% | \$18,150 |

Commercial Auto

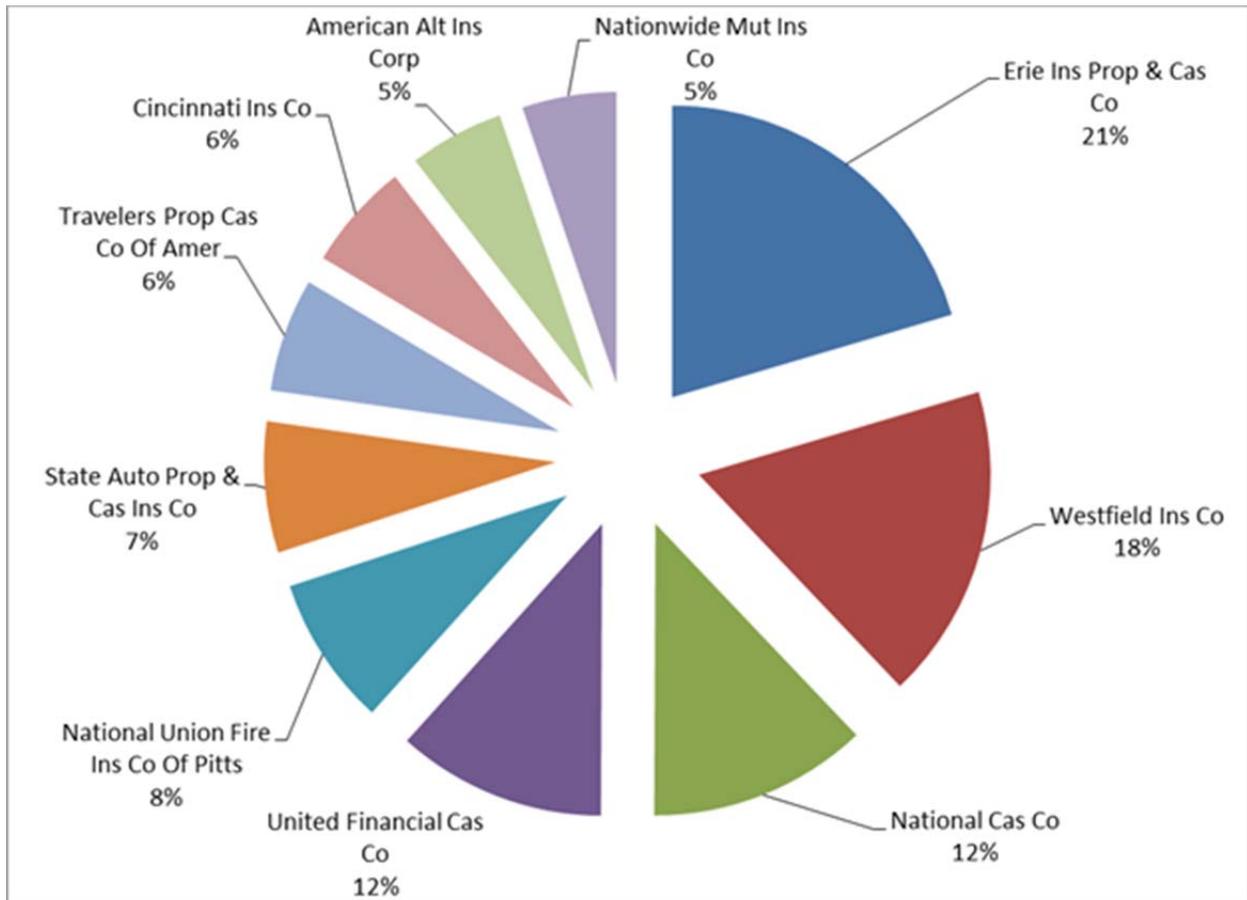
| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 177 | St Paul Guardian Ins Co | 0.01% | \$17,085 |
| 178 | National Amer Ins Co | 0.01% | \$16,921 |
| 179 | Motorists Commercial Mut Ins Co | 0.01% | \$15,119 |
| 180 | Farmland Mut Ins Co | 0.01% | \$14,008 |
| 181 | Federated Rural Electric Ins Exch | 0.01% | \$13,951 |
| 182 | Companion Prop & Cas Ins Co | 0.01% | \$13,744 |
| 183 | Axis Ins Co | 0.01% | \$13,336 |
| 184 | Mitsui Sumitomo Ins USA Inc. | 0.01% | \$12,240 |
| 185 | Bituminous Fire & Marine Ins Co | 0.01% | \$12,093 |
| 186 | Meridian Citizens Mut Ins Co | 0.01% | \$11,772 |
| 187 | Procentury Ins Co | 0.01% | \$11,191 |
| 188 | Harco Natl Ins Co | 0.01% | \$8,921 |
| 189 | Mitsui Sumitomo Ins Co of Amer | 0.01% | \$8,490 |
| 190 | Old Republic Gen Ins Corp | 0.01% | \$8,089 |
| 191 | Travelers Cas & Surety Co | 0.01% | \$7,920 |
| 192 | American Ins Co | 0.01% | \$7,850 |
| 193 | Stonington Ins Co | 0.00% | \$6,922 |
| 194 | Pennsylvania Manufacturers Ind Co | 0.00% | \$5,818 |
| 195 | Utica Mut Ins Co | 0.00% | \$5,246 |
| 196 | American Modern Home Ins Co | 0.00% | \$4,461 |
| 197 | Pharmacists Mut Ins Co | 0.00% | \$3,800 |
| 198 | Indiana Lumbermen's Mut Ins Co | 0.00% | \$3,587 |
| 199 | National Surety Corp | 0.00% | \$3,518 |
| 200 | Sequoia Ins Co | 0.00% | \$3,309 |
| 201 | Vigilant Ins Co | 0.00% | \$3,179 |
| 202 | Navigators Ins Co | 0.00% | \$2,676 |
| 203 | Berkley Regional Ins Co | 0.00% | \$2,640 |
| 204 | Chartis Prop Cas Co | 0.00% | \$2,602 |
| 205 | Riverport Ins Co | 0.00% | \$2,353 |
| 206 | New York Marine & Gen Ins Co | 0.00% | \$2,263 |
| 207 | Indemnity Ins Co Of North Amer | 0.00% | \$1,517 |
| 208 | Bancinsure Inc. | 0.00% | \$1,491 |
| 209 | American Road Ins Co | 0.00% | \$1,119 |
| 210 | Everest Natl Ins Co | 0.00% | \$1,117 |
| 211 | Inland Mut Ins Co | 0.00% | \$995 |
| 212 | Hartford Accident & Ind Co | 0.00% | \$989 |
| 213 | Amerisure Ins Co | 0.00% | \$895 |
| 214 | American Safety Cas Ins Co | 0.00% | \$440 |
| 215 | T H E Ins Co | 0.00% | \$327 |
| 216 | American Select Ins Co | 0.00% | \$279 |
| 217 | Employers Fire Ins Co | 0.00% | \$228 |
| 218 | LM Ins Corp | 0.00% | \$211 |
| 219 | Fireman's Fund Ins Co | 0.00% | (\$1) |
| 220 | Pacific Employers Ins Co | 0.00% | (\$90) |

Commercial Auto

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|------------------------|-------------------|------------------------|
| 221 | Insurance Co of N Amer | 0.00% | (\$395) |
| 222 | Peninsula Ins Co | 0.00% | (\$1,814) |
| 223 | New Hampshire Ins Co | -0.01% | (\$21,143) |
| 224 | American Home Assur Co | -0.03% | (\$39,053) |
| Total for Top 10 Insurers | | 48.04% | \$71,122,235 |
| Total for All Other Insurers | | 51.96% | \$76,933,354 |
| Total for All Insurers | | 100.00% | \$148,055,589 |

Commercial Auto

Graph Reflects Top 10 Insurers' Percentage of Market



Commercial Multi-peril (Liability)

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 1 | Westfield Ins Co | 15.45% | \$9,605,258 |
| 2 | Erie Ins Prop & Cas Co | 14.50% | \$9,010,732 |
| 3 | Federal Ins Co | 5.85% | \$3,634,537 |
| 4 | Cincinnati Ins Co | 4.82% | \$2,997,537 |
| 5 | Nationwide Mut Ins Co | 3.84% | \$2,387,113 |
| 6 | State Auto Prop & Cas Ins Co | 3.73% | \$2,317,142 |
| 7 | Charter Oak Fire Ins Co | 3.19% | \$1,984,305 |
| 8 | Philadelphia Ind Ins Co | 2.96% | \$1,841,292 |
| 9 | American Alt Ins Corp | 2.59% | \$1,608,685 |
| 10 | Travelers Prop Cas Co Of Amer | 2.29% | \$1,422,480 |
| 11 | Travelers Ind Co Of CT | 2.11% | \$1,314,111 |
| 12 | Nationwide Prop & Cas Ins Co | 2.10% | \$1,304,639 |
| 13 | Travelers Ind Co Of Amer | 1.95% | \$1,209,126 |
| 14 | State Farm Fire & Cas Co | 1.82% | \$1,130,972 |
| 15 | Church Mut Ins Co | 1.61% | \$997,791 |
| 16 | Travelers Cas Ins Co Of Amer | 1.58% | \$983,658 |
| 17 | Farmers Mech Mut Fire Ins Of WV | 1.49% | \$925,906 |
| 18 | Farm Family Cas Ins Co | 1.32% | \$818,992 |
| 19 | Phoenix Ins Co | 1.31% | \$811,215 |
| 20 | Travelers Ind Co | 1.30% | \$807,489 |
| 21 | Arch Ins Co | 1.22% | \$758,844 |
| 22 | Nationwide Mut Fire Ins Co | 1.12% | \$697,087 |
| 23 | Brotherhood Mut Ins Co | 1.04% | \$643,629 |
| 24 | American Fire & Cas Co | 0.97% | \$600,519 |
| 25 | Sentinel Ins Co Ltd | 0.81% | \$505,294 |
| 26 | Hartford Cas Ins Co | 0.81% | \$504,797 |
| 27 | Guideone Specialty Mut Ins Co | 0.79% | \$492,544 |
| 28 | Farmers Mut Ins Co | 0.69% | \$427,897 |
| 29 | Bituminous Cas Corp | 0.67% | \$413,838 |
| 30 | Guideone Mut Ins Co | 0.66% | \$413,082 |
| 31 | Allstate Ins Co | 0.65% | \$406,997 |
| 32 | Wausau Underwriters Ins Co | 0.63% | \$390,171 |
| 33 | Farmers & Mechanics Fire & Cas Ins I | 0.62% | \$383,621 |
| 34 | Hartford Fire In Co | 0.56% | \$349,531 |
| 35 | New Hampshire Ins Co | 0.47% | \$289,454 |
| 36 | Hanover Ins Co | 0.46% | \$283,851 |
| 37 | The Cincinnati Ind Co | 0.46% | \$283,542 |
| 38 | Motorists Mut Ins Co | 0.45% | \$277,156 |
| 39 | National Fire Ins Co Of Hartford | 0.39% | \$245,041 |
| 40 | Cincinnati Cas Co | 0.39% | \$239,959 |
| 41 | Great Midwest Ins Co | 0.39% | \$239,394 |
| 42 | Argonaut Great Central Ins Co | 0.36% | \$225,449 |
| 43 | Employers Ins of Wausau | 0.35% | \$218,625 |
| 44 | Granite State Ins Co | 0.35% | \$217,379 |

Commercial Multi-peril (Liability)

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 45 | Sparta Ins Co | 0.33% | \$203,848 |
| 46 | Great Northern Ins Co | 0.32% | \$197,563 |
| 47 | Nova Cas Co | 0.32% | \$197,501 |
| 48 | American Economy Ins Co | 0.31% | \$193,690 |
| 49 | State Automobile Mut Ins Co | 0.31% | \$190,524 |
| 50 | American States Ins Co | 0.27% | \$166,376 |
| 51 | Zurich Amer Ins Co | 0.27% | \$166,206 |
| 52 | Allstate Ind Co | 0.26% | \$162,173 |
| 53 | Westfield Natl Ins Co | 0.26% | \$159,374 |
| 54 | Markel Ins Co | 0.25% | \$156,903 |
| 55 | Federated Mut Ins Co | 0.23% | \$142,189 |
| 56 | American Ins Co | 0.20% | \$126,355 |
| 57 | Continental Cas Co | 0.20% | \$125,565 |
| 58 | Cumis Ins Society Inc. | 0.18% | \$112,845 |
| 59 | Hartford Underwriters Ins Co | 0.18% | \$108,803 |
| 60 | Hartford Ins Co Of The Midwest | 0.17% | \$105,807 |
| 61 | American Zurich Ins Co | 0.16% | \$101,972 |
| 62 | Illinois Natl Ins Co | 0.16% | \$100,927 |
| 63 | Praetorian Ins Co | 0.15% | \$94,435 |
| 64 | Seneca Ins Co Inc. | 0.15% | \$92,650 |
| 65 | Ohio Security Ins Co | 0.15% | \$90,542 |
| 66 | Valley Forge Ins Co | 0.14% | \$85,186 |
| 67 | North River Ins Co | 0.13% | \$82,353 |
| 68 | Indemnity Ins Co Of North Amer | 0.13% | \$82,049 |
| 69 | Amerisure Mut Ins Co | 0.13% | \$81,140 |
| 70 | National Cas Co | 0.13% | \$81,039 |
| 71 | Plaza Ins Co | 0.12% | \$77,676 |
| 72 | Starnet Ins Co | 0.12% | \$77,110 |
| 73 | General Ins Co Of Amer | 0.12% | \$76,904 |
| 74 | United States Fire Ins Co | 0.12% | \$76,035 |
| 75 | Crum & Forster Ind Co | 0.12% | \$75,107 |
| 76 | Twin City Fire Ins Co | 0.12% | \$71,834 |
| 77 | Pennsylvania Manufacturers Assoc Ins | 0.11% | \$70,426 |
| 78 | Firemen's Ins Co Of Washington DC | 0.11% | \$69,769 |
| 79 | Maryland Cas Co | 0.10% | \$64,885 |
| 80 | Lititz Mut Ins Co | 0.10% | \$61,365 |
| 81 | Bituminous Fire & Marine Ins Co | 0.10% | \$60,675 |
| 82 | American Cas Co Of Reading PA | 0.10% | \$59,785 |
| 83 | State Natl Ins Co Inc. | 0.09% | \$58,383 |
| 84 | OneBeacon Amer Ins Co | 0.09% | \$54,978 |
| 85 | Ullico Cas Co | 0.08% | \$51,643 |
| 86 | Mitsui Sumitomo Ins USA Inc. | 0.08% | \$49,896 |
| 87 | West Amer Ins Co | 0.08% | \$48,643 |
| 88 | Assurance Co Of Amer | 0.08% | \$47,843 |

Commercial Multi-peril (Liability)

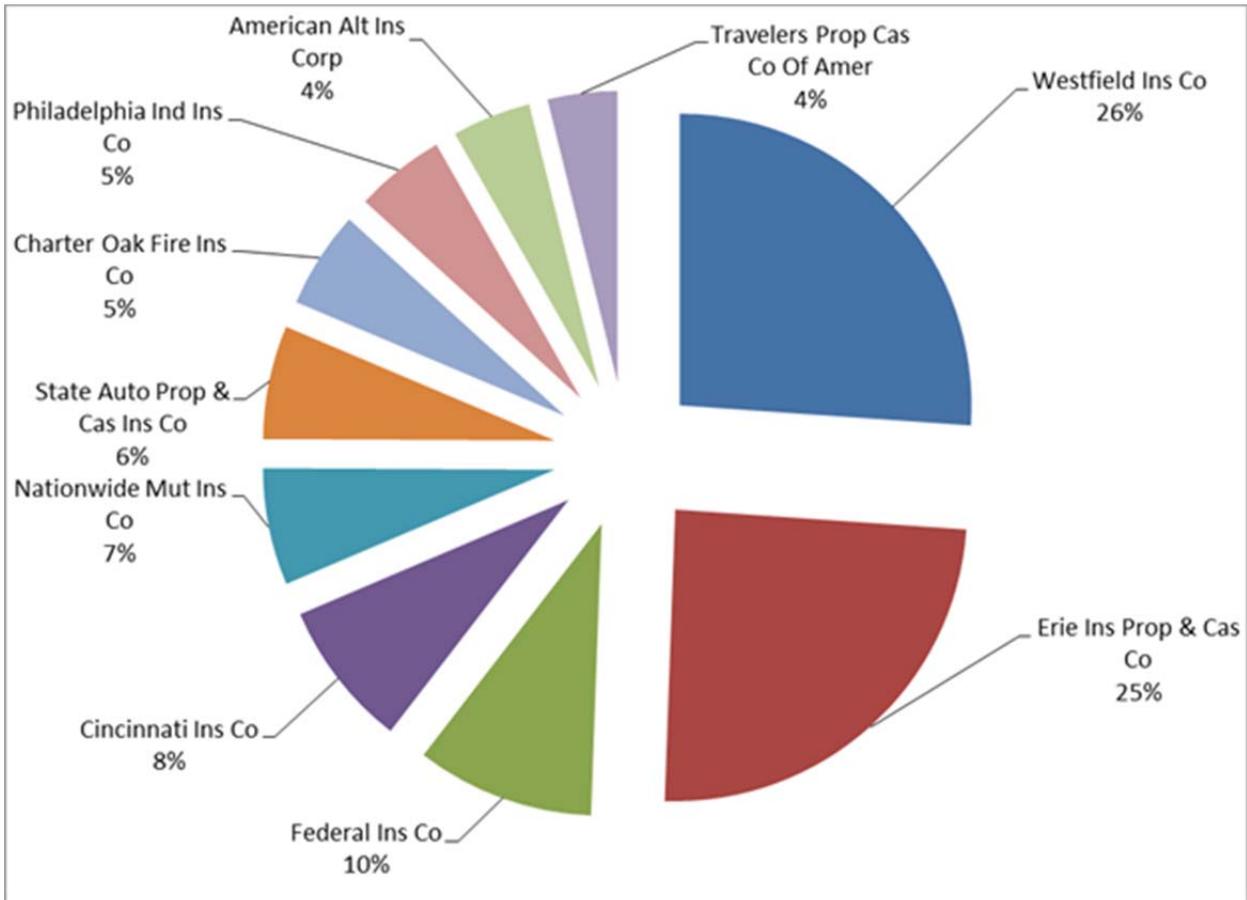
| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 89 | Fireman's Fund Ins Co | 0.07% | \$45,378 |
| 90 | Star Ins Co | 0.07% | \$42,453 |
| 91 | Ohio Cas Ins Co | 0.07% | \$41,891 |
| 92 | Southern States Ins Exch | 0.06% | \$39,524 |
| 93 | First Natl Ins Co Of Amer | 0.06% | \$38,690 |
| 94 | National Surety Corp | 0.06% | \$38,550 |
| 95 | Great Amer Ins Co | 0.06% | \$38,218 |
| 96 | Pharmacists Mut Ins Co | 0.06% | \$37,939 |
| 97 | Vigilant Ins Co | 0.06% | \$37,094 |
| 98 | Tokio Marine & Nichido Fire Ins Co | 0.06% | \$36,892 |
| 99 | Safeco Ins Co Of Amer | 0.05% | \$33,204 |
| 100 | Regis Ins Co | 0.05% | \$28,136 |
| 101 | Liberty Mut Fire Ins Co | 0.04% | \$26,311 |
| 102 | Wausau Business Ins Co | 0.04% | \$25,805 |
| 103 | Property & Cas Ins Co Of Hartford | 0.04% | \$24,827 |
| 104 | Associated Ind Corp | 0.04% | \$23,502 |
| 105 | Stonington Ins Co | 0.04% | \$23,292 |
| 106 | Continental Ins Co | 0.03% | \$21,505 |
| 107 | American Automobile Ins Co | 0.03% | \$19,316 |
| 108 | American Guar & Liab Ins | 0.03% | \$18,363 |
| 109 | Northland Ins Co | 0.03% | \$17,970 |
| 110 | Nationwide Agribusiness Ins Co | 0.03% | \$16,825 |
| 111 | Corepointe Ins Co | 0.03% | \$16,502 |
| 112 | Tower Natl Ins Co | 0.02% | \$15,421 |
| 113 | Ace Amer Ins Co | 0.02% | \$14,257 |
| 114 | Jewelers Mut Ins Co | 0.02% | \$14,049 |
| 115 | Transportation Ins Co | 0.02% | \$11,553 |
| 116 | American Bankers Ins Co Of FL | 0.02% | \$10,480 |
| 117 | Diamond State Ins Co | 0.02% | \$10,193 |
| 118 | National Union Fire Ins Co Of Pitts | 0.02% | \$10,062 |
| 119 | Navigators Ins Co | 0.02% | \$9,358 |
| 120 | General Cas Co Of WI | 0.01% | \$9,081 |
| 121 | Hartford Accident & Ind Co | 0.01% | \$9,054 |
| 122 | Atlantic Specialty Ins Co | 0.01% | \$8,820 |
| 123 | Utica Mut Ins Co | 0.01% | \$8,488 |
| 124 | Northern Ins Co Of NY | 0.01% | \$8,144 |
| 125 | Pennsylvania Manufacturers Ind Co | 0.01% | \$8,122 |
| 126 | HDI Gerling Amer Ins Co | 0.01% | \$7,605 |
| 127 | Discover Prop & Cas Ins Co | 0.01% | \$7,414 |
| 128 | Capitol Ind Corp | 0.01% | \$7,265 |
| 129 | American Family Home Ins Co | 0.01% | \$7,112 |
| 130 | Great Amer Alliance Ins Co | 0.01% | \$7,058 |
| 131 | Fidelity & Deposit Co Of MD | 0.01% | \$7,026 |
| 132 | Manufacturers Alliance Ins Co | 0.01% | \$5,735 |

Commercial Multi-peril (Liability)

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|----------------------------------|----------------------|------------------------------|
| 133 | Bancinsure Inc. | 0.01% | \$5,525 |
| 134 | American Select Ins Co | 0.01% | \$5,480 |
| 135 | Great Amer Ins Co of NY | 0.01% | \$5,228 |
| 136 | Amerisure Ins Co | 0.01% | \$4,954 |
| 137 | Aspen Amer Ins Co | 0.01% | \$4,917 |
| 138 | Massachusetts Bay Ins Co | 0.01% | \$4,841 |
| 139 | Pacific Ind Co | 0.01% | \$4,609 |
| 140 | Indiana Lumbermen's Mut Ins Co | 0.01% | \$4,376 |
| 141 | Liberty Ins Corp | 0.01% | \$4,318 |
| 142 | First Liberty Ins Corp | 0.01% | \$4,018 |
| 143 | Tower Ins Co Of NY | 0.01% | \$3,868 |
| 144 | RLI Ins Co | 0.01% | \$3,699 |
| 145 | Greenwich Ins Co | 0.01% | \$3,653 |
| 146 | Vanliner Ins Co | 0.01% | \$3,621 |
| 147 | LM Ins Corp | 0.01% | \$3,348 |
| 148 | Great Amer Assur Co | 0.01% | \$3,300 |
| 149 | Everest Natl Ins Co | 0.00% | \$3,027 |
| 150 | Regent Ins Co | 0.00% | \$2,369 |
| 151 | Castlepoint Natl Ins Co | 0.00% | \$2,151 |
| 152 | Pennsylvania Natl Mut Cas Ins Co | 0.00% | \$1,629 |
| 153 | Harleysville Preferred Ins Co | 0.00% | \$1,424 |
| 154 | QBE Ins Corp | 0.00% | \$1,295 |
| 155 | Mitsui Sumitomo Ins Co of Amer | 0.00% | \$1,014 |
| 156 | Peninsula Ins Co | 0.00% | \$755 |
| 157 | American Reliable Ins Co | 0.00% | \$755 |
| 158 | Colonial Amer Cas & Surety Co | 0.00% | \$675 |
| 159 | Markel Amer Ins Co | 0.00% | \$628 |
| 160 | Employers Fire Ins Co | 0.00% | \$338 |
| 161 | Sequoia Ins Co | 0.00% | \$41 |
| 162 | Sompo Japan Ins Co of Amer | 0.00% | \$28 |
| 163 | Continental Western Ins Co | 0.00% | (\$1,505) |

| | | |
|------------------------------|---------|--------------|
| Total for Top 10 Insurers | 59.22% | \$36,809,081 |
| Total for All Other Insurers | 40.78% | \$25,345,435 |
| Total for All Insurers | 100.00% | \$62,154,516 |

Commercial Multi-peril (Liability)
Graph Reflects Top 10 Insurers' Percentage of Market



Commercial Multi-peril (Non-Liability)

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 1 | Erie Ins Prop & Cas Co | 14.27% | \$15,672,335 |
| 2 | Westfield Ins Co | 9.29% | \$10,211,443 |
| 3 | Travelers Prop Cas Co Of Amer | 4.73% | \$5,193,879 |
| 4 | National Union Fire Ins Co Of Pitts | 4.63% | \$5,088,969 |
| 5 | Nationwide Mut Ins Co | 4.62% | \$5,073,511 |
| 6 | Federal Ins Co | 4.61% | \$5,067,380 |
| 7 | Cincinnati Ins Co | 4.58% | \$5,031,187 |
| 8 | State Auto Prop & Cas Ins Co | 2.82% | \$3,097,782 |
| 9 | Church Mut Ins Co | 2.64% | \$2,899,871 |
| 10 | Travelers Ind Co Of CT | 2.37% | \$2,600,194 |
| 11 | State Farm Fire & Cas Co | 2.29% | \$2,511,046 |
| 12 | Charter Oak Fire Ins Co | 2.04% | \$2,246,410 |
| 13 | Motorists Mut Ins Co | 1.91% | \$2,095,913 |
| 14 | Hartford Cas Ins Co | 1.85% | \$2,031,292 |
| 15 | Brotherhood Mut Ins Co | 1.81% | \$1,987,837 |
| 16 | American Alt Ins Corp | 1.72% | \$1,886,886 |
| 17 | Travelers Ind Co Of Amer | 1.69% | \$1,859,111 |
| 18 | Ace Amer Ins Co | 1.69% | \$1,852,637 |
| 19 | Nationwide Prop & Cas Ins Co | 1.66% | \$1,823,931 |
| 20 | Travelers Cas Ins Co Of Amer | 1.54% | \$1,691,146 |
| 21 | Farmers Mech Mut Fire Ins Of WV | 1.38% | \$1,515,898 |
| 22 | Philadelphia Ind Ins Co | 1.29% | \$1,418,565 |
| 23 | Travelers Ind Co | 1.11% | \$1,219,760 |
| 24 | Nationwide Mut Fire Ins Co | 1.07% | \$1,177,795 |
| 25 | Farm Family Cas Ins Co | 1.01% | \$1,111,320 |
| 26 | Sentinel Ins Co Ltd | 0.93% | \$1,017,663 |
| 27 | Phoenix Ins Co | 0.86% | \$942,134 |
| 28 | Maryland Cas Co | 0.81% | \$892,026 |
| 29 | Allstate Ins Co | 0.81% | \$885,894 |
| 30 | Hartford Fire In Co | 0.79% | \$865,480 |
| 31 | Liberty Mut Ins Co | 0.75% | \$818,579 |
| 32 | Guideone Mut Ins Co | 0.63% | \$689,915 |
| 33 | Atlantic Specialty Ins Co | 0.61% | \$666,126 |
| 34 | Sompo Japan Ins Co of Amer | 0.60% | \$656,865 |
| 35 | Allstate Ind Co | 0.59% | \$651,214 |
| 36 | Farmers Mut Ins Co | 0.57% | \$627,336 |
| 37 | Assurance Co Of Amer | 0.56% | \$617,484 |
| 38 | OneBeacon Amer Ins Co | 0.55% | \$599,954 |
| 39 | Arch Ins Co | 0.49% | \$540,025 |
| 40 | Guideone Specialty Mut Ins Co | 0.49% | \$538,215 |
| 41 | Generali Us Branch | 0.49% | \$535,641 |
| 42 | Zurich Amer Ins Co | 0.48% | \$528,244 |
| 43 | American Fire & Cas Co | 0.48% | \$526,756 |
| 44 | Great Northern Ins Co | 0.44% | \$482,181 |

Commercial Multi-peril (Non-Liability)

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 45 | Cincinnati Cas Co | 0.42% | \$466,336 |
| 46 | The Cincinnati Ind Co | 0.38% | \$416,296 |
| 47 | Continental Cas Co | 0.36% | \$391,225 |
| 48 | Cumis Ins Society Inc. | 0.35% | \$381,303 |
| 49 | State Automobile Mut Ins Co | 0.35% | \$379,464 |
| 50 | AGCS Marine Ins Co | 0.30% | \$328,725 |
| 51 | Argonaut Great Central Ins Co | 0.28% | \$304,246 |
| 52 | Nova Cas Co | 0.28% | \$304,010 |
| 53 | QBE Ins Corp | 0.26% | \$285,770 |
| 54 | Southern States Ins Exch | 0.23% | \$254,919 |
| 55 | Great Amer Ins Co of NY | 0.23% | \$254,747 |
| 56 | American Economy Ins Co | 0.22% | \$239,813 |
| 57 | National Fire Ins Co Of Hartford | 0.21% | \$225,812 |
| 58 | Granite State Ins Co | 0.20% | \$218,656 |
| 59 | American States Ins Co | 0.17% | \$190,685 |
| 60 | Seneca Ins Co Inc. | 0.16% | \$179,850 |
| 61 | Employers Ins of Wausau | 0.16% | \$177,541 |
| 62 | Hanover Ins Co | 0.16% | \$176,618 |
| 63 | Federated Mut Ins Co | 0.16% | \$176,163 |
| 64 | Sparta Ins Co | 0.15% | \$162,126 |
| 65 | New Hampshire Ins Co | 0.14% | \$158,339 |
| 66 | National Cas Co | 0.14% | \$151,504 |
| 67 | Great Midwest Ins Co | 0.13% | \$141,881 |
| 68 | Hartford Ins Co Of The Midwest | 0.13% | \$138,376 |
| 69 | Mitsui Sumitomo Ins Co of Amer | 0.13% | \$137,402 |
| 70 | Praetorian Ins Co | 0.12% | \$137,164 |
| 71 | Valley Forge Ins Co | 0.12% | \$129,706 |
| 72 | National Surety Corp | 0.12% | \$128,344 |
| 73 | American Zurich Ins Co | 0.12% | \$127,956 |
| 74 | American Ins Co | 0.11% | \$120,008 |
| 75 | Wausau Underwriters Ins Co | 0.11% | \$118,386 |
| 76 | Farmers & Mechanics Fire & Cas Ins I | 0.10% | \$112,035 |
| 77 | Lititz Mut Ins Co | 0.10% | \$109,743 |
| 78 | Star Ins Co | 0.09% | \$101,971 |
| 79 | Markel Ins Co | 0.09% | \$96,566 |
| 80 | Plaza Ins Co | 0.09% | \$94,562 |
| 81 | Vigilant Ins Co | 0.08% | \$91,773 |
| 82 | West Amer Ins Co | 0.08% | \$91,285 |
| 83 | Great Amer Ins Co | 0.08% | \$89,220 |
| 84 | RLI Ins Co | 0.08% | \$88,716 |
| 85 | Northern Ins Co Of NY | 0.08% | \$86,464 |
| 86 | Hartford Underwriters Ins Co | 0.08% | \$83,662 |
| 87 | Northland Ins Co | 0.07% | \$79,611 |
| 88 | Ohio Cas Ins Co | 0.07% | \$79,368 |

Commercial Multi-peril (Non-Liability)

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 89 | Housing Enterprise Ins Co Inc. | 0.07% | \$76,699 |
| 90 | North River Ins Co | 0.07% | \$75,779 |
| 91 | St Paul Mercury Ins Co | 0.07% | \$75,554 |
| 92 | Westfield Natl Ins Co | 0.07% | \$74,287 |
| 93 | Liberty Mut Fire Ins Co | 0.07% | \$73,102 |
| 94 | Indemnity Ins Co Of North Amer | 0.07% | \$72,988 |
| 95 | Twin City Fire Ins Co | 0.06% | \$70,609 |
| 96 | Illinois Natl Ins Co | 0.06% | \$69,916 |
| 97 | Fireman's Fund Ins Co | 0.06% | \$68,583 |
| 98 | American Automobile Ins Co | 0.06% | \$68,189 |
| 99 | Ohio Security Ins Co | 0.06% | \$67,581 |
| 100 | Diamond State Ins Co | 0.06% | \$63,749 |
| 101 | General Ins Co Of Amer | 0.06% | \$63,672 |
| 102 | First Natl Ins Co Of Amer | 0.06% | \$60,708 |
| 103 | Housing Authority Prop A Mut Co | 0.05% | \$56,831 |
| 104 | Continental Ins Co | 0.05% | \$56,647 |
| 105 | State Natl Ins Co Inc. | 0.05% | \$53,123 |
| 106 | Safeco Ins Co Of Amer | 0.05% | \$53,113 |
| 107 | Nationwide Agribusiness Ins Co | 0.05% | \$49,858 |
| 108 | Great Amer Alliance Ins Co | 0.04% | \$48,784 |
| 109 | Fidelity & Deposit Co Of MD | 0.04% | \$47,448 |
| 110 | United States Fire Ins Co | 0.04% | \$44,619 |
| 111 | Property & Cas Ins Co Of Hartford | 0.04% | \$39,059 |
| 112 | Associated Ind Corp | 0.03% | \$38,307 |
| 113 | Commonwealth Ins Co Of Amer | 0.03% | \$34,685 |
| 114 | Ullico Cas Co | 0.03% | \$31,316 |
| 115 | American Guar & Liab Ins | 0.03% | \$29,867 |
| 116 | Regis Ins Co | 0.03% | \$29,482 |
| 117 | Crum & Forster Ind Co | 0.03% | \$29,302 |
| 118 | Pennsylvania Manufacturers Ind Co | 0.03% | \$28,722 |
| 119 | Continental Western Ins Co | 0.02% | \$27,169 |
| 120 | Pharmacists Mut Ins Co | 0.02% | \$27,136 |
| 121 | Transportation Ins Co | 0.02% | \$25,862 |
| 122 | Pennsylvania Manufacturers Assoc Ins | 0.02% | \$25,466 |
| 123 | American Cas Co Of Reading PA | 0.02% | \$24,232 |
| 124 | Jewelers Mut Ins Co | 0.02% | \$23,943 |
| 125 | Great Amer Assur Co | 0.02% | \$21,871 |
| 126 | American Bankers Ins Co Of FL | 0.02% | \$20,189 |
| 127 | Bituminous Cas Corp | 0.02% | \$18,996 |
| 128 | Stonington Ins Co | 0.02% | \$18,666 |
| 129 | St Paul Fire & Marine Ins Co | 0.02% | \$17,971 |
| 130 | Motorists Commercial Mut Ins Co | 0.02% | \$16,796 |
| 131 | Corepointe Ins Co | 0.01% | \$15,276 |
| 132 | First Liberty Ins Corp | 0.01% | \$15,017 |

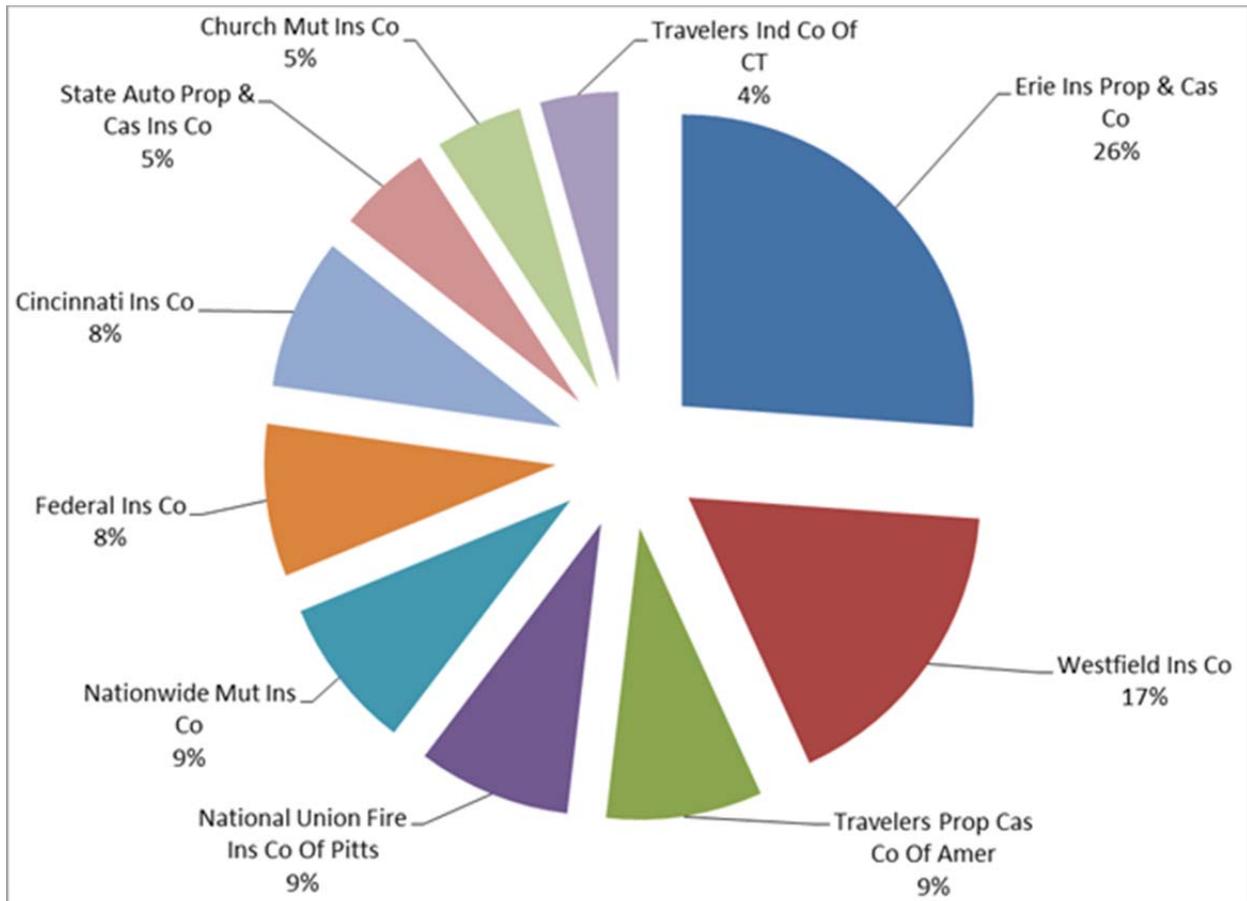
Commercial Multi-peril (Non-Liability)

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|------------------------------------|----------------------|------------------------------|
| 133 | Wausau Business Ins Co | 0.01% | \$14,767 |
| 134 | Starnet Ins Co | 0.01% | \$14,011 |
| 135 | American Family Home Ins Co | 0.01% | \$14,002 |
| 136 | HDI Gerling Amer Ins Co | 0.01% | \$13,130 |
| 137 | American Select Ins Co | 0.01% | \$12,935 |
| 138 | Farmland Mut Ins Co | 0.01% | \$12,347 |
| 139 | Amerisure Mut Ins Co | 0.01% | \$11,909 |
| 140 | Tokio Marine & Nichido Fire Ins Co | 0.01% | \$11,381 |
| 141 | American Reliable Ins Co | 0.01% | \$11,150 |
| 142 | Bancinsure Inc. | 0.01% | \$10,459 |
| 143 | St Paul Protective Ins Co | 0.01% | \$10,333 |
| 144 | Amerisure Ins Co | 0.01% | \$10,149 |
| 145 | Colonial Amer Cas & Surety Co | 0.01% | \$10,137 |
| 146 | Tower Natl Ins Co | 0.01% | \$9,965 |
| 147 | Tower Ins Co Of NY | 0.01% | \$9,942 |
| 148 | Massachusetts Bay Ins Co | 0.01% | \$8,734 |
| 149 | Everest Natl Ins Co | 0.01% | \$8,279 |
| 150 | Discover Prop & Cas Ins Co | 0.01% | \$7,778 |
| 151 | Scottsdale Ind Co | 0.01% | \$7,432 |
| 152 | Vanliner Ins Co | 0.01% | \$7,063 |
| 153 | Mitsui Sumitomo Ins USA Inc. | 0.01% | \$7,055 |
| 154 | Affiliated Fm Ins Co | 0.01% | \$6,259 |
| 155 | Aspen Amer Ins Co | 0.01% | \$6,199 |
| 156 | General Cas Co Of WI | 0.01% | \$5,984 |
| 157 | Greenwich Ins Co | 0.00% | \$5,047 |
| 158 | Pennsylvania Natl Mut Cas Ins Co | 0.00% | \$4,888 |
| 159 | National Interstate Ins Co | 0.00% | \$4,134 |
| 160 | Utica Mut Ins Co | 0.00% | \$4,020 |
| 161 | Capitol Ind Corp | 0.00% | \$3,333 |
| 162 | Hartford Accident & Ind Co | 0.00% | \$3,132 |
| 163 | Castlepoint Natl Ins Co | 0.00% | \$3,068 |
| 164 | Navigators Ins Co | 0.00% | \$3,052 |
| 165 | Firemen's Ins Co Of Washington DC | 0.00% | \$1,970 |
| 166 | Darwin Natl Assur Co | 0.00% | \$1,887 |
| 167 | Indiana Lumbermen's Mut Ins Co | 0.00% | \$1,673 |
| 168 | Peninsula Ins Co | 0.00% | \$1,403 |
| 169 | Alterra Amer Ins Co | 0.00% | \$1,064 |
| 170 | Sequoia Ins Co | 0.00% | \$848 |
| 171 | Regent Ins Co | 0.00% | \$476 |
| 172 | Century Surety Co | 0.00% | \$468 |
| 173 | Pacific Ind Co | 0.00% | \$372 |
| 174 | Companion Prop & Cas Ins Co | 0.00% | \$356 |
| 175 | Employers Fire Ins Co | 0.00% | \$121 |
| 176 | Berkley Natl Ins Co | 0.00% | \$38 |

Commercial Multi-peril (Non-Liability)

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|-----------------------------------|-------------------|------------------------|
| 177 | Bituminous Fire & Marine Ins Co | 0.00% | \$35 |
| 178 | Trans Pacific Ins Co | 0.00% | \$13 |
| 179 | National Farmers Union Prop & Cas | 0.00% | \$11 |
| 180 | Imperium Ins Co | -0.02% | (\$26,586) |
| Total for Top 10 Insurers | | 54.56% | \$59,936,551 |
| Total for All Other Insurers | | 45.44% | \$49,927,018 |
| Total for All Insurers | | 100.00% | \$109,863,569 |

Commercial Multi-peril (Non-Liability)
Graph Reflects Top 10 Insurers' Percentage of Market

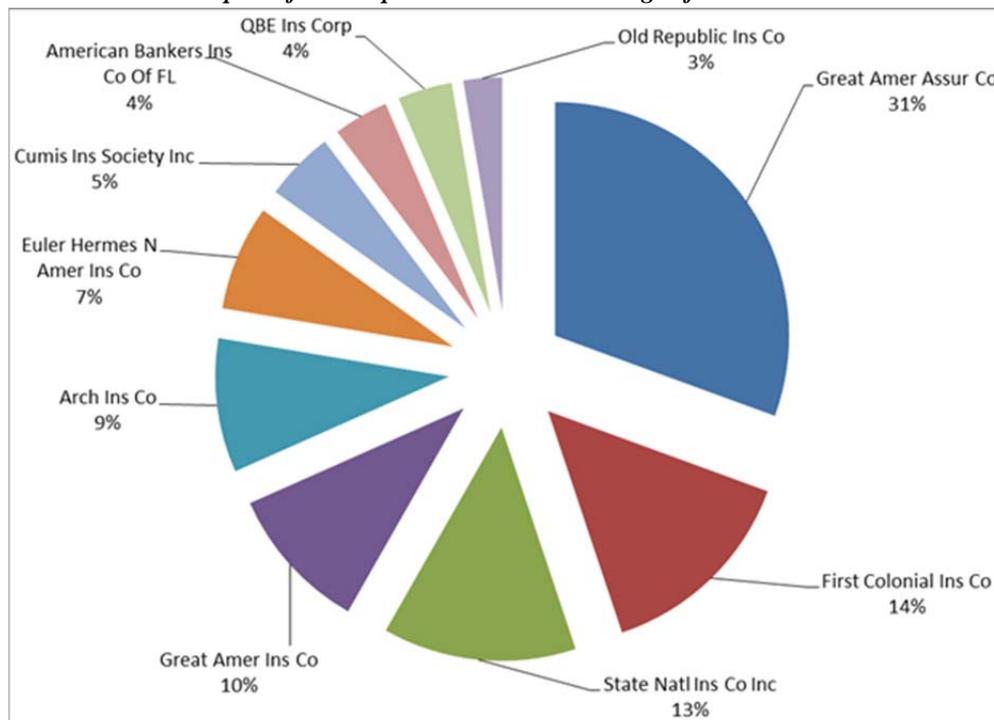


Credit

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|-------------------------------|-------------------|------------------------|
| 1 | Great Amer Assur Co | 27.57% | \$1,476,033 |
| 2 | First Colonial Ins Co | 12.88% | \$689,727 |
| 3 | State Natl Ins Co Inc. | 12.05% | \$645,177 |
| 4 | Great Amer Ins Co | 9.12% | \$488,352 |
| 5 | Arch Ins Co | 8.37% | \$448,166 |
| 6 | Euler Hermes N Amer Ins Co | 6.57% | \$351,839 |
| 7 | Cumis Ins Society Inc. | 4.34% | \$232,573 |
| 8 | American Bankers Ins Co Of FL | 3.44% | \$184,187 |
| 9 | QBE Ins Corp | 3.40% | \$182,304 |
| 10 | Old Republic Ins Co | 2.40% | \$128,752 |
| 11 | Coface N Amer Ins Co | 2.39% | \$127,924 |
| 12 | Ohio Ind Co | 1.78% | \$95,338 |
| 13 | Great Amer Alliance Ins Co | 1.64% | \$88,045 |
| 14 | American Security Ins Co | 1.64% | \$87,950 |
| 15 | Knightbrook Ins Co | 0.98% | \$52,716 |
| 16 | American Reliable Ins Co | 0.67% | \$35,924 |
| 17 | Wesco Ins Co | 0.56% | \$30,230 |
| 18 | Zale Ind Co | 0.34% | \$18,229 |
| 19 | Stonebridge Cas Ins Co | 0.24% | \$12,660 |
| 20 | Bancinsure Inc. | 0.22% | \$11,700 |
| 21 | HSBC Ins Co of DE | 0.22% | \$11,687 |
| 22 | Atlantic Specialty Ins Co | 0.12% | \$6,357 |
| 23 | Employers Fire Ins Co | 0.10% | \$5,564 |
| 24 | Ace Amer Ins Co | 0.02% | \$964 |
| 25 | American Gen Ind Co | 0.00% | \$30 |
| 26 | Virginia Surety Co Inc. | -1.08% | (\$57,838) |
| Total for Top 10 Insurers | | 90.15% | \$4,827,110 |
| Total for All Other Insurers | | 9.85% | \$527,480 |
| Total for All Insurers | | 100.00% | \$5,354,590 |

Credit

Graph Reflects Top 10 Insurers' Percentage of Market



Earthquake

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 1 | National Union Fire Ins Co Of Pitts | 22.10% | \$293,611 |
| 2 | Travelers Ind Co | 11.85% | \$157,462 |
| 3 | Travelers Prop Cas Co Of Amer | 10.48% | \$139,220 |
| 4 | State Farm Fire & Cas Co | 7.98% | \$106,067 |
| 5 | RSUI Ind Co | 4.77% | \$63,410 |
| 6 | Allianz Global Risks US Ins Co | 3.80% | \$50,470 |
| 7 | XL Ins Amer Inc. | 2.99% | \$39,765 |
| 8 | United Serv Automobile Assn. | 2.94% | \$39,041 |
| 9 | Westport Ins Corp | 2.86% | \$38,018 |
| 10 | State Automobile Mut Ins Co | 2.67% | \$35,429 |
| 11 | Westfield Ins Co | 2.58% | \$34,342 |
| 12 | Axis Ins Co | 2.54% | \$33,811 |
| 13 | State Auto Prop & Cas Ins Co | 2.33% | \$30,998 |
| 14 | Liberty Mut Fire Ins Co | 2.21% | \$29,390 |
| 15 | Nationwide Mut Fire Ins Co | 1.47% | \$19,514 |
| 16 | Nationwide Prop & Cas Ins Co | 1.44% | \$19,100 |
| 17 | Lumbermen's Underwriting Alliance | 1.40% | \$18,645 |
| 18 | Zurich Amer Ins Co | 1.25% | \$16,645 |
| 19 | Arch Ins Co | 1.21% | \$16,126 |
| 20 | Sompo Japan Ins Co of Amer | 0.86% | \$11,458 |
| 21 | Vigilant Ins Co | 0.84% | \$11,191 |
| 22 | USAA Cas Ins Co | 0.84% | \$11,134 |
| 23 | Motorists Mut Ins Co | 0.79% | \$10,452 |
| 24 | Pennsylvania Lumbermen's Mut Ins | 0.74% | \$9,804 |
| 25 | Farmers Mech Mut Fire Ins Of WV | 0.68% | \$9,081 |
| 26 | Assurance Co Of Amer | 0.56% | \$7,491 |
| 27 | Continental Cas Co | 0.52% | \$6,844 |
| 28 | American Guar & Liab Ins | 0.46% | \$6,050 |
| 29 | Employers Ins of Wausau | 0.33% | \$4,334 |
| 30 | American Natl Prop & Cas Co | 0.32% | \$4,243 |
| 31 | Chartis Prop Cas Co | 0.31% | \$4,085 |
| 32 | Westchester Fire Ins Co | 0.28% | \$3,675 |
| 33 | USAA Gen Ind Co | 0.27% | \$3,556 |
| 34 | American Zurich Ins Co | 0.25% | \$3,384 |
| 35 | Amica Mut Ins Co | 0.25% | \$3,322 |
| 36 | Maryland Cas Co | 0.21% | \$2,841 |
| 37 | Metropolitan Prop & Cas Ins Co | 0.19% | \$2,530 |
| 38 | Property & Cas Ins Co Of Hartford | 0.17% | \$2,221 |
| 39 | Granite State Ins Co | 0.16% | \$2,121 |
| 40 | Federal Ins Co | 0.14% | \$1,862 |
| 41 | Liberty Ins Corp | 0.11% | \$1,463 |
| 42 | Cincinnati Ins Co | 0.11% | \$1,462 |
| 43 | Companion Prop & Cas Ins Co | 0.10% | \$1,385 |
| 44 | West Virginia Farmers Mut Ins Assoc | 0.10% | \$1,302 |

Earthquake

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|----------------------------------|----------------------|------------------------------|
| 45 | Ace Amer Ins Co | 0.09% | \$1,140 |
| 46 | Federated Serv Ins Co | 0.09% | \$1,138 |
| 47 | Hartford Ins Co Of The Midwest | 0.08% | \$1,023 |
| 48 | ACA Ins Co | 0.07% | \$994 |
| 49 | Scottsdale Ind Co | 0.07% | \$989 |
| 50 | Sentry Select Ins Co | 0.07% | \$929 |
| 51 | Teachers Ins Co | 0.06% | \$854 |
| 52 | National Fire Ins Co Of Hartford | 0.06% | \$848 |
| 53 | American Economy Ins Co | 0.06% | \$807 |
| 54 | Fidelity & Deposit Co Of MD | 0.06% | \$791 |
| 55 | Nationwide Mut Ins Co | 0.05% | \$675 |
| 56 | Bankers Standard Ins Co | 0.05% | \$656 |
| 57 | Garrison Prop & Cas Ins Co | 0.05% | \$616 |
| 58 | Nationwide Agribusiness Ins Co | 0.04% | \$569 |
| 59 | Horace Mann Ins Co | 0.04% | \$540 |
| 60 | Beazley Ins Co Inc. | 0.04% | \$533 |
| 61 | American Natl Gen Ins Co | 0.04% | \$532 |
| 62 | Employers Fire Ins Co | 0.04% | \$526 |
| 63 | Twin City Fire Ins Co | 0.04% | \$519 |
| 64 | The Cincinnati Ind Co | 0.04% | \$516 |
| 65 | Travelers Ind Co Of Amer | 0.04% | \$516 |
| 66 | Standard Fire Ins Co | 0.04% | \$507 |
| 67 | Economy Premier Assur Co | 0.04% | \$500 |
| 68 | Sentinel Ins Co Ltd | 0.04% | \$469 |
| 69 | Insurance Co Of The West | 0.03% | \$447 |
| 70 | LM Ins Corp | 0.03% | \$384 |
| 71 | AXIS Reins Co | 0.03% | \$380 |
| 72 | Federated Mut Ins Co | 0.03% | \$367 |
| 73 | National Interstate Ins Co | 0.02% | \$262 |
| 74 | Meridian Citizens Mut Ins Co | 0.02% | \$245 |
| 75 | Charter Oak Fire Ins Co | 0.01% | \$196 |
| 76 | American States Ins Co | 0.01% | \$120 |
| 77 | XL Specialty Ins Co | 0.01% | \$102 |
| 78 | Trumbull Ins Co | 0.01% | \$98 |
| 79 | Northern Ins Co Of NY | 0.01% | \$83 |
| 80 | Wausau Underwriters Ins Co | 0.01% | \$71 |
| 81 | Westfield Natl Ins Co | 0.01% | \$71 |
| 82 | Ohio Cas Ins Co | 0.00% | \$62 |
| 83 | MutualAid eXchange | 0.00% | \$61 |
| 84 | New Hampshire Ins Co | 0.00% | \$61 |
| 85 | Lititz Mut Ins Co | 0.00% | \$48 |
| 86 | Fidelity Natl Ins Co | 0.00% | \$44 |
| 87 | Automobile Ins Co Of Hartford CT | 0.00% | \$35 |
| 88 | Ace Fire Underwriters Ins Co | 0.00% | \$22 |

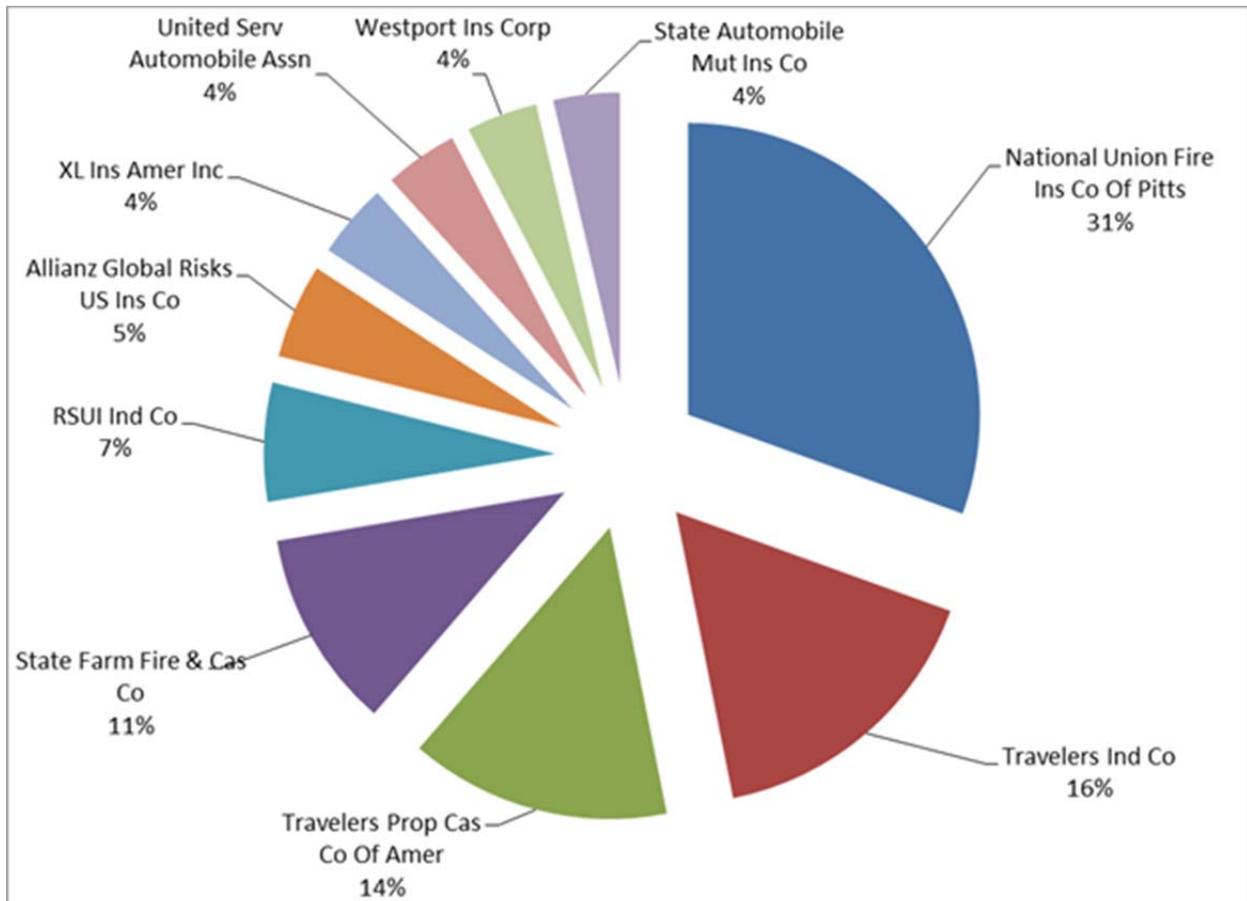
Earthquake

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|----------------------------------|-------------------|------------------------|
| 89 | Universal Underwriters Of TX Ins | 0.00% | \$19 |
| 90 | Torus Natl Ins Co | 0.00% | \$11 |
| 91 | National Amer Ins Co | 0.00% | \$1 |

| | | |
|------------------------------|---------|-------------|
| Total for Top 10 Insurers | 72.44% | \$962,493 |
| Total for All Other Insurers | 27.56% | \$366,239 |
| Total for All Insurers | 100.00% | \$1,328,732 |

Earthquake

Graph Reflects Top 10 Insurers' Percentage of Market

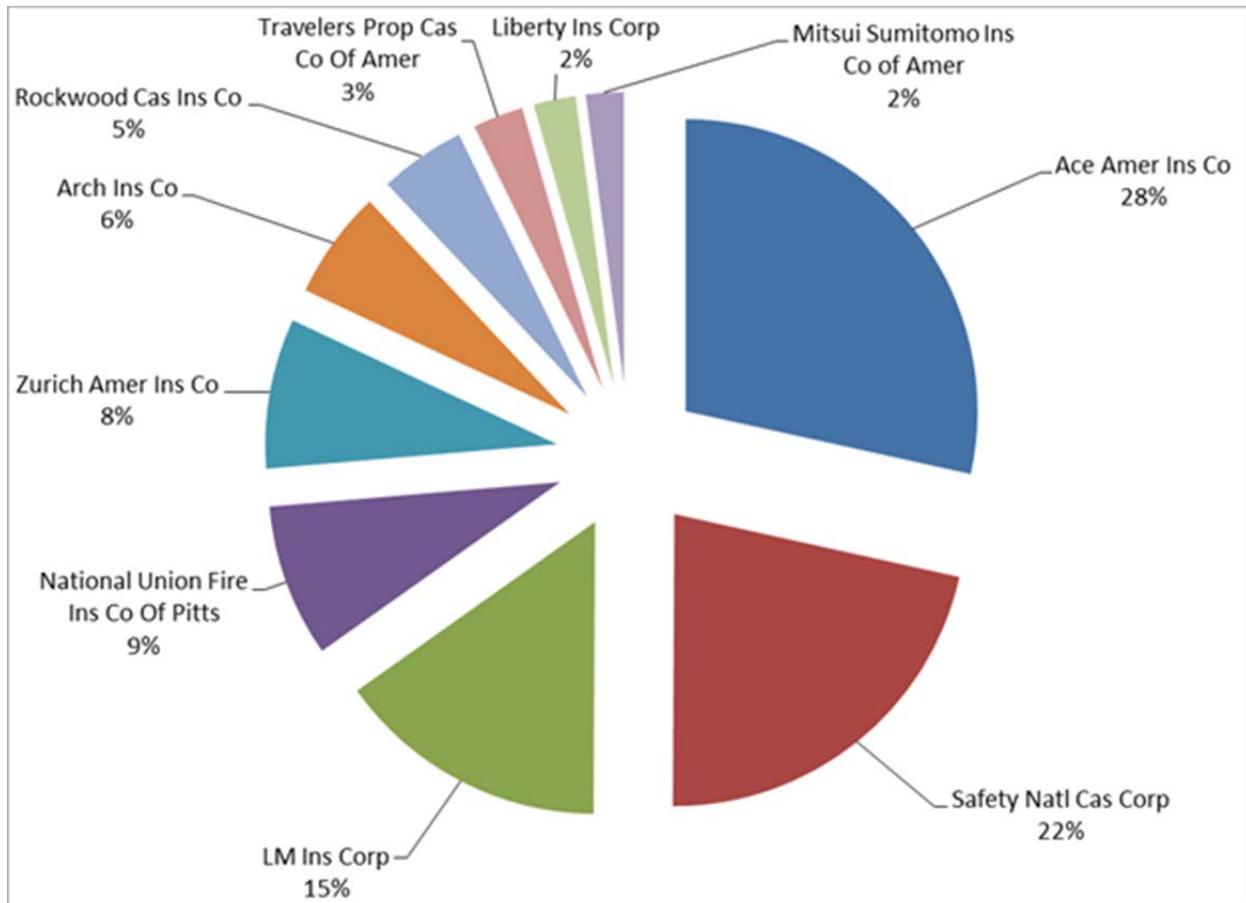


Excess Workers' Compensation

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|-------------------|------------------------|
| 1 | Ace Amer Ins Co | 26.81% | \$918,893 |
| 2 | Safety Natl Cas Corp | 20.39% | \$698,693 |
| 3 | LM Ins Corp | 14.23% | \$487,825 |
| 4 | National Union Fire Ins Co Of Pitts | 7.98% | \$273,587 |
| 5 | Zurich Amer Ins Co | 7.83% | \$268,387 |
| 6 | Arch Ins Co | 5.66% | \$194,122 |
| 7 | Rockwood Cas Ins Co | 4.50% | \$154,147 |
| 8 | Travelers Prop Cas Co Of Amer | 2.64% | \$90,601 |
| 9 | Liberty Ins Corp | 2.20% | \$75,518 |
| 10 | Mitsui Sumitomo Ins Co of Amer | 1.98% | \$67,912 |
| 11 | Star Ins Co | 1.83% | \$62,644 |
| 12 | Old Republic Ins Co | 1.11% | \$38,215 |
| 13 | United States Fidelity & Guar Co | 1.11% | \$38,170 |
| 14 | Gray Ins Co | 0.59% | \$20,313 |
| 15 | Sentry Ins A Mut Co | 0.56% | \$19,076 |
| 16 | New York Marine & Gen Ins Co | 0.30% | \$10,163 |
| 17 | Electric Ins Co | 0.18% | \$6,185 |
| 18 | Travelers Ind Co Of CT | 0.07% | \$2,412 |
| 19 | Federal Ins Co | 0.01% | \$503 |
| | Total for Top 10 Insurers | 94.23% | \$3,229,685 |
| | Total for All Other Insurers | 5.77% | \$197,681 |
| | Total for All Insurers | 100.00% | \$3,427,366 |

Excess Workers' Compensation

Graph Reflects Top 10 Insurers' Percentage of Market

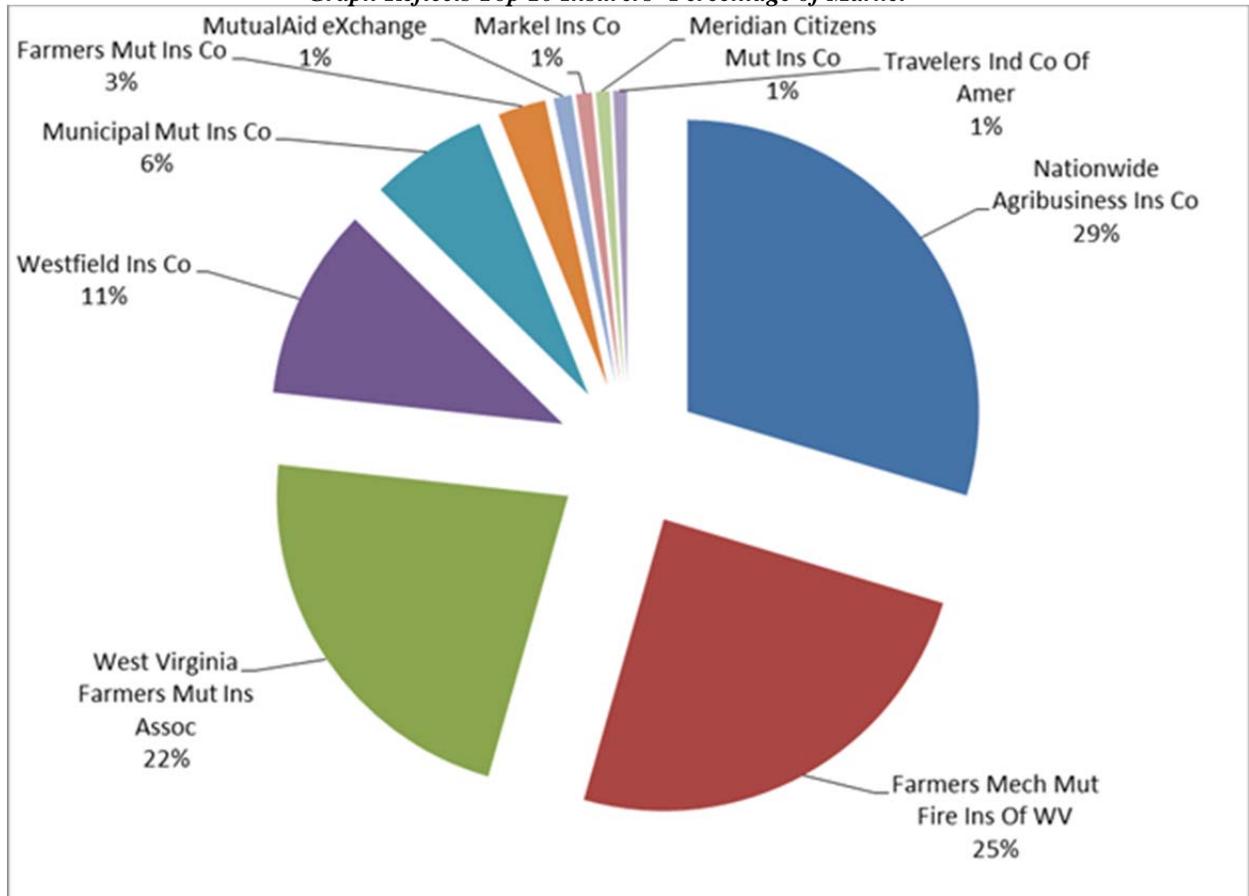


Farmowners Multiple Peril

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|-------------------------------------|-------------------|------------------------|
| 1 | Nationwide Agribusiness Ins Co | 29.38% | \$3,470,623 |
| 2 | Farmers Mech Mut Fire Ins Of WV | 24.58% | \$2,903,176 |
| 3 | West Virginia Farmers Mut Ins Assoc | 22.10% | \$2,610,422 |
| 4 | Westfield Ins Co | 10.56% | \$1,246,927 |
| 5 | Municipal Mut Ins Co | 6.49% | \$766,734 |
| 6 | Farmers Mut Ins Co | 2.64% | \$311,628 |
| 7 | MutualAid eXchange | 1.00% | \$118,209 |
| 8 | Markel Ins Co | 0.87% | \$102,832 |
| 9 | Meridian Citizens Mut Ins Co | 0.77% | \$90,504 |
| 10 | Travelers Ind Co Of Amer | 0.76% | \$89,246 |
| 11 | Indemnity Ins Co Of North Amer | 0.28% | \$32,769 |
| 12 | Travelers Ind Co | 0.23% | \$27,691 |
| 13 | American Reliable Ins Co | 0.15% | \$18,245 |
| 14 | American States Ins Co | 0.12% | \$14,346 |
| 15 | Travelers Ind Co Of CT | 0.05% | \$6,162 |
| 16 | Charter Oak Fire Ins Co | 0.02% | \$1,967 |
| 17 | Great Amer Ins Co | 0.00% | \$21 |
| Total for Top 10 Insurers | | 99.14% | \$11,710,301 |
| Total for All Other Insurers | | 0.86% | \$101,201 |
| Total for All Insurers | | 100.00% | \$11,811,502 |

Farmowners Multiple Peril

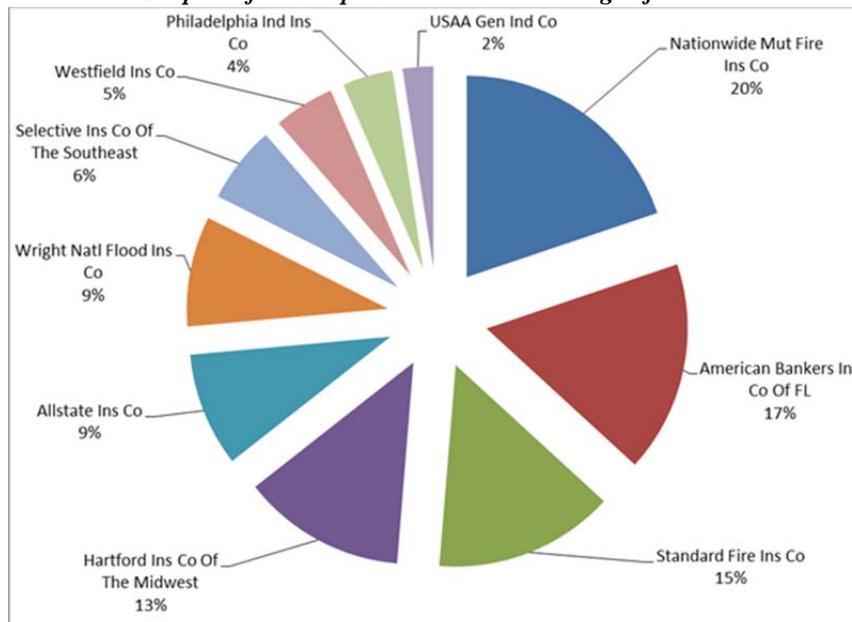
Graph Reflects Top 10 Insurers' Percentage of Market



Federal Flood

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|-----------------------------------|-------------------|------------------------|
| 1 | Nationwide Mut Fire Ins Co | 17.74% | \$2,266,954 |
| 2 | American Bankers Ins Co Of FL | 15.18% | \$1,939,432 |
| 3 | Standard Fire Ins Co | 12.97% | \$1,656,572 |
| 4 | Hartford Ins Co Of The Midwest | 11.74% | \$1,499,492 |
| 5 | Allstate Ins Co | 8.19% | \$1,046,035 |
| 6 | Wright Natl Flood Ins Co | 7.93% | \$1,012,901 |
| 7 | Selective Ins Co Of The Southeast | 5.54% | \$707,652 |
| 8 | Westfield Ins Co | 4.36% | \$556,981 |
| 9 | Philadelphia Ind Ins Co | 3.61% | \$461,407 |
| 10 | USAA Gen Ind Co | 2.20% | \$281,500 |
| 11 | Liberty Mut Fire Ins Co | 2.09% | \$267,631 |
| 12 | Fidelity Natl Prop & Cas Ins Co | 1.99% | \$254,218 |
| 13 | Nationwide Mut Ins Co | 1.29% | \$165,067 |
| 14 | American Natl Prop & Cas Co | 1.06% | \$135,254 |
| 15 | Occidental Fire & Cas Co Of NC | 0.67% | \$86,191 |
| 16 | Hartford Underwriters Ins Co | 0.60% | \$76,856 |
| 17 | QBE Ins Corp | 0.57% | \$72,870 |
| 18 | Rural Comm Ins Co | 0.56% | \$71,105 |
| 19 | State Auto Prop & Cas Ins Co | 0.51% | \$64,535 |
| 20 | New Hampshire Ins Co | 0.36% | \$46,381 |
| 21 | Foremost Ins Co Grand Rapids MI | 0.36% | \$46,093 |
| 22 | Metropolitan Prop & Cas Ins Co | 0.21% | \$26,482 |
| 23 | First Amer Prop & Cas Ins Co | 0.14% | \$17,533 |
| 24 | National Interstate Ins Co | 0.08% | \$9,795 |
| 25 | Homesite Ins Co Of The Midwest | 0.03% | \$4,332 |
| 26 | Service Ins Co | 0.02% | \$1,991 |
| 27 | NGM Ins Co | 0.01% | \$677 |
| 28 | Bankers Ins Co | 0.00% | \$445 |
| Total for Top 10 Insurers | | 89.45% | \$11,428,926 |
| Total for All Other Insurers | | 10.55% | \$1,347,456 |
| Total for All Insurers | | 100.00% | \$12,776,382 |

Federal Flood
Graph Reflects Top 10 Insurers' Percentage of Market



Fidelity

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 1 | Cumis Ins Society Inc. | 23.57% | \$962,944 |
| 2 | Travelers Cas & Surety Co Of Amer | 14.39% | \$587,749 |
| 3 | St Paul Mercury Ins Co | 13.47% | \$550,426 |
| 4 | Federal Ins Co | 13.25% | \$541,131 |
| 5 | Everest Natl Ins Co | 4.74% | \$193,449 |
| 6 | Westfield Ins Co | 3.64% | \$148,658 |
| 7 | Western Surety Co | 2.97% | \$121,308 |
| 8 | Colonial Amer Cas & Surety Co | 2.52% | \$102,983 |
| 9 | State Auto Prop & Cas Ins Co | 2.10% | \$85,604 |
| 10 | Zurich Amer Ins Co | 1.72% | \$70,153 |
| 11 | RLI Ins Co | 1.55% | \$63,286 |
| 12 | Cincinnati Ins Co | 1.46% | \$59,536 |
| 13 | Fidelity & Deposit Co Of MD | 1.37% | \$56,072 |
| 14 | Progressive Cas Ins Co | 1.35% | \$55,271 |
| 15 | National Union Fire Ins Co Of Pitts | 1.10% | \$44,998 |
| 16 | Sentry Select Ins Co | 0.98% | \$40,014 |
| 17 | St Paul Fire & Marine Ins Co | 0.96% | \$39,229 |
| 18 | Hartford Fire In Co | 0.80% | \$32,789 |
| 19 | Motorists Mut Ins Co | 0.79% | \$32,204 |
| 20 | Old Republic Surety Co | 0.61% | \$24,960 |
| 21 | Great Amer Ins Co | 0.60% | \$24,510 |
| 22 | Arch Ins Co | 0.57% | \$23,463 |
| 23 | Erie Ins Co | 0.50% | \$20,470 |
| 24 | Federated Mut Ins Co | 0.48% | \$19,447 |
| 25 | State Automobile Mut Ins Co | 0.46% | \$18,902 |
| 26 | Darwin Natl Assur Co | 0.34% | \$13,688 |
| 27 | Hanover Ins Co | 0.32% | \$12,945 |
| 28 | State Farm Fire & Cas Co | 0.30% | \$12,182 |
| 29 | Westchester Fire Ins Co | 0.30% | \$12,119 |
| 30 | Erie Ins Prop & Cas Co | 0.27% | \$11,120 |
| 31 | United States Fire Ins Co | 0.24% | \$10,000 |
| 32 | Executive Risk Ind Inc. | 0.22% | \$8,831 |
| 33 | Federated Serv Ins Co | 0.21% | \$8,581 |
| 34 | Colonial Surety Co | 0.20% | \$8,313 |
| 35 | Ohio Farmers Ins Co | 0.18% | \$7,504 |
| 36 | Universal Underwriters Of TX Ins | 0.17% | \$6,939 |
| 37 | Universal Underwriters Ins Co | 0.16% | \$6,719 |
| 38 | Twin City Fire Ins Co | 0.16% | \$6,405 |
| 39 | Continental Cas Co | 0.15% | \$6,328 |
| 40 | Nationwide Mut Ins Co | 0.15% | \$6,181 |
| 41 | Philadelphia Ind Ins Co | 0.15% | \$6,036 |
| 42 | Great Northern Ins Co | 0.11% | \$4,602 |
| 43 | Berkley Regional Ins Co | 0.08% | \$3,355 |
| 44 | Ohio Cas Ins Co | 0.07% | \$2,689 |

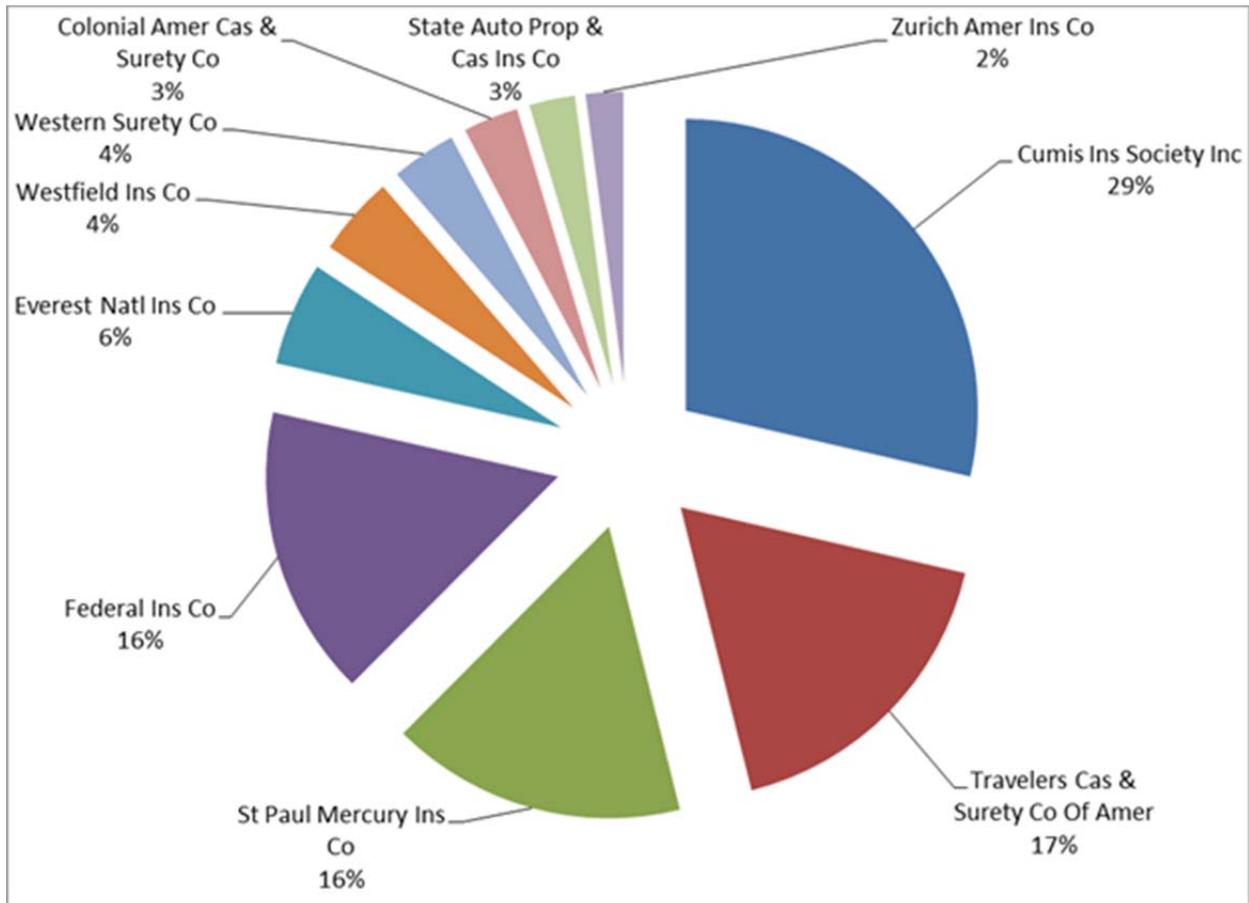
Fidelity

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 45 | Travelers Prop Cas Co Of Amer | 0.06% | \$2,549 |
| 46 | Travelers Ind Co Of CT | 0.06% | \$2,397 |
| 47 | Nationwide Agribusiness Ins Co | 0.06% | \$2,383 |
| 48 | Pennsylvania Natl Mut Cas Ins Co | 0.05% | \$2,199 |
| 49 | Great Amer Assur Co | 0.05% | \$2,070 |
| 50 | Greenwich Ins Co | 0.04% | \$1,529 |
| 51 | Federated Rural Electric Ins Exch | 0.04% | \$1,510 |
| 52 | Travelers Ind Co Of Amer | 0.04% | \$1,488 |
| 53 | Vigilant Ins Co | 0.03% | \$1,422 |
| 54 | Travelers Cas & Surety Co | 0.03% | \$1,258 |
| 55 | Phoenix Ins Co | 0.03% | \$1,148 |
| 56 | Charter Oak Fire Ins Co | 0.03% | \$1,047 |
| 57 | Great Amer Ins Co of NY | 0.02% | \$874 |
| 58 | American States Ins Co | 0.02% | \$803 |
| 59 | Scottsdale Ind Co | 0.02% | \$739 |
| 60 | American Economy Ins Co | 0.02% | \$659 |
| 61 | Platte River Ins Co | 0.02% | \$654 |
| 62 | Selective Ins Co Of Amer | 0.01% | \$510 |
| 63 | General Cas Co Of WI | 0.01% | \$477 |
| 64 | American Guar & Liab Ins | 0.01% | \$447 |
| 65 | Continental Ins Co | 0.01% | \$354 |
| 66 | Pennsylvania Lumbermen's Mut Ins | 0.01% | \$303 |
| 67 | United States Fidelity & Guar Co | 0.01% | \$286 |
| 68 | Westfield Natl Ins Co | 0.01% | \$277 |
| 69 | American Zurich Ins Co | 0.01% | \$249 |
| 70 | Allstate Ins Co | 0.00% | \$137 |
| 71 | American Alt Ins Corp | 0.00% | \$133 |
| 72 | Century Surety Co | 0.00% | \$84 |
| 73 | Farmland Mut Ins Co | 0.00% | \$79 |
| 74 | NGM Ins Co | 0.00% | \$20 |
| 75 | Transportation Ins Co | 0.00% | \$10 |
| 76 | Vanliner Ins Co | 0.00% | (\$156) |
| 77 | Bond Safeguard Ins Co | -0.41% | (\$16,716) |

| | | |
|------------------------------|---------|-------------|
| Total for Top 10 Insurers | 82.35% | \$3,364,405 |
| Total for All Other Insurers | 17.65% | \$720,911 |
| Total for All Insurers | 100.00% | \$4,085,316 |

Fidelity

Graph Reflects Top 10 Insurers' Percentage of Market

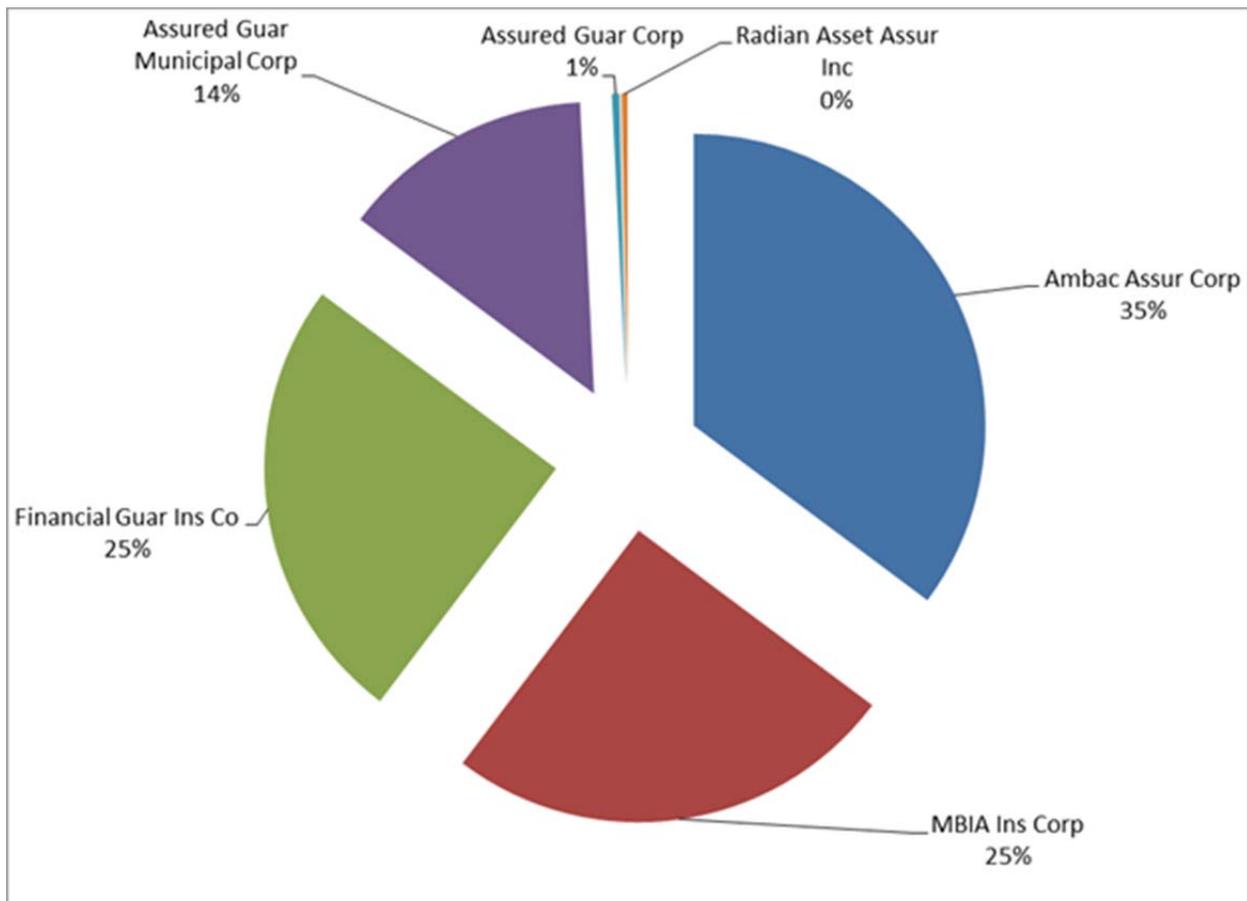


Financial Guaranty

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|-----------------------------|-------------------|------------------------|
| 1 | Ambac Assur Corp | 35.21% | \$1,528,454 |
| 2 | MBIA Ins Corp | 25.10% | \$1,089,403 |
| 3 | Financial Guar Ins Co | 24.88% | \$1,080,020 |
| 4 | Assured Guar Municipal Corp | 14.04% | \$609,322 |
| 5 | Assured Guar Corp | 0.42% | \$18,258 |
| 6 | Radian Asset Assur Inc. | 0.35% | \$14,996 |
| Total for Top 10 Insurers | | 100.00% | \$4,340,453 |
| Total for All Other Insurers | | | |
| Total for All Insurers | | 100.00% | \$4,340,453 |

Financial Guaranty

Graph Reflects Top 10 Insurers' Percentage of Market



Fire

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 1 | Farm Family Cas Ins Co | 6.99% | \$3,950,760 |
| 2 | Wva Ins Co | 5.97% | \$3,374,996 |
| 3 | Farmers Mech Mut Fire Ins Of WV | 5.75% | \$3,247,664 |
| 4 | Zurich Amer Ins Co | 5.72% | \$3,233,710 |
| 5 | American Security Ins Co | 5.16% | \$2,914,977 |
| 6 | Dorinco Reins Co | 5.14% | \$2,901,720 |
| 7 | State Auto Prop & Cas Ins Co | 4.13% | \$2,331,464 |
| 8 | Erie Ins Prop & Cas Co | 4.12% | \$2,330,342 |
| 9 | Travelers Prop Cas Co Of Amer | 3.74% | \$2,114,835 |
| 10 | Nationwide Mut Fire Ins Co | 3.61% | \$2,040,164 |
| 11 | Axis Ins Co | 3.49% | \$1,971,658 |
| 12 | American Modern Select Ins Co | 3.16% | \$1,786,162 |
| 13 | Municipal Mut Ins Co | 3.05% | \$1,723,235 |
| 14 | Factory Mut Ins Co | 2.70% | \$1,527,286 |
| 15 | RSUI Ind Co | 2.70% | \$1,526,166 |
| 16 | Westfield Ins Co | 2.34% | \$1,323,277 |
| 17 | Farmers Mut Ins Co | 2.25% | \$1,269,777 |
| 18 | HDI Gerling Amer Ins Co | 2.24% | \$1,267,496 |
| 19 | Safe Ins Co | 1.95% | \$1,100,821 |
| 20 | American Modern Home Ins Co | 1.51% | \$850,472 |
| 21 | Liberty Mut Fire Ins Co | 1.32% | \$744,098 |
| 22 | Cincinnati Ins Co | 1.30% | \$733,321 |
| 23 | AXA Ins Co | 1.08% | \$610,318 |
| 24 | Foremost Ins Co Grand Rapids MI | 1.07% | \$602,006 |
| 25 | General Ins Co Of Amer | 1.05% | \$595,372 |
| 26 | Travelers Ind Co | 1.00% | \$567,642 |
| 27 | Pan Handle Farmers Mut Ins Co Of WV | 0.99% | \$562,021 |
| 28 | Allianz Global Risks US Ins Co | 0.98% | \$556,105 |
| 29 | Westport Ins Corp | 0.89% | \$505,573 |
| 30 | Continental Cas Co | 0.88% | \$497,688 |
| 31 | State Automobile Mut Ins Co | 0.81% | \$455,175 |
| 32 | United Serv Automobile Assn. | 0.77% | \$437,599 |
| 33 | West Virginia Farmers Mut Ins Assoc | 0.67% | \$380,099 |
| 34 | Pennsylvania Lumbermen's Mut Ins | 0.67% | \$375,849 |
| 35 | Balboa Ins Co | 0.66% | \$372,681 |
| 36 | XL Ins Amer Inc. | 0.64% | \$362,611 |
| 37 | Sentry Select Ins Co | 0.52% | \$292,442 |
| 38 | Tokio Marine & Nichido Fire Ins Co | 0.51% | \$288,081 |
| 39 | Lumbermen's Underwriting Alliance | 0.39% | \$219,846 |
| 40 | Yosemite Ins Co | 0.37% | \$206,623 |
| 41 | St Paul Fire & Marine Ins Co | 0.36% | \$205,244 |
| 42 | The Cincinnati Ind Co | 0.36% | \$204,416 |
| 43 | USAA Cas Ins Co | 0.36% | \$204,334 |
| 44 | Affiliated Fm Ins Co | 0.36% | \$203,371 |

Fire

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 45 | St Paul Mercury Ins Co | 0.34% | \$190,334 |
| 46 | Motorists Mut Ins Co | 0.33% | \$185,365 |
| 47 | American Guar & Liab Ins | 0.33% | \$185,322 |
| 48 | Federated Mut Ins Co | 0.32% | \$180,070 |
| 49 | National Union Fire Ins Co Of Pitts | 0.29% | \$163,285 |
| 50 | Encompass Ins Co Of Amer | 0.28% | \$159,566 |
| 51 | Charter Oak Fire Ins Co | 0.25% | \$143,137 |
| 52 | Travelers Ind Co Of CT | 0.24% | \$134,451 |
| 53 | Sompo Japan Ins Co of Amer | 0.21% | \$120,170 |
| 54 | Insurance Co Of The State Of PA | 0.20% | \$110,637 |
| 55 | Nationwide Mut Ins Co | 0.18% | \$101,133 |
| 56 | Seneca Ins Co Inc. | 0.18% | \$100,201 |
| 57 | Horace Mann Ins Co | 0.17% | \$98,714 |
| 58 | Independent Mut Fire Ins Co | 0.17% | \$93,896 |
| 59 | Aegis Security Ins Co | 0.16% | \$90,961 |
| 60 | West Virginia Natl Auto Ins Co | 0.16% | \$88,537 |
| 61 | Greenwich Ins Co | 0.16% | \$88,067 |
| 62 | St Paul Protective Ins Co | 0.15% | \$87,186 |
| 63 | Hartford Underwriters Ins Co | 0.12% | \$67,242 |
| 64 | Companion Prop & Cas Ins Co | 0.11% | \$60,751 |
| 65 | Lititz Mut Ins Co | 0.11% | \$60,159 |
| 66 | Cincinnati Cas Co | 0.10% | \$54,527 |
| 67 | Verlan Fire Ins Co MD | 0.09% | \$52,163 |
| 68 | Inland Mut Ins Co | 0.09% | \$52,094 |
| 69 | Universal Underwriters Ins Co | 0.09% | \$49,713 |
| 70 | USAA Gen Ind Co | 0.08% | \$44,626 |
| 71 | Travelers Ind Co Of Amer | 0.08% | \$42,374 |
| 72 | Federated Serv Ins Co | 0.07% | \$40,221 |
| 73 | Phoenix Ins Co | 0.06% | \$35,720 |
| 74 | American States Ins Co | 0.06% | \$35,092 |
| 75 | Arch Ins Co | 0.06% | \$33,089 |
| 76 | Encompass Ind Co | 0.06% | \$31,659 |
| 77 | Automobile Ins Co Of Hartford CT | 0.05% | \$31,064 |
| 78 | Universal Underwriters Of TX Ins | 0.05% | \$30,964 |
| 79 | Diamond State Ins Co | 0.05% | \$29,311 |
| 80 | Garrison Prop & Cas Ins Co | 0.05% | \$28,904 |
| 81 | United Cas Ins Co Of Amer | 0.05% | \$27,626 |
| 82 | Pennsylvania Natl Mut Cas Ins Co | 0.05% | \$26,181 |
| 83 | Encompass Home & Auto Ins Co | 0.05% | \$25,983 |
| 84 | Wesco Ins Co | 0.04% | \$24,316 |
| 85 | Imperium Ins Co | 0.04% | \$22,874 |
| 86 | Amica Mut Ins Co | 0.04% | \$20,514 |
| 87 | MutualAid eXchange | 0.03% | \$17,743 |
| 88 | Selective Ins Co Of Amer | 0.03% | \$16,408 |

Fire

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 89 | Nationwide Prop & Cas Ins Co | 0.03% | \$16,312 |
| 90 | ACA Ins Co | 0.02% | \$12,931 |
| 91 | Ohio Cas Ins Co | 0.02% | \$12,213 |
| 92 | Employers Mut Cas Co | 0.02% | \$11,492 |
| 93 | Alterra Amer Ins Co | 0.02% | \$11,243 |
| 94 | Nationwide Agribusiness Ins Co | 0.02% | \$11,146 |
| 95 | Hartford Fire In Co | 0.02% | \$10,122 |
| 96 | Great Midwest Ins Co | 0.02% | \$8,829 |
| 97 | Transguard Ins Co Of Amer Inc. | 0.02% | \$8,740 |
| 98 | Armed Forces Ins Exch | 0.01% | \$8,433 |
| 99 | Peninsula Ins Co | 0.01% | \$7,983 |
| 100 | First Natl Ins Co Of Amer | 0.01% | \$7,656 |
| 101 | Hanover Ins Co | 0.01% | \$7,603 |
| 102 | Chubb Natl Ins Co | 0.01% | \$7,087 |
| 103 | American Reliable Ins Co | 0.01% | \$6,259 |
| 104 | Employers Fire Ins Co | 0.01% | \$6,165 |
| 105 | Atlantic Specialty Ins Co | 0.01% | \$6,001 |
| 106 | American Ins Co | 0.01% | \$5,753 |
| 107 | Ace Amer Ins Co | 0.01% | \$5,663 |
| 108 | American Economy Ins Co | 0.01% | \$5,168 |
| 109 | QBE Ins Corp | 0.01% | \$4,974 |
| 110 | Regis Ins Co | 0.01% | \$4,886 |
| 111 | Granite State Ins Co | 0.01% | \$4,745 |
| 112 | Federated Rural Electric Ins Exch | 0.01% | \$4,294 |
| 113 | National Cas Co | 0.01% | \$3,574 |
| 114 | American Fire & Cas Co | 0.01% | \$3,290 |
| 115 | Guideone Mut Ins Co | 0.01% | \$3,185 |
| 116 | Continental Ins Co | 0.01% | \$3,183 |
| 117 | Northland Ins Co | 0.01% | \$3,138 |
| 118 | Beazley Ins Co Inc. | 0.01% | \$3,099 |
| 119 | OneBeacon Amer Ins Co | 0.01% | \$2,906 |
| 120 | National Fire Ins Co Of Hartford | 0.00% | \$2,694 |
| 121 | Harco Natl Ins Co | 0.00% | \$1,650 |
| 122 | XL Specialty Ins Co | 0.00% | \$1,625 |
| 123 | Federal Ins Co | 0.00% | \$1,599 |
| 124 | Ohio Security Ins Co | 0.00% | \$1,332 |
| 125 | Great Amer Assur Co | 0.00% | \$1,196 |
| 126 | American Zurich Ins Co | 0.00% | \$1,010 |
| 127 | Great Amer Ins Co of NY | 0.00% | \$985 |
| 128 | Berkley Natl Ins Co | 0.00% | \$902 |
| 129 | Vigilant Ins Co | 0.00% | \$847 |
| 130 | Standard Guar Ins Co | 0.00% | \$830 |
| 131 | Tower Ins Co Of NY | 0.00% | \$815 |
| 132 | Electric Ins Co | 0.00% | \$737 |

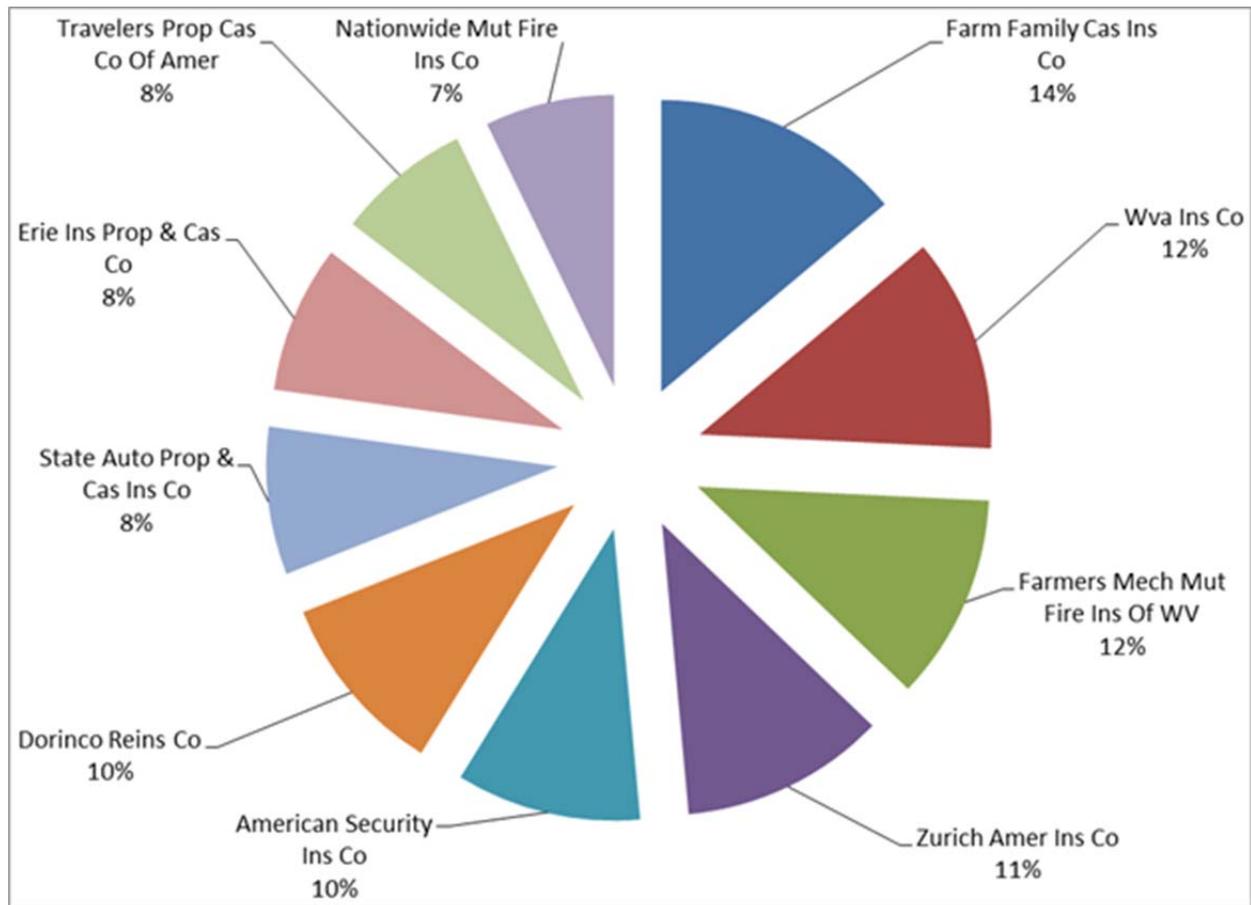
Fire

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 133 | American Alt Ins Corp | 0.00% | \$734 |
| 134 | AXIS Reins Co | 0.00% | \$722 |
| 135 | Guideone Specialty Mut Ins Co | 0.00% | \$704 |
| 136 | Valley Forge Ins Co | 0.00% | \$644 |
| 137 | General Cas Co Of WI | 0.00% | \$644 |
| 138 | Starnet Ins Co | 0.00% | \$537 |
| 139 | Great Northern Ins Co | 0.00% | \$425 |
| 140 | Sentry Ins A Mut Co | 0.00% | \$421 |
| 141 | Sparta Ins Co | 0.00% | \$387 |
| 142 | Praetorian Ins Co | 0.00% | \$379 |
| 143 | Nova Cas Co | 0.00% | \$371 |
| 144 | Westchester Fire Ins Co | 0.00% | \$355 |
| 145 | Associated Ind Corp | 0.00% | \$312 |
| 146 | Great Amer Alliance Ins Co | 0.00% | \$272 |
| 147 | Tower Natl Ins Co | 0.00% | \$227 |
| 148 | Utica Mut Ins Co | 0.00% | \$224 |
| 149 | Church Mut Ins Co | 0.00% | \$222 |
| 150 | Firemen's Ins Co Of Washington DC | 0.00% | \$212 |
| 151 | Capitol Ind Corp | 0.00% | \$182 |
| 152 | Nipponkoa Ins Co Ltd US Br | 0.00% | \$83 |
| 153 | Castlepoint Natl Ins Co | 0.00% | \$78 |
| 154 | Torus Natl Ins Co | 0.00% | \$54 |
| 155 | Continental Western Ins Co | 0.00% | \$30 |
| 156 | Great Amer Ins Co | 0.00% | \$17 |
| 157 | St Paul Guardian Ins Co | 0.00% | \$10 |
| 158 | National Amer Ins Co | 0.00% | \$5 |
| 159 | Philadelphia Ind Ins Co | 0.00% | \$1 |
| 160 | Pacific Ind Co | 0.00% | \$1 |
| 161 | West Amer Ins Co | 0.00% | (\$489) |

| | | |
|------------------------------|---------|--------------|
| Total for Top 10 Insurers | 50.34% | \$28,440,632 |
| Total for All Other Insurers | 49.66% | \$28,053,274 |
| Total for All Insurers | 100.00% | \$56,493,906 |

Fire

Graph Reflects Top 10 Insurers' Percentage of Market



Homeowners Multiple Peril

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 1 | State Farm Fire & Cas Co | 25.60% | \$92,682,882 |
| 2 | Erie Ins Prop & Cas Co | 13.70% | \$49,604,290 |
| 3 | Nationwide Mut Fire Ins Co | 7.63% | \$27,628,537 |
| 4 | Nationwide Prop & Cas Ins Co | 6.99% | \$25,309,842 |
| 5 | Westfield Ins Co | 4.60% | \$16,670,543 |
| 6 | Allstate Ins Co | 3.93% | \$14,236,088 |
| 7 | Farmers Mech Mut Fire Ins Of WV | 2.74% | \$9,914,122 |
| 8 | State Auto Prop & Cas Ins Co | 2.63% | \$9,537,931 |
| 9 | Allstate Prop & Cas Ins Co | 2.51% | \$9,085,412 |
| 10 | Liberty Mut Fire Ins Co | 2.17% | \$7,871,336 |
| 11 | Wva Ins Co | 2.15% | \$7,786,456 |
| 12 | Municipal Mut Ins Co | 2.00% | \$7,252,078 |
| 13 | United Serv Automobile Assn. | 1.89% | \$6,841,638 |
| 14 | American Modern Home Ins Co | 1.63% | \$5,914,709 |
| 15 | Safeco Ins Co Of Amer | 1.53% | \$5,551,200 |
| 16 | Foremost Ins Co Grand Rapids MI | 1.41% | \$5,095,639 |
| 17 | Property & Cas Ins Co Of Hartford | 1.25% | \$4,521,035 |
| 18 | American Natl Prop & Cas Co | 1.19% | \$4,293,787 |
| 19 | Motorists Mut Ins Co | 1.02% | \$3,690,267 |
| 20 | Encompass Ins Co Of Amer | 0.94% | \$3,407,070 |
| 21 | Liberty Ins Corp | 0.94% | \$3,402,205 |
| 22 | USAA Cas Ins Co | 0.90% | \$3,259,161 |
| 23 | Encompass Ind Co | 0.87% | \$3,155,703 |
| 24 | Allstate Ind Co | 0.85% | \$3,075,303 |
| 25 | Metropolitan Prop & Cas Ins Co | 0.83% | \$3,005,582 |
| 26 | Homesite Ins Co Of The Midwest | 0.57% | \$2,055,667 |
| 27 | Farmers Mut Ins Co | 0.56% | \$2,038,997 |
| 28 | Pan Handle Farmers Mut Ins Co Of WV | 0.53% | \$1,907,993 |
| 29 | Foremost Prop & Cas Ins Co | 0.46% | \$1,658,528 |
| 30 | American Bankers Ins Co Of FL | 0.45% | \$1,639,661 |
| 31 | Safe Ins Co | 0.45% | \$1,631,457 |
| 32 | Teachers Ins Co | 0.44% | \$1,588,709 |
| 33 | Horace Mann Ins Co | 0.37% | \$1,353,798 |
| 34 | Auto Club Prop Cas Ins Co | 0.36% | \$1,312,343 |
| 35 | USAA Gen Ind Co | 0.34% | \$1,242,761 |
| 36 | Aegis Security Ins Co | 0.31% | \$1,110,024 |
| 37 | Vigilant Ins Co | 0.25% | \$915,613 |
| 38 | Erie Ins Co | 0.25% | \$899,263 |
| 39 | Hartford Ins Co Of The Midwest | 0.24% | \$851,897 |
| 40 | Encompass Home & Auto Ins Co | 0.20% | \$739,358 |
| 41 | Standard Fire Ins Co | 0.19% | \$703,898 |
| 42 | American Family Home Ins Co | 0.18% | \$633,847 |
| 43 | LM Ins Corp | 0.17% | \$627,434 |
| 44 | Lititz Mut Ins Co | 0.17% | \$620,310 |

Homeowners Multiple Peril

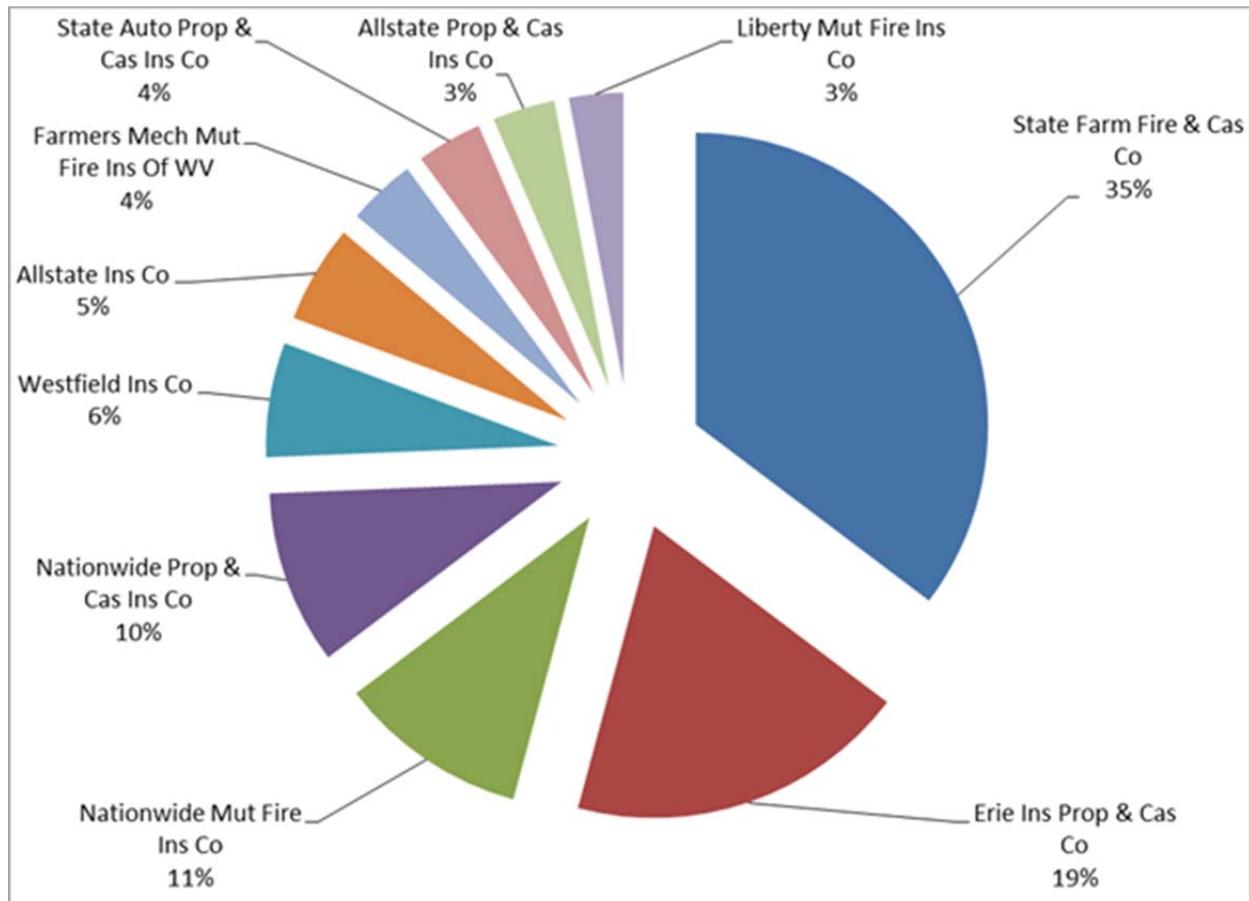
| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 45 | Federal Ins Co | 0.16% | \$587,753 |
| 46 | Sentinel Ins Co Ltd | 0.15% | \$549,062 |
| 47 | Cincinnati Ins Co | 0.15% | \$544,328 |
| 48 | Amica Mut Ins Co | 0.14% | \$521,520 |
| 49 | Garrison Prop & Cas Ins Co | 0.14% | \$508,765 |
| 50 | Chartis Prop Cas Co | 0.12% | \$417,945 |
| 51 | Economy Premier Assur Co | 0.10% | \$360,712 |
| 52 | Empire Fire & Marine Ins Co | 0.09% | \$321,838 |
| 53 | Trumbull Ins Co | 0.09% | \$315,212 |
| 54 | American Natl Gen Ins Co | 0.07% | \$271,130 |
| 55 | American Security Ins Co | 0.05% | \$194,902 |
| 56 | ACA Ins Co | 0.05% | \$179,666 |
| 57 | Armed Forces Ins Exch | 0.05% | \$170,183 |
| 58 | Fidelity Natl Ins Co | 0.04% | \$149,087 |
| 59 | West Virginia Natl Auto Ins Co | 0.04% | \$131,459 |
| 60 | Allstate Vehicle & Prop Ins Co | 0.04% | \$126,870 |
| 61 | Twin City Fire Ins Co | 0.03% | \$126,117 |
| 62 | MutualAid eXchange | 0.03% | \$99,720 |
| 63 | Travelers Ind Co Of Amer | 0.03% | \$95,008 |
| 64 | Hartford Accident & Ind Co | 0.02% | \$88,282 |
| 65 | Standard Guar Ins Co | 0.02% | \$77,358 |
| 66 | Fidelity & Deposit Co Of MD | 0.02% | \$65,853 |
| 67 | American Ins Co | 0.02% | \$62,540 |
| 68 | Balboa Ins Co | 0.01% | \$51,824 |
| 69 | California Cas Ind Exch | 0.01% | \$46,751 |
| 70 | Inland Mut Ins Co | 0.01% | \$43,419 |
| 71 | Great Northern Ins Co | 0.01% | \$42,490 |
| 72 | QBE Ins Corp | 0.01% | \$30,162 |
| 73 | Bankers Standard Ins Co | 0.01% | \$26,391 |
| 74 | Electric Ins Co | 0.01% | \$18,817 |
| 75 | Farmers & Mechanics Fire & Cas Ins I | 0.00% | \$17,257 |
| 76 | Hartford Cas Ins Co | 0.00% | \$11,064 |
| 77 | Automobile Ins Co Of Hartford CT | 0.00% | \$8,124 |
| 78 | Church Mut Ins Co | 0.00% | \$7,746 |
| 79 | Hartford Fire In Co | 0.00% | \$5,977 |
| 80 | Merastar Ins Co | 0.00% | \$5,201 |
| 81 | Praetorian Ins Co | 0.00% | \$4,809 |
| 82 | Hartford Underwriters Ins Co | 0.00% | \$1,332 |
| 83 | NGM Ins Co | 0.00% | \$688 |
| 84 | First Amer Prop & Cas Ins Co | 0.00% | \$571 |
| 85 | American Reliable Ins Co | 0.00% | \$351 |
| 86 | Privilege Underwriters Recp Exch | 0.00% | \$118 |
| 87 | Fireman's Fund Ins Co | 0.00% | \$39 |
| 88 | The Cincinnati Ind Co | 0.00% | \$35 |

Homeowners Multiple Peril

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|-----------------------|-------------------|------------------------|
| 89 | Markel Amer Ins Co | 0.00% | \$10 |
| 90 | Cincinnati Cas Co | 0.00% | \$4 |
| 91 | Nationwide Mut Ins Co | -0.16% | (\$579,835) |
| Total for Top 10 Insurers | | 72.52% | \$262,540,983 |
| Total for All Other Insurers | | 27.48% | \$99,492,046 |
| Total for All Insurers | | 100.00% | \$362,033,029 |

Homeowners Multiple Peril

Graph Reflects Top 10 Insurers' Percentage of Market



Inland Marine

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------|----------------------|------------------------------|
| 1 | Continental Cas Co | 17.26% | \$10,808,269 |
| 2 | Liberty Mut Ins Co | 13.05% | \$8,172,996 |
| 3 | Westfield Ins Co | 6.58% | \$4,124,066 |
| 4 | Travelers Prop Cas Co Of Amer | 6.30% | \$3,942,930 |
| 5 | American Security Ins Co | 4.39% | \$2,752,316 |
| 6 | Factory Mut Ins Co | 4.18% | \$2,618,206 |
| 7 | State Farm Fire & Cas Co | 4.13% | \$2,586,525 |
| 8 | Old Republic Ins Co | 3.17% | \$1,987,430 |
| 9 | American Bankers Ins Co Of FL | 2.12% | \$1,329,425 |
| 10 | AGCS Marine Ins Co | 2.10% | \$1,317,378 |
| 11 | Farm Family Cas Ins Co | 1.77% | \$1,107,430 |
| 12 | Erie Ins Prop & Cas Co | 1.74% | \$1,091,043 |
| 13 | Zurich Amer Ins Co | 1.46% | \$916,387 |
| 14 | Arch Ins Co | 1.35% | \$843,407 |
| 15 | State Auto Prop & Cas Ins Co | 1.33% | \$830,260 |
| 16 | Jefferson Ins Co | 1.28% | \$803,064 |
| 17 | Stonebridge Cas Ins Co | 1.26% | \$789,841 |
| 18 | Essentia Ins Co | 1.26% | \$786,648 |
| 19 | Sentry Select Ins Co | 1.09% | \$680,417 |
| 20 | RSUI Ind Co | 1.04% | \$654,054 |
| 21 | Nationwide Mut Ins Co | 0.97% | \$610,388 |
| 22 | Motorists Mut Ins Co | 0.88% | \$549,865 |
| 23 | Hartford Fire In Co | 0.78% | \$488,281 |
| 24 | Nationwide Mut Fire Ins Co | 0.72% | \$448,275 |
| 25 | Allstate Ins Co | 0.67% | \$421,294 |
| 26 | Cincinnati Ins Co | 0.67% | \$418,049 |
| 27 | National Cas Co | 0.63% | \$395,924 |
| 28 | St Paul Fire & Marine Ins Co | 0.63% | \$395,888 |
| 29 | Greenwich Ins Co | 0.63% | \$392,435 |
| 30 | RLI Ins Co | 0.61% | \$384,973 |
| 31 | American Modern Home Ins Co | 0.60% | \$377,707 |
| 32 | American Zurich Ins Co | 0.60% | \$375,478 |
| 33 | Progressive Classic Ins Co | 0.59% | \$371,314 |
| 34 | Nationwide Prop & Cas Ins Co | 0.56% | \$353,086 |
| 35 | Great Amer Ins Co of NY | 0.56% | \$348,853 |
| 36 | New Hampshire Ins Co | 0.45% | \$284,269 |
| 37 | Imperium Ins Co | 0.45% | \$281,417 |
| 38 | Northland Ins Co | 0.39% | \$245,809 |
| 39 | Argonaut Ins Co | 0.37% | \$230,435 |
| 40 | Hanover Ins Co | 0.36% | \$228,307 |
| 41 | American Alt Ins Corp | 0.36% | \$224,552 |
| 42 | Federal Ins Co | 0.33% | \$205,522 |
| 43 | Great Midwest Ins Co | 0.33% | \$205,085 |
| 44 | Amex Assur Co | 0.31% | \$193,599 |

Inland Marine

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 45 | Foremost Ins Co Grand Rapids MI | 0.30% | \$187,503 |
| 46 | Safeco Ins Co Of Amer | 0.27% | \$168,782 |
| 47 | Phoenix Ins Co | 0.26% | \$165,596 |
| 48 | Vigilant Ins Co | 0.26% | \$163,058 |
| 49 | Jewelers Mut Ins Co | 0.25% | \$158,136 |
| 50 | United Serv Automobile Assn. | 0.24% | \$149,454 |
| 51 | Encompass Ins Co Of Amer | 0.24% | \$148,667 |
| 52 | Seneca Ins Co Inc. | 0.23% | \$144,714 |
| 53 | Great Amer Assur Co | 0.23% | \$144,607 |
| 54 | Charter Oak Fire Ins Co | 0.22% | \$140,105 |
| 55 | North River Ins Co | 0.22% | \$138,856 |
| 56 | XL Specialty Ins Co | 0.22% | \$135,644 |
| 57 | Allianz Global Risks US Ins Co | 0.21% | \$131,938 |
| 58 | Canal Ins Co | 0.21% | \$131,840 |
| 59 | Navigators Ins Co | 0.21% | \$129,841 |
| 60 | United Financial Cas Co | 0.20% | \$123,054 |
| 61 | Starnet Ins Co | 0.19% | \$120,453 |
| 62 | CNL Ins Amer Inc. | 0.19% | \$119,350 |
| 63 | Affiliated Fm Ins Co | 0.19% | \$117,696 |
| 64 | United States Fire Ins Co | 0.18% | \$110,973 |
| 65 | Repwest Ins Co | 0.17% | \$108,961 |
| 66 | Progressive Max Ins Co | 0.15% | \$94,028 |
| 67 | Westchester Fire Ins Co | 0.15% | \$93,514 |
| 68 | American Reliable Ins Co | 0.14% | \$89,756 |
| 69 | Bituminous Cas Corp | 0.14% | \$86,844 |
| 70 | Allstate Prop & Cas Ins Co | 0.13% | \$80,019 |
| 71 | USAA Cas Ins Co | 0.12% | \$77,801 |
| 72 | Caterpillar Ins Co | 0.12% | \$76,212 |
| 73 | Liberty Mut Fire Ins Co | 0.12% | \$72,230 |
| 74 | Ohio Ind Co | 0.11% | \$69,253 |
| 75 | American Home Assur Co | 0.11% | \$68,806 |
| 76 | Markel Ins Co | 0.11% | \$67,042 |
| 77 | Great Amer Ins Co | 0.10% | \$64,837 |
| 78 | Pennsylvania Lumbermen's Mut Ins | 0.10% | \$59,636 |
| 79 | Alterra Amer Ins Co | 0.09% | \$59,328 |
| 80 | Star Ins Co | 0.09% | \$58,713 |
| 81 | Encompass Ind Co | 0.09% | \$56,438 |
| 82 | Travelers Ind Co Of Amer | 0.08% | \$50,910 |
| 83 | National Liab & Fire Ins Co | 0.08% | \$50,643 |
| 84 | National Union Fire Ins Co Of Pitts | 0.08% | \$50,206 |
| 85 | State Automobile Mut Ins Co | 0.08% | \$49,868 |
| 86 | The Cincinnati Ind Co | 0.08% | \$48,816 |
| 87 | Federated Mut Ins Co | 0.08% | \$48,113 |
| 88 | Securian Cas Co | 0.07% | \$46,306 |

Inland Marine

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 89 | American Road Ins Co | 0.07% | \$46,122 |
| 90 | Granite State Ins Co | 0.07% | \$45,768 |
| 91 | Aspen Amer Ins Co | 0.07% | \$45,557 |
| 92 | Diamond State Ins Co | 0.07% | \$44,222 |
| 93 | Cincinnati Cas Co | 0.07% | \$43,309 |
| 94 | Chartis Prop Cas Co | 0.06% | \$37,486 |
| 95 | Aetna Ins Co of CT | 0.06% | \$36,603 |
| 96 | West Virginia Farmers Mut Ins Assoc | 0.06% | \$36,110 |
| 97 | American Natl Prop & Cas Co | 0.06% | \$36,067 |
| 98 | Metropolitan Prop & Cas Ins Co | 0.06% | \$35,840 |
| 99 | Knightbrook Ins Co | 0.05% | \$33,322 |
| 100 | Praetorian Ins Co | 0.05% | \$33,063 |
| 101 | American Ins Co | 0.05% | \$32,440 |
| 102 | American Hallmark Ins Co Of TX | 0.05% | \$31,696 |
| 103 | Property & Cas Ins Co Of Hartford | 0.05% | \$31,592 |
| 104 | American Pet Ins Co | 0.05% | \$30,928 |
| 105 | Encompass Home & Auto Ins Co | 0.05% | \$30,697 |
| 106 | Ace Amer Ins Co | 0.05% | \$30,600 |
| 107 | American States Ins Co | 0.05% | \$28,306 |
| 108 | Zale Ind Co | 0.05% | \$28,289 |
| 109 | Markel Amer Ins Co | 0.05% | \$28,242 |
| 110 | Maxum Cas Ins Co | 0.05% | \$28,239 |
| 111 | USAA Gen Ind Co | 0.04% | \$26,735 |
| 112 | Catlin Ins Co | 0.04% | \$25,645 |
| 113 | Lumbermen's Underwriting Alliance | 0.04% | \$25,637 |
| 114 | Transguard Ins Co Of Amer Inc. | 0.04% | \$25,484 |
| 115 | Westfield Natl Ins Co | 0.04% | \$24,336 |
| 116 | Farmers Mech Mut Fire Ins Of WV | 0.04% | \$23,744 |
| 117 | Tower Ins Co Of NY | 0.03% | \$21,563 |
| 118 | Axis Ins Co | 0.03% | \$20,279 |
| 119 | Tokio Marine & Nichido Fire Ins Co | 0.03% | \$20,134 |
| 120 | Virginia Surety Co Inc. | 0.03% | \$19,449 |
| 121 | Indiana Lumbermen's Mut Ins Co | 0.03% | \$18,776 |
| 122 | Teachers Ins Co | 0.03% | \$18,058 |
| 123 | Travelers Ind Co | 0.03% | \$17,413 |
| 124 | Nationwide Agribusiness Ins Co | 0.03% | \$16,984 |
| 125 | Philadelphia Ind Ins Co | 0.03% | \$16,831 |
| 126 | Liberty Ins Corp | 0.03% | \$16,803 |
| 127 | Lyndon Southern Ins Co | 0.03% | \$16,069 |
| 128 | Castlepoint Natl Ins Co | 0.02% | \$14,482 |
| 129 | Garrison Prop & Cas Ins Co | 0.02% | \$13,362 |
| 130 | American Guar & Liab Ins | 0.02% | \$13,242 |
| 131 | Empire Fire & Marine Ins Co | 0.02% | \$12,846 |
| 132 | Central States Ind Co Of Omaha | 0.02% | \$12,611 |

Inland Marine

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 133 | Fireman's Fund Ins Co | 0.02% | \$12,539 |
| 134 | Indemnity Ins Co Of North Amer | 0.02% | \$12,478 |
| 135 | Travelers Ind Co Of CT | 0.02% | \$12,369 |
| 136 | AXA Art Ins Corp | 0.02% | \$12,086 |
| 137 | QBE Ins Corp | 0.02% | \$11,774 |
| 138 | American Automobile Ins Co | 0.02% | \$11,373 |
| 139 | Illinois Natl Ins Co | 0.02% | \$11,280 |
| 140 | Nova Cas Co | 0.02% | \$11,189 |
| 141 | Ohio Cas Ins Co | 0.02% | \$10,708 |
| 142 | Darwin Natl Assur Co | 0.02% | \$10,258 |
| 143 | Armed Forces Ins Exch | 0.02% | \$9,590 |
| 144 | National Interstate Ins Co | 0.02% | \$9,512 |
| 145 | Horace Mann Ins Co | 0.01% | \$9,176 |
| 146 | XL Ins Amer Inc. | 0.01% | \$9,000 |
| 147 | General Cas Co Of WI | 0.01% | \$8,954 |
| 148 | St Paul Mercury Ins Co | 0.01% | \$8,618 |
| 149 | Continental Ins Co | 0.01% | \$8,194 |
| 150 | Allstate Ind Co | 0.01% | \$8,191 |
| 151 | Atlantic Specialty Ins Co | 0.01% | \$8,058 |
| 152 | Economy Premier Assur Co | 0.01% | \$8,048 |
| 153 | T H E Ins Co | 0.01% | \$8,042 |
| 154 | First Natl Ins Co Of Amer | 0.01% | \$8,013 |
| 155 | Starr Ind & Liab Co | 0.01% | \$7,499 |
| 156 | BCS Ins Co | 0.01% | \$7,062 |
| 157 | Assurance Co Of Amer | 0.01% | \$7,057 |
| 158 | Federated Serv Ins Co | 0.01% | \$6,863 |
| 159 | Motorists Commercial Mut Ins Co | 0.01% | \$6,856 |
| 160 | Amica Mut Ins Co | 0.01% | \$6,420 |
| 161 | Stratford Ins Co | 0.01% | \$5,942 |
| 162 | Firemen's Ins Co Of Washington DC | 0.01% | \$5,517 |
| 163 | Great West Cas Co | 0.01% | \$5,371 |
| 164 | New York Marine & Gen Ins Co | 0.01% | \$5,307 |
| 165 | Lititz Mut Ins Co | 0.01% | \$5,052 |
| 166 | Balboa Ins Co | 0.01% | \$4,967 |
| 167 | Vanliner Ins Co | 0.01% | \$4,670 |
| 168 | Hartford Ins Co Of The Midwest | 0.01% | \$4,585 |
| 169 | Pacific Specialty Ins Co | 0.01% | \$4,489 |
| 170 | Ace Fire Underwriters Ins Co | 0.01% | \$4,427 |
| 171 | Occidental Fire & Cas Co Of NC | 0.01% | \$4,338 |
| 172 | Liberty Ins Underwriters Inc. | 0.01% | \$4,164 |
| 173 | Aegis Security Ins Co | 0.01% | \$4,139 |
| 174 | Discover Prop & Cas Ins Co | 0.01% | \$4,061 |
| 175 | Great Amer Alliance Ins Co | 0.01% | \$4,008 |
| 176 | Wesco Ins Co | 0.01% | \$3,875 |

Inland Marine

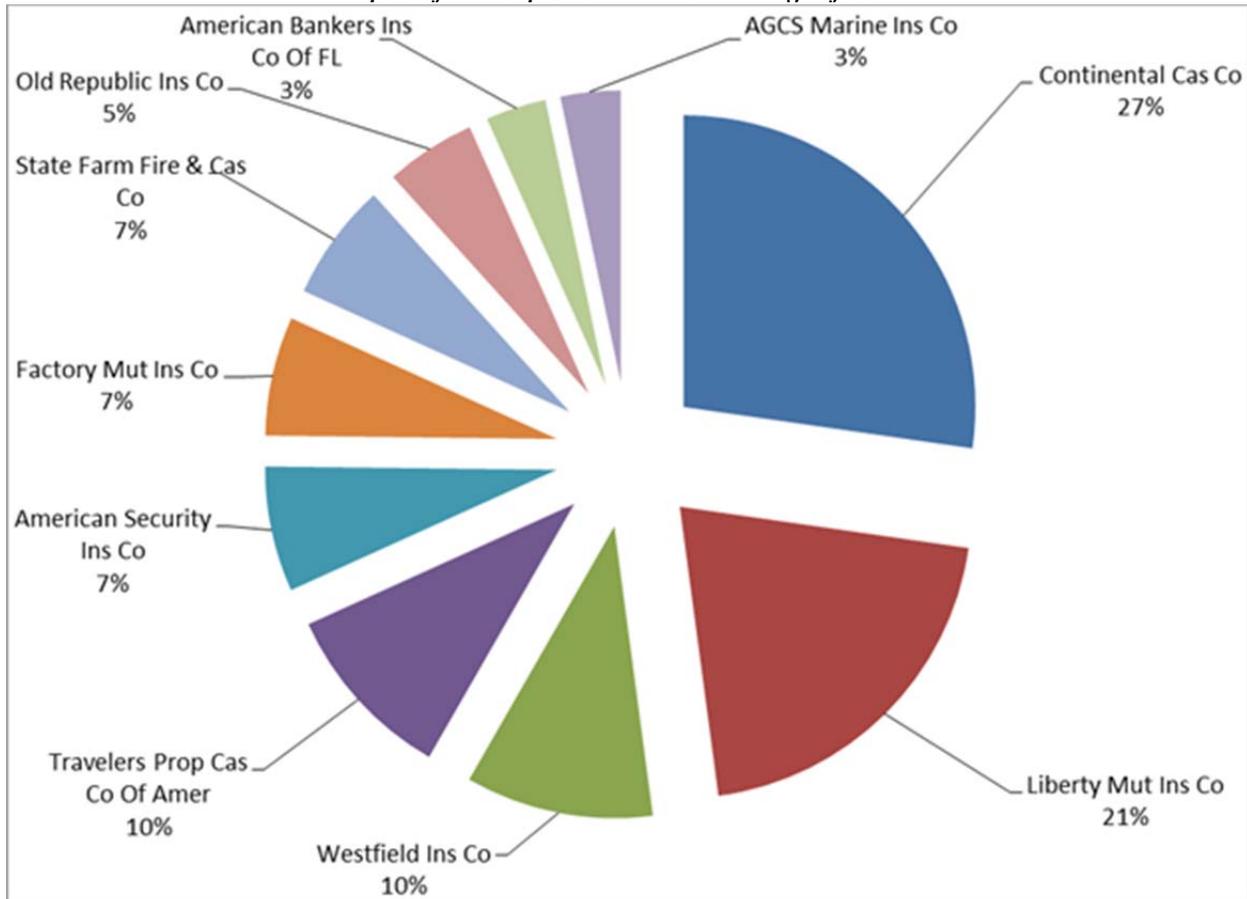
| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 177 | Standard Fire Ins Co | 0.01% | \$3,779 |
| 178 | OneBeacon Amer Ins Co | 0.01% | \$3,631 |
| 179 | Great Northern Ins Co | 0.01% | \$3,518 |
| 180 | Employers Fire Ins Co | 0.00% | \$3,074 |
| 181 | Pharmacists Mut Ins Co | 0.00% | \$2,969 |
| 182 | State Natl Ins Co Inc. | 0.00% | \$2,858 |
| 183 | Commerce & Industry Ins Co | 0.00% | \$2,856 |
| 184 | Sentinel Ins Co Ltd | 0.00% | \$2,559 |
| 185 | Companion Prop & Cas Ins Co | 0.00% | \$2,517 |
| 186 | OneBeacon Ins Co | 0.00% | \$2,475 |
| 187 | Pennsylvania Manufacturers Assoc Ins | 0.00% | \$2,234 |
| 188 | North Amer Specialty Ins Co | 0.00% | \$2,108 |
| 189 | Gateway Ins Co | 0.00% | \$2,106 |
| 190 | North Pointe Ins Co | 0.00% | \$2,020 |
| 191 | Carolina Cas Ins Co | 0.00% | \$1,885 |
| 192 | Amguard Ins Co | 0.00% | \$1,833 |
| 193 | LM Ins Corp | 0.00% | \$1,829 |
| 194 | Pennsylvania Natl Mut Cas Ins Co | 0.00% | \$1,773 |
| 195 | American Economy Ins Co | 0.00% | \$1,702 |
| 196 | Scottsdale Ind Co | 0.00% | \$1,670 |
| 197 | Trumbull Ins Co | 0.00% | \$1,626 |
| 198 | Hartford Cas Ins Co | 0.00% | \$1,490 |
| 199 | Zurich Amer Ins Co Of IL | 0.00% | \$1,272 |
| 200 | St Paul Protective Ins Co | 0.00% | \$1,231 |
| 201 | ACA Ins Co | 0.00% | \$1,223 |
| 202 | Generali Us Branch | 0.00% | \$952 |
| 203 | Maryland Cas Co | 0.00% | \$839 |
| 204 | Employers Mut Cas Co | 0.00% | \$761 |
| 205 | Harco Natl Ins Co | 0.00% | \$655 |
| 206 | Church Mut Ins Co | 0.00% | \$585 |
| 207 | Federated Rural Electric Ins Exch | 0.00% | \$579 |
| 208 | Fidelity Natl Ins Co | 0.00% | \$570 |
| 209 | St Paul Guardian Ins Co | 0.00% | \$559 |
| 210 | Allstate Vehicle & Prop Ins Co | 0.00% | \$381 |
| 211 | MutualAid eXchange | 0.00% | \$373 |
| 212 | National Ind Co | 0.00% | \$360 |
| 213 | Southern States Ins Exch | 0.00% | \$346 |
| 214 | Electric Ins Co | 0.00% | \$328 |
| 215 | Insurance Co Of The West | 0.00% | \$254 |
| 216 | Sparta Ins Co | 0.00% | \$250 |
| 217 | Twin City Fire Ins Co | 0.00% | \$215 |
| 218 | Safe Ins Co | 0.00% | \$195 |
| 219 | Northern Ins Co Of NY | 0.00% | \$195 |
| 220 | Verlan Fire Ins Co MD | 0.00% | \$169 |

Inland Marine

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|-------------------------------------|-------------------|------------------------|
| 221 | Hartford Steam Boil Inspec & Ins Co | 0.00% | \$155 |
| 222 | Universal Underwriters Ins Co | 0.00% | \$153 |
| 223 | Bankers Standard Ins Co | 0.00% | \$143 |
| 224 | California Cas Ind Exch | 0.00% | \$132 |
| 225 | Hartford Accident & Ind Co | 0.00% | \$132 |
| 226 | IDS Prop Cas Ins Co | 0.00% | \$110 |
| 227 | General Ins Co Of Amer | 0.00% | \$82 |
| 228 | American Family Home Ins Co | 0.00% | \$76 |
| 229 | Capitol Ind Corp | 0.00% | \$70 |
| 230 | Utica Mut Ins Co | 0.00% | \$63 |
| 231 | Progressive Paloverde Ins Co | 0.00% | \$60 |
| 232 | American Select Ins Co | 0.00% | \$16 |
| 233 | Torus Natl Ins Co | 0.00% | \$3 |
| 234 | Westport Ins Corp | 0.00% | \$2 |
| Total for Top 10 Insurers | | 63.29% | \$39,639,541 |
| Total for All Other Insurers | | 36.71% | \$22,989,004 |
| Total for All Insurers | | 100.00% | \$62,628,545 |

Inland Marine

Graph Reflects Top 10 Insurers' Percentage of Market



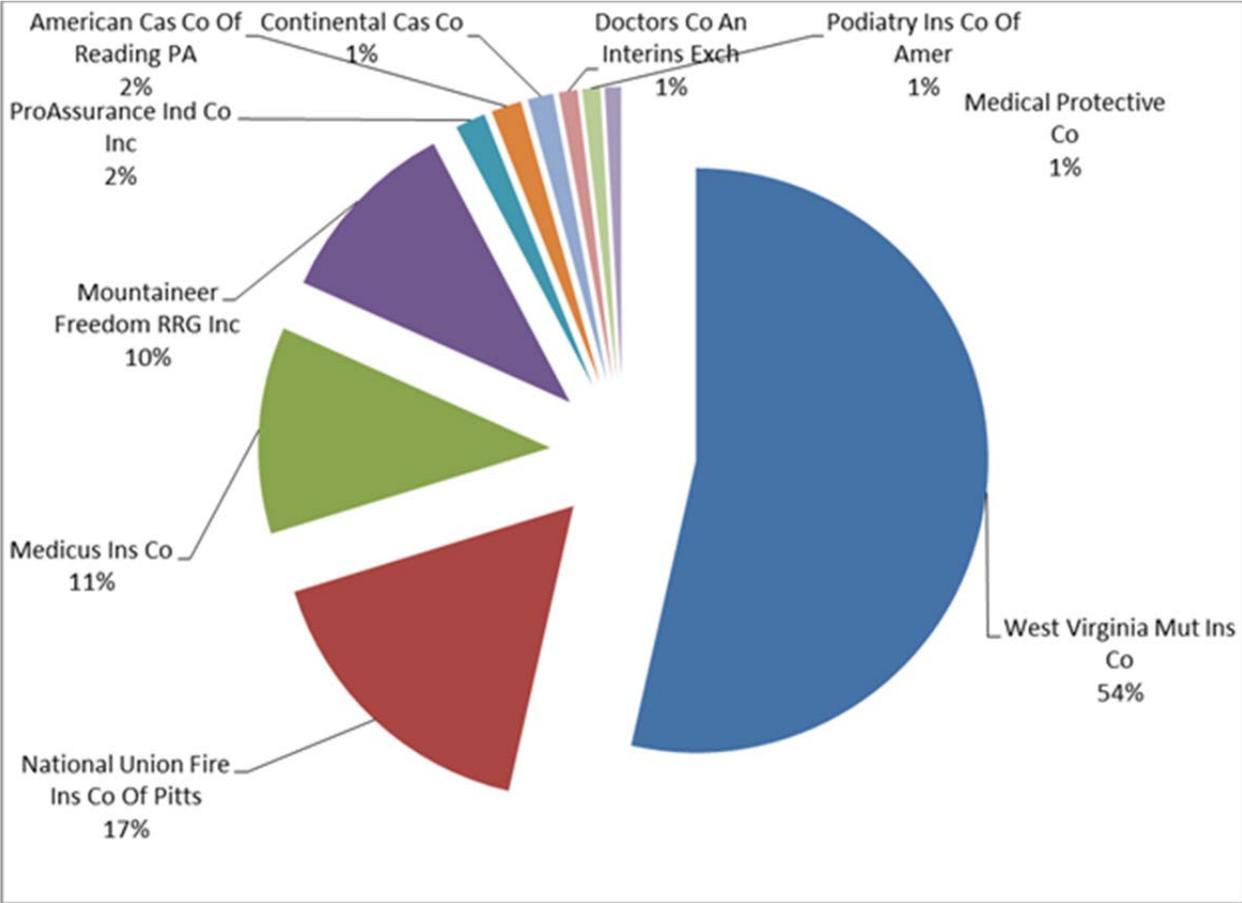
Medical Malpractice

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 1 | West Virginia Mut Ins Co | 52.14% | \$30,373,162 |
| 2 | National Union Fire Ins Co Of Pitts | 16.24% | \$9,460,388 |
| 3 | Medicus Ins Co | 11.15% | \$6,492,705 |
| 4 | Mountaineer Freedom RRG Inc. | 10.28% | \$5,988,817 |
| 5 | ProAssurance Ind Co Inc. | 1.65% | \$959,125 |
| 6 | American Cas Co Of Reading PA | 1.63% | \$951,732 |
| 7 | Continental Cas Co | 1.39% | \$807,747 |
| 8 | Doctors Co An Interins Exch | 1.01% | \$585,963 |
| 9 | Podiatry Ins Co Of Amer | 0.97% | \$564,252 |
| 10 | Medical Protective Co | 0.89% | \$516,058 |
| 11 | Cincinnati Ins Co | 0.63% | \$367,743 |
| 12 | NCMIC Ins Co | 0.56% | \$326,881 |
| 13 | Liberty Ins Underwriters Inc. | 0.38% | \$220,818 |
| 14 | Ace Amer Ins Co | 0.26% | \$153,475 |
| 15 | American Alt Ins Corp | 0.17% | \$98,562 |
| 16 | Darwin Natl Assur Co | 0.13% | \$76,945 |
| 17 | Church Mut Ins Co | 0.09% | \$50,132 |
| 18 | Campmed Cas & Ind Co Inc. | 0.08% | \$46,158 |
| 19 | Capson Physicians Ins Co | 0.08% | \$45,322 |
| 20 | Cincinnati Cas Co | 0.06% | \$33,970 |
| 21 | Cherokee Guar Co Inc. a RRG | 0.04% | \$25,572 |
| 22 | PACO Assur Co Inc. | 0.04% | \$24,274 |
| 23 | State Farm Fire & Cas Co | 0.03% | \$19,299 |
| 24 | Pharmacists Mut Ins Co | 0.03% | \$16,537 |
| 25 | Fortress Ins Co | 0.02% | \$13,692 |
| 26 | Granite State Ins Co | 0.02% | \$12,502 |
| 27 | Everest Natl Ins Co | 0.02% | \$12,346 |
| 28 | Zurich Amer Ins Co | 0.02% | \$9,135 |
| 29 | Great Divide Ins Co | 0.00% | \$1,002 |
| 30 | Chicago Ins Co | 0.00% | \$968 |
| 31 | Community Hlth Alliance Recip RRG | 0.00% | \$776 |
| 32 | American Ins Co | 0.00% | \$268 |
| 33 | Nationwide Mut Ins Co | 0.00% | \$58 |

| | | |
|------------------------------|---------|--------------|
| Total for Top 10 Insurers | 97.33% | \$56,699,949 |
| Total for All Other Insurers | 2.67% | \$1,556,435 |
| Total for All Insurers | 100.00% | \$58,256,384 |

Medical Malpractice

Graph Reflects Top 10 Insurers' Percentage of Market

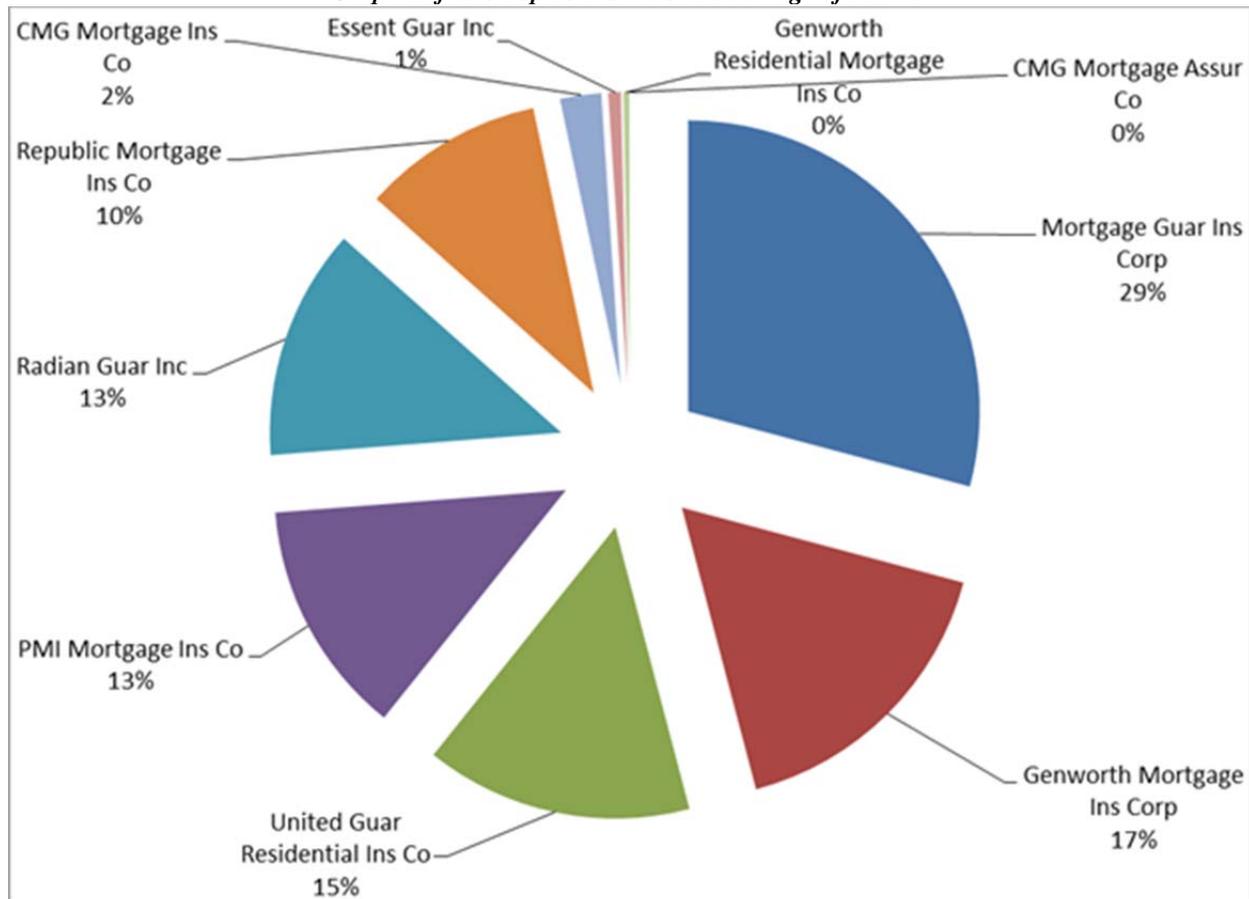


Mortgage Guaranty

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|--------------------------------------|-------------------|------------------------|
| 1 | Mortgage Guar Ins Corp | 29.14% | \$3,884,476 |
| 2 | Genworth Mortgage Ins Corp | 16.76% | \$2,233,375 |
| 3 | United Guar Residential Ins Co | 14.82% | \$1,975,548 |
| 4 | PMI Mortgage Ins Co | 13.04% | \$1,738,548 |
| 5 | Radian Guar Inc. | 12.83% | \$1,710,267 |
| 6 | Republic Mortgage Ins Co | 10.07% | \$1,341,637 |
| 7 | CMG Mortgage Ins Co | 2.29% | \$304,711 |
| 8 | Essent Guar Inc. | 0.70% | \$93,603 |
| 9 | Genworth Residential Mortgage Ins Co | 0.33% | \$44,450 |
| 10 | CMG Mortgage Assur Co | 0.01% | \$1,224 |
| 11 | United Guar Mortgage Ind Co | 0.00% | \$315 |
| 12 | MGIC Ind Corp | 0.00% | \$131 |
| Total for Top 10 Insurers | | 100.00% | \$13,327,839 |
| Total for All Other Insurers | | 0.00% | \$446 |
| Total for All Insurers | | 100.00% | \$13,328,285 |

Mortgage Guaranty

Graph Reflects Top 10 Insurers' Percentage of Market

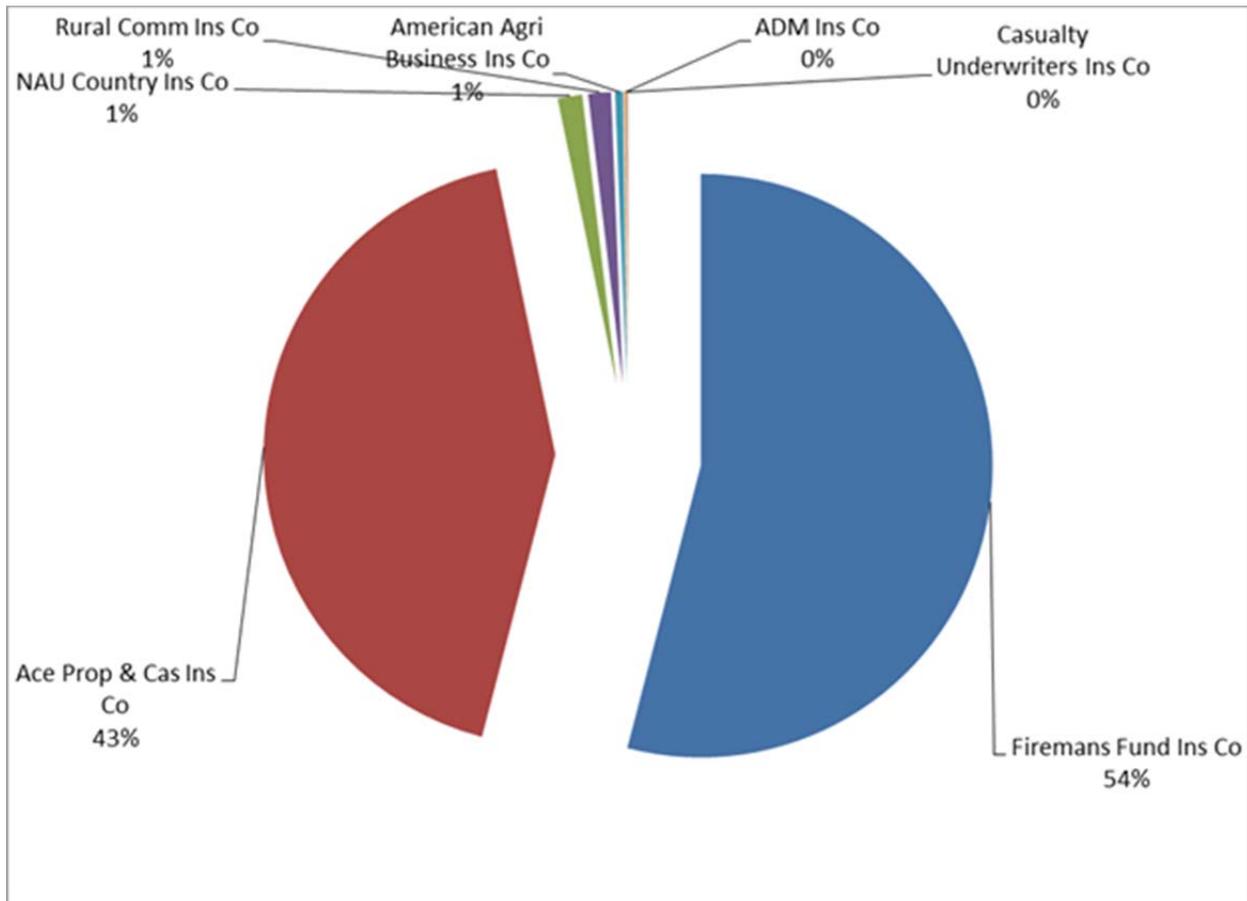


Multiple Peril Crop

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|-------------------------------|-------------------|------------------------|
| 1 | Fireman's Fund Ins Co | 54.05% | \$1,385,997 |
| 2 | Ace Prop & Cas Ins Co | 42.70% | \$1,094,832 |
| 3 | NAU Country Ins Co | 1.36% | \$34,854 |
| 4 | Rural Comm Ins Co | 1.26% | \$32,233 |
| 5 | American Agri Business Ins Co | 0.45% | \$11,476 |
| 6 | ADM Ins Co | 0.14% | \$3,589 |
| 7 | Casualty Underwriters Ins Co | 0.04% | \$1,128 |
| Total for Top 10 Insurers | | 100.00% | \$2,564,109 |
| Total for All Other Insurers | | | |
| Total for All Insurers | | 100.00% | \$2,564,109 |

Multiple Peril Crop

Graph Reflects Top 10 Insurers' Percentage of Market



Ocean Marine

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 1 | Starr Ind & Liab Co | 21.86% | \$736,830 |
| 2 | Continental Ins Co | 15.09% | \$508,712 |
| 3 | XL Specialty Ins Co | 11.55% | \$389,498 |
| 4 | Atlantic Specialty Ins Co | 7.76% | \$261,746 |
| 5 | New York Marine & Gen Ins Co | 4.79% | \$161,367 |
| 6 | Navigators Ins Co | 4.42% | \$148,872 |
| 7 | National Union Fire Ins Co Of Pitts | 3.98% | \$134,325 |
| 8 | St Paul Fire & Marine Ins Co | 3.77% | \$127,219 |
| 9 | Continental Cas Co | 3.05% | \$102,977 |
| 10 | Travelers Prop Cas Co Of Amer | 2.77% | \$93,364 |
| 11 | AGCS Marine Ins Co | 2.59% | \$87,247 |
| 12 | Northern Assur Co Of Amer | 2.35% | \$79,101 |
| 13 | Axis Ins Co | 2.13% | \$71,892 |
| 14 | RLI Ins Co | 1.73% | \$58,414 |
| 15 | AXIS Reins Co | 1.65% | \$55,485 |
| 16 | Federal Ins Co | 1.57% | \$52,924 |
| 17 | Foremost Ins Co Grand Rapids MI | 1.04% | \$34,908 |
| 18 | Seaworthy Ins Co | 0.98% | \$33,137 |
| 19 | Property & Cas Ins Co Of Hartford | 0.91% | \$30,560 |
| 20 | Markel Amer Ins Co | 0.87% | \$29,260 |
| 21 | AXA Ins Co | 0.74% | \$25,017 |
| 22 | American Modern Home Ins Co | 0.56% | \$18,821 |
| 23 | Ace Amer Ins Co | 0.52% | \$17,545 |
| 24 | Catlin Ins Co | 0.48% | \$16,034 |
| 25 | Liberty Mut Ins Co | 0.45% | \$15,152 |
| 26 | Indemnity Ins Co Of North Amer | 0.23% | \$7,796 |
| 27 | Liberty Mut Fire Ins Co | 0.23% | \$7,737 |
| 28 | United Serv Automobile Assn. | 0.23% | \$7,666 |
| 29 | Travelers Prop Cas Ins Co | 0.22% | \$7,328 |
| 30 | Motorists Mut Ins Co | 0.20% | \$6,812 |
| 31 | State Auto Prop & Cas Ins Co | 0.19% | \$6,254 |
| 32 | National Cas Co | 0.17% | \$5,685 |
| 33 | Standard Fire Ins Co | 0.15% | \$4,890 |
| 34 | Hartford Fire In Co | 0.11% | \$3,809 |
| 35 | USAA Cas Ins Co | 0.10% | \$3,535 |
| 36 | Old United Cas Co | 0.10% | \$3,290 |
| 37 | New Hampshire Ins Co | 0.10% | \$3,265 |
| 38 | Amica Mut Ins Co | 0.08% | \$2,809 |
| 39 | Ace Fire Underwriters Ins Co | 0.07% | \$2,259 |
| 40 | Travelers Ind Co | 0.05% | \$1,744 |
| 41 | Vigilant Ins Co | 0.05% | \$1,570 |
| 42 | Insurance Co of N Amer | 0.04% | \$1,399 |
| 43 | Automobile Ins Co Of Hartford CT | 0.04% | \$1,295 |
| 44 | State Natl Ins Co Inc. | 0.03% | \$1,085 |

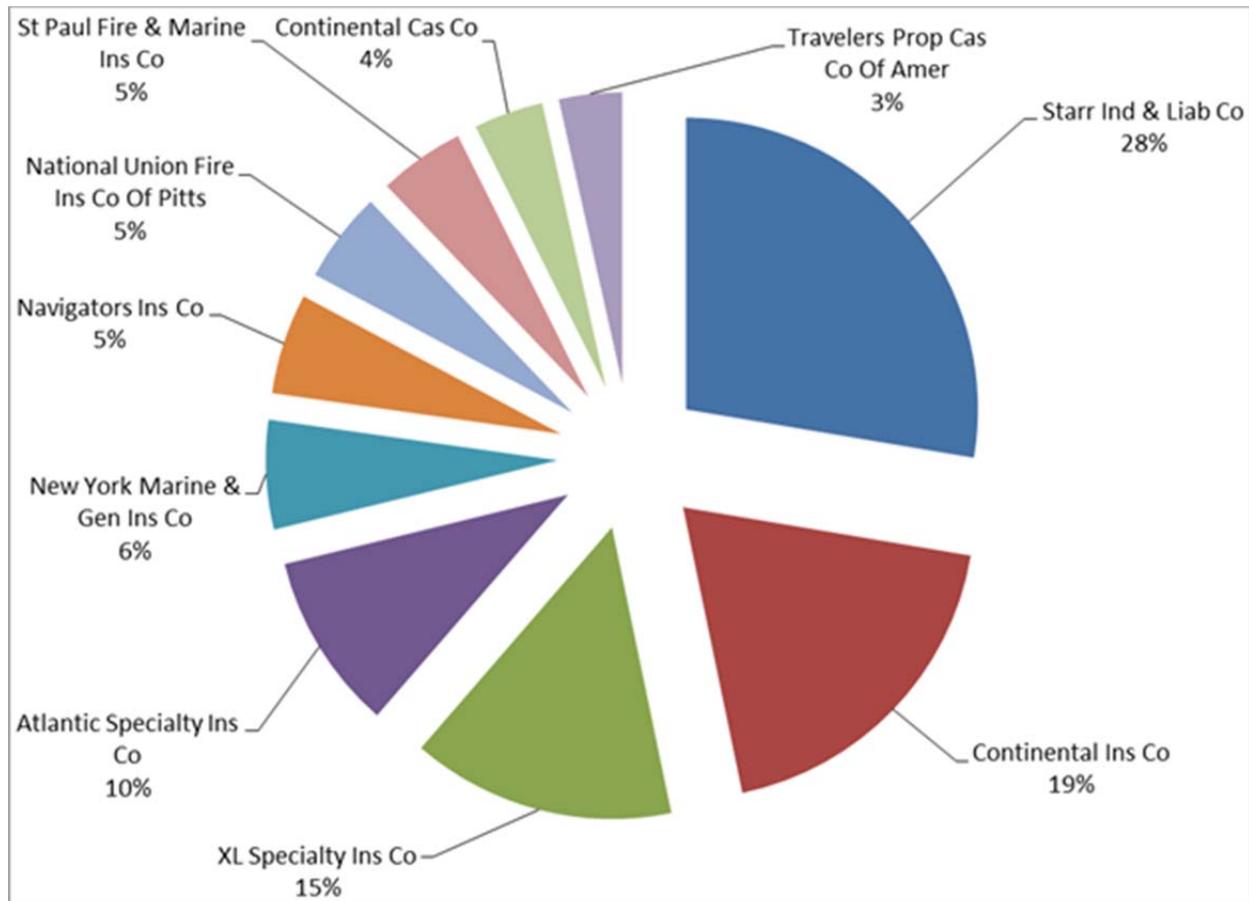
Ocean Marine

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|------------------------------------|-------------------|------------------------|
| 45 | Star Ins Co | 0.02% | \$728 |
| 46 | Hartford Ins Co Of The Midwest | 0.02% | \$537 |
| 47 | American Security Ins Co | 0.01% | \$290 |
| 48 | Travelers Ind Co Of Amer | 0.01% | \$267 |
| 49 | Chartis Prop Cas Co | 0.01% | \$205 |
| 50 | Sentinel Ins Co Ltd | 0.01% | \$185 |
| 51 | Alterra Amer Ins Co | 0.00% | \$22 |
| 52 | Tokio Marine & Nichido Fire Ins Co | -0.05% | (\$1,536) |

| | | |
|------------------------------|---------|-------------|
| Total for Top 10 Insurers | 79.05% | \$2,664,910 |
| Total for All Other Insurers | 20.95% | \$706,423 |
| Total for All Insurers | 100.00% | \$3,371,333 |

Ocean Marine

Graph Reflects Top 10 Insurers' Percentage of Market



Other Liability

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 1 | St Paul Fire & Marine Ins Co | 4.76% | \$6,254,865 |
| 2 | Westfield Ins Co | 4.57% | \$6,000,005 |
| 3 | Travelers Ind Co | 4.51% | \$5,920,252 |
| 4 | Zurich Amer Ins Co | 4.50% | \$5,914,166 |
| 5 | Federal Ins Co | 3.23% | \$4,242,878 |
| 6 | Attorneys Liab Protection Soc RRG | 3.17% | \$4,166,299 |
| 7 | Erie Ins Prop & Cas Co | 3.14% | \$4,126,429 |
| 8 | Travelers Ind Co Of Amer | 2.80% | \$3,682,114 |
| 9 | Cincinnati Ins Co | 2.52% | \$3,304,526 |
| 10 | Greenwich Ins Co | 2.51% | \$3,302,623 |
| 11 | State Auto Prop & Cas Ins Co | 2.34% | \$3,079,006 |
| 12 | Liberty Ins Underwriters Inc. | 2.08% | \$2,729,548 |
| 13 | Motorists Mut Ins Co | 1.93% | \$2,536,005 |
| 14 | Travelers Cas & Surety Co Of Amer | 1.92% | \$2,527,854 |
| 15 | State Farm Fire & Cas Co | 1.89% | \$2,483,915 |
| 16 | Liberty Mut Fire Ins Co | 1.84% | \$2,421,805 |
| 17 | Travelers Prop Cas Co Of Amer | 1.67% | \$2,193,079 |
| 18 | Caterpillar Ins Co | 1.52% | \$1,999,740 |
| 19 | Insurance Co Of The State Of PA | 1.50% | \$1,969,483 |
| 20 | Continental Cas Co | 1.42% | \$1,865,645 |
| 21 | Nationwide Mut Ins Co | 1.40% | \$1,842,321 |
| 22 | Farm Family Cas Ins Co | 1.40% | \$1,841,369 |
| 23 | Ace Amer Ins Co | 1.30% | \$1,702,158 |
| 24 | National Union Fire Ins Co Of Pitts | 1.24% | \$1,633,605 |
| 25 | Cumis Ins Society Inc. | 1.16% | \$1,530,277 |
| 26 | Atlantic Specialty Ins Co | 1.14% | \$1,504,067 |
| 27 | Charter Oak Fire Ins Co | 1.13% | \$1,479,936 |
| 28 | St Paul Mercury Ins Co | 1.11% | \$1,461,346 |
| 29 | American Guar & Liab Ins | 1.10% | \$1,439,085 |
| 30 | Nationwide Mut Fire Ins Co | 1.09% | \$1,425,388 |
| 31 | New Hampshire Ins Co | 0.97% | \$1,268,141 |
| 32 | Great Midwest Ins Co | 0.93% | \$1,222,252 |
| 33 | Philadelphia Ind Ins Co | 0.93% | \$1,218,021 |
| 34 | Phoenix Ins Co | 0.90% | \$1,177,141 |
| 35 | Arch Ins Co | 0.89% | \$1,173,943 |
| 36 | RSUI Ind Co | 0.86% | \$1,129,965 |
| 37 | American Commerce Ins Co | 0.85% | \$1,118,017 |
| 38 | Farmers Mech Mut Fire Ins Of WV | 0.80% | \$1,046,138 |
| 39 | Imperium Ins Co | 0.79% | \$1,043,602 |
| 40 | American Alt Ins Corp | 0.75% | \$982,736 |
| 41 | OneBeacon Amer Ins Co | 0.74% | \$969,592 |
| 42 | Sentry Select Ins Co | 0.72% | \$944,191 |
| 43 | State Automobile Mut Ins Co | 0.69% | \$908,669 |
| 44 | American Automobile Ins Co | 0.69% | \$906,311 |

Other Liability

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------|----------------------|------------------------------|
| 45 | Westport Ins Corp | 0.67% | \$884,215 |
| 46 | General Star Natl Ins Co | 0.61% | \$805,417 |
| 47 | Travelers Ind Co Of CT | 0.51% | \$672,252 |
| 48 | Twin City Fire Ins Co | 0.49% | \$638,582 |
| 49 | Founders Ins Co | 0.48% | \$628,693 |
| 50 | US Specialty Ins Co | 0.45% | \$588,285 |
| 51 | Nova Cas Co | 0.42% | \$554,238 |
| 52 | Great Amer Ins Co | 0.41% | \$538,748 |
| 53 | Catlin Ins Co | 0.41% | \$538,725 |
| 54 | Ace Prop & Cas Ins Co | 0.41% | \$535,090 |
| 55 | Scottsdale Ind Co | 0.40% | \$531,887 |
| 56 | Everest Natl Ins Co | 0.40% | \$524,971 |
| 57 | Federated Mut Ins Co | 0.39% | \$518,474 |
| 58 | Hartford Cas Ins Co | 0.39% | \$516,711 |
| 59 | National Cas Co | 0.39% | \$513,761 |
| 60 | Westchester Fire Ins Co | 0.39% | \$512,533 |
| 61 | Navigators Ins Co | 0.38% | \$501,738 |
| 62 | Liberty Mut Ins Co | 0.37% | \$491,791 |
| 63 | North River Ins Co | 0.37% | \$487,227 |
| 64 | The Cincinnati Ind Co | 0.33% | \$435,338 |
| 65 | Hudson Ins Co | 0.32% | \$425,596 |
| 66 | RLI Ins Co | 0.32% | \$416,181 |
| 67 | United States Liab Ins Co | 0.31% | \$407,934 |
| 68 | AXA Ins Co | 0.28% | \$372,156 |
| 69 | Axis Ins Co | 0.27% | \$358,595 |
| 70 | Starr Ind & Liab Co | 0.27% | \$357,188 |
| 71 | Fireman's Fund Ins Co | 0.25% | \$331,191 |
| 72 | Cincinnati Cas Co | 0.25% | \$331,081 |
| 73 | Nationwide Prop & Cas Ins Co | 0.24% | \$310,526 |
| 74 | Markel Amer Ins Co | 0.24% | \$310,017 |
| 75 | Allstate Ins Co | 0.23% | \$302,191 |
| 76 | National Interstate Ins Co | 0.23% | \$301,326 |
| 77 | Hartford Fire In Co | 0.23% | \$296,383 |
| 78 | Farmers Mut Ins Co | 0.20% | \$263,470 |
| 79 | Nationwide Agribusiness Ins Co | 0.20% | \$261,379 |
| 80 | Allied World Natl Assur Co | 0.20% | \$261,132 |
| 81 | United Serv Automobile Assn. | 0.20% | \$260,950 |
| 82 | Employers Fire Ins Co | 0.20% | \$260,419 |
| 83 | Safeco Ins Co Of Amer | 0.19% | \$255,446 |
| 84 | XL Ins Amer Inc. | 0.19% | \$247,223 |
| 85 | American States Ins Co | 0.18% | \$233,375 |
| 86 | Virginia Surety Co Inc. | 0.17% | \$228,746 |
| 87 | American Ins Co | 0.17% | \$225,285 |
| 88 | Darwin Natl Assur Co | 0.17% | \$220,715 |

Other Liability

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|------------------------------------|----------------------|------------------------------|
| 89 | Executive Risk Ind Inc. | 0.16% | \$216,562 |
| 90 | Safe Ins Co | 0.16% | \$211,925 |
| 91 | Hallmark Ins Co | 0.16% | \$211,671 |
| 92 | Ohio Cas Ins Co | 0.16% | \$209,825 |
| 93 | American Modern Select Ins Co | 0.16% | \$205,158 |
| 94 | Mountaineer Freedom RRG Inc. | 0.16% | \$204,375 |
| 95 | St Paul Protective Ins Co | 0.16% | \$203,868 |
| 96 | Guideone Mut Ins Co | 0.15% | \$202,369 |
| 97 | Lancer Ins Co | 0.15% | \$199,017 |
| 98 | Beazley Ins Co Inc. | 0.15% | \$195,172 |
| 99 | Allstate Ind Co | 0.15% | \$194,176 |
| 100 | Wesco Ins Co | 0.15% | \$193,983 |
| 101 | Old Republic Gen Ins Corp | 0.15% | \$191,849 |
| 102 | Universal Underwriters Ins Co | 0.15% | \$191,209 |
| 103 | XL Specialty Ins Co | 0.14% | \$185,431 |
| 104 | Tokio Marine & Nichido Fire Ins Co | 0.14% | \$180,134 |
| 105 | United States Fire Ins Co | 0.14% | \$177,587 |
| 106 | Progressive Classic Ins Co | 0.13% | \$175,811 |
| 107 | Camico Mut Ins Co | 0.13% | \$174,201 |
| 108 | Hanover Ins Co | 0.13% | \$168,513 |
| 109 | National Fire Ins Co Of Hartford | 0.13% | \$166,659 |
| 110 | Toyota Motor Ins Co | 0.12% | \$162,544 |
| 111 | Federated Serv Ins Co | 0.12% | \$159,934 |
| 112 | Liberty Ins Corp | 0.11% | \$150,399 |
| 113 | Pennsylvania Lumbermen's Mut Ins | 0.11% | \$142,415 |
| 114 | Sentinel Ins Co Ltd | 0.11% | \$142,223 |
| 115 | General Ins Co Of Amer | 0.11% | \$141,765 |
| 116 | Great Amer Alliance Ins Co | 0.11% | \$139,596 |
| 117 | Encompass Ins Co Of Amer | 0.10% | \$135,721 |
| 118 | T H E Ins Co | 0.10% | \$133,385 |
| 119 | Rockwood Cas Ins Co | 0.10% | \$131,703 |
| 120 | State Natl Ins Co Inc. | 0.10% | \$131,062 |
| 121 | Lyndon Prop Ins Co | 0.10% | \$128,846 |
| 122 | Granite State Ins Co | 0.10% | \$127,079 |
| 123 | MIC Prop & Cas Ins Corp | 0.10% | \$126,977 |
| 124 | Brotherhood Mut Ins Co | 0.09% | \$124,803 |
| 125 | Universal Underwriters Of TX Ins | 0.09% | \$123,347 |
| 126 | Carolina Cas Ins Co | 0.09% | \$118,664 |
| 127 | Old Republic Ins Co | 0.09% | \$118,402 |
| 128 | American Security Ins Co | 0.09% | \$118,343 |
| 129 | National Liab & Fire Ins Co | 0.09% | \$112,263 |
| 130 | American Bankers Ins Co Of FL | 0.08% | \$109,333 |
| 131 | American Zurich Ins Co | 0.08% | \$107,219 |
| 132 | Torus Natl Ins Co | 0.08% | \$102,811 |

Other Liability

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 133 | Aetna Ins Co of CT | 0.08% | \$102,624 |
| 134 | Southern States Ins Exch | 0.08% | \$102,326 |
| 135 | Church Mut Ins Co | 0.08% | \$100,523 |
| 136 | Riverport Ins Co | 0.07% | \$98,344 |
| 137 | Pennsylvania Natl Mut Cas Ins Co | 0.07% | \$94,521 |
| 138 | Progressive Cas Ins Co | 0.07% | \$94,201 |
| 139 | Berkley Ins Co | 0.07% | \$93,542 |
| 140 | Great Amer Ins Co of NY | 0.07% | \$92,003 |
| 141 | Selective Ins Co Of Amer | 0.06% | \$83,761 |
| 142 | Commerce & Industry Ins Co | 0.06% | \$81,666 |
| 143 | Transportation Ins Co | 0.06% | \$80,284 |
| 144 | Foremost Ins Co Grand Rapids MI | 0.06% | \$77,794 |
| 145 | Farmers & Mechanics Fire & Cas Ins I | 0.06% | \$77,067 |
| 146 | Fidelity & Deposit Co Of MD | 0.06% | \$75,045 |
| 147 | Encompass Ind Co | 0.06% | \$74,885 |
| 148 | American Modern Home Ins Co | 0.05% | \$69,572 |
| 149 | Starnet Ins Co | 0.05% | \$68,167 |
| 150 | Markel Ins Co | 0.05% | \$67,326 |
| 151 | Argonaut Great Central Ins Co | 0.05% | \$67,234 |
| 152 | St Paul Guardian Ins Co | 0.05% | \$65,880 |
| 153 | Northland Ins Co | 0.05% | \$64,081 |
| 154 | Wausau Underwriters Ins Co | 0.05% | \$61,862 |
| 155 | Hartford Underwriters Ins Co | 0.05% | \$60,134 |
| 156 | Bituminous Cas Corp | 0.05% | \$59,866 |
| 157 | Argonaut Ins Co | 0.04% | \$57,991 |
| 158 | Chicago Ins Co | 0.04% | \$57,266 |
| 159 | Government Employees Ins Co | 0.04% | \$55,872 |
| 160 | West Virginia Natl Auto Ins Co | 0.04% | \$53,476 |
| 161 | USAA Cas Ins Co | 0.04% | \$51,513 |
| 162 | Ullico Cas Co | 0.04% | \$49,949 |
| 163 | Star Ins Co | 0.04% | \$49,780 |
| 164 | Chartis Prop Cas Co | 0.04% | \$46,580 |
| 165 | Progressive Max Ins Co | 0.03% | \$45,311 |
| 166 | Discover Prop & Cas Ins Co | 0.03% | \$45,023 |
| 167 | Avemco Ins Co | 0.03% | \$44,203 |
| 168 | Praetorian Ins Co | 0.03% | \$43,086 |
| 169 | Encompass Home & Auto Ins Co | 0.03% | \$42,898 |
| 170 | Crum & Forster Ind Co | 0.03% | \$42,834 |
| 171 | Vigilant Ins Co | 0.03% | \$42,563 |
| 172 | Metropolitan Prop & Cas Ins Co | 0.03% | \$39,924 |
| 173 | National Amer Ins Co | 0.03% | \$37,997 |
| 174 | BCS Ins Co | 0.03% | \$37,612 |
| 175 | Pennsylvania Ins Co | 0.03% | \$36,729 |
| 176 | Amica Mut Ins Co | 0.03% | \$36,593 |

Other Liability

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 177 | Pan Handle Farmers Mut Ins Co Of WV | 0.03% | \$36,313 |
| 178 | Westfield Natl Ins Co | 0.03% | \$35,562 |
| 179 | Illinois Natl Ins Co | 0.03% | \$35,056 |
| 180 | Freedom Specialty Ins Co | 0.03% | \$34,375 |
| 181 | Campmed Cas & Ind Co Inc. | 0.03% | \$33,451 |
| 182 | Hartford Ins Co Of The Midwest | 0.03% | \$33,289 |
| 183 | United Financial Cas Co | 0.03% | \$33,286 |
| 184 | Vanliner Ins Co | 0.02% | \$32,605 |
| 185 | Tower Ins Co Of NY | 0.02% | \$31,976 |
| 186 | New York Marine & Gen Ins Co | 0.02% | \$31,515 |
| 187 | Knightbrook Ins Co | 0.02% | \$31,438 |
| 188 | QBE Ins Corp | 0.02% | \$29,846 |
| 189 | Federated Rural Electric Ins Exch | 0.02% | \$29,470 |
| 190 | American Natl Prop & Cas Co | 0.02% | \$29,177 |
| 191 | Ironshore Ind Inc. | 0.02% | \$27,542 |
| 192 | Sparta Ins Co | 0.02% | \$26,756 |
| 193 | General Cas Co Of WI | 0.02% | \$25,459 |
| 194 | Lititz Mut Ins Co | 0.02% | \$25,067 |
| 195 | HDI Gerling Amer Ins Co | 0.02% | \$23,815 |
| 196 | Horace Mann Ins Co | 0.02% | \$23,753 |
| 197 | Valiant Ins Co | 0.02% | \$23,063 |
| 198 | West Virginia Farmers Mut Ins Assoc | 0.02% | \$22,886 |
| 199 | National Continental Ins Co | 0.02% | \$22,190 |
| 200 | North Pointe Ins Co | 0.02% | \$21,908 |
| 201 | Motorists Commercial Mut Ins Co | 0.02% | \$21,856 |
| 202 | Housing Enterprise Ins Co Inc. | 0.02% | \$21,465 |
| 203 | Property & Cas Ins Co Of Hartford | 0.02% | \$21,427 |
| 204 | Diamond State Ins Co | 0.02% | \$21,130 |
| 205 | Great Divide Ins Co | 0.01% | \$19,375 |
| 206 | Employers Ins of Wausau | 0.01% | \$18,758 |
| 207 | Canal Ins Co | 0.01% | \$17,910 |
| 208 | Wausau Business Ins Co | 0.01% | \$17,374 |
| 209 | Chartis Cas Co | 0.01% | \$16,962 |
| 210 | Electric Ins Co | 0.01% | \$16,548 |
| 211 | Pacific Ind Co | 0.01% | \$16,354 |
| 212 | Farmland Mut Ins Co | 0.01% | \$15,000 |
| 213 | Berkley Natl Ins Co | 0.01% | \$14,926 |
| 214 | Transguard Ins Co Of Amer Inc. | 0.01% | \$14,125 |
| 215 | First Natl Ins Co Of Amer | 0.01% | \$13,685 |
| 216 | Seneca Ins Co Inc. | 0.01% | \$13,059 |
| 217 | Celina Mut Ins Co | 0.01% | \$12,238 |
| 218 | Safety Natl Cas Corp | 0.01% | \$11,091 |
| 219 | National Surety Corp | 0.01% | \$11,026 |
| 220 | Capitol Ind Corp | 0.01% | \$10,797 |

Other Liability

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 221 | Tower Natl Ins Co | 0.01% | \$10,093 |
| 222 | Trumbull Ins Co | 0.01% | \$9,251 |
| 223 | OneBeacon Ins Co | 0.01% | \$9,229 |
| 224 | Regent Ins Co | 0.01% | \$8,994 |
| 225 | Pharmacists Mut Ins Co | 0.01% | \$8,514 |
| 226 | Western Surety Co | 0.01% | \$8,509 |
| 227 | Continental Ins Co | 0.01% | \$8,438 |
| 228 | Great Northern Ins Co | 0.01% | \$8,146 |
| 229 | USAA Gen Ind Co | 0.01% | \$7,741 |
| 230 | Bancinsure Inc. | 0.01% | \$7,538 |
| 231 | Deerfield Ins Co | 0.01% | \$7,398 |
| 232 | LM Ins Corp | 0.01% | \$7,364 |
| 233 | Alterra Amer Ins Co | 0.01% | \$7,319 |
| 234 | First Liberty Ins Corp | 0.01% | \$6,932 |
| 235 | ACA Ins Co | 0.01% | \$6,927 |
| 236 | American Fire & Cas Co | 0.01% | \$6,846 |
| 237 | Hiscox Ins Co Inc. | 0.01% | \$6,765 |
| 238 | Armed Forces Ins Exch | 0.00% | \$6,107 |
| 239 | Continental Western Ins Co | 0.00% | \$5,944 |
| 240 | Utica Mut Ins Co | 0.00% | \$5,878 |
| 241 | Stonington Ins Co | 0.00% | \$5,798 |
| 242 | Zurich Amer Ins Co Of IL | 0.00% | \$5,791 |
| 243 | West Amer Ins Co | 0.00% | \$5,777 |
| 244 | American Southern Ins Co | 0.00% | \$4,704 |
| 245 | Firemen's Ins Co Of Washington DC | 0.00% | \$4,450 |
| 246 | Amerisure Mut Ins Co | 0.00% | \$4,034 |
| 247 | Garrison Prop & Cas Ins Co | 0.00% | \$3,923 |
| 248 | Meridian Citizens Mut Ins Co | 0.00% | \$3,441 |
| 249 | Ohio Security Ins Co | 0.00% | \$3,019 |
| 250 | Aspen Amer Ins Co | 0.00% | \$2,875 |
| 251 | Merchants Bonding Co a Mut | 0.00% | \$2,760 |
| 252 | Indemnity Ins Co Of North Amer | 0.00% | \$2,721 |
| 253 | American Cas Co Of Reading PA | 0.00% | \$2,699 |
| 254 | Pennsylvania Manufacturers Assoc Ins | 0.00% | \$2,674 |
| 255 | Inland Mut Ins Co | 0.00% | \$2,659 |
| 256 | Corepointe Ins Co | 0.00% | \$2,497 |
| 257 | AXIS Reins Co | 0.00% | \$2,424 |
| 258 | Automobile Ins Co Of Hartford CT | 0.00% | \$2,340 |
| 259 | Empire Fire & Marine Ins Co | 0.00% | \$2,258 |
| 260 | Pennsylvania Manufacturers Ind Co | 0.00% | \$2,121 |
| 261 | North Amer Elite Ins Co | 0.00% | \$2,005 |
| 262 | Employers Mut Cas Co | 0.00% | \$1,870 |
| 263 | Harco Natl Ins Co | 0.00% | \$1,830 |
| 264 | Occidental Fire & Cas Co Of NC | 0.00% | \$1,770 |

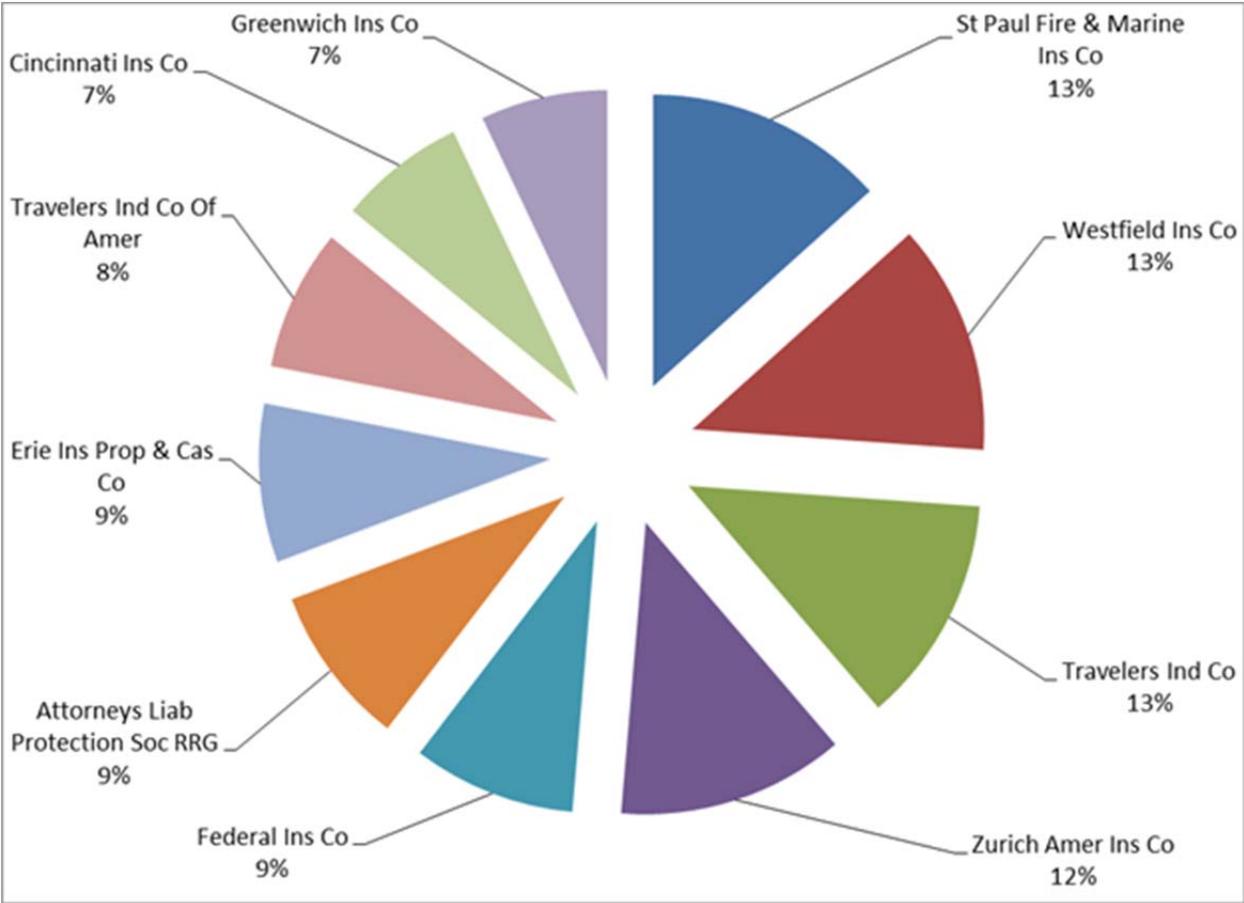
Other Liability

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 265 | Atain Ins Co | 0.00% | \$1,671 |
| 266 | Sentry Ins A Mut Co | 0.00% | \$1,604 |
| 267 | North Amer Specialty Ins Co | 0.00% | \$1,603 |
| 268 | Massachusetts Bay Ins Co | 0.00% | \$1,499 |
| 269 | Hartford Accident & Ind Co | 0.00% | \$1,492 |
| 270 | Castlepoint Natl Ins Co | 0.00% | \$1,384 |
| 271 | MutualAid eXchange | 0.00% | \$1,291 |
| 272 | Progressive Paloverde Ins Co | 0.00% | \$1,040 |
| 273 | American Economy Ins Co | 0.00% | \$974 |
| 274 | American Select Ins Co | 0.00% | \$936 |
| 275 | Allstate Prop & Cas Ins Co | 0.00% | \$913 |
| 276 | American Reliable Ins Co | 0.00% | \$906 |
| 277 | Argonaut Midwest Ins Co | 0.00% | \$856 |
| 278 | Great Amer Assur Co | 0.00% | \$851 |
| 279 | State Farm Mut Auto Ins Co | 0.00% | \$543 |
| 280 | Foremost Signature Ins Co | 0.00% | \$506 |
| 281 | Podiatry Ins Co Of Amer | 0.00% | \$433 |
| 282 | Gateway Ins Co | 0.00% | \$384 |
| 283 | Nipponkoa Ins Co Ltd US Br | 0.00% | \$376 |
| 284 | Securian Cas Co | 0.00% | \$348 |
| 285 | Protective Ins Co | 0.00% | \$234 |
| 286 | National Specialty Ins Co | 0.00% | \$152 |
| 287 | Bankers Standard Ins Co | 0.00% | \$127 |
| 288 | Regis Ins Co | 0.00% | \$126 |
| 289 | Fidelity Natl Ins Co | 0.00% | \$34 |
| 290 | Allstate Vehicle & Prop Ins Co | 0.00% | \$12 |
| 291 | NASW RRG Inc. | 0.00% | \$12 |
| 292 | Trans Pacific Ins Co | 0.00% | \$12 |
| 293 | Hartford Steam Boil Inspec & Ins Co | 0.00% | \$10 |
| 294 | Travelers Cas & Surety Co | 0.00% | (\$442) |
| 295 | Colonial Amer Cas & Surety Co | 0.00% | (\$648) |
| 296 | Valley Forge Ins Co | -0.01% | (\$7,419) |
| 297 | Standard Fire Ins Co | -0.01% | (\$13,144) |
| 298 | American Home Assur Co | -0.08% | (\$106,006) |

| | | |
|------------------------------|---------|---------------|
| Total for Top 10 Insurers | 35.71% | \$46,914,157 |
| Total for All Other Insurers | 64.29% | \$84,457,716 |
| Total for All Insurers | 100.00% | \$131,371,873 |

Other Liability

Graph Reflects Top 10 Insurers' Percentage of Market



Private Passenger Auto

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 1 | State Farm Mut Auto Ins Co | 24.76% | \$278,966,484 |
| 2 | Nationwide Mut Ins Co | 14.05% | \$158,311,590 |
| 3 | Erie Ins Prop & Cas Co | 11.34% | \$127,764,330 |
| 4 | Allstate Ins Co | 3.25% | \$36,654,172 |
| 5 | Allstate Prop & Cas Ins Co | 3.01% | \$33,916,797 |
| 6 | Geico Ind Co | 2.88% | \$32,476,155 |
| 7 | Westfield Ins Co | 2.83% | \$31,925,205 |
| 8 | Geico Gen Ins Co | 2.66% | \$29,984,181 |
| 9 | Progressive Classic Ins Co | 2.40% | \$27,020,692 |
| 10 | Safeco Ins Co Of Amer | 2.10% | \$23,688,424 |
| 11 | State Auto Prop & Cas Ins Co | 1.97% | \$22,236,185 |
| 12 | Progressive Max Ins Co | 1.90% | \$21,413,118 |
| 13 | Liberty Mut Fire Ins Co | 1.83% | \$20,590,651 |
| 14 | State Farm Fire & Cas Co | 1.56% | \$17,610,088 |
| 15 | Hartford Ins Co Of The Midwest | 1.39% | \$15,618,478 |
| 16 | United Serv Automobile Assn. | 1.34% | \$15,146,329 |
| 17 | 21st Century Centennial Ins Co | 1.31% | \$14,796,433 |
| 18 | Nationwide Ins Co Of Amer | 1.17% | \$13,202,187 |
| 19 | Property & Cas Ins Co Of Hartford | 1.13% | \$12,736,782 |
| 20 | Titan Ind Co | 1.07% | \$12,069,023 |
| 21 | Government Employees Ins Co | 0.99% | \$11,122,102 |
| 22 | Nationwide Prop & Cas Ins Co | 0.95% | \$10,742,539 |
| 23 | Trumbull Ins Co | 0.92% | \$10,392,435 |
| 24 | National Gen Assur Co | 0.85% | \$9,572,481 |
| 25 | American Natl Prop & Cas Co | 0.79% | \$8,933,700 |
| 26 | 21st Century Pacific Ins Co | 0.77% | \$8,686,769 |
| 27 | USAA Cas Ins Co | 0.76% | \$8,527,852 |
| 28 | Peak Prop & Cas Ins Corp | 0.74% | \$8,352,013 |
| 29 | Auto Club Prop Cas Ins Co | 0.61% | \$6,917,479 |
| 30 | West Virginia Natl Auto Ins Co | 0.61% | \$6,824,626 |
| 31 | Metropolitan Drt Prop & Cas Ins Co | 0.61% | \$6,819,677 |
| 32 | Allstate Ind Co | 0.60% | \$6,793,122 |
| 33 | Farmers & Mechanics Fire & Cas Ins I | 0.59% | \$6,599,207 |
| 34 | Horace Mann Ins Co | 0.58% | \$6,589,453 |
| 35 | Motorists Mut Ins Co | 0.51% | \$5,791,172 |
| 36 | Encompass Ind Co | 0.48% | \$5,446,682 |
| 37 | USAA Gen Ind Co | 0.42% | \$4,753,239 |
| 38 | Metropolitan Prop & Cas Ins Co | 0.42% | \$4,695,901 |
| 39 | Garrison Prop & Cas Ins Co | 0.39% | \$4,440,098 |
| 40 | Encompass Ins Co Of Amer | 0.35% | \$3,942,384 |
| 41 | Dairyland Ins Co | 0.31% | \$3,508,874 |
| 42 | Sentinel Ins Co Ltd | 0.27% | \$3,060,978 |
| 43 | Horace Mann Prop & Cas Ins Co | 0.25% | \$2,872,174 |
| 44 | Teachers Ins Co | 0.20% | \$2,276,817 |

Private Passenger Auto

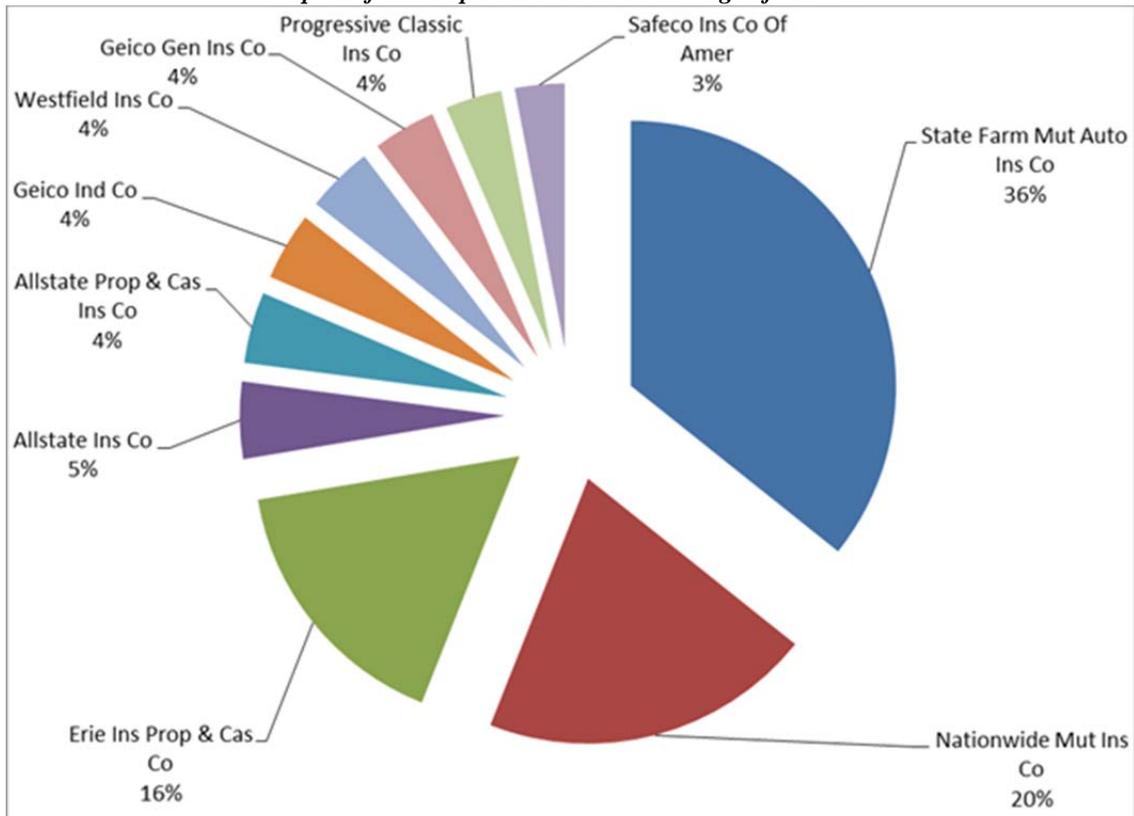
| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|---------------------------------|----------------------|------------------------------|
| 45 | Hartford Accident & Ind Co | 0.19% | \$2,087,553 |
| 46 | Peninsula Ins Co | 0.13% | \$1,513,990 |
| 47 | Nationwide Mut Fire Ins Co | 0.13% | \$1,510,442 |
| 48 | Encompass Home & Auto Ins Co | 0.13% | \$1,479,535 |
| 49 | American Select Ins Co | 0.11% | \$1,199,577 |
| 50 | Amica Mut Ins Co | 0.10% | \$1,143,142 |
| 51 | LM Gen Ins Co | 0.10% | \$1,112,972 |
| 52 | Twin City Fire Ins Co | 0.10% | \$1,091,733 |
| 53 | Victoria Fire & Cas Co | 0.09% | \$991,424 |
| 54 | Hallmark Natl Ins Co | 0.08% | \$929,346 |
| 55 | Foremost Ins Co Grand Rapids MI | 0.08% | \$926,267 |
| 56 | American Bankers Ins Co Of FL | 0.08% | \$898,683 |
| 57 | Western United Ins Co | 0.07% | \$803,974 |
| 58 | Rider Ins Co | 0.06% | \$683,076 |
| 59 | Nationwide Assur Co | 0.06% | \$643,803 |
| 60 | American Natl Gen Ins Co | 0.06% | \$630,355 |
| 61 | Metropolitan Cas Ins Co | 0.05% | \$542,719 |
| 62 | Liberty Ins Corp | 0.04% | \$450,406 |
| 63 | First Liberty Ins Corp | 0.04% | \$438,843 |
| 64 | Philadelphia Ind Ins Co | 0.04% | \$409,005 |
| 65 | Hartford Cas Ins Co | 0.03% | \$343,575 |
| 66 | California Cas Ind Exch | 0.03% | \$308,134 |
| 67 | Economy Premier Assur Co | 0.03% | \$286,891 |
| 68 | Phoenix Ins Co | 0.02% | \$269,944 |
| 69 | General Ins Co Of Amer | 0.02% | \$240,567 |
| 70 | Essentia Ins Co | 0.02% | \$194,721 |
| 71 | Celina Mut Ins Co | 0.02% | \$182,615 |
| 72 | National Gen Ins Co | 0.02% | \$174,569 |
| 73 | American Modern Home Ins Co | 0.01% | \$155,333 |
| 74 | LM Ins Corp | 0.01% | \$146,648 |
| 75 | Vigilant Ins Co | 0.01% | \$116,962 |
| 76 | Federal Ins Co | 0.01% | \$114,872 |
| 77 | Chartis Prop Cas Co | 0.01% | \$102,864 |
| 78 | Travelers Ind Co | 0.01% | \$86,347 |
| 79 | Progressive Paloverde Ins Co | 0.01% | \$85,399 |
| 80 | Merastar Ins Co | 0.01% | \$85,378 |
| 81 | Response Worldwide Ins Co | 0.01% | \$79,766 |
| 82 | Mico Ins Co | 0.01% | \$77,638 |
| 83 | Foremost Prop & Cas Ins Co | 0.01% | \$71,793 |
| 84 | Markel Amer Ins Co | 0.01% | \$69,326 |
| 85 | Travelers Ind Co Of Amer | 0.01% | \$65,170 |
| 86 | Electric Ins Co | 0.01% | \$58,237 |
| 87 | American Reliable Ins Co | 0.00% | \$36,315 |
| 88 | Infinity Ins Co | 0.00% | \$35,664 |

Private Passenger Auto

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|-------------------------------------|-------------------|------------------------|
| 89 | American Modern Select Ins Co | 0.00% | \$33,997 |
| 90 | National Union Fire Ins Co Of Pitts | 0.00% | \$23,754 |
| 91 | Companion Prop & Cas Ins Co | 0.00% | \$20,187 |
| 92 | NGM Ins Co | 0.00% | \$17,255 |
| 93 | Ironshore Ind Inc. | 0.00% | \$15,777 |
| 94 | Autoone Ins Co | 0.00% | \$12,789 |
| 95 | Foremost Signature Ins Co | 0.00% | \$9,827 |
| 96 | Great Northern Ins Co | 0.00% | \$9,258 |
| 97 | National Liab & Fire Ins Co | 0.00% | \$8,518 |
| 98 | Pacific Specialty Ins Co | 0.00% | \$5,362 |
| 99 | Hartford Underwriters Ins Co | 0.00% | \$4,889 |
| 100 | Allstate Vehicle & Prop Ins Co | 0.00% | \$4,524 |
| 101 | Ohio Cas Ins Co | 0.00% | \$2,017 |
| 102 | Aegis Security Ins Co | 0.00% | \$1,953 |
| 103 | Ace Amer Ins Co | 0.00% | \$1,045 |
| 104 | Bankers Standard Ins Co | 0.00% | \$723 |
| 105 | Progressive Direct Ins Co | 0.00% | \$50 |
| 106 | National Interstate Ins Co | 0.00% | (\$5) |
| 107 | Assurance Co Of Amer | 0.00% | (\$51) |
| 108 | Nationwide Affinity Co of Amer | 0.00% | (\$240) |
| 109 | Insurance Co Of The State Of PA | 0.00% | (\$847) |
| 110 | 21st Century N Amer Ins Co | 0.00% | (\$33,267) |
| Total for Top 10 Insurers | | 69.29% | \$780,708,030 |
| Total for All Other Insurers | | 30.71% | \$346,094,136 |
| Total for All Insurers | | 100.00% | \$1,126,802,166 |

Private Passenger Auto

Graph Reflects Top 10 Insurers' Percentage of Market



Products Liability

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 1 | St Paul Fire & Marine Ins Co | 10.46% | \$833,772 |
| 2 | Liberty Mut Fire Ins Co | 10.16% | \$809,779 |
| 3 | American Guar & Liab Ins | 9.11% | \$725,633 |
| 4 | State Auto Prop & Cas Ins Co | 7.60% | \$605,485 |
| 5 | Zurich Amer Ins Co | 5.93% | \$472,159 |
| 6 | Travelers Ind Co Of Amer | 4.95% | \$394,645 |
| 7 | Ace Amer Ins Co | 3.49% | \$278,348 |
| 8 | National Union Fire Ins Co Of Pitts | 2.93% | \$233,561 |
| 9 | Federal Ins Co | 2.87% | \$229,076 |
| 10 | Cincinnati Ins Co | 2.73% | \$217,396 |
| 11 | Hartford Fire In Co | 2.33% | \$185,620 |
| 12 | Sentry Select Ins Co | 2.03% | \$162,071 |
| 13 | Twin City Fire Ins Co | 1.83% | \$145,557 |
| 14 | Motorists Mut Ins Co | 1.79% | \$142,363 |
| 15 | American Home Assur Co | 1.62% | \$129,014 |
| 16 | Nationwide Mut Ins Co | 1.46% | \$116,432 |
| 17 | Benchmark Ins Co | 1.39% | \$111,143 |
| 18 | Federated Mut Ins Co | 1.32% | \$104,829 |
| 19 | Erie Ins Prop & Cas Co | 1.21% | \$96,737 |
| 20 | Medmarc Cas Ins Co | 1.17% | \$92,975 |
| 21 | Tokio Marine & Nichido Fire Ins Co | 1.15% | \$91,372 |
| 22 | AXA Ins Co | 1.07% | \$85,109 |
| 23 | Great Northern Ins Co | 1.05% | \$83,713 |
| 24 | State Automobile Mut Ins Co | 1.05% | \$83,455 |
| 25 | Travelers Prop Cas Co Of Amer | 0.92% | \$73,156 |
| 26 | Southern States Ins Exch | 0.87% | \$69,295 |
| 27 | Imperium Ins Co | 0.84% | \$67,115 |
| 28 | Greenwich Ins Co | 0.83% | \$66,460 |
| 29 | American Ins Co | 0.79% | \$63,255 |
| 30 | Hartford Cas Ins Co | 0.76% | \$60,837 |
| 31 | Nationwide Mut Fire Ins Co | 0.76% | \$60,633 |
| 32 | Wesco Ins Co | 0.76% | \$60,544 |
| 33 | Travelers Ind Co Of CT | 0.75% | \$59,889 |
| 34 | Electric Ins Co | 0.67% | \$53,141 |
| 35 | Travelers Ind Co | 0.58% | \$46,533 |
| 36 | Nationwide Prop & Cas Ins Co | 0.53% | \$42,612 |
| 37 | Farm Family Cas Ins Co | 0.52% | \$41,231 |
| 38 | Liberty Mut Ins Co | 0.52% | \$41,136 |
| 39 | Westfield Ins Co | 0.50% | \$39,574 |
| 40 | Federated Serv Ins Co | 0.49% | \$39,343 |
| 41 | Phoenix Ins Co | 0.46% | \$36,720 |
| 42 | Granite State Ins Co | 0.39% | \$31,097 |
| 43 | Nationwide Agribusiness Ins Co | 0.39% | \$30,774 |
| 44 | Old Republic Ins Co | 0.38% | \$30,471 |

Products Liability

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|----------------------------------|----------------------|------------------------------|
| 45 | Pennsylvania Lumbermen's Mut Ins | 0.37% | \$29,218 |
| 46 | Arch Ins Co | 0.37% | \$29,119 |
| 47 | Vigilant Ins Co | 0.35% | \$28,214 |
| 48 | National Liab & Fire Ins Co | 0.35% | \$28,171 |
| 49 | The Cincinnati Ind Co | 0.33% | \$26,580 |
| 50 | St Paul Mercury Ins Co | 0.33% | \$25,923 |
| 51 | Wausau Underwriters Ins Co | 0.32% | \$25,347 |
| 52 | Cincinnati Cas Co | 0.31% | \$24,319 |
| 53 | Pennsylvania Natl Mut Cas Ins Co | 0.29% | \$23,017 |
| 54 | North River Ins Co | 0.27% | \$21,649 |
| 55 | Hanover Ins Co | 0.26% | \$20,494 |
| 56 | Insurance Co Of The State Of PA | 0.25% | \$20,197 |
| 57 | Aviation Alliance Ins RRG Inc. | 0.25% | \$19,802 |
| 58 | HDI Gerling Amer Ins Co | 0.22% | \$17,708 |
| 59 | Fireman's Fund Ins Co | 0.22% | \$17,248 |
| 60 | Selective Ins Co Of Amer | 0.20% | \$16,058 |
| 61 | Star Ins Co | 0.20% | \$15,972 |
| 62 | United States Fire Ins Co | 0.18% | \$14,275 |
| 63 | Charter Oak Fire Ins Co | 0.11% | \$8,771 |
| 64 | Tower Ins Co Of NY | 0.11% | \$8,710 |
| 65 | Catlin Ins Co | 0.10% | \$8,037 |
| 66 | Philadelphia Ind Ins Co | 0.10% | \$8,007 |
| 67 | Northland Ins Co | 0.09% | \$7,384 |
| 68 | Hartford Underwriters Ins Co | 0.09% | \$6,841 |
| 69 | National Amer Ins Co | 0.08% | \$6,516 |
| 70 | Starr Ind & Liab Co | 0.08% | \$6,510 |
| 71 | Ace Prop & Cas Ins Co | 0.06% | \$5,134 |
| 72 | American Zurich Ins Co | 0.06% | \$5,019 |
| 73 | Motorists Commercial Mut Ins Co | 0.06% | \$4,507 |
| 74 | Allstate Ins Co | 0.06% | \$4,489 |
| 75 | St Paul Guardian Ins Co | 0.04% | \$2,954 |
| 76 | Continental Cas Co | 0.04% | \$2,918 |
| 77 | American States Ins Co | 0.03% | \$2,713 |
| 78 | Argonaut Ins Co | 0.03% | \$2,577 |
| 79 | Continental Ins Co | 0.03% | \$2,507 |
| 80 | Amerisure Mut Ins Co | 0.03% | \$2,408 |
| 81 | West Amer Ins Co | 0.03% | \$2,327 |
| 82 | Farmland Mut Ins Co | 0.03% | \$2,280 |
| 83 | Crum & Forster Ind Co | 0.03% | \$2,270 |
| 84 | Indiana Lumbermen's Mut Ins Co | 0.03% | \$2,183 |
| 85 | Wausau Business Ins Co | 0.03% | \$2,127 |
| 86 | Safety Natl Cas Corp | 0.02% | \$1,979 |
| 87 | First Natl Ins Co Of Amer | 0.02% | \$1,843 |
| 88 | American Fire & Cas Co | 0.02% | \$1,676 |

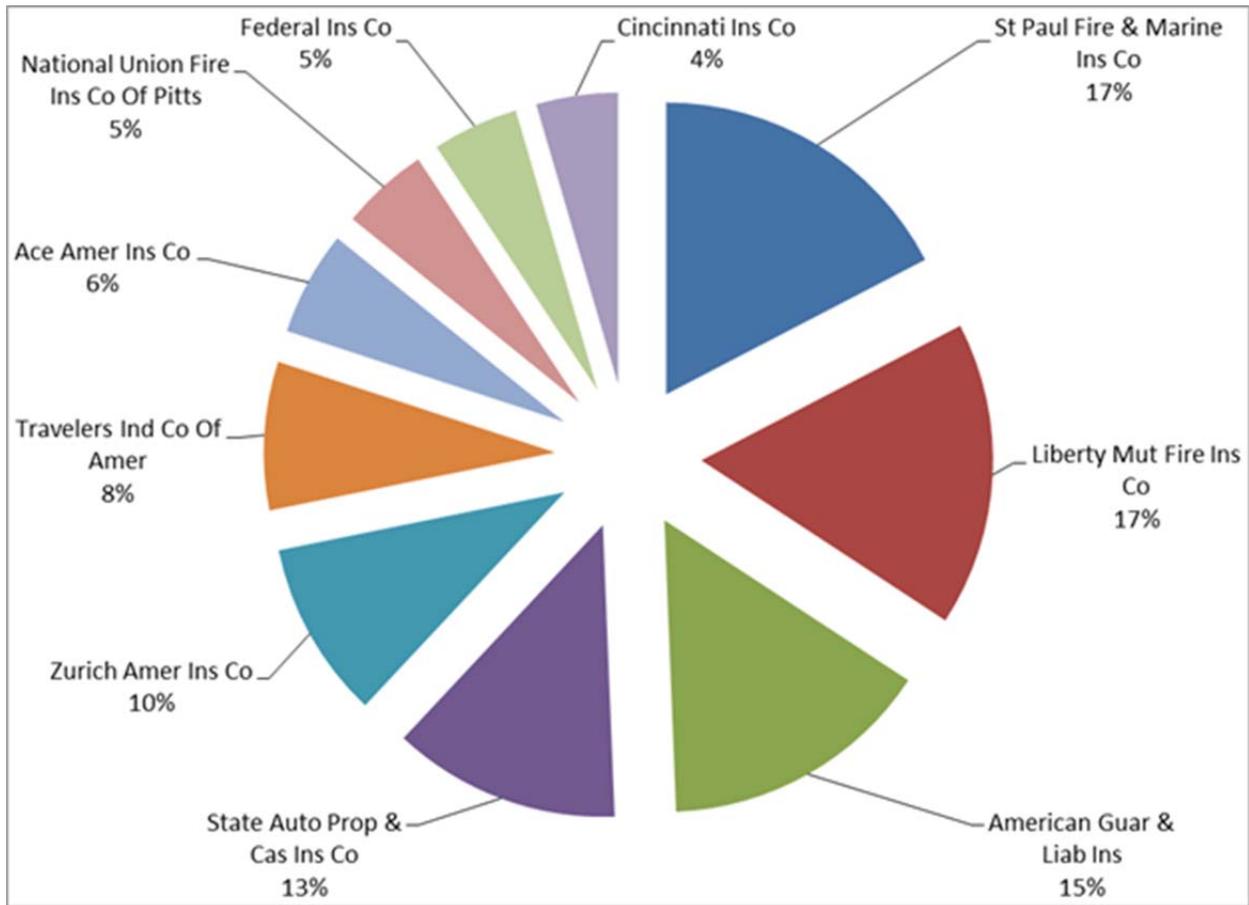
Products Liability

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 89 | Pennsylvania Manufacturers Assoc Ins | 0.01% | \$1,194 |
| 90 | Lititz Mut Ins Co | 0.01% | \$1,186 |
| 91 | Sentry Ins A Mut Co | 0.01% | \$1,108 |
| 92 | Bituminous Cas Corp | 0.01% | \$1,099 |
| 93 | Ohio Security Ins Co | 0.01% | \$1,092 |
| 94 | Continental Western Ins Co | 0.01% | \$1,079 |
| 95 | Employers Mut Cas Co | 0.01% | \$1,056 |
| 96 | Universal Underwriters Of TX Ins | 0.01% | \$1,053 |
| 97 | Universal Underwriters Ins Co | 0.01% | \$1,029 |
| 98 | Firemen's Ins Co Of Washington DC | 0.01% | \$897 |
| 99 | Liberty Ins Corp | 0.01% | \$779 |
| 100 | Atlantic Specialty Ins Co | 0.01% | \$690 |
| 101 | LM Ins Corp | 0.01% | \$402 |
| 102 | Valley Forge Ins Co | 0.01% | \$402 |
| 103 | Sparta Ins Co | 0.00% | \$354 |
| 104 | Commerce & Industry Ins Co | 0.00% | \$310 |
| 105 | National Fire Ins Co Of Hartford | 0.00% | \$289 |
| 106 | General Ins Co Of Amer | 0.00% | \$252 |
| 107 | Utica Mut Ins Co | 0.00% | \$193 |
| 108 | Illinois Natl Ins Co | 0.00% | \$126 |
| 109 | Transportation Ins Co | 0.00% | \$88 |
| 110 | Brotherhood Mut Ins Co | 0.00% | \$29 |
| 111 | Capitol Ind Corp | 0.00% | \$12 |
| 112 | National Cas Co | 0.00% | \$6 |
| 113 | American Automobile Ins Co | 0.00% | \$2 |
| 114 | Ohio Cas Ins Co | 0.00% | (\$22) |
| 115 | First Liberty Ins Corp | 0.00% | (\$30) |
| 116 | Trans Pacific Ins Co | 0.00% | (\$98) |
| 117 | American Cas Co Of Reading PA | 0.00% | (\$128) |
| 118 | Employers Ins of Wausau | -0.01% | (\$568) |
| 119 | Westchester Fire Ins Co | -0.01% | (\$1,127) |
| 120 | Great Amer Ins Co | -0.02% | (\$1,380) |
| 121 | New Hampshire Ins Co | -0.04% | (\$3,302) |

| | | |
|------------------------------|---------|-------------|
| Total for Top 10 Insurers | 60.24% | \$4,799,854 |
| Total for All Other Insurers | 39.76% | \$3,168,276 |
| Total for All Insurers | 100.00% | \$7,968,130 |

Products Liability

Graph Reflects Top 10 Insurers' Percentage of Market



Surety

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 1 | Travelers Cas & Surety Co Of Amer | 24.24% | \$8,974,287 |
| 2 | Liberty Mut Ins Co | 7.34% | \$2,718,064 |
| 3 | Lexon Ins Co | 6.66% | \$2,464,944 |
| 4 | Fidelity & Deposit Co Of MD | 5.56% | \$2,057,073 |
| 5 | Ohio Farmers Ins Co | 5.38% | \$1,993,505 |
| 6 | Western Surety Co | 5.18% | \$1,916,167 |
| 7 | Great Amer Ins Co | 3.57% | \$1,323,157 |
| 8 | Federal Ins Co | 3.49% | \$1,292,675 |
| 9 | United States Surety Co | 2.54% | \$941,363 |
| 10 | RLI Ins Co | 2.35% | \$869,790 |
| 11 | First Surety Corp | 2.19% | \$810,111 |
| 12 | Argonaut Ins Co | 1.92% | \$710,376 |
| 13 | Westchester Fire Ins Co | 1.87% | \$693,401 |
| 14 | Hartford Fire In Co | 1.86% | \$689,455 |
| 15 | International Fidelity Ins Co | 1.80% | \$667,105 |
| 16 | US Specialty Ins Co | 1.47% | \$542,977 |
| 17 | Safeco Ins Co Of Amer | 1.41% | \$521,372 |
| 18 | Ohio Ind Co | 1.30% | \$480,097 |
| 19 | Travelers Cas & Surety Co | 1.18% | \$437,300 |
| 20 | Erie Ins Prop & Cas Co | 1.10% | \$406,632 |
| 21 | Cincinnati Ins Co | 1.02% | \$377,054 |
| 22 | Old Republic Surety Co | 1.00% | \$369,401 |
| 23 | Lyndon Prop Ins Co | 0.96% | \$356,487 |
| 24 | Bond Safeguard Ins Co | 0.90% | \$332,914 |
| 25 | Colonial Surety Co | 0.87% | \$323,465 |
| 26 | St Paul Fire & Marine Ins Co | 0.87% | \$320,777 |
| 27 | Companion Prop & Cas Ins Co | 0.66% | \$244,596 |
| 28 | Lexington Natl Ins Corp | 0.64% | \$237,079 |
| 29 | Hanover Ins Co | 0.60% | \$223,957 |
| 30 | Hudson Ins Co | 0.59% | \$218,549 |
| 31 | Aegis Security Ins Co | 0.58% | \$212,952 |
| 32 | Platte River Ins Co | 0.57% | \$211,665 |
| 33 | American Safety Cas Ins Co | 0.57% | \$210,841 |
| 34 | Merchants Bonding Co a Mut | 0.52% | \$193,327 |
| 35 | Ohio Cas Ins Co | 0.51% | \$188,006 |
| 36 | Arch Ins Co | 0.44% | \$164,501 |
| 37 | Berkley Regional Ins Co | 0.43% | \$161,034 |
| 38 | American Contractors Ind Co | 0.39% | \$144,597 |
| 39 | Developers Surety & Ind Co | 0.36% | \$132,626 |
| 40 | Nationwide Mut Ins Co | 0.31% | \$114,837 |
| 41 | State Farm Fire & Cas Co | 0.28% | \$104,387 |
| 42 | Continental Cas Co | 0.27% | \$100,442 |
| 43 | North Amer Specialty Ins Co | 0.26% | \$97,316 |
| 44 | Hartford Cas Ins Co | 0.24% | \$90,243 |

Surety

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 45 | Aspen Amer Ins Co | 0.21% | \$76,004 |
| 46 | American Southern Ins Co | 0.20% | \$75,476 |
| 47 | State Automobile Mut Ins Co | 0.20% | \$73,954 |
| 48 | Insurance Co Of The State Of PA | 0.18% | \$67,125 |
| 49 | XL Specialty Ins Co | 0.18% | \$66,869 |
| 50 | Westfield Ins Co | 0.17% | \$63,058 |
| 51 | Bankers Ins Co | 0.15% | \$54,600 |
| 52 | Continental Ins Co | 0.15% | \$54,271 |
| 53 | Guarantee Co Of N Amer USA | 0.15% | \$53,944 |
| 54 | Pennsylvania Natl Mut Cas Ins Co | 0.13% | \$46,958 |
| 55 | Seneca Ins Co Inc. | 0.12% | \$43,906 |
| 56 | American Cas Co Of Reading PA | 0.12% | \$43,024 |
| 57 | Southwest Marine & Gen Ins Co | 0.11% | \$41,832 |
| 58 | Washington Intl Ins Co | 0.11% | \$39,790 |
| 59 | Suretec Ins Co | 0.10% | \$36,550 |
| 60 | Financial Cas & Surety Inc. | 0.09% | \$33,929 |
| 61 | United States Fidelity & Guar Co | 0.09% | \$33,066 |
| 62 | Acstar Ins Co | 0.07% | \$25,786 |
| 63 | Selective Ins Co Of Amer | 0.07% | \$24,278 |
| 64 | RLI Ind Co | 0.07% | \$24,149 |
| 65 | Gray Ins Co | 0.06% | \$23,227 |
| 66 | Rockwood Cas Ins Co | 0.06% | \$22,702 |
| 67 | NGM Ins Co | 0.06% | \$22,450 |
| 68 | Lincoln Gen Ins Co | 0.06% | \$22,316 |
| 69 | Utica Mut Ins Co | 0.06% | \$21,645 |
| 70 | Employers Mut Cas Co | 0.05% | \$18,785 |
| 71 | New Hampshire Ins Co | 0.05% | \$18,751 |
| 72 | Ullico Cas Co | 0.05% | \$18,065 |
| 73 | National Union Fire Ins Co Of Pitts | 0.05% | \$17,333 |
| 74 | American States Ins Co | 0.05% | \$17,015 |
| 75 | Philadelphia Ind Ins Co | 0.04% | \$16,080 |
| 76 | United Fire & Cas Co | 0.04% | \$15,411 |
| 77 | American Home Assur Co | 0.04% | \$13,006 |
| 78 | National Fire Ins Co Of Hartford | 0.03% | \$11,860 |
| 79 | Star Ins Co | 0.03% | \$11,591 |
| 80 | Old Republic Ins Co | 0.03% | \$10,728 |
| 81 | Contractors Bonding & Ins Co | 0.03% | \$10,626 |
| 82 | Hartford Accident & Ind Co | 0.03% | \$10,024 |
| 83 | Safety Natl Cas Corp | 0.03% | \$9,459 |
| 84 | Granite Re Inc. | 0.02% | \$8,111 |
| 85 | Everest Reins Co | 0.02% | \$6,720 |
| 86 | American Fire & Cas Co | 0.02% | \$6,541 |
| 87 | Allegheny Cas Co | 0.02% | \$6,396 |
| 88 | First Natl Ins Co Of Amer | 0.02% | \$6,066 |

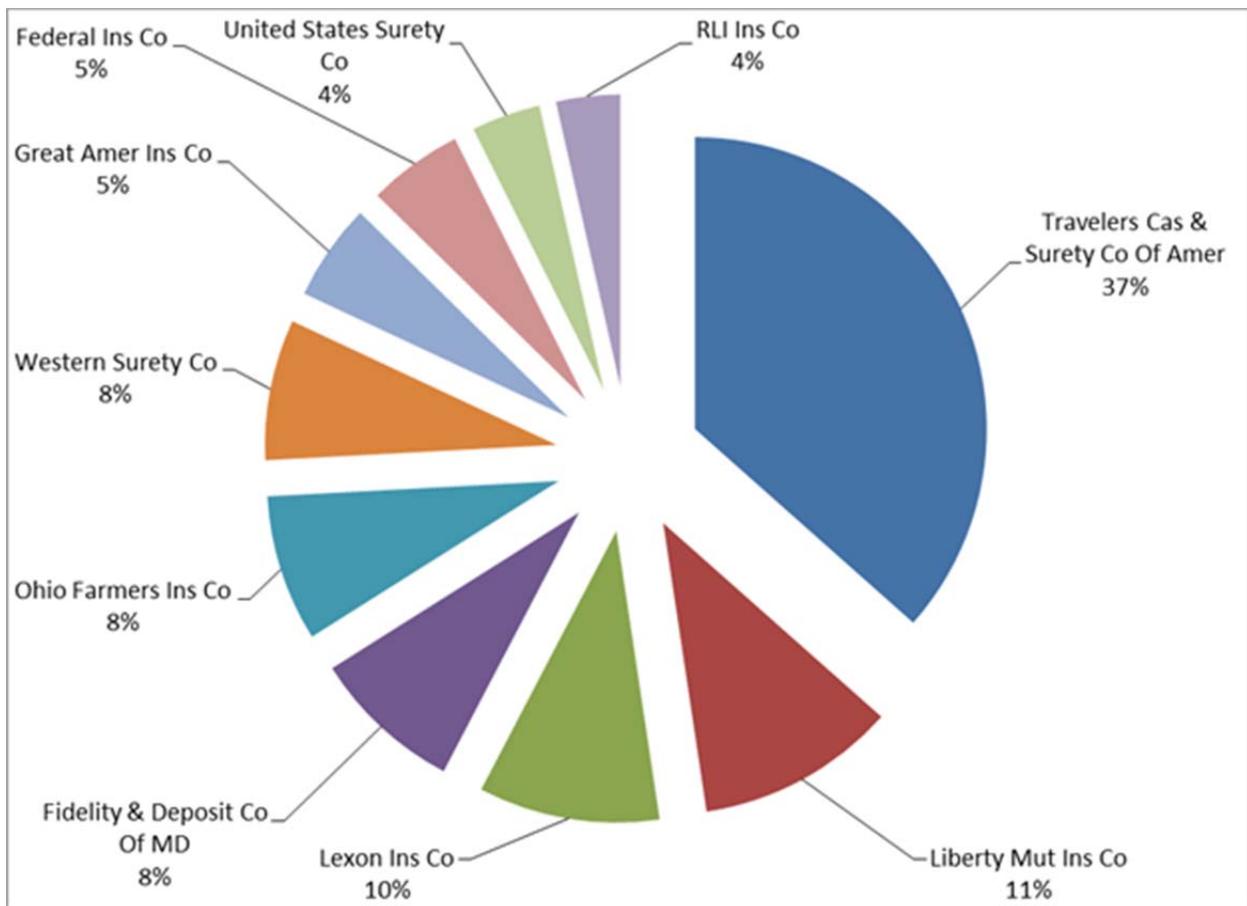
Surety

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------|----------------------|------------------------------|
| 89 | United States Fire Ins Co | 0.01% | \$5,211 |
| 90 | American Bankers Ins Co Of FL | 0.01% | \$5,206 |
| 91 | Radian Asset Assur Inc. | 0.01% | \$5,112 |
| 92 | Travelers Ind Co | 0.01% | \$4,834 |
| 93 | Federated Mut Ins Co | 0.01% | \$4,373 |
| 94 | Universal Fire & Cas Ins Co | 0.01% | \$4,070 |
| 95 | Motors Ins Corp | 0.01% | \$3,758 |
| 96 | Vigilant Ins Co | 0.01% | \$3,370 |
| 97 | Sentry Select Ins Co | 0.01% | \$3,222 |
| 98 | Progressive Cas Ins Co | 0.01% | \$2,995 |
| 99 | Indemnity Ins Co Of North Amer | 0.01% | \$2,586 |
| 100 | Farmington Cas Co | 0.01% | \$2,455 |
| 101 | Protective Ins Co | 0.01% | \$1,929 |
| 102 | Corepointe Ins Co | 0.00% | \$1,438 |
| 103 | General Ins Co Of Amer | 0.00% | \$1,046 |
| 104 | National Ind Co | 0.00% | \$1,009 |
| 105 | OneBeacon Ins Co | 0.00% | \$981 |
| 106 | Fidelity & Guar Ins Co | 0.00% | \$876 |
| 107 | Cumis Ins Society Inc. | 0.00% | \$750 |
| 108 | Electric Ins Co | 0.00% | \$743 |
| 109 | Procentury Ins Co | 0.00% | \$630 |
| 110 | Insurance Co of N Amer | 0.00% | \$573 |
| 111 | American Ins Co | 0.00% | \$560 |
| 112 | Bancinsure Inc. | 0.00% | \$478 |
| 113 | American Alt Ins Corp | 0.00% | \$335 |
| 114 | Pacific Ind Co | 0.00% | \$205 |
| 115 | Cherokee Ins Co | 0.00% | \$199 |
| 116 | Peerless Ins Co | 0.00% | \$184 |
| 117 | West Amer Ins Co | 0.00% | \$100 |
| 118 | Century Surety Co | 0.00% | \$72 |
| 119 | Massachusetts Bay Ins Co | 0.00% | \$61 |
| 120 | Repwest Ins Co | 0.00% | \$31 |
| 121 | Crum & Forster Ind Co | 0.00% | \$21 |
| 122 | LM Ins Corp | 0.00% | \$20 |
| 123 | American Guar & Liab Ins | 0.00% | (\$919) |

| | | |
|------------------------------|---------|--------------|
| Total for Top 10 Insurers | 66.31% | \$24,551,025 |
| Total for All Other Insurers | 33.69% | \$12,471,870 |
| Total for All Insurers | 100.00% | \$37,022,895 |

Surety

Graph Reflects Top 10 Insurers' Percentage of Market

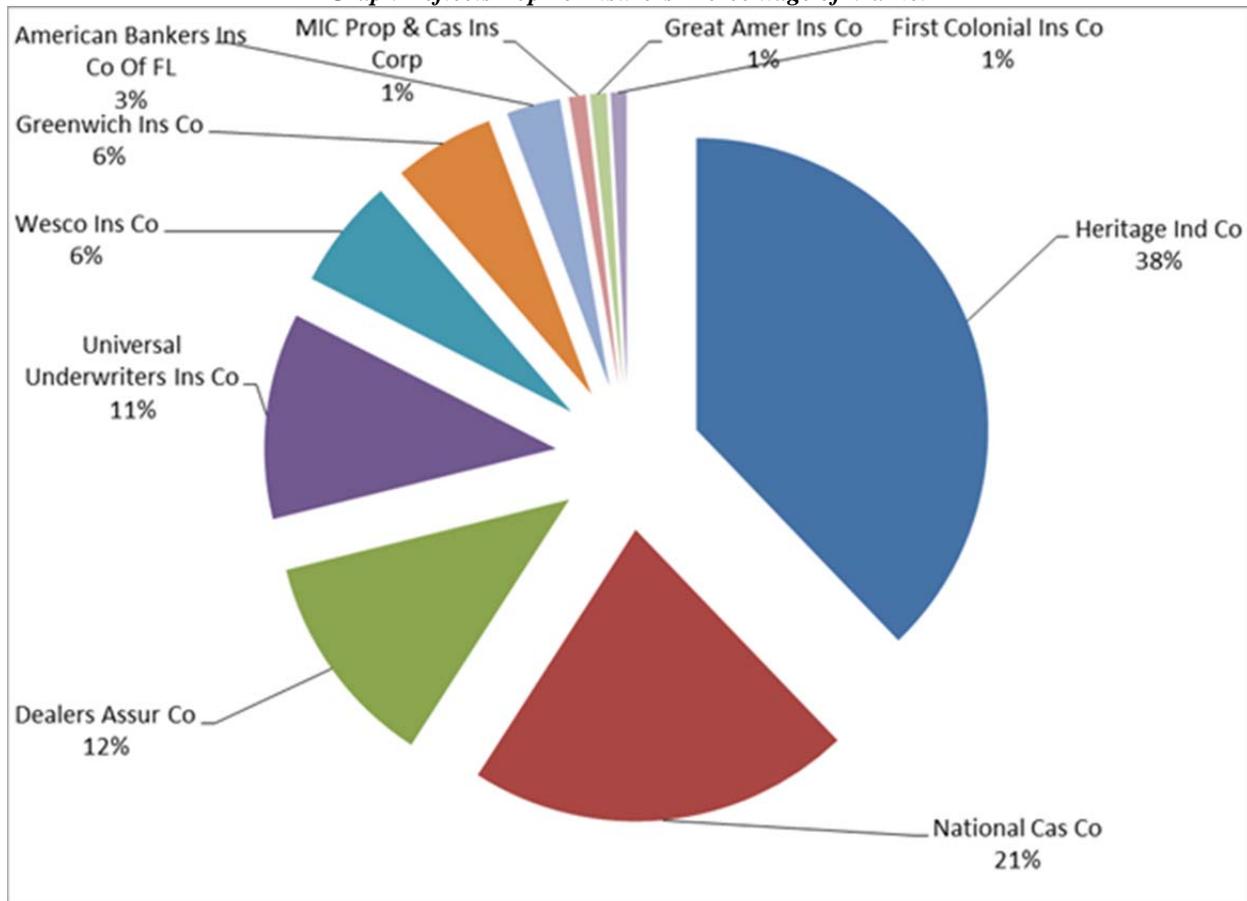


Warranty

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|-------------------------------|-------------------|------------------------|
| 1 | Heritage Ind Co | 37.16% | \$1,112,595 |
| 2 | National Cas Co | 20.89% | \$625,249 |
| 3 | Dealers Assur Co | 11.80% | \$353,306 |
| 4 | Universal Underwriters Ins Co | 11.22% | \$335,872 |
| 5 | Wesco Ins Co | 6.03% | \$180,665 |
| 6 | Greenwich Ins Co | 5.50% | \$164,785 |
| 7 | American Bankers Ins Co Of FL | 2.93% | \$87,704 |
| 8 | MIC Prop & Cas Ins Corp | 0.93% | \$27,735 |
| 9 | Great Amer Ins Co | 0.89% | \$26,748 |
| 10 | First Colonial Ins Co | 0.86% | \$25,721 |
| 11 | Old Republic Ins Co | 0.63% | \$18,711 |
| 12 | Lyndon Prop Ins Co | 0.54% | \$16,104 |
| 13 | Great Amer Ins Co of NY | 0.36% | \$10,841 |
| 14 | American Reliable Ins Co | 0.15% | \$4,538 |
| 15 | Balboa Ins Co | 0.06% | \$1,772 |
| 16 | Courtesy Ins Co | 0.05% | \$1,373 |
| 17 | Starr Ind & Liab Co | 0.00% | \$4 |
| 18 | Fireman's Fund Ins Co | 0.00% | (\$1) |
| Total for Top 10 Insurers | | 98.22% | \$2,940,380 |
| Total for All Other Insurers | | 1.78% | \$53,342 |
| Total for All Insurers | | 100.00% | \$2,993,722 |

Warranty

Graph Reflects Top 10 Insurers' Percentage of Market



Workers Compensation

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 1 | BrickStreet Mut Ins Co | 50.37% | \$193,582,291 |
| 2 | Commerce & Industry Ins Co | 3.50% | \$13,463,615 |
| 3 | American Zurich Ins Co | 2.85% | \$10,953,713 |
| 4 | Zurich Amer Ins Co | 2.50% | \$9,601,148 |
| 5 | Travelers Prop Cas Co Of Amer | 2.20% | \$8,465,022 |
| 6 | National Union Fire Ins Co Of Pitts | 1.95% | \$7,481,616 |
| 7 | American Mining Ins Co Inc. | 1.82% | \$7,009,991 |
| 8 | Rockwood Cas Ins Co | 1.29% | \$4,939,342 |
| 9 | Insurance Co Of The State Of PA | 1.28% | \$4,936,941 |
| 10 | New Hampshire Ins Co | 1.20% | \$4,598,267 |
| 11 | Travelers Ind Co Of CT | 1.20% | \$4,597,971 |
| 12 | Ace Amer Ins Co | 1.16% | \$4,462,625 |
| 13 | Old Republic Ins Co | 1.16% | \$4,455,575 |
| 14 | Travelers Ind Co | 1.00% | \$3,839,940 |
| 15 | Twin City Fire Ins Co | 0.96% | \$3,681,627 |
| 16 | Charter Oak Fire Ins Co | 0.95% | \$3,657,056 |
| 17 | Flagship City Ins Co | 0.94% | \$3,599,863 |
| 18 | Amguard Ins Co | 0.89% | \$3,425,436 |
| 19 | Chartis Cas Co | 0.89% | \$3,419,061 |
| 20 | Firstcomp Ins Co | 0.86% | \$3,301,023 |
| 21 | Hartford Underwriters Ins Co | 0.86% | \$3,287,826 |
| 22 | Westfield Ins Co | 0.80% | \$3,090,718 |
| 23 | LM Ins Corp | 0.75% | \$2,893,004 |
| 24 | Wausau Underwriters Ins Co | 0.71% | \$2,740,895 |
| 25 | Liberty Ins Corp | 0.67% | \$2,564,349 |
| 26 | Standard Fire Ins Co | 0.66% | \$2,523,093 |
| 27 | Arch Ins Co | 0.63% | \$2,439,280 |
| 28 | Erie Ins Exch | 0.63% | \$2,425,669 |
| 29 | American Guar & Liab Ins | 0.61% | \$2,332,717 |
| 30 | Indemnity Ins Co Of North Amer | 0.58% | \$2,238,543 |
| 31 | Travelers Cas Ins Co Of Amer | 0.56% | \$2,134,106 |
| 32 | Employers Ins of Wausau | 0.55% | \$2,111,986 |
| 33 | Zurich Amer Ins Co Of IL | 0.49% | \$1,890,465 |
| 34 | Motorists Mut Ins Co | 0.49% | \$1,872,808 |
| 35 | Hartford Ins Co Of The Midwest | 0.48% | \$1,863,379 |
| 36 | Phoenix Ins Co | 0.45% | \$1,716,690 |
| 37 | Liberty Mut Fire Ins Co | 0.43% | \$1,637,142 |
| 38 | Travelers Cas & Surety Co | 0.42% | \$1,607,896 |
| 39 | Companion Prop & Cas Ins Co | 0.39% | \$1,499,227 |
| 40 | Hartford Accident & Ind Co | 0.38% | \$1,470,375 |
| 41 | Pennsylvania Manufacturers Assoc Ins | 0.36% | \$1,390,698 |
| 42 | State Automobile Mut Ins Co | 0.35% | \$1,357,687 |
| 43 | Berkshire Hathaway Homestate Ins Co | 0.28% | \$1,059,652 |
| 44 | Continental Cas Co | 0.27% | \$1,029,856 |

Workers Compensation

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 45 | Praetorian Ins Co | 0.27% | \$1,025,585 |
| 46 | Hartford Fire In Co | 0.26% | \$1,006,217 |
| 47 | Federal Ins Co | 0.26% | \$998,458 |
| 48 | State Natl Ins Co Inc. | 0.26% | \$991,815 |
| 49 | Dallas Natl Ins Co | 0.25% | \$957,627 |
| 50 | Sentinel Ins Co Ltd | 0.24% | \$904,125 |
| 51 | Southern Ins Co | 0.22% | \$843,381 |
| 52 | Cincinnati Cas Co | 0.21% | \$801,487 |
| 53 | Great Amer Alliance Ins Co | 0.21% | \$800,864 |
| 54 | Imperium Ins Co | 0.20% | \$759,151 |
| 55 | Farmington Cas Co | 0.19% | \$746,096 |
| 56 | Liberty Mut Ins Co | 0.18% | \$677,702 |
| 57 | Sentry Select Ins Co | 0.17% | \$657,757 |
| 58 | Bituminous Cas Corp | 0.17% | \$649,569 |
| 59 | Hartford Cas Ins Co | 0.16% | \$617,914 |
| 60 | Continental Ind Co | 0.16% | \$617,150 |
| 61 | Erie Ins Prop & Cas Co | 0.15% | \$584,765 |
| 62 | United States Fire Ins Co | 0.15% | \$577,209 |
| 63 | The Cincinnati Ind Co | 0.15% | \$570,845 |
| 64 | Chubb Ind Ins Co | 0.14% | \$542,698 |
| 65 | National Fire Ins Co Of Hartford | 0.14% | \$541,907 |
| 66 | First Liberty Ins Corp | 0.14% | \$524,940 |
| 67 | State Auto Prop & Cas Ins Co | 0.14% | \$519,993 |
| 68 | Chartis Prop Cas Co | 0.13% | \$515,437 |
| 69 | American Cas Co Of Reading PA | 0.13% | \$496,305 |
| 70 | Erie Ins Co Of NY | 0.13% | \$492,852 |
| 71 | Westfield Natl Ins Co | 0.13% | \$482,964 |
| 72 | Eastguard Ins Co | 0.12% | \$465,447 |
| 73 | Milbank Ins Co | 0.12% | \$455,015 |
| 74 | Travelers Ind Co Of Amer | 0.12% | \$444,203 |
| 75 | Farm Family Cas Ins Co | 0.11% | \$432,119 |
| 76 | Norguard Ins Co | 0.11% | \$428,906 |
| 77 | Cincinnati Ins Co | 0.10% | \$397,780 |
| 78 | Argonaut Ins Co | 0.09% | \$362,713 |
| 79 | Transportation Ins Co | 0.09% | \$358,929 |
| 80 | Guarantee Ins Co | 0.09% | \$334,901 |
| 81 | Wesco Ins Co | 0.08% | \$325,248 |
| 82 | Allied Eastern Ind Co | 0.08% | \$320,213 |
| 83 | Pennsylvania Manufacturers Ind Co | 0.08% | \$301,236 |
| 84 | SeaBright Ins Co | 0.07% | \$280,521 |
| 85 | Illinois Natl Ins Co | 0.07% | \$279,778 |
| 86 | Trumbull Ins Co | 0.07% | \$278,344 |
| 87 | American Home Assur Co | 0.07% | \$265,509 |
| 88 | Granite State Ins Co | 0.07% | \$256,900 |

Workers Compensation

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 89 | Property & Cas Ins Co Of Hartford | 0.06% | \$239,554 |
| 90 | Preferred Professional Ins Co | 0.06% | \$235,642 |
| 91 | Everest Natl Ins Co | 0.06% | \$230,851 |
| 92 | Protective Ins Co | 0.06% | \$227,968 |
| 93 | Sompo Japan Ins Co of Amer | 0.05% | \$196,551 |
| 94 | Valley Forge Ins Co | 0.05% | \$193,696 |
| 95 | Amerisure Mut Ins Co | 0.05% | \$191,899 |
| 96 | Ullico Cas Co | 0.05% | \$189,714 |
| 97 | Mitsui Sumitomo Ins USA Inc. | 0.05% | \$182,766 |
| 98 | XL Specialty Ins Co | 0.05% | \$179,432 |
| 99 | Erie Ins Co | 0.05% | \$175,331 |
| 100 | Great West Cas Co | 0.05% | \$173,995 |
| 101 | Starr Ind & Liab Co | 0.04% | \$172,588 |
| 102 | Wausau Business Ins Co | 0.04% | \$164,539 |
| 103 | Accident Fund Ins Co of Amer | 0.04% | \$155,422 |
| 104 | Berkley Natl Ins Co | 0.04% | \$154,875 |
| 105 | Manufacturers Alliance Ins Co | 0.04% | \$153,658 |
| 106 | Pacific Ind Co | 0.04% | \$146,902 |
| 107 | Northern Ins Co Of NY | 0.04% | \$144,380 |
| 108 | Sentry Cas Co | 0.04% | \$139,997 |
| 109 | Brotherhood Mut Ins Co | 0.04% | \$138,535 |
| 110 | Sparta Ins Co | 0.04% | \$136,009 |
| 111 | Markel Ins Co | 0.03% | \$129,497 |
| 112 | Tower Natl Ins Co | 0.03% | \$125,102 |
| 113 | United WI Ins Co | 0.03% | \$123,710 |
| 114 | Argonaut Midwest Ins Co | 0.03% | \$109,686 |
| 115 | Church Mut Ins Co | 0.03% | \$108,507 |
| 116 | Lumbermen's Underwriting Alliance | 0.03% | \$108,473 |
| 117 | American Select Ins Co | 0.03% | \$105,903 |
| 118 | Great Amer Assur Co | 0.03% | \$105,169 |
| 119 | National Interstate Ins Co | 0.03% | \$100,867 |
| 120 | Riverport Ins Co | 0.03% | \$100,792 |
| 121 | National Amer Ins Co | 0.03% | \$100,432 |
| 122 | Tower Ins Co Of NY | 0.02% | \$85,551 |
| 123 | Safety Natl Cas Corp | 0.02% | \$85,431 |
| 124 | Bituminous Fire & Marine Ins Co | 0.02% | \$81,955 |
| 125 | QBE Ins Corp | 0.02% | \$75,773 |
| 126 | American Interstate Ins Co | 0.02% | \$71,273 |
| 127 | Great Divide Ins Co | 0.02% | \$71,109 |
| 128 | Safety First Ins Co | 0.02% | \$69,852 |
| 129 | Firemen's Ins Co Of Washington DC | 0.02% | \$69,044 |
| 130 | American Alt Ins Corp | 0.02% | \$67,920 |
| 131 | Great Amer Ins Co of NY | 0.02% | \$67,303 |
| 132 | Maryland Cas Co | 0.02% | \$65,341 |

Workers Compensation

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|----------------------------------|----------------------|------------------------------|
| 133 | Eastern Alliance Ins Co | 0.02% | \$64,956 |
| 134 | Vanliner Ins Co | 0.02% | \$64,927 |
| 135 | Assurance Co Of Amer | 0.02% | \$63,910 |
| 136 | Accident Fund Gen Ins Co | 0.02% | \$62,071 |
| 137 | Hanover Ins Co | 0.01% | \$57,643 |
| 138 | Greenwich Ins Co | 0.01% | \$48,770 |
| 139 | Accident Fund Natl Ins Co | 0.01% | \$47,828 |
| 140 | Nationwide Agribusiness Ins Co | 0.01% | \$46,299 |
| 141 | OneBeacon Ins Co | 0.01% | \$44,386 |
| 142 | Continental Western Ins Co | 0.01% | \$42,349 |
| 143 | Technology Ins Co Inc. | 0.01% | \$40,620 |
| 144 | Companion Commercial Ins Co | 0.01% | \$37,793 |
| 145 | Znat Ins Co | 0.01% | \$36,515 |
| 146 | Bankers Standard Ins Co | 0.01% | \$32,000 |
| 147 | United States Fidelity & Guar Co | 0.01% | \$31,931 |
| 148 | American Ins Co | 0.01% | \$31,472 |
| 149 | Massachusetts Bay Ins Co | 0.01% | \$31,117 |
| 150 | Vigilant Ins Co | 0.01% | \$30,934 |
| 151 | Argonaut Great Central Ins Co | 0.01% | \$28,525 |
| 152 | Amerisure Ins Co | 0.01% | \$27,384 |
| 153 | Nova Cas Co | 0.01% | \$26,817 |
| 154 | ACIG Ins Co | 0.01% | \$25,713 |
| 155 | Pharmacists Mut Ins Co | 0.01% | \$23,081 |
| 156 | XL Ins Amer Inc. | 0.00% | \$18,388 |
| 157 | Midwest Employers Cas Co | 0.00% | \$17,232 |
| 158 | Gateway Ins Co | 0.00% | \$15,416 |
| 159 | General Cas Co Of WI | 0.00% | \$15,360 |
| 160 | Great Northern Ins Co | 0.00% | \$14,473 |
| 161 | North River Ins Co | 0.00% | \$14,402 |
| 162 | Fidelity & Guar Ins Co | 0.00% | \$14,338 |
| 163 | National Surety Corp | 0.00% | \$14,331 |
| 164 | Electric Ins Co | 0.00% | \$14,050 |
| 165 | Pennsylvania Natl Mut Cas Ins Co | 0.00% | \$13,498 |
| 166 | Frank Winston Crum Ins Co | 0.00% | \$13,414 |
| 167 | Starnet Ins Co | 0.00% | \$12,821 |
| 168 | Continental Ins Co | 0.00% | \$12,440 |
| 169 | Trans Pacific Ins Co | 0.00% | \$10,695 |
| 170 | Mitsui Sumitomo Ins Co of Amer | 0.00% | \$9,758 |
| 171 | Memic Ind Co | 0.00% | \$9,713 |
| 172 | Associated Ind Corp | 0.00% | \$9,078 |
| 173 | Zenith Ins Co | 0.00% | \$8,205 |
| 174 | Great Amer Ins Co | 0.00% | \$8,034 |
| 175 | Carolina Cas Ins Co | 0.00% | \$6,732 |
| 176 | Fireman's Fund Ins Co | 0.00% | \$6,368 |

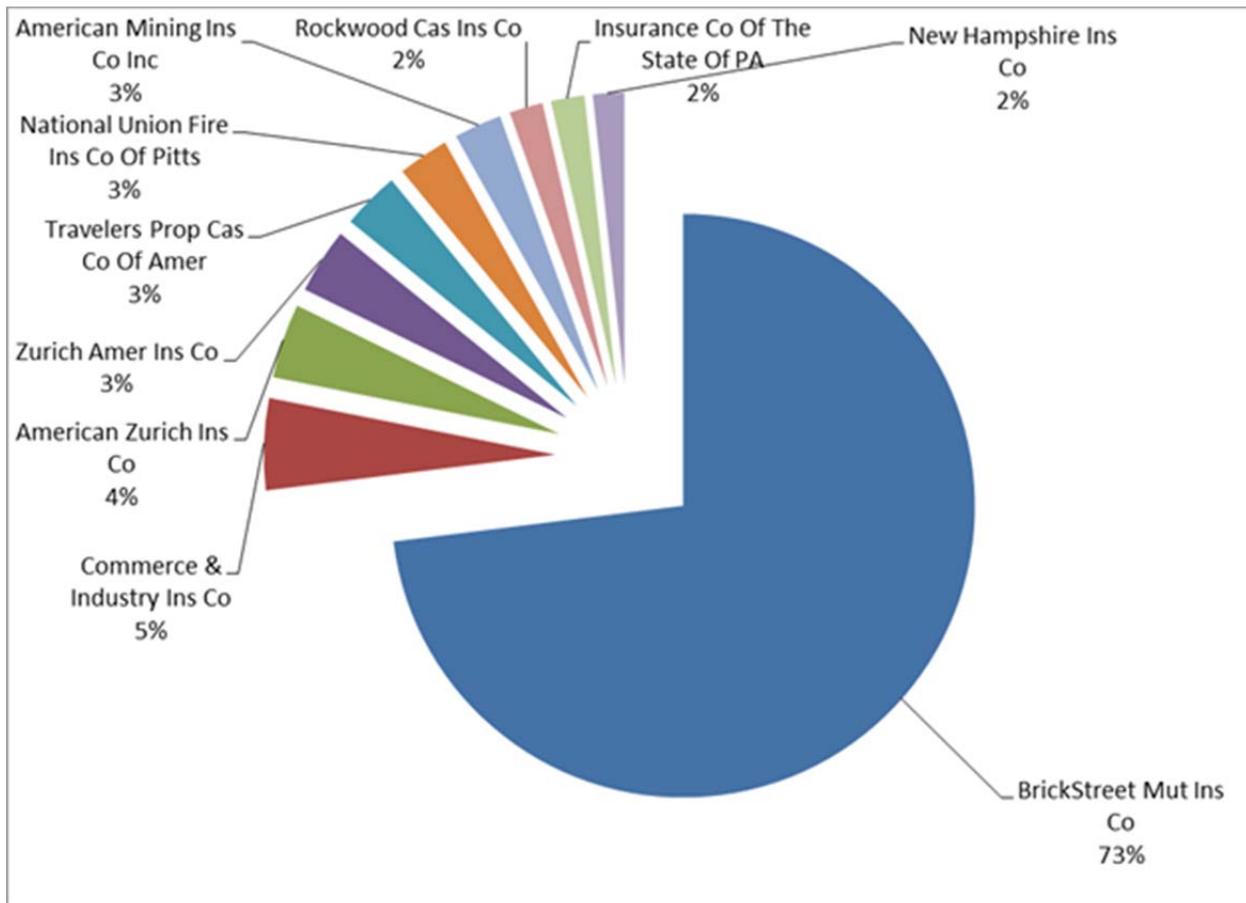
Workers Compensation

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|---------------------------------------|----------------------|------------------------------|
| 177 | Eastern Advantage Assur Co | 0.00% | \$6,133 |
| 178 | OneBeacon Amer Ins Co | 0.00% | \$5,696 |
| 179 | Cherokee Ins Co | 0.00% | \$4,802 |
| 180 | Transguard Ins Co Of Amer Inc. | 0.00% | \$4,368 |
| 181 | Nipponkoa Ins Co Ltd US Br | 0.00% | \$3,969 |
| 182 | Work First Cas Co | 0.00% | \$3,907 |
| 183 | Regent Ins Co | 0.00% | \$3,284 |
| 184 | Employers Fire Ins Co | 0.00% | \$2,880 |
| 185 | National Cas Co | 0.00% | \$2,815 |
| 186 | Hanover Amer Ins Co | 0.00% | \$1,795 |
| 187 | Atlantic Specialty Ins Co | 0.00% | \$1,640 |
| 188 | Discover Prop & Cas Ins Co | 0.00% | \$1,487 |
| 189 | West Amer Ins Co | 0.00% | \$1,444 |
| 190 | Utica Mut Ins Co | 0.00% | \$1,227 |
| 191 | New York Marine & Gen Ins Co | 0.00% | \$647 |
| 192 | Ace Fire Underwriters Ins Co | 0.00% | \$604 |
| 193 | Advantage Workers Comp Ins Co | 0.00% | \$549 |
| 194 | American Fire & Cas Co | 0.00% | \$471 |
| 195 | American Automobile Ins Co | 0.00% | \$413 |
| 196 | Fidelity & Guar Ins Underwriters Inc. | 0.00% | \$258 |
| 197 | TNUS Ins Co | 0.00% | \$164 |
| 198 | Ohio Cas Ins Co | 0.00% | \$2 |
| 199 | Ohio Security Ins Co | 0.00% | \$1 |
| 200 | Insurance Co of N Amer | 0.00% | (\$8) |
| 201 | Employers Mut Cas Co | 0.00% | (\$50) |
| 202 | Pacific Employers Ins Co | 0.00% | (\$104) |
| 203 | Federated Rural Electric Ins Exch | 0.00% | (\$4,532) |
| 204 | Berkley Regional Ins Co | 0.00% | (\$6,137) |
| 205 | Ace Prop & Cas Ins Co | 0.00% | (\$6,498) |
| 206 | Tokio Marine & Nichido Fire Ins Co | 0.00% | (\$8,173) |
| 207 | AIU Ins Co | -0.01% | (\$20,045) |
| 208 | Old Republic Gen Ins Corp | -0.02% | (\$66,664) |
| 209 | Sentry Ins A Mut Co | -0.07% | (\$279,414) |

| | | |
|------------------------------|---------|---------------|
| Total for Top 10 Insurers | 68.95% | \$265,031,946 |
| Total for All Other Insurers | 31.05% | \$119,326,525 |
| Total for All Insurers | 100.00% | \$384,358,471 |

Workers Compensation

Graph Reflects Top 10 Insurers' Percentage of Market



Property & Casualty Totals

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 1 | State Farm Mut Auto Ins Co | 10.83% | \$290,562,166 |
| 2 | Erie Ins Prop & Cas Co | 8.42% | \$225,867,128 |
| 3 | BrickStreet Mut Ins Co | 7.21% | \$193,582,291 |
| 4 | Nationwide Mut Ins Co | 6.42% | \$172,148,008 |
| 5 | State Farm Fire & Cas Co | 4.46% | \$119,595,931 |
| 6 | Westfield Ins Co | 3.68% | \$98,773,054 |
| 7 | Allstate Ins Co | 2.04% | \$54,821,296 |
| 8 | State Auto Prop & Cas Ins Co | 1.93% | \$51,684,782 |
| 9 | Allstate Prop & Cas Ins Co | 1.61% | \$43,133,142 |
| 10 | Nationwide Prop & Cas Ins Co | 1.54% | \$41,302,078 |
| 11 | Nationwide Mut Fire Ins Co | 1.47% | \$39,498,513 |
| 12 | Liberty Mut Fire Ins Co | 1.33% | \$35,764,791 |
| 13 | National Union Fire Ins Co Of Pitts | 1.28% | \$34,443,883 |
| 14 | Geico Ind Co | 1.21% | \$32,476,155 |
| 15 | West Virginia Mut Ins Co | 1.13% | \$30,373,162 |
| 16 | Safeco Ins Co Of Amer | 1.13% | \$30,271,541 |
| 17 | Geico Gen Ins Co | 1.12% | \$29,984,182 |
| 18 | Travelers Prop Cas Co Of Amer | 1.09% | \$29,137,504 |
| 19 | Progressive Classic Ins Co | 1.03% | \$27,567,817 |
| 20 | Zurich Amer Ins Co | 1.02% | \$27,433,719 |
| 21 | United Serv Automobile Assn. | 0.86% | \$23,079,765 |
| 22 | Progressive Max Ins Co | 0.80% | \$21,552,457 |
| 23 | Farmers Mech Mut Fire Ins Of WV | 0.77% | \$20,744,669 |
| 24 | Motorists Mut Ins Co | 0.77% | \$20,725,098 |
| 25 | Ace Amer Ins Co | 0.77% | \$20,586,479 |
| 26 | Hartford Ins Co Of The Midwest | 0.76% | \$20,306,260 |
| 27 | Federal Ins Co | 0.73% | \$19,569,214 |
| 28 | Cincinnati Ins Co | 0.72% | \$19,443,759 |
| 29 | Property & Cas Ins Co Of Hartford | 0.66% | \$17,795,776 |
| 30 | Continental Cas Co | 0.62% | \$16,592,351 |
| 31 | Travelers Ind Co | 0.59% | \$15,908,666 |
| 32 | Farm Family Cas Ins Co | 0.56% | \$14,948,255 |
| 33 | 21st Century Centennial Ins Co | 0.55% | \$14,796,433 |
| 34 | American Natl Prop & Cas Co | 0.51% | \$13,813,888 |
| 35 | Commerce & Industry Ins Co | 0.51% | \$13,795,191 |
| 36 | Liberty Mut Ins Co | 0.50% | \$13,447,279 |
| 37 | Nationwide Ins Co Of Amer | 0.49% | \$13,202,304 |
| 38 | Charter Oak Fire Ins Co | 0.46% | \$12,404,472 |
| 39 | Travelers Cas & Surety Co Of Amer | 0.46% | \$12,253,347 |
| 40 | USAA Cas Ins Co | 0.46% | \$12,226,873 |
| 41 | Titan Ind Co | 0.45% | \$12,069,023 |
| 42 | Wva Ins Co | 0.45% | \$11,971,490 |
| 43 | American Zurich Ins Co | 0.44% | \$11,837,915 |
| 44 | Travelers Ind Co Of CT | 0.43% | \$11,456,731 |

Property & Casualty Totals

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 45 | Allstate Ind Co | 0.42% | \$11,293,180 |
| 46 | Government Employees Ins Co | 0.42% | \$11,263,508 |
| 47 | Trumbull Ins Co | 0.41% | \$11,004,064 |
| 48 | St Paul Fire & Marine Ins Co | 0.40% | \$10,755,816 |
| 49 | National Cas Co | 0.39% | \$10,437,654 |
| 50 | Municipal Mut Ins Co | 0.38% | \$10,071,715 |
| 51 | Travelers Ind Co Of Amer | 0.36% | \$9,665,102 |
| 52 | National Gen Assur Co | 0.36% | \$9,572,480 |
| 53 | American Alt Ins Corp | 0.35% | \$9,381,468 |
| 54 | Encompass Ind Co | 0.33% | \$8,765,368 |
| 55 | 21st Century Pacific Ins Co | 0.32% | \$8,686,769 |
| 56 | Factory Mut Ins Co | 0.32% | \$8,679,351 |
| 57 | United Financial Cas Co | 0.31% | \$8,408,606 |
| 58 | Peak Prop & Cas Ins Corp | 0.31% | \$8,352,012 |
| 59 | Arch Ins Co | 0.31% | \$8,298,678 |
| 60 | Auto Club Prop Cas Ins Co | 0.31% | \$8,229,822 |
| 61 | Horace Mann Ins Co | 0.30% | \$8,106,640 |
| 62 | Insurance Co Of The State Of PA | 0.30% | \$7,955,072 |
| 63 | American Modern Home Ins Co | 0.29% | \$7,914,814 |
| 64 | Metropolitan Prop & Cas Ins Co | 0.29% | \$7,806,259 |
| 65 | Encompass Ins Co Of Amer | 0.29% | \$7,793,408 |
| 66 | Old Republic Ins Co | 0.28% | \$7,496,466 |
| 67 | American Security Ins Co | 0.27% | \$7,379,025 |
| 68 | Farmers & Mechanics Fire & Cas Ins I | 0.27% | \$7,189,272 |
| 69 | Foremost Ins Co Grand Rapids MI | 0.27% | \$7,185,575 |
| 70 | West Virginia Natl Auto Ins Co | 0.27% | \$7,135,654 |
| 71 | American Mining Ins Co Inc. | 0.26% | \$7,009,991 |
| 72 | Sentinel Ins Co Ltd | 0.26% | \$6,928,058 |
| 73 | Metropolitan Drt Prop & Cas Ins Co | 0.25% | \$6,819,677 |
| 74 | Liberty Ins Corp | 0.25% | \$6,758,127 |
| 75 | New Hampshire Ins Co | 0.25% | \$6,661,774 |
| 76 | American Bankers Ins Co Of FL | 0.24% | \$6,503,763 |
| 77 | Medicus Ins Co | 0.24% | \$6,492,705 |
| 78 | Philadelphia Ind Ins Co | 0.24% | \$6,384,208 |
| 79 | USAA Gen Ind Co | 0.24% | \$6,383,426 |
| 80 | Mountaineer Freedom RRG Inc. | 0.23% | \$6,193,192 |
| 81 | Phoenix Ins Co | 0.23% | \$6,144,753 |
| 82 | Twin City Fire Ins Co | 0.22% | \$5,937,752 |
| 83 | Farmers Mut Ins Co | 0.22% | \$5,803,146 |
| 84 | American Guar & Liab Ins | 0.21% | \$5,703,899 |
| 85 | Sentry Select Ins Co | 0.20% | \$5,499,235 |
| 86 | Greenwich Ins Co | 0.20% | \$5,477,553 |
| 87 | Rockwood Cas Ins Co | 0.20% | \$5,300,948 |
| 88 | Travelers Cas Ins Co Of Amer | 0.19% | \$5,223,140 |

Property & Casualty Totals

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 89 | Garrison Prop & Cas Ins Co | 0.19% | \$5,007,214 |
| 90 | Standard Fire Ins Co | 0.18% | \$4,879,594 |
| 91 | Nationwide Agribusiness Ins Co | 0.18% | \$4,794,690 |
| 92 | Church Mut Ins Co | 0.17% | \$4,555,177 |
| 93 | Hartford Fire In Co | 0.17% | \$4,504,152 |
| 94 | State Automobile Mut Ins Co | 0.16% | \$4,397,975 |
| 95 | Hartford Cas Ins Co | 0.16% | \$4,254,301 |
| 96 | LM Ins Corp | 0.16% | \$4,176,684 |
| 97 | Attorneys Liab Protection Soc RRG | 0.16% | \$4,166,299 |
| 98 | Hartford Underwriters Ins Co | 0.15% | \$4,114,493 |
| 99 | Mortgage Guar Ins Corp | 0.14% | \$3,884,476 |
| 100 | Teachers Ins Co | 0.14% | \$3,884,439 |
| 101 | RSUI Ind Co | 0.14% | \$3,850,341 |
| 102 | United States Fire Ins Co | 0.14% | \$3,763,987 |
| 103 | Hartford Accident & Ind Co | 0.14% | \$3,672,809 |
| 104 | Flagship City Ins Co | 0.13% | \$3,599,863 |
| 105 | Wausau Underwriters Ins Co | 0.13% | \$3,550,308 |
| 106 | Federated Mut Ins Co | 0.13% | \$3,541,862 |
| 107 | Dairyland Ins Co | 0.13% | \$3,508,874 |
| 108 | Brotherhood Mut Ins Co | 0.13% | \$3,440,278 |
| 109 | Chartis Cas Co | 0.13% | \$3,436,023 |
| 110 | Amguard Ins Co | 0.13% | \$3,427,270 |
| 111 | Liberty Ins Underwriters Inc. | 0.12% | \$3,317,765 |
| 112 | Firstcomp Ins Co | 0.12% | \$3,301,023 |
| 113 | Cumis Ins Society Inc. | 0.12% | \$3,279,814 |
| 114 | Atlantic Specialty Ins Co | 0.12% | \$3,257,934 |
| 115 | Axis Ins Co | 0.12% | \$3,238,064 |
| 116 | Safe Ins Co | 0.12% | \$3,231,306 |
| 117 | West Virginia Farmers Mut Ins Assoc | 0.12% | \$3,118,181 |
| 118 | American Modern Select Ins Co | 0.11% | \$3,008,544 |
| 119 | Westport Ins Corp | 0.11% | \$2,936,884 |
| 120 | Dorinco Reins Co | 0.11% | \$2,901,720 |
| 121 | Horace Mann Prop & Cas Ins Co | 0.11% | \$2,872,174 |
| 122 | Northland Ins Co | 0.11% | \$2,822,675 |
| 123 | Great Amer Ins Co | 0.10% | \$2,740,486 |
| 124 | Knightbrook Ins Co | 0.10% | \$2,729,648 |
| 125 | St Paul Mercury Ins Co | 0.10% | \$2,719,385 |
| 126 | The Cincinnati Ind Co | 0.10% | \$2,717,692 |
| 127 | National Liab & Fire Ins Co | 0.10% | \$2,691,993 |
| 128 | Cincinnati Cas Co | 0.10% | \$2,617,478 |
| 129 | Pan Handle Farmers Mut Ins Co Of WV | 0.10% | \$2,573,061 |
| 130 | Employers Ins of Wausau | 0.10% | \$2,556,971 |
| 131 | Lexon Ins Co | 0.09% | \$2,464,944 |
| 132 | Indemnity Ins Co Of North Amer | 0.09% | \$2,455,226 |

Property & Casualty Totals

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 133 | Erie Ins Exch | 0.09% | \$2,425,669 |
| 134 | OneBeacon Amer Ins Co | 0.09% | \$2,332,472 |
| 135 | Fidelity & Deposit Co Of MD | 0.09% | \$2,318,643 |
| 136 | Encompass Home & Auto Ins Co | 0.09% | \$2,318,554 |
| 137 | Imperium Ins Co | 0.09% | \$2,301,765 |
| 138 | Genworth Mortgage Ins Corp | 0.08% | \$2,233,375 |
| 139 | Great Midwest Ins Co | 0.08% | \$2,134,022 |
| 140 | HDI Gerling Amer Ins Co | 0.08% | \$2,122,367 |
| 141 | Caterpillar Ins Co | 0.08% | \$2,075,952 |
| 142 | Homesite Ins Co Of The Midwest | 0.08% | \$2,059,999 |
| 143 | Travelers Cas & Surety Co | 0.08% | \$2,054,042 |
| 144 | Western Surety Co | 0.08% | \$2,045,984 |
| 145 | Great Amer Assur Co | 0.07% | \$2,009,149 |
| 146 | Ohio Farmers Ins Co | 0.07% | \$2,001,009 |
| 147 | United Guar Residential Ins Co | 0.07% | \$1,975,548 |
| 148 | RLI Ins Co | 0.07% | \$1,947,038 |
| 149 | State Natl Ins Co Inc. | 0.07% | \$1,923,929 |
| 150 | Zurich Amer Ins Co Of IL | 0.07% | \$1,923,863 |
| 151 | Canal Ins Co | 0.07% | \$1,906,985 |
| 152 | Fireman's Fund Ins Co | 0.07% | \$1,867,341 |
| 153 | Companion Prop & Cas Ins Co | 0.07% | \$1,851,607 |
| 154 | Ace Prop & Cas Ins Co | 0.07% | \$1,843,344 |
| 155 | QBE Ins Corp | 0.07% | \$1,766,574 |
| 156 | Amica Mut Ins Co | 0.07% | \$1,746,647 |
| 157 | General Ins Co Of Amer | 0.06% | \$1,738,727 |
| 158 | PMI Mortgage Ins Co | 0.06% | \$1,738,548 |
| 159 | AGCS Marine Ins Co | 0.06% | \$1,733,350 |
| 160 | Foremost Prop & Cas Ins Co | 0.06% | \$1,730,321 |
| 161 | Pennsylvania Manufacturers Assoc Ins | 0.06% | \$1,726,772 |
| 162 | Radian Guar Inc. | 0.06% | \$1,710,267 |
| 163 | Starr Ind & Liab Co | 0.06% | \$1,663,816 |
| 164 | American Cas Co Of Reading PA | 0.06% | \$1,649,725 |
| 165 | Ambac Assur Corp | 0.06% | \$1,528,454 |
| 166 | Peninsula Ins Co | 0.06% | \$1,522,317 |
| 167 | Allianz Global Risks US Ins Co | 0.05% | \$1,473,897 |
| 168 | Bituminous Cas Corp | 0.05% | \$1,473,380 |
| 169 | Vigilant Ins Co | 0.05% | \$1,456,938 |
| 170 | American Fire & Cas Co | 0.05% | \$1,446,759 |
| 171 | Aegis Security Ins Co | 0.05% | \$1,420,029 |
| 172 | Praetorian Ins Co | 0.05% | \$1,385,739 |
| 173 | Argonaut Ins Co | 0.05% | \$1,364,092 |
| 174 | AXA Ins Co | 0.05% | \$1,350,834 |
| 175 | Republic Mortgage Ins Co | 0.05% | \$1,341,637 |
| 176 | American Select Ins Co | 0.05% | \$1,325,821 |

Property & Casualty Totals

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 177 | Hanover Ins Co | 0.05% | \$1,325,692 |
| 178 | Westchester Fire Ins Co | 0.05% | \$1,319,474 |
| 179 | Guideone Mut Ins Co | 0.05% | \$1,312,842 |
| 180 | American States Ins Co | 0.05% | \$1,308,666 |
| 181 | XL Ins Amer Inc. | 0.05% | \$1,295,448 |
| 182 | Empire Fire & Marine Ins Co | 0.05% | \$1,289,794 |
| 183 | US Specialty Ins Co | 0.05% | \$1,285,299 |
| 184 | National Fire Ins Co Of Hartford | 0.05% | \$1,251,057 |
| 185 | Great Northern Ins Co | 0.05% | \$1,247,398 |
| 186 | Guideone Specialty Mut Ins Co | 0.05% | \$1,243,366 |
| 187 | Maryland Cas Co | 0.05% | \$1,240,904 |
| 188 | Wesco Ins Co | 0.05% | \$1,221,665 |
| 189 | Nova Cas Co | 0.04% | \$1,165,143 |
| 190 | Triton Ins Co | 0.04% | \$1,147,347 |
| 191 | Great Amer Alliance Ins Co | 0.04% | \$1,136,750 |
| 192 | Chartis Prop Cas Co | 0.04% | \$1,128,970 |
| 193 | American Automobile Ins Co | 0.04% | \$1,126,333 |
| 194 | American Commerce Ins Co | 0.04% | \$1,114,055 |
| 195 | LM Gen Ins Co | 0.04% | \$1,112,972 |
| 196 | XL Specialty Ins Co | 0.04% | \$1,112,899 |
| 197 | Heritage Ind Co | 0.04% | \$1,112,595 |
| 198 | Erie Ins Co | 0.04% | \$1,095,145 |
| 199 | MBIA Ins Corp | 0.04% | \$1,089,403 |
| 200 | Granite State Ins Co | 0.04% | \$1,087,016 |
| 201 | Financial Guar Ins Co | 0.04% | \$1,080,020 |
| 202 | Berkshire Hathaway Homestate Ins Co | 0.04% | \$1,059,652 |
| 203 | First Liberty Ins Corp | 0.04% | \$1,038,250 |
| 204 | Sompo Japan Ins Co of Amer | 0.04% | \$1,030,263 |
| 205 | Wright Natl Flood Ins Co | 0.04% | \$1,012,901 |
| 206 | Victoria Fire & Cas Co | 0.04% | \$991,424 |
| 207 | Essentia Ins Co | 0.04% | \$981,369 |
| 208 | Universal Underwriters Ins Co | 0.04% | \$976,962 |
| 209 | Everest Natl Ins Co | 0.04% | \$974,043 |
| 210 | ProAssurance Ind Co Inc. | 0.04% | \$959,125 |
| 211 | Dallas Natl Ins Co | 0.04% | \$957,627 |
| 212 | Pennsylvania Lumbermen's Mut Ins | 0.04% | \$953,488 |
| 213 | United States Surety Co | 0.04% | \$941,363 |
| 214 | Hallmark Natl Ins Co | 0.03% | \$929,346 |
| 215 | Assurance Co Of Amer | 0.03% | \$921,731 |
| 216 | Tokio Marine & Nichido Fire Ins Co | 0.03% | \$920,886 |
| 217 | Lititz Mut Ins Co | 0.03% | \$912,339 |
| 218 | North River Ins Co | 0.03% | \$912,284 |
| 219 | American Natl Gen Ins Co | 0.03% | \$902,017 |
| 220 | Great Amer Ins Co of NY | 0.03% | \$876,368 |

Property & Casualty Totals

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 221 | Scottsdale Ind Co | 0.03% | \$864,621 |
| 222 | Catlin Ins Co | 0.03% | \$857,573 |
| 223 | Westfield Natl Ins Co | 0.03% | \$849,360 |
| 224 | Southern Ins Co | 0.03% | \$843,381 |
| 225 | Safety Natl Cas Corp | 0.03% | \$824,975 |
| 226 | National Interstate Ins Co | 0.03% | \$823,480 |
| 227 | Balboa Ins Co | 0.03% | \$813,753 |
| 228 | Stonebridge Cas Ins Co | 0.03% | \$811,518 |
| 229 | First Surety Corp | 0.03% | \$810,111 |
| 230 | General Star Natl Ins Co | 0.03% | \$805,417 |
| 231 | Western United Ins Co | 0.03% | \$803,974 |
| 232 | Jefferson Ins Co | 0.03% | \$803,064 |
| 233 | Navigators Ins Co | 0.03% | \$795,536 |
| 234 | Plaza Ins Co | 0.03% | \$786,537 |
| 235 | American Road Ins Co | 0.03% | \$768,120 |
| 236 | BCS Ins Co | 0.03% | \$757,903 |
| 237 | Farmington Cas Co | 0.03% | \$750,197 |
| 238 | Sparta Ins Co | 0.03% | \$739,426 |
| 239 | Continental Ins Co | 0.03% | \$729,017 |
| 240 | Ohio Cas Ins Co | 0.03% | \$726,511 |
| 241 | First Colonial Ins Co | 0.03% | \$715,448 |
| 242 | American Family Home Ins Co | 0.03% | \$711,382 |
| 243 | Selective Ins Co Of The Southeast | 0.03% | \$707,652 |
| 244 | Rider Ins Co | 0.03% | \$683,077 |
| 245 | Markel Ins Co | 0.03% | \$677,983 |
| 246 | American Ins Co | 0.03% | \$677,696 |
| 247 | Argonaut Great Central Ins Co | 0.02% | \$670,608 |
| 248 | International Fidelity Ins Co | 0.02% | \$667,105 |
| 249 | Economy Premier Assur Co | 0.02% | \$656,151 |
| 250 | American Economy Ins Co | 0.02% | \$651,453 |
| 251 | Ohio Ind Co | 0.02% | \$644,688 |
| 252 | Hudson Ins Co | 0.02% | \$644,145 |
| 253 | Nationwide Assur Co | 0.02% | \$643,803 |
| 254 | Founders Ins Co | 0.02% | \$628,693 |
| 255 | Continental Ind Co | 0.02% | \$617,150 |
| 256 | Seneca Ins Co Inc. | 0.02% | \$617,004 |
| 257 | Federated Serv Ins Co | 0.02% | \$615,866 |
| 258 | Assured Guar Municipal Corp | 0.02% | \$609,322 |
| 259 | Southern States Ins Exch | 0.02% | \$602,286 |
| 260 | Star Ins Co | 0.02% | \$597,003 |
| 261 | Illinois Natl Ins Co | 0.02% | \$590,324 |
| 262 | Doctors Co An Interins Exch | 0.02% | \$585,963 |
| 263 | Motors Ins Corp | 0.02% | \$568,114 |
| 264 | Podiatry Ins Co Of Amer | 0.02% | \$564,685 |

Property & Casualty Totals

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 265 | Maxum Cas Ins Co | 0.02% | \$562,528 |
| 266 | Transportation Ins Co | 0.02% | \$555,392 |
| 267 | Metropolitan Cas Ins Co | 0.02% | \$542,719 |
| 268 | Chubb Ind Ins Co | 0.02% | \$542,698 |
| 269 | Valley Forge Ins Co | 0.02% | \$538,457 |
| 270 | Generali Us Branch | 0.02% | \$536,593 |
| 271 | North Pointe Ins Co | 0.02% | \$518,343 |
| 272 | Medical Protective Co | 0.02% | \$516,058 |
| 273 | Lyndon Prop Ins Co | 0.02% | \$501,437 |
| 274 | Erie Ins Co Of NY | 0.02% | \$492,852 |
| 275 | Affiliated Fm Ins Co | 0.02% | \$483,622 |
| 276 | St Paul Protective Ins Co | 0.02% | \$474,446 |
| 277 | Eastguard Ins Co | 0.02% | \$465,447 |
| 278 | Ullico Cas Co | 0.02% | \$461,057 |
| 279 | Milbank Ins Co | 0.02% | \$455,015 |
| 280 | Universal Underwriters Of TX Ins | 0.02% | \$448,106 |
| 281 | Lumbermen's Underwriting Alliance | 0.02% | \$446,070 |
| 282 | Starnet Ins Co | 0.02% | \$440,657 |
| 283 | Markel Amer Ins Co | 0.02% | \$437,483 |
| 284 | Norguard Ins Co | 0.02% | \$428,906 |
| 285 | Amex Assur Co | 0.02% | \$414,695 |
| 286 | United States Liab Ins Co | 0.02% | \$407,934 |
| 287 | Old Republic Surety Co | 0.01% | \$394,361 |
| 288 | Yosemite Ins Co | 0.01% | \$380,218 |
| 289 | Lancer Ins Co | 0.01% | \$376,715 |
| 290 | Stratford Ins Co | 0.01% | \$356,768 |
| 291 | California Cas Ind Exch | 0.01% | \$355,017 |
| 292 | Northern Ins Co Of NY | 0.01% | \$354,429 |
| 293 | Dealers Assur Co | 0.01% | \$353,306 |
| 294 | Euler Hermes N Amer Ins Co | 0.01% | \$351,839 |
| 295 | Occidental Fire & Cas Co Of NC | 0.01% | \$347,076 |
| 296 | Pennsylvania Manufacturers Ind Co | 0.01% | \$346,019 |
| 297 | Guarantee Ins Co | 0.01% | \$334,901 |
| 298 | American Home Assur Co | 0.01% | \$332,096 |
| 299 | Colonial Surety Co | 0.01% | \$331,778 |
| 300 | NCMIC Ins Co | 0.01% | \$326,881 |
| 301 | Darwin Natl Assur Co | 0.01% | \$324,077 |
| 302 | Allied Eastern Ind Co | 0.01% | \$320,213 |
| 303 | Bond Safeguard Ins Co | 0.01% | \$316,198 |
| 304 | Amerisure Mut Ins Co | 0.01% | \$315,796 |
| 305 | Crum & Forster Ind Co | 0.01% | \$307,634 |
| 306 | Firemen's Ins Co Of Washington DC | 0.01% | \$307,275 |
| 307 | CMG Mortgage Ins Co | 0.01% | \$304,711 |
| 308 | Preferred Professional Ins Co | 0.01% | \$303,058 |

Property & Casualty Totals

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 309 | Hallmark Ins Co | 0.01% | \$292,134 |
| 310 | Wausau Business Ins Co | 0.01% | \$285,641 |
| 311 | Employers Fire Ins Co | 0.01% | \$285,023 |
| 312 | SeaBright Ins Co | 0.01% | \$280,521 |
| 313 | Gateway Ins Co | 0.01% | \$280,216 |
| 314 | Argonaut Midwest Ins Co | 0.01% | \$278,609 |
| 315 | American Hallmark Ins Co Of TX | 0.01% | \$275,879 |
| 316 | Hartford Steam Boil Inspec & Ins Co | 0.01% | \$268,357 |
| 317 | Tower Ins Co Of NY | 0.01% | \$267,463 |
| 318 | Great Divide Ins Co | 0.01% | \$265,098 |
| 319 | Allied World Natl Assur Co | 0.01% | \$261,132 |
| 320 | First Natl Ins Co Of Amer | 0.01% | \$257,274 |
| 321 | Fidelity Natl Prop & Cas Ins Co | 0.01% | \$254,218 |
| 322 | Mitsui Sumitomo Ins USA Inc. | 0.01% | \$251,957 |
| 323 | Continental Western Ins Co | 0.01% | \$251,823 |
| 324 | Great West Cas Co | 0.01% | \$247,112 |
| 325 | MutualAid eXchange | 0.01% | \$246,500 |
| 326 | Pennsylvania Natl Mut Cas Ins Co | 0.01% | \$239,455 |
| 327 | Lexington Natl Ins Corp | 0.01% | \$237,079 |
| 328 | Diamond State Ins Co | 0.01% | \$237,063 |
| 329 | Carolina Cas Ins Co | 0.01% | \$234,108 |
| 330 | West Amer Ins Co | 0.01% | \$233,849 |
| 331 | Mitsui Sumitomo Ins Co of Amer | 0.01% | \$233,312 |
| 332 | Protective Ins Co | 0.01% | \$230,131 |
| 333 | Executive Risk Ind Inc. | 0.01% | \$227,426 |
| 334 | National Specialty Ins Co | 0.01% | \$223,262 |
| 335 | Celina Mut Ins Co | 0.01% | \$223,077 |
| 336 | Electric Ins Co | 0.01% | \$219,509 |
| 337 | Selective Ins Co Of Amer | 0.01% | \$219,312 |
| 338 | Beazley Ins Co Inc. | 0.01% | \$217,073 |
| 339 | Platte River Ins Co | 0.01% | \$212,319 |
| 340 | Ace Fire Underwriters Ins Co | 0.01% | \$211,958 |
| 341 | American Safety Cas Ins Co | 0.01% | \$211,281 |
| 342 | New York Marine & Gen Ins Co | 0.01% | \$211,262 |
| 343 | American Reliable Ins Co | 0.01% | \$209,530 |
| 344 | ACA Ins Co | 0.01% | \$201,740 |
| 345 | Riverport Ins Co | 0.01% | \$201,490 |
| 346 | Berkley Natl Ins Co | 0.01% | \$200,991 |
| 347 | Armed Forces Ins Exch | 0.01% | \$199,224 |
| 348 | Ohio Security Ins Co | 0.01% | \$199,090 |
| 349 | Jewelers Mut Ins Co | 0.01% | \$196,128 |
| 350 | Merchants Bonding Co a Mut | 0.01% | \$196,087 |
| 351 | National Surety Corp | 0.01% | \$195,769 |
| 352 | Virginia Surety Co Inc. | 0.01% | \$190,357 |

Property & Casualty Totals

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|----------------------------------|----------------------|------------------------------|
| 353 | Avemco Ins Co | 0.01% | \$178,044 |
| 354 | National Gen Ins Co | 0.01% | \$174,568 |
| 355 | Camico Mut Ins Co | 0.01% | \$174,201 |
| 356 | Vanliner Ins Co | 0.01% | \$172,487 |
| 357 | Pacific Ind Co | 0.01% | \$168,506 |
| 358 | Toyota Motor Ins Co | 0.01% | \$162,544 |
| 359 | National Amer Ins Co | 0.01% | \$161,933 |
| 360 | Berkley Regional Ins Co | 0.01% | \$160,962 |
| 361 | Tower Natl Ins Co | 0.01% | \$160,926 |
| 362 | Manufacturers Alliance Ins Co | 0.01% | \$159,393 |
| 363 | Accident Fund Ins Co of Amer | 0.01% | \$155,422 |
| 364 | Bituminous Fire & Marine Ins Co | 0.01% | \$154,757 |
| 365 | MIC Prop & Cas Ins Corp | 0.01% | \$154,712 |
| 366 | Progressive Cas Ins Co | 0.01% | \$152,467 |
| 367 | Fidelity Natl Ins Co | 0.01% | \$152,183 |
| 368 | American Contractors Ind Co | 0.01% | \$144,597 |
| 369 | American Southern Ins Co | 0.01% | \$142,286 |
| 370 | T H E Ins Co | 0.01% | \$141,879 |
| 371 | Sentry Cas Co | 0.01% | \$139,997 |
| 372 | North Amer Specialty Ins Co | 0.01% | \$139,264 |
| 373 | Aetna Ins Co of CT | 0.01% | \$139,227 |
| 374 | Transguard Ins Co Of Amer Inc. | 0.01% | \$138,052 |
| 375 | Aspen Amer Ins Co | 0.01% | \$135,552 |
| 376 | General Cas Co Of WI | 0.01% | \$135,111 |
| 377 | Old Republic Gen Ins Corp | 0.00% | \$133,275 |
| 378 | Developers Surety & Ind Co | 0.00% | \$132,626 |
| 379 | Allstate Vehicle & Prop Ins Co | 0.00% | \$131,921 |
| 380 | Coface N Amer Ins Co | 0.00% | \$127,924 |
| 381 | Independent Mut Fire Ins Co | 0.00% | \$126,525 |
| 382 | Massachusetts Bay Ins Co | 0.00% | \$124,127 |
| 383 | United WI Ins Co | 0.00% | \$123,710 |
| 384 | Castlepoint Natl Ins Co | 0.00% | \$121,034 |
| 385 | Pharmacists Mut Ins Co | 0.00% | \$119,976 |
| 386 | CNL Ins Amer Inc. | 0.00% | \$119,350 |
| 387 | Alterra Amer Ins Co | 0.00% | \$118,742 |
| 388 | Discover Prop & Cas Ins Co | 0.00% | \$116,152 |
| 389 | Inland Mut Ins Co | 0.00% | \$114,728 |
| 390 | Central States Ind Co Of Omaha | 0.00% | \$113,407 |
| 391 | Colonial Amer Cas & Surety Co | 0.00% | \$113,146 |
| 392 | Benchmark Ins Co | 0.00% | \$111,143 |
| 393 | Repwest Ins Co | 0.00% | \$108,992 |
| 394 | Meridian Citizens Mut Ins Co | 0.00% | \$107,570 |
| 395 | Rural Comm Ins Co | 0.00% | \$104,290 |
| 396 | United States Fidelity & Guar Co | 0.00% | \$103,453 |

Property & Casualty Totals

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 397 | Torus Natl Ins Co | 0.00% | \$102,918 |
| 398 | Housing Enterprise Ins Co Inc. | 0.00% | \$98,164 |
| 399 | Essent Guar Inc. | 0.00% | \$93,603 |
| 400 | Berkley Ins Co | 0.00% | \$93,542 |
| 401 | Medmarc Cas Ins Co | 0.00% | \$92,975 |
| 402 | Courtesy Ins Co | 0.00% | \$92,733 |
| 403 | Associated Ind Corp | 0.00% | \$92,455 |
| 404 | Merastar Ins Co | 0.00% | \$90,579 |
| 405 | Midwest Employers Cas Co | 0.00% | \$87,403 |
| 406 | Verlan Fire Ins Co MD | 0.00% | \$86,948 |
| 407 | St Paul Guardian Ins Co | 0.00% | \$86,528 |
| 408 | Progressive Paloverde Ins Co | 0.00% | \$86,499 |
| 409 | General Reins Corp | 0.00% | \$82,450 |
| 410 | Response Worldwide Ins Co | 0.00% | \$79,766 |
| 411 | Campmed Cas & Ind Co Inc. | 0.00% | \$79,608 |
| 412 | Northern Assur Co Of Amer | 0.00% | \$79,101 |
| 413 | Standard Guar Ins Co | 0.00% | \$78,395 |
| 414 | Mico Ins Co | 0.00% | \$77,639 |
| 415 | Corepointe Ins Co | 0.00% | \$76,615 |
| 416 | Employers Mut Cas Co | 0.00% | \$74,383 |
| 417 | National Continental Ins Co | 0.00% | \$73,839 |
| 418 | First Guard Ins Co | 0.00% | \$71,411 |
| 419 | American Interstate Ins Co | 0.00% | \$71,273 |
| 420 | Safety First Ins Co | 0.00% | \$69,852 |
| 421 | Regis Ins Co | 0.00% | \$67,872 |
| 422 | Motorists Commercial Mut Ins Co | 0.00% | \$66,485 |
| 423 | Eastern Alliance Ins Co | 0.00% | \$64,956 |
| 424 | Automobile Ins Co Of Hartford CT | 0.00% | \$64,706 |
| 425 | Accident Fund Gen Ins Co | 0.00% | \$62,071 |
| 426 | Bankers Standard Ins Co | 0.00% | \$60,040 |
| 427 | AXIS Reins Co | 0.00% | \$59,836 |
| 428 | Chicago Ins Co | 0.00% | \$58,234 |
| 429 | OneBeacon Ins Co | 0.00% | \$57,071 |
| 430 | Housing Authority Prop A Mut Co | 0.00% | \$56,831 |
| 431 | American Southern Home Ins Co | 0.00% | \$55,469 |
| 432 | Bankers Ins Co | 0.00% | \$55,045 |
| 433 | Stonington Ins Co | 0.00% | \$54,612 |
| 434 | Guarantee Co Of N Amer USA | 0.00% | \$53,944 |
| 435 | Gray Ins Co | 0.00% | \$53,195 |
| 436 | Federated Rural Electric Ins Exch | 0.00% | \$52,547 |
| 437 | Accident Fund Natl Ins Co | 0.00% | \$47,828 |
| 438 | Ironshore Ind Inc. | 0.00% | \$47,634 |
| 439 | Utica Mut Ins Co | 0.00% | \$47,335 |
| 440 | Securian Cas Co | 0.00% | \$46,654 |

Property & Casualty Totals

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 441 | Zale Ind Co | 0.00% | \$46,518 |
| 442 | Capson Physicians Ins Co | 0.00% | \$45,322 |
| 443 | North Amer Elite Ins Co | 0.00% | \$45,309 |
| 444 | Bancinsure Inc. | 0.00% | \$44,637 |
| 445 | Genworth Residential Mortgage Ins Co | 0.00% | \$44,450 |
| 446 | Farmland Mut Ins Co | 0.00% | \$43,994 |
| 447 | Amerisure Ins Co | 0.00% | \$43,383 |
| 448 | Southwest Marine & Gen Ins Co | 0.00% | \$41,832 |
| 449 | NGM Ins Co | 0.00% | \$41,090 |
| 450 | Technology Ins Co Inc. | 0.00% | \$40,620 |
| 451 | Washington Intl Ins Co | 0.00% | \$39,790 |
| 452 | Companion Commercial Ins Co | 0.00% | \$37,793 |
| 453 | Pennsylvania Ins Co | 0.00% | \$36,729 |
| 454 | Suretec Ins Co | 0.00% | \$36,550 |
| 455 | Znat Ins Co | 0.00% | \$36,515 |
| 456 | Infinity Ins Co | 0.00% | \$35,664 |
| 457 | NAU Country Ins Co | 0.00% | \$34,854 |
| 458 | United Cas Ins Co Of Amer | 0.00% | \$34,802 |
| 459 | Commonwealth Ins Co Of Amer | 0.00% | \$34,685 |
| 460 | Freedom Specialty Ins Co | 0.00% | \$34,375 |
| 461 | Financial Cas & Surety Inc. | 0.00% | \$33,929 |
| 462 | Seaworthy Ins Co | 0.00% | \$33,137 |
| 463 | AF&L Ins Co | 0.00% | \$32,015 |
| 464 | American Pet Ins Co | 0.00% | \$30,928 |
| 465 | Indiana Lumbermen's Mut Ins Co | 0.00% | \$30,595 |
| 466 | Acstar Ins Co | 0.00% | \$25,786 |
| 467 | ACIG Ins Co | 0.00% | \$25,713 |
| 468 | Cherokee Guar Co Inc. a RRG | 0.00% | \$25,572 |
| 469 | PACO Assur Co Inc. | 0.00% | \$24,274 |
| 470 | RLI Ind Co | 0.00% | \$24,149 |
| 471 | Valiant Ins Co | 0.00% | \$23,063 |
| 472 | ARCOA RRG Inc. | 0.00% | \$22,754 |
| 473 | Lincoln Gen Ins Co | 0.00% | \$22,316 |
| 474 | Keystone Ins Co | 0.00% | \$22,256 |
| 475 | National Ind Co | 0.00% | \$21,988 |
| 476 | Capitol Ind Corp | 0.00% | \$21,683 |
| 477 | Radian Asset Assur Inc. | 0.00% | \$20,107 |
| 478 | Aviation Alliance Ins RRG Inc. | 0.00% | \$19,802 |
| 479 | Assured Guar Corp | 0.00% | \$18,258 |
| 480 | First Amer Prop & Cas Ins Co | 0.00% | \$18,105 |
| 481 | Harco Natl Ins Co | 0.00% | \$16,156 |
| 482 | Lyndon Southern Ins Co | 0.00% | \$16,069 |
| 483 | United Fire & Cas Co | 0.00% | \$15,411 |
| 484 | Fidelity & Guar Ins Co | 0.00% | \$15,214 |

Property & Casualty Totals

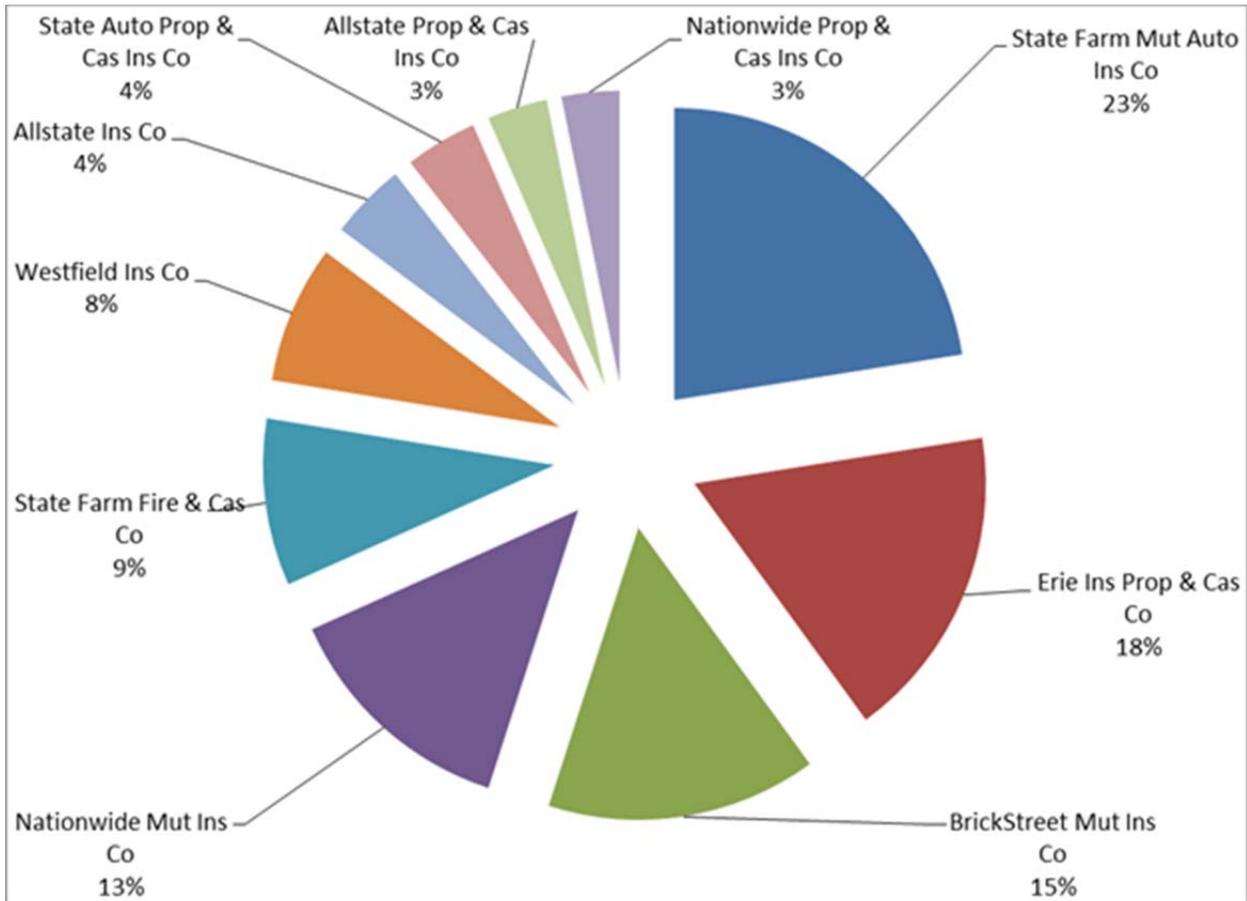
| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 485 | Regent Ins Co | 0.00% | \$15,123 |
| 486 | Fortress Ins Co | 0.00% | \$13,692 |
| 487 | Hiscox Ins Co Inc. | 0.00% | \$13,482 |
| 488 | Frank Winston Crum Ins Co | 0.00% | \$13,414 |
| 489 | Autoone Ins Co | 0.00% | \$12,789 |
| 490 | AXA Art Ins Corp | 0.00% | \$12,086 |
| 491 | Procentury Ins Co | 0.00% | \$11,821 |
| 492 | HSBC Ins Co of DE | 0.00% | \$11,687 |
| 493 | American Agri Business Ins Co | 0.00% | \$11,476 |
| 494 | Contractors Bonding & Ins Co | 0.00% | \$10,626 |
| 495 | Trans Pacific Ins Co | 0.00% | \$10,622 |
| 496 | Foremost Signature Ins Co | 0.00% | \$10,333 |
| 497 | Pacific Specialty Ins Co | 0.00% | \$9,851 |
| 498 | Memic Ind Co | 0.00% | \$9,713 |
| 499 | Zenith Ins Co | 0.00% | \$8,205 |
| 500 | Granite Re Inc. | 0.00% | \$8,111 |
| 501 | Deerfield Ins Co | 0.00% | \$7,398 |
| 502 | Travelers Prop Cas Ins Co | 0.00% | \$7,328 |
| 503 | Chubb Natl Ins Co | 0.00% | \$7,110 |
| 504 | Everest Reins Co | 0.00% | \$6,720 |
| 505 | Allegheny Cas Co | 0.00% | \$6,396 |
| 506 | Eastern Advantage Assur Co | 0.00% | \$6,133 |
| 507 | Cherokee Ins Co | 0.00% | \$5,001 |
| 508 | Nipponkoa Ins Co Ltd US Br | 0.00% | \$4,428 |
| 509 | Sequoia Ins Co | 0.00% | \$4,198 |
| 510 | 21st Century Premier Ins Co | 0.00% | \$4,166 |
| 511 | Universal Fire & Cas Ins Co | 0.00% | \$4,070 |
| 512 | Stonewall Ins Co | 0.00% | \$3,918 |
| 513 | Work First Cas Co | 0.00% | \$3,907 |
| 514 | Independence Amer Ins Co | 0.00% | \$3,763 |
| 515 | ADM Ins Co | 0.00% | \$3,589 |
| 516 | Old United Cas Co | 0.00% | \$3,290 |
| 517 | Service Ins Co | 0.00% | \$1,991 |
| 518 | Hanover Amer Ins Co | 0.00% | \$1,795 |
| 519 | Atain Ins Co | 0.00% | \$1,671 |
| 520 | Insurance Co of N Amer | 0.00% | \$1,569 |
| 521 | Harleysville Preferred Ins Co | 0.00% | \$1,424 |
| 522 | CMG Mortgage Assur Co | 0.00% | \$1,224 |
| 523 | Casualty Underwriters Ins Co | 0.00% | \$1,128 |
| 524 | Community Hlth Alliance Recip RRG | 0.00% | \$776 |
| 525 | Insurance Co Of The West | 0.00% | \$701 |
| 526 | American Sentinel Ins Co | 0.00% | \$689 |
| 527 | Century Surety Co | 0.00% | \$624 |
| 528 | Advantage Workers Comp Ins Co | 0.00% | \$549 |

Property & Casualty Totals

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|---------------------------------------|-------------------|------------------------|
| 529 | United Guar Mortgage Ind Co | 0.00% | \$315 |
| 530 | Fidelity & Guar Ins Underwriters Inc. | 0.00% | \$258 |
| 531 | Peerless Ins Co | 0.00% | \$184 |
| 532 | TNUS Ins Co | 0.00% | \$164 |
| 533 | MGIC Ind Corp | 0.00% | \$131 |
| 534 | Privilege Underwriters Recp Exch | 0.00% | \$118 |
| 535 | IDS Prop Cas Ins Co | 0.00% | \$110 |
| 536 | Progressive Direct Ins Co | 0.00% | \$50 |
| 537 | American Gen Ind Co | 0.00% | \$30 |
| 538 | Great Amer Spirit Ins Co | 0.00% | \$19 |
| 539 | NASW RRG Inc. | 0.00% | \$12 |
| 540 | National Farmers Union Prop & Cas | 0.00% | \$11 |
| 541 | Pacific Employers Ins Co | 0.00% | (\$194) |
| 542 | Nationwide Affinity Co of Amer | 0.00% | (\$240) |
| 543 | AIU Ins Co | 0.00% | (\$20,045) |
| 544 | 21st Century N Amer Ins Co | 0.00% | (\$33,267) |
| 545 | Sentry Ins A Mut Co | -0.01% | (\$142,797) |
| Total for Top 10 Insurers | | 48.13% | \$1,291,469,876 |
| Total for All Other Insurers | | 51.87% | \$1,392,012,794 |
| Total for All Insurers | | 100.00% | \$2,683,482,670 |

Property & Casualty Totals

Graph Reflects Top 10 Insurers' Percentage of Market



2012 West Virginia Life, Accident & Health Market Share Report

Annuities

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|------------------------------------|-------------------|------------------------|
| 1 | Prudential Ins Co Of Amer | 12.66% | \$160,477,392 |
| 2 | Pruco Life Ins Co | 8.24% | \$104,486,938 |
| 3 | Teachers Ins & Ann Assoc Of Amer | 7.27% | \$92,148,692 |
| 4 | Jackson Natl Life Ins Co | 6.71% | \$85,103,811 |
| 5 | Metropolitan Life Ins Co | 4.45% | \$56,371,360 |
| 6 | Lincoln Natl Life Ins Co | 4.17% | \$52,914,331 |
| 7 | Variable Ann Life Ins Co | 3.38% | \$42,897,466 |
| 8 | MetLife Investors USA Ins Co | 3.36% | \$42,616,703 |
| 9 | American Gen Life Ins Co | 3.25% | \$41,155,144 |
| 10 | Allianz Life Ins Co Of N Amer | 2.92% | \$37,009,198 |
| 11 | New York Life Ins & Ann Corp | 2.88% | \$36,474,763 |
| 12 | Northwestern Mut Life Ins Co | 2.72% | \$34,467,542 |
| 13 | AXA Equitable Life Ins Co | 2.28% | \$28,918,058 |
| 14 | RiverSource Life Ins Co | 2.25% | \$28,512,707 |
| 15 | Ing Life Ins & Ann Co | 2.18% | \$27,643,003 |
| 16 | Great W Life & Ann Ins Co | 2.08% | \$26,364,236 |
| 17 | Forethought Life Ins Co | 1.70% | \$21,548,778 |
| 18 | Aviva Life & Ann Co | 1.69% | \$21,394,575 |
| 19 | Symetra Life Ins Co | 1.45% | \$18,416,074 |
| 20 | Pacific Life Ins Co | 1.27% | \$16,126,927 |
| 21 | American Equity Invest Life Ins Co | 1.07% | \$13,585,880 |
| 22 | Great Amer Life Ins Co | 1.05% | \$13,262,876 |
| 23 | Security Benefit Life Ins Co | 1.01% | \$12,743,520 |
| 24 | Midland Natl Life Ins Co | 0.88% | \$11,181,537 |
| 25 | Genworth Life Ins Co | 0.87% | \$11,033,434 |
| 26 | Ohio Natl Life Ins Co | 0.83% | \$10,502,933 |
| 27 | Protective Life Ins Co | 0.80% | \$10,137,227 |
| 28 | Transamerica Life Ins Co | 0.74% | \$9,422,129 |
| 29 | ING USA Ann & Life Ins Co | 0.71% | \$9,014,424 |
| 30 | Massachusetts Mut Life Ins Co | 0.70% | \$8,840,032 |
| 31 | Bankers Life & Cas Co | 0.68% | \$8,654,126 |
| 32 | American United Life Ins Co | 0.66% | \$8,311,998 |
| 33 | Woodmen World Life Ins Soc | 0.57% | \$7,197,131 |
| 34 | State Farm Life Ins Co | 0.56% | \$7,131,917 |
| 35 | John Hancock Life Ins Co (USA) | 0.56% | \$7,105,663 |
| 36 | CMFG Life Ins Co | 0.45% | \$5,753,948 |
| 37 | Modern Woodmen Of Amer | 0.45% | \$5,738,530 |
| 38 | Guardian Ins & Ann Co Inc. | 0.45% | \$5,736,983 |
| 39 | North Amer Co Life & Hlth Ins | 0.43% | \$5,432,248 |
| 40 | Equitrust Life Ins Co | 0.40% | \$5,087,898 |
| 41 | Western Southern Life Assur Co | 0.40% | \$5,080,735 |
| 42 | American Natl Ins Co | 0.40% | \$5,039,295 |
| 43 | Life Ins Co Of The Southwest | 0.40% | \$5,015,450 |
| 44 | Reliastar Life Ins Co | 0.38% | \$4,829,433 |

Annuities

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|------------------------------------|----------------------|------------------------------|
| 45 | Fidelity & Guar Life Ins Co | 0.38% | \$4,796,310 |
| 46 | Horace Mann Life Ins Co | 0.36% | \$4,620,800 |
| 47 | Nationwide Life Ins Co | 0.36% | \$4,500,295 |
| 48 | Thrivent Financial For Lutherans | 0.35% | \$4,472,667 |
| 49 | Genworth Life & Ann Ins Co | 0.29% | \$3,627,648 |
| 50 | Farm Family Life Ins Co | 0.28% | \$3,540,970 |
| 51 | Erie Family Life Ins Co | 0.28% | \$3,502,174 |
| 52 | USAA Life Ins Co | 0.25% | \$3,225,694 |
| 53 | Metlife Ins Co of CT | 0.25% | \$3,200,807 |
| 54 | Fidelity Investments Life Ins Co | 0.24% | \$3,031,015 |
| 55 | United Of Omaha Life Ins Co | 0.21% | \$2,724,745 |
| 56 | Allstate Life Ins Co | 0.21% | \$2,711,675 |
| 57 | Employees Life Co Mut | 0.19% | \$2,467,957 |
| 58 | MetLife Investors Ins Co | 0.19% | \$2,374,163 |
| 59 | PHL Variable Ins Co | 0.18% | \$2,274,383 |
| 60 | Principal Life Ins Co | 0.18% | \$2,253,847 |
| 61 | Sentry Life Ins Co | 0.17% | \$2,094,209 |
| 62 | William Penn Assn. | 0.16% | \$1,997,589 |
| 63 | Bankers Life Ins Co | 0.16% | \$1,992,000 |
| 64 | United Amer Ins Co | 0.16% | \$1,983,782 |
| 65 | Integrity Life Ins Co | 0.15% | \$1,849,549 |
| 66 | Aetna Life Ins Co | 0.14% | \$1,793,663 |
| 67 | National Western Life Ins Co | 0.14% | \$1,765,104 |
| 68 | Assurity Life Ins Co | 0.13% | \$1,688,463 |
| 69 | Jefferson Natl Life Ins Co | 0.13% | \$1,650,301 |
| 70 | Monumental Life Ins Co | 0.13% | \$1,622,090 |
| 71 | Prudential Ann Life Assur Corp | 0.12% | \$1,538,441 |
| 72 | Liberty Natl Life Ins Co | 0.11% | \$1,451,321 |
| 73 | Liberty Bankers Life Ins Co | 0.10% | \$1,287,912 |
| 74 | State Life Ins Co | 0.10% | \$1,262,650 |
| 75 | Motorists Life Ins Co | 0.10% | \$1,204,734 |
| 76 | GBU Financial Life | 0.09% | \$1,182,342 |
| 77 | Athene Annuity & Life Assur Co | 0.09% | \$1,181,615 |
| 78 | Ameritas Life Ins Corp | 0.09% | \$1,147,676 |
| 79 | Reliance Standard Life Ins Co | 0.09% | \$1,127,100 |
| 80 | CM Life Ins Co | 0.09% | \$1,092,985 |
| 81 | Guggenheim Life & Ann Co | 0.08% | \$1,059,618 |
| 82 | Hartford Life Ins Co | 0.08% | \$1,026,679 |
| 83 | National Slovak Society Of The Usa | 0.08% | \$999,304 |
| 84 | Standard Ins Co | 0.07% | \$875,678 |
| 85 | New England Life Ins Co | 0.06% | \$742,653 |
| 86 | Lafayette Life Ins Co | 0.05% | \$639,411 |
| 87 | Union Central Life Ins Co | 0.04% | \$562,849 |
| 88 | Sun Life Assur Co Of Canada US | 0.04% | \$543,366 |

Annuities

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 89 | Americo Fin Life & Ann Ins Co | 0.04% | \$527,764 |
| 90 | American Fidelity Assur Co | 0.03% | \$413,599 |
| 91 | TIAA Cref Life Ins Co | 0.03% | \$404,920 |
| 92 | Hartford Life & Ann Ins Co | 0.03% | \$378,921 |
| 93 | Minnesota Life Ins Co | 0.03% | \$373,284 |
| 94 | Sagicor Life Ins Co | 0.03% | \$360,000 |
| 95 | Cincinnati Life Ins Co | 0.02% | \$264,419 |
| 96 | Mony Life Ins Co Of Amer | 0.02% | \$246,792 |
| 97 | Greek Catholic Union Of The USA | 0.02% | \$212,382 |
| 98 | ISDA fraternal Assoc | 0.02% | \$205,515 |
| 99 | Kansas City Life Ins Co | 0.01% | \$181,579 |
| 100 | Annuity Investors Life Ins Co | 0.01% | \$142,033 |
| 101 | Standard Life & Accident Ins Co | 0.01% | \$137,352 |
| 102 | Church Life Ins Corp | 0.01% | \$134,197 |
| 103 | First Investors Life Ins Co | 0.01% | \$128,059 |
| 104 | Degree Of Honor Protective Assn. | 0.01% | \$125,921 |
| 105 | Homesteaders Life Co | 0.01% | \$117,412 |
| 106 | Commonwealth Ann & Life Ins Co | 0.01% | \$113,898 |
| 107 | Prudential Retirement Ins & Ann Co | 0.01% | \$112,334 |
| 108 | Lincoln Benefit Life Co | 0.01% | \$108,082 |
| 109 | First Cath Slovak Union Of US & CN | 0.01% | \$105,000 |
| 110 | Penn Mut Life Ins Co | 0.01% | \$100,000 |
| 111 | Western Catholic Union | 0.01% | \$93,105 |
| 112 | Columbus Life Ins Co | 0.01% | \$75,325 |
| 113 | National Guardian Life Ins Co | 0.01% | \$73,436 |
| 114 | Western Reserve Life Assur Co of OH | 0.01% | \$68,251 |
| 115 | Presidential Life Ins Co | 0.00% | \$63,106 |
| 116 | Union Security Ins Co | 0.00% | \$56,143 |
| 117 | Unified Life Ins Co | 0.00% | \$54,666 |
| 118 | New York Life Ins Co | 0.00% | \$50,009 |
| 119 | Colorado Bankers Life Ins Co | 0.00% | \$42,724 |
| 120 | First Cath Slovak Ladies Assn. USA | 0.00% | \$38,100 |
| 121 | Slovene Natl Benefit Society | 0.00% | \$37,000 |
| 122 | American Memorial Life Ins Co | 0.00% | \$35,486 |
| 123 | Baltimore Life Ins Co | 0.00% | \$32,830 |
| 124 | Polish Natl Alliance Us Of Na | 0.00% | \$28,793 |
| 125 | Golden Rule Ins Co | 0.00% | \$28,438 |
| 126 | Thrivent Life Ins Co | 0.00% | \$23,472 |
| 127 | Guardian Life Ins Co Of Amer | 0.00% | \$20,652 |
| 128 | Madison Natl Life Ins Co Inc. | 0.00% | \$20,381 |
| 129 | Zurich Amer Life Ins Co | 0.00% | \$18,585 |
| 130 | Fidelity Security Life Ins Co | 0.00% | \$17,476 |
| 131 | Investors Heritage Life Ins Co | 0.00% | \$13,946 |
| 132 | Washington Natl Ins Co | 0.00% | \$13,023 |

Annuities

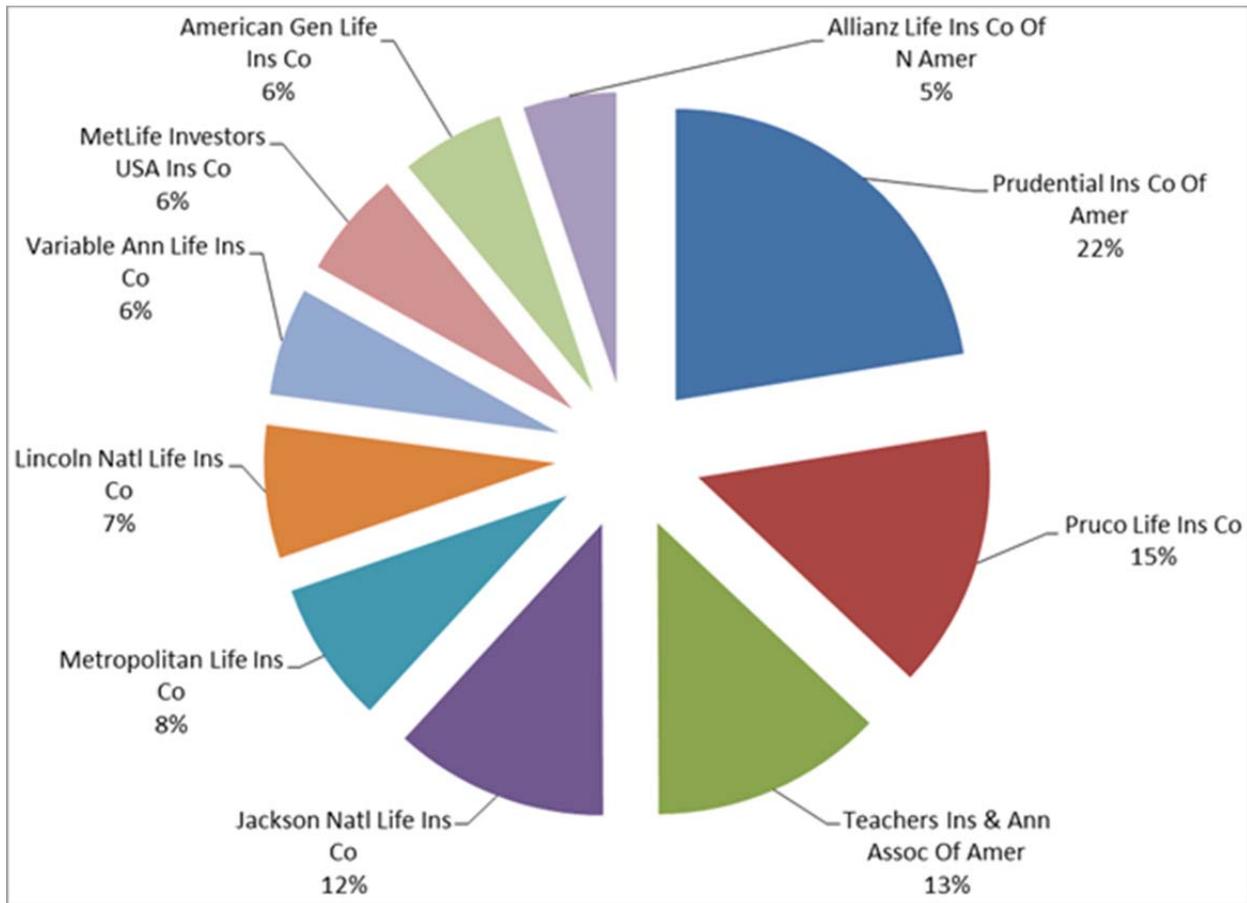
| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 133 | Occidental Life Ins Co Of NC | 0.00% | \$12,480 |
| 134 | Liberty Life Assur Co Of Boston | 0.00% | \$11,200 |
| 135 | American Heritage Life Ins Co | 0.00% | \$9,424 |
| 136 | Loyal Christian Benefit Assn. | 0.00% | \$9,408 |
| 137 | Continental Gen Ins Co | 0.00% | \$8,592 |
| 138 | Primerica Life Ins Co | 0.00% | \$6,683 |
| 139 | Harleysville Life Ins Co | 0.00% | \$6,000 |
| 140 | Universal Guar Life Ins Co | 0.00% | \$5,433 |
| 141 | Ohio Natl Life Assur Corp | 0.00% | \$5,400 |
| 142 | National Life Ins Co | 0.00% | \$5,000 |
| 143 | Federated Life Ins Co | 0.00% | \$4,800 |
| 144 | Ohio State Life Ins Co | 0.00% | \$4,776 |
| 145 | Lincoln Heritage Life Ins Co | 0.00% | \$4,625 |
| 146 | Columbian Life Ins Co | 0.00% | \$4,096 |
| 147 | Columbian Mut Life Ins Co | 0.00% | \$3,750 |
| 148 | Investors Ins Corp | 0.00% | \$3,000 |
| 149 | American Amicable Life Ins Co Of TX | 0.00% | \$2,422 |
| 150 | Phoenix Life Ins Co | 0.00% | \$2,151 |
| 151 | Humanadental Ins Co | 0.00% | \$2,011 |
| 152 | Amica Life Ins Co | 0.00% | \$1,800 |
| 153 | Time Ins Co | 0.00% | \$1,759 |
| 154 | Trustmark Ins Co | 0.00% | \$1,528 |
| 155 | MTL Ins Co | 0.00% | \$1,480 |
| 156 | United Fidelity Life Ins Co | 0.00% | \$1,398 |
| 157 | Mid West Natl Life Ins Co Of TN | 0.00% | \$1,234 |
| 158 | Metropolitan Tower Life Ins Co | 0.00% | \$1,200 |
| 159 | LifeSecure Ins Co | 0.00% | \$1,192 |
| 160 | Shenandoah Life Ins Co | 0.00% | \$1,070 |
| 161 | CICA Life Ins Co of Amer | 0.00% | \$1,040 |
| 162 | Bankers Fidelity Life Ins Co | 0.00% | \$950 |
| 163 | Catholic United Financial | 0.00% | \$903 |
| 164 | Womans Life Ins Society | 0.00% | \$825 |
| 165 | Great Southern Life Ins Co | 0.00% | \$600 |
| 166 | Central Reserve Life Ins Co | 0.00% | \$600 |
| 167 | Beneficial Life Ins Co | 0.00% | \$600 |
| 168 | American Fidelity Life Ins Co | 0.00% | \$525 |
| 169 | Croatian Fraternal Union Of Amer | 0.00% | \$500 |
| 170 | Mega Life & Hlth Ins Co The | 0.00% | \$480 |
| 171 | American Bankers Life Assur Co Of FL | 0.00% | \$420 |
| 172 | United Natl Life Ins Co Of Amer | 0.00% | \$360 |
| 173 | Royal Neighbors Of Amer | 0.00% | \$360 |
| 174 | Loyal Amer Life Ins Co | 0.00% | \$276 |
| 175 | Guarantee Trust Life Ins Co | 0.00% | \$269 |
| 176 | Conseco Life Ins Co | 0.00% | \$225 |

Annuities

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|---------------------------------|-------------------|------------------------|
| 177 | Serb Natl Federation | 0.00% | \$84 |
| 178 | Country Investors Life Assur Co | 0.00% | \$50 |
| 179 | Mony Life Ins Co | 0.00% | \$3 |
| 180 | United Teacher Assoc Ins Co | 0.00% | (\$3) |
| | Total for Top 10 Insurers | 56.42% | \$715,181,035 |
| | Total for All Other Insurers | 43.58% | \$552,325,633 |
| | Total for All Insurers | 100.00% | \$1,267,506,668 |

Annuities

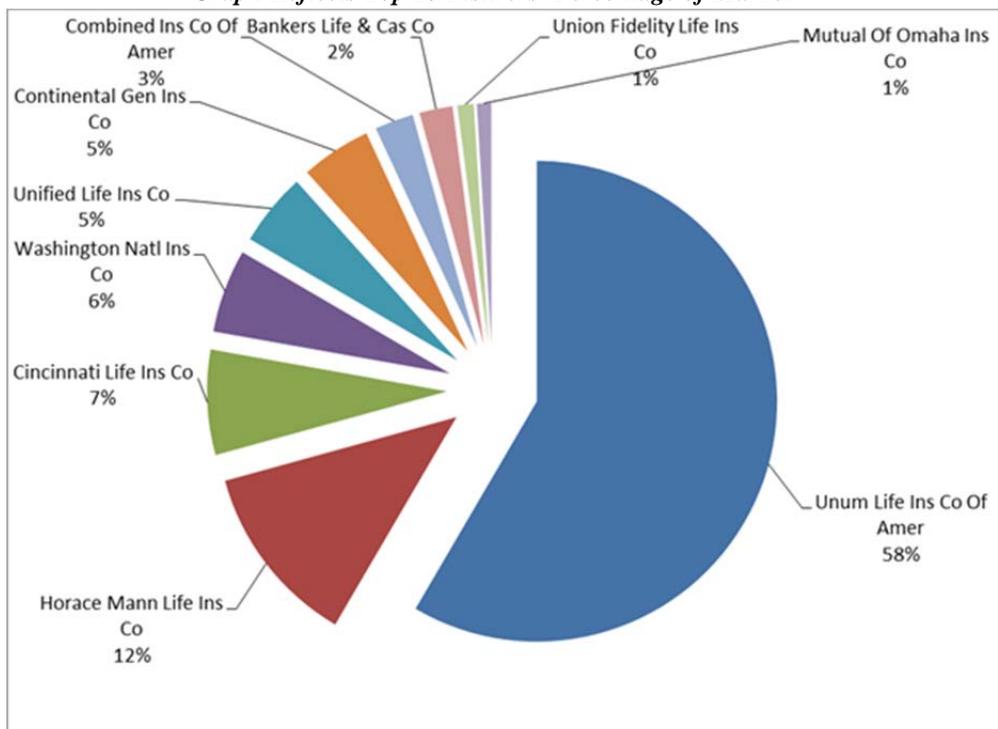
Graph Reflects Top 10 Insurers' Percentage of Market



Collectively Renewable A&H

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|---------------------------------|-------------------|------------------------|
| 1 | Unum Life Ins Co Of Amer | 56.72% | \$184,206 |
| 2 | Horace Mann Life Ins Co | 11.94% | \$38,783 |
| 3 | Cincinnati Life Ins Co | 6.87% | \$22,296 |
| 4 | Washington Natl Ins Co | 5.45% | \$17,699 |
| 5 | Unified Life Ins Co | 4.79% | \$15,541 |
| 6 | Continental Gen Ins Co | 4.59% | \$14,920 |
| 7 | Combined Ins Co Of Amer | 2.53% | \$8,227 |
| 8 | Bankers Life & Cas Co | 2.17% | \$7,062 |
| 9 | Union Fidelity Life Ins Co | 1.07% | \$3,475 |
| 10 | Mutual Of Omaha Ins Co | 0.94% | \$3,064 |
| 11 | New York Life Ins Co | 0.82% | \$2,672 |
| 12 | World Ins Co | 0.71% | \$2,294 |
| 13 | Primerica Life Ins Co | 0.33% | \$1,062 |
| 14 | Philadelphia Amer Life Ins Co | 0.26% | \$844 |
| 15 | Perico Life Ins Co | 0.19% | \$608 |
| 16 | National Cas Co | 0.14% | \$465 |
| 17 | American Pioneer Life Ins Co | 0.12% | \$388 |
| 18 | Standard Life & Accident Ins Co | 0.09% | \$285 |
| 19 | Central Reserve Life Ins Co | 0.08% | \$270 |
| 20 | Lincoln Natl Life Ins Co | 0.08% | \$265 |
| 21 | Commercial Travelers Mut Ins Co | 0.03% | \$87 |
| 22 | Government Employees Ins Co | 0.03% | \$85 |
| 23 | Professional Ins Co | 0.02% | \$75 |
| 24 | Loyal Amer Life Ins Co | 0.01% | \$46 |
| 25 | Trustmark Ins Co | 0.01% | \$37 |
| | Total for Top 10 Insurers | 97.08% | \$315,273 |
| | Total for All Other Insurers | 2.92% | \$9,483 |
| | Total for All Insurers | 100.00% | \$324,756 |

Collectively Renewable A&H
Graph Reflects Top 10 Insurers' Percentage of Market

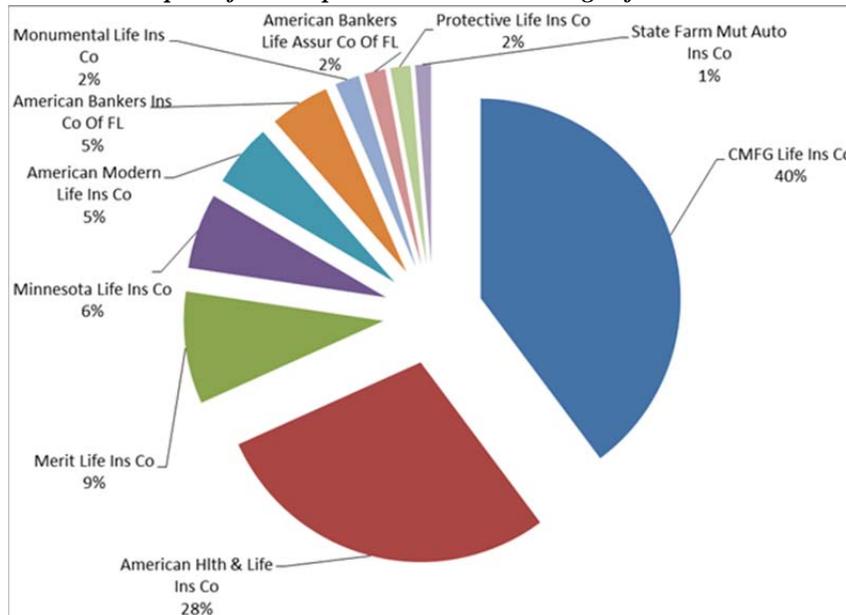


Credit A&H

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|--------------------------------------|-------------------|------------------------|
| 1 | CMFG Life Ins Co | 36.93% | \$1,985,991 |
| 2 | American Hlth & Life Ins Co | 26.41% | \$1,420,521 |
| 3 | Merit Life Ins Co | 8.44% | \$453,881 |
| 4 | Minnesota Life Ins Co | 5.68% | \$305,230 |
| 5 | American Modern Life Ins Co | 4.72% | \$253,643 |
| 6 | American Bankers Ins Co Of FL | 4.50% | \$241,886 |
| 7 | Monumental Life Ins Co | 1.83% | \$98,614 |
| 8 | American Bankers Life Assur Co Of FL | 1.58% | \$84,884 |
| 9 | Protective Life Ins Co | 1.51% | \$81,003 |
| 10 | State Farm Mut Auto Ins Co | 1.20% | \$64,294 |
| 11 | American Natl Ins Co | 1.03% | \$55,236 |
| 12 | Household Life Ins Co | 0.97% | \$52,072 |
| 13 | Individual Assur Co Life Hlth & Acc | 0.95% | \$51,239 |
| 14 | American Security Ins Co | 0.92% | \$49,259 |
| 15 | Central States Ind Co Of Omaha | 0.88% | \$47,517 |
| 16 | Stonebridge Life Ins Co | 0.77% | \$41,406 |
| 17 | Central States H & L Co Of Omaha | 0.37% | \$20,123 |
| 18 | American United Life Ins Co | 0.29% | \$15,729 |
| 19 | Zale Life Ins Co | 0.26% | \$14,230 |
| 20 | Investors Heritage Life Ins Co | 0.20% | \$10,675 |
| 21 | Transamerica Life Ins Co | 0.14% | \$7,749 |
| 22 | Plateau Ins Co | 0.14% | \$7,278 |
| 23 | Guarantee Trust Life Ins Co | 0.12% | \$6,273 |
| 24 | Centurion Life Ins Co | 0.10% | \$5,269 |
| 25 | American Republic Ins Co | 0.06% | \$3,024 |
| 26 | Resource Life Ins Co | 0.01% | \$646 |
| 27 | American Gen Life Ins Co | 0.01% | \$407 |
| 28 | XL Life Ins & Ann Co | 0.00% | \$43 |
| 29 | Securian Life Ins Co | 0.00% | \$42 |
| 30 | Bankers Life Ins Co | 0.00% | \$12 |
| Total for Top 10 Insurers | | 92.78% | \$4,989,947 |
| Total for All Other Insurers | | 7.22% | \$388,229 |
| Total for All Insurers | | 100.00% | \$5,378,176 |

Credit A&H

Graph Reflects Top 10 Insurers' Percentage of Market

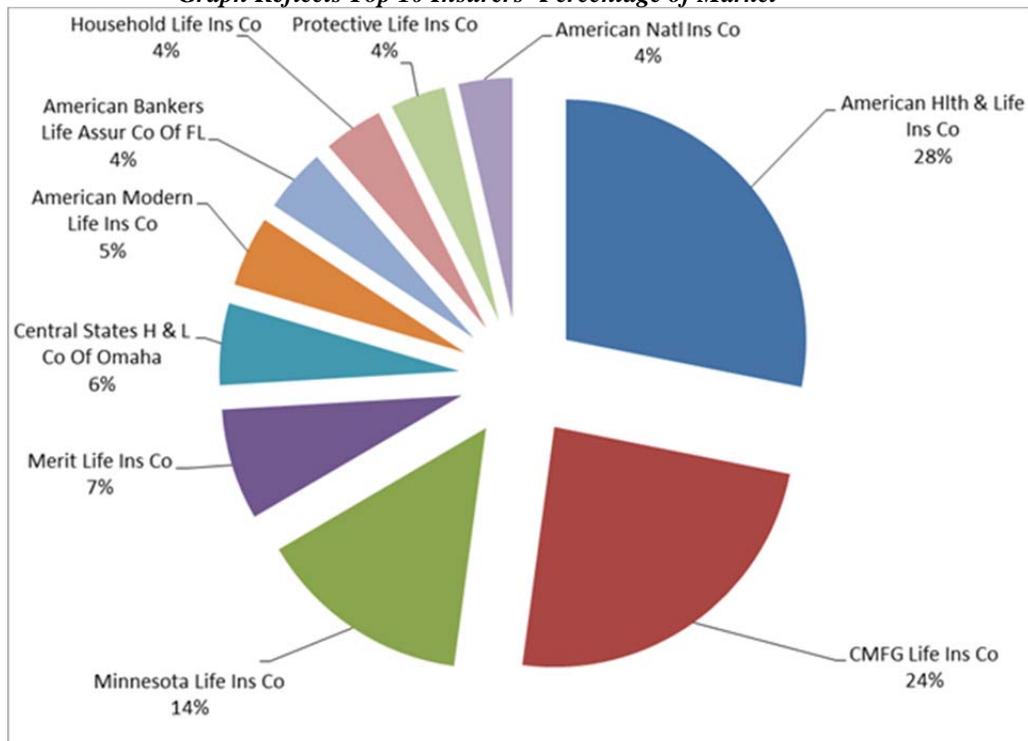


Credit Life

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|--------------------------------------|-------------------|------------------------|
| 1 | American Hlth & Life Ins Co | 25.75% | \$1,713,664 |
| 2 | CMFG Life Ins Co | 21.94% | \$1,460,159 |
| 3 | Minnesota Life Ins Co | 13.21% | \$878,997 |
| 4 | Merit Life Ins Co | 6.86% | \$456,128 |
| 5 | Central States H & L Co Of Omaha | 5.04% | \$335,126 |
| 6 | American Modern Life Ins Co | 4.35% | \$289,289 |
| 7 | American Bankers Life Assur Co Of FL | 3.95% | \$262,637 |
| 8 | Household Life Ins Co | 3.66% | \$243,596 |
| 9 | Protective Life Ins Co | 3.42% | \$227,544 |
| 10 | American Natl Ins Co | 3.32% | \$221,044 |
| 11 | Plateau Ins Co | 2.73% | \$181,434 |
| 12 | Transamerica Life Ins Co | 1.82% | \$121,027 |
| 13 | American Republic Ins Co | 1.02% | \$68,158 |
| 14 | Guarantee Trust Life Ins Co | 0.63% | \$41,950 |
| 15 | Individual Assur Co Life Hlth & Acc | 0.59% | \$39,217 |
| 16 | Stonebridge Life Ins Co | 0.49% | \$32,906 |
| 17 | Centurion Life Ins Co | 0.38% | \$25,380 |
| 18 | Investors Heritage Life Ins Co | 0.29% | \$19,339 |
| 19 | American United Life Ins Co | 0.24% | \$16,160 |
| 20 | American Gen Life Ins Co | 0.14% | \$9,504 |
| 21 | Monumental Life Ins Co | 0.10% | \$6,656 |
| 22 | Zale Life Ins Co | 0.07% | \$4,706 |
| 23 | Securian Life Ins Co | 0.00% | \$16 |
| 24 | United States Life Ins Co In NYC | -0.01% | (\$885) |
| Total for Top 10 Insurers | | 91.50% | \$6,088,184 |
| Total for All Other Insurers | | 8.50% | \$565,568 |
| Total for All Insurers | | 100.00% | \$6,653,752 |

Credit Life

Graph Reflects Top 10 Insurers' Percentage of Market

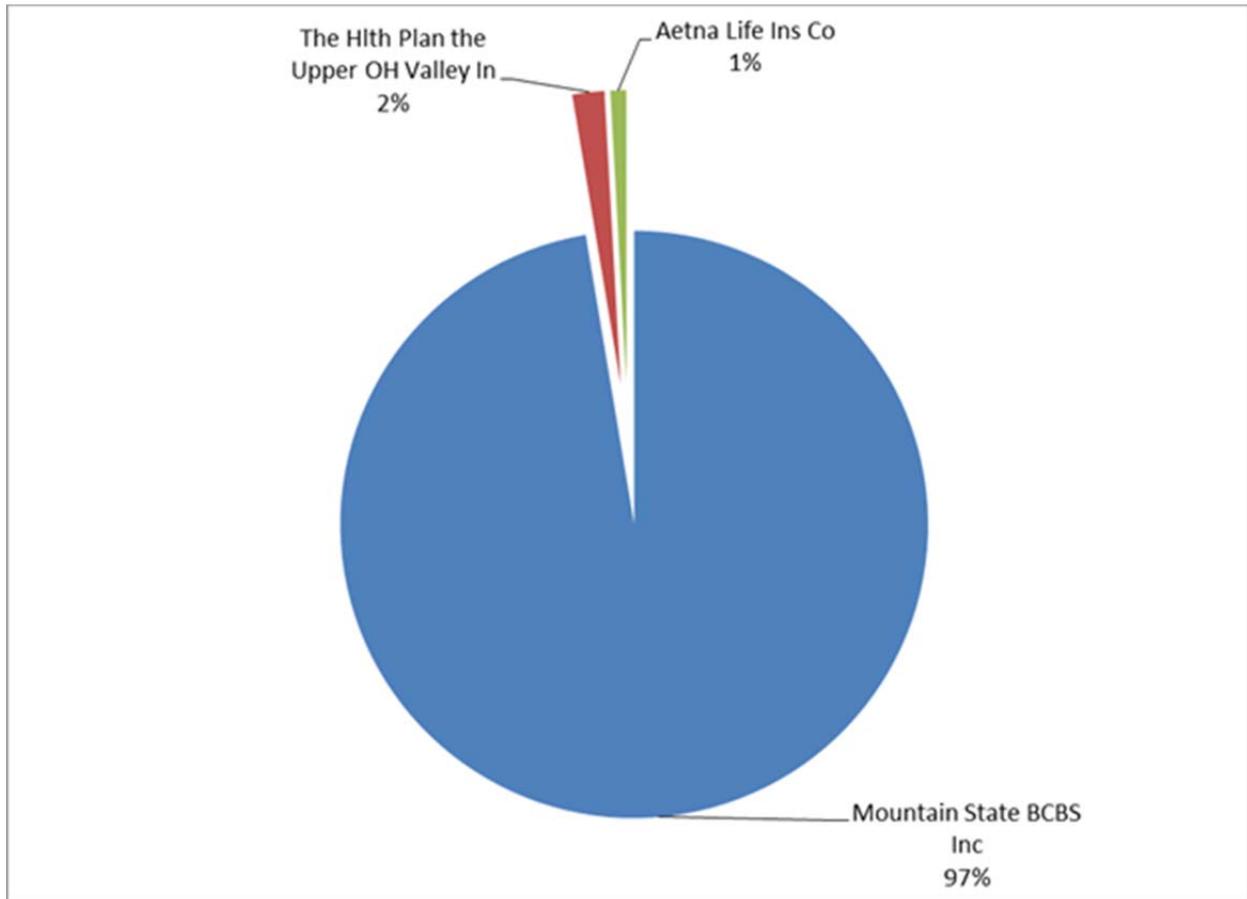


Federal Employees Health Benefits Programs

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|--------------------------------------|-------------------|------------------------|
| 1 | Mountain State BCBS Inc. | 97.36% | \$277,893,789 |
| 2 | The Hlth Plan the Upper OH Valley In | 1.76% | \$5,028,270 |
| 3 | Aetna Life Ins Co | 0.88% | \$2,499,368 |
| Total for Top 10 Insurers | | 100.00% | \$285,421,427 |
| Total for All Other Insurers | | | |
| Total for All Insurers | | 100.00% | \$285,421,427 |

Federal Employees Health Benefits Program Premium

Graph Reflects Top 10 Insurers' Percentage of Market

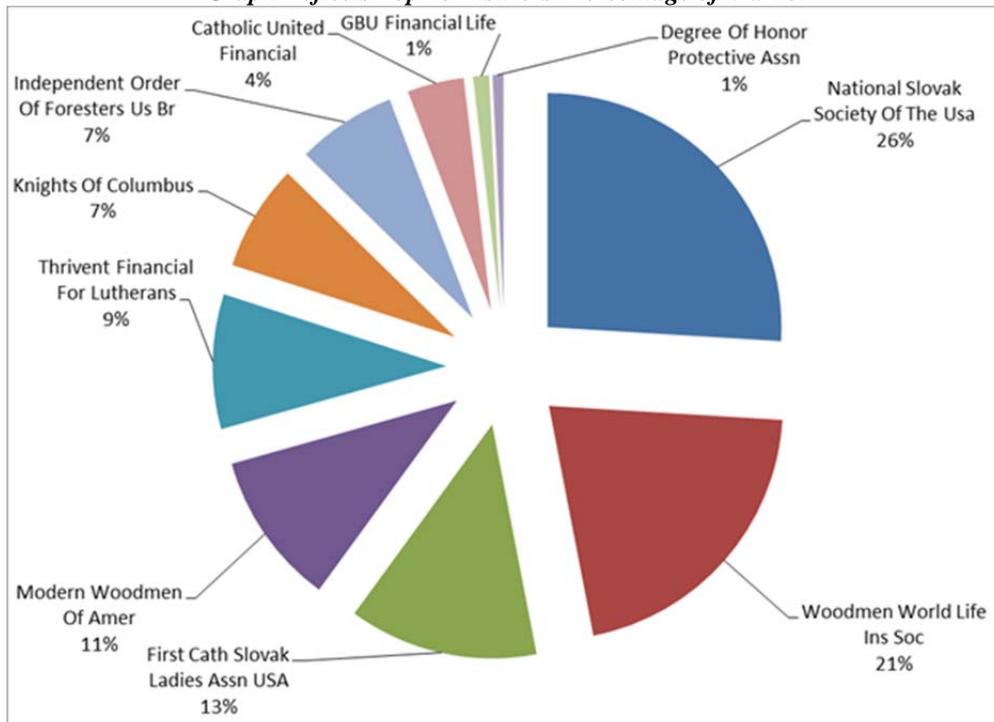


Fraternal Life Insurance

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|--------------------------------------|-------------------|------------------------|
| 1 | National Slovak Society Of The USA | 25.40% | \$4,751,280 |
| 2 | Woodmen World Life Ins Soc | 20.55% | \$3,843,389 |
| 3 | First Cath Slovak Ladies Assn. USA | 12.80% | \$2,393,310 |
| 4 | Modern Woodmen Of Amer | 10.40% | \$1,944,430 |
| 5 | Thrivent Financial For Lutherans | 9.12% | \$1,705,856 |
| 6 | Knights Of Columbus | 7.21% | \$1,347,675 |
| 7 | Independent Order Of Foresters Us Br | 6.73% | \$1,259,484 |
| 8 | Catholic United Financial | 3.84% | \$717,962 |
| 9 | GBU Financial Life | 1.09% | \$202,970 |
| 10 | Degree Of Honor Protective Assn. | 0.74% | \$137,881 |
| 11 | Royal Neighbors Of Amer | 0.61% | \$114,931 |
| 12 | Woodmen World Assur Life Assn. | 0.38% | \$70,398 |
| 13 | Womans Life Ins Society | 0.19% | \$35,867 |
| 14 | Western Catholic Union | 0.17% | \$32,643 |
| 15 | Greek Catholic Union Of The USA | 0.16% | \$29,930 |
| 16 | Slovene Natl Benefit Society | 0.16% | \$29,117 |
| 17 | Croatian Fraternal Union Of Amer | 0.11% | \$19,820 |
| 18 | Order of United Commercial Travelers | 0.10% | \$18,671 |
| 19 | Loyal Christian Benefit Assn. | 0.07% | \$13,578 |
| 20 | William Penn Assn. | 0.05% | \$10,130 |
| 21 | Polish Natl Alliance Us Of Na | 0.04% | \$7,107 |
| 22 | First Cath Slovak Union Of US & CN | 0.03% | \$6,151 |
| 23 | ISDA fraternal Assoc | 0.03% | \$5,149 |
| 24 | Catholic Financial Life | 0.03% | \$5,082 |
| 25 | Serb Natl Federation | 0.01% | \$1,576 |
| 26 | Polish Roman Catholic Union Of Amer | 0.00% | \$244 |
| Total for Top 10 Insurers | | 97.86% | \$18,304,237 |
| Total for All Other Insurers | | 2.14% | \$400,394 |
| Total for All Insurers | | 100.00% | \$18,704,631 |

Fraternal Life Insurance

Graph Reflects Top 10 Insurers' Percentage of Market



Group A&H

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 1 | Mountain State BCBS Inc. | 44.59% | \$457,768,942 |
| 2 | UnitedHealthcare Ins Co | 11.41% | \$117,107,133 |
| 3 | Coventry Hlth & Life Ins Co | 7.90% | \$81,064,244 |
| 4 | Coventry Hlth Care of W VA Inc. | 5.48% | \$56,273,877 |
| 5 | The Hlth Plan the Upper OH Valley In | 4.12% | \$42,305,944 |
| 6 | Metropolitan Life Ins Co | 2.33% | \$23,883,454 |
| 7 | Aetna Life Ins Co | 1.69% | \$17,335,667 |
| 8 | Connecticut Gen Life Ins Co | 1.48% | \$15,216,205 |
| 9 | THP Ins Co | 1.36% | \$13,995,501 |
| 10 | Hartford Life & Accident Ins Co | 1.36% | \$13,985,427 |
| 11 | Golden Rule Ins Co | 1.29% | \$13,240,612 |
| 12 | Guardian Life Ins Co Of Amer | 1.14% | \$11,654,435 |
| 13 | Standard Ins Co | 0.98% | \$10,102,535 |
| 14 | Ace Amer Ins Co | 0.81% | \$8,338,555 |
| 15 | Cigna Hlth & Life Ins Co | 0.58% | \$6,001,094 |
| 16 | Prudential Ins Co Of Amer | 0.58% | \$5,994,799 |
| 17 | Unum Life Ins Co Of Amer | 0.57% | \$5,811,456 |
| 18 | HCC Life Ins Co | 0.52% | \$5,349,299 |
| 19 | Lincoln Natl Life Ins Co | 0.52% | \$5,298,032 |
| 20 | Washington Natl Ins Co | 0.52% | \$5,292,436 |
| 21 | Life Ins Co Of N Amer | 0.47% | \$4,826,278 |
| 22 | Optimum Choice Inc. | 0.41% | \$4,224,179 |
| 23 | Fidelity Security Life Ins Co | 0.39% | \$4,050,455 |
| 24 | HM Life Ins Co | 0.36% | \$3,705,078 |
| 25 | Trustmark Life Ins Co | 0.33% | \$3,404,694 |
| 26 | State Farm Mut Auto Ins Co | 0.29% | \$2,957,758 |
| 27 | American Fidelity Assur Co | 0.29% | \$2,928,808 |
| 28 | Union Security Ins Co | 0.28% | \$2,923,771 |
| 29 | Companion Life Ins Co | 0.26% | \$2,703,599 |
| 30 | US Br Sun Life Assur Co of Canada | 0.25% | \$2,539,500 |
| 31 | United States Fire Ins Co | 0.25% | \$2,539,288 |
| 32 | Mega Life & Hlth Ins Co The | 0.24% | \$2,502,483 |
| 33 | American Heritage Life Ins Co | 0.24% | \$2,426,277 |
| 34 | John Alden Life Ins Co | 0.23% | \$2,351,152 |
| 35 | Principal Life Ins Co | 0.23% | \$2,323,554 |
| 36 | Mutual Of Omaha Ins Co | 0.22% | \$2,272,289 |
| 37 | Liberty Life Assur Co Of Boston | 0.21% | \$2,187,706 |
| 38 | Reliastar Life Ins Co | 0.21% | \$2,138,815 |
| 39 | Ameritas Life Ins Corp | 0.21% | \$2,122,287 |
| 40 | United States Life Ins Co In NYC | 0.20% | \$2,058,050 |
| 41 | Transamerica Life Ins Co | 0.19% | \$1,965,803 |
| 42 | World Ins Co | 0.18% | \$1,870,146 |
| 43 | Gerber Life Ins Co | 0.17% | \$1,782,157 |
| 44 | National Union Fire Ins Co Of Pitts | 0.17% | \$1,776,202 |

Group A&H

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 45 | Standard Security Life Ins Co Of NY | 0.17% | \$1,728,964 |
| 46 | Medical Benefits Mut Life Ins Co | 0.16% | \$1,645,887 |
| 47 | Standard Life & Accident Ins Co | 0.16% | \$1,630,318 |
| 48 | Consumers Life Ins Co | 0.16% | \$1,597,139 |
| 49 | Monumental Life Ins Co | 0.15% | \$1,549,555 |
| 50 | New York Life Ins Co | 0.14% | \$1,475,386 |
| 51 | Dearborn Natl Life Ins Co | 0.14% | \$1,451,597 |
| 52 | Federated Mut Ins Co | 0.14% | \$1,431,286 |
| 53 | United Teacher Assoc Ins Co | 0.14% | \$1,423,078 |
| 54 | CMFG Life Ins Co | 0.14% | \$1,415,558 |
| 55 | United Of Omaha Life Ins Co | 0.14% | \$1,411,969 |
| 56 | Northwestern Mut Life Ins Co | 0.13% | \$1,315,658 |
| 57 | American Family Life Assur Co of Col | 0.13% | \$1,313,747 |
| 58 | Stonebridge Life Ins Co | 0.12% | \$1,270,950 |
| 59 | Symetra Life Ins Co | 0.10% | \$1,046,887 |
| 60 | Sun Life & Hlth Ins Co | 0.10% | \$1,001,557 |
| 61 | Citizens Security Life Ins Co | 0.10% | \$990,361 |
| 62 | Trustmark Ins Co | 0.10% | \$987,782 |
| 63 | Minnesota Life Ins Co | 0.10% | \$981,870 |
| 64 | United Amer Ins Co | 0.09% | \$972,976 |
| 65 | QBE Ins Corp | 0.09% | \$922,464 |
| 66 | Hartford Life Ins Co | 0.09% | \$903,541 |
| 67 | Continental Amer Ins Co | 0.09% | \$892,464 |
| 68 | Madison Natl Life Ins Co Inc. | 0.09% | \$890,547 |
| 69 | Nationwide Life Ins Co | 0.08% | \$835,573 |
| 70 | Time Ins Co | 0.08% | \$810,895 |
| 71 | American Medical Security Life Ins C | 0.08% | \$781,008 |
| 72 | BCS Ins Co | 0.07% | \$713,229 |
| 73 | Reliance Standard Life Ins Co | 0.07% | \$700,984 |
| 74 | Boston Mut Life Ins Co | 0.07% | \$696,323 |
| 75 | National Guardian Life Ins Co | 0.06% | \$655,685 |
| 76 | Genworth Life Ins Co | 0.06% | \$579,314 |
| 77 | Celtic Ins Co | 0.05% | \$531,716 |
| 78 | Union Labor Life Ins Co | 0.05% | \$522,231 |
| 79 | John Hancock Life Ins Co (USA) | 0.05% | \$520,892 |
| 80 | Freedom Life Ins Co Of Amer | 0.04% | \$444,903 |
| 81 | American Medical & Life Ins Co | 0.04% | \$382,623 |
| 82 | Combenefits Ins Co | 0.04% | \$374,755 |
| 83 | Berkley Life & Hlth Ins Co | 0.03% | \$345,846 |
| 84 | Security Life Ins Co Of Amer | 0.03% | \$336,593 |
| 85 | Unimerica Ins Co | 0.03% | \$331,609 |
| 86 | Brokers Natl Life Assur Co | 0.03% | \$329,458 |
| 87 | Starr Ind & Liab Co | 0.03% | \$312,980 |
| 88 | American United Life Ins Co | 0.03% | \$301,233 |

Group A&H

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 89 | Colonial Life & Accident Ins Co | 0.03% | \$264,414 |
| 90 | American Natl Life Ins Co Of TX | 0.02% | \$253,572 |
| 91 | Great W Life & Ann Ins Co | 0.02% | \$249,425 |
| 92 | Pan Amer Life Ins Co | 0.02% | \$247,533 |
| 93 | Perico Life Ins Co | 0.02% | \$231,987 |
| 94 | Zurich Amer Ins Co | 0.02% | \$226,925 |
| 95 | Amex Assur Co | 0.02% | \$221,096 |
| 96 | Bankers Life & Cas Co | 0.02% | \$205,040 |
| 97 | Humanadental Ins Co | 0.02% | \$199,509 |
| 98 | American Gen Life Ins Co | 0.02% | \$184,574 |
| 99 | AAA Life Ins Co | 0.02% | \$183,763 |
| 100 | Allstate Life Ins Co | 0.02% | \$171,683 |
| 101 | American Income Life Ins Co | 0.02% | \$163,986 |
| 102 | Guarantee Trust Life Ins Co | 0.01% | \$152,618 |
| 103 | Kanawha Ins Co | 0.01% | \$132,466 |
| 104 | First Hlth Life & Hlth Ins Co | 0.01% | \$115,790 |
| 105 | American Bankers Life Assur Co Of FL | 0.01% | \$103,022 |
| 106 | Paul Revere Life Ins Co | 0.01% | \$99,193 |
| 107 | Household Life Ins Co | 0.01% | \$99,078 |
| 108 | Western Reserve Life Assur Co of OH | 0.01% | \$96,126 |
| 109 | Athene Annuity & Life Assur Co | 0.01% | \$93,194 |
| 110 | Arch Ins Co | 0.01% | \$90,671 |
| 111 | Federal Ins Co | 0.01% | \$81,513 |
| 112 | Union Fidelity Life Ins Co | 0.01% | \$79,426 |
| 113 | Horace Mann Life Ins Co | 0.01% | \$78,356 |
| 114 | Combined Ins Co Of Amer | 0.01% | \$78,121 |
| 115 | Kansas City Life Ins Co | 0.01% | \$76,382 |
| 116 | Balboa Life Ins Co | 0.01% | \$67,472 |
| 117 | Physicians Mut Ins Co | 0.01% | \$66,645 |
| 118 | John Hancock Life & Hlth Ins Co | 0.01% | \$66,073 |
| 119 | Provident Life & Accident Ins Co | 0.01% | \$64,073 |
| 120 | Continental Cas Co | 0.01% | \$63,930 |
| 121 | Unified Life Ins Co | 0.00% | \$50,968 |
| 122 | Mid West Natl Life Ins Co Of TN | 0.00% | \$44,206 |
| 123 | Axis Ins Co | 0.00% | \$40,850 |
| 124 | Continental Life Ins Co Brentwood | 0.00% | \$31,943 |
| 125 | Mutual Of Amer Life Ins Co | 0.00% | \$27,584 |
| 126 | Starmount Life Ins Co | 0.00% | \$26,046 |
| 127 | Continental Gen Ins Co | 0.00% | \$24,829 |
| 128 | Lincoln Life & Ann Co of NY | 0.00% | \$24,454 |
| 129 | Transamerica Financial Life Ins Co | 0.00% | \$23,868 |
| 130 | American Public Life Ins Co | 0.00% | \$22,574 |
| 131 | American Republic Ins Co | 0.00% | \$22,389 |
| 132 | Keystone Ins Co | 0.00% | \$22,256 |

Group A&H

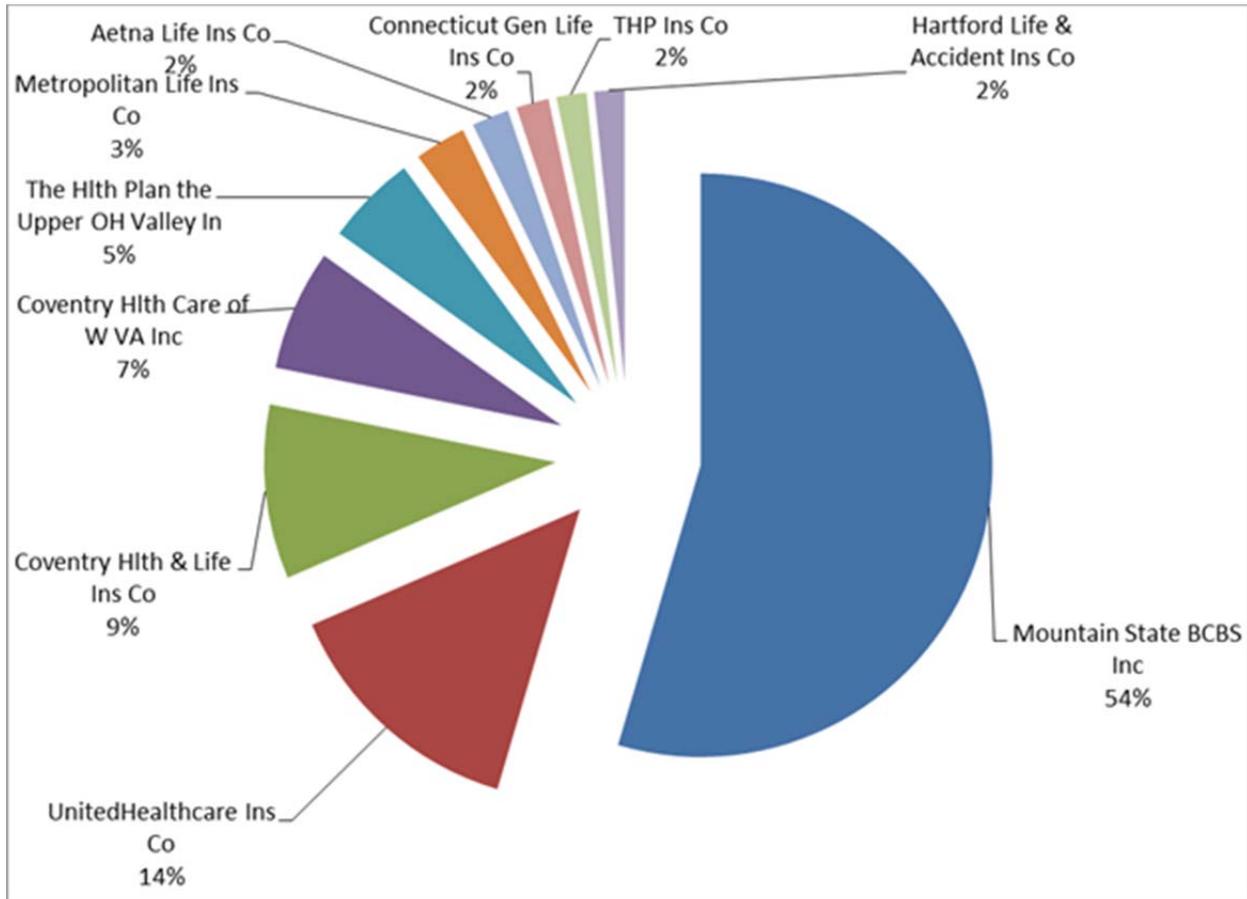
| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 133 | American Bankers Ins Co Of FL | 0.00% | \$22,184 |
| 134 | Humana Ins Co | 0.00% | \$22,079 |
| 135 | Sentry Life Ins Co | 0.00% | \$20,756 |
| 136 | Central United Life Ins Co | 0.00% | \$20,377 |
| 137 | Illinois Mut Life Ins Co | 0.00% | \$19,344 |
| 138 | OneBeacon Amer Ins Co | 0.00% | \$17,097 |
| 139 | Beazley Ins Co Inc. | 0.00% | \$15,487 |
| 140 | American Pioneer Life Ins Co | 0.00% | \$14,227 |
| 141 | Oxford Life Ins Co | 0.00% | \$13,967 |
| 142 | 4 Ever Life Ins Co | 0.00% | \$13,815 |
| 143 | Reliastar Life Ins Co Of NY | 0.00% | \$12,119 |
| 144 | Colorado Bankers Life Ins Co | 0.00% | \$11,369 |
| 145 | National Cas Co | 0.00% | \$10,808 |
| 146 | Unicare Life & Hlth Ins Co | 0.00% | \$10,743 |
| 147 | Harleysville Life Ins Co | 0.00% | \$10,439 |
| 148 | American Hlth & Life Ins Co | 0.00% | \$9,076 |
| 149 | Securian Life Ins Co | 0.00% | \$8,703 |
| 150 | Commercial Travelers Mut Ins Co | 0.00% | \$6,844 |
| 151 | Senior Hlth Ins Co of PA | 0.00% | \$6,726 |
| 152 | Atlantic Specialty Ins Co | 0.00% | \$6,156 |
| 153 | Government Personnel Mut Life Ins Co | 0.00% | \$5,562 |
| 154 | Loyal Amer Life Ins Co | 0.00% | \$5,446 |
| 155 | Sears Life Ins Co | 0.00% | \$4,872 |
| 156 | American Alt Ins Corp | 0.00% | \$4,677 |
| 157 | Philadelphia Amer Life Ins Co | 0.00% | \$4,653 |
| 158 | Metlife Ins Co of CT | 0.00% | \$3,662 |
| 159 | RiverSource Life Ins Co | 0.00% | \$3,328 |
| 160 | Allianz Life Ins Co Of N Amer | 0.00% | \$3,027 |
| 161 | Globe Life & Accident Ins Co | 0.00% | \$2,787 |
| 162 | Central States H & L Co Of Omaha | 0.00% | \$2,783 |
| 163 | Nationwide Mut Ins Co | 0.00% | \$2,468 |
| 164 | Baltimore Life Ins Co | 0.00% | \$2,000 |
| 165 | Markel Ins Co | 0.00% | \$1,922 |
| 166 | EPIC Life Ins Co | 0.00% | \$1,786 |
| 167 | Mony Life Ins Co | 0.00% | \$1,683 |
| 168 | Assurity Life Ins Co | 0.00% | \$1,533 |
| 169 | National Benefit Life Ins Co | 0.00% | \$1,426 |
| 170 | Starnet Ins Co | 0.00% | \$1,272 |
| 171 | Great Southern Life Ins Co | 0.00% | \$1,246 |
| 172 | 21st Century Premier Ins Co | 0.00% | \$1,107 |
| 173 | Medamerica Ins Co | 0.00% | \$1,044 |
| 174 | Sentry Ins A Mut Co | 0.00% | \$992 |
| 175 | Anthem Life Ins Co | 0.00% | \$987 |
| 176 | USAA Life Ins Co | 0.00% | \$764 |

Group A&H

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|---------------------------------------|-------------------|------------------------|
| 177 | Fidelity Life Assn. A Legal Reserve L | 0.00% | \$698 |
| 178 | American Underwriters Life Ins Co | 0.00% | \$619 |
| 179 | American Sentinel Ins Co | 0.00% | \$617 |
| 180 | Colonial Penn Life Ins Co | 0.00% | \$456 |
| 181 | Jackson Natl Life Ins Co | 0.00% | \$450 |
| 182 | Independence Amer Ins Co | 0.00% | \$327 |
| 183 | Government Employees Ins Co | 0.00% | \$182 |
| 184 | Old Republic Life Ins Co | 0.00% | \$108 |
| 185 | Manhattan Life Ins Co | 0.00% | \$94 |
| 186 | Presidential Life Ins Co | 0.00% | \$63 |
| 187 | Stonebridge Cas Ins Co | 0.00% | \$2 |
| Total for Top 10 Insurers | | 81.72% | \$838,936,394 |
| Total for All Other Insurers | | 18.28% | \$187,629,555 |
| Total for All Insurers | | 100.00% | \$1,026,565,949 |

Group A&H

Graph Reflects Top 10 Insurers' Percentage of Market



Group Life

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-----------------------------------|----------------------|------------------------------|
| 1 | Minnesota Life Ins Co | 20.70% | \$35,836,850 |
| 2 | Metropolitan Life Ins Co | 19.22% | \$33,277,669 |
| 3 | Prudential Ins Co Of Amer | 11.02% | \$19,081,152 |
| 4 | New York Life Ins Co | 8.03% | \$13,899,884 |
| 5 | Homesteaders Life Co | 5.43% | \$9,399,550 |
| 6 | Hartford Life & Accident Ins Co | 2.93% | \$5,065,171 |
| 7 | Globe Life & Accident Ins Co | 2.66% | \$4,613,817 |
| 8 | Standard Ins Co | 2.10% | \$3,628,208 |
| 9 | National Guardian Life Ins Co | 1.96% | \$3,395,812 |
| 10 | CMFG Life Ins Co | 1.91% | \$3,300,097 |
| 11 | Life Ins Co Of N Amer | 1.88% | \$3,259,871 |
| 12 | Massachusetts Mut Life Ins Co | 1.76% | \$3,053,897 |
| 13 | Forethought Life Ins Co | 1.61% | \$2,779,366 |
| 14 | Lincoln Natl Life Ins Co | 1.52% | \$2,631,143 |
| 15 | Guardian Life Ins Co Of Amer | 1.50% | \$2,593,171 |
| 16 | Dearborn Natl Life Ins Co | 1.43% | \$2,467,921 |
| 17 | US Br Sun Life Assur Co of Canada | 1.33% | \$2,297,926 |
| 18 | Unum Life Ins Co Of Amer | 1.05% | \$1,820,648 |
| 19 | Great Western Ins Co | 0.84% | \$1,455,447 |
| 20 | Reliastar Life Ins Co | 0.83% | \$1,433,975 |
| 21 | United Of Omaha Life Ins Co | 0.73% | \$1,265,178 |
| 22 | American Gen Life Ins Co | 0.61% | \$1,057,829 |
| 23 | Union Security Ins Co | 0.61% | \$1,052,460 |
| 24 | Stonebridge Life Ins Co | 0.58% | \$1,005,882 |
| 25 | Principal Life Ins Co | 0.57% | \$979,236 |
| 26 | Liberty Life Assur Co Of Boston | 0.54% | \$932,108 |
| 27 | American Memorial Life Ins Co | 0.52% | \$896,888 |
| 28 | Connecticut Gen Life Ins Co | 0.42% | \$728,892 |
| 29 | United States Life Ins Co In NYC | 0.38% | \$657,870 |
| 30 | Trustmark Ins Co | 0.37% | \$642,255 |
| 31 | AAA Life Ins Co | 0.36% | \$619,363 |
| 32 | American United Life Ins Co | 0.35% | \$599,511 |
| 33 | Monumental Life Ins Co | 0.31% | \$545,109 |
| 34 | State Farm Life Ins Co | 0.21% | \$364,397 |
| 35 | Union Labor Life Ins Co | 0.20% | \$349,319 |
| 36 | Boston Mut Life Ins Co | 0.20% | \$344,046 |
| 37 | Sun Life & Hlth Ins Co | 0.20% | \$338,180 |
| 38 | Companion Life Ins Co | 0.19% | \$331,788 |
| 39 | Transamerica Life Ins Co | 0.16% | \$281,099 |
| 40 | Great W Life & Ann Ins Co | 0.16% | \$279,266 |
| 41 | Household Life Ins Co | 0.16% | \$276,409 |
| 42 | UnitedHealthcare Ins Co | 0.15% | \$253,191 |
| 43 | Reliance Standard Life Ins Co | 0.13% | \$224,108 |
| 44 | TIAA Cref Life Ins Co | 0.13% | \$218,248 |

Group Life

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 45 | Unity Financial Life Ins Co | 0.09% | \$163,799 |
| 46 | 5 Star Life Ins Co | 0.08% | \$137,205 |
| 47 | Liberty Natl Life Ins Co | 0.08% | \$129,935 |
| 48 | Jackson Natl Life Ins Co | 0.07% | \$128,665 |
| 49 | Union Fidelity Life Ins Co | 0.07% | \$126,827 |
| 50 | Continental Amer Ins Co | 0.07% | \$124,695 |
| 51 | Erie Family Life Ins Co | 0.07% | \$124,051 |
| 52 | Athene Annuity & Life Assur Co | 0.07% | \$121,058 |
| 53 | Merit Life Ins Co | 0.06% | \$109,583 |
| 54 | Allstate Life Ins Co | 0.06% | \$101,493 |
| 55 | Hartford Life Ins Co | 0.06% | \$97,933 |
| 56 | Ing Life Ins & Ann Co | 0.05% | \$89,412 |
| 57 | Government Personnel Mut Life Ins Co | 0.05% | \$85,266 |
| 58 | Provident Life & Accident Ins Co | 0.05% | \$83,792 |
| 59 | Symetra Life Ins Co | 0.05% | \$83,110 |
| 60 | American Heritage Life Ins Co | 0.05% | \$79,482 |
| 61 | Church Life Ins Corp | 0.05% | \$79,381 |
| 62 | Humana Ins Co | 0.05% | \$79,102 |
| 63 | American Equity Invest Life Ins Co | 0.04% | \$75,875 |
| 64 | Colonial Life & Accident Ins Co | 0.04% | \$75,078 |
| 65 | Settlers Life Ins Co | 0.04% | \$73,094 |
| 66 | 4 Ever Life Ins Co | 0.04% | \$72,592 |
| 67 | Aetna Life Ins Co | 0.04% | \$65,458 |
| 68 | Sentry Life Ins Co | 0.04% | \$65,029 |
| 69 | Kansas City Life Ins Co | 0.04% | \$63,281 |
| 70 | Combined Ins Co Of Amer | 0.03% | \$59,740 |
| 71 | American Bankers Life Assur Co Of FL | 0.03% | \$58,531 |
| 72 | American Family Life Assur Co of Col | 0.03% | \$57,216 |
| 73 | Sears Life Ins Co | 0.03% | \$54,410 |
| 74 | Security Life Ins Co Of Amer | 0.03% | \$48,375 |
| 75 | Americo Fin Life & Ann Ins Co | 0.03% | \$43,548 |
| 76 | HCC Life Ins Co | 0.02% | \$40,892 |
| 77 | Unicare Life & Hlth Ins Co | 0.02% | \$40,564 |
| 78 | American Income Life Ins Co | 0.02% | \$40,414 |
| 79 | Colonial Penn Life Ins Co | 0.02% | \$39,412 |
| 80 | Gerber Life Ins Co | 0.02% | \$39,080 |
| 81 | Kanawha Ins Co | 0.02% | \$34,279 |
| 82 | Mutual Of Amer Life Ins Co | 0.02% | \$31,002 |
| 83 | Anthem Life Ins Co | 0.02% | \$30,150 |
| 84 | Protective Life Ins Co | 0.02% | \$29,620 |
| 85 | Citizens Security Life Ins Co | 0.02% | \$28,196 |
| 86 | John Alden Life Ins Co | 0.02% | \$27,292 |
| 87 | Trustmark Life Ins Co | 0.02% | \$26,367 |
| 88 | Golden Rule Ins Co | 0.01% | \$24,265 |

Group Life

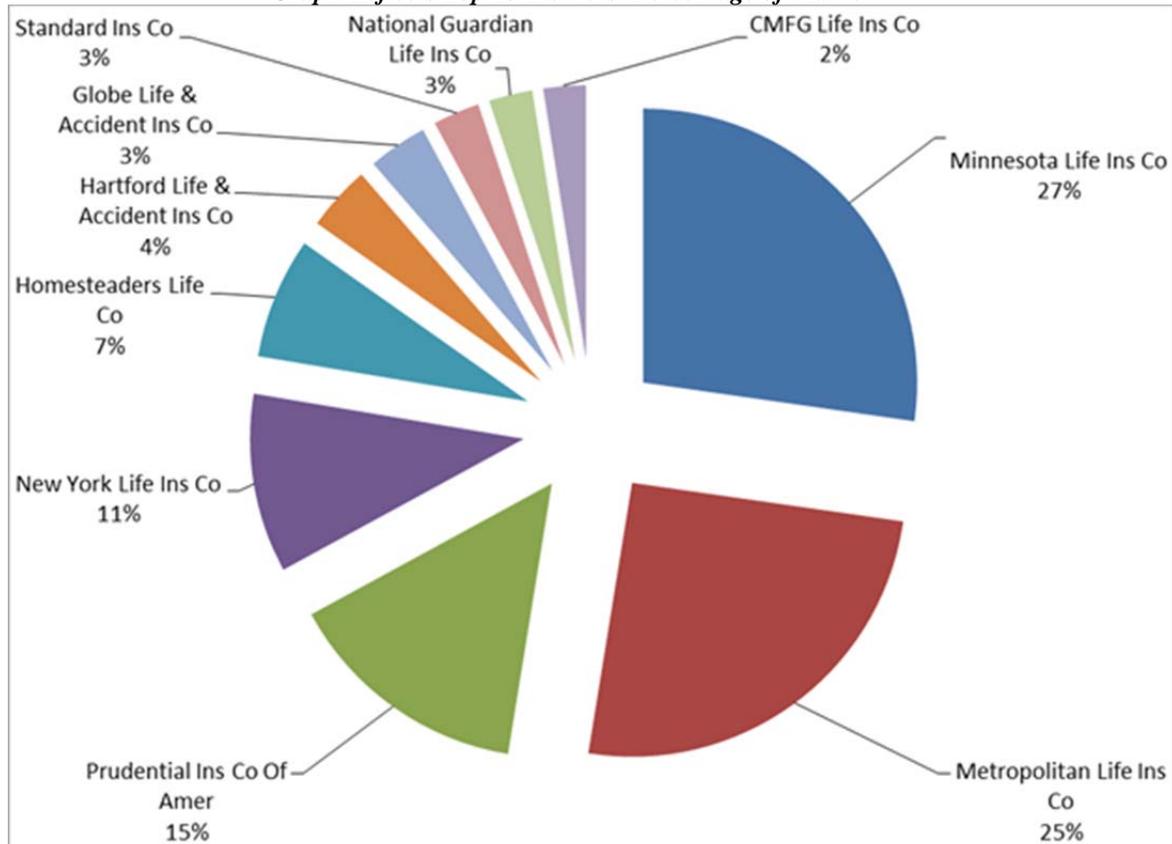
| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|---------------------------------------|----------------------|------------------------------|
| 89 | Nationwide Life Ins Co | 0.01% | \$23,604 |
| 90 | Lincoln Life & Ann Co of NY | 0.01% | \$23,376 |
| 91 | Medical Benefits Mut Life Ins Co | 0.01% | \$22,875 |
| 92 | Investors Heritage Life Ins Co | 0.01% | \$22,177 |
| 93 | Washington Natl Ins Co | 0.01% | \$21,267 |
| 94 | Reliastar Life Ins Co Of NY | 0.01% | \$18,906 |
| 95 | Fidelity Security Life Ins Co | 0.01% | \$18,097 |
| 96 | Mony Life Ins Co Of Amer | 0.01% | \$17,782 |
| 97 | Universal Guar Life Ins Co | 0.01% | \$16,551 |
| 98 | Allianz Life Ins Co Of N Amer | 0.01% | \$13,848 |
| 99 | Time Ins Co | 0.01% | \$13,301 |
| 100 | Federated Life Ins Co | 0.01% | \$12,915 |
| 101 | Consumers Life Ins Co | 0.01% | \$12,859 |
| 102 | Fidelity Life Assn. A Legal Reserve L | 0.01% | \$12,493 |
| 103 | Mega Life & Hlth Ins Co The | 0.01% | \$12,076 |
| 104 | American Amicable Life Ins Co Of TX | 0.01% | \$11,624 |
| 105 | Harleysville Life Ins Co | 0.01% | \$11,555 |
| 106 | Securian Life Ins Co | 0.01% | \$11,331 |
| 107 | Individual Assur Co Life Hlth & Acc | 0.01% | \$11,070 |
| 108 | American Medical Security Life Ins C | 0.01% | \$10,209 |
| 109 | American Natl Ins Co | 0.01% | \$10,090 |
| 110 | Aviva Life & Ann Co | 0.01% | \$8,684 |
| 111 | Unimerica Ins Co | 0.00% | \$8,545 |
| 112 | North Amer Co Life & Hlth Ins | 0.00% | \$8,096 |
| 113 | Standard Security Life Ins Co Of NY | 0.00% | \$6,812 |
| 114 | Cigna Hlth & Life Ins Co | 0.00% | \$6,205 |
| 115 | United Amer Ins Co | 0.00% | \$5,625 |
| 116 | EPIC Life Ins Co | 0.00% | \$4,246 |
| 117 | Pan Amer Life Ins Co | 0.00% | \$3,502 |
| 118 | Mony Life Ins Co | 0.00% | \$3,488 |
| 119 | Monitor Life Ins Co Of NY | 0.00% | \$3,106 |
| 120 | American Hlth & Life Ins Co | 0.00% | \$2,811 |
| 121 | HM Life Ins Co | 0.00% | \$2,738 |
| 122 | Continental Assur Co | 0.00% | \$2,465 |
| 123 | Guarantee Trust Life Ins Co | 0.00% | \$2,430 |
| 124 | National Benefit Life Ins Co | 0.00% | \$2,379 |
| 125 | Lincoln Benefit Life Co | 0.00% | \$2,006 |
| 126 | Provident Amer Life & Hlth Ins Co | 0.00% | \$1,806 |
| 127 | Vantis Life Ins Co | 0.00% | \$1,752 |
| 128 | Horace Mann Life Ins Co | 0.00% | \$1,702 |
| 129 | Shenandoah Life Ins Co | 0.00% | \$1,533 |
| 130 | Transamerica Financial Life Ins Co | 0.00% | \$1,477 |
| 131 | First Hlth Life & Hlth Ins Co | 0.00% | \$1,458 |
| 132 | Western Reserve Life Assur Co of OH | 0.00% | \$1,316 |

Group Life

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|---------------------------------|-------------------|------------------------|
| 133 | Loyal Amer Life Ins Co | 0.00% | \$1,237 |
| 134 | Guardian Ins & Ann Co Inc. | 0.00% | \$1,204 |
| 135 | Aurora Natl Life Assur Co | 0.00% | \$1,003 |
| 136 | Members Life Ins Co | 0.00% | \$954 |
| 137 | Madison Natl Life Ins Co Inc. | 0.00% | \$743 |
| 138 | First Penn Pacific Life Ins Co | 0.00% | \$702 |
| 139 | Pioneer Amer Ins Co | 0.00% | \$696 |
| 140 | Phoenix Life Ins Co | 0.00% | \$635 |
| 141 | Manhattan Life Ins Co | 0.00% | \$631 |
| 142 | Investors Consolidated Ins Co | 0.00% | \$586 |
| 143 | National Hlth Ins Co | 0.00% | \$576 |
| 144 | Balboa Life Ins Co | 0.00% | \$543 |
| 145 | Paul Revere Life Ins Co | 0.00% | \$461 |
| 146 | Baltimore Life Ins Co | 0.00% | \$301 |
| 147 | Celtic Ins Co | 0.00% | \$276 |
| 148 | Lafayette Life Ins Co | 0.00% | \$221 |
| 149 | Pioneer Security Life Ins Co | 0.00% | \$130 |
| 150 | Penn Ins & Ann Co | 0.00% | \$124 |
| 151 | American Natl Life Ins Co Of TX | 0.00% | \$120 |
| 152 | Genworth Life & Ann Ins Co | 0.00% | \$114 |
| 153 | Mid West Natl Life Ins Co Of TN | 0.00% | \$61 |
| 154 | Life Ins Co Of The Southwest | 0.00% | (\$12) |
| Total for Top 10 Insurers | | 75.95% | \$131,498,210 |
| Total for All Other Insurers | | 24.05% | \$41,648,040 |
| Total for All Insurers | | 100.00% | \$173,146,250 |

Group Life

Graph Reflects Top 10 Insurers' Percentage of Market

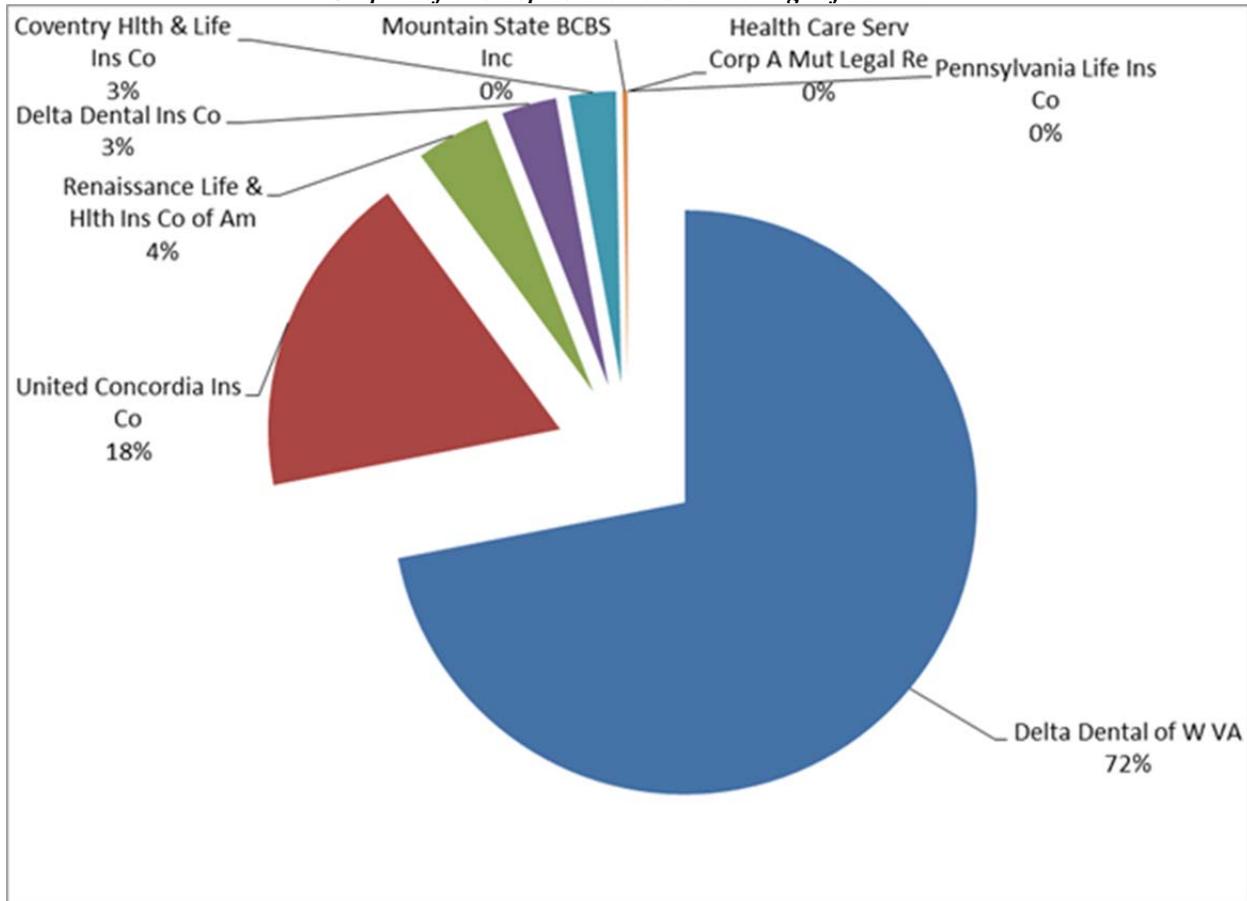


Health Insurers Reporting Dental Only

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|--------------------------------------|-------------------|------------------------|
| 1 | Delta Dental of W VA | 71.93% | \$19,759,515 |
| 2 | United Concordia Ins Co | 18.02% | \$4,951,016 |
| 3 | Renaissance Life & Hlth Ins Co of Am | 4.13% | \$1,134,915 |
| 4 | Delta Dental Ins Co | 3.04% | \$834,068 |
| 5 | Coventry Hlth & Life Ins Co | 2.60% | \$713,623 |
| 6 | Mountain State BCBS Inc. | 0.25% | \$69,225 |
| 7 | Pennsylvania Life Ins Co | 0.03% | \$7,053 |
| 8 | Health Care Serv Corp A Mut Legal Re | 0.00% | \$149 |
| Total for Top 10 Insurers | | 100.00% | \$27,469,564 |
| Total for All Other Insurers | | | |
| Total for All Insurers | | 100.00% | \$27,469,564 |

Health Insurers Reporting Dental Only

Graph Reflects Top 10 Insurers' Percentage of Market

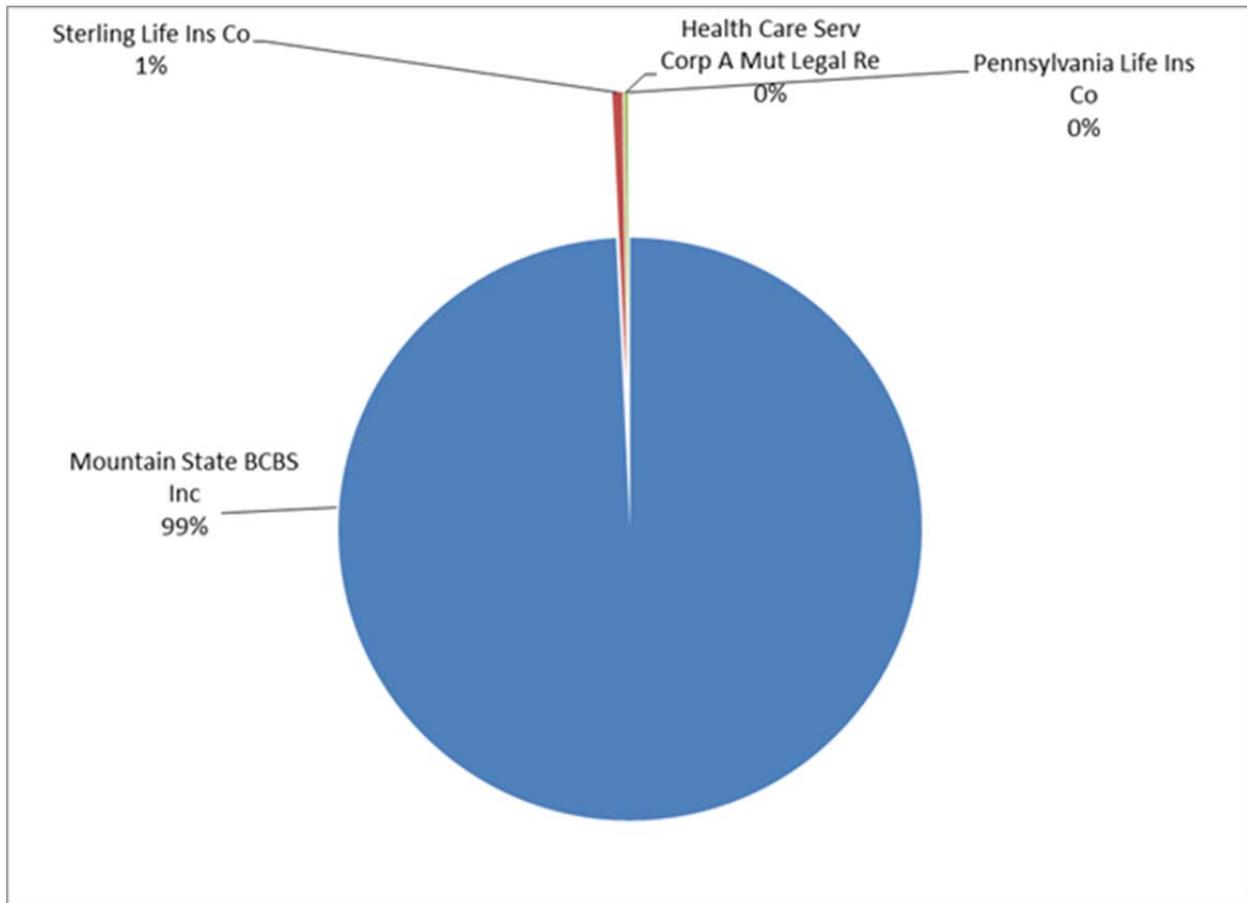


Health Insurers Reporting Medicare Supplement

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|--------------------------------------|-------------------|------------------------|
| 1 | Mountain State BCBS Inc. | 99.24% | \$19,345,423 |
| 2 | Sterling Life Ins Co | 0.56% | \$108,413 |
| 3 | Health Care Serv Corp A Mut Legal Re | 0.20% | \$39,880 |
| 4 | Pennsylvania Life Ins Co | 0.00% | \$2 |
| Total for Top 10 Insurers | | 100.00% | \$19,493,718 |
| Total for All Other Insurers | | | |
| Total for All Insurers | | 100.00% | \$19,493,718 |

Health Insurers Reporting Medicare Supplement

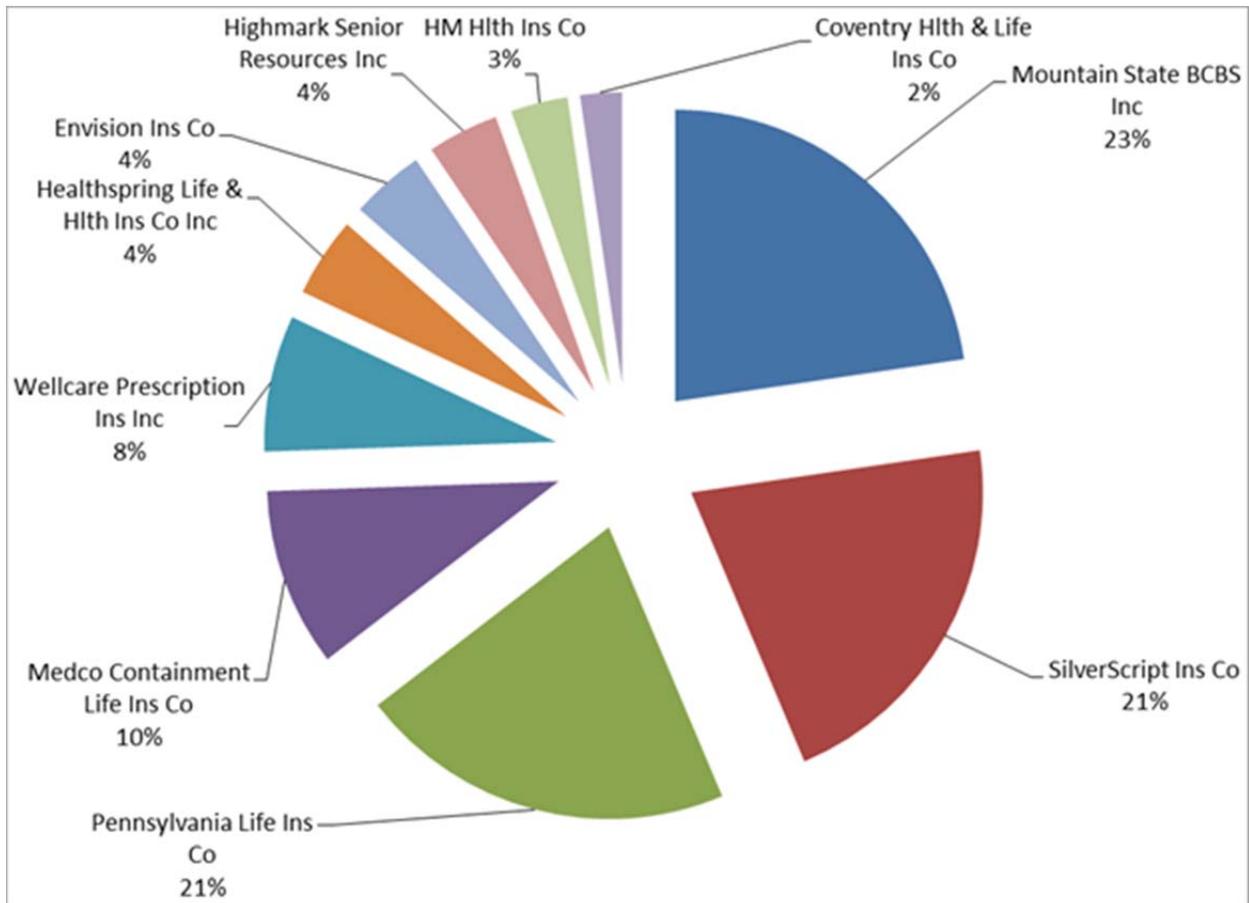
Graph Reflects Top 10 Insurers' Percentage of Market



Health Insurers Reporting Other

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|--------------------------------------|-------------------|------------------------|
| 1 | Mountain State BCBS Inc. | 21.70% | \$25,015,153 |
| 2 | SilverScript Ins Co | 20.06% | \$23,120,670 |
| 3 | Pennsylvania Life Ins Co | 20.01% | \$23,063,050 |
| 4 | Medco Containment Life Ins Co | 9.47% | \$10,920,158 |
| 5 | Wellcare Prescription Ins Inc. | 7.23% | \$8,339,015 |
| 6 | Healthspring Life & Hlth Ins Co Inc. | 4.24% | \$4,886,901 |
| 7 | Envision Ins Co | 3.92% | \$4,522,230 |
| 8 | Highmark Senior Resources Inc. | 3.78% | \$4,354,178 |
| 9 | HM Hlth Ins Co | 3.04% | \$3,503,956 |
| 10 | Coventry Hlth & Life Ins Co | 2.21% | \$2,551,367 |
| 11 | QCC Ins Co | 1.70% | \$1,964,933 |
| 12 | THP Ins Co | 1.23% | \$1,419,762 |
| 13 | Avalon Ins Co | 1.10% | \$1,273,366 |
| 14 | Sterling Life Ins Co | 0.28% | \$319,377 |
| 15 | Upmc Hlth Benefits Inc. | 0.02% | \$28,229 |
| 16 | Accendo Ins Co | 0.00% | \$2,959 |
| Total for Top 10 Insurers | | 95.66% | \$110,276,678 |
| Total for All Other Insurers | | 4.34% | \$5,008,626 |
| Total for All Insurers | | 100.00% | \$115,285,304 |

Health Insurers Reporting Other
Graph Reflects Top 10 Insurers' Percentage of Market

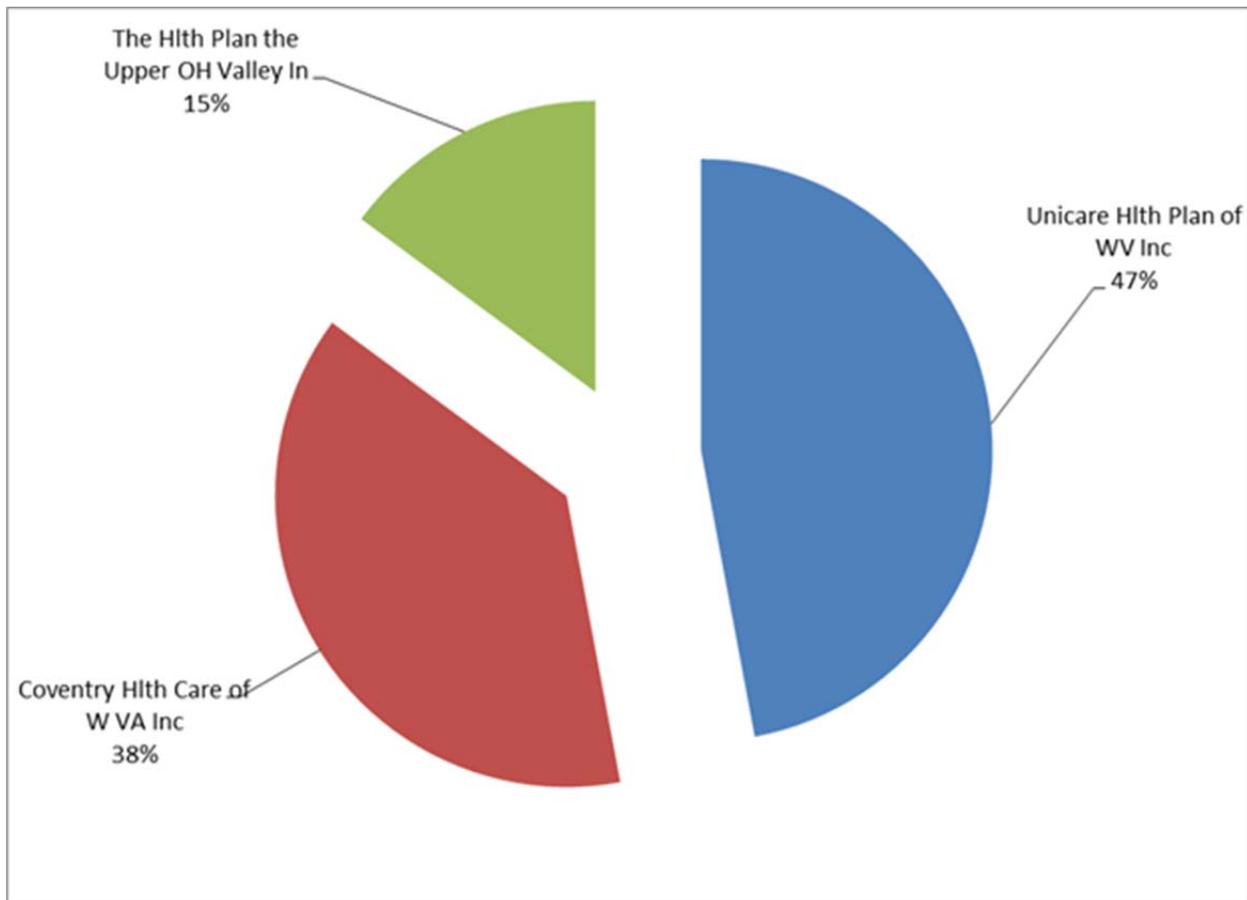


Health Insurers Reporting Title XIX Medicaid

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|--------------------------------------|-------------------|------------------------|
| 1 | Unicare Hlth Plan of WV Inc. | 47.05% | \$167,132,725 |
| 2 | Coventry Hlth Care of W VA Inc. | 38.08% | \$135,271,251 |
| 3 | The Hlth Plan the Upper OH Valley In | 14.87% | \$52,838,119 |
| Total for Top 10 Insurers | | 100.00% | \$355,242,095 |
| Total for All Other Insurers | | | |
| Total for All Insurers | | 100.00% | \$355,242,095 |

Health Insurers Reporting Title XIX Medicaid

Graph Reflects Top 10 Insurers' Percentage of Market

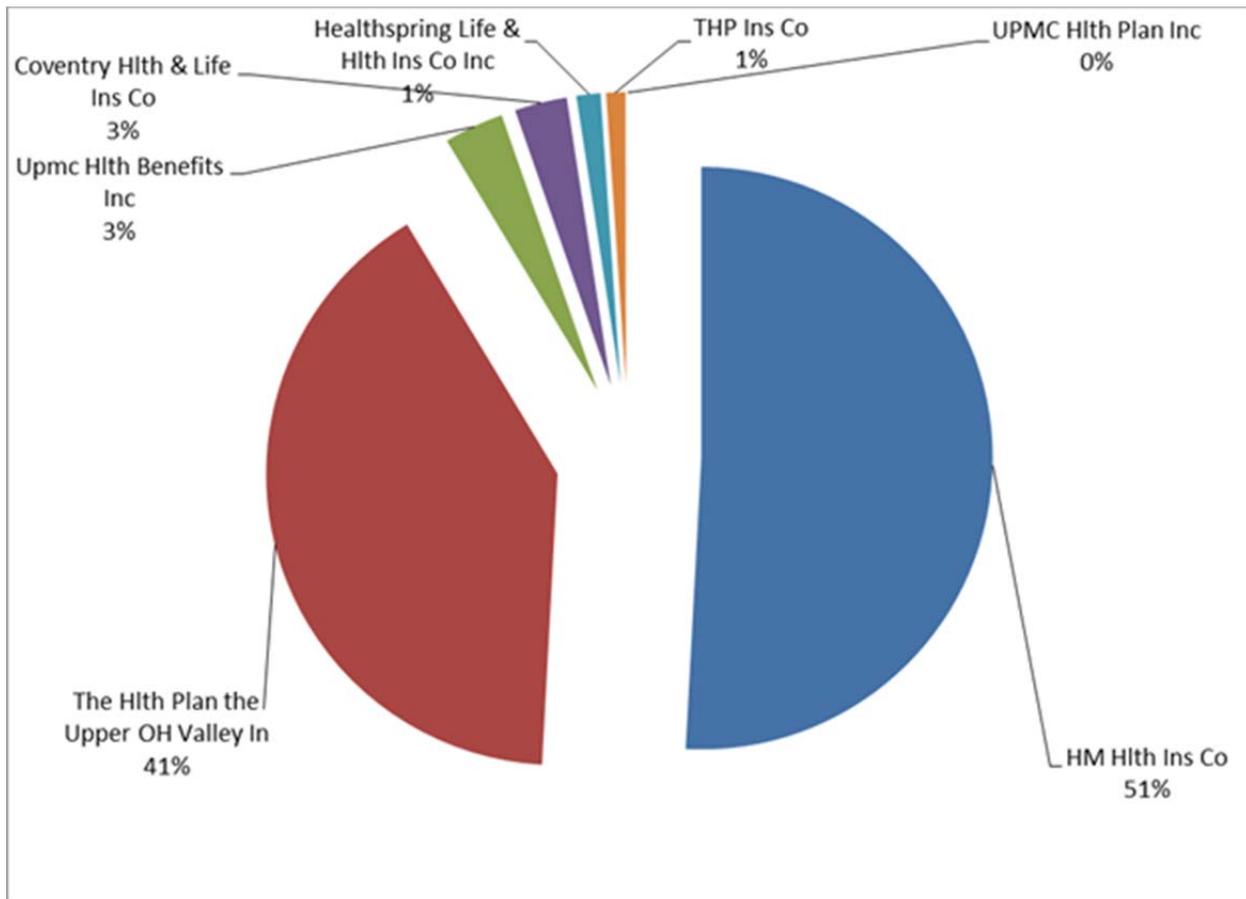


Health Insurers Reporting Title XVIII Medicare

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|-------------------|------------------------|
| 1 | HM Hlth Ins Co | 50.85% | \$126,466,881 |
| 2 | The Hlth Plan the Upper OH Valley In | 40.51% | \$100,733,953 |
| 3 | Upmc Hlth Benefits Inc. | 3.32% | \$8,251,317 |
| 4 | Coventry Hlth & Life Ins Co | 2.91% | \$7,229,961 |
| 5 | Healthspring Life & Hlth Ins Co Inc. | 1.33% | \$3,317,393 |
| 6 | THP Ins Co | 1.07% | \$2,652,731 |
| 7 | UPMC Hlth Plan Inc. | 0.02% | \$42,326 |
| | Total for Top 10 Insurers | 100.00% | \$248,694,562 |
| | Total for All Other Insurers | | |
| | Total for All Insurers | 100.00% | \$248,694,562 |

Health Insurers Reporting Title XVIII Medicare

Graph Reflects Top 10 Insurers' Percentage of Market

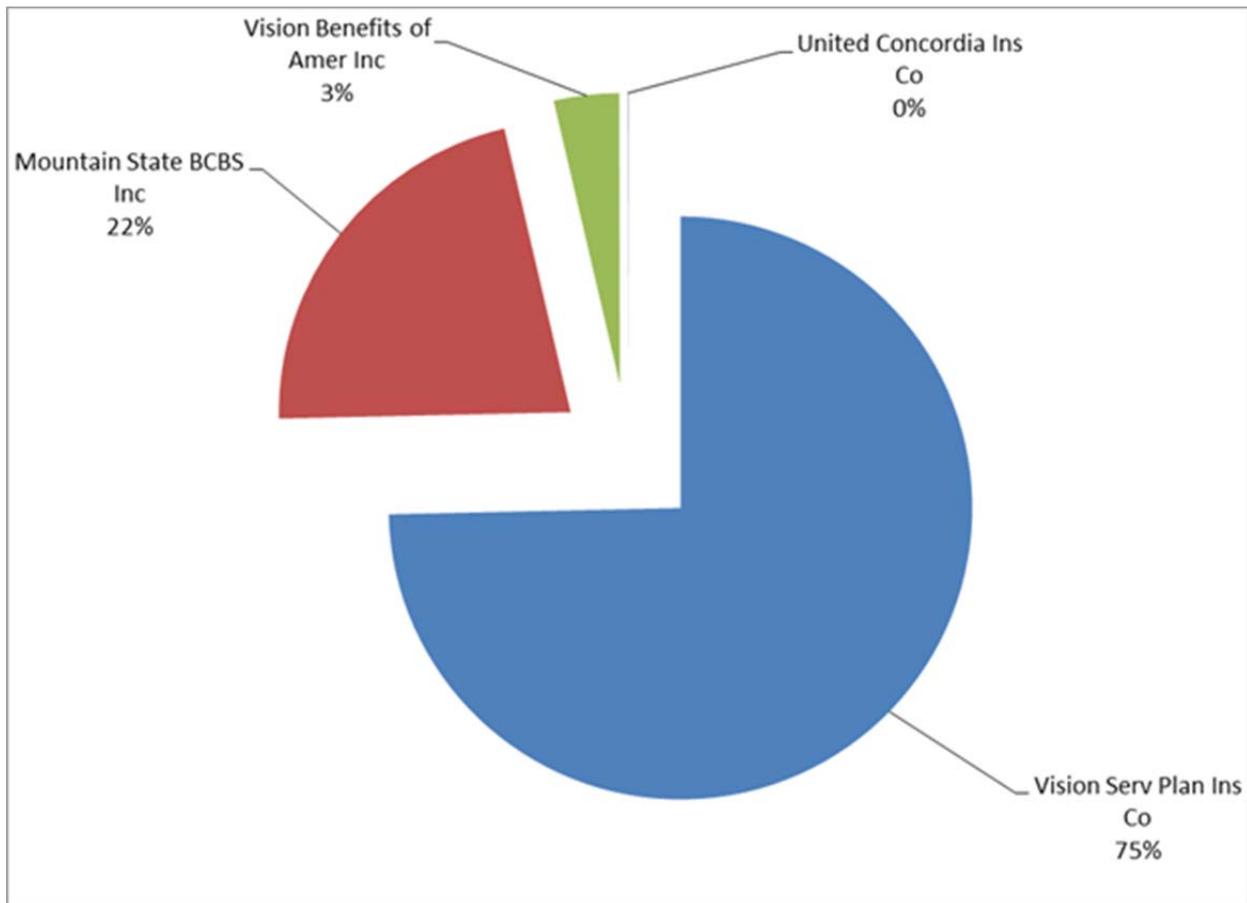


Health Insurers Reporting Vision Only

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|------------------------------|-------------------|------------------------|
| 1 | Vision Serv Plan Ins Co | 74.65% | \$6,408,756 |
| 2 | Mountain State BCBS Inc. | 21.69% | \$1,862,071 |
| 3 | Vision Benefits of Amer Inc. | 3.62% | \$310,446 |
| 4 | United Concordia Ins Co | 0.04% | \$3,269 |
| Total for Top 10 Insurers | | 100.00% | \$8,584,542 |
| Total for All Other Insurers | | | |
| Total for All Insurers | | 100.00% | \$8,584,542 |

Health Insurers Reporting Vision Only

Graph Reflects Top 10 Insurers' Percentage of Market



Individual A&H Type Policies

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 1 | Mountain State BCBS Inc. | 19.65% | \$43,345,230 |
| 2 | American Family Life Assur Co of Col | 10.03% | \$22,136,415 |
| 3 | United Of Omaha Life Ins Co | 6.33% | \$13,964,385 |
| 4 | Bankers Life & Cas Co | 4.98% | \$10,997,157 |
| 5 | Combined Ins Co Of Amer | 3.74% | \$8,252,416 |
| 6 | Washington Natl Ins Co | 3.58% | \$7,904,177 |
| 7 | Genworth Life Ins Co | 3.43% | \$7,563,488 |
| 8 | Northwestern Mut Life Ins Co | 3.03% | \$6,694,702 |
| 9 | State Farm Mut Auto Ins Co | 2.73% | \$6,028,354 |
| 10 | Colonial Life & Accident Ins Co | 2.36% | \$5,201,801 |
| 11 | Mutual Of Omaha Ins Co | 1.97% | \$4,339,162 |
| 12 | Time Ins Co | 1.85% | \$4,091,599 |
| 13 | Northwestern Long Term Care Ins Co | 1.68% | \$3,711,103 |
| 14 | United Amer Ins Co | 1.67% | \$3,679,845 |
| 15 | Bankers Fidelity Life Ins Co | 1.63% | \$3,605,186 |
| 16 | Provident Life & Accident Ins Co | 1.59% | \$3,504,975 |
| 17 | United World Life Ins Co | 1.58% | \$3,493,688 |
| 18 | Metropolitan Life Ins Co | 1.33% | \$2,933,159 |
| 19 | Humana Ins Co | 1.14% | \$2,523,456 |
| 20 | Order of United Commercial Travelers | 1.01% | \$2,220,664 |
| 21 | Colonial Penn Life Ins Co | 0.92% | \$2,033,577 |
| 22 | John Hancock Life Ins Co (USA) | 0.89% | \$1,960,264 |
| 23 | Family Heritage Life Ins Co Of Amer | 0.85% | \$1,872,006 |
| 24 | American Fidelity Assur Co | 0.78% | \$1,721,544 |
| 25 | Massachusetts Mut Life Ins Co | 0.74% | \$1,630,974 |
| 26 | American Heritage Life Ins Co | 0.71% | \$1,563,804 |
| 27 | Monumental Life Ins Co | 0.66% | \$1,460,537 |
| 28 | Woodmen World Assur Life Assn. | 0.66% | \$1,455,184 |
| 29 | Continental Life Ins Co Brentwood | 0.65% | \$1,437,070 |
| 30 | Western & Southern Life Ins Co | 0.65% | \$1,435,865 |
| 31 | RiverSource Life Ins Co | 0.63% | \$1,398,824 |
| 32 | American Gen Life Ins Co | 0.63% | \$1,387,033 |
| 33 | John Alden Life Ins Co | 0.63% | \$1,384,661 |
| 34 | Berkshire Life Ins Co of Amer | 0.61% | \$1,350,812 |
| 35 | United Teacher Assoc Ins Co | 0.57% | \$1,265,026 |
| 36 | Royal Neighbors Of Amer | 0.53% | \$1,162,451 |
| 37 | American Income Life Ins Co | 0.52% | \$1,137,128 |
| 38 | The Hlth Plan the Upper OH Valley In | 0.50% | \$1,102,587 |
| 39 | Aetna Life Ins Co | 0.46% | \$1,022,765 |
| 40 | Continental Gen Ins Co | 0.45% | \$1,003,487 |
| 41 | Celtic Ins Co | 0.45% | \$999,554 |
| 42 | Family Life Ins Co | 0.42% | \$932,668 |
| 43 | Physicians Mut Ins Co | 0.42% | \$924,219 |
| 44 | New York Life Ins Co | 0.40% | \$880,984 |

Individual A&H Type Policies

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 45 | Gerber Life Ins Co | 0.39% | \$850,654 |
| 46 | Medico Ins Co | 0.37% | \$815,456 |
| 47 | Paul Revere Life Ins Co | 0.36% | \$803,703 |
| 48 | Loyal Amer Life Ins Co | 0.35% | \$782,200 |
| 49 | Unum Life Ins Co Of Amer | 0.35% | \$771,579 |
| 50 | American Alt Ins Corp | 0.32% | \$704,877 |
| 51 | Nationwide Life Ins Co | 0.27% | \$593,628 |
| 52 | Standard Life & Accident Ins Co | 0.27% | \$589,539 |
| 53 | Lincoln Heritage Life Ins Co | 0.26% | \$579,344 |
| 54 | Forethought Life Ins Co | 0.26% | \$574,963 |
| 55 | Constitution Life Ins Co | 0.26% | \$569,406 |
| 56 | Golden Rule Ins Co | 0.26% | \$565,008 |
| 57 | Prudential Ins Co Of Amer | 0.25% | \$546,307 |
| 58 | USAA Life Ins Co | 0.24% | \$532,057 |
| 59 | Principal Life Ins Co | 0.23% | \$502,952 |
| 60 | Senior Hlth Ins Co of PA | 0.23% | \$500,436 |
| 61 | National Teachers Assoc Life Ins Co | 0.22% | \$492,069 |
| 62 | AXA Equitable Life Ins Co | 0.20% | \$448,087 |
| 63 | Omaha Ins Co | 0.20% | \$432,978 |
| 64 | Thrivent Financial For Lutherans | 0.19% | \$429,146 |
| 65 | Continental Cas Co | 0.18% | \$396,524 |
| 66 | Transamerica Life Ins Co | 0.17% | \$373,787 |
| 67 | Assurity Life Ins Co | 0.17% | \$371,140 |
| 68 | Allianz Life Ins Co Of N Amer | 0.17% | \$367,862 |
| 69 | Metlife Ins Co of CT | 0.15% | \$339,204 |
| 70 | Jackson Natl Life Ins Co | 0.14% | \$311,132 |
| 71 | Athene Annuity & Life Assur Co | 0.12% | \$274,084 |
| 72 | Standard Ins Co | 0.12% | \$264,019 |
| 73 | Sears Life Ins Co | 0.12% | \$261,864 |
| 74 | Ohio Natl Life Assur Corp | 0.12% | \$260,084 |
| 75 | Humanadental Ins Co | 0.11% | \$249,028 |
| 76 | Guardian Life Ins Co Of Amer | 0.10% | \$226,096 |
| 77 | Kanawha Ins Co | 0.09% | \$197,463 |
| 78 | Protective Life Ins Co | 0.09% | \$188,193 |
| 79 | Globe Life & Accident Ins Co | 0.08% | \$170,814 |
| 80 | Professional Ins Co | 0.08% | \$170,712 |
| 81 | Chesapeake Life Ins Co | 0.08% | \$167,979 |
| 82 | Provident Amer Life & Hlth Ins Co | 0.07% | \$165,422 |
| 83 | Freedom Life Ins Co Of Amer | 0.07% | \$161,203 |
| 84 | Sterling Investors Life Ins Co | 0.07% | \$156,924 |
| 85 | Central United Life Ins Co | 0.07% | \$153,527 |
| 86 | Ohio Natl Life Ins Co | 0.07% | \$153,129 |
| 87 | Stonebridge Life Ins Co | 0.07% | \$151,915 |
| 88 | Lincoln Benefit Life Co | 0.07% | \$148,197 |

Individual A&H Type Policies

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 89 | Union Central Life Ins Co | 0.07% | \$145,889 |
| 90 | Union Security Ins Co | 0.06% | \$141,542 |
| 91 | World Ins Co | 0.06% | \$134,998 |
| 92 | Teachers Ins & Ann Assoc Of Amer | 0.06% | \$133,292 |
| 93 | Merit Life Ins Co | 0.06% | \$132,528 |
| 94 | Illinois Mut Life Ins Co | 0.06% | \$127,794 |
| 95 | Boston Mut Life Ins Co | 0.06% | \$127,024 |
| 96 | Farm Family Life Ins Co | 0.06% | \$124,824 |
| 97 | Woodmen World Life Ins Soc | 0.06% | \$121,727 |
| 98 | Mony Life Ins Co | 0.05% | \$115,105 |
| 99 | United Natl Life Ins Co Of Amer | 0.05% | \$110,537 |
| 100 | Conseco Life Ins Co | 0.05% | \$108,722 |
| 101 | Lincoln Natl Life Ins Co | 0.05% | \$103,581 |
| 102 | Guarantee Trust Life Ins Co | 0.04% | \$99,107 |
| 103 | Shenandoah Life Ins Co | 0.04% | \$93,369 |
| 104 | Connecticut Gen Life Ins Co | 0.04% | \$91,484 |
| 105 | Genworth Life & Ann Ins Co | 0.04% | \$90,836 |
| 106 | Medamerica Ins Co | 0.04% | \$88,691 |
| 107 | Liberty Natl Life Ins Co | 0.04% | \$88,369 |
| 108 | Minnesota Life Ins Co | 0.04% | \$85,248 |
| 109 | Union Bankers Ins Co | 0.04% | \$79,260 |
| 110 | Knights Of Columbus | 0.04% | \$79,158 |
| 111 | Federated Life Ins Co | 0.04% | \$79,153 |
| 112 | Trustmark Ins Co | 0.03% | \$69,648 |
| 113 | Centre Life Ins Co | 0.03% | \$61,056 |
| 114 | TIAA Cref Life Ins Co | 0.03% | \$59,905 |
| 115 | American Republic Ins Co | 0.03% | \$55,890 |
| 116 | Marquette Natl Life Ins Co | 0.03% | \$55,584 |
| 117 | John Hancock Life & Hlth Ins Co | 0.02% | \$50,707 |
| 118 | Unified Life Ins Co | 0.02% | \$48,736 |
| 119 | Equitable Life & Cas Ins Co | 0.02% | \$47,865 |
| 120 | Government Personnel Mut Life Ins Co | 0.02% | \$45,971 |
| 121 | National Union Fire Ins Co Of Pitts | 0.02% | \$45,435 |
| 122 | American Pioneer Life Ins Co | 0.02% | \$41,203 |
| 123 | Monarch Life Ins Co | 0.02% | \$39,695 |
| 124 | National Life Ins Co | 0.02% | \$39,116 |
| 125 | Pan Amer Life Ins Co | 0.02% | \$36,564 |
| 126 | Central States H & L Co Of Omaha | 0.02% | \$35,872 |
| 127 | National Guardian Life Ins Co | 0.02% | \$33,977 |
| 128 | Cincinnati Life Ins Co | 0.02% | \$33,319 |
| 129 | CMFG Life Ins Co | 0.02% | \$33,105 |
| 130 | Mega Life & Hlth Ins Co The | 0.01% | \$32,065 |
| 131 | AF&L Ins Co | 0.01% | \$32,015 |
| 132 | Central Reserve Life Ins Co | 0.01% | \$31,826 |

Individual A&H Type Policies

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 133 | Ameritas Life Ins Corp | 0.01% | \$31,279 |
| 134 | United Ins Co Of Amer | 0.01% | \$30,126 |
| 135 | Markel Ins Co | 0.01% | \$29,757 |
| 136 | Union Fidelity Life Ins Co | 0.01% | \$29,338 |
| 137 | State Life Ins Co | 0.01% | \$27,165 |
| 138 | American Natl Ins Co | 0.01% | \$26,196 |
| 139 | American Progressive L&H Ins Of NY | 0.01% | \$24,902 |
| 140 | Central States Ind Co Of Omaha | 0.01% | \$24,082 |
| 141 | Pacificare Life & Hlth Ins Co | 0.01% | \$24,053 |
| 142 | US Business of Canada Life Assur Co | 0.01% | \$23,928 |
| 143 | Lafayette Life Ins Co | 0.01% | \$23,745 |
| 144 | Unicare Life & Hlth Ins Co | 0.01% | \$20,958 |
| 145 | Country Life Ins Co | 0.01% | \$20,071 |
| 146 | Reliastar Life Ins Co Of NY | 0.01% | \$19,532 |
| 147 | State Mut Ins Co | 0.01% | \$19,318 |
| 148 | New Era Life Ins Co | 0.01% | \$19,278 |
| 149 | HCC Life Ins Co | 0.01% | \$16,375 |
| 150 | General Amer Life Ins Co | 0.01% | \$15,895 |
| 151 | THP Ins Co | 0.01% | \$13,162 |
| 152 | United Security Assur Co Of PA | 0.01% | \$12,405 |
| 153 | Oxford Life Ins Co | 0.01% | \$11,155 |
| 154 | New England Life Ins Co | 0.00% | \$10,743 |
| 155 | Universal Guar Life Ins Co | 0.00% | \$10,730 |
| 156 | Erie Family Life Ins Co | 0.00% | \$10,642 |
| 157 | Symetra Life Ins Co | 0.00% | \$10,430 |
| 158 | Physicians Life Ins Co | 0.00% | \$10,325 |
| 159 | Old Republic Ins Co | 0.00% | \$10,323 |
| 160 | Christian Fidelity Life Ins Co | 0.00% | \$9,235 |
| 161 | Cigna Hlth & Life Ins Co | 0.00% | \$8,809 |
| 162 | American States Ins Co | 0.00% | \$8,552 |
| 163 | Citizens Security Life Ins Co | 0.00% | \$8,388 |
| 164 | Independent Order Of Foresters Us Br | 0.00% | \$8,386 |
| 165 | American Bankers Ins Co Of FL | 0.00% | \$8,111 |
| 166 | Travelers Ind Co | 0.00% | \$7,948 |
| 167 | US Br Great West Life Assur Co | 0.00% | \$7,863 |
| 168 | Health Care Serv Corp A Mut Legal Re | 0.00% | \$6,899 |
| 169 | Bancinsure Inc. | 0.00% | \$6,733 |
| 170 | Jefferson Natl Life Ins Co | 0.00% | \$6,567 |
| 171 | Philadelphia Amer Life Ins Co | 0.00% | \$5,918 |
| 172 | Great Amer Life Ins Co | 0.00% | \$5,647 |
| 173 | Baltimore Life Ins Co | 0.00% | \$5,606 |
| 174 | Penn Mut Life Ins Co | 0.00% | \$5,047 |
| 175 | American Public Life Ins Co | 0.00% | \$5,036 |
| 176 | Ability Ins Co | 0.00% | \$4,818 |

Individual A&H Type Policies

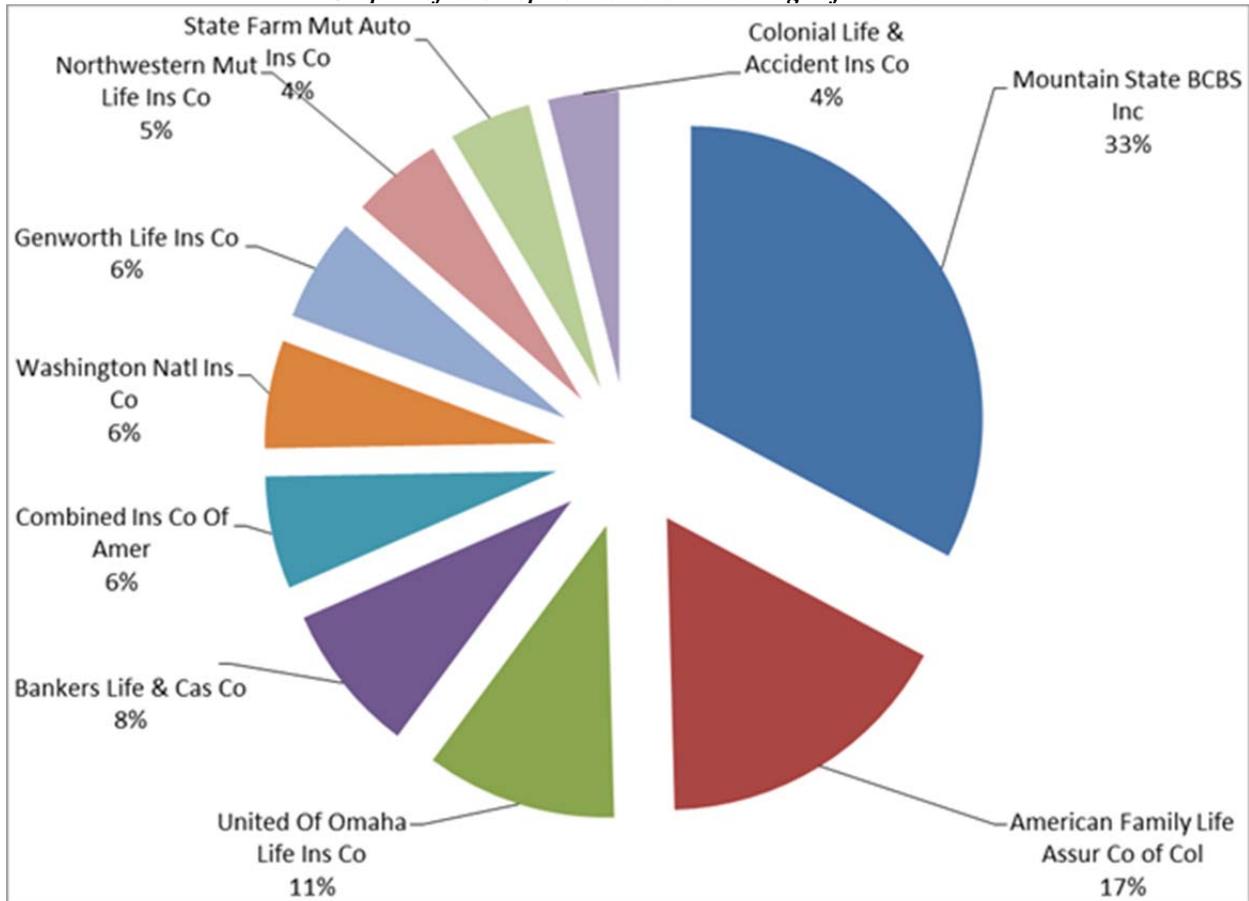
| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 177 | Hartford Life & Ann Ins Co | 0.00% | \$4,615 |
| 178 | Life Ins Co Of N Amer | 0.00% | \$3,681 |
| 179 | Starmount Life Ins Co | 0.00% | \$3,423 |
| 180 | Aviva Life & Ann Co | 0.00% | \$3,362 |
| 181 | Brokers Natl Life Assur Co | 0.00% | \$3,352 |
| 182 | American Labor Life Ins Co | 0.00% | \$3,255 |
| 183 | American United Life Ins Co | 0.00% | \$3,080 |
| 184 | 21st Century Premier Ins Co | 0.00% | \$3,059 |
| 185 | Horace Mann Life Ins Co | 0.00% | \$3,006 |
| 186 | Consumers Life Ins Co | 0.00% | \$2,665 |
| 187 | Old Amer Ins Co | 0.00% | \$2,287 |
| 188 | AAA Life Ins Co | 0.00% | \$2,249 |
| 189 | Colorado Bankers Life Ins Co | 0.00% | \$2,210 |
| 190 | Allstate Life Ins Co | 0.00% | \$2,071 |
| 191 | Modern Woodmen Of Amer | 0.00% | \$2,062 |
| 192 | Kansas City Life Ins Co | 0.00% | \$1,902 |
| 193 | National Hlth Ins Co | 0.00% | \$1,854 |
| 194 | Fidelity Security Life Ins Co | 0.00% | \$1,846 |
| 195 | American Republic Corp Ins Co | 0.00% | \$1,820 |
| 196 | Union Labor Life Ins Co | 0.00% | \$1,798 |
| 197 | MTL Ins Co | 0.00% | \$1,649 |
| 198 | Federal Ins Co | 0.00% | \$1,371 |
| 199 | Companion Life Ins Co | 0.00% | \$1,349 |
| 200 | Primerica Life Ins Co | 0.00% | \$1,334 |
| 201 | Commonwealth Ann & Life Ins Co | 0.00% | \$1,236 |
| 202 | Columbus Life Ins Co | 0.00% | \$1,066 |
| 203 | Compbenefits Ins Co | 0.00% | \$1,021 |
| 204 | Transamerica Financial Life Ins Co | 0.00% | \$987 |
| 205 | American Home Assur Co | 0.00% | \$820 |
| 206 | Reserve Natl Ins Co | 0.00% | \$753 |
| 207 | Commercial Travelers Mut Ins Co | 0.00% | \$741 |
| 208 | Liberty Mut Ins Co | 0.00% | \$729 |
| 209 | Phoenix Life Ins Co | 0.00% | \$646 |
| 210 | Croatian Fraternal Union Of Amer | 0.00% | \$629 |
| 211 | Reliance Standard Life Ins Co | 0.00% | \$580 |
| 212 | Reliastar Life Ins Co | 0.00% | \$569 |
| 213 | World Corp Ins Co | 0.00% | \$416 |
| 214 | Farmers New World Life Ins Co | 0.00% | \$395 |
| 215 | United States Life Ins Co In NYC | 0.00% | \$380 |
| 216 | Teachers Protective Mut Life Ins Co | 0.00% | \$350 |
| 217 | LifeSecure Ins Co | 0.00% | \$216 |
| 218 | First Investors Life Ins Co | 0.00% | \$207 |
| 219 | ING USA Ann & Life Ins Co | 0.00% | \$172 |
| 220 | Liberty Life Assur Co Of Boston | 0.00% | \$152 |

Individual A&H Type Policies

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|-------------------------------------|-------------------|------------------------|
| 221 | Slovene Natl Benefit Society | 0.00% | \$116 |
| 222 | Banner Life Ins Co | 0.00% | \$113 |
| 223 | Stonebridge Cas Ins Co | 0.00% | \$106 |
| 224 | Security Life Of Denver Ins Co | 0.00% | \$100 |
| 225 | American Sentinel Ins Co | 0.00% | \$72 |
| 226 | Security Life Ins Co Of Amer | 0.00% | \$63 |
| 227 | Zurich Amer Ins Co | 0.00% | \$58 |
| 228 | Dearborn Natl Life Ins Co | 0.00% | \$50 |
| 229 | Life Ins Co Of The Southwest | 0.00% | \$40 |
| 230 | Federal Life Ins Co | 0.00% | \$39 |
| 231 | Individual Assur Co Life Hlth & Acc | 0.00% | \$31 |
| 232 | Columbian Mut Life Ins Co | 0.00% | \$4 |
| 233 | Sagicor Life Ins Co | 0.00% | \$1 |
| 234 | National Cas Co | -0.01% | (\$11,902) |
| Total for Top 10 Insurers | | 59.87% | \$132,088,125 |
| Total for All Other Insurers | | 40.13% | \$88,528,076 |
| Total for All Insurers | | 100.00% | \$220,616,201 |

Individual A&H Type Policies

Graph Reflects Top 10 Insurers' Percentage of Market

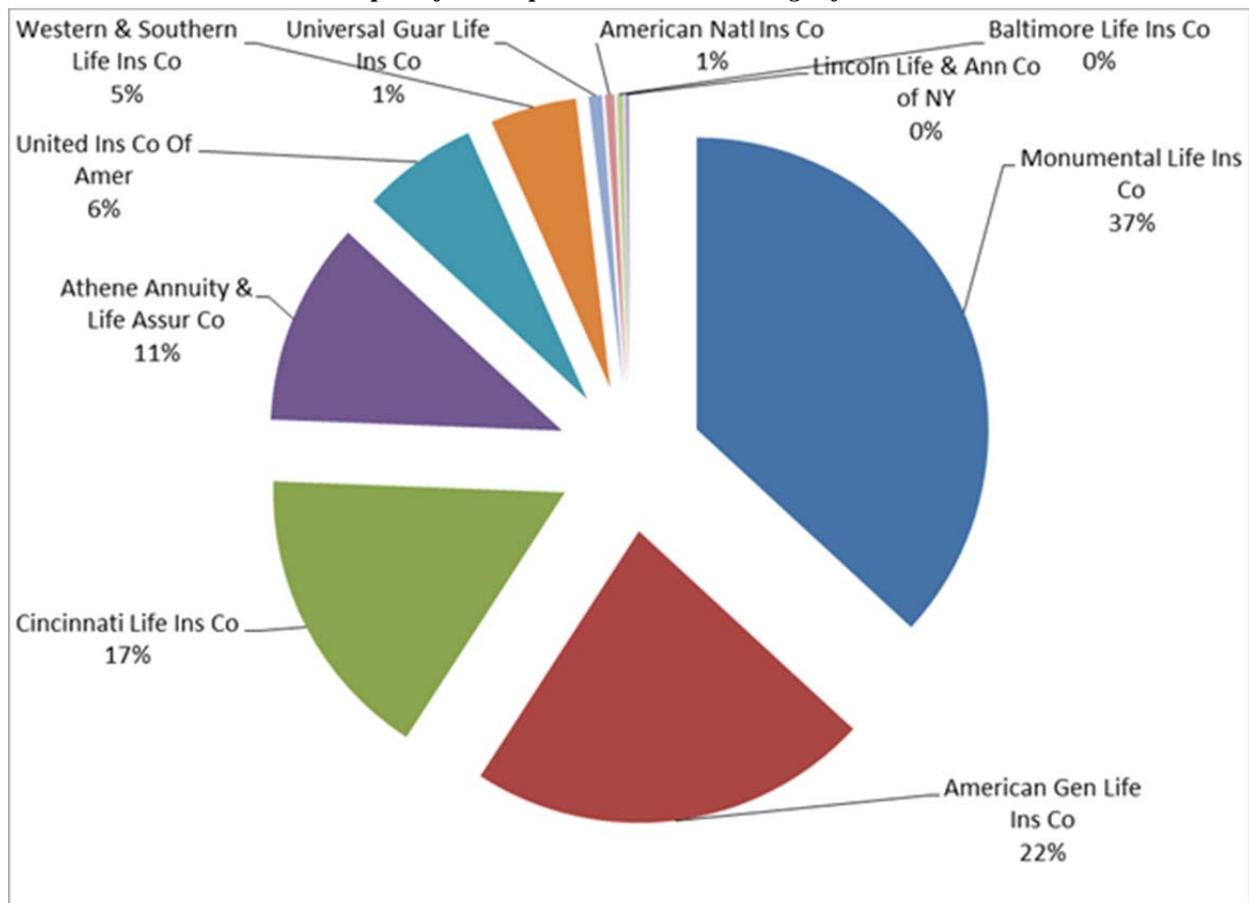


Industrial Life

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------------------------------|--------------------------------|-------------------|------------------------|
| 1 | Monumental Life Ins Co | 36.81% | \$35,720 |
| 2 | American Gen Life Ins Co | 22.25% | \$21,596 |
| 3 | Cincinnati Life Ins Co | 16.43% | \$15,945 |
| 4 | Athene Annuity & Life Assur Co | 11.26% | \$10,930 |
| 5 | United Ins Co Of Amer | 6.42% | \$6,232 |
| 6 | Western & Southern Life Ins Co | 4.79% | \$4,652 |
| 7 | Universal Guar Life Ins Co | 0.74% | \$720 |
| 8 | American Natl Ins Co | 0.52% | \$503 |
| 9 | Baltimore Life Ins Co | 0.39% | \$382 |
| 10 | Lincoln Life & Ann Co of NY | 0.23% | \$220 |
| 11 | Liberty Natl Life Ins Co | 0.07% | \$64 |
| 12 | Jackson Natl Life Ins Co | 0.05% | \$50 |
| 13 | Citizens Security Life Ins Co | 0.02% | \$16 |
| 14 | National Guardian Life Ins Co | 0.01% | \$14 |
| Total for Top 10 Insurers | | 99.85% | \$96,900 |
| Total for All Other Insurers | | 0.15% | \$144 |
| Total for All Insurers | | 100.00% | \$97,044 |

Industrial Life

Graph Reflects Top 10 Insurers' Percentage of Market



Long Term Care

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 1 | Genworth Life Ins Co | 19.31% | \$2,169,885,628 |
| 2 | John Hancock Life Ins Co (USA) | 13.52% | \$1,518,618,547 |
| 3 | Metropolitan Life Ins Co | 7.33% | \$823,643,349 |
| 4 | John Hancock Life & Hlth Ins Co | 5.34% | \$599,669,598 |
| 5 | Unum Life Ins Co Of Amer | 4.72% | \$529,813,661 |
| 6 | Bankers Life & Cas Co | 4.70% | \$527,774,496 |
| 7 | Continental Cas Co | 4.50% | \$505,950,410 |
| 8 | Transamerica Life Ins Co | 4.11% | \$461,751,076 |
| 9 | Prudential Ins Co Of Amer | 3.94% | \$442,956,216 |
| 10 | Northwestern Long Term Care Ins Co | 3.38% | \$379,337,911 |
| 11 | Metlife Ins Co of CT | 2.24% | \$251,564,922 |
| 12 | New York Life Ins Co | 1.98% | \$221,987,739 |
| 13 | RiverSource Life Ins Co | 1.91% | \$214,167,226 |
| 14 | Massachusetts Mut Life Ins Co | 1.75% | \$196,417,718 |
| 15 | Thrivent Financial For Lutherans | 1.73% | \$194,833,681 |
| 16 | Senior Hlth Ins Co of PA | 1.65% | \$184,908,913 |
| 17 | State Farm Mut Auto Ins Co | 1.64% | \$184,676,981 |
| 18 | Allianz Life Ins Co Of N Amer | 1.64% | \$184,391,821 |
| 19 | Mutual Of Omaha Ins Co | 1.57% | \$176,645,098 |
| 20 | Lincoln Benefit Life Co | 0.87% | \$97,340,881 |
| 21 | Union Security Ins Co | 0.79% | \$88,587,697 |
| 22 | Ability Ins Co | 0.69% | \$77,639,219 |
| 23 | Medamerica Ins Co | 0.65% | \$72,805,613 |
| 24 | Time Ins Co | 0.65% | \$72,727,198 |
| 25 | Berkshire Life Ins Co of Amer | 0.60% | \$67,886,872 |
| 26 | United Teacher Assoc Ins Co | 0.60% | \$67,586,857 |
| 27 | Equitable Life & Cas Ins Co | 0.57% | \$64,251,585 |
| 28 | Physicians Mut Ins Co | 0.50% | \$56,185,976 |
| 29 | United Of Omaha Life Ins Co | 0.50% | \$56,089,882 |
| 30 | Monumental Life Ins Co | 0.49% | \$55,209,954 |
| 31 | Kanawha Ins Co | 0.45% | \$50,952,573 |
| 32 | CMFG Life Ins Co | 0.44% | \$49,287,079 |
| 33 | Aetna Life Ins Co | 0.41% | \$45,872,949 |
| 34 | Knights Of Columbus | 0.39% | \$43,483,156 |
| 35 | Provident Life & Accident Ins Co | 0.35% | \$39,801,148 |
| 36 | State Life Ins Co | 0.29% | \$33,002,904 |
| 37 | American Family Life Assur Co of Col | 0.28% | \$31,295,458 |
| 38 | Guarantee Trust Life Ins Co | 0.26% | \$29,628,231 |
| 39 | Continental Gen Ins Co | 0.26% | \$28,968,981 |
| 40 | AF&L Ins Co | 0.25% | \$28,116,795 |
| 41 | United Security Assur Co Of PA | 0.24% | \$27,343,016 |
| 42 | Country Life Ins Co | 0.22% | \$24,717,012 |
| 43 | Jackson Natl Life Ins Co | 0.21% | \$24,092,734 |

Long Term Care

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 44 | American Fidelity Assur Co | 0.21% | \$23,045,308 |
| 45 | American Gen Life Ins Co | 0.20% | \$22,158,784 |
| 46 | Washington Natl Ins Co | 0.17% | \$19,475,185 |
| 47 | Teachers Ins & Ann Assoc Of Amer | 0.12% | \$13,833,808 |
| 48 | John Alden Life Ins Co | 0.11% | \$12,087,500 |
| 49 | Stonebridge Life Ins Co | 0.10% | \$10,957,043 |
| 50 | American Heritage Life Ins Co | 0.10% | \$10,850,302 |
| 51 | United Amer Ins Co | 0.09% | \$9,917,715 |
| 52 | American Republic Ins Co | 0.07% | \$7,888,947 |
| 53 | Genworth Life & Ann Ins Co | 0.07% | \$7,739,861 |
| 54 | American Pioneer Life Ins Co | 0.06% | \$6,852,876 |
| 55 | Farmers New World Life Ins Co | 0.06% | \$6,762,687 |
| 56 | Pennsylvania Life Ins Co | 0.06% | \$6,560,851 |
| 57 | Teachers Protective Mut Life Ins Co | 0.06% | \$6,511,746 |
| 58 | TIAA Cref Life Ins Co | 0.05% | \$6,143,365 |
| 59 | Medico Ins Co | 0.05% | \$5,223,636 |
| 60 | Lincoln Natl Life Ins Co | 0.04% | \$4,906,321 |
| 61 | Principal Life Ins Co | 0.04% | \$4,768,052 |
| 62 | American Progressive L&H Ins Of NY | 0.04% | \$4,562,601 |
| 63 | LifeSecure Ins Co | 0.04% | \$4,211,640 |
| 64 | Hartford Life Ins Co | 0.03% | \$3,117,008 |
| 65 | Assurity Life Ins Co | 0.03% | \$3,090,183 |
| 66 | Health Care Serv Corp A Mut Legal Re | 0.03% | \$3,088,527 |
| 67 | Standard Life & Accident Ins Co | 0.03% | \$2,821,980 |
| 68 | Great Amer Life Ins Co | 0.02% | \$2,800,400 |
| 69 | Woodmen World Life Ins Soc | 0.02% | \$2,754,419 |
| 70 | Allstate Life Ins Co | 0.02% | \$2,654,623 |
| 71 | Minnesota Life Ins Co | 0.02% | \$2,612,184 |
| 72 | Cincinnati Life Ins Co | 0.02% | \$2,546,522 |
| 73 | Central States H & L Co Of Omaha | 0.02% | \$1,854,194 |
| 74 | Combined Ins Co Of Amer | 0.01% | \$1,658,604 |
| 75 | Transamerica Financial Life Ins Co | 0.01% | \$1,462,992 |
| 76 | Connecticut Gen Life Ins Co | 0.01% | \$1,437,856 |
| 77 | United States Life Ins Co In NYC | 0.01% | \$1,375,949 |
| 78 | Union Bankers Ins Co | 0.01% | \$1,319,129 |
| 79 | Fidelity Life Assn A Legal Reserve L | 0.01% | \$1,092,539 |
| 80 | Reserve Natl Ins Co | 0.01% | \$1,055,066 |
| 81 | Continental Life Ins Co Brentwood | 0.01% | \$986,059 |
| 82 | Christian Fidelity Life Ins Co | 0.01% | \$759,268 |
| 83 | Gerber Life Ins Co | 0.01% | \$717,187 |
| 84 | Sentry Ins A Mut Co | 0.01% | \$695,525 |
| 85 | Central United Life Ins Co | 0.01% | \$673,545 |
| 86 | Madison Natl Life Ins Co Inc | 0.01% | \$657,372 |

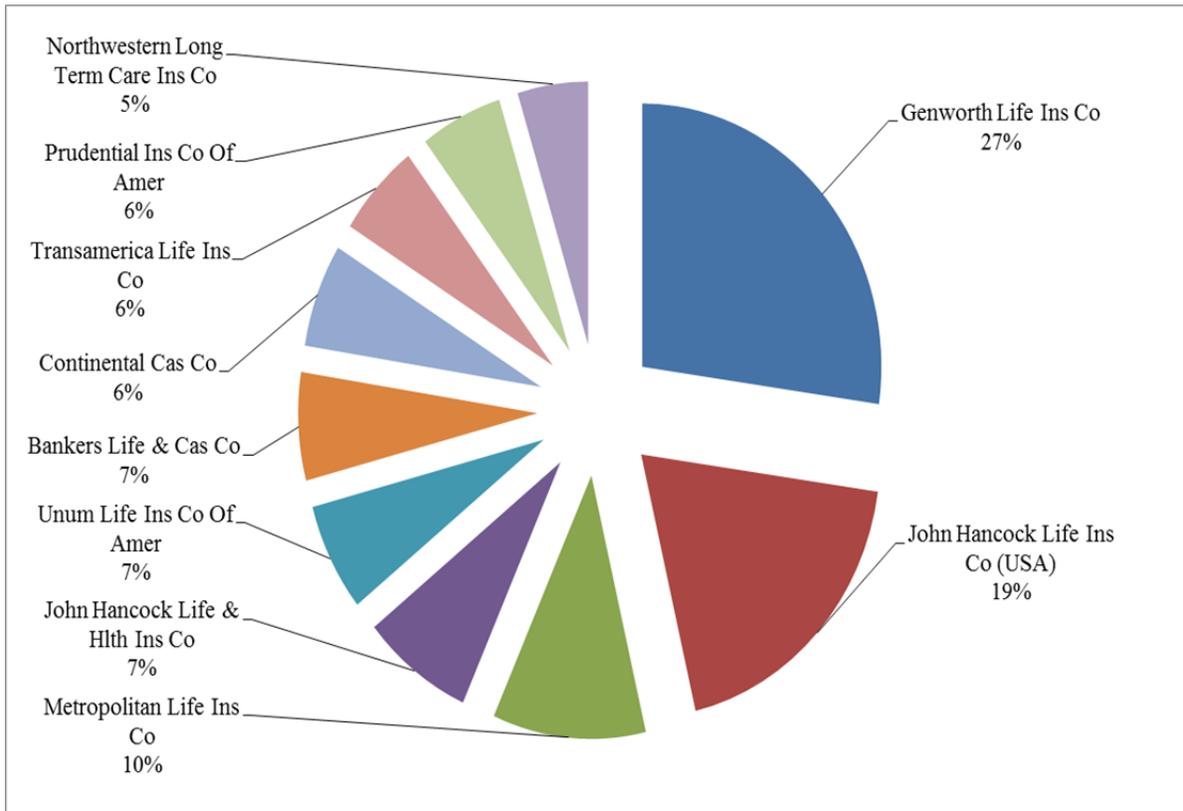
Long Term Care

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 87 | Sentry Life Ins Co | 0.01% | \$593,651 |
| 88 | Union Labor Life Ins Co | 0.00% | \$311,106 |
| 89 | American United Life Ins Co | 0.00% | \$271,102 |
| 90 | State Mut Ins Co | 0.00% | \$188,743 |
| 91 | Highmark Cas Ins Co | 0.00% | \$175,204 |
| 92 | Manhattan Natl Life Ins Co | 0.00% | \$158,044 |
| 93 | Ing Life Ins & Ann Co | 0.00% | \$138,961 |
| 94 | Sterling Life Ins Co | 0.00% | \$116,317 |
| 95 | Reliastar Life Ins Co | 0.00% | \$114,520 |
| 96 | Baltimore Life Ins Co | 0.00% | \$105,141 |
| 97 | Constitution Life Ins Co | 0.00% | \$99,887 |
| 98 | Genesis Ins Co | 0.00% | \$99,575 |
| 99 | Dearborn Natl Life Ins Co | 0.00% | \$91,241 |
| 100 | Colonial Penn Life Ins Co | 0.00% | \$88,472 |
| 101 | Trustmark Ins Co | 0.00% | \$86,825 |
| 102 | Primerica Life Ins Co | 0.00% | \$74,608 |
| 103 | New Era Life Ins Co | 0.00% | \$52,161 |
| 104 | American Hlth & Life Ins Co | 0.00% | \$48,391 |
| 105 | HM Life Ins Co | 0.00% | \$36,080 |
| 106 | Bankers Fidelity Life Ins Co | 0.00% | \$26,371 |
| 107 | Philadelphia Amer Life Ins Co | 0.00% | \$25,012 |
| 108 | Unicare Life & Hlth Ins Co | 0.00% | \$22,343 |
| 109 | First Penn Pacific Life Ins Co | 0.00% | \$22,309 |
| 110 | Conseco Life Ins Co | 0.00% | \$20,008 |
| 111 | United Natl Life Ins Co Of Amer | 0.00% | \$19,894 |
| 112 | Colonial Life & Accident Ins Co | 0.00% | \$19,883 |
| 113 | XL Life Ins & Ann Co | 0.00% | \$17,298 |
| 114 | Old Amer Ins Co | 0.00% | \$15,411 |
| 115 | World Ins Co | 0.00% | \$12,386 |
| 116 | Mega Life & Hlth Ins Co The | 0.00% | \$10,277 |
| 117 | Pioneer Mut Life Ins Co | 0.00% | \$8,593 |
| 118 | Sagicor Life Ins Co | 0.00% | \$5,088 |
| 119 | Order of United Commercial Travelers | 0.00% | \$1,980 |
| 120 | West Coast Life Ins Co | 0.00% | \$1,220 |
| 121 | London Life Reins Co | 0.00% | \$444 |
| 122 | US Br Sun Life Assur Co of Canada | -0.04% | (\$4,502,533) |

| | | |
|------------------------------|---------|------------------|
| Total for Top 10 Insurers | 70.84% | \$7,959,400,892 |
| Total for All Other Insurers | 29.16% | \$3,276,733,241 |
| Total for All Insurers | 100.00% | \$11,236,134,133 |

Long Term Care

Graph Reflects Top 10 Insurers' Percentage of Market



Ordinary Life

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------|----------------------|------------------------------|
| 1 | Northwestern Mut Life Ins Co | 11.33% | \$49,809,499 |
| 2 | State Farm Life Ins Co | 6.53% | \$28,715,973 |
| 3 | Monumental Life Ins Co | 4.20% | \$18,473,718 |
| 4 | John Hancock Life Ins Co (USA) | 3.96% | \$17,398,223 |
| 5 | American Gen Life Ins Co | 3.78% | \$16,597,693 |
| 6 | Lincoln Natl Life Ins Co | 3.25% | \$14,273,888 |
| 7 | Hartford Life & Ann Ins Co | 2.52% | \$11,061,773 |
| 8 | Massachusetts Mut Life Ins Co | 2.51% | \$11,034,301 |
| 9 | New York Life Ins Co | 2.44% | \$10,731,684 |
| 10 | United Of Omaha Life Ins Co | 2.16% | \$9,493,683 |
| 11 | Metropolitan Life Ins Co | 2.12% | \$9,318,241 |
| 12 | Prudential Ins Co Of Amer | 2.04% | \$8,974,705 |
| 13 | Penn Mut Life Ins Co | 1.95% | \$8,571,693 |
| 14 | AXA Equitable Life Ins Co | 1.79% | \$7,885,749 |
| 15 | Pruco Life Ins Co | 1.70% | \$7,450,125 |
| 16 | American Income Life Ins Co | 1.68% | \$7,364,811 |
| 17 | Pacific Life Ins Co | 1.53% | \$6,735,313 |
| 18 | Nationwide Life Ins Co | 1.46% | \$6,432,771 |
| 19 | Nationwide Life & Ann Ins Co | 1.45% | \$6,356,080 |
| 20 | Guardian Life Ins Co Of Amer | 1.37% | \$6,015,487 |
| 21 | Erie Family Life Ins Co | 1.37% | \$6,003,472 |
| 22 | Genworth Life & Ann Ins Co | 1.28% | \$5,619,992 |
| 23 | Bankers Life & Cas Co | 1.27% | \$5,573,348 |
| 24 | Western & Southern Life Ins Co | 1.13% | \$4,956,323 |
| 25 | Transamerica Life Ins Co | 1.12% | \$4,922,242 |
| 26 | Primerica Life Ins Co | 1.10% | \$4,833,683 |
| 27 | Protective Life Ins Co | 1.05% | \$4,622,866 |
| 28 | Farm Family Life Ins Co | 1.03% | \$4,507,835 |
| 29 | MetLife Investors USA Ins Co | 0.99% | \$4,369,548 |
| 30 | Western Southern Life Assur Co | 0.98% | \$4,286,751 |
| 31 | Lincoln Benefit Life Co | 0.81% | \$3,545,972 |
| 32 | Midland Natl Life Ins Co | 0.80% | \$3,536,271 |
| 33 | Globe Life & Accident Ins Co | 0.80% | \$3,502,224 |
| 34 | New York Life Ins & Ann Corp | 0.76% | \$3,328,610 |
| 35 | Great W Life & Ann Ins Co | 0.70% | \$3,073,748 |
| 36 | RiverSource Life Ins Co | 0.61% | \$2,697,562 |
| 37 | Jackson Natl Life Ins Co | 0.60% | \$2,621,174 |
| 38 | Cincinnati Life Ins Co | 0.59% | \$2,607,169 |
| 39 | Reliastar Life Ins Co | 0.58% | \$2,544,017 |
| 40 | Minnesota Life Ins Co | 0.57% | \$2,492,337 |
| 41 | Gerber Life Ins Co | 0.56% | \$2,467,142 |
| 42 | New England Life Ins Co | 0.56% | \$2,443,732 |
| 43 | Combined Ins Co Of Amer | 0.52% | \$2,284,737 |
| 44 | Lincoln Heritage Life Ins Co | 0.52% | \$2,281,082 |

Ordinary Life

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 45 | Provident Life & Accident Ins Co | 0.51% | \$2,242,688 |
| 46 | Liberty Life Assur Co Of Boston | 0.50% | \$2,176,556 |
| 47 | Horace Mann Life Ins Co | 0.48% | \$2,094,843 |
| 48 | Motorists Life Ins Co | 0.47% | \$2,079,625 |
| 49 | Physicians Life Ins Co | 0.47% | \$2,050,401 |
| 50 | Aviva Life & Ann Co | 0.45% | \$1,985,394 |
| 51 | Allstate Life Ins Co | 0.45% | \$1,983,343 |
| 52 | Colonial Penn Life Ins Co | 0.45% | \$1,980,407 |
| 53 | Lafayette Life Ins Co | 0.45% | \$1,973,397 |
| 54 | USAA Life Ins Co | 0.44% | \$1,950,791 |
| 55 | Colonial Life & Accident Ins Co | 0.42% | \$1,845,004 |
| 56 | Teachers Ins & Ann Assoc Of Amer | 0.41% | \$1,782,389 |
| 57 | Metlife Ins Co of CT | 0.37% | \$1,641,805 |
| 58 | Athene Annuity & Life Assur Co | 0.37% | \$1,629,913 |
| 59 | Banner Life Ins Co | 0.35% | \$1,549,427 |
| 60 | Genworth Life Ins Co | 0.35% | \$1,543,596 |
| 61 | Boston Mut Life Ins Co | 0.35% | \$1,519,957 |
| 62 | General Amer Life Ins Co | 0.34% | \$1,509,014 |
| 63 | Principal Life Ins Co | 0.34% | \$1,494,047 |
| 64 | American Family Life Assur Co of Col | 0.33% | \$1,428,877 |
| 65 | West Coast Life Ins Co | 0.32% | \$1,399,818 |
| 66 | Old Amer Ins Co | 0.31% | \$1,364,934 |
| 67 | State Life Ins Co | 0.31% | \$1,343,561 |
| 68 | Ohio Natl Life Assur Corp | 0.29% | \$1,293,290 |
| 69 | North Amer Co Life & Hlth Ins | 0.28% | \$1,243,046 |
| 70 | US Br Sun Life Assur Co of Canada | 0.26% | \$1,150,313 |
| 71 | Shenandoah Life Ins Co | 0.26% | \$1,132,363 |
| 72 | Security Life Of Denver Ins Co | 0.25% | \$1,116,285 |
| 73 | American Natl Ins Co | 0.25% | \$1,087,265 |
| 74 | Symetra Life Ins Co | 0.22% | \$986,907 |
| 75 | Kansas City Life Ins Co | 0.21% | \$925,388 |
| 76 | Fidelity & Guar Life Ins Co | 0.19% | \$831,172 |
| 77 | United Amer Ins Co | 0.19% | \$830,236 |
| 78 | Principal Natl Life Ins Co | 0.19% | \$823,154 |
| 79 | Mony Life Ins Co Of Amer | 0.19% | \$819,765 |
| 80 | Metropolitan Tower Life Ins Co | 0.19% | \$815,710 |
| 81 | CM Life Ins Co | 0.18% | \$800,218 |
| 82 | Washington Natl Ins Co | 0.17% | \$754,863 |
| 83 | Texas Life Ins Co | 0.17% | \$749,998 |
| 84 | Settlers Life Ins Co | 0.16% | \$723,627 |
| 85 | Ohio Natl Life Ins Co | 0.16% | \$704,314 |
| 86 | Universal Guar Life Ins Co | 0.16% | \$703,274 |
| 87 | American Heritage Life Ins Co | 0.16% | \$697,363 |
| 88 | Baltimore Life Ins Co | 0.15% | \$670,295 |

Ordinary Life

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|---------------------------------------|----------------------|------------------------------|
| 89 | American Fidelity Assur Co | 0.15% | \$664,642 |
| 90 | Mony Life Ins Co | 0.15% | \$653,961 |
| 91 | Federated Life Ins Co | 0.15% | \$642,806 |
| 92 | Phoenix Life Ins Co | 0.14% | \$629,044 |
| 93 | US Financial Life Ins Co | 0.14% | \$623,145 |
| 94 | CMFG Life Ins Co | 0.14% | \$616,653 |
| 95 | PHL Variable Ins Co | 0.14% | \$612,493 |
| 96 | United Natl Life Ins Co Of Amer | 0.13% | \$584,401 |
| 97 | Assurity Life Ins Co | 0.13% | \$583,692 |
| 98 | Ameritas Life Ins Corp | 0.13% | \$574,134 |
| 99 | National Guardian Life Ins Co | 0.13% | \$570,486 |
| 100 | First Investors Life Ins Co | 0.13% | \$567,991 |
| 101 | Allianz Life Ins Co Of N Amer | 0.13% | \$558,366 |
| 102 | National Life Ins Co | 0.12% | \$541,860 |
| 103 | Equitrust Life Ins Co | 0.12% | \$540,000 |
| 104 | Time Ins Co | 0.12% | \$532,915 |
| 105 | Stonebridge Life Ins Co | 0.12% | \$530,456 |
| 106 | Conseco Life Ins Co | 0.12% | \$510,351 |
| 107 | Union Central Life Ins Co | 0.11% | \$495,612 |
| 108 | Standard Life & Accident Ins Co | 0.11% | \$468,454 |
| 109 | Union Security Ins Co | 0.10% | \$423,601 |
| 110 | Fidelity Life Assn. A Legal Reserve L | 0.09% | \$391,168 |
| 111 | Ohio State Life Ins Co | 0.08% | \$362,241 |
| 112 | Merit Life Ins Co | 0.08% | \$356,972 |
| 113 | Chesapeake Life Ins Co | 0.08% | \$348,078 |
| 114 | Columbian Life Ins Co | 0.08% | \$341,729 |
| 115 | Bankers Fidelity Life Ins Co | 0.07% | \$325,272 |
| 116 | Golden Rule Ins Co | 0.07% | \$320,066 |
| 117 | Liberty Natl Life Ins Co | 0.07% | \$318,439 |
| 118 | Penn Ins & Ann Co | 0.07% | \$317,780 |
| 119 | American United Life Ins Co | 0.07% | \$311,600 |
| 120 | MTL Ins Co | 0.07% | \$311,321 |
| 121 | AAA Life Ins Co | 0.07% | \$301,437 |
| 122 | TIAA Cref Life Ins Co | 0.07% | \$296,386 |
| 123 | Americo Fin Life & Ann Ins Co | 0.07% | \$293,626 |
| 124 | MML Bay State Life Ins Co | 0.07% | \$292,691 |
| 125 | Ing Life Ins & Ann Co | 0.07% | \$291,412 |
| 126 | Western Reserve Life Assur Co of OH | 0.07% | \$288,255 |
| 127 | Life Ins Co Of The Southwest | 0.07% | \$287,137 |
| 128 | National Western Life Ins Co | 0.06% | \$282,172 |
| 129 | Government Personnel Mut Life Ins Co | 0.06% | \$280,586 |
| 130 | Garden State Life Ins Co | 0.06% | \$262,377 |
| 131 | Reliastar Life Ins Co Of NY | 0.06% | \$260,012 |
| 132 | Country Life Ins Co | 0.06% | \$258,735 |

Ordinary Life

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|-------------------------------------|----------------------|------------------------------|
| 133 | US Business of Canada Life Assur Co | 0.06% | \$257,844 |
| 134 | Pioneer Amer Ins Co | 0.05% | \$238,524 |
| 135 | First Penn Pacific Life Ins Co | 0.05% | \$232,875 |
| 136 | United Ins Co Of Amer | 0.05% | \$226,168 |
| 137 | Continental Gen Ins Co | 0.05% | \$220,840 |
| 138 | Starmount Life Ins Co | 0.05% | \$208,578 |
| 139 | United Home Life Ins Co | 0.05% | \$198,467 |
| 140 | Columbian Mut Life Ins Co | 0.04% | \$194,476 |
| 141 | Connecticut Gen Life Ins Co | 0.04% | \$193,966 |
| 142 | NYLife Ins Co Of AZ | 0.04% | \$185,146 |
| 143 | Household Life Ins Co | 0.04% | \$181,688 |
| 144 | Columbus Life Ins Co | 0.04% | \$181,482 |
| 145 | AXA Equitable Life & Ann Co | 0.04% | \$180,351 |
| 146 | Investors Heritage Life Ins Co | 0.04% | \$180,265 |
| 147 | Acacia Life Ins Co | 0.04% | \$179,958 |
| 148 | Guarantee Trust Life Ins Co | 0.04% | \$179,822 |
| 149 | Forethought Life Ins Co | 0.04% | \$179,610 |
| 150 | The Savings Bank Life Ins Co Of MA | 0.04% | \$175,951 |
| 151 | Investors Life Ins Co N Amer | 0.04% | \$164,897 |
| 152 | Great Amer Life Ins Co | 0.04% | \$164,571 |
| 153 | United Teacher Assoc Ins Co | 0.04% | \$164,562 |
| 154 | Sears Life Ins Co | 0.04% | \$161,392 |
| 155 | Aetna Life Ins Co | 0.04% | \$160,862 |
| 156 | Farmers New World Life Ins Co | 0.04% | \$155,452 |
| 157 | Occidental Life Ins Co Of NC | 0.03% | \$151,484 |
| 158 | Loyal Amer Life Ins Co | 0.03% | \$149,694 |
| 159 | Hartford Life & Accident Ins Co | 0.03% | \$143,841 |
| 160 | American Amicable Life Ins Co Of TX | 0.03% | \$131,538 |
| 161 | Sun Life Assur Co Of Canada US | 0.03% | \$118,533 |
| 162 | American Continental Ins Co | 0.03% | \$117,141 |
| 163 | Presidential Life Ins Co | 0.03% | \$116,643 |
| 164 | Illinois Mut Life Ins Co | 0.03% | \$115,128 |
| 165 | Family Life Ins Co | 0.03% | \$112,209 |
| 166 | 5 Star Life Ins Co | 0.03% | \$111,567 |
| 167 | Trustmark Ins Co | 0.02% | \$106,481 |
| 168 | Great Southern Life Ins Co | 0.02% | \$102,550 |
| 169 | Sagicor Life Ins Co | 0.02% | \$101,164 |
| 170 | Commonwealth Ann & Life Ins Co | 0.02% | \$99,706 |
| 171 | National Benefit Life Ins Co | 0.02% | \$99,048 |
| 172 | Kanawha Ins Co | 0.02% | \$98,187 |
| 173 | Security Life Ins Co Of Amer | 0.02% | \$90,911 |
| 174 | Hartford Life Ins Co | 0.02% | \$90,726 |
| 175 | Amica Life Ins Co | 0.02% | \$88,881 |
| 176 | Security Mut Life Ins Co Of NY | 0.02% | \$87,221 |

Ordinary Life

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 177 | Unified Life Ins Co | 0.02% | \$85,740 |
| 178 | Surety Life Ins Co | 0.02% | \$78,755 |
| 179 | Pan Amer Assur Co | 0.02% | \$76,399 |
| 180 | Colorado Bankers Life Ins Co | 0.02% | \$75,544 |
| 181 | Union Fidelity Life Ins Co | 0.02% | \$75,175 |
| 182 | Security Benefit Life Ins Co | 0.02% | \$74,730 |
| 183 | Equitable Life & Cas Ins Co | 0.02% | \$73,531 |
| 184 | Jefferson Natl Life Ins Co | 0.02% | \$67,375 |
| 185 | Union Bankers Ins Co | 0.01% | \$65,518 |
| 186 | Universal Underwriters Life Ins Co | 0.01% | \$65,452 |
| 187 | Unity Financial Life Ins Co | 0.01% | \$64,840 |
| 188 | Wilton Reassur Life Co of NY | 0.01% | \$60,326 |
| 189 | Senior Life Ins Co | 0.01% | \$59,891 |
| 190 | United States Life Ins Co In NYC | 0.01% | \$59,044 |
| 191 | Constitution Life Ins Co | 0.01% | \$58,293 |
| 192 | Manhattan Natl Life Ins Co | 0.01% | \$54,155 |
| 193 | Madison Natl Life Ins Co Inc. | 0.01% | \$53,121 |
| 194 | Liberty Bankers Life Ins Co | 0.01% | \$51,724 |
| 195 | ING USA Ann & Life Ins Co | 0.01% | \$42,954 |
| 196 | LifeSecure Ins Co | 0.01% | \$42,895 |
| 197 | Continental Life Ins Co Brentwood | 0.01% | \$41,774 |
| 198 | World Ins Co | 0.01% | \$41,328 |
| 199 | Unum Life Ins Co Of Amer | 0.01% | \$40,297 |
| 200 | Mega Life & Hlth Ins Co The | 0.01% | \$39,907 |
| 201 | Continental Assur Co | 0.01% | \$39,440 |
| 202 | Dearborn Natl Life Ins Co | 0.01% | \$38,389 |
| 203 | American Memorial Life Ins Co | 0.01% | \$36,960 |
| 204 | Harleysville Life Ins Co | 0.01% | \$36,863 |
| 205 | Citizens Security Life Ins Co | 0.01% | \$35,852 |
| 206 | Transamerica Financial Life Ins Co | 0.01% | \$35,651 |
| 207 | Paul Revere Variable Ann Ins Co | 0.01% | \$34,361 |
| 208 | Guardian Ins & Ann Co Inc. | 0.01% | \$33,016 |
| 209 | American Bankers Life Assur Co Of FL | 0.01% | \$31,439 |
| 210 | State Mut Ins Co | 0.01% | \$31,267 |
| 211 | American Fidelity Life Ins Co | 0.01% | \$30,974 |
| 212 | Pioneer Security Life Ins Co | 0.01% | \$30,625 |
| 213 | Sentry Life Ins Co | 0.01% | \$30,030 |
| 214 | Phoenix Life & Ann Co | 0.01% | \$29,664 |
| 215 | Trans World Assur Co | 0.01% | \$29,494 |
| 216 | Fidelity Investments Life Ins Co | 0.01% | \$26,820 |
| 217 | Manhattan Life Ins Co | 0.01% | \$25,575 |
| 218 | Pan Amer Life Ins Co | 0.01% | \$24,221 |
| 219 | United Fidelity Life Ins Co | 0.01% | \$23,919 |
| 220 | Old Republic Life Ins Co | 0.00% | \$20,921 |

Ordinary Life

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 221 | Paul Revere Life Ins Co | 0.00% | \$20,319 |
| 222 | EMC Natl Life Co | 0.00% | \$19,281 |
| 223 | Standard Ins Co | 0.00% | \$18,614 |
| 224 | American Equity Invest Life Ins Co | 0.00% | \$18,326 |
| 225 | Pennsylvania Life Ins Co | 0.00% | \$18,080 |
| 226 | Sunset Life Ins Co Of Amer | 0.00% | \$17,684 |
| 227 | First Allmerica Fin Life Ins Co | 0.00% | \$17,589 |
| 228 | Beneficial Life Ins Co | 0.00% | \$17,259 |
| 229 | American Natl Life Ins Co Of TX | 0.00% | \$15,753 |
| 230 | Pioneer Mut Life Ins Co | 0.00% | \$15,351 |
| 231 | Vantis Life Ins Co | 0.00% | \$15,198 |
| 232 | Mid West Natl Life Ins Co Of TN | 0.00% | \$15,118 |
| 233 | Reliance Standard Life Ins Co | 0.00% | \$14,996 |
| 234 | Sterling Investors Life Ins Co | 0.00% | \$14,920 |
| 235 | United World Life Ins Co | 0.00% | \$14,845 |
| 236 | Freedom Life Ins Co Of Amer | 0.00% | \$14,101 |
| 237 | Family Heritage Life Ins Co Of Amer | 0.00% | \$13,436 |
| 238 | Central Reserve Life Ins Co | 0.00% | \$12,507 |
| 239 | American Pioneer Life Ins Co | 0.00% | \$12,006 |
| 240 | Humanadental Ins Co | 0.00% | \$11,582 |
| 241 | Monarch Life Ins Co | 0.00% | \$11,407 |
| 242 | Midwestern United Life Ins Co | 0.00% | \$11,406 |
| 243 | Homesteaders Life Co | 0.00% | \$10,708 |
| 244 | Transamerica Advisors Life Ins Co | 0.00% | \$10,000 |
| 245 | Provident Amer Life & Hlth Ins Co | 0.00% | \$9,424 |
| 246 | John Alden Life Ins Co | 0.00% | \$9,016 |
| 247 | Central United Life Ins Co | 0.00% | \$8,619 |
| 248 | Pharmacists Life Ins Co | 0.00% | \$8,465 |
| 249 | Aurora Natl Life Assur Co | 0.00% | \$8,384 |
| 250 | Integrity Life Ins Co | 0.00% | \$7,754 |
| 251 | Mutual Of Amer Life Ins Co | 0.00% | \$7,714 |
| 252 | Federal Life Ins Co | 0.00% | \$7,454 |
| 253 | American Republic Ins Co | 0.00% | \$6,651 |
| 254 | USAA Direct Life Ins Co | 0.00% | \$5,934 |
| 255 | American Progressive L&H Ins Of NY | 0.00% | \$5,314 |
| 256 | Balboa Life Ins Co | 0.00% | \$4,931 |
| 257 | American Hlth & Life Ins Co | 0.00% | \$4,739 |
| 258 | US Br Great West Life Assur Co | 0.00% | \$4,303 |
| 259 | Oxford Life Ins Co | 0.00% | \$4,044 |
| 260 | Heritage Union Life Ins Co | 0.00% | \$4,002 |
| 261 | Industrial Alliance Ins & Fin Serv I | 0.00% | \$3,991 |
| 262 | Protective Life & Annuity Ins Co | 0.00% | \$3,617 |
| 263 | Professional Ins Co | 0.00% | \$3,550 |
| 264 | Berkshire Life Ins Co of Amer | 0.00% | \$3,414 |

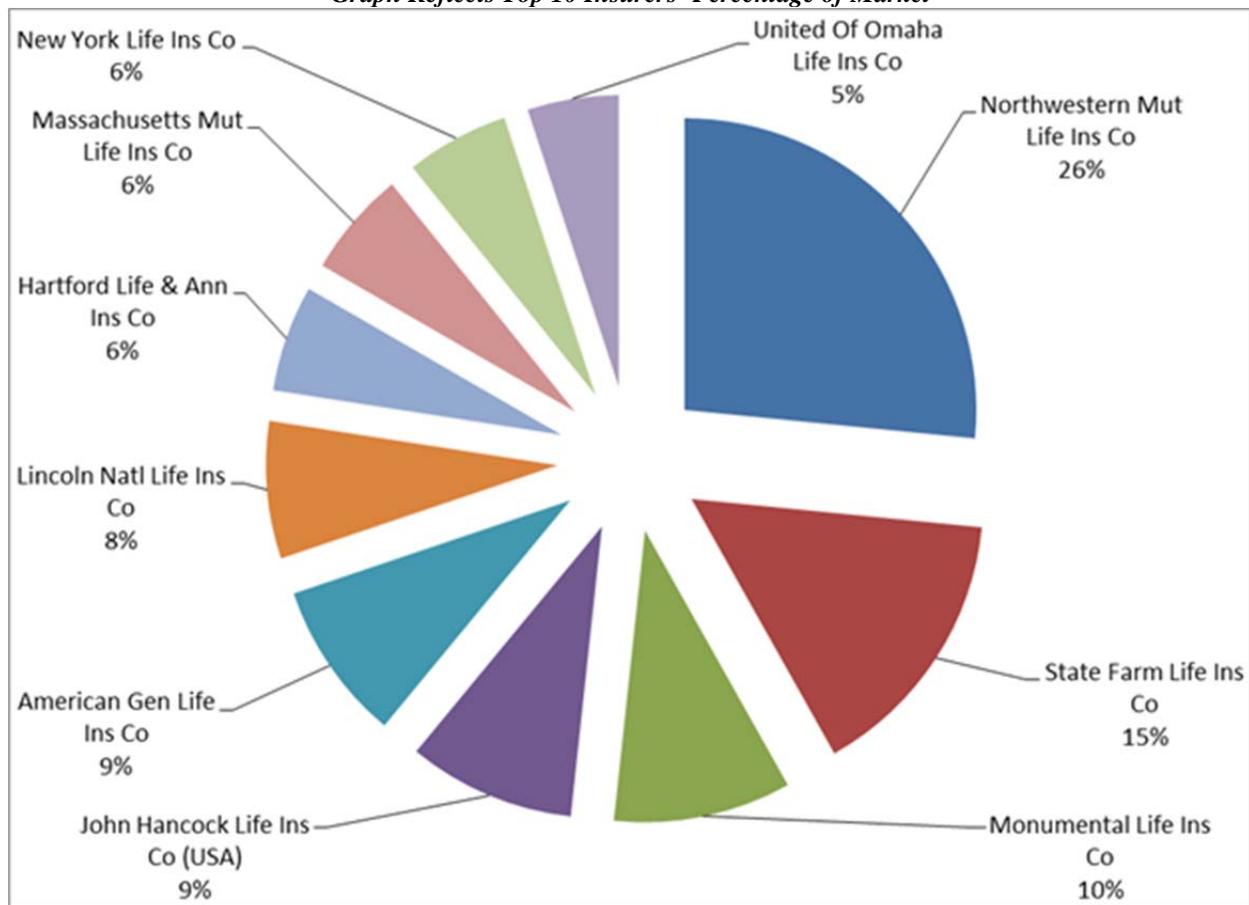
Ordinary Life

| Rank | Company Name | Percent Of Market | Direct Premiums Earned |
|------|--------------------------------------|----------------------|------------------------------|
| 265 | Catamaran Ins of Ohio Inc. | 0.00% | \$3,271 |
| 266 | Medico Ins Co | 0.00% | \$3,138 |
| 267 | Union Labor Life Ins Co | 0.00% | \$3,081 |
| 268 | Pacific Life & Ann Co | 0.00% | \$3,081 |
| 269 | Lincoln Life & Ann Co of NY | 0.00% | \$3,070 |
| 270 | Zurich Amer Life Ins Co | 0.00% | \$2,867 |
| 271 | CSI Life Ins Co | 0.00% | \$2,842 |
| 272 | S USA Life Ins Co Inc. | 0.00% | \$2,630 |
| 273 | Idealife Ins Co | 0.00% | \$2,580 |
| 274 | Country Investors Life Assur Co | 0.00% | \$2,547 |
| 275 | Delaware Amer Life Ins Co | 0.00% | \$2,053 |
| 276 | Compbenefits Ins Co | 0.00% | \$2,036 |
| 277 | CICA Life Ins Co of Amer | 0.00% | \$1,980 |
| 278 | Fidelity Security Life Ins Co | 0.00% | \$1,963 |
| 279 | IA Amer Life Ins Co | 0.00% | \$1,736 |
| 280 | Landmark Life Ins Co | 0.00% | \$1,650 |
| 281 | National Teachers Assoc Life Ins Co | 0.00% | \$1,571 |
| 282 | Life Ins Co Of N Amer | 0.00% | \$1,476 |
| 283 | Anthem Life Ins Co | 0.00% | \$1,414 |
| 284 | MetLife Investors Ins Co | 0.00% | \$1,394 |
| 285 | Central States H & L Co Of Omaha | 0.00% | \$1,257 |
| 286 | Cigna Hlth & Life Ins Co | 0.00% | \$1,237 |
| 287 | Members Life Ins Co | 0.00% | \$926 |
| 288 | Longevity Ins Co | 0.00% | \$792 |
| 289 | Central Security Life Ins Co | 0.00% | \$603 |
| 290 | Symetra Natl Life Ins Co | 0.00% | \$543 |
| 291 | Standard Security Life Ins Co Of NY | 0.00% | \$536 |
| 292 | Teachers Protective Mut Life Ins Co | 0.00% | \$531 |
| 293 | Monitor Life Ins Co Of NY | 0.00% | \$435 |
| 294 | Reliable Life Ins Co | 0.00% | \$404 |
| 295 | Securian Life Ins Co | 0.00% | \$388 |
| 296 | Thrivent Life Ins Co | 0.00% | \$358 |
| 297 | Church Life Ins Corp | 0.00% | \$358 |
| 298 | Berkley Life & Hlth Ins Co | 0.00% | \$348 |
| 299 | Companion Life Ins Co | 0.00% | \$269 |
| 300 | Park Avenue Life Ins Co | 0.00% | \$267 |
| 301 | Christian Fidelity Life Ins Co | 0.00% | \$230 |
| 302 | American Public Life Ins Co | 0.00% | \$141 |
| 303 | Unicare Life & Hlth Ins Co | 0.00% | \$129 |
| 304 | Philadelphia Financial Life Assur Co | 0.00% | \$61 |
| 305 | ELCO Mut Life & Ann | -0.05% | (\$233,609) |

| | | |
|------------------------------|---------|---------------|
| Total for Top 10 Insurers | 42.69% | \$187,590,435 |
| Total for All Other Insurers | 57.31% | \$251,859,039 |
| Total for All Insurers | 100.00% | \$439,449,474 |

Ordinary Life

Graph Reflects Top 10 Insurers' Percentage of Market



Admitted Assets, Liabilities, Reserved or Surplus Funds for 2012

| Domestic Fraternal Insurers | | | | | |
|---|--------------|--------------|-----------------|-------------|----------|
| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Surplus |
| | | WV | 0 | 0 | 0 |
| Totals Domestic Fraternal Insurer(s) | | | 0 | 0 | 0 |

| Non-Domestic Fraternal Insurers | | | | | |
|---|--------------------------------------|--------------|---------------------------|---------------------------|-------------------------|
| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Surplus |
| 56030 | Catholic Financial Life | WI | 1,288,204,174.00 | 1,257,384,450.00 | 30,819,724.00 |
| 57053 | Catholic United Financial | MN | 773,677,339.00 | 747,192,557.00 | 26,484,782.00 |
| 56634 | Croatian Fraternal Union Of Amer | PA | 400,299,038.00 | 376,781,624.00 | 23,517,414.00 |
| 57088 | Degree Of Honor Protective Assn. | MN | 210,471,426.00 | 204,569,887.00 | 5,901,539.00 |
| 56332 | First Cath Slovak Ladies Assn. USA | OH | 727,699,668.00 | 643,630,015.00 | 84,069,649.00 |
| 56340 | First Cath Slovak Union Of US & CN | OH | 305,479,561.00 | 284,832,989.00 | 20,646,572.00 |
| 56685 | GBU Financial Life | PA | 1,185,619,386.00 | 1,123,468,859.00 | 62,150,527.00 |
| 56693 | Greek Catholic Union Of The USA | PA | 977,168,816.00 | 940,000,637.00 | 37,168,179.00 |
| 58068 | Independent Order Of Foresters Us Br | NY | 2,859,964,829.00 | 2,714,440,101.00 | 145,524,728.00 |
| 56707 | ISDA fraternal Assoc | PA | 61,074,033.00 | 55,970,064.00 | 5,103,969.00 |
| 58033 | Knights Of Columbus | CT | 19,401,741,303.00 | 17,565,781,957.00 | 1,835,959,346.00 |
| 56758 | Loyal Christian Benefit Assn. | PA | 182,672,580.00 | 177,927,473.00 | 4,745,107.00 |
| 57541 | Modern Woodmen Of Amer | IL | 12,385,909,151.00 | 11,053,379,336.00 | 1,332,529,815.00 |
| 56782 | National Slovak Society Of The Usa | PA | 651,598,874.00 | 634,068,524.00 | 17,530,350.00 |
| 56383 | Order of United Commercial Travelers | OH | 22,915,216.00 | 12,175,279.00 | 10,739,937.00 |
| 57622 | Polish Natl Alliance Us Of Na | IL | 431,443,786.00 | 419,424,639.00 | 12,019,147.00 |
| 57630 | Polish Roman Catholic Union Of Amer | IL | 188,191,047.00 | 183,099,941.00 | 5,091,106.00 |
| 57649 | Polish Womens Alliance Of Amer | IL | 56,062,801.00 | 55,655,425.00 | 407,376.00 |
| 57657 | Royal Neighbors Of Amer | IL | 831,334,324.00 | 624,927,407.00 | 206,406,917.00 |
| 56936 | Serb Natl Federation | PA | 38,262,524.00 | 36,639,211.00 | 1,623,313.00 |
| 57673 | Slovene Natl Benefit Society | PA | 194,430,126.00 | 188,747,377.00 | 5,682,749.00 |
| 56014 | Thrivent Financial For Lutherans | WI | 68,424,647,258.00 | 64,038,718,163.00 | 4,385,929,095.00 |
| 56006 | Travelers Protective Assn. Of Amer | MO | 11,036,126.00 | 1,566,469.00 | 9,469,657.00 |
| 57711 | Western Catholic Union | IL | 224,691,943.00 | 211,634,647.00 | 13,057,295.00 |
| 57010 | William Penn Assn. | PA | 292,610,002.00 | 270,825,911.00 | 21,784,091.00 |
| 56170 | Womans Life Ins Society | MI | 192,093,609.00 | 166,911,306.00 | 25,182,304.00 |
| 56499 | Woodmen World Assur Life Assn. | CO | 59,766,168.00 | 47,077,120.00 | 12,689,048.00 |
| 57320 | Woodmen World Life Ins Soc | NE | 9,517,446,944.00 | 8,655,215,304.00 | 862,231,640.00 |
| Totals Non-Domestic Fraternal Insurer(s) | | | 121,896,512,052.00 | 112,692,046,672.00 | 9,204,465,376.00 |

| Grand Totals of All Fraternal Insurers | | | | |
|---|---------------------|------------------------|------------------------|----------------------|
| | Number of Companies | Admitted Assets | Liabilities | Surplus |
| Totals for Domestic Fraternal Insurers | 0 | 0 | 0 | 0 |
| Totals for Non-Domestic Fraternal Insurers | 28 | 110,690,246,877 | 102,206,525,825 | 8,483,721,053 |
| Grand Totals for All Fraternal Insurers | 28 | 110,690,246,877 | 102,206,525,825 | 8,483,721,053 |

Domestic Health Insurers

| NAIC CODE | Company Name | Bus. Type | State of DOM | Admitted Assets | Liabilities | Net Worth | Premiums Written |
|--|--------------------------------------|-----------|--------------|-----------------------|-----------------------|-----------------------|-------------------------|
| 95408 | Coventry Hlth Care of W VA Inc. | HEALTH | WV | 68,971,535.00 | 31,985,082.00 | 36,986,453.00 | 191,545,128.00 |
| 12329 | Delta Dental of W VA | HEALTH | WV | 9,066,648.00 | 4,138,721.00 | 4,927,927.00 | 19,756,370.00 |
| 54828 | Mountain State BCBS Inc. | HEALTH | WV | 545,000,750.00 | 222,446,905.00 | 322,553,845.00 | 822,269,384.00 |
| 95677 | The Hlth Plan the Upper OH Valley In | HEALTH | WV | 243,107,634.00 | 53,104,047.00 | 190,003,590.00 | 202,008,873.00 |
| 60016 | THP Ins Co | Life | WV | 28,214,659.00 | 9,219,757.00 | 18,994,904.00 | 18,081,156.00 |
| 11810 | Unicare Hlth Plan of WV Inc. | HEALTH | WV | 55,084,564.00 | 23,259,140.00 | 31,825,424.00 | 167,132,725.00 |
| Totals Domestic Health Insurer(s) | | | | 949,445,790.00 | 344,153,652.00 | 605,292,143.00 | 1,420,793,636.00 |

Non-Domestic Health Insurers

| NAIC CODE | Company Name | Bus. Type | State of DOM | Admitted Assets | Liabilities | Net Worth | Premiums Written |
|--|--------------------------------------|-----------|--------------|-----------------------|-----------------------|-----------------------|--------------------|
| 63444 | Accendo Ins Co | Life | UT | 117,574,301.00 | 35,026,565.00 | 82,547,736.00 | -9,811.00 |
| 72052 | Aetna Hlth Ins Co | Life | PA | 52,447,219.00 | 17,636,793.00 | 34,810,426.00 | 0 |
| 84697 | American Specialty Hlth Ins Co | Life | IL | 9,241,069.00 | 1,649,742.00 | 7,591,327.00 | 0 |
| 60250 | AmFirst Ins Co | Life | OK | 23,312,817.00 | 6,393,864.00 | 16,918,953.00 | 0 |
| 12151 | Arcadian Hlth Plan Inc. | HEALTH | WA | 143,338,719.00 | 71,264,081.00 | 72,074,638.00 | 0 |
| 12358 | Avalon Ins Co | Life | PA | 31,811,669.00 | 14,309,159.00 | 17,502,510.00 | 1,273,366.00 |
| 71013 | Bankers Reserve Life Ins Co Of WI | Life | WI | 409,443,694.00 | 210,819,610.00 | 198,624,084.00 | 0 |
| 81973 | Coventry Hlth & Life Ins Co | Life | MO | 936,011,100.00 | 457,938,525.00 | 478,072,578.00 | 91,559,194.00 |
| 81396 | Delta Dental Ins Co | Life | DE | 141,550,451.00 | 75,988,312.00 | 65,562,139.00 | 849,800.00 |
| 73474 | Dentegra Ins Co | Life | DE | 33,302,434.00 | 10,260,934.00 | 23,041,500.00 | 0 |
| 12747 | Envision Ins Co | Life | OH | 237,780,833.00 | 215,751,332.00 | 22,029,501.00 | 4,522,230.00 |
| 60025 | Express Scripts Ins Co | Life | AZ | 80,589,512.00 | 62,607,359.00 | 17,982,153.00 | 0 |
| 78611 | HCSC Ins Serv Co | Life | IL | 188,539,014.00 | 45,010,341.00 | 143,528,673.00 | 0 |
| 70670 | Health Care Serv Corp Mut Legal Re | Life | IL | 15,517,613,693.00 | 5,963,865,276.00 | 9,553,748,416.00 | 46,928.00 |
| 12902 | Healthspring Life & Hlth Ins Co Inc. | Life | TX | 796,241,036.00 | 356,922,081.00 | 439,318,956.00 | 8,204,294.00 |
| 10131 | Highmark Senior Resources Inc. | Life | PA | 38,579,302.00 | 11,416.00 | 38,567,886.00 | 4,354,178.00 |
| 71768 | HM Hlth Ins Co | Life | PA | 1,335,779,318.00 | 694,527,090.00 | 641,252,228.00 | 129,970,837.00 |
| 60052 | Humana Benefit Plan of IL Inc. | Life | IL | 64,251,036.00 | 19,620,418.00 | 44,630,618.00 | 0 |
| 66753 | Liberty Union Life Assur Co | Life | MI | 11,232,966.00 | 6,747,412.00 | 4,485,554.00 | 0 |
| 60321 | Mamsi Life & Hlth Ins Co | Life | MD | 15,706,948.00 | 6,467,040.00 | 9,239,908.00 | 0 |
| 63762 | Medco Containment Life Ins Co | Life | PA | 397,247,977.00 | 170,554,922.00 | 226,693,055.00 | 10,920,158.00 |
| 29076 | Medical Mut Of OH | P&C | OH | 1,634,353,695.00 | 500,792,885.00 | 1,133,560,810.00 | 0 |
| 94587 | Members Hlth Ins Co | Life | AZ | 32,003,932.00 | 180,293.00 | 31,823,639.00 | 0 |
| 85286 | OneNation Ins Co | Life | IN | 83,040,133.00 | 1,260,751.00 | 81,779,382.00 | 0 |
| 96940 | Optimum Choice Inc. | HEALTH | MD | 56,311,061.00 | 29,845,258.00 | 26,465,803.00 | 4,222,491.00 |
| 67660 | Pennsylvania Life Ins Co | Life | PA | 1,002,046,810.00 | 612,438,310.00 | 389,608,500.00 | 23,768,940.00 |
| 93688 | QCC Ins Co | Life | PA | 1,335,240,444.00 | 623,745,268.00 | 711,495,176.00 | 1,964,933.00 |
| 61700 | Renaissance Life & Hlth Ins Co of Am | Life | IN | 53,323,883.00 | 15,254,798.00 | 38,069,085.00 | 1,134,915.00 |
| 67636 | Significa Ins Grp Inc. | Life | PA | 11,546,121.00 | 103,684.00 | 11,442,437.00 | 0 |
| 12575 | SilverScript Ins Co | Life | TN | 775,857,263.00 | 489,849,644.00 | 286,007,619.00 | 24,555,970.00 |
| 80055 | Smart Ins Co | Life | AZ | 17,167,673.00 | 5,400,166.00 | 11,767,507.00 | 0 |
| 77399 | Sterling Life Ins Co | Life | IL | 224,754,125.00 | 136,048,542.00 | 88,705,583.00 | 435,228.00 |
| 85766 | United Concordia Ins Co | Life | AZ | 56,919,468.00 | 23,168,432.00 | 33,751,036.00 | 4,954,285.00 |
| 12577 | Universal Hlth Care Ins Co Inc. | Life | FL | 106,127,980.00 | 98,072,250.00 | 8,055,730.00 | 0 |
| 11018 | Upmc Hlth Benefits Inc. | P&C | PA | 38,778,387.00 | 21,175,733.00 | 17,602,654.00 | 8,282,484.00 |
| 95216 | UPMC Hlth Plan Inc. | HEALTH | PA | 275,790,120.00 | 148,278,892.00 | 127,511,228.00 | 42,344.00 |
| 53953 | Vision Benefits of Amer Inc. | HEALTH | PA | 45,716,676.00 | 8,122,063.00 | 37,594,613.00 | 310,446.00 |
| 39616 | Vision Serv Plan Ins Co | P&C | CT | 228,314,494.00 | 94,047,281.00 | 134,267,213.00 | 6,408,756.00 |
| 64467 | Wellcare Hlth Ins of IL Inc. | Life | IL | 184,626,507.00 | 116,041,791.00 | 68,584,716.00 | 0 |
| 10155 | Wellcare Prescription Ins Inc. | Life | FL | 274,840,462.00 | 126,697,913.00 | 148,142,549.00 | 8339015 |
| Totals Non-Domestic Health Insurer(s) | | | | 27,018,354,342 | 11,493,896,226 | 15,524,458,119 | 336,110,981 |

Grand Totals of All Health Insurers

| | # of Co's | Admitted Assets | Liabilities | Net Worth | Surplus |
|---|-----------|-----------------------|-----------------------|-----------------------|----------------------|
| Totals for Domestic Health Insurers | 6 | 893,208,308 | 334,277,582 | 558,930,726 | 1,365,662,267 |
| Totals for Non-Domestic Health Insurers | 40 | 23,444,790,010 | 9,666,070,177 | 13,778,719,829 | 414,644,685 |
| Grand Totals for All Health Insurers | 46 | 24,337,998,318 | 10,000,347,759 | 14,337,650,555 | 1,780,306,952 |

Domestic Life Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|---------------|--------------|-----------------|-------------|----------------------|-------------------|----------|
| | | WV | 0 | 0 | 0 | 0 | 0 |
| | Totals | | 0 | 0 | 0 | 0 | 0 |

Non-Domestic Life Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|--------------------------------------|--------------|--------------------|--------------------|----------------------|-------------------|-------------------|
| 80985 | 4 Ever Life Ins Co | IL | 187,173,923.00 | 102,780,714.00 | 2,500,000.00 | 0 | 81,893,209.00 |
| 77879 | 5 Star Life Ins Co | LA | 243,174,093.00 | 190,757,281.00 | 2,500,050.00 | 0 | 49,916,762.00 |
| 71854 | AAA Life Ins Co | MI | 502,835,265.00 | 405,377,084.00 | 2,500,000.00 | 0 | 94,958,181.00 |
| 71471 | Ability Ins Co | NE | 805,255,932.00 | 756,223,369.00 | 2,500,000.00 | 0 | 46,532,563.00 |
| 60038 | Acacia Life Ins Co | DC | 1,485,413,091.00 | 1,171,851,081.00 | 3,000,000.00 | 5,000,000.00 | 305,562,010.00 |
| 60348 | Ace Life Ins Co | CT | 36,251,462.00 | 27,426,678.00 | 2,500,000.00 | 0 | 6,324,784.00 |
| 78700 | Aetna Hlth & Life Ins Co | CT | 1,988,130,952.00 | 1,731,823,437.00 | 2,500,000.00 | 0 | 253,807,515.00 |
| 60054 | Aetna Life Ins Co | CT | 21,175,477,645.00 | 17,843,136,946.00 | 62,765,560.00 | 0 | 3,269,575,138.00 |
| 82406 | All Savers Ins Co | IN | 18,904,905.00 | 7,794,880.00 | 2,000,000.00 | 0 | 9,110,025.00 |
| 69604 | Allianz Life & Ann Co | MN | 16,337,605.00 | 4,748,947.00 | 2,500,000.00 | 0 | 9,088,659.00 |
| 90611 | Allianz Life Ins Co Of N Amer | MN | 94,322,876,796.00 | 88,990,466,426.00 | 20,000,000.00 | 18,903,484.00 | 5,293,506,886.00 |
| 70866 | Allstate Assur Co | IL | 12,075,147.00 | 1,385,128.00 | 3,000,000.00 | 0 | 7,690,020.00 |
| 60186 | Allstate Life Ins Co | IL | 51,808,172,624.00 | 48,425,241,299.00 | 5,402,600.00 | 0 | 3,377,528,725.00 |
| 60216 | Amalgamated Life Ins Co | NY | 88,555,430.00 | 46,347,556.00 | 2,500,000.00 | 0 | 39,707,874.00 |
| 68594 | American Amicable Life Ins Co Of TX | TX | 235,840,678.00 | 170,904,573.00 | 3,158,420.00 | 0 | 61,777,685.00 |
| 60275 | American Bankers Life Assur Co Of FL | FL | 553,798,165.00 | 486,463,780.00 | 4,472,341.00 | 0 | 62,862,044.00 |
| 12321 | American Continental Ins Co | TN | 98,197,380.00 | 40,664,320.00 | 1,500,000.00 | 0 | 56,033,060.00 |
| 92738 | American Equity Invest Life Ins Co | IA | 28,078,993,081.00 | 26,420,063,750.00 | 2,500,000.00 | 0 | 1,656,429,332.00 |
| 60380 | American Family Life Assur Co of Col | NE | 115,346,667,994.00 | 106,454,909,925.00 | 3,879,605.00 | 0 | 8,887,878,464.00 |
| 60410 | American Fidelity Assur Co | OK | 4,358,084,068.00 | 4,049,169,023.00 | 2,500,000.00 | 0 | 306,415,043.00 |
| 60429 | American Fidelity Life Ins Co | FL | 450,469,062.00 | 380,497,289.00 | 2,500,000.00 | 0 | 67,471,773.00 |
| 69337 | American Fin Security Life Ins Co | MO | 4,723,875.00 | 231,393.00 | 1,500,000.00 | 0 | 2,992,481.00 |
| 60488 | American Gen Life Ins Co | TX | 149,627,538,167.00 | 138,113,053,483.00 | 6,000,000.00 | 850,000.00 | 11,507,634,684.00 |
| 60534 | American Heritage Life Ins Co | FL | 1,710,659,697.00 | 1,374,849,835.00 | 3,311,316.00 | 0 | 332,498,546.00 |
| 60518 | American Hlth & Life Ins Co | TX | 971,996,766.00 | 737,344,686.00 | 3,000,000.00 | 0 | 231,652,080.00 |
| 60577 | American Income Life Ins Co | IN | 2,518,322,969.00 | 2,298,578,571.00 | 11,680,107.00 | 0 | 208,064,291.00 |
| 89427 | American Labor Life Ins Co | AZ | 7,614,039.00 | 2,119,934.00 | 1,500,000.00 | 0 | 3,994,105.00 |
| 81213 | American Maturity Life Ins Co | CT | 59,952,386.00 | 13,103,094.00 | 2,500,000.00 | 0 | 44,349,292.00 |
| 81418 | American Medical & Life Ins Co | NY | 24,235,730.00 | 17,753,303.00 | 2,000,000.00 | 0 | 4,482,427.00 |
| 97179 | American Medical Security Life Ins C | WI | 48,992,928.00 | 25,228,944.00 | 6,000,000.00 | 0 | 17,763,984.00 |
| 67989 | American Memorial Life Ins Co | SD | 2,345,820,596.00 | 2,242,927,724.00 | 2,500,000.00 | 0 | 100,392,872.00 |
| 65811 | American Modern Life Ins Co | OH | 58,821,838.00 | 35,754,219.00 | 2,500,000.00 | 0 | 20,567,619.00 |
| 60739 | American Natl Ins Co | TX | 17,787,332,833.00 | 15,527,064,943.00 | 30,832,449.00 | 0 | 2,229,435,441.00 |
| 71773 | American Natl Life Ins Co Of TX | TX | 133,495,579.00 | 94,315,259.00 | 3,000,000.00 | 0 | 36,180,320.00 |
| 91785 | American Phoenix Life & Reassur Co | CT | 17,955,407.00 | 2,676,847.00 | 5,000,000.00 | 0 | 10,278,560.00 |
| 60763 | American Pioneer Life Ins Co | FL | 81,031,420.00 | 62,785,419.00 | 2,517,055.00 | 0 | 15,728,946.00 |
| 80624 | American Progressive L&H Ins Of NY | NY | 263,807,188.00 | 118,447,901.00 | 2,500,050.00 | 0 | 142,859,237.00 |
| 60801 | American Public Life Ins Co | OK | 75,106,688.00 | 56,400,374.00 | 2,642,200.00 | 0 | 16,064,114.00 |
| 67679 | American Republic Corp Ins Co | NE | 26,721,116.00 | 19,054,110.00 | 1,500,000.00 | 0 | 6,167,006.00 |
| 60836 | American Republic Ins Co | IA | 522,675,061.00 | 236,313,478.00 | 5,000,000.00 | 0 | 281,361,583.00 |
| 88366 | American Retirement Life Ins Co | OH | 5,669,908.00 | 233,104.00 | 2,500,000.00 | 0 | 2,936,804.00 |
| 92649 | American Underwriters Life Ins Co | AZ | 90,526,233.00 | 78,636,496.00 | 1,011,669.00 | 0 | 10,878,068.00 |
| 60895 | American United Life Ins Co | IN | 19,367,685,036.00 | 18,484,046,155.00 | 5,000,000.00 | 0 | 878,638,881.00 |
| 61999 | Americo Fin Life & Ann Ins Co | TX | 3,777,829,350.00 | 3,375,542,879.00 | 2,638,308.00 | 0 | 399,648,163.00 |
| 61301 | Ameritas Life Ins Corp | NE | 7,997,932,030.00 | 6,699,515,218.00 | 2,500,000.00 | 0 | 1,295,916,812.00 |
| 72222 | Amica Life Ins Co | RI | 1,099,501,370.00 | 897,446,774.00 | 5,000,000.00 | 0 | 197,054,596.00 |

| Non-Domestic Life Insurers | | | | | | | |
|----------------------------|-----------------------------------|--------------|--------------------|--------------------|----------------------|-------------------|------------------|
| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
| 93661 | Annuity Investors Life Ins Co | OH | 2,693,806,433.00 | 2,515,301,389.00 | 2,500,000.00 | 0 | 176,005,044.00 |
| 61069 | Anthem Life Ins Co | IN | 565,434,906.00 | 478,045,735.00 | 3,267,547.00 | 0 | 84,121,624.00 |
| 71439 | Assurity Life Ins Co | NE | 2,419,235,295.00 | 2,156,533,706.00 | 2,500,000.00 | 0 | 260,201,592.00 |
| 61492 | Athene Annuity & Life Assur Co | DE | 10,481,219,285.00 | 10,204,304,458.00 | 2,500,000.00 | 0 | 274,414,827.00 |
| 61182 | Aurora Natl Life Assur Co | CA | 3,007,124,370.00 | 2,638,453,222.00 | 3,000,000.00 | 0 | 365,671,148.00 |
| 61689 | Aviva Life & Ann Co | IA | 51,044,172,224.00 | 48,175,627,794.00 | 10,000,000.00 | 0 | 2,858,544,431.00 |
| 68365 | AXA Corp Solutions Life Reins Co | DE | 1,174,333,057.00 | 975,227,285.00 | 3,269,000.00 | 0 | 195,836,772.00 |
| 62880 | AXA Equitable Life & Ann Co | CO | 526,441,667.00 | 461,595,165.00 | 2,500,000.00 | 0 | 62,346,502.00 |
| 62944 | AXA Equitable Life Ins Co | NY | 144,827,240,049.00 | 140,137,846,235.00 | 2,500,000.00 | 0 | 4,686,893,814.00 |
| 68160 | Balboa Life Ins Co | CA | 56,771,854.00 | 12,663,651.00 | 2,500,000.00 | 0 | 41,608,204.00 |
| 61212 | Baltimore Life Ins Co | MD | 1,004,611,726.00 | 934,192,024.00 | 2,500,000.00 | 0 | 67,919,702.00 |
| 61239 | Bankers Fidelity Life Ins Co | GA | 128,671,502.00 | 95,612,106.00 | 2,500,000.00 | 0 | 30,559,396.00 |
| 61263 | Bankers Life & Cas Co | IL | 14,941,303,395.00 | 14,026,677,951.00 | 10,000,000.00 | 0 | 904,625,444.00 |
| 81043 | Bankers Life Ins Co | FL | 177,310,199.00 | 156,116,621.00 | 3,000,000.00 | 0 | 18,193,578.00 |
| 94250 | Banner Life Ins Co | MD | 1,703,819,121.00 | 1,244,819,227.00 | 2,800,000.00 | 664,557.00 | 455,535,337.00 |
| 61395 | Beneficial Life Ins Co | UT | 3,090,327,857.00 | 2,544,343,468.00 | 2,500,000.00 | 0 | 543,484,389.00 |
| 64890 | Berkley Life & Hlth Ins Co | IA | 148,738,849.00 | 65,392,602.00 | 2,500,002.00 | 0 | 80,846,245.00 |
| 62345 | Berkshire Hathaway Life Ins Co NE | NE | 10,938,168,700.00 | 8,699,730,970.00 | 3,000,000.00 | 0 | 2,235,437,730.00 |
| 71714 | Berkshire Life Ins Co of Amer | MA | 3,209,248,070.00 | 2,665,884,842.00 | 3,198,000.00 | 0 | 540,165,227.00 |
| 61476 | Boston Mut Life Ins Co | MA | 1,138,430,655.00 | 1,012,440,741.00 | 0 | 0 | 125,989,914.00 |
| 74900 | Brokers Natl Life Assur Co | AR | 25,697,171.00 | 6,568,256.00 | 2,500,000.00 | 0 | 16,628,915.00 |
| 61581 | Capitol Life Ins Co | TX | 231,146,432.00 | 211,425,636.00 | 3,080,000.00 | 0 | 16,640,796.00 |
| 69647 | Catamaran Ins of Ohio Inc. | OH | 8,881,028.00 | 273,392.00 | 2,727,274.00 | 0 | 5,880,362.00 |
| 80799 | Celtic Ins Co | IL | 99,966,561.00 | 56,218,054.00 | 2,500,000.00 | 0 | 41,248,507.00 |
| 61727 | Central Reserve Life Ins Co | OH | 30,087,316.00 | 2,638,857.00 | 2,500,000.00 | 0 | 24,948,459.00 |
| 61735 | Central Security Life Ins Co | TX | 76,380,662.00 | 67,688,281.00 | 2,000,000.00 | 0 | 6,692,384.00 |
| 61751 | Central States H & L Co Of Omaha | NE | 371,957,081.00 | 260,957,591.00 | 0 | 0 | 110,999,490.00 |
| 61883 | Central United Life Ins Co | AR | 301,985,796.00 | 242,308,607.00 | 2,500,000.00 | 200,000.00 | 56,977,189.00 |
| 80896 | Centre Life Ins Co | MA | 1,815,075,124.00 | 1,716,319,383.00 | 2,500,000.00 | 0 | 96,255,742.00 |
| 62383 | Centurion Life Ins Co | IA | 1,475,018,892.00 | 875,103,455.00 | 2,500,000.00 | 0 | 597,415,438.00 |
| 61808 | Charter Natl Life Ins Co | IL | 127,243,016.00 | 116,088,690.00 | 3,410,000.00 | 0 | 7,744,327.00 |
| 61824 | Cherokee Natl Life Ins Co | GA | 23,585,409.00 | 8,561,481.00 | 1,500,000.00 | 0 | 13,523,928.00 |
| 61832 | Chesapeake Life Ins Co | OK | 36,224,707.00 | 12,914,276.00 | 2,668,000.00 | 0 | 20,642,431.00 |
| 61859 | Christian Fidelity Life Ins Co | TX | 77,895,159.00 | 49,852,937.00 | 2,520,000.00 | 0 | 25,522,222.00 |
| 61875 | Church Life Ins Corp | NY | 279,136,415.00 | 235,997,349.00 | 6,000,000.00 | 0 | 37,139,066.00 |
| 71463 | CICA Life Ins Co of Amer | CO | 629,611,359.00 | 575,790,798.00 | 3,150,000.00 | 0 | 50,670,561.00 |
| 67369 | Cigna Hlth & Life Ins Co | CT | 1,681,429,017.00 | 663,523,326.00 | 2,520,000.00 | 0 | 1,015,385,691.00 |
| 76236 | Cincinnati Life Ins Co | OH | 3,569,935,608.00 | 3,294,126,546.00 | 3,000,000.00 | 0 | 272,809,062.00 |
| 61921 | Citizens Security Life Ins Co | KY | 21,655,313.00 | 9,938,085.00 | 1,500,724.00 | 0 | 10,216,503.00 |
| 93432 | CM Life Ins Co | CT | 8,594,343,893.00 | 7,633,504,646.00 | 2,500,000.00 | 0 | 958,339,247.00 |
| 62626 | CMFG Life Ins Co | IA | 14,664,179,396.00 | 13,206,169,887.00 | 7,500,000.00 | 0 | 1,450,509,511.00 |
| 62049 | Colonial Life & Accident Ins Co | SC | 2,651,418,963.00 | 2,116,489,755.00 | 15,076,209.00 | 0 | 519,852,999.00 |
| 62065 | Colonial Penn Life Ins Co | PA | 736,604,302.00 | 665,976,262.00 | 2,500,000.00 | 0 | 68,128,040.00 |
| 84786 | Colorado Bankers Life Ins Co | CO | 232,476,528.00 | 205,007,266.00 | 2,500,000.00 | 0 | 24,969,262.00 |
| 76023 | Columbian Life Ins Co | IL | 274,799,084.00 | 254,649,048.00 | 4,012,125.00 | 0 | 16,137,911.00 |
| 62103 | Columbian Mut Life Ins Co | NY | 1,251,105,705.00 | 1,161,621,747.00 | 0 | 0 | 89,483,958.00 |
| 99937 | Columbus Life Ins Co | OH | 3,011,214,902.00 | 2,796,441,624.00 | 10,000,000.00 | 0 | 204,773,278.00 |
| 62146 | Combined Ins Co Of Amer | IL | 1,543,561,126.00 | 1,222,895,849.00 | 28,338,567.00 | 0 | 292,326,710.00 |
| 81426 | Commercial Travelers Mut Ins Co | NY | 29,125,939.00 | 26,358,499.00 | 0 | 0 | 2,767,440.00 |
| 84824 | Commonwealth Ann & Life Ins Co | MA | 9,089,777,331.00 | 8,762,382,778.00 | 2,526,000.00 | 0 | 324,868,553.00 |
| 77828 | Companion Life Ins Co | SC | 203,778,055.00 | 83,094,837.00 | 2,500,000.00 | 0 | 118,183,218.00 |
| 60984 | Compbenefits Ins Co | TX | 54,225,986.00 | 11,388,095.00 | 2,004,000.00 | 0 | 40,833,891.00 |
| 62308 | Connecticut Gen Life Ins Co | CT | 20,921,575,381.00 | 17,880,697,763.00 | 29,891,610.00 | 0 | 3,010,986,008.00 |
| 65900 | Conseco Life Ins Co | IN | 3,957,196,087.00 | 3,905,766,854.00 | 4,178,222.00 | 0 | 47,251,010.00 |
| 62359 | Constitution Life Ins Co | TX | 57,442,496.00 | 29,033,610.00 | 2,500,020.00 | 0 | 25,908,866.00 |
| 62375 | Consumers Life Ins Co | OH | 38,752,670.00 | 25,804,355.00 | 1,600,000.00 | 0 | 11,348,315.00 |
| 71730 | Continental Amer Ins Co | SC | 343,989,747.00 | 206,636,860.00 | 2,500,000.00 | 300,000.00 | 134,552,887.00 |
| 62413 | Continental Assur Co | IL | 3,094,641,839.00 | 2,538,425,363.00 | 21,830,865.00 | 0 | 534,385,611.00 |
| 71404 | Continental Gen Ins Co | OH | 231,874,753.00 | 211,399,906.00 | 4,196,559.00 | 0 | 16,278,288.00 |
| 68500 | Continental Life Ins Co Brentwood | TN | 175,599,531.00 | 95,444,027.00 | 2,504,150.00 | 0 | 77,651,354.00 |
| 78301 | Corvesta Life Ins Co | AZ | 9,215,621.00 | 1,645,576.00 | 2,500,000.00 | 0 | 5,070,045.00 |
| 94218 | Country Investors Life Assur Co | IL | 260,844,241.00 | 91,680,342.00 | 3,000,000.00 | 0 | 166,163,899.00 |
| 62553 | Country Life Ins Co | IL | 9,553,048,865.00 | 8,525,697,745.00 | 4,500,000.00 | 0 | 1,022,851,120.00 |
| 82880 | CSI Life Ins Co | NE | 17,544,095.00 | 3,650,531.00 | 3,000,000.00 | 0 | 10,893,564.00 |
| 71129 | Dearborn Natl Life Ins Co | IL | 2,620,983,857.00 | 2,218,223,466.00 | 5,004,000.00 | 0 | 397,756,391.00 |
| 62634 | Delaware Amer Life Ins Co | DE | 128,725,982.00 | 74,122,191.00 | 2,500,000.00 | 0 | 52,103,791.00 |
| 97705 | Direct Gen Life Ins Co | SC | 22,815,761.00 | 9,087,708.00 | 2,500,000.00 | 0 | 11,228,053.00 |
| 13183 | Eagle Life Ins Co | IA | 138,998,144.00 | 127,011,853.00 | 2,500,000.00 | 0 | 9,486,291.00 |

| Non-Domestic Life Insurers | | | | | | | |
|----------------------------|---------------------------------------|--------------|--------------------|--------------------|----------------------|-------------------|------------------|
| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
| 62928 | EMC Natl Life Co | IA | 1,053,131,664.00 | 970,944,311.00 | 11,666,700.00 | 24,000,000.00 | 46,520,653.00 |
| 88595 | Emphesys Ins Co | TX | 4,473,350.00 | 737,426.00 | 2,613,450.00 | 0 | 1,122,474.00 |
| 84174 | Employees Life Co Mut | IL | 553,459,823.00 | 518,396,022.00 | 0 | 0 | 35,063,801.00 |
| 68276 | Employers Reassur Corp | KS | 10,766,236,836.00 | 10,002,911,759.00 | 2,550,000.00 | 0 | 760,775,077.00 |
| 64149 | EPIC Life Ins Co | WI | 56,919,394.00 | 28,672,665.00 | 2,000,000.00 | 0 | 26,246,729.00 |
| 62952 | Equitable Life & Cas Ins Co | UT | 242,996,977.00 | 212,728,476.00 | 2,500,000.00 | 0 | 27,768,501.00 |
| 62510 | Equitrust Life Ins Co | IA | 11,418,568,027.00 | 10,708,599,063.00 | 3,000,000.00 | 0 | 706,968,965.00 |
| 70769 | Erie Family Life Ins Co | PA | 1,933,108,865.00 | 1,651,652,445.00 | 3,780,400.00 | 0 | 277,676,020.00 |
| 70742 | Family Benefit Life Ins Co | MO | 62,916,496.00 | 52,436,922.00 | 1,604,378.00 | 0 | 8,875,196.00 |
| 77968 | Family Heritage Life Ins Co Of Amer | OH | 571,062,288.00 | 508,918,004.00 | 2,556,950.00 | 0 | 59,587,334.00 |
| 63053 | Family Life Ins Co | TX | 147,370,296.00 | 115,631,469.00 | 5,000,000.00 | 0 | 26,738,827.00 |
| 74004 | Family Serv Life Ins Co | TX | 413,835,752.00 | 389,917,619.00 | 2,500,000.00 | 0 | 21,418,133.00 |
| 63126 | Farm Family Life Ins Co | NY | 1,196,434,237.00 | 1,062,206,718.00 | 3,000,550.00 | 0 | 131,226,969.00 |
| 63177 | Farmers New World Life Ins Co | WA | 6,995,432,509.00 | 6,416,859,077.00 | 6,599,833.00 | 0 | 571,973,599.00 |
| 63223 | Federal Life Ins Co | IL | 220,143,887.00 | 201,159,602.00 | 0 | 0 | 18,984,286.00 |
| 63258 | Federated Life Ins Co | MN | 1,309,292,607.00 | 1,033,404,449.00 | 4,000,000.00 | 0 | 271,888,158.00 |
| 63274 | Fidelity & Guar Life Ins Co | MD | 16,698,718,080.00 | 15,798,246,830.00 | 3,000,000.00 | 0 | 897,471,250.00 |
| 93696 | Fidelity Investments Life Ins Co | UT | 18,981,352,578.00 | 18,426,904,625.00 | 3,000,000.00 | 0 | 551,447,953.00 |
| 63290 | Fidelity Life Assn. A Legal Reserve L | IL | 441,659,795.00 | 305,868,031.00 | 2,500,000.00 | 0 | 133,291,764.00 |
| 71870 | Fidelity Security Life Ins Co | MO | 789,672,812.00 | 666,443,465.00 | 2,500,000.00 | 3,600,000.00 | 117,129,347.00 |
| 78093 | Financial Assur Life Ins Co | TX | 10,643,852.00 | 1,166,627.00 | 1,500,000.00 | 0 | 7,977,225.00 |
| 69140 | First Allmerica Fin Life Ins Co | MA | 2,898,256,141.00 | 2,772,898,400.00 | 5,000,010.00 | 0 | 120,357,731.00 |
| 90328 | First Hlth Life & Hlth Ins Co | TX | 600,155,608.00 | 187,953,237.00 | 2,500,000.00 | 0 | 409,702,371.00 |
| 63495 | First Investors Life Ins Co | NY | 1,341,125,230.00 | 1,294,599,834.00 | 2,538,162.00 | 0 | 43,987,234.00 |
| 67652 | First Penn Pacific Life Ins Co | IN | 1,897,267,995.00 | 1,639,769,440.00 | 2,500,000.00 | 0 | 254,998,555.00 |
| 91642 | Forethought Life Ins Co | IN | 6,256,052,027.00 | 5,794,680,411.00 | 2,500,000.00 | 0 | 458,871,616.00 |
| 62324 | Freedom Life Ins Co Of Amer | TX | 41,529,881.00 | 21,895,792.00 | 1,761,816.00 | 0 | 17,872,274.00 |
| 99775 | Funeral Directors Life Ins Co | TX | 884,159,075.00 | 803,613,621.00 | 2,500,000.00 | 0 | 78,045,454.00 |
| 63657 | Garden State Life Ins Co | TX | 116,500,727.00 | 71,578,457.00 | 2,500,000.00 | 0 | 42,422,270.00 |
| 63665 | General Amer Life Ins Co | MO | 11,865,748,904.00 | 10,992,815,680.00 | 3,000,000.00 | 0 | 869,933,224.00 |
| 93521 | General Fidelity Life Ins Co | SC | 230,488,277.00 | 24,710,196.00 | 5,000,000.00 | 0 | 200,778,081.00 |
| 86258 | General Re Life Corp | CT | 3,100,579,205.00 | 2,513,273,411.00 | 108,750,000.00 | 0 | 478,555,794.00 |
| 97071 | Generali USA Life Reassur Co | MO | 1,109,138,622.00 | 745,124,379.00 | 10,000,000.00 | 0 | 354,014,244.00 |
| 73504 | Generation Life Ins Co | AZ | 26,060,073.00 | 720,519.00 | 2,500,000.00 | 0 | 22,839,554.00 |
| 65536 | Genworth Life & Ann Ins Co | VA | 24,030,733,178.00 | 21,775,401,176.00 | 25,651,000.00 | 0 | 2,229,681,002.00 |
| 70025 | Genworth Life Ins Co | DE | 36,783,835,408.00 | 33,373,300,173.00 | 4,561,258.00 | 300,000.00 | 3,405,673,977.00 |
| 70939 | Gerber Life Ins Co | NY | 2,306,672,494.00 | 2,068,769,934.00 | 148,500,000.00 | 0 | 89,402,560.00 |
| 91472 | Globe Life & Accident Ins Co | NE | 3,454,370,001.00 | 2,976,810,855.00 | 6,027,899.00 | 300,000.00 | 471,231,247.00 |
| 62286 | Golden Rule Ins Co | IN | 782,483,247.00 | 490,190,818.00 | 3,262,704.00 | 0 | 289,029,725.00 |
| 63967 | Government Personnel Mut Life Ins Co | TX | 833,747,400.00 | 728,904,592.00 | 0 | 0 | 104,842,808.00 |
| 63312 | Great Amer Life Ins Co | OH | 16,508,610,432.00 | 15,233,864,320.00 | 2,512,500.00 | 0 | 1,272,233,612.00 |
| 90212 | Great Southern Life Ins Co | TX | 233,128,115.00 | 194,314,684.00 | 2,500,000.00 | 0 | 36,313,431.00 |
| 68322 | Great W Life & Ann Ins Co | CO | 49,029,462,345.00 | 47,919,964,397.00 | 7,032,000.00 | 0 | 1,102,465,948.00 |
| 71480 | Great Western Ins Co | UT | 503,809,347.00 | 451,773,670.00 | 2,500,000.00 | 0 | 49,535,678.00 |
| 64211 | Guarantee Trust Life Ins Co | IL | 325,015,658.00 | 280,770,822.00 | 0 | 0 | 44,244,836.00 |
| 78778 | Guardian Ins & Ann Co Inc. | DE | 12,073,279,292.00 | 11,858,182,934.00 | 2,500,000.00 | 0 | 212,596,358.00 |
| 64246 | Guardian Life Ins Co Of Amer | NY | 37,530,716,596.00 | 32,778,703,122.00 | 0 | 0 | 4,752,013,475.00 |
| 83607 | Guggenheim Life & Ann Co | DE | 9,134,037,003.00 | 8,643,757,700.00 | 2,750,000.00 | 0 | 487,529,302.00 |
| 88340 | Hannover Life Reassur Co of Amer | FL | 4,617,788,186.00 | 4,436,811,622.00 | 2,500,000.00 | 0 | 178,476,564.00 |
| 64327 | Harleysville Life Ins Co | PA | 405,508,894.00 | 383,858,964.00 | 1,530,000.00 | 0 | 20,119,930.00 |
| 93505 | Hartford Intl Life Reassur Corp | CT | 1,127,583,421.00 | 1,043,502,980.00 | 2,500,000.00 | 0 | 81,580,441.00 |
| 70815 | Hartford Life & Accident Ins Co | CT | 14,404,772,034.00 | 8,637,475,747.00 | 2,500,000.00 | 0 | 5,764,796,287.00 |
| 71153 | Hartford Life & Ann Ins Co | CT | 65,710,696,001.00 | 62,684,481,612.00 | 2,500,000.00 | 0 | 3,023,714,389.00 |
| 88072 | Hartford Life Ins Co | CT | 140,501,384,777.00 | 135,485,877,275.00 | 5,690,000.00 | 0 | 5,009,817,502.00 |
| 92711 | HCC Life Ins Co | IN | 731,234,248.00 | 317,506,903.00 | 2,500,000.00 | 0 | 411,227,345.00 |
| 66141 | Health Net Life Ins Co | CA | 631,952,773.00 | 266,340,078.00 | 2,500,000.00 | 0 | 363,112,695.00 |
| 92908 | HealthMarkets Ins Co | OK | 12,498,258.00 | 381,893.00 | 3,000,000.00 | 0 | 9,116,365.00 |
| 64394 | Heritage Life Ins Co | AZ | 3,893,468,281.00 | 2,893,370,563.00 | 2,500,000.00 | 0 | 997,597,718.00 |
| 62421 | Heritage Union Life Ins Co | MN | 7,540,074.00 | 375,507.00 | 2,500,000.00 | 0 | 4,664,561.00 |
| 93440 | HM Life Ins Co | PA | 491,291,850.00 | 241,310,783.00 | 3,000,000.00 | 0 | 246,981,067.00 |
| 64505 | Homesteaders Life Co | IA | 2,249,020,119.00 | 2,116,527,887.00 | 0 | 0 | 132,492,232.00 |
| 64513 | Horace Mann Life Ins Co | IL | 6,302,521,377.00 | 5,954,827,465.00 | 2,500,000.00 | 0 | 345,193,912.00 |
| 93777 | Household Life Ins Co | MI | 432,055,983.00 | 366,581,228.00 | 2,500,000.00 | 0 | 62,974,755.00 |
| 73288 | Humana Ins Co | WI | 5,421,296,898.00 | 2,765,199,052.00 | 8,833,336.00 | 0 | 2,647,264,510.00 |
| 70580 | Humanadental Ins Co | WI | 120,362,571.00 | 59,659,952.00 | 2,600,000.00 | 0 | 58,102,619.00 |
| 91693 | IA Amer Life Ins Co | TX | 205,549,541.00 | 99,231,897.00 | 11,640,370.00 | 0 | 94,677,268.00 |
| 97764 | Idealife Ins Co | CT | 19,697,014.00 | 4,928,905.00 | 2,500,000.00 | 0 | 12,268,109.00 |
| 64580 | Illinois Mut Life Ins Co | IL | 1,289,064,746.00 | 1,144,854,183.00 | 0 | 0 | 144,210,563.00 |

| Non-Domestic Life Insurers | | | | | | | |
|----------------------------|--------------------------------------|--------------|--------------------|--------------------|----------------------|-------------------|-------------------|
| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
| 64602 | Independence Life & Ann Co | DE | 128,478,108.00 | 64,292,045.00 | 2,500,000.00 | 0 | 61,686,063.00 |
| 81779 | Individual Assur Co Life Hlth & Acc | MO | 19,340,266.00 | 14,571,225.00 | 2,500,000.00 | 0 | 2,269,041.00 |
| 14406 | Industrial Alliance Ins & Fin Serv I | TX | 221,298,617.00 | 137,920,159.00 | 0 | 0 | 83,378,458.00 |
| 86509 | Ing Life Ins & Ann Co | CT | 78,660,052,048.00 | 76,738,238,723.00 | 2,750,000.00 | 0 | 1,919,063,325.00 |
| 80942 | ING USA Ann & Life Ins Co | IA | 68,101,419,480.00 | 65,927,323,773.00 | 2,500,000.00 | 0 | 2,171,595,707.00 |
| 74780 | Integrity Life Ins Co | OH | 5,988,264,089.00 | 5,388,573,272.00 | 3,000,000.00 | 0 | 596,690,817.00 |
| 85189 | Investors Consolidated Ins Co | NH | 15,332,099.00 | 7,901,180.00 | 2,500,000.00 | 0 | 4,930,919.00 |
| 64904 | Investors Heritage Life Ins Co | KY | 457,940,341.00 | 437,361,200.00 | 1,500,000.00 | 0 | 19,079,141.00 |
| 64939 | Investors Ins Corp | DE | 141,015,384.00 | 107,029,625.00 | 2,550,000.00 | 0 | 31,435,759.00 |
| 63487 | Investors Life Ins Co N Amer | TX | 691,702,846.00 | 645,967,625.00 | 2,550,000.00 | 0 | 43,185,221.00 |
| 65056 | Jackson Natl Life Ins Co | MI | 136,820,411,122.00 | 132,524,253,162.00 | 13,800,000.00 | 0 | 4,282,357,960.00 |
| 64017 | Jefferson Natl Life Ins Co | TX | 2,258,985,434.00 | 2,217,509,505.00 | 5,009,112.00 | 0 | 36,466,817.00 |
| 89958 | JMIC Life Ins Co | FL | 11,168,568.00 | 2,777,595.00 | 2,500,000.00 | 0 | 5,890,973.00 |
| 65080 | John Alden Life Ins Co | WI | 410,726,789.00 | 328,137,958.00 | 2,600,000.00 | 0 | 79,988,831.00 |
| 93610 | John Hancock Life & Hlth Ins Co | MA | 10,039,510,749.00 | 9,374,659,675.00 | 10,955,800.00 | 0 | 653,895,274.00 |
| 65838 | John Hancock Life Ins Co (USA) | MI | 227,142,176,161.00 | 221,348,041,009.00 | 4,728,939.00 | 100,000.00 | 5,789,306,213.00 |
| 65110 | Kanawha Ins Co | SC | 1,456,802,698.00 | 1,201,307,131.00 | 4,624,469.00 | 0 | 250,871,098.00 |
| 65129 | Kansas City Life Ins Co | MO | 3,317,629,381.00 | 2,990,185,119.00 | 23,120,850.00 | 0 | 304,323,411.00 |
| 65242 | Lafayette Life Ins Co | OH | 3,322,052,611.00 | 3,161,322,430.00 | 2,500,000.00 | 0 | 158,230,181.00 |
| 82252 | Landmark Life Ins Co | TX | 43,871,593.00 | 39,274,114.00 | 1,500,000.00 | 0 | 3,097,479.00 |
| 68543 | Liberty Bankers Life Ins Co | OK | 951,988,414.00 | 791,518,177.00 | 2,500,000.00 | 0 | 157,970,237.00 |
| 65315 | Liberty Life Assur Co Of Boston | NH | 12,403,179,525.00 | 11,714,541,379.00 | 2,500,000.00 | 0 | 686,138,146.00 |
| 65331 | Liberty Natl Life Ins Co | NE | 7,102,577,759.00 | 6,510,405,796.00 | 41,060,708.00 | 1,330,000.00 | 549,781,255.00 |
| 65498 | Life Ins Co Of N Amer | PA | 6,089,359,206.00 | 5,204,985,732.00 | 2,500,000.00 | 0 | 881,873,474.00 |
| 65528 | Life Ins Co Of The Southwest | TX | 10,952,026,727.00 | 10,326,794,483.00 | 3,000,000.00 | 0 | 622,232,244.00 |
| 97691 | Life Of The South Ins Co | GA | 72,180,551.00 | 56,934,377.00 | 2,500,000.00 | 0 | 12,746,176.00 |
| 91898 | Lifecare Assur Co | AZ | 1,596,650,460.00 | 1,515,840,312.00 | 2,500,000.00 | 0 | 78,310,149.00 |
| 77720 | LifeSecure Ins Co | MI | 174,904,319.00 | 151,133,097.00 | 2,500,017.00 | 0 | 21,271,205.00 |
| 99724 | LifeShield Natl Ins Co | OK | 62,741,363.00 | 43,378,814.00 | 2,500,000.00 | 0 | 16,862,549.00 |
| 65595 | Lincoln Benefit Life Co | NE | 2,008,920,941.00 | 1,684,978,118.00 | 2,500,000.00 | 0 | 321,442,823.00 |
| 65927 | Lincoln Heritage Life Ins Co | IL | 692,822,441.00 | 586,803,231.00 | 2,500,000.00 | 0 | 103,519,210.00 |
| 62057 | Lincoln Life & Ann Co of NY | NY | 10,925,489,739.00 | 10,277,092,962.00 | 2,640,000.00 | 0 | 645,756,777.00 |
| 65676 | Lincoln Natl Life Ins Co | IN | 180,025,470,878.00 | 173,625,890,034.00 | 25,000,000.00 | 0 | 6,374,580,844.00 |
| 76694 | London Life Reins Co | PA | 424,557,412.00 | 357,337,759.00 | 14,000,000.00 | 0 | 53,219,653.00 |
| 68446 | Longevity Ins Co | TX | 8,598,458.00 | 742,485.00 | 2,792,306.00 | 0 | 5,063,667.00 |
| 65722 | Loyal Amer Life Ins Co | OH | 283,319,643.00 | 198,007,712.00 | 5,640,000.00 | 0 | 79,671,931.00 |
| 65781 | Madison Natl Life Ins Co Inc. | WI | 689,695,023.00 | 617,390,666.00 | 3,600,000.00 | 0 | 68,704,357.00 |
| 65870 | Manhattan Life Ins Co | NY | 320,816,059.00 | 281,396,490.00 | 6,683,248.00 | 0 | 32,736,321.00 |
| 67083 | Manhattan Natl Life Ins Co | IL | 188,760,839.00 | 176,961,865.00 | 2,500,000.00 | 0 | 9,298,974.00 |
| 71072 | Marquette Natl Life Ins Co | TX | 6,670,775.00 | 1,103,817.00 | 2,500,000.00 | 0 | 3,066,958.00 |
| 65935 | Massachusetts Mut Life Ins Co | MA | 155,648,727,921.00 | 142,961,844,283.00 | 0 | 0 | 12,686,883,638.00 |
| 69515 | Medamerica Ins Co | PA | 733,679,958.00 | 705,026,351.00 | 9,764,892.00 | 0 | 18,888,715.00 |
| 74322 | Medical Benefits Mut Life Ins Co | OH | 24,584,865.00 | 10,065,586.00 | 0 | 0 | 14,579,280.00 |
| 31119 | Medico Ins Co | NE | 55,131,094.00 | 23,585,288.00 | 5,000,000.00 | 0 | 26,545,806.00 |
| 97055 | Mega Life & Hlth Ins Co The | OK | 289,454,680.00 | 198,555,994.00 | 2,500,000.00 | 0 | 88,398,686.00 |
| 86126 | Members Life Ins Co | IA | 19,804,319.00 | 2,809,735.00 | 5,000,000.00 | 0 | 11,994,585.00 |
| 65951 | Merit Life Ins Co | IN | 549,045,633.00 | 303,598,963.00 | 2,500,000.00 | 0 | 242,946,670.00 |
| 87726 | Metlife Ins Co of CT | CT | 63,750,259,793.00 | 58,419,266,213.00 | 86,488,292.00 | 0 | 5,244,505,288.00 |
| 93513 | MetLife Investors Ins Co | MO | 13,973,005,238.00 | 13,269,109,988.00 | 5,798,892.00 | 0 | 698,096,358.00 |
| 61050 | MetLife Investors USA Ins Co | DE | 85,985,966,266.00 | 84,260,885,956.00 | 2,300,000.00 | 200,000.00 | 1,722,580,310.00 |
| 65978 | Metropolitan Life Ins Co | NY | 360,500,954,313.00 | 346,206,108,215.00 | 4,944,667.00 | 0 | 14,289,901,431.00 |
| 97136 | Metropolitan Tower Life Ins Co | DE | 5,055,587,468.00 | 4,274,239,313.00 | 2,500,000.00 | 0 | 778,848,155.00 |
| 66087 | Mid West Natl Life Ins Co Of TN | TX | 103,949,889.00 | 47,366,544.00 | 2,500,000.00 | 0 | 54,083,345.00 |
| 66044 | Midland Natl Life Ins Co | IA | 32,851,272,210.00 | 30,726,946,077.00 | 2,549,439.00 | 0 | 2,121,776,694.00 |
| 66109 | Midwestern United Life Ins Co | IN | 242,107,858.00 | 122,038,428.00 | 2,500,000.00 | 0 | 117,569,430.00 |
| 66168 | Minnesota Life Ins Co | MN | 28,414,957,859.00 | 26,233,128,662.00 | 5,000,000.00 | 0 | 2,176,829,196.00 |
| 70416 | MML Bay State Life Ins Co | CT | 4,489,157,158.00 | 4,292,929,657.00 | 2,500,200.00 | 0 | 193,727,301.00 |
| 66265 | Monarch Life Ins Co | MA | 753,487,745.00 | 748,459,158.00 | 6,007,730.00 | 0 | -979,145.00 |
| 81442 | Monitor Life Ins Co Of NY | NY | 15,248,245.00 | 7,767,927.00 | 1,100,000.00 | 0 | 6,380,318.00 |
| 66281 | Monumental Life Ins Co | IA | 31,057,181,691.00 | 30,245,861,473.00 | 10,137,150.00 | 0 | 801,183,068.00 |
| 66370 | Mony Life Ins Co | NY | 8,441,060,278.00 | 7,821,496,462.00 | 2,500,000.00 | 0 | 617,063,816.00 |
| 78077 | Mony Life Ins Co Of Amer | AZ | 3,935,955,401.00 | 3,654,025,968.00 | 2,500,000.00 | 0 | 279,429,433.00 |
| 66311 | Motorists Life Ins Co | OH | 458,483,624.00 | 402,331,669.00 | 1,200,000.00 | 0 | 54,951,955.00 |
| 66427 | MTL Ins Co | IL | 1,780,808,051.00 | 1,691,249,911.00 | 2,500,000.00 | 0 | 87,058,140.00 |
| 66346 | Munich Amer Reassur Co | GA | 6,363,847,668.00 | 5,553,080,635.00 | 6,000,000.00 | 0 | 804,767,033.00 |
| 88668 | Mutual Of Amer Life Ins Co | NY | 14,643,756,855.00 | 13,735,844,982.00 | 0 | 0 | 907,911,873.00 |
| 71412 | Mutual Of Omaha Ins Co | NE | 5,549,777,861.00 | 3,143,752,143.00 | 0 | 0 | 2,406,025,718.00 |
| 61409 | National Benefit Life Ins Co | NY | 489,127,195.00 | 313,177,504.00 | 2,500,000.00 | 0 | 173,449,691.00 |

| Non-Domestic Life Insurers | | | | | | | |
|----------------------------|--------------------------------------|--------------|--------------------|--------------------|----------------------|-------------------|-------------------|
| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
| 66583 | National Guardian Life Ins Co | WI | 2,532,783,821.00 | 2,336,420,289.00 | 0 | 0 | 196,363,532.00 |
| 82538 | National Hlth Ins Co | TX | 10,846,204.00 | 2,212,766.00 | 2,270,963.00 | 230,000.00 | 6,132,475.00 |
| 66680 | National Life Ins Co | VT | 8,855,824,613.00 | 7,568,768,498.00 | 2,500,000.00 | 0 | 1,284,556,116.00 |
| 87963 | National Teachers Assoc Life Ins Co | TX | 347,209,627.00 | 280,061,954.00 | 2,500,000.00 | 0 | 64,647,672.00 |
| 66850 | National Western Life Ins Co | CO | 9,164,763,018.00 | 8,159,996,857.00 | 3,634,763.00 | 0 | 1,001,131,398.00 |
| 92657 | Nationwide Life & Ann Ins Co | OH | 6,243,320,954.00 | 5,932,325,808.00 | 2,640,000.00 | 0 | 308,355,146.00 |
| 66869 | Nationwide Life Ins Co | OH | 106,577,543,255.00 | 102,740,909,342.00 | 3,814,779.00 | 0 | 3,832,819,134.00 |
| 91626 | New England Life Ins Co | MA | 10,601,354,933.00 | 10,062,718,547.00 | 2,500,000.00 | 0 | 536,136,386.00 |
| 78743 | New Era Life Ins Co | TX | 352,151,854.00 | 300,105,941.00 | 2,500,000.00 | 0 | 49,545,913.00 |
| 91596 | New York Life Ins & Ann Corp | DE | 109,510,240,524.00 | 103,111,603,356.00 | 25,000,000.00 | 0 | 6,373,637,168.00 |
| 66915 | New York Life Ins Co | NY | 134,726,848,122.00 | 118,158,309,783.00 | 0 | 0 | 16,568,538,339.00 |
| 81264 | Nippon Life Ins Co Of Amer | IA | 213,665,355.00 | 79,062,821.00 | 3,600,000.00 | 0 | 131,002,534.00 |
| 66974 | North Amer Co Life & Hlth Ins | IA | 13,018,692,594.00 | 12,041,317,784.00 | 2,500,000.00 | 0 | 974,874,810.00 |
| 69000 | Northwestern Long Term Care Ins Co | WI | 1,861,552,902.00 | 1,586,835,624.00 | 2,500,000.00 | 0 | 272,217,278.00 |
| 67091 | Northwestern Mut Life Ins Co | WI | 200,945,403,906.00 | 184,769,630,895.00 | 0 | 0 | 16,175,773,011.00 |
| 81353 | NYLife Ins Co Of AZ | AZ | 197,130,101.00 | 138,112,041.00 | 2,500,000.00 | 0 | 56,518,060.00 |
| 67148 | Occidental Life Ins Co Of NC | TX | 246,878,345.00 | 218,915,927.00 | 2,500,000.00 | 0 | 25,462,418.00 |
| 89206 | Ohio Natl Life Assur Corp | OH | 3,315,253,786.00 | 2,997,854,278.00 | 9,600,005.00 | 0 | 307,799,505.00 |
| 67172 | Ohio Natl Life Ins Co | OH | 21,631,247,430.00 | 20,582,931,858.00 | 10,000,000.00 | 0 | 1,038,315,575.00 |
| 67180 | Ohio State Life Ins Co | TX | 13,339,335.00 | 3,489,611.00 | 2,500,000.00 | 0 | 7,349,724.00 |
| 67199 | Old Amer Ins Co | MO | 242,973,952.00 | 222,998,970.00 | 3,036,850.00 | 963,150.00 | 15,974,986.00 |
| 67261 | Old Republic Life Ins Co | IL | 138,392,065.00 | 97,756,281.00 | 2,500,000.00 | 0 | 38,135,784.00 |
| 76007 | Old United Life Ins Co | AZ | 82,341,783.00 | 38,446,165.00 | 2,500,000.00 | 0 | 41,395,619.00 |
| 13100 | Omaha Ins Co | NE | 19,948,310.00 | 3,689,280.00 | 2,000,000.00 | 0 | 14,259,030.00 |
| 76112 | Oxford Life Ins Co | AZ | 968,609,994.00 | 830,952,272.00 | 2,500,000.00 | 0 | 135,157,722.00 |
| 97268 | Pacific Life & Ann Co | AZ | 5,329,839,965.00 | 4,841,273,279.00 | 2,900,000.00 | 0 | 485,666,686.00 |
| 67466 | Pacific Life Ins Co | NE | 101,000,915,366.00 | 94,825,814,119.00 | 30,000,000.00 | 0 | 6,145,101,247.00 |
| 70785 | Pacificare Life & Hlth Ins Co | IN | 622,171,603.00 | 40,183,400.00 | 3,000,000.00 | 0 | 578,988,203.00 |
| 93459 | Pan Amer Assur Co | LA | 21,454,972.00 | 5,259,591.00 | 2,500,000.00 | 0 | 13,695,380.00 |
| 67539 | Pan Amer Life Ins Co | LA | 1,444,407,080.00 | 1,217,843,370.00 | 5,000,000.00 | 0 | 221,563,710.00 |
| 60003 | Park Avenue Life Ins Co | DE | 309,919,513.00 | 252,243,461.00 | 2,500,000.00 | 0 | 55,176,051.00 |
| 71099 | Parker Centennial Assur Co | WI | 81,187,575.00 | 35,442,438.00 | 2,500,000.00 | 0 | 43,245,137.00 |
| 67598 | Paul Revere Life Ins Co | MA | 4,458,163,857.00 | 4,089,880,401.00 | 9,800,000.00 | 0 | 358,483,456.00 |
| 67601 | Paul Revere Variable Ann Ins Co | MA | 53,552,782.00 | 15,069,707.00 | 2,500,000.00 | 0 | 35,983,075.00 |
| 93262 | Penn Ins & Ann Co | DE | 2,026,968,321.00 | 1,836,541,305.00 | 2,500,000.00 | 0 | 187,927,016.00 |
| 67644 | Penn Mut Life Ins Co | PA | 14,330,715,400.00 | 12,835,324,602.00 | 0 | 0 | 1,495,390,798.00 |
| 85561 | Perico Life Ins Co | DE | 55,174,530.00 | 5,093,651.00 | 2,500,000.00 | 0 | 47,580,879.00 |
| 90247 | Pharmacists Life Ins Co | IA | 83,297,142.00 | 77,368,726.00 | 2,500,000.00 | 0 | 3,428,416.00 |
| 67784 | Philadelphia Amer Life Ins Co | TX | 197,617,731.00 | 171,518,141.00 | 3,000,000.00 | 0 | 23,099,590.00 |
| 60232 | Philadelphia Financial Life Assur Co | PA | 4,156,094,596.00 | 4,137,744,114.00 | 2,774,999.00 | 0 | 15,575,483.00 |
| 93548 | PHL Variable Ins Co | CT | 5,657,079,869.00 | 5,343,615,678.00 | 2,500,000.00 | 0 | 310,964,191.00 |
| 93734 | Phoenix Life & Ann Co | CT | 48,203,894.00 | 24,086,077.00 | 2,500,000.00 | 0 | 21,617,817.00 |
| 67814 | Phoenix Life Ins Co | NY | 13,837,170,968.00 | 13,043,549,208.00 | 10,000,000.00 | 0 | 783,621,760.00 |
| 72125 | Physicians Life Ins Co | NE | 1,284,977,580.00 | 1,169,139,668.00 | 2,505,000.00 | 0 | 113,332,912.00 |
| 80578 | Physicians Mut Ins Co | NE | 1,829,659,460.00 | 963,551,729.00 | 0 | 0 | 866,107,731.00 |
| 67873 | Pioneer Amer Ins Co | TX | 34,812,774.00 | 30,025,991.00 | 2,500,000.00 | 0 | 2,286,783.00 |
| 67911 | Pioneer Mut Life Ins Co | ND | 492,207,698.00 | 451,062,951.00 | 3,000,000.00 | 0 | 38,144,747.00 |
| 67946 | Pioneer Security Life Ins Co | TX | 89,597,585.00 | 16,536,445.00 | 2,500,000.00 | 0 | 70,561,140.00 |
| 97152 | Plateau Ins Co | TN | 26,377,283.00 | 14,462,652.00 | 2,500,000.00 | 0 | 9,414,631.00 |
| 68039 | Presidential Life Ins Co | NY | 3,454,840,557.00 | 3,239,315,011.00 | 2,500,875.00 | 0 | 213,024,671.00 |
| 62200 | Presidential Life Ins Co USA | DE | 5,735,228.00 | 184,985.00 | 2,500,000.00 | 0 | 3,050,243.00 |
| 65919 | Primerica Life Ins Co | MA | 1,569,720,291.00 | 899,286,536.00 | 2,500,000.00 | 0 | 667,933,755.00 |
| 61271 | Principal Life Ins Co | IA | 130,020,070,246.00 | 126,075,763,518.00 | 2,500,000.00 | 0 | 3,941,806,728.00 |
| 71161 | Principal Natl Life Ins Co | IA | 84,920,031.00 | 14,147,891.00 | 2,500,000.00 | 0 | 68,272,141.00 |
| 68047 | Professional Ins Co | TX | 108,575,994.00 | 79,954,627.00 | 2,500,000.00 | 0 | 26,121,367.00 |
| 88536 | Protective Life & Annuity Ins Co | AL | 2,133,905,047.00 | 1,927,555,853.00 | 2,500,000.00 | 2,000.00 | 203,847,194.00 |
| 68136 | Protective Life Ins Co | TN | 36,355,340,886.00 | 33,371,461,031.00 | 5,000,000.00 | 0 | 2,978,879,855.00 |
| 67903 | Provident Amer Life & Hlth Ins Co | OH | 23,621,177.00 | 3,283,719.00 | 2,500,000.00 | 0 | 17,837,458.00 |
| 68195 | Provident Life & Accident Ins Co | TN | 8,452,041,066.00 | 7,809,284,060.00 | 43,501,205.00 | 0 | 599,255,800.00 |
| 79227 | Pruco Life Ins Co | AZ | 81,001,994,356.00 | 78,791,416,323.00 | 2,500,000.00 | 0 | 2,208,078,033.00 |
| 86630 | Prudential Ann Life Assur Corp | CT | 49,555,904,172.00 | 49,108,214,011.00 | 2,500,000.00 | 0 | 445,190,161.00 |
| 68241 | Prudential Ins Co Of Amer | NJ | 285,087,048,709.00 | 276,388,166,983.00 | 2,500,000.00 | 0 | 8,696,381,726.00 |
| 93629 | Prudential Retirement Ins & Ann Co | CT | 69,265,265,484.00 | 68,193,245,509.00 | 2,500,000.00 | 0 | 1,069,519,975.00 |
| 86357 | Reliable Life Ins Co | MO | 20,908,743.00 | 8,020,160.00 | 4,000,000.00 | 0 | 8,888,583.00 |
| 68381 | Reliance Standard Life Ins Co | IL | 5,186,942,148.00 | 4,625,408,600.00 | 6,003,113.00 | 50,000,000.00 | 505,530,435.00 |
| 67105 | Reliastar Life Ins Co | MN | 21,526,134,646.00 | 19,241,487,449.00 | 2,500,000.00 | 100,000.00 | 2,282,047,197.00 |
| 61360 | Reliastar Life Ins Co Of NY | NY | 3,232,374,805.00 | 2,891,756,805.00 | 2,755,726.00 | 0 | 337,862,274.00 |
| 68462 | Reserve Natl Ins Co | OK | 115,973,015.00 | 57,567,290.00 | 2,572,500.00 | 0 | 55,833,225.00 |

| Non-Domestic Life Insurers | | | | | | | |
|----------------------------|-------------------------------------|--------------|--------------------|--------------------|----------------------|-------------------|-------------------|
| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
| 61506 | Resource Life Ins Co | IL | 28,978,631.00 | 15,924,560.00 | 2,500,000.00 | 0 | 10,554,071.00 |
| 93572 | RGA Reins Co | MO | 22,835,086,454.00 | 21,190,497,058.00 | 2,500,000.00 | 0 | 1,642,089,397.00 |
| 65005 | RiverSource Life Ins Co | MN | 96,669,081,788.00 | 93,556,460,668.00 | 3,000,000.00 | 0 | 3,109,621,120.00 |
| 60183 | S USA Life Ins Co Inc. | AZ | 13,270,604.00 | 5,174,251.00 | 3,511,000.00 | 0 | 4,585,353.00 |
| 60445 | Sagicor Life Ins Co | TX | 1,099,904,338.00 | 1,039,816,417.00 | 2,500,000.00 | 0 | 57,587,921.00 |
| 64688 | SCOR Global Life Amer Reins Co | DE | 1,388,197,611.00 | 1,153,130,961.00 | 2,677,500.00 | 0 | 232,389,150.00 |
| 87017 | Scor Global Life Re Ins Co of TX | TX | 480,298,025.00 | 429,574,674.00 | 5,002,500.00 | 0 | 45,720,851.00 |
| 90670 | Scottish Re Life Corp | DE | 372,500,652.00 | 345,998,274.00 | 5,330,000.00 | 0 | 21,172,378.00 |
| 87572 | Scottish Re Us Inc. | DE | 1,556,870,197.00 | 1,363,382,001.00 | 3,600,000.00 | 0 | 189,888,196.00 |
| 69914 | Sears Life Ins Co | TX | 46,756,387.00 | 26,127,378.00 | 2,500,000.00 | 0 | 18,129,009.00 |
| 93742 | Securian Life Ins Co | MN | 190,102,930.00 | 55,228,547.00 | 2,500,000.00 | 0 | 132,374,383.00 |
| 94072 | Securitas Financial Life Ins Co | NC | 5,560,232.00 | 131,744.00 | 2,000,000.00 | 0 | 3,428,488.00 |
| 68675 | Security Benefit Life Ins Co | KS | 15,392,594,076.00 | 14,618,627,337.00 | 7,000,130.00 | 0 | 766,966,609.00 |
| 68721 | Security Life Ins Co Of Amer | MN | 79,072,643.00 | 57,461,286.00 | 2,500,000.00 | 0 | 19,111,354.00 |
| 68713 | Security Life Of Denver Ins Co | CO | 16,427,380,563.00 | 14,967,507,170.00 | 2,880,000.00 | 0 | 1,456,993,393.00 |
| 68772 | Security Mut Life Ins Co Of NY | NY | 2,624,983,288.00 | 2,504,903,382.00 | 0 | 0 | 120,079,906.00 |
| 63541 | Seechange Hlth Ins Co | CA | 22,301,472.00 | 16,301,472.00 | 3,000,000.00 | 0 | 3,000,000.00 |
| 76325 | Senior Hlth Ins Co of PA | PA | 3,080,745,346.00 | 2,975,278,318.00 | 2,500,005.00 | 5,000,000.00 | 97,967,023.00 |
| 78662 | Senior Life Ins Co | GA | 43,775,491.00 | 34,604,002.00 | 2,506,451.00 | 0 | 6,665,038.00 |
| 68810 | Sentry Life Ins Co | WI | 4,364,894,534.00 | 4,095,064,586.00 | 3,161,780.00 | 0 | 266,668,168.00 |
| 97241 | Settlers Life Ins Co | WI | 378,289,825.00 | 328,733,863.00 | 27,013,030.00 | 0 | 22,542,932.00 |
| 68845 | Shenandoah Life Ins Co | VA | 1,379,868,229.00 | 1,292,696,254.00 | 2,500,000.00 | 0 | 84,671,975.00 |
| 71420 | Sierra Hlth & Life Ins Co Inc. | CA | 133,635,833.00 | 68,112,428.00 | 3,600,000.00 | 0 | 61,923,406.00 |
| 69019 | Standard Ins Co | OR | 17,250,279,968.00 | 16,060,014,389.00 | 423,838,694.00 | 0 | 766,426,885.00 |
| 86355 | Standard Life & Accident Ins Co | TX | 527,782,397.00 | 271,966,622.00 | 3,000,000.00 | 0 | 252,815,775.00 |
| 69078 | Standard Security Life Ins Co Of NY | NY | 239,503,850.00 | 123,222,124.00 | 2,586,845.00 | 0 | 113,694,881.00 |
| 68985 | Starmount Life Ins Co | LA | 45,317,596.00 | 25,789,145.00 | 3,000,000.00 | 0 | 16,528,451.00 |
| 94498 | State Farm Hlth Ins Co | IL | 8,400,095.00 | 34,586.00 | 2,500,000.00 | 0 | 5,865,509.00 |
| 69108 | State Farm Life Ins Co | IL | 56,865,393,399.00 | 49,327,151,614.00 | 3,000,000.00 | 0 | 7,535,241,785.00 |
| 69116 | State Life Ins Co | IN | 4,597,488,459.00 | 4,291,302,222.00 | 3,000,000.00 | 0 | 303,186,237.00 |
| 69132 | State Mut Ins Co | GA | 297,975,025.00 | 268,601,860.00 | 0 | 0 | 29,373,165.00 |
| 89184 | Sterling Investors Life Ins Co | GA | 17,123,756.00 | 10,654,501.00 | 2,500,000.00 | 0 | 3,969,256.00 |
| 65021 | Stonebridge Life Ins Co | VT | 1,676,907,988.00 | 1,563,162,116.00 | 2,500,000.00 | 0 | 111,245,872.00 |
| 80926 | Sun Life & Hlth Ins Co | CT | 64,634,399.00 | 16,580,382.00 | 3,000,000.00 | 0 | 45,054,017.00 |
| 79065 | Sun Life Assur Co Of Canada US | DE | 42,526,371,022.00 | 41,290,516,993.00 | 6,437,000.00 | 0 | 1,229,417,029.00 |
| 69272 | Sunset Life Ins Co Of Amer | MO | 368,116,770.00 | 335,479,717.00 | 5,320,000.00 | 0 | 27,317,056.00 |
| 69310 | Surety Life Ins Co | NE | 13,830,267.00 | 1,246,044.00 | 2,500,000.00 | 0 | 10,084,224.00 |
| 82627 | Swiss Re Life & Hlth Amer Inc. | CT | 9,138,930,035.00 | 7,953,601,405.00 | 4,000,000.00 | 0 | 1,181,328,630.00 |
| 68608 | Symetra Life Ins Co | WA | 25,467,845,135.00 | 23,555,225,822.00 | 5,000,000.00 | 0 | 1,907,619,313.00 |
| 90581 | Symetra Natl Life Ins Co | WA | 16,618,186.00 | 7,109,010.00 | 2,500,000.00 | 0 | 7,009,176.00 |
| 69345 | Teachers Ins & Ann Assoc Of Amer | NY | 237,037,712,063.00 | 207,728,732,440.00 | 2,500,000.00 | 0 | 29,306,479,623.00 |
| 69353 | Teachers Protective Mut Life Ins Co | PA | 63,177,374.00 | 56,915,318.00 | 0 | 0 | 6,262,056.00 |
| 69396 | Texas Life Ins Co | TX | 878,383,840.00 | 808,737,577.00 | 3,177,360.00 | 0 | 66,468,903.00 |
| 70435 | The Savings Bank Life Ins Co Of MA | MA | 2,406,465,187.00 | 2,203,668,453.00 | 2,700,708.00 | 0 | 200,096,026.00 |
| 97721 | Thrivent Life Ins Co | MN | 3,283,786,832.00 | 3,115,966,981.00 | 5,000,000.00 | 0 | 162,819,851.00 |
| 60142 | TIAA Cref Life Ins Co | NY | 5,656,326,641.00 | 5,243,395,714.00 | 2,500,000.00 | 0 | 410,430,927.00 |
| 69477 | Time Ins Co | WI | 645,369,685.00 | 439,617,747.00 | 2,500,000.00 | 0 | 203,251,938.00 |
| 69566 | Trans World Assur Co | CA | 346,344,436.00 | 273,128,747.00 | 2,500,002.00 | 0 | 70,715,687.00 |
| 79022 | Transamerica Advisors Life Ins Co | AR | 10,031,805,127.00 | 9,395,646,899.00 | 2,500,000.00 | 0 | 633,658,228.00 |
| 70688 | Transamerica Financial Life Ins Co | NY | 26,958,733,787.00 | 26,122,718,589.00 | 2,058,250.00 | 441,750.00 | 833,515,198.00 |
| 86231 | Transamerica Life Ins Co | IA | 105,497,250,961.00 | 100,026,687,947.00 | 6,761,900.00 | 1,596,540.00 | 5,462,204,574.00 |
| 92525 | TruAssure Ins Co | IL | 5,732,226.00 | 362,953.00 | 1,985,000.00 | 0 | 3,384,272.00 |
| 61425 | Trustmark Ins Co | IL | 1,320,021,623.00 | 1,053,503,622.00 | 2,500,000.00 | 0 | 264,018,001.00 |
| 62863 | Trustmark Life Ins Co | IL | 367,775,791.00 | 201,936,428.00 | 2,500,000.00 | 0 | 163,339,363.00 |
| 67423 | UBS Life Ins Co USA | CA | 44,512,669.00 | 3,055,126.00 | 2,500,000.00 | 0 | 38,957,543.00 |
| 86371 | Ullico Life Ins Co | TX | 12,369,016.00 | 792,978.00 | 5,682,300.00 | 0 | 5,893,738.00 |
| 80314 | Unicare Life & Hlth Ins Co | IN | 554,200,163.00 | 395,368,810.00 | 3,000,000.00 | 0 | 155,831,353.00 |
| 11121 | Unified Life Ins Co | TX | 170,599,885.00 | 150,239,632.00 | 1,750,000.00 | 750,000.00 | 17,860,253.00 |
| 91529 | Unimerica Ins Co | WI | 326,579,082.00 | 173,381,373.00 | 2,600,000.00 | 0 | 150,597,709.00 |
| 69701 | Union Bankers Ins Co | TX | 310,530,930.00 | 264,927,110.00 | 2,668,002.00 | 0 | 42,935,818.00 |
| 80837 | Union Central Life Ins Co | NE | 7,058,947,333.00 | 6,566,744,548.00 | 2,500,000.00 | 0 | 489,702,785.00 |
| 62596 | Union Fidelity Life Ins Co | KS | 19,585,344,071.00 | 19,025,203,561.00 | 2,903,775.00 | 0 | 557,236,733.00 |
| 69744 | Union Labor Life Ins Co | MD | 2,905,907,751.00 | 2,809,030,776.00 | 3,578,700.00 | 0 | 93,298,275.00 |
| 70408 | Union Security Ins Co | KS | 5,015,492,121.00 | 4,576,644,057.00 | 5,000,000.00 | 0 | 433,848,064.00 |
| 92916 | United Amer Ins Co | NE | 1,722,783,520.00 | 1,466,679,254.00 | 3,000,000.00 | 0 | 253,104,266.00 |
| 65269 | United Benefit Life Ins Co | OH | 3,178,254.00 | 58,004.00 | 1,500,000.00 | 0 | 1,620,250.00 |
| 87645 | United Fidelity Life Ins Co | TX | 730,098,556.00 | 333,199,464.00 | 4,000,000.00 | 0 | 392,899,092.00 |
| 69922 | United Home Life Ins Co | IN | 71,620,586.00 | 53,939,055.00 | 2,503,247.00 | 0 | 15,178,285.00 |

| Non-Domestic Life Insurers | | | | | | | |
|----------------------------|-------------------------------------|--------------|-----------------------------|-----------------------------|-------------------------|-----------------------|---------------------------|
| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
| 69930 | United Ins Co Of Amer | IL | 3,550,267,089.00 | 3,086,193,324.00 | 10,152,088.00 | 0 | 453,921,677.00 |
| 69973 | United Life Ins Co | IA | 1,675,711,474.00 | 1,516,991,269.00 | 5,265,000.00 | 0 | 153,455,205.00 |
| 92703 | United Natl Life Ins Co Of Amer | IL | 11,363,212.00 | 8,200,536.00 | 1,000,000.00 | 0 | 2,162,676.00 |
| 69868 | United Of Omaha Life Ins Co | NE | 16,698,149,290.00 | 15,670,972,917.00 | 9,000,000.00 | 0 | 1,018,176,373.00 |
| 42129 | United Security Assur Co Of PA | PA | 142,876,080.00 | 126,804,192.00 | 2,500,000.00 | 0 | 13,571,888.00 |
| 70106 | United States Life Ins Co In NYC | NY | 24,541,643,540.00 | 22,663,318,365.00 | 3,961,316.00 | 0 | 1,874,363,859.00 |
| 63479 | United Teacher Assoc Ins Co | TX | 839,252,481.00 | 791,368,574.00 | 2,500,005.00 | 0 | 45,383,902.00 |
| 72850 | United World Life Ins Co | NE | 103,050,926.00 | 55,749,145.00 | 2,530,000.00 | 0 | 44,771,781.00 |
| 79413 | UnitedHealthcare Ins Co | CT | 14,118,278,776.00 | 9,406,393,266.00 | 3,000,000.00 | 0 | 4,708,885,510.00 |
| 63819 | Unity Financial Life Ins Co | OH | 146,771,043.00 | 135,800,527.00 | 2,524,500.00 | 0 | 8,446,016.00 |
| 70130 | Universal Guar Life Ins Co | OH | 360,577,897.00 | 328,334,808.00 | 2,000,000.00 | 0 | 30,243,089.00 |
| 70173 | Universal Underwriters Life Ins Co | KS | 150,349,091.00 | 129,950,676.00 | 2,500,000.00 | 0 | 17,898,415.00 |
| 62235 | Unum Life Ins Co Of Amer | ME | 18,879,795,078.00 | 17,306,262,407.00 | 5,000,000.00 | 0 | 1,568,532,672.00 |
| 80705 | US Br Great West Life Assur Co | MI | 86,729,745.00 | 63,870,780.00 | 0 | 0 | 22,858,965.00 |
| 80802 | US Br Sun Life Assur Co of Canada | MI | 17,403,404,661.00 | 16,365,835,728.00 | 0 | 0 | 1,037,568,933.00 |
| 80659 | US Business of Canada Life Assur Co | MI | 4,766,671,266.00 | 4,601,488,273.00 | 0 | 0 | 165,182,993.00 |
| 84530 | US Financial Life Ins Co | OH | 628,907,455.00 | 565,749,243.00 | 4,050,000.00 | 0 | 59,108,212.00 |
| 72613 | USAA Direct Life Ins Co | NE | 21,971,979.00 | 534,753.00 | 2,500,000.00 | 0 | 18,937,226.00 |
| 69663 | USAA Life Ins Co | TX | 19,647,069,853.00 | 17,812,771,786.00 | 2,500,000.00 | 95,000,000.00 | 1,736,798,067.00 |
| 94358 | USable Life | AR | 381,176,447.00 | 224,903,718.00 | 4,925,000.00 | 0 | 151,347,729.00 |
| 68632 | Vantis Life Ins Co | CT | 899,707,060.00 | 829,383,195.00 | 3,187,628.00 | 0 | 67,136,237.00 |
| 70238 | Variable Ann Life Ins Co | TX | 70,614,321,051.00 | 66,378,800,990.00 | 3,575,000.00 | 0 | 4,231,945,061.00 |
| 70319 | Washington Natl Ins Co | IN | 5,247,572,006.00 | 4,778,191,604.00 | 25,036,850.00 | 0 | 444,343,552.00 |
| 70335 | West Coast Life Ins Co | NE | 4,210,251,334.00 | 3,738,497,248.00 | 5,000,000.00 | 0 | 466,754,086.00 |
| 70483 | Western & Southern Life Ins Co | OH | 8,612,311,473.00 | 4,883,774,664.00 | 1,000,000.00 | 0 | 3,727,536,809.00 |
| 91413 | Western Reserve Life Assur Co of OH | OH | 8,600,826,766.00 | 8,281,591,592.00 | 2,500,000.00 | 0 | 316,735,174.00 |
| 92622 | Western Southern Life Assur Co | OH | 12,387,883,093.00 | 11,362,158,473.00 | 2,500,000.00 | 0 | 1,023,224,620.00 |
| 66133 | Wilton Reassur Co | MN | 3,259,987,275.00 | 2,832,797,417.00 | 2,500,000.00 | 0 | 424,689,858.00 |
| 60704 | Wilton Reassur Life Co of NY | NY | 883,962,538.00 | 765,640,054.00 | 2,502,500.00 | 0 | 115,819,979.00 |
| 79987 | World Corp Ins Co | NE | 24,645,546.00 | 853,743.00 | 5,446,696.00 | 0 | 18,345,107.00 |
| 70629 | World Ins Co | NE | 322,211,619.00 | 206,612,351.00 | 2,500,000.00 | 0 | 113,099,268.00 |
| 88080 | XL Life Ins & Ann Co | IL | 14,480,253.00 | 269,890.00 | 5,000,000.00 | 0 | 9,210,363.00 |
| 71323 | Zale Life Ins Co | AZ | 10,871,446.00 | 2,136,458.00 | 2,500,000.00 | 0 | 6,234,988.00 |
| 90557 | Zurich Amer Life Ins Co | IL | 12,767,356,282.00 | 12,598,756,487.00 | 2,500,000.00 | 0 | 166,099,795.00 |
| Totals | | | 5,524,502,107,631.00 | 5,165,375,714,667.00 | 2,507,896,171.00 | 209,831,481.00 | 356,408,665,321.00 |

| Grand Totals of All Life Insurers | | | | | | | |
|--|----------------|--------------------------|-----------------------------|----------------------|-----------------------|------------------------|----------|
| | # of Companies | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus | |
| Totals for Domestic Life Insurers | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Totals for Non-Domestic Life Insurers | 420 | 5,524,502,107,631 | 5,165,375,714,667.00 | 2,507,896,171 | 209,831,481.00 | 356,408,665,321 | |
| Grand Totals for All Life Insurers | 420 | 5,524,502,107,631 | 5,165,375,714,667.00 | 2,507,896,171 | 209,831,481.00 | 356,408,665,321 | |

Domestic Property Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|--|--------------------------------------|--------------|-------------------------|-------------------------|----------------------|-------------------|-----------------------|
| 12372 | BrickStreet Mut Ins Co | WV | 1,703,069,124.00 | 1,150,446,014.00 | 0 | 0 | 552,623,110.00 |
| 12611 | Farmers & Mechanics Fire & Cas Ins I | WV | 8,134,292.00 | 5,259,258.00 | 1,200,000.00 | 0 | 2,875,034.00 |
| 15342 | Farmers Home Fire Insurance Company | WV | 4,262,978.00 | 53,455.00 | 0 | 0 | 4,209,523.00 |
| 36315 | Farmers Mech Mut Fire Ins Of WV | WV | 51,072,569.00 | 15,106,305.00 | 0 | 0 | 35,966,264.00 |
| 40070 | Farmers Mut Ins Co | WV | 12,016,202.00 | 4,460,650.00 | 0 | 0 | 7,555,552.00 |
| 38504 | First Surety Corp | WV | 7,814,407.00 | 1,771,868.00 | 1,000,000.00 | 0 | 6,042,539.00 |
| 14281 | Inland Mut Ins Co | WV | 6,170,890.00 | 597,775.00 | 0 | 0 | 5,573,115.00 |
| 12779 | Mountaineer Freedom RRG Inc. | WV | 28,184,642.00 | 13,303,847.00 | 0 | 0 | 14,880,795.00 |
| 14656 | Municipal Mut Ins Co | WV | 31,424,166.00 | 11,045,552.00 | 0 | 0 | 20,378,613.00 |
| 11057 | Mutual Protective Association of WV | WV | 1,911,182.00 | 191,979.00 | 0 | 0 | 1,719,203.00 |
| 10904 | Pan Handle Farmers Mut Ins Co Of WV | WV | 3,838,950.00 | 1,858,614.00 | 0 | 0 | 1,980,336.00 |
| 11056 | Patrons Mutual Fire Insurance Co | WV | 607,689.00 | 478 | 0 | 0 | 670,211.00 |
| 11055 | Peoples Mutual Fire Insurance Co | WV | 1,167,070.00 | 107,110.00 | 0 | 0 | 1,059,960.00 |
| 15415 | Safe Ins Co | WV | 8,627,463.00 | 2,234,498.00 | 0 | 0 | 6,392,965.00 |
| 15431 | West Virginia Farmers Mut Ins Assoc | WV | 5,349,076.00 | 692,334.00 | 0 | 0 | 4,656,742.00 |
| 11972 | West Virginia Mut Ins Co | WV | 183,348,489.00 | 80,197,178.00 | 0 | 0 | 103,151,311.00 |
| 10911 | West Virginia Natl Auto Ins Co | WV | 10,155,979.00 | 5,675,258.00 | 1,001,000.00 | 0 | 4,480,721.00 |
| 11003 | Wva Ins Co | WV | 45,050,254.00 | 9,150,613.00 | 0 | 0 | 35,899,641.00 |
| Totals Domestic Property Insurer(s) | | | 2,112,205,422.00 | 1,302,152,786.00 | 3,201,000.00 | 0 | 810,115,635.00 |

Non-Domestic Property Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|---------------------------------|--------------|-------------------|------------------|----------------------|-------------------|------------------|
| 25232 | 21st Century Advantage Ins Co | MN | 28,643,353.00 | 1,566,084.00 | 4,200,000.00 | 0 | 27,077,269.00 |
| 44245 | 21st Century Assur Co | DE | 68,264,478.00 | 3,132,170.00 | 5,000,000.00 | 0 | 65,132,308.00 |
| 36404 | 21st Century Cas Co | CA | 12,554,978.00 | 687,879.00 | 3,300,000.00 | 0 | 11,867,099.00 |
| 34789 | 21st Century Centennial Ins Co | PA | 540,388,682.00 | 31,787,880.00 | 4,200,000.00 | 0 | 508,600,802.00 |
| 12963 | 21st Century Ins Co | CA | 931,855,033.00 | 34,451,238.00 | 3,000,000.00 | 0 | 897,403,795.00 |
| 10245 | 21st Century Ins Co Of the SW | TX | 5,494,074.00 | 0 | 2,500,000.00 | 0 | 5,494,074.00 |
| 32220 | 21st Century N Amer Ins Co | NY | 569,023,204.00 | 51,680,019.00 | 5,000,000.00 | 0 | 517,343,185.00 |
| 36587 | 21st Century Natl Ins Co | NY | 24,775,483.00 | 1,589,828.00 | 6,000,000.00 | 0 | 23,185,655.00 |
| 23795 | 21st Century Pacific Ins Co | CO | 45,047,829.00 | 3,132,170.00 | 3,000,000.00 | 0 | 41,915,659.00 |
| 20796 | 21st Century Premier Ins Co | PA | 256,396,258.00 | 15,779,049.00 | 4,200,000.00 | 0 | 240,617,209.00 |
| 23833 | 21st Century Security Ins Co | PA | 196,895,775.00 | 12,671,706.00 | 3,000,000.00 | 0 | 184,224,069.00 |
| 22896 | Aca Fin Guar Corp | MD | 424,590,463.00 | 315,396,543.00 | 15,000,000.00 | 0 | 109,193,920.00 |
| 10921 | ACA Ins Co | IN | 69,325,623.00 | 35,583,232.00 | 3,415,965.00 | 0 | 33,742,390.00 |
| 31325 | Acadia Ins Co | NH | 123,511,318.00 | 73,976,693.00 | 5,000,000.00 | 0 | 49,534,624.00 |
| 10807 | ACCC Ins Co | TX | 207,470,639.00 | 155,861,526.00 | 5,150,000.00 | 0 | 51,609,113.00 |
| 10349 | Acceptance Cas Ins Co | NE | 52,334,118.00 | 15,317,775.00 | 3,000,000.00 | 0 | 37,016,343.00 |
| 12304 | Accident Fund Gen Ins Co | MI | 181,997,737.00 | 144,062,426.00 | 3,000,000.00 | 0 | 37,935,311.00 |
| 10166 | Accident Fund Ins Co of Amer | MI | 2,300,315,521.00 | 1,666,711,440.00 | 3,000,000.00 | 0 | 633,604,081.00 |
| 12305 | Accident Fund Natl Ins Co | MI | 202,142,844.00 | 151,851,653.00 | 3,000,000.00 | 0 | 50,291,191.00 |
| 26379 | Accredited Surety & Cas Co Inc. | FL | 23,285,378.00 | 6,702,766.00 | 3,060,000.00 | 0 | 16,582,613.00 |
| 22667 | Ace Amer Ins Co | PA | 11,040,642,831.00 | 8,614,827,579.00 | 5,000,000.00 | 0 | 2,425,815,252.00 |
| 20702 | Ace Fire Underwriters Ins Co | PA | 106,619,710.00 | 36,895,033.00 | 4,250,000.00 | 0 | 69,724,677.00 |
| 20699 | Ace Prop & Cas Ins Co | PA | 7,925,855,351.00 | 6,123,349,172.00 | 10,000,000.00 | 0 | 1,802,506,179.00 |
| 19984 | ACIG Ins Co | IL | 367,552,087.00 | 266,596,962.00 | 4,000,000.00 | 0 | 100,955,125.00 |
| 22950 | Acstar Ins Co | IL | 68,803,463.00 | 40,029,989.00 | 3,500,000.00 | 0 | 28,773,474.00 |
| 14184 | Acuity A Mut Ins Co | WI | 2,475,232,572.00 | 1,480,967,441.00 | 0 | 0 | 994,265,131.00 |
| 33987 | ADM Ins Co | AZ | 337,654,119.00 | 315,889,806.00 | 5,000,000.00 | 0 | 21,764,313.00 |
| 44318 | Admiral Ind Co | DE | 82,888,714.00 | 49,604,003.00 | 3,506,250.00 | 0 | 33,284,711.00 |
| 40517 | Advantage Workers Comp Ins Co | IN | 125,685,092.00 | 75,421,738.00 | 3,000,000.00 | 0 | 50,263,354.00 |
| 33898 | Aegis Security Ins Co | PA | 89,125,777.00 | 44,607,725.00 | 4,200,000.00 | 0 | 44,518,052.00 |
| 36153 | Aetna Ins Co of CT | CT | 22,370,829.00 | 7,335,774.00 | 3,000,000.00 | 0 | 15,035,055.00 |
| 35963 | AF&L Ins Co | PA | 168,678,725.00 | 168,596,687.00 | 3,750,000.00 | 0 | 82,037.00 |
| 10014 | Affiliated Fm Ins Co | RI | 2,302,162,676.00 | 1,268,064,469.00 | 4,000,000.00 | 7,250,000.00 | 1,034,098,207.00 |
| 42609 | Affirmative Ins Co | IL | 203,315,962.00 | 155,200,526.00 | 2,500,000.00 | 0 | 48,115,435.00 |
| 22837 | AGCS Marine Ins Co | IL | 782,172,018.00 | 642,968,625.00 | 4,200,000.00 | 0 | 139,203,394.00 |
| 42757 | Agri Gen Ins Co | IA | 557,227,143.00 | 86,266,399.00 | 16,837,810.00 | 0 | 470,960,744.00 |
| 34886 | AIOI Nissay Dowa Ins Co Of Amer | NY | 100,366,577.00 | 47,249,295.00 | 5,000,000.00 | 0 | 53,117,282.00 |
| 19399 | AIU Ins Co | NY | 2,412,144,689.00 | 1,790,059,373.00 | 5,627,800.00 | 0 | 622,085,316.00 |
| 10957 | Alamance Ins Co | IL | 460,926,139.00 | 126,801,563.00 | 3,500,000.00 | 0 | 334,124,576.00 |
| 24899 | Alea North America Ins Co | NY | 149,075,131.00 | 64,834,229.00 | 6,130,634.00 | 0 | 84,240,902.00 |

Non-Domestic Property Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|----------------------------------|--------------|-------------------|-------------------|----------------------|-------------------|-------------------|
| 13285 | Allegheny Cas Co | PA | 34,171,318.00 | 14,854,316.00 | 1,500,000.00 | 3,200,000.00 | 19,317,003.00 |
| 35300 | Allianz Global Risks US Ins Co | IL | 3,099,834,952.00 | 2,232,934,043.00 | 29,148,900.00 | 0 | 866,900,909.00 |
| 11242 | Allied Eastern Ind Co | PA | 37,393,709.00 | 26,175,351.00 | 2,501,250.00 | 0 | 11,218,358.00 |
| 10127 | Allied Ins Co of Amer | OH | 5,785,046.00 | 4,934.00 | 1,000,000.00 | 0 | 5,780,112.00 |
| 22730 | Allied World Ins Co | NH | 1,435,638,978.00 | 567,146,893.00 | 5,000,000.00 | 0 | 868,492,082.00 |
| 10690 | Allied World Natl Assur Co | NH | 280,404,695.00 | 163,485,902.00 | 10,000,000.00 | 0 | 116,918,794.00 |
| 10212 | Allmerica Fin Alliance Ins Co | NH | 18,560,198.00 | 7,540.00 | 5,000,000.00 | 0 | 18,552,658.00 |
| 41840 | Allmerica Fin Benefit Ins Co | MI | 30,945,392.00 | 11,687.00 | 4,200,000.00 | 0 | 30,933,705.00 |
| 29688 | Allstate Fire & Cas Ins Co | IL | 141,657,435.00 | 1,541,550.00 | 7,000,000.00 | 0 | 140,115,885.00 |
| 19240 | Allstate Ind Co | IL | 148,231,297.00 | 4,604,679.00 | 4,200,000.00 | 0 | 143,626,618.00 |
| 19232 | Allstate Ins Co | IL | 42,133,104,688.00 | 25,872,226,858.00 | 4,200,000.00 | 0 | 16,260,877,830.00 |
| 17230 | Allstate Prop & Cas Ins Co | IL | 204,398,932.00 | 6,561,044.00 | 4,200,000.00 | 0 | 197,837,888.00 |
| 37907 | Allstate Vehicle & Prop Ins Co | IL | 22,705,655.00 | 161,134.00 | 4,375,000.00 | 0 | 22,544,521.00 |
| 21296 | Alterra Amer Ins Co | DE | 145,424,095.00 | 51,593,483.00 | 9,000,000.00 | 0 | 93,830,612.00 |
| 10829 | Alterra Reins USA Inc. | CT | 1,299,208,139.00 | 627,581,314.00 | 5,000,000.00 | 0 | 671,626,825.00 |
| 18708 | Ambac Assur Corp | WI | 5,808,198,462.00 | 5,708,198,462.00 | 82,000,000.00 | 26,411,000.00 | 100,000,000.00 |
| 12548 | American Agri Business Ins Co | TX | 738,114,605.00 | 713,404,726.00 | 2,700,000.00 | 0 | 24,709,879.00 |
| 10103 | American Agricultural Ins Co | IN | 1,041,034,284.00 | 600,912,893.00 | 31,881,000.00 | 31,129,000.00 | 440,121,391.00 |
| 19720 | American Alt Ins Corp | DE | 464,716,934.00 | 308,484,553.00 | 5,120,000.00 | 0 | 156,232,382.00 |
| 21849 | American Automobile Ins Co | MO | 188,047,076.00 | 27,534,673.00 | 3,500,000.00 | 0 | 160,512,402.00 |
| 10111 | American Bankers Ins Co Of FL | FL | 1,707,524,560.00 | 1,201,055,685.00 | 5,083,164.00 | 0 | 506,468,875.00 |
| 20427 | American Cas Co Of Reading PA | PA | 136,634,929.00 | 28,311.00 | 4,200,000.00 | 0 | 136,606,618.00 |
| 10391 | American Centennial Ins Co | DE | 42,941,938.00 | 31,690,928.00 | 6,000,000.00 | 0 | 11,251,010.00 |
| 19941 | American Commerce Ins Co | OH | 312,778,669.00 | 194,627,508.00 | 3,226,140.00 | 0 | 118,151,160.00 |
| 10216 | American Contractors Ind Co | CA | 380,441,423.00 | 289,168,456.00 | 2,100,000.00 | 0 | 91,272,968.00 |
| 19690 | American Economy Ins Co | IN | 1,219,734,253.00 | 1,033,436,358.00 | 5,000,000.00 | 0 | 186,297,895.00 |
| 37990 | American Empire Ins Co | OH | 33,537,389.00 | 11,349,056.00 | 3,100,000.00 | 0 | 22,188,333.00 |
| 10819 | American Equity Specialty Ins Co | CT | 76,280,480.00 | 48,352,435.00 | 3,500,000.00 | 0 | 27,928,045.00 |
| 23450 | American Family Home Ins Co | FL | 506,148,956.00 | 352,406,184.00 | 4,200,000.00 | 0 | 153,742,772.00 |
| 24066 | American Fire & Cas Co | NH | 177,463,340.00 | 130,976,672.00 | 3,500,001.00 | 0 | 46,486,668.00 |
| 24376 | American Gen Ind Co | IL | 8,670,306.00 | 103,750.00 | 3,000,000.00 | 0 | 8,566,556.00 |
| 31208 | American Gen Prop Ins Co | TN | 35,426,141.00 | 10,945,654.00 | 17,574,100.00 | 0 | 24,480,487.00 |
| 26247 | American Guar & Liab Ins | NY | 299,468,827.00 | 118,167,797.00 | 5,000,027.00 | 0 | 181,301,030.00 |
| 43494 | American Hallmark Ins Co Of TX | TX | 261,919,725.00 | 160,780,974.00 | 4,000,000.00 | 0 | 101,138,751.00 |
| 39152 | American Hlthcare Ind Co | DE | 173,636,936.00 | 141,404,925.00 | 5,000,000.00 | 0 | 32,232,011.00 |
| 19380 | American Home Assur Co | NY | 24,302,299,692.00 | 18,297,957,433.00 | 19,504,139.00 | 0 | 6,004,342,259.00 |
| 21857 | American Ins Co | OH | 370,082,939.00 | 57,826,030.00 | 10,501,770.00 | 0 | 312,256,909.00 |
| 31895 | American Interstate Ins Co | LA | 1,001,760,532.00 | 677,828,469.00 | 3,001,000.00 | 0 | 323,932,063.00 |
| 15911 | American Mining Ins Co Inc. | AL | 30,124,603.00 | 6,612,450.00 | 3,600,000.00 | 1,150,000.00 | 23,512,153.00 |
| 23469 | American Modern Home Ins Co | OH | 1,156,589,865.00 | 766,798,928.00 | 5,000,000.00 | 0 | 389,790,936.00 |
| 38652 | American Modern Select Ins Co | OH | 236,597,358.00 | 200,350,308.00 | 3,000,000.00 | 0 | 36,247,050.00 |
| 39942 | American Natl Gen Ins Co | MO | 103,289,903.00 | 48,398,330.00 | 2,500,000.00 | 0 | 54,891,573.00 |
| 28401 | American Natl Prop & Cas Co | MO | 1,105,772,495.00 | 610,279,829.00 | 4,200,000.00 | 0 | 495,492,666.00 |
| 12190 | American Pet Ins Co | NY | 17,504,158.00 | 5,709,697.00 | 4,800,000.00 | 0 | 11,794,461.00 |
| 19615 | American Reliable Ins Co | AZ | 281,807,630.00 | 188,139,500.00 | 4,200,000.00 | 0 | 93,668,130.00 |
| 19631 | American Road Ins Co | MI | 482,831,752.00 | 268,794,815.00 | 3,000,000.00 | 0 | 214,036,937.00 |
| 39969 | American Safety Cas Ins Co | OK | 162,666,480.00 | 83,729,369.00 | 2,000,000.00 | 0 | 78,937,111.00 |
| 42978 | American Security Ins Co | DE | 1,949,336,062.00 | 1,246,253,818.00 | 5,052,500.00 | 0 | 703,082,244.00 |
| 19992 | American Select Ins Co | OH | 197,477,563.00 | 121,956,934.00 | 3,000,000.00 | 0 | 75,520,629.00 |
| 17965 | American Sentinel Ins Co | PA | 27,845,829.00 | 13,784,093.00 | 3,000,000.00 | 0 | 14,061,736.00 |
| 42897 | American Serv Ins Co Inc. | IL | 111,578,123.00 | 72,952,842.00 | 3,000,004.00 | 0 | 38,625,281.00 |
| 41998 | American Southern Home Ins Co | FL | 126,941,492.00 | 91,827,303.00 | 3,500,000.00 | 0 | 35,114,189.00 |
| 10235 | American Southern Ins Co | KS | 95,764,964.00 | 58,817,477.00 | 3,000,000.00 | 0 | 36,947,487.00 |
| 19704 | American States Ins Co | IN | 1,659,490,650.00 | 1,410,873,074.00 | 5,000,000.00 | 0 | 248,617,576.00 |
| 37214 | American States Preferred Ins Co | IN | 178,630,879.00 | 152,064,753.00 | 5,000,000.00 | 0 | 26,566,126.00 |
| 19623 | American Summit Ins Co | TX | 40,473,850.00 | 14,712,886.00 | 2,500,000.00 | 0 | 25,760,964.00 |
| 31380 | American Surety Co | IN | 13,784,111.00 | 2,795,460.00 | 2,000,000.00 | 0 | 10,988,651.00 |
| 40142 | American Zurich Ins Co | IL | 212,740,660.00 | 61,760,969.00 | 5,000,000.00 | 0 | 150,979,691.00 |
| 12504 | Ameriprise Ins Co | WI | 43,693,304.00 | 980,677.00 | 8,000,000.00 | 0 | 42,712,627.00 |
| 19488 | Amerisure Ins Co | MI | 690,525,912.00 | 478,255,880.00 | 12,500,000.00 | 0 | 212,270,032.00 |
| 23396 | Amerisure Mut Ins Co | MI | 1,843,390,815.00 | 1,110,517,542.00 | 5,000,000.00 | 0 | 732,873,273.00 |
| 11050 | Amerisure Partners Ins Co | MI | 58,453,926.00 | 44,977,261.00 | 5,000,000.00 | 0 | 13,476,665.00 |
| 27928 | Amex Assur Co | IL | 269,206,023.00 | 72,462,985.00 | 4,597,875.00 | 0 | 196,743,038.00 |
| 42390 | Amguard Ins Co | PA | 415,790,969.00 | 316,491,819.00 | 5,328,000.00 | 0 | 99,299,150.00 |
| 19976 | Amica Mut Ins Co | RI | 4,391,182,068.00 | 2,013,649,424.00 | 0 | 0 | 2,377,532,644.00 |
| 15954 | AmTrust Ins Co of KS Inc. | KS | 29,184,739.00 | 16,198,103.00 | 4,000,022.00 | 0 | 12,986,635.00 |
| 10984 | Ansur Amer Ins | MI | 96,288,268.00 | 66,393,179.00 | 15,000,000.00 | 0 | 29,895,090.00 |

Non-Domestic Property Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|-------------------------------------|--------------|-------------------|------------------|----------------------|-------------------|------------------|
| 30830 | Arch Ind Ins Co | NE | 23,421,373.00 | 42,682.00 | 5,000,000.00 | 0 | 23,378,691.00 |
| 11150 | Arch Ins Co | MO | 2,696,900,436.00 | 2,133,417,221.00 | 5,000,000.00 | 0 | 563,483,215.00 |
| 10348 | Arch Reins Co | NE | 1,315,850,677.00 | 493,235,549.00 | 5,000,000.00 | 0 | 822,615,128.00 |
| 13177 | ARCOA RRG Inc. | NV | 12,556,189.00 | 10,354,774.00 | 1,049.00 | 0 | 2,201,415.00 |
| 19860 | Argonaut Great Central Ins Co | IL | 52,973,654.00 | 29,745,872.00 | 4,318,130.00 | 0 | 23,227,782.00 |
| 19801 | Argonaut Ins Co | IL | 1,337,285,269.00 | 956,764,630.00 | 4,500,000.00 | 0 | 380,520,640.00 |
| 19828 | Argonaut Midwest Ins Co | IL | 34,958,425.00 | 18,885,803.00 | 3,750,000.00 | 0 | 16,072,621.00 |
| 41459 | Armed Forces Ins Exch | KS | 112,379,835.00 | 67,430,835.00 | 0 | 0 | 44,949,000.00 |
| 24678 | Arrowood Ind Co | DE | 1,554,883,177.00 | 1,281,440,830.00 | 5,000,000.00 | 0 | 273,442,347.00 |
| 43460 | Aspen Amer Ins Co | TX | 277,922,904.00 | 105,887,625.00 | 4,200,000.00 | 0 | 172,035,279.00 |
| 21865 | Associated Ind Corp | CA | 90,981,351.00 | 9,823,997.00 | 3,500,000.00 | 0 | 81,157,354.00 |
| 11240 | Association Ins Co | DE | 90,111,596.00 | 59,989,856.00 | 2,500,000.00 | 0 | 30,121,740.00 |
| 19305 | Assurance Co Of Amer | NY | 36,530,774.00 | 17,077,553.00 | 5,000,000.00 | 0 | 19,453,222.00 |
| 11558 | AssuranceAmerica Ins Co | SC | 54,859,718.00 | 42,030,021.00 | 1,500,000.00 | 0 | 12,829,697.00 |
| 30180 | Assured Guar Corp | MD | 2,962,955,275.00 | 2,057,540,590.00 | 15,000,480.00 | 0 | 905,414,685.00 |
| 18287 | Assured Guar Municipal Corp | NY | 4,498,509,986.00 | 2,718,458,492.00 | 15,000,000.00 | 0 | 1,780,051,494.00 |
| 29033 | Atain Ins Co | TX | 48,632,411.00 | 18,673,149.00 | 4,500,000.00 | 0 | 29,959,262.00 |
| 20931 | Atlanta Intl Ins Co | NY | 48,310,530.00 | 25,732,572.00 | 2,560,932.00 | 0 | 22,577,958.00 |
| 27154 | Atlantic Specialty Ins Co | NY | 2,248,366,088.00 | 1,531,628,172.00 | 9,000,000.00 | 0 | 716,737,916.00 |
| 22586 | Atlantic States Ins Co | PA | 538,840,861.00 | 358,375,203.00 | 4,230,000.00 | 0 | 180,465,658.00 |
| 25422 | Atradius Trade Credit Ins Co | MD | 84,489,724.00 | 21,854,181.00 | 6,000,000.00 | 0 | 62,635,543.00 |
| 32450 | Attorneys Liab Protection Soc RRG | MT | 96,048,171.00 | 62,402,358.00 | 5,000,000.00 | 0 | 33,645,813.00 |
| 11983 | Auto Club Prop Cas Ins Co | IA | 76,318,372.00 | 47,469,264.00 | 2,500,000.00 | 0 | 28,849,108.00 |
| 19062 | Automobile Ins Co Of Hartford CT | CT | 983,096,013.00 | 687,983,164.00 | 6,000,000.00 | 0 | 295,112,849.00 |
| 34460 | Autoone Ins Co | NY | 70,058,135.00 | 56,815,502.00 | 3,015,920.00 | 0 | 13,242,636.00 |
| 10367 | Avemco Ins Co | MD | 101,851,841.00 | 38,445,432.00 | 3,003,000.00 | 0 | 63,406,409.00 |
| 13791 | Aviation Alliance Ins RRG Inc. | MT | 2,812,973.00 | 1,771,655.00 | 14 | 318,125.00 | 1,041,318.00 |
| 29530 | AXA Art Ins Corp | NY | 61,642,676.00 | 31,760,446.00 | 3,000,000.00 | 0 | 29,882,230.00 |
| 33022 | AXA Ins Co | NY | 193,165,983.00 | 72,476,805.00 | 5,000,000.00 | 0 | 120,689,178.00 |
| 37273 | Axis Ins Co | IL | 1,196,493,423.00 | 657,616,131.00 | 4,968,600.00 | 0 | 538,877,292.00 |
| 20370 | AXIS Reins Co | NY | 2,501,184,513.00 | 1,744,382,633.00 | 5,000,000.00 | 0 | 756,801,880.00 |
| 15610 | AXIS Specialty Ins Co | CT | 93,558,717.00 | 28,641,254.00 | 4,000,200.00 | 0 | 64,917,463.00 |
| 24813 | Balboa Ins Co | CA | 580,822,086.00 | 139,257,024.00 | 4,250,000.00 | 0 | 441,565,062.00 |
| 18538 | Bancinsure Inc. | OK | 57,375,451.00 | 57,152,914.00 | 3,500,000.00 | 0 | 222,537.00 |
| 33162 | Bankers Ins Co | FL | 128,694,785.00 | 73,553,090.00 | 4,500,000.00 | 0 | 55,141,695.00 |
| 18279 | Bankers Standard Ins Co | PA | 426,020,942.00 | 307,624,802.00 | 3,500,000.00 | 0 | 118,396,140.00 |
| 38245 | BCS Ins Co | OH | 254,500,945.00 | 102,622,199.00 | 3,000,000.00 | 0 | 151,878,746.00 |
| 37540 | Beazley Ins Co Inc. | CT | 237,009,995.00 | 117,628,525.00 | 4,200,000.00 | 0 | 119,381,470.00 |
| 41394 | Benchmark Ins Co | KS | 136,882,441.00 | 86,747,838.00 | 5,005,000.00 | 0 | 50,134,603.00 |
| 32603 | Berkley Ins Co | DE | 10,223,837,721.00 | 5,567,586,365.00 | 43,000,000.00 | 10,000.00 | 4,656,251,357.00 |
| 38911 | Berkley Natl Ins Co | IA | 63,310,124.00 | 14,776,402.00 | 5,500,000.00 | 0 | 48,533,722.00 |
| 29580 | Berkley Regional Ins Co | DE | 2,700,795,389.00 | 1,983,482,209.00 | 4,000,000.00 | 0 | 717,313,180.00 |
| 13070 | Berkshire Hathaway Assur Corp | NY | 1,841,236,717.00 | 691,939,969.00 | 15,000,000.00 | 0 | 1,149,296,748.00 |
| 20044 | Berkshire Hathaway Homestate Ins Co | NE | 1,082,981,359.00 | 345,942,019.00 | 4,000,000.00 | 0 | 737,039,340.00 |
| 20095 | Bituminous Cas Corp | IL | 719,804,772.00 | 445,592,515.00 | 8,000,000.00 | 0 | 274,212,257.00 |
| 20109 | Bituminous Fire & Marine Ins Co | IL | 450,626,680.00 | 299,995,864.00 | 5,000,000.00 | 0 | 150,630,816.00 |
| 27081 | Bond Safeguard Ins Co | IL | 77,995,429.00 | 48,650,428.00 | 2,500,000.00 | 0 | 29,345,000.00 |
| 19658 | Bristol W Ins Co | OH | 139,844,368.00 | 94,877,571.00 | 3,000,000.00 | 0 | 44,966,797.00 |
| 13528 | Brotherhood Mut Ins Co | IN | 384,885,706.00 | 225,170,962.00 | 0 | 0 | 159,714,744.00 |
| 20117 | California Cas Ind Exch | CA | 557,587,652.00 | 237,604,502.00 | 0 | 0 | 319,983,150.00 |
| 21946 | Camden Fire Ins Assoc | NJ | 16,658,166.00 | 547,224.00 | 4,200,000.00 | 0 | 16,110,942.00 |
| 36340 | Camico Mut Ins Co | CA | 110,254,555.00 | 72,055,964.00 | 0 | 0 | 38,198,592.00 |
| 12260 | Campmed Cas & Ind Co Inc. | NH | 19,264,339.00 | 20,108.00 | 3,000,000.00 | 0 | 19,244,231.00 |
| 10464 | Canal Ins Co | SC | 831,012,993.00 | 409,757,749.00 | 15,000,000.00 | 0 | 421,255,244.00 |
| 10472 | Capitol Ind Corp | WI | 386,027,095.00 | 223,567,531.00 | 4,201,416.00 | 0 | 162,459,564.00 |
| 19348 | Capson Physicians Ins Co | TX | 14,942,900.00 | 8,081,550.00 | 2,500,000.00 | 0 | 6,861,350.00 |
| 10510 | Carolina Cas Ins Co | IA | 317,738,389.00 | 75,041,878.00 | 3,686,551.00 | 0 | 242,696,511.00 |
| 40134 | Castlepoint Natl Ins Co | IL | 481,337,741.00 | 361,690,378.00 | 4,200,000.00 | 0 | 119,647,363.00 |
| 26697 | Casualty Underwriters Ins Co | UT | 6,037,263.00 | 1,693,083.00 | 2,000,000.00 | 0 | 4,344,180.00 |
| 11255 | Caterpillar Ins Co | MO | 575,646,880.00 | 371,725,946.00 | 3,500,000.00 | 0 | 203,920,934.00 |
| 24503 | Catlin Ind Co | DE | 96,506,701.00 | 19,958,620.00 | 4,200,000.00 | 0 | 76,548,081.00 |
| 19518 | Catlin Ins Co | TX | 177,787,247.00 | 113,731,059.00 | 5,000,000.00 | 0 | 64,056,188.00 |
| 20176 | Celina Mut Ins Co | OH | 59,729,763.00 | 37,328,943.00 | 0 | 0 | 22,400,820.00 |
| 10891 | CEM Ins Co | IL | 12,387,697.00 | 7,879,317.00 | 1,750,000.00 | 0 | 4,508,380.00 |
| 11499 | Censtat Cas Co | NE | 15,070,754.00 | 606,079.00 | 2,500,000.00 | 0 | 14,464,675.00 |
| 34274 | Central States Ind Co Of Omaha | NE | 335,051,415.00 | 49,516,244.00 | 2,600,002.00 | 0 | 285,535,171.00 |
| 34649 | Centre Ins Co | DE | 96,159,547.00 | 70,825,413.00 | 5,000,000.00 | 0 | 25,334,133.00 |

Non-Domestic Property Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|-----------------------------------|--------------|-------------------|-------------------|----------------------|-------------------|-------------------|
| 42765 | Centurion Cas Co | IA | 121,561,081.00 | 3,305,923.00 | 2,600,000.00 | 0 | 118,255,158.00 |
| 20710 | Century Ind Co | PA | 967,526,793.00 | 942,526,793.00 | 4,250,000.00 | 0 | 25,000,000.00 |
| 36951 | Century Surety Co | OH | 617,375,399.00 | 454,213,815.00 | 3,000,000.00 | 0 | 163,161,584.00 |
| 25615 | Charter Oak Fire Ins Co | CT | 918,495,654.00 | 686,324,572.00 | 4,200,000.00 | 0 | 232,171,082.00 |
| 40258 | Chartis Cas Co | PA | 44,748,491.00 | 2,096,885.00 | 3,000,000.00 | 0 | 42,651,606.00 |
| 19402 | Chartis Prop Cas Co | PA | 3,475,695,782.00 | 2,395,527,332.00 | 5,000,000.00 | 0 | 1,080,168,450.00 |
| 14388 | Cherokee Guar Co Inc. a RRG | AZ | 4,775,048.00 | 3,263,159.00 | 1,500,000.00 | 0 | 1,511,888.00 |
| 10642 | Cherokee Ins Co | MI | 330,334,592.00 | 192,232,142.00 | 3,000,000.00 | 0 | 138,102,450.00 |
| 22810 | Chicago Ins Co | IL | 63,599,241.00 | 8,865,489.00 | 3,600,000.00 | 0 | 54,733,752.00 |
| 12777 | Chubb Ind Ins Co | NY | 328,451,107.00 | 216,207,178.00 | 3,500,000.00 | 0 | 112,243,929.00 |
| 10052 | Chubb Natl Ins Co | IN | 262,299,950.00 | 146,085,120.00 | 4,500,000.00 | 0 | 116,214,830.00 |
| 10669 | Church Ins Co | NY | 30,272,920.00 | 11,911,990.00 | 13,527,000.00 | 0 | 18,360,930.00 |
| 18767 | Church Mut Ins Co | WI | 1,229,671,441.00 | 814,391,978.00 | 0 | 0 | 415,279,462.00 |
| 25771 | CIFG Assur N Amer Inc. | NY | 757,899,775.00 | 380,844,775.00 | 15,000,000.00 | 0 | 377,055,000.00 |
| 22004 | CIM Ins Corp | MI | 17,526,944.00 | 663,285.00 | 2,500,000.00 | 0 | 16,863,659.00 |
| 28665 | Cincinnati Cas Co | OH | 329,294,196.00 | 36,647,530.00 | 3,750,000.00 | 0 | 292,646,666.00 |
| 10677 | Cincinnati Ins Co | OH | 9,767,259,501.00 | 5,853,661,523.00 | 3,586,355.00 | 0 | 3,913,597,978.00 |
| 11839 | Circle Star Ins Co RRG | VT | 2,354,805.00 | 1,031,595.00 | 1,000.00 | 0 | 1,323,210.00 |
| 31534 | Citizens Ins Co Of Amer | MI | 1,525,109,120.00 | 842,474,575.00 | 3,400,000.00 | 0 | 682,634,545.00 |
| 20532 | Clarendon Natl Ins Co | NJ | 656,017,159.00 | 395,765,096.00 | 4,800,000.00 | 0 | 260,252,063.00 |
| 25070 | Clearwater Ins Co | DE | 1,200,675,508.00 | 851,779,081.00 | 8,396,058.00 | 0 | 348,896,427.00 |
| 10019 | Clearwater Select Ins Co | DE | 118,599,401.00 | 7,325,571.00 | 5,000,000.00 | 55 | 111,273,830.00 |
| 33480 | Clermont Ins Co | IA | 23,052,575.00 | 2,475,388.00 | 4,200,000.00 | 0 | 20,577,187.00 |
| 29114 | CMG Mortgage Assur Co | WI | 7,222,860.00 | 2,314,601.00 | 2,000,000.00 | 0 | 4,908,259.00 |
| 40266 | CMG Mortgage Ins Co | WI | 344,598,681.00 | 235,077,822.00 | 2,750,000.00 | 0 | 109,520,859.00 |
| 30112 | CNL Ins Amer Inc. | MN | 37,103,996.00 | 14,195,937.00 | 2,500,000.00 | 0 | 22,908,059.00 |
| 31887 | Coface N Amer Ins Co | MA | 142,098,588.00 | 72,440,557.00 | 2,600,000.00 | 0 | 69,658,031.00 |
| 34347 | Colonial Amer Cas & Surety Co | MD | 24,420,360.00 | 1,420,049.00 | 5,000,000.00 | 0 | 23,000,311.00 |
| 10758 | Colonial Surety Co | PA | 43,411,493.00 | 19,804,347.00 | 3,000,000.00 | 0 | 23,607,146.00 |
| 36927 | Colony Specialty Ins Co | OH | 71,648,264.00 | 46,442,936.00 | 3,500,000.00 | 0 | 25,205,328.00 |
| 27812 | Columbia Ins Co | NE | 15,069,760,354.00 | 4,637,260,138.00 | 3,000,000.00 | 30,006.00 | 10,432,500,216.00 |
| 40371 | Columbia Mut Ins Co | MO | 365,029,048.00 | 228,750,145.00 | 0 | 0 | 136,278,903.00 |
| 19410 | Commerce & Industry Ins Co | NY | 7,350,738,899.00 | 5,309,274,946.00 | 3,198,000.00 | 0 | 2,041,463,953.00 |
| 10220 | Commonwealth Ins Co Of Amer | WA | 23,875,509.00 | 7,724,960.00 | 3,000,000.00 | 0 | 16,150,549.00 |
| 11536 | Community Hlth Alliance Recip RRG | VT | 106,527,927.00 | 82,244,443.00 | 0 | 0 | 24,283,484.00 |
| 10794 | Companion Commercial Ins Co | SC | 22,763,819.00 | 3,615,498.00 | 3,000,000.00 | 0 | 19,148,321.00 |
| 12157 | Companion Prop & Cas Ins Co | SC | 863,319,670.00 | 621,400,735.00 | 4,200,000.00 | 0 | 241,918,935.00 |
| 21989 | Compass Ins Co | NY | 11,634,630.00 | 1,508,118.00 | 947,420.00 | 0 | 10,126,512.00 |
| 32190 | Constitution Ins Co | NY | 12,725,824.00 | 454,400.00 | 4,200,002.00 | 0 | 12,271,424.00 |
| 20443 | Continental Cas Co | IL | 41,292,197,226.00 | 31,293,843,271.00 | 35,632,565.00 | 0 | 9,998,353,955.00 |
| 39551 | Continental Heritage Ins Co | FL | 7,193,130.00 | 629,572.00 | 2,000,000.00 | 500,040.00 | 6,563,558.00 |
| 28258 | Continental Ind Co | IA | 91,927,903.00 | 49,282,070.00 | 4,000,002.00 | 0 | 42,645,833.00 |
| 35289 | Continental Ins Co | PA | 2,708,481,005.00 | 1,385,519,881.00 | 53,566,360.00 | 0 | 1,322,961,124.00 |
| 10804 | Continental Western Ins Co | IA | 229,682,969.00 | 146,769,327.00 | 5,000,000.00 | 0 | 82,913,642.00 |
| 37206 | Contractors Bonding & Ins Co | WA | 190,716,426.00 | 89,284,493.00 | 3,000,000.00 | 0 | 101,431,933.00 |
| 10499 | Corepointe Ins Co | MI | 219,469,324.00 | 87,211,654.00 | 5,000,000.00 | 0 | 132,257,670.00 |
| 26492 | Courtesy Ins Co | FL | 627,178,337.00 | 362,141,617.00 | 3,000,000.00 | 0 | 265,036,720.00 |
| 31348 | Crum & Forster Ind Co | DE | 40,699,249.00 | 26,207,023.00 | 3,500,000.00 | 0 | 14,492,226.00 |
| 10847 | Cumis Ins Society Inc. | IA | 1,636,907,074.00 | 1,074,859,098.00 | 5,831,488.00 | 0 | 562,047,976.00 |
| 21164 | Dairyland Ins Co | WI | 1,128,979,953.00 | 668,189,096.00 | 4,012,000.00 | 0 | 460,790,856.00 |
| 34924 | Dakota Truck Underwriters | SD | 94,173,797.00 | 59,068,143.00 | 0 | 0 | 35,105,654.00 |
| 32271 | Dallas Natl Ins Co | TX | 327,709,345.00 | 270,102,729.00 | 7,000,000.00 | 0 | 57,606,616.00 |
| 16624 | Darwin Natl Assur Co | DE | 737,041,380.00 | 368,619,364.00 | 3,500,000.00 | 0 | 368,422,011.00 |
| 16705 | Dealers Assur Co | OH | 74,079,957.00 | 28,127,299.00 | 4,200,990.00 | 0 | 45,952,658.00 |
| 37184 | Deerfield Ins Co | IL | 93,711,823.00 | 42,312,265.00 | 3,500,000.00 | 0 | 51,399,558.00 |
| 40975 | Dentists Ins Co | CA | 277,609,974.00 | 120,671,917.00 | 5,000,000.00 | 0 | 156,938,057.00 |
| 12718 | Developers Surety & Ind Co | IA | 116,129,713.00 | 41,598,459.00 | 3,000,000.00 | 0 | 74,531,254.00 |
| 10659 | Diamond Ins Co | IL | 36,826,080.00 | 30,366,634.00 | 2,500,000.00 | 0 | 6,459,446.00 |
| 42048 | Diamond State Ins Co | IN | 154,076,906.00 | 52,991,302.00 | 5,000,000.00 | 0 | 101,085,604.00 |
| 23736 | Direct Natl Ins Co | AR | 18,079,475.00 | 10,996,000.00 | 2,500,000.00 | 0 | 7,083,475.00 |
| 36463 | Discover Prop & Cas Ins Co | IL | 148,799,527.00 | 85,614,620.00 | 6,300,000.00 | 0 | 63,184,907.00 |
| 34495 | Doctors Co An Interins Exch | CA | 2,769,500,670.00 | 1,411,151,785.00 | 0 | 0 | 1,358,348,885.00 |
| 13692 | Donegal Mut Ins Co | PA | 350,656,903.00 | 162,944,956.00 | 0 | 0 | 187,711,947.00 |
| 33499 | Dorinco Reins Co | MI | 1,553,300,220.00 | 1,029,290,971.00 | 5,000,000.00 | 0 | 524,009,249.00 |
| 13019 | Eastern Advantage Assur Co | PA | 34,273,067.00 | 23,798,427.00 | 2,501,250.00 | 0 | 10,474,640.00 |
| 10724 | Eastern Alliance Ins Co | PA | 167,828,390.00 | 111,013,904.00 | 4,200,000.00 | 0 | 56,814,486.00 |
| 14702 | Eastgard Ins Co | PA | 104,182,453.00 | 71,287,408.00 | 5,000,000.00 | 0 | 32,895,045.00 |

Non-Domestic Property Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|---------------------------------------|--------------|-------------------|-------------------|----------------------|-------------------|-------------------|
| 22926 | Economy Fire & Cas Co | IL | 450,622,531.00 | 86,500,683.00 | 3,000,000.00 | 0 | 364,121,846.00 |
| 38067 | Economy Preferred Ins Co | IL | 21,593,640.00 | 11,708,407.00 | 3,000,000.00 | 0 | 9,885,233.00 |
| 40649 | Economy Premier Assur Co | IL | 87,686,356.00 | 45,284,795.00 | 3,000,000.00 | 0 | 42,401,560.00 |
| 21261 | Electric Ins Co | MA | 1,442,439,660.00 | 960,764,911.00 | 3,500,000.00 | 0 | 481,674,749.00 |
| 21326 | Empire Fire & Marine Ins Co | NE | 110,898,846.00 | 57,927,549.00 | 4,000,000.00 | 0 | 52,971,297.00 |
| 25402 | Employers Assur Co | FL | 474,340,025.00 | 321,410,713.00 | 2,500,000.00 | 0 | 152,929,312.00 |
| 20648 | Employers Fire Ins Co | MA | 20,065,092.00 | 632,203.00 | 4,500,000.00 | 0 | 19,432,889.00 |
| 21458 | Employers Ins of Wausau | WI | 3,940,708,266.00 | 2,710,973,904.00 | 5,000,000.00 | 0 | 1,229,734,362.00 |
| 21415 | Employers Mut Cas Co | IA | 2,308,941,711.00 | 1,345,917,847.00 | 0 | 0 | 963,023,864.00 |
| 11252 | Encompass Home & Auto Ins Co | IL | 10,184,665.00 | 342,832.00 | 2,350,000.00 | 0 | 9,841,833.00 |
| 15130 | Encompass Ind Co | IL | 25,852,379.00 | 1,341,805.00 | 3,021,700.00 | 0 | 24,510,574.00 |
| 10358 | Encompass Ins Co | IL | 17,762,609.00 | 6,577,765.00 | 5,000,000.00 | 0 | 11,184,845.00 |
| 10071 | Encompass Ins Co Of Amer | IL | 20,651,253.00 | 537,012.00 | 10,000,000.00 | 0 | 20,114,241.00 |
| 10641 | Endurance Amer Ins Co | DE | 1,305,183,484.00 | 1,074,181,107.00 | 6,000,000.00 | 0 | 231,002,377.00 |
| 11551 | Endurance Reins Corp of Amer | DE | 1,466,574,038.00 | 879,156,674.00 | 5,000,000.00 | 0 | 587,417,364.00 |
| 26263 | Erie Ins Co | PA | 713,264,671.00 | 436,843,043.00 | 2,350,000.00 | 0 | 276,421,628.00 |
| 16233 | Erie Ins Co Of NY | NY | 71,458,531.00 | 50,739,422.00 | 2,350,000.00 | 0 | 20,719,109.00 |
| 26271 | Erie Ins Exch | PA | 11,229,210,334.00 | 5,595,858,712.00 | 0 | 0 | 5,633,351,622.00 |
| 26830 | Erie Ins Prop & Cas Co | PA | 78,697,946.00 | 67,424,079.00 | 2,350,000.00 | 0 | 11,273,868.00 |
| 13634 | Essent Guar Inc. | PA | 246,202,760.00 | 82,413,177.00 | 2,500,000.00 | 0 | 163,789,583.00 |
| 37915 | Essentia Ins Co | MO | 8,466,573.00 | 77,060.00 | 4,500,000.00 | 0 | 8,389,513.00 |
| 25712 | Esurance Ins Co | WI | 217,176,998.00 | 16,957,747.00 | 3,000,000.00 | 500,000.00 | 200,219,253.00 |
| 30210 | Esurance Prop & Cas Ins Co | CA | 74,192,913.00 | 38,466,239.00 | 3,003,000.00 | 0 | 35,726,674.00 |
| 20516 | Euler Hermes N Amer Ins Co | MD | 388,400,822.00 | 234,589,177.00 | 2,500,000.00 | 0 | 153,811,645.00 |
| 10120 | Everest Natl Ins Co | DE | 836,112,931.00 | 716,161,837.00 | 5,000,000.00 | 0 | 119,951,094.00 |
| 26921 | Everest Reins Co | DE | 9,046,691,136.00 | 6,433,696,095.00 | 10,000,000.00 | 0 | 2,612,995,041.00 |
| 24961 | Everspan Fin Guar Corp | WI | 211,708,103.00 | 7,211,880.00 | 15,000,000.00 | 0 | 204,496,223.00 |
| 35181 | Executive Risk Ind Inc. | DE | 2,899,922,490.00 | 1,799,285,291.00 | 5,000,000.00 | 0 | 1,100,637,199.00 |
| 21482 | Factory Mut Ins Co | RI | 12,239,933,900.00 | 4,714,811,834.00 | 0 | 0 | 7,525,122,066.00 |
| 35157 | Fair Amer Ins & Reins Co | NY | 291,833,027.00 | 40,904,370.00 | 5,000,000.00 | 0 | 250,928,659.00 |
| 18864 | Fairmont Ins Co | CA | 28,141,049.00 | 16,637,298.00 | 8,340,000.00 | 0 | 11,503,751.00 |
| 25518 | Fairmont Premier Ins Co | CA | 116,707,354.00 | 27,679,767.00 | 3,808,000.00 | 0 | 89,027,587.00 |
| 24384 | Fairmont Specialty Ins Co | CA | 143,634,366.00 | 75,199,400.00 | 3,100,000.00 | 0 | 68,434,966.00 |
| 13803 | Farm Family Cas Ins Co | NY | 984,605,663.00 | 676,308,280.00 | 3,606,205.00 | 0 | 308,297,383.00 |
| 21652 | Farmers Ins Exch | CA | 15,530,166,955.00 | 11,779,367,292.00 | 0 | 0 | 3,750,799,663.00 |
| 41483 | Farmington Cas Co | CT | 1,002,985,303.00 | 733,742,651.00 | 6,000,000.00 | 0 | 269,242,652.00 |
| 13838 | Farmland Mut Ins Co | IA | 439,283,862.00 | 278,874,004.00 | 0 | 0 | 160,409,858.00 |
| 20281 | Federal Ins Co | IN | 31,246,667,594.00 | 17,405,651,560.00 | 20,980,068.00 | 0 | 13,841,016,034.00 |
| 13935 | Federated Mut Ins Co | MN | 4,233,760,432.00 | 1,868,319,414.00 | 0 | 0 | 2,365,441,018.00 |
| 11118 | Federated Rural Electric Ins Exch | KS | 432,219,498.00 | 295,597,194.00 | 0 | 0 | 136,622,304.00 |
| 28304 | Federated Serv Ins Co | MN | 377,338,008.00 | 206,211,680.00 | 3,000,000.00 | 0 | 171,126,327.00 |
| 39306 | Fidelity & Deposit Co Of MD | MD | 233,694,113.00 | 50,114,546.00 | 5,000,000.00 | 0 | 183,579,567.00 |
| 35386 | Fidelity & Guar Ins Co | IA | 19,507,977.00 | 243,789.00 | 5,000,000.00 | 0 | 19,264,188.00 |
| 25879 | Fidelity & Guar Ins Underwriters Inc. | WI | 194,799,998.00 | 95,592,078.00 | 13,434,900.00 | 0 | 99,207,920.00 |
| 25180 | Fidelity Natl Ins Co | CA | 278,973,135.00 | 141,397,617.00 | 3,250,000.00 | 0 | 137,575,518.00 |
| 16578 | Fidelity Natl Prop & Cas Ins Co | NY | 112,175,445.00 | 7,565,221.00 | 3,465,564.00 | 0 | 104,610,224.00 |
| 14439 | Fiduciaries RRG Inc. | NV | 504,402.00 | 0 | 250,000.00 | 0 | 504,402.00 |
| 35009 | Financial Cas & Surety Inc. | TX | 18,397,667.00 | 6,397,667.00 | 2,600,000.00 | 0 | 12,000,000.00 |
| 12815 | Financial Guar Ins Co | NY | 2,020,836,491.00 | 4,631,749,595.00 | 15,000,000.00 | 300,000,000.00 | -2,610,913,104.00 |
| 39136 | Finial Reins Co | CT | 1,203,006,328.00 | 486,715,886.00 | 3,500,000.00 | 0 | 716,290,442.00 |
| 21873 | Fireman's Fund Ins Co | CA | 11,835,782,853.00 | 9,313,649,661.00 | 4,200,000.00 | 0 | 2,522,133,192.00 |
| 21784 | Firemen's Ins Co Of Washington DC | DE | 82,489,218.00 | 52,541,748.00 | 3,500,000.00 | 0 | 29,947,470.00 |
| 10336 | First Acceptance Ins Co Inc. | TX | 187,665,538.00 | 98,081,630.00 | 3,000,000.00 | 0 | 89,583,908.00 |
| 37710 | First Amer Prop & Cas Ins Co | CA | 87,915,605.00 | 45,500,972.00 | 5,000,000.00 | 0 | 42,414,633.00 |
| 29980 | First Colonial Ins Co | FL | 350,843,740.00 | 167,248,671.00 | 2,500,000.00 | 0 | 183,595,068.00 |
| 10351 | First Dakota Ind Co | SD | 37,934,788.00 | 27,584,968.00 | 1,250,000.00 | 0 | 10,349,820.00 |
| 11177 | First Fin Ins Co | IL | 507,216,419.00 | 152,495,016.00 | 2,500,000.00 | 0 | 354,721,403.00 |
| 10676 | First Guard Ins Co | AZ | 17,465,733.00 | 576,836.00 | 2,500,000.00 | 0 | 16,888,897.00 |
| 33588 | First Liberty Ins Corp | IL | 52,743,594.00 | 31,837,209.00 | 3,600,000.00 | 0 | 20,906,385.00 |
| 24724 | First Natl Ins Co Of Amer | NH | 228,769,845.00 | 180,297,987.00 | 5,000,000.00 | 0 | 48,471,858.00 |
| 33383 | First Professionals Ins Co | FL | 621,820,521.00 | 421,599,455.00 | 5,000,000.00 | 0 | 200,221,066.00 |
| 27626 | Firstcomp Ins Co | NE | 283,222,392.00 | 192,812,181.00 | 1,500,000.00 | 0 | 90,410,211.00 |
| 35585 | Flagship City Ins Co | PA | 37,324,871.00 | 25,919,127.00 | 2,350,000.00 | 0 | 11,405,744.00 |
| 13978 | Florists Mut Ins Co | IL | 159,759,783.00 | 118,178,608.00 | 0 | 0 | 41,581,175.00 |
| 11185 | Foremost Ins Co Grand Rapids MI | MI | 1,774,411,860.00 | 780,873,669.00 | 4,800,000.00 | 0 | 993,538,191.00 |
| 11800 | Foremost Prop & Cas Ins Co | MI | 54,041,659.00 | 36,956,880.00 | 3,525,000.00 | 0 | 17,084,779.00 |
| 41513 | Foremost Signature Ins Co | MI | 24,317,964.00 | 4,715,398.00 | 3,600,000.00 | 0 | 19,602,566.00 |

Non-Domestic Property Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|--------------------------------------|--------------|-------------------|-------------------|----------------------|-------------------|-------------------|
| 10801 | Fortress Ins Co | IL | 65,912,447.00 | 36,295,054.00 | 11,546,430.00 | 0 | 29,617,393.00 |
| 10985 | Fortuity Ins Co | MI | 35,073,318.00 | 22,346,401.00 | 5,000,000.00 | 0 | 12,726,918.00 |
| 14249 | Founders Ins Co | IL | 246,076,431.00 | 170,609,520.00 | 5,000,000.00 | 0 | 75,466,911.00 |
| 11600 | Frank Winston Crum Ins Co | FL | 44,052,652.00 | 30,114,855.00 | 3,000,000.00 | 0 | 13,937,797.00 |
| 13986 | Frankenmuth Mut Ins Co | MI | 1,015,649,791.00 | 625,828,941.00 | 0 | 0 | 389,820,850.00 |
| 22209 | Freedom Specialty Ins Co | OH | 25,296,472.00 | 13,718,123.00 | 3,504,000.00 | 0 | 11,578,349.00 |
| 21253 | Garrison Prop & Cas Ins Co | TX | 1,107,945,192.00 | 690,114,924.00 | 4,200,000.00 | 0 | 417,830,268.00 |
| 28339 | Gateway Ins Co | MO | 53,456,310.00 | 43,234,514.00 | 3,815,000.00 | 0 | 10,221,796.00 |
| 14138 | GEICO Advantage Ins Co | NE | 249,134,354.00 | 40,888,600.00 | 10,000,000.00 | 0 | 208,245,754.00 |
| 41491 | Geico Cas Co | MD | 1,712,582,816.00 | 1,050,756,065.00 | 3,010,000.00 | 0 | 661,826,751.00 |
| 14139 | GEICO Choice Ins Co | NE | 248,518,076.00 | 35,646,229.00 | 10,000,000.00 | 0 | 212,871,847.00 |
| 35882 | Geico Gen Ins Co | MD | 184,207,547.00 | 69,836,672.00 | 3,080,000.00 | 0 | 114,370,875.00 |
| 22055 | Geico Ind Co | MD | 6,443,734,584.00 | 3,694,854,201.00 | 3,000,000.00 | 0 | 2,748,880,383.00 |
| 14137 | GEICO Secure Ins Co | NE | 238,855,169.00 | 18,547,628.00 | 10,000,000.00 | 0 | 220,307,541.00 |
| 24414 | General Cas Co Of WI | WI | 1,024,950,372.00 | 576,844,447.00 | 4,000,000.00 | 0 | 448,105,925.00 |
| 30007 | General Fidelity Ins Co | SC | 482,463,513.00 | 224,282,833.00 | 7,500,000.00 | 0 | 258,180,680.00 |
| 24732 | General Ins Co Of Amer | NH | 1,999,941,310.00 | 1,692,800,728.00 | 5,000,000.00 | 0 | 307,140,582.00 |
| 22039 | General Reins Corp | DE | 15,532,940,459.00 | 4,839,741,730.00 | 11,000,000.00 | 0 | 10,693,198,729.00 |
| 39322 | General Security Natl Ins Co | NY | 387,718,085.00 | 296,200,747.00 | 5,000,000.00 | 0 | 91,517,338.00 |
| 11967 | General Star Natl Ins Co | DE | 250,653,902.00 | 69,463,924.00 | 4,000,000.00 | 0 | 181,189,978.00 |
| 11231 | Generali Us Branch | NY | 62,166,061.00 | 34,371,494.00 | 0 | 0 | 27,794,567.00 |
| 38962 | Genesis Ins Co | CT | 189,749,161.00 | 54,581,241.00 | 3,500,000.00 | 0 | 135,167,920.00 |
| 37095 | Genworth Financial Assur Corp | NC | 13,142,636.00 | 2,877.00 | 2,500,000.00 | 0 | 13,139,759.00 |
| 41432 | Genworth Home Equity Ins Corp | NC | 12,429,587.00 | 7,996.00 | 2,500,000.00 | 0 | 12,421,591.00 |
| 38458 | Genworth Mortgage Ins Corp | NC | 2,247,302,535.00 | 1,761,709,678.00 | 4,288,747.00 | 0 | 485,592,857.00 |
| 16675 | Genworth Mortgage Ins Corp Of NC | NC | 450,151,154.00 | 301,531,299.00 | 2,500,000.00 | 0 | 148,619,855.00 |
| 11049 | Genworth Mortgage Reins Corp | NC | 22,397,583.00 | 737,537.00 | 2,500,000.00 | 0 | 21,660,046.00 |
| 18759 | Genworth Residential Mortgage Assur | NC | 93,126,355.00 | 11,864,441.00 | 3,425,000.00 | 0 | 81,261,914.00 |
| 29823 | Genworth Residential Mortgage Ins Co | NC | 220,390,870.00 | 125,593,654.00 | 3,000,000.00 | 0 | 94,797,216.00 |
| 10799 | Geovera Ins Co | CA | 88,237,776.00 | 58,430,875.00 | 5,000,000.00 | 0 | 29,806,901.00 |
| 11044 | GMAC Ins Co Online Inc. | MO | 22,556,591.00 | 12,529,302.00 | 4,000,000.00 | 0 | 10,027,289.00 |
| 22063 | Government Employees Ins Co | MD | 19,089,625,624.00 | 11,072,034,707.00 | 33,436,758.00 | 0 | 8,017,590,917.00 |
| 26310 | Granite Re Inc. | OK | 30,376,247.00 | 15,037,367.00 | 2,500,000.00 | 0 | 15,338,880.00 |
| 23809 | Granite State Ins Co | PA | 42,447,858.00 | 3,176,623.00 | 5,000,000.00 | 0 | 39,271,235.00 |
| 36307 | Gray Ins Co | LA | 290,853,227.00 | 187,712,646.00 | 5,000,000.00 | 0 | 103,140,581.00 |
| 26832 | Great Amer Alliance Ins Co | OH | 31,293,415.00 | 439,978.00 | 3,501,000.00 | 0 | 30,853,437.00 |
| 26344 | Great Amer Assur Co | OH | 21,328,084.00 | 2,719,899.00 | 3,510,000.00 | 0 | 18,608,186.00 |
| 16691 | Great Amer Ins Co | OH | 5,132,593,204.00 | 3,662,948,328.00 | 15,440,600.00 | 0 | 1,469,644,876.00 |
| 22136 | Great Amer Ins Co of NY | NY | 46,837,412.00 | 1,606,247.00 | 3,800,000.00 | 0 | 45,231,164.00 |
| 31135 | Great Amer Security Ins Co | OH | 20,915,745.00 | 1,697,782.00 | 3,504,000.00 | 0 | 19,217,963.00 |
| 33723 | Great Amer Spirit Ins Co | OH | 22,547,257.00 | 1,346,918.00 | 3,504,000.00 | 0 | 21,200,339.00 |
| 25224 | Great Divide Ins Co | ND | 234,287,025.00 | 169,009,299.00 | 6,000,000.00 | 0 | 65,277,726.00 |
| 18694 | Great Midwest Ins Co | TX | 86,859,859.00 | 33,801,885.00 | 3,050,000.00 | 0 | 53,057,974.00 |
| 20303 | Great Northern Ins Co | IN | 1,625,555,808.00 | 1,186,963,537.00 | 4,166,675.00 | 0 | 438,592,271.00 |
| 11371 | Great West Cas Co | NE | 1,635,630,278.00 | 1,120,728,418.00 | 2,500,000.00 | 0 | 514,901,861.00 |
| 22187 | Greater NY Mut Ins Co | NY | 859,641,524.00 | 471,055,164.00 | 0 | 0 | 388,586,360.00 |
| 22322 | Greenwich Ins Co | DE | 1,102,566,830.00 | 661,767,117.00 | 3,558,100.00 | 0 | 440,799,713.00 |
| 36650 | Guarantee Co Of N Amer USA | MI | 214,272,135.00 | 72,548,698.00 | 4,000,008.00 | 0 | 141,723,437.00 |
| 11398 | Guarantee Ins Co | FL | 323,044,908.00 | 279,113,999.00 | 3,600,120.00 | 0 | 43,930,909.00 |
| 15032 | Guideone Mut Ins Co | IA | 1,134,816,016.00 | 711,426,606.00 | 0 | 0 | 423,389,410.00 |
| 14559 | Guideone Specialty Mut Ins Co | IA | 250,194,649.00 | 158,871,059.00 | 0 | 0 | 91,323,590.00 |
| 34037 | Hallmark Ins Co | AZ | 192,593,117.00 | 122,736,975.00 | 3,500,000.00 | 0 | 69,856,142.00 |
| 19530 | Hallmark Natl Ins Co | OH | 73,926,277.00 | 52,718,599.00 | 2,400,000.00 | 0 | 21,207,678.00 |
| 36064 | Hanover Amer Ins Co | NH | 28,169,213.00 | 333,270.00 | 5,000,000.00 | 0 | 27,835,943.00 |
| 17337 | Hanover Fire & Cas Ins Co | PA | 3,696,710.00 | 1,128,411.00 | 1,656,100.00 | 0 | 2,568,299.00 |
| 22292 | Hanover Ins Co | NH | 5,696,503,340.00 | 4,177,637,398.00 | 5,000,000.00 | 0 | 1,518,865,942.00 |
| 26433 | Harco Natl Ins Co | IL | 309,557,015.00 | 166,916,141.00 | 3,500,004.00 | 0 | 142,640,874.00 |
| 14141 | Harford Mut Ins Co | MD | 317,825,065.00 | 155,224,044.00 | 0 | 0 | 162,601,020.00 |
| 23582 | Harleysville Ins Co | PA | 153,353,864.00 | 126,674,042.00 | 2,612,500.00 | 0 | 26,679,822.00 |
| 35696 | Harleysville Preferred Ins Co | PA | 830,787,439.00 | 674,011,627.00 | 4,230,000.00 | 0 | 156,775,812.00 |
| 26182 | Harleysville Worcester Ins Co | PA | 954,712,409.00 | 763,102,501.00 | 3,500,000.00 | 0 | 191,609,908.00 |
| 22357 | Hartford Accident & Ind Co | CT | 11,063,287,312.00 | 7,955,733,014.00 | 40,000,000.00 | 0 | 3,107,554,297.00 |
| 29424 | Hartford Cas Ins Co | IN | 2,196,489,846.00 | 1,289,173,435.00 | 4,800,000.00 | 0 | 907,316,412.00 |
| 19682 | Hartford Fire In Co | CT | 24,620,337,797.00 | 11,607,800,224.00 | 55,320,000.00 | 0 | 13,012,537,573.00 |
| 37478 | Hartford Ins Co Of The Midwest | IN | 470,143,468.00 | 117,403,236.00 | 4,200,000.00 | 0 | 352,740,232.00 |
| 11452 | Hartford Steam Boil Inspec & Ins Co | CT | 1,353,891,212.00 | 704,672,194.00 | 10,000,000.00 | 0 | 649,219,018.00 |
| 29890 | Hartford Steam Boil Inspec Ins Co CT | CT | 97,518,214.00 | 49,312,363.00 | 3,000,000.00 | 0 | 48,205,851.00 |

Non-Domestic Property Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|-----------------------------------|--------------|-------------------|-------------------|----------------------|-------------------|-------------------|
| 30104 | Hartford Underwriters Ins Co | CT | 1,558,032,772.00 | 943,768,335.00 | 6,504,000.00 | 0 | 614,264,437.00 |
| 31550 | Haulers Ins Co Inc. | TN | 58,451,474.00 | 23,152,477.00 | 3,000,000.00 | 0 | 35,298,997.00 |
| 41343 | HDI Gerling Amer Ins Co | IL | 320,042,817.00 | 188,424,593.00 | 5,000,000.00 | 0 | 131,618,226.00 |
| 35904 | Health Care Ind Inc. | CO | 597,224,472.00 | 434,697,515.00 | 2,250,000.00 | 250,000.00 | 162,526,957.00 |
| 32077 | Heritage Cas Ins Co | KS | 66,335,993.00 | 122,340.00 | 3,000,000.00 | 0 | 66,213,653.00 |
| 39527 | Heritage Ind Co | CA | 206,882,135.00 | 101,924,512.00 | 3,000,000.00 | 0 | 104,957,624.00 |
| 35599 | Highmark Cas Ins Co | PA | 344,936,703.00 | 196,483,234.00 | 2,500,000.00 | 0 | 148,453,469.00 |
| 10200 | Hiscox Ins Co Inc. | IL | 97,085,393.00 | 44,803,675.00 | 4,200,000.00 | 0 | 52,281,718.00 |
| 17221 | Homesite Ins Co | CT | 217,409,976.00 | 155,258,039.00 | 4,540,000.00 | 0 | 62,151,937.00 |
| 13927 | Homesite Ins Co Of The Midwest | ND | 283,317,252.00 | 213,386,579.00 | 3,010,000.00 | 0 | 69,930,673.00 |
| 22578 | Horace Mann Ins Co | IL | 414,446,305.00 | 247,546,880.00 | 3,582,010.00 | 0 | 166,899,425.00 |
| 22756 | Horace Mann Prop & Cas Ins Co | IL | 257,241,215.00 | 153,077,899.00 | 3,000,000.00 | 0 | 104,163,316.00 |
| 10069 | Housing Authority Prop A Mut Co | VT | 159,655,226.00 | 49,477,250.00 | 0 | 0 | 110,177,976.00 |
| 11206 | Housing Enterprise Ins Co Inc. | VT | 50,497,916.00 | 26,531,450.00 | 20,000,000.00 | 0 | 23,966,466.00 |
| 38849 | Houston Gen Ins Co | TX | 31,393,778.00 | 13,154,444.00 | 10,000,000.00 | 0 | 18,239,334.00 |
| 28657 | HSBC Ins Co of DE | DE | 14,139,040.00 | 12,067,345.00 | 4,200,000.00 | 0 | 2,071,695.00 |
| 25054 | Hudson Ins Co | DE | 821,135,558.00 | 422,234,329.00 | 7,500,000.00 | 238 | 398,901,229.00 |
| 40223 | ICM Ins Co | NY | 5,289,175.00 | 4,235,388.00 | 2,000,000.00 | 0 | 1,053,787.00 |
| 29068 | IDS Prop Cas Ins Co | WI | 1,109,418,363.00 | 647,192,442.00 | 5,000,000.00 | 0 | 462,225,921.00 |
| 35246 | Illinois Ins Co | IA | 23,299,605.00 | 8,323,602.00 | 3,420,000.00 | 0 | 14,976,003.00 |
| 23817 | Illinois Natl Ins Co | IL | 71,787,985.00 | 3,677,517.00 | 5,000,000.00 | 0 | 68,110,468.00 |
| 44369 | Imperial Fire & Cas Ins Co | LA | 95,579,983.00 | 69,854,094.00 | 3,000,000.00 | 0 | 25,725,889.00 |
| 35408 | Imperium Ins Co | TX | 384,220,986.00 | 249,182,609.00 | 4,200,000.00 | 0 | 135,038,378.00 |
| 43575 | Indemnity Ins Co Of North Amer | PA | 376,972,967.00 | 280,845,828.00 | 4,501,500.00 | 0 | 96,127,139.00 |
| 26581 | Independence Amer Ins Co | DE | 84,696,916.00 | 30,269,475.00 | 3,000,000.00 | 0 | 54,427,441.00 |
| 29831 | Independent Mut Fire Ins Co | IL | 34,290,960.00 | 3,513,759.00 | 0 | 0 | 30,777,201.00 |
| 14265 | Indiana Lumbermen's Mut Ins Co | IN | 87,988,984.00 | 71,026,980.00 | 0 | 0 | 16,962,003.00 |
| 22268 | Infinity Ins Co | IN | 1,860,554,487.00 | 1,254,880,668.00 | 3,000,000.00 | 0 | 605,673,819.00 |
| 22713 | Insurance Co of N Amer | PA | 831,827,124.00 | 636,240,380.00 | 11,357,109.00 | 0 | 195,586,744.00 |
| 19429 | Insurance Co Of The State Of PA | PA | 3,393,263,870.00 | 2,441,306,136.00 | 5,005,500.00 | 0 | 951,957,734.00 |
| 27847 | Insurance Co Of The West | CA | 1,032,332,100.00 | 614,841,246.00 | 4,200,000.00 | 0 | 417,490,854.00 |
| 22772 | Integon Ind Corp | NC | 116,729,918.00 | 82,043,637.00 | 3,000,000.00 | 0 | 34,686,281.00 |
| 29742 | Integon Natl Ins Co | NC | 1,145,082,407.00 | 1,005,375,925.00 | 3,500,000.00 | 0 | 139,706,482.00 |
| 11592 | International Fidelity Ins Co | NJ | 246,825,231.00 | 143,002,263.00 | 1,500,000.00 | 0 | 103,822,969.00 |
| 10749 | Intrepid Ins Co | MI | 32,144,278.00 | 3,714,582.00 | 10,000,000.00 | 0 | 28,429,696.00 |
| 23647 | Ironshore Ind Inc. | MN | 232,984,013.00 | 135,451,811.00 | 5,000,000.00 | 0 | 97,532,202.00 |
| 11630 | Jefferson Ins Co | NY | 48,760,850.00 | 15,076,153.00 | 4,181,500.00 | 0 | 33,684,697.00 |
| 14354 | Jewelers Mut Ins Co | WI | 261,713,898.00 | 108,477,067.00 | 0 | 0 | 153,236,831.00 |
| 36781 | John Deere Ins Co | IA | 324,820,050.00 | 212,714,874.00 | 3,750,000.00 | 0 | 112,105,176.00 |
| 15962 | Kansas Bankers Surety Co | KS | 171,247,479.00 | 23,451,292.00 | 10,000,000.00 | 0 | 147,796,187.00 |
| 10885 | Key Risk Ins Co | NC | 57,374,476.00 | 29,525,326.00 | 4,500,000.00 | 0 | 27,849,151.00 |
| 11681 | Keystone Ins Co | PA | 209,024,800.00 | 64,805,775.00 | 3,750,000.00 | 0 | 144,219,025.00 |
| 13722 | Knightbrook Ins Co | DE | 125,410,868.00 | 85,918,560.00 | 4,218,200.00 | 0 | 39,492,308.00 |
| 26077 | Lancer Ins Co | IL | 444,033,485.00 | 294,176,948.00 | 3,100,000.00 | 0 | 149,856,537.00 |
| 37940 | Lexington Natl Ins Corp | MD | 57,760,590.00 | 39,336,089.00 | 2,000,400.00 | 0 | 18,424,501.00 |
| 13307 | Lexon Ins Co | TX | 136,142,939.00 | 92,169,244.00 | 4,213,226.00 | 0 | 43,973,695.00 |
| 42404 | Liberty Ins Corp | IL | 1,449,663,496.00 | 1,281,011,536.00 | 3,500,000.00 | 0 | 168,651,960.00 |
| 19917 | Liberty Ins Underwriters Inc. | IL | 217,790,106.00 | 100,821,420.00 | 3,500,000.00 | 0 | 116,968,686.00 |
| 23035 | Liberty Mut Fire Ins Co | WI | 5,235,743,369.00 | 4,296,603,316.00 | 10,000,000.00 | 0 | 939,140,053.00 |
| 23043 | Liberty Mut Ins Co | MA | 40,205,366,577.00 | 25,694,899,915.00 | 10,000,000.00 | 0 | 14,510,466,662.00 |
| 14486 | Liberty Mut Mid Atlantic Ins Co | MA | 19,016,279.00 | 1,509,702.00 | 0 | 0 | 17,506,577.00 |
| 33855 | Lincoln Gen Ins Co | PA | 148,490,429.00 | 146,617,372.00 | 4,200,000.00 | 0 | 1,873,057.00 |
| 14400 | Lititz Mut Ins Co | PA | 187,701,700.00 | 68,536,931.00 | 0 | 0 | 119,164,769.00 |
| 14084 | Livestock Market Enhancement RRG | NV | 542,260.00 | 1,165.00 | 500,000.00 | 0 | 541,094.00 |
| 36447 | LM Gen Ins Co | IL | 47,125,213.00 | 38,592,787.00 | 3,500,000.00 | 0 | 8,532,426.00 |
| 33600 | LM Ins Corp | IL | 175,447,982.00 | 65,372,993.00 | 3,600,000.00 | 0 | 110,074,989.00 |
| 23352 | LM Prop & Cas Ins Co | IN | 79,072,084.00 | 43,557,944.00 | 4,400,000.00 | 0 | 35,514,140.00 |
| 27138 | Lumbermen's Cas Ins Co | IL | 12,982,113.00 | 1,491,043.00 | 3,500,000.00 | 0 | 11,491,070.00 |
| 23108 | Lumbermen's Underwriting Alliance | MO | 285,634,011.00 | 231,105,850.00 | 0 | 0 | 54,528,161.00 |
| 35769 | Lyndon Prop Ins Co | MO | 395,931,982.00 | 211,961,410.00 | 4,000,000.00 | 0 | 183,970,572.00 |
| 10051 | Lyndon Southern Ins Co | DE | 49,613,081.00 | 29,212,494.00 | 3,000,000.00 | 0 | 20,400,588.00 |
| 42617 | MAG Mut Ins Co | GA | 1,543,671,903.00 | 876,178,657.00 | 0 | 0 | 667,493,246.00 |
| 11054 | Maiden Reins Co | MO | 1,189,020,627.00 | 921,157,655.00 | 4,000,000.00 | 0 | 267,862,972.00 |
| 36897 | Manufacturers Alliance Ins Co | PA | 169,746,074.00 | 102,659,942.00 | 5,970,000.00 | 0 | 67,086,132.00 |
| 28932 | Markel Amer Ins Co | VA | 422,023,051.00 | 310,844,339.00 | 5,000,100.00 | 0 | 111,178,712.00 |
| 38970 | Markel Ins Co | IL | 1,019,515,844.00 | 746,745,033.00 | 4,200,000.00 | 0 | 272,770,811.00 |
| 19356 | Maryland Cas Co | MD | 192,631,805.00 | 31,042,974.00 | 4,717,500.00 | 0 | 161,588,831.00 |

Non-Domestic Property Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|---------------------------------------|--------------|--------------------|-------------------|----------------------|-------------------|-------------------|
| 22306 | Massachusetts Bay Ins Co | NH | 59,594,032.00 | 2,269.00 | 5,000,000.00 | 0 | 59,591,763.00 |
| 10784 | Maxum Cas Ins Co | DE | 54,308,891.00 | 39,355,694.00 | 3,500,000.00 | 0 | 14,953,196.00 |
| 12041 | MBIA Ins Corp | NY | 1,012,739,613.00 | 47,653,694.00 | 15,000,269.00 | 275,908,000.00 | 965,085,919.00 |
| 32522 | Medical Mut Ins Co Of NC | NC | 558,163,816.00 | 263,018,537.00 | 0 | 0 | 295,145,279.00 |
| 11843 | Medical Protective Co | IN | 3,013,477,213.00 | 1,938,084,420.00 | 4,800,000.00 | 0 | 1,075,392,793.00 |
| 12754 | Medicus Ins Co | TX | 89,852,405.00 | 58,014,891.00 | 2,500,000.00 | 0 | 31,837,514.00 |
| 22241 | Medmarc Cas Ins Co | VT | 89,068,878.00 | 43,184,149.00 | 3,000,000.00 | 0 | 45,884,729.00 |
| 11030 | Memic Ind Co | NH | 230,624,693.00 | 141,315,090.00 | 3,000,000.00 | 0 | 89,309,603.00 |
| 33650 | Mendota Ins Co | MN | 106,352,324.00 | 79,575,611.00 | 2,442,452.00 | 0 | 26,776,713.00 |
| 31968 | Merastar Ins Co | IL | 37,734,033.00 | 29,015,460.00 | 3,000,000.00 | 0 | 8,718,574.00 |
| 14494 | Merchants Bonding Co a Mut | IA | 119,784,546.00 | 42,567,931.00 | 0 | 0 | 77,216,615.00 |
| 11595 | Merchants Natl Bonding Inc. | IA | 15,222,989.00 | 5,401,743.00 | 3,000,000.00 | 0 | 9,821,246.00 |
| 10502 | Meridian Citizens Mut Ins Co | IN | 30,796,891.00 | 22,426,394.00 | 0 | 0 | 8,370,497.00 |
| 40169 | Metropolitan Cas Ins Co | RI | 194,116,042.00 | 144,642,011.00 | 3,000,000.00 | 0 | 49,474,030.00 |
| 25321 | Metropolitan Drt Prop & Cas Ins Co | RI | 95,084,532.00 | 65,912,672.00 | 3,000,000.00 | 0 | 29,171,860.00 |
| 39950 | Metropolitan Gen Ins Co | RI | 38,438,736.00 | 4,981,121.00 | 3,000,000.00 | 0 | 33,457,615.00 |
| 34339 | Metropolitan Grp Prop & Cas Ins Co | RI | 555,783,399.00 | 250,274,443.00 | 3,000,000.00 | 0 | 305,508,956.00 |
| 26298 | Metropolitan Prop & Cas Ins Co | RI | 5,146,441,717.00 | 3,159,162,731.00 | 3,000,000.00 | 315,000,000.00 | 1,987,278,986.00 |
| 40150 | MGA Ins Co Inc. | TX | 221,863,627.00 | 129,616,502.00 | 12,000,000.00 | 0 | 92,247,125.00 |
| 22594 | MGIC Assur Corp Gen Account | WI | 10,534,690.00 | 468,104.00 | 3,500,000.00 | 0 | 10,066,586.00 |
| 18740 | MGIC Ind Corp | WI | 458,810,184.00 | 10,469,839.00 | 3,588,000.00 | 0 | 448,340,345.00 |
| 38660 | MIC Gen Ins Corp | MI | 33,702,353.00 | 12,895,672.00 | 5,000,000.00 | 0 | 20,806,681.00 |
| 38601 | MIC Prop & Cas Ins Corp | MI | 97,862,599.00 | 44,391,879.00 | 5,000,000.00 | 0 | 53,470,720.00 |
| 40932 | Mico Ins Co | OH | 15,174,799.00 | 1,788,053.00 | 2,252,000.00 | 0 | 13,386,746.00 |
| 23507 | Mid Amer Fire & Cas Co | NH | 8,089,489.00 | 6,042.00 | 2,500,000.00 | 0 | 8,083,447.00 |
| 21687 | Mid Century Ins Co | CA | 3,657,513,567.00 | 2,803,151,334.00 | 4,800,000.00 | 0 | 854,362,233.00 |
| 23434 | Middlesex Ins Co | WI | 628,239,236.00 | 390,856,755.00 | 4,200,000.00 | 0 | 237,382,481.00 |
| 14532 | Middlesex Mut Assur Co | CT | 271,825,623.00 | 167,187,891.00 | 0 | 0 | 104,637,732.00 |
| 20451 | Midstates Reins Corp | IL | 91,035,594.00 | 55,862,932.00 | 800,000.00 | 200,000.00 | 35,172,662.00 |
| 23612 | Midwest Employers Cas Co | DE | 352,883,431.00 | 215,757,803.00 | 3,531,000.00 | 0 | 137,125,629.00 |
| 23515 | Midwestern Ind Co | NH | 28,541,137.00 | 1,829,638.00 | 3,500,000.00 | 0 | 26,711,499.00 |
| 41653 | Milbank Ins Co | IA | 489,055,400.00 | 384,983,907.00 | 3,000,000.00 | 0 | 104,071,493.00 |
| 26662 | Milwaukee Cas Ins Co | WI | 30,079,540.00 | 16,659,321.00 | 4,000,000.00 | 0 | 13,420,219.00 |
| 42234 | Minnesota Lawyers Mut Ins Co | MN | 143,670,285.00 | 76,286,321.00 | 0 | 0 | 67,383,964.00 |
| 20362 | Mitsui Sumitomo Ins Co of Amer | NY | 789,763,989.00 | 491,538,554.00 | 5,000,000.00 | 0 | 298,225,435.00 |
| 22551 | Mitsui Sumitomo Ins USA Inc. | NY | 114,395,125.00 | 54,618,758.00 | 5,000,000.00 | 0 | 59,776,367.00 |
| 14613 | Montgomery Mut Ins Co | MA | 51,505,138.00 | 3,933,076.00 | 0 | 0 | 47,572,062.00 |
| 29858 | Mortgage Guar Ins Corp | WI | 4,355,038,466.00 | 3,665,933,600.00 | 5,000,000.00 | 0 | 689,104,866.00 |
| 16187 | Mosaic Ins Co | DE | 22,437,642.00 | 2,507,852.00 | 4,046,965.00 | 0 | 19,929,790.00 |
| 13331 | Motorists Commercial Mut Ins Co | OH | 322,787,524.00 | 194,204,657.00 | 0 | 0 | 128,582,867.00 |
| 14621 | Motorists Mut Ins Co | OH | 1,272,050,376.00 | 791,489,327.00 | 0 | 0 | 480,561,049.00 |
| 22012 | Motors Ins Corp | MI | 2,770,084,161.00 | 1,586,928,749.00 | 5,000,000.00 | 0 | 1,183,155,412.00 |
| 10227 | Munich Reins Amer Inc. | DE | 17,362,600,323.00 | 12,737,769,107.00 | 8,235,771.00 | 0 | 4,624,831,216.00 |
| 13559 | Municipal & Infrastructure Assur Corp | NY | 77,011,057.00 | 127,216.00 | 2,500,000.00 | 0 | 76,883,841.00 |
| 11878 | MutualAid eXchange | KS | 25,586,629.00 | 9,277,290.00 | 0 | 0 | 16,309,339.00 |
| 14366 | NASW RRG Inc. | DC | 1,982,312.00 | 538,665.00 | 0 | 0 | 1,443,647.00 |
| 23663 | National Amer Ins Co | OK | 155,048,000.00 | 98,580,346.00 | 5,000,000.00 | 0 | 56,467,654.00 |
| 11806 | National Assisted Living RRG Inc. | DC | 7,604,107.00 | 4,110,774.00 | 2,501,970.00 | 0 | 3,493,333.00 |
| 11991 | National Cas Co | WI | 277,226,440.00 | 154,612,070.00 | 5,000,000.00 | 0 | 122,614,370.00 |
| 10243 | National Continental Ins Co | NY | 235,230,203.00 | 190,177,869.00 | 6,429,106.00 | 0 | 45,052,334.00 |
| 16217 | National Farmers Union Prop & Cas | WI | 209,636,907.00 | 146,920,893.00 | 4,200,000.00 | 0 | 62,716,014.00 |
| 20478 | National Fire Ins Co Of Hartford | IL | 112,942,403.00 | 1,110,434.00 | 5,000,000.00 | 0 | 111,831,969.00 |
| 42447 | National Gen Assur Co | MO | 46,601,191.00 | 26,929,355.00 | 2,500,000.00 | 0 | 19,671,836.00 |
| 23728 | National Gen Ins Co | MO | 65,931,386.00 | 31,161,075.00 | 2,000,000.00 | 2,500,000.00 | 34,770,311.00 |
| 20087 | National Ind Co | NE | 127,340,865,936.00 | 48,479,351,256.00 | 5,500,000.00 | 0 | 78,861,514,680.00 |
| 27944 | National Ins Assn. | IN | 12,857,930.00 | 2,703.00 | 0 | 0 | 12,855,227.00 |
| 32620 | National Interstate Ins Co | OH | 1,017,470,693.00 | 747,774,754.00 | 3,000,000.00 | 0 | 269,695,939.00 |
| 20052 | National Liab & Fire Ins Co | CT | 1,419,008,623.00 | 704,540,732.00 | 5,000,000.00 | 0 | 714,467,891.00 |
| 15474 | National Lloyds Ins Co | TX | 191,512,556.00 | 96,954,323.00 | 0 | 0 | 94,558,233.00 |
| 23825 | National Public Finance Guar Corp | NY | 5,726,156,263.00 | 3,727,617,459.00 | 15,000,000.00 | 0 | 1,998,538,804.00 |
| 12114 | National Security Fire & Cas Co | AL | 60,657,433.00 | 36,568,634.00 | 1,500,000.00 | 0 | 24,088,799.00 |
| 22608 | National Specialty Ins Co | TX | 50,784,337.00 | 20,575,281.00 | 3,500,000.00 | 0 | 30,209,056.00 |
| 21881 | National Surety Corp | IL | 166,518,497.00 | 26,275,636.00 | 3,500,077.00 | 0 | 140,242,862.00 |
| 19445 | National Union Fire Ins Co Of Pitts | PA | 32,520,798,197.00 | 18,121,894,376.00 | 4,478,750.00 | 0 | 14,398,903,821.00 |
| 26093 | Nationwide Affinity Co of Amer | OH | 306,104,667.00 | 293,705,862.00 | 5,000,000.00 | 0 | 12,398,805.00 |
| 28223 | Nationwide Agribusiness Ins Co | IA | 320,901,757.00 | 259,460,008.00 | 2,849,976.00 | 400,000.00 | 61,441,749.00 |
| 10723 | Nationwide Assur Co | WI | 134,610,019.00 | 77,017,150.00 | 3,500,000.00 | 0 | 57,592,869.00 |

Non-Domestic Property Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|--------------------------------------|--------------|-------------------|-------------------|----------------------|-------------------|-------------------|
| 23760 | Nationwide Gen Ins Co | OH | 159,316,557.00 | 137,683,438.00 | 2,500,000.00 | 0 | 21,633,119.00 |
| 25453 | Nationwide Ins Co Of Amer | WI | 510,223,150.00 | 365,834,421.00 | 3,375,000.00 | 0 | 144,388,729.00 |
| 23779 | Nationwide Mut Fire Ins Co | OH | 4,729,713,281.00 | 2,412,362,929.00 | 0 | 0 | 2,317,350,352.00 |
| 23787 | Nationwide Mut Ins Co | OH | 29,551,792,548.00 | 18,207,794,359.00 | 0 | 0 | 11,343,998,189.00 |
| 37877 | Nationwide Prop & Cas Ins Co | OH | 554,975,394.00 | 500,444,179.00 | 3,000,000.00 | 0 | 54,531,215.00 |
| 25240 | NAU Country Ins Co | MN | 1,458,601,022.00 | 1,123,152,185.00 | 3,000,000.00 | 0 | 335,448,837.00 |
| 42307 | Navigators Ins Co | NY | 2,102,436,631.00 | 1,419,555,675.00 | 5,000,000.00 | 0 | 682,880,956.00 |
| 15865 | NCMIC Ins Co | IA | 583,108,074.00 | 364,880,800.00 | 5,000,000.00 | 0 | 218,227,274.00 |
| 24171 | Netherlands Ins Co The | NH | 443,604,113.00 | 330,519,913.00 | 3,600,000.00 | 0 | 113,084,200.00 |
| 21830 | New England Ins Co | CT | 53,024,397.00 | 7,391,722.00 | 7,200,000.00 | 0 | 45,632,675.00 |
| 23841 | New Hampshire Ins Co | PA | 3,254,819,767.00 | 2,332,095,199.00 | 5,325,065.00 | 0 | 922,724,568.00 |
| 12130 | New South Ins Co | NC | 86,984,943.00 | 73,788,918.00 | 3,000,000.00 | 0 | 13,196,025.00 |
| 16608 | New York Marine & Gen Ins Co | NY | 738,870,115.00 | 508,281,714.00 | 8,827,889.00 | 0 | 230,588,401.00 |
| 14788 | NGM Ins Co | FL | 2,120,072,716.00 | 1,281,639,038.00 | 5,250,000.00 | 0 | 838,433,678.00 |
| 27073 | Nipponkoa Ins Co Ltd US Br | NY | 252,018,937.00 | 159,763,864.00 | 0 | 0 | 92,255,073.00 |
| 31470 | Norguard Ins Co | PA | 511,775,115.00 | 363,227,556.00 | 5,250,000.00 | 0 | 148,547,559.00 |
| 29700 | North Amer Elite Ins Co | NH | 74,750,400.00 | 40,415,328.00 | 3,500,000.00 | 0 | 34,335,072.00 |
| 29874 | North Amer Specialty Ins Co | NH | 503,529,267.00 | 139,803,760.00 | 4,800,000.00 | 0 | 363,725,507.00 |
| 27740 | North Pointe Ins Co | PA | 83,105,620.00 | 57,203,736.00 | 3,500,000.00 | 0 | 25,901,884.00 |
| 21105 | North River Ins Co | NJ | 869,652,681.00 | 592,615,264.00 | 4,200,000.00 | 0 | 277,037,417.00 |
| 36455 | Northbrook Ind Co | IL | 38,574,417.00 | 991,159.00 | 4,200,000.00 | 0 | 37,583,258.00 |
| 38369 | Northern Assur Co Of Amer | MA | 38,429,667.00 | 3,089,707.00 | 4,500,000.00 | 0 | 35,339,960.00 |
| 19372 | Northern Ins Co Of NY | NY | 36,104,529.00 | 7,254,529.00 | 9,762,500.00 | 0 | 28,850,000.00 |
| 24031 | Northland Cas Co | CT | 102,448,996.00 | 69,807,712.00 | 3,000,000.00 | 0 | 32,641,284.00 |
| 24015 | Northland Ins Co | CT | 1,150,634,059.00 | 626,012,721.00 | 3,500,000.00 | 0 | 524,621,339.00 |
| 13045 | Northstone Ins Co | PA | 32,486,005.00 | 22,481,675.00 | 1,000,000.00 | 0 | 10,004,330.00 |
| 42552 | Nova Cas Co | NY | 95,290,538.00 | 329,631.00 | 4,200,000.00 | 0 | 94,960,907.00 |
| 39608 | Nutmeg Ins Co | CT | 392,009,309.00 | 164,133,843.00 | 4,200,000.00 | 0 | 227,875,465.00 |
| 23248 | Occidental Fire & Cas Co Of NC | NC | 364,672,029.00 | 244,270,383.00 | 2,600,000.00 | 5,000,000.00 | 120,401,646.00 |
| 23680 | Odyssey Reins Co | CT | 8,171,574,189.00 | 5,016,783,227.00 | 6,982,500.00 | 0 | 3,154,790,962.00 |
| 35602 | Ohic Ins Co | OH | 103,520,014.00 | 77,332,339.00 | 3,591,990.00 | 0 | 26,187,676.00 |
| 24074 | Ohio Cas Ins Co | NH | 5,100,508,528.00 | 3,825,876,240.00 | 4,500,000.00 | 0 | 1,274,632,288.00 |
| 24104 | Ohio Farmers Ins Co | OH | 2,131,875,807.00 | 606,312,379.00 | 0 | 0 | 1,525,563,428.00 |
| 26565 | Ohio Ind Co | OH | 121,063,430.00 | 75,874,872.00 | 3,000,746.00 | 0 | 45,188,558.00 |
| 24082 | Ohio Security Ins Co | NH | 41,440,087.00 | 26,671,246.00 | 3,500,430.00 | 0 | 14,768,841.00 |
| 17558 | Old Guard Ins Co | OH | 356,170,704.00 | 219,335,351.00 | 2,500,000.00 | 0 | 136,835,353.00 |
| 24139 | Old Republic Gen Ins Corp | IL | 1,507,876,358.00 | 1,175,269,090.00 | 4,200,000.00 | 0 | 332,607,268.00 |
| 24147 | Old Republic Ins Co | PA | 2,439,819,609.00 | 1,564,899,190.00 | 3,800,004.00 | 0 | 874,920,419.00 |
| 35424 | Old Republic Security Assur Co | AZ | 5,253,853.00 | 1,168,054.00 | 2,600,000.00 | 0 | 4,085,799.00 |
| 40444 | Old Republic Surety Co | WI | 98,930,849.00 | 50,213,920.00 | 2,900,000.00 | 0 | 48,716,929.00 |
| 37060 | Old United Cas Co | KS | 522,523,803.00 | 260,516,164.00 | 3,000,000.00 | 0 | 262,007,639.00 |
| 34940 | Omni Ind Co | IL | 70,441,090.00 | 42,176,821.00 | 3,000,000.00 | 0 | 28,264,269.00 |
| 39098 | Omni Ins Co | IL | 211,568,603.00 | 124,589,706.00 | 3,000,000.00 | 0 | 86,978,897.00 |
| 20621 | OneBeacon Amer Ins Co | MA | 88,514,868.00 | 13,447,896.00 | 6,000,000.00 | 0 | 75,066,972.00 |
| 21970 | OneBeacon Ins Co | PA | 1,265,708,660.00 | 390,509,898.00 | 4,200,000.00 | 0 | 875,198,762.00 |
| 15385 | OneCIS Ins Co | IL | 16,453,403.00 | 3,373,138.00 | 3,000,000.00 | 0 | 13,080,265.00 |
| 30175 | Oriska Ins Co | NY | 36,627,113.00 | 32,059,767.00 | 1,500,000.00 | 0 | 4,567,346.00 |
| 22748 | Pacific Employers Ins Co | PA | 3,329,042,932.00 | 2,243,230,507.00 | 6,000,000.00 | 0 | 1,085,812,425.00 |
| 20346 | Pacific Ind Co | WI | 6,465,841,502.00 | 3,969,643,554.00 | 5,535,000.00 | 0 | 2,496,197,948.00 |
| 37850 | Pacific Specialty Ins Co | CA | 334,181,897.00 | 149,370,747.00 | 3,500,000.00 | 0 | 184,811,148.00 |
| 10222 | PACO Assur Co Inc. | IL | 72,458,380.00 | 42,300,675.00 | 2,950,000.00 | 0 | 30,157,705.00 |
| 11835 | PartnerRe Amer Ins Co | DE | 185,739,688.00 | 63,945,904.00 | 3,000,000.00 | 0 | 121,793,784.00 |
| 10006 | Partnerre Ins Co Of NY | NY | 128,453,228.00 | 14,044,966.00 | 6,000,000.00 | 0 | 114,408,262.00 |
| 22250 | Pathfinder Ins Co | CO | 8,159,078.00 | 0 | 2,500,000.00 | 0 | 8,159,078.00 |
| 25755 | Peachtree Cas Ins Co | FL | 22,805,424.00 | 11,788,949.00 | 2,200,000.00 | 0 | 11,016,475.00 |
| 18139 | Peak Prop & Cas Ins Corp | WI | 48,779,421.00 | 10,333,062.00 | 3,000,000.00 | 0 | 38,446,359.00 |
| 18333 | Peerless Ind Ins Co | IL | 723,033,434.00 | 549,050,679.00 | 3,500,000.00 | 0 | 173,982,755.00 |
| 24198 | Peerless Ins Co | NH | 7,629,799,775.00 | 5,742,491,090.00 | 8,848,635.00 | 0 | 1,887,308,685.00 |
| 39900 | Peninsula Ind Co | MD | 10,897,516.00 | 980,325.00 | 2,300,000.00 | 0 | 9,917,191.00 |
| 14958 | Peninsula Ins Co | MD | 84,955,515.00 | 42,484,423.00 | 2,500,000.00 | 0 | 42,471,092.00 |
| 14982 | Penn Millers Ins Co | PA | 159,708,871.00 | 89,517,531.00 | 5,000,000.00 | 0 | 70,191,340.00 |
| 21962 | Pennsylvania Ins Co | IA | 10,681,996.00 | 3,338.00 | 4,200,000.00 | 0 | 10,678,658.00 |
| 14974 | Pennsylvania Lumbermen's Mut Ins | PA | 364,751,061.00 | 258,155,561.00 | 0 | 0 | 106,595,500.00 |
| 12262 | Pennsylvania Manufacturers Assoc Ins | PA | 730,552,713.00 | 505,114,713.00 | 6,116,300.00 | 0 | 225,438,000.00 |
| 41424 | Pennsylvania Manufacturers Ind Co | PA | 190,100,338.00 | 112,543,941.00 | 4,600,000.00 | 0 | 77,556,397.00 |
| 14990 | Pennsylvania Natl Mut Cas Ins Co | PA | 1,036,788,018.00 | 563,129,668.00 | 0 | 0 | 473,658,350.00 |
| 37648 | Permanent Gen Assur Corp | OH | 213,703,996.00 | 123,153,034.00 | 5,000,000.00 | 0 | 90,550,962.00 |

Non-Domestic Property Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|-----------------------------------|--------------|------------------|------------------|----------------------|-------------------|-------------------|
| 13714 | Pharmacists Mut Ins Co | IA | 228,715,948.00 | 150,500,743.00 | 0 | 0 | 78,215,205.00 |
| 18058 | Philadelphia Ind Ins Co | PA | 6,047,269,601.00 | 4,030,090,982.00 | 3,599,950.00 | 0 | 2,017,178,619.00 |
| 12319 | Philadelphia Reins Corp | PA | 176,471,187.00 | 75,639,148.00 | 3,000,000.00 | 0 | 100,832,040.00 |
| 25623 | Phoenix Ins Co | CT | 3,860,080,572.00 | 2,469,433,674.00 | 10,000,000.00 | 0 | 1,390,646,898.00 |
| 26794 | Plans Liab Ins Co | OH | 85,606,236.00 | 34,322,716.00 | 2,942,436.00 | 0 | 51,283,520.00 |
| 10817 | Plateau Cas Ins Co | TN | 32,808,613.00 | 14,295,220.00 | 4,200,000.00 | 0 | 18,513,393.00 |
| 10357 | Platinum Underwriters Reins Inc. | MD | 1,661,792,153.00 | 1,106,412,469.00 | 5,000,000.00 | 0 | 555,379,684.00 |
| 18619 | Platte River Ins Co | NE | 122,254,095.00 | 84,509,136.00 | 4,800,000.00 | 0 | 37,744,959.00 |
| 30945 | Plaza Ins Co | MO | 46,704,979.00 | 21,325,553.00 | 4,500,000.00 | 0 | 25,379,426.00 |
| 10287 | PMI Ins Co | AZ | 91,609,482.00 | 44,452,523.00 | 2,500,000.00 | 0 | 47,156,959.00 |
| 18732 | PMI Mortgage Assur Co | AZ | 32,407,686.00 | 1,497,989.00 | 2,000,000.00 | 0 | 30,909,697.00 |
| 27251 | PMI Mortgage Ins Co | AZ | 2,327,847,234.00 | 4,473,912,963.00 | 3,000,000.00 | 0 | -2,146,065,729.00 |
| 14460 | Podiatry Ins Co Of Amer | IL | 333,929,937.00 | 232,686,207.00 | 5,000,000.00 | 0 | 101,243,730.00 |
| 37257 | Praetorian Ins Co | PA | 1,109,428,693.00 | 793,140,655.00 | 8,500,000.00 | 0 | 316,288,038.00 |
| 36234 | Preferred Professional Ins Co | NE | 402,712,991.00 | 225,497,012.00 | 5,305,944.00 | 0 | 177,215,979.00 |
| 42226 | Princeton Ins Co | NJ | 585,537,215.00 | 172,891,531.00 | 4,200,000.00 | 0 | 412,645,684.00 |
| 12873 | Privilege Underwriters Recp Exch | FL | 132,121,231.00 | 78,933,311.00 | 0 | 0 | 53,187,920.00 |
| 38954 | ProAssurance Cas Co | MI | 1,381,907,948.00 | 838,316,847.00 | 3,188,145.00 | 0 | 543,591,101.00 |
| 33391 | ProAssurance Ind Co Inc. | AL | 1,861,949,917.00 | 1,089,485,213.00 | 8,846,429.00 | 0 | 772,464,704.00 |
| 21903 | Procentury Ins Co | TX | 194,916,024.00 | 157,612,455.00 | 3,601,000.00 | 0 | 37,303,569.00 |
| 11127 | Professional Solutions Ins Co | IA | 18,353,777.00 | 9,034,527.00 | 3,000,000.00 | 0 | 9,319,250.00 |
| 29017 | Professionals Advocate Ins Co | MD | 120,032,520.00 | 33,419,236.00 | 4,379,000.00 | 0 | 86,613,285.00 |
| 25585 | Professionals Direct Ins Co | MI | 21,081,715.00 | 14,436.00 | 11,231,581.00 | 0 | 21,067,279.00 |
| 11851 | Progressive Advanced Ins Co | OH | 296,875,460.00 | 179,454,676.00 | 3,000,000.00 | 0 | 117,420,784.00 |
| 24260 | Progressive Cas Ins Co | OH | 5,332,134,450.00 | 3,883,660,271.00 | 3,000,000.00 | 0 | 1,448,474,179.00 |
| 44288 | Progressive Choice Ins Co | OH | 104,229,651.00 | 63,916,814.00 | 2,650,000.00 | 0 | 40,312,837.00 |
| 42994 | Progressive Classic Ins Co | WI | 309,875,640.00 | 223,018,178.00 | 3,008,000.00 | 0 | 86,857,462.00 |
| 12879 | Progressive Commercial Cas Co | OH | 9,210,793.00 | 60,781.00 | 3,000,000.00 | 0 | 9,150,012.00 |
| 16322 | Progressive Direct Ins Co | OH | 4,541,611,515.00 | 3,178,328,322.00 | 3,000,480.00 | 0 | 1,363,283,193.00 |
| 24279 | Progressive Max Ins Co | OH | 338,862,063.00 | 230,720,675.00 | 3,604,824.00 | 0 | 108,141,388.00 |
| 38628 | Progressive Northern Ins Co | WI | 1,245,651,184.00 | 898,139,227.00 | 3,008,000.00 | 0 | 347,511,957.00 |
| 42919 | Progressive Northwestern Ins Co | OH | 1,207,215,853.00 | 859,885,629.00 | 3,000,025.00 | 0 | 347,330,224.00 |
| 44695 | Progressive Paloverde Ins Co | IN | 101,236,441.00 | 68,467,240.00 | 1,500,000.00 | 0 | 32,769,201.00 |
| 37834 | Progressive Preferred Ins Co | OH | 620,710,187.00 | 446,409,968.00 | 3,003,300.00 | 0 | 174,300,219.00 |
| 32786 | Progressive Specialty Ins Co | OH | 994,299,409.00 | 526,978,216.00 | 3,500,000.00 | 0 | 467,321,193.00 |
| 34690 | Property & Cas Ins Co Of Hartford | IN | 221,453,648.00 | 117,201,037.00 | 4,200,000.00 | 0 | 104,252,611.00 |
| 12416 | Protective Ins Co | IN | 680,093,297.00 | 342,606,697.00 | 7,650,000.00 | 0 | 337,486,600.00 |
| 24295 | Providence Washington Ins Co | RI | 97,616,576.00 | 56,731,371.00 | 5,021,200.00 | 0 | 40,885,205.00 |
| 15059 | Public Serv Ins Co | IL | 526,482,668.00 | 346,628,879.00 | 2,500,000.00 | 0 | 179,853,789.00 |
| 29807 | PXRE Reins Co | CT | 106,967,653.00 | 73,305,067.00 | 5,000,000.00 | 0 | 33,662,584.00 |
| 39217 | QBE Ins Corp | PA | 2,188,101,716.00 | 1,385,703,329.00 | 4,387,500.00 | 500,000.00 | 802,398,387.00 |
| 10219 | QBE Reins Corp | PA | 1,545,611,956.00 | 602,480,863.00 | 30,000,000.00 | 0 | 943,131,093.00 |
| 23752 | Quanta Ind Co | CO | 75,716,148.00 | 43,010,204.00 | 4,200,000.00 | 0 | 32,705,944.00 |
| 36250 | Radian Asset Assur Inc. | NY | 1,676,047,514.00 | 531,935,507.00 | 15,000,000.00 | 0 | 1,144,112,008.00 |
| 33790 | Radian Guar Inc. | PA | 3,872,046,445.00 | 2,945,906,068.00 | 2,500,000.00 | 0 | 926,140,377.00 |
| 30872 | Radian Mortgage Assur Inc. | PA | 18,591,464.00 | 113,881.00 | 5,625,456.00 | 0 | 18,477,583.00 |
| 38512 | Rampart Ins Co | NY | 42,695,649.00 | 28,535,158.00 | 5,000,000.00 | 0 | 14,160,491.00 |
| 24449 | Regent Ins Co | WI | 161,648,535.00 | 123,517,970.00 | 4,000,000.00 | 0 | 38,130,566.00 |
| 37052 | Regis Ins Co | PA | 10,765,465.00 | 6,200,366.00 | 2,000,000.00 | 0 | 4,565,099.00 |
| 22179 | Republic Ind Co Of Amer | CA | 858,544,853.00 | 578,700,012.00 | 3,500,000.00 | 0 | 279,844,841.00 |
| 43753 | Republic Ind Co of CA | CA | 42,068,950.00 | 18,468,455.00 | 3,525,000.00 | 0 | 23,600,495.00 |
| 28452 | Republic Mortgage Ins Co | NC | 1,755,650,549.00 | 1,642,107,828.00 | 2,500,000.00 | 0 | 113,542,721.00 |
| 32174 | Republic Mortgage Ins Co Of FL | FL | 36,471,442.00 | 27,722,012.00 | 2,533,346.00 | 0 | 8,749,430.00 |
| 31275 | Republic Mortgage Ins Of NC | NC | 381,165,058.00 | 366,495,315.00 | 2,500,000.00 | 0 | 14,669,743.00 |
| 31089 | Repwest Ins Co | AZ | 243,987,736.00 | 149,703,657.00 | 3,300,000.00 | 0 | 94,284,079.00 |
| 43044 | Response Ins Co | IL | 26,682,897.00 | 4,677,777.00 | 5,000,000.00 | 0 | 22,005,120.00 |
| 26050 | Response Worldwide Ins Co | IL | 11,827,035.00 | 3,010,178.00 | 3,000,000.00 | 0 | 8,816,857.00 |
| 34509 | Rider Ins Co | NJ | 38,439,123.00 | 24,918,415.00 | 2,550,000.00 | 0 | 13,520,708.00 |
| 36684 | Riverport Ins Co | MN | 124,172,605.00 | 86,288,158.00 | 3,500,000.00 | 0 | 37,884,446.00 |
| 28860 | RLI Ind Co | IL | 43,188,713.00 | 944,419.00 | 4,200,000.00 | 0 | 42,244,294.00 |
| 13056 | RLI Ins Co | IL | 1,423,901,416.00 | 739,829,235.00 | 10,000,375.00 | 0 | 684,072,181.00 |
| 35505 | Rockwood Cas Ins Co | PA | 231,130,760.00 | 160,595,859.00 | 3,845,000.00 | 0 | 70,534,901.00 |
| 22314 | RSUI Ind Co | NH | 3,013,445,017.00 | 1,717,435,600.00 | 4,800,000.00 | 0 | 1,296,009,417.00 |
| 39039 | Rural Comm Ins Co | MN | 5,421,077,494.00 | 4,840,761,029.00 | 3,000,000.00 | 0 | 580,316,465.00 |
| 23132 | RVI Natl Ins Co | CT | 14,945,384.00 | 74,897.00 | 2,772,000.00 | 0 | 14,870,487.00 |
| 24740 | Safeco Ins Co Of Amer | NH | 4,029,806,477.00 | 3,084,756,281.00 | 5,000,000.00 | 0 | 945,050,196.00 |
| 11215 | Safeco Ins Co Of IN | IN | 39,947,467.00 | 25,581,854.00 | 3,300,000.00 | 0 | 14,365,613.00 |

Non-Domestic Property Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|-----------------------------------|--------------|--------------------|-------------------|----------------------|-------------------|-------------------|
| 24759 | Safeco Natl Ins Co | NH | 72,707,694.00 | 3,472,422.00 | 2,500,000.00 | 0 | 69,235,272.00 |
| 11123 | Safety First Ins Co | IL | 17,353,445.00 | 3,310,135.00 | 3,000,000.00 | 0 | 14,043,310.00 |
| 15105 | Safety Natl Cas Corp | MO | 3,544,051,071.00 | 2,583,233,765.00 | 5,000,000.00 | 25,000,000.00 | 960,817,306.00 |
| 12521 | Safeway Ins Co | IL | 372,945,671.00 | 101,607,577.00 | 3,000,000.00 | 0 | 271,338,094.00 |
| 40460 | Sagamore Ins Co | IN | 149,019,114.00 | 28,856,371.00 | 7,500,000.00 | 0 | 120,162,743.00 |
| 38300 | Samsung Fire & Marine Ins Co Ltd | NY | 132,365,222.00 | 66,887,883.00 | 0 | 0 | 65,477,339.00 |
| 30058 | Scor Reins Co | NY | 2,247,565,495.00 | 1,628,706,539.00 | 5,000,000.00 | 0 | 618,858,956.00 |
| 15580 | Scottsdale Ind Co | OH | 143,670,404.00 | 107,704,283.00 | 3,000,000.00 | 0 | 35,966,121.00 |
| 15563 | SeaBright Ins Co | IL | 890,130,924.00 | 582,575,496.00 | 3,500,000.00 | 0 | 307,555,428.00 |
| 37923 | Seaworthy Ins Co | MD | 100,418,083.00 | 55,073,368.00 | 3,000,000.00 | 0 | 45,344,715.00 |
| 10054 | Securian Cas Co | MN | 118,804,229.00 | 51,164,772.00 | 3,000,000.00 | 0 | 67,639,457.00 |
| 19879 | Security Natl Ins Co | DE | 232,736,748.00 | 181,542,370.00 | 4,000,000.00 | 0 | 51,194,378.00 |
| 22233 | Select Ins Co | TX | 69,251,759.00 | 193,797.00 | 3,000,000.00 | 0 | 69,057,963.00 |
| 12572 | Selective Ins Co Of Amer | NJ | 1,708,278,240.00 | 1,338,357,185.00 | 4,400,000.00 | 0 | 369,921,055.00 |
| 19259 | Selective Ins Co Of SC | IN | 496,669,928.00 | 405,302,737.00 | 5,000,000.00 | 0 | 91,367,191.00 |
| 39926 | Selective Ins Co Of The Southeast | IN | 380,535,691.00 | 310,833,056.00 | 3,650,000.00 | 0 | 69,702,635.00 |
| 10936 | Seneca Ins Co Inc. | NY | 443,927,418.00 | 286,597,796.00 | 4,800,000.00 | 0 | 157,329,622.00 |
| 11000 | Sentinel Ins Co Ltd | CT | 201,618,882.00 | 70,374,461.00 | 4,200,000.00 | 0 | 131,244,420.00 |
| 28460 | Sentry Cas Co | WI | 212,375,723.00 | 137,472,744.00 | 4,700,000.00 | 0 | 74,902,979.00 |
| 24988 | Sentry Ins A Mut Co | WI | 6,248,130,004.00 | 2,610,975,480.00 | 0 | 0 | 3,637,154,525.00 |
| 21180 | Sentry Select Ins Co | WI | 620,790,668.00 | 399,336,850.00 | 5,000,000.00 | 0 | 221,453,818.00 |
| 22985 | Sequoia Ins Co | CA | 233,646,999.00 | 159,956,270.00 | 4,200,000.00 | 0 | 73,690,729.00 |
| 36560 | Service Ins Co | FL | 37,219,139.00 | 16,830,439.00 | 3,000,000.00 | 0 | 20,388,700.00 |
| 38776 | Sirius Amer Ins Co | NY | 1,669,723,737.00 | 1,141,385,978.00 | 5,000,010.00 | 0 | 528,337,759.00 |
| 11126 | Sompo Japan Ins Co of Amer | NY | 911,015,860.00 | 416,848,311.00 | 12,057,800.00 | 0 | 494,167,550.00 |
| 19216 | Southern Ins Co | TX | 51,367,635.00 | 21,117,156.00 | 2,500,000.00 | 0 | 30,250,479.00 |
| 26867 | Southern Ins Co Of VA | VA | 137,203,400.00 | 78,362,341.00 | 4,230,000.00 | 0 | 58,841,059.00 |
| 22861 | Southern Pilot Ins Co | WI | 36,566,928.00 | 25,752,455.00 | 2,500,000.00 | 60,000.00 | 10,814,473.00 |
| 15709 | Southern States Ins Exch | VA | 43,377,291.00 | 26,627,291.00 | 0 | 0 | 16,750,000.00 |
| 12294 | Southwest Marine & Gen Ins Co | AZ | 85,632,054.00 | 46,401,653.00 | 3,000,000.00 | 0 | 39,230,401.00 |
| 20613 | Sparta Ins Co | CT | 535,398,235.00 | 281,130,247.00 | 4,500,000.00 | 0 | 254,267,988.00 |
| 14207 | Spirit Commercial Auto RRG Inc. | NV | 7,054,427.00 | 5,408,508.00 | 750,000.00 | 0 | 1,645,919.00 |
| 24767 | St Paul Fire & Marine Ins Co | CT | 18,761,764,152.00 | 12,761,100,471.00 | 20,000,000.00 | 0 | 6,000,663,680.00 |
| 24775 | St Paul Guardian Ins Co | CT | 76,411,867.00 | 50,978,295.00 | 4,200,000.00 | 0 | 25,433,572.00 |
| 24791 | St Paul Mercury Ins Co | CT | 353,863,098.00 | 224,841,268.00 | 4,230,000.00 | 0 | 129,021,830.00 |
| 19224 | St Paul Protective Ins Co | IL | 506,799,820.00 | 282,596,621.00 | 4,200,000.00 | 0 | 224,203,198.00 |
| 19070 | Standard Fire Ins Co | CT | 3,440,165,126.00 | 2,382,408,789.00 | 5,000,000.00 | 0 | 1,057,756,337.00 |
| 42986 | Standard Guar Ins Co | DE | 188,937,295.00 | 94,860,550.00 | 3,547,500.00 | 0 | 94,076,745.00 |
| 18023 | Star Ins Co | MI | 956,786,241.00 | 693,690,735.00 | 5,040,000.00 | 0 | 263,095,506.00 |
| 40045 | Starnet Ins Co | DE | 190,401,076.00 | 83,023,551.00 | 6,000,000.00 | 0 | 107,377,525.00 |
| 38318 | Starr Ind & Liab Co | TX | 2,904,072,458.00 | 1,032,806,839.00 | 5,000,000.00 | 0 | 1,871,265,619.00 |
| 25127 | State Auto Prop & Cas Ins Co | IA | 1,888,981,536.00 | 1,383,490,727.00 | 5,077,200.00 | 0 | 505,490,809.00 |
| 25135 | State Automobile Mut Ins Co | OH | 2,093,759,910.00 | 1,345,059,337.00 | 0 | 0 | 748,700,573.00 |
| 13993 | State Capitol Ins RRG Inc. | NV | 715,434.00 | 66,465.00 | 124,611.00 | 0 | 648,969.00 |
| 25143 | State Farm Fire & Cas Co | IL | 28,999,078,166.00 | 20,193,715,707.00 | 10,000,000.00 | 0 | 8,805,362,459.00 |
| 25151 | State Farm Gen Ins Co | IL | 6,061,210,886.00 | 2,959,342,608.00 | 10,000,000.00 | 0 | 3,101,868,278.00 |
| 25178 | State Farm Mut Auto Ins Co | IL | 114,933,159,164.00 | 49,691,256,542.00 | 0 | 0 | 65,241,902,623.00 |
| 12831 | State Natl Ins Co Inc. | TX | 206,885,936.00 | 59,076,954.00 | 3,500,000.00 | 0 | 147,808,982.00 |
| 10952 | Stonebridge Cas Ins Co | OH | 304,317,000.00 | 198,664,455.00 | 8,724,386.00 | 0 | 105,652,545.00 |
| 22276 | Stonewall Ins Co | NE | 90,199,851.00 | 18,855,119.00 | 5,000,000.00 | 0 | 71,344,733.00 |
| 10340 | Stonington Ins Co | TX | 76,174,651.00 | 20,156,391.00 | 3,500,000.00 | 0 | 56,018,260.00 |
| 40436 | Stratford Ins Co | NH | 159,754,352.00 | 90,116,876.00 | 3,000,000.00 | 0 | 69,637,476.00 |
| 10909 | Sun Surety Ins Co | SD | 15,143,372.00 | 7,970,918.00 | 2,500,225.00 | 0 | 7,172,454.00 |
| 10916 | Suretec Ins Co | TX | 150,313,814.00 | 78,014,698.00 | 5,000,000.00 | 0 | 72,299,115.00 |
| 24047 | Surety Bonding Co Of Amer | SD | 7,941,147.00 | 6,118.00 | 2,500,000.00 | 0 | 7,935,029.00 |
| 25364 | Swiss Reins Amer Corp | NY | 12,061,077,985.00 | 7,087,902,871.00 | 6,002,850.00 | 0 | 4,973,175,114.00 |
| 20311 | Syncora Guar Inc. | NY | 1,099,854,007.00 | 589,195,320.00 | 15,000,000.00 | 200,000,000.00 | 510,658,687.00 |
| 12866 | T H E Ins Co | LA | 177,689,689.00 | 122,258,167.00 | 4,500,894.00 | 0 | 55,431,523.00 |
| 22683 | Teachers Ins Co | IL | 315,505,820.00 | 184,026,122.00 | 3,000,000.00 | 0 | 131,479,698.00 |
| 42376 | Technology Ins Co Inc. | NH | 915,522,331.00 | 708,752,279.00 | 4,500,000.00 | 0 | 206,770,052.00 |
| 14395 | Terrafirma RRG LLC | VT | 4,311,926.00 | 26,031.00 | 0 | 0 | 4,285,895.00 |
| 29513 | The Bar Plan Mut Ins Co | MO | 49,476,172.00 | 33,869,515.00 | 0 | 0 | 15,606,657.00 |
| 23280 | The Cincinnati Ind Co | OH | 101,397,660.00 | 25,232,809.00 | 3,600,000.00 | 0 | 76,164,851.00 |
| 41769 | The Travelers Cas Co | CT | 200,869,226.00 | 142,354,589.00 | 3,500,000.00 | 0 | 58,514,637.00 |
| 25534 | TIG Ins Co | CA | 2,310,110,826.00 | 1,381,962,797.00 | 4,329,920.00 | 0 | 928,148,029.00 |
| 13242 | Titan Ind Co | TX | 262,311,457.00 | 85,118,534.00 | 4,319,951.00 | 0 | 177,192,923.00 |
| 32301 | TNUS Ins Co | NY | 65,149,805.00 | 12,434,261.00 | 5,000,000.00 | 0 | 52,715,544.00 |

Non-Domestic Property Insurers

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
|-----------|--------------------------------------|--------------|-------------------|-------------------|----------------------|-------------------|-------------------|
| 12904 | Tokio Marine & Nichido Fire Ins Co | NY | 1,387,396,694.00 | 888,331,392.00 | 0 | 0 | 499,065,302.00 |
| 10945 | Tokio Marine Amer Ins Co | NY | 23,164,237.00 | 1,306,979.00 | 5,000,000.00 | 0 | 21,857,258.00 |
| 25496 | Torus Natl Ins Co | DE | 112,643,236.00 | 40,846,750.00 | 4,200,000.00 | 0 | 71,796,486.00 |
| 44300 | Tower Ins Co Of NY | NY | 971,064,433.00 | 726,347,230.00 | 3,705,214.00 | 0 | 244,717,203.00 |
| 43702 | Tower Natl Ins Co | MA | 49,611,534.00 | 37,995,049.00 | 3,995,000.00 | 0 | 11,616,485.00 |
| 37621 | Toyota Motor Ins Co | IA | 411,610,997.00 | 234,603,527.00 | 3,000,000.00 | 0 | 177,007,470.00 |
| 41238 | Trans Pacific Ins Co | NY | 65,748,448.00 | 17,343,090.00 | 5,000,000.00 | 0 | 48,405,358.00 |
| 19453 | Transatlantic Reins Co | NY | 14,661,504,683.00 | 10,482,364,387.00 | 6,041,655.00 | 0 | 4,179,140,296.00 |
| 28886 | Transguard Ins Co Of Amer Inc. | IL | 227,970,366.00 | 118,283,479.00 | 5,000,000.00 | 0 | 109,686,887.00 |
| 33014 | Transport Ins Co | OH | 44,437,966.00 | 32,324,882.00 | 3,526,000.00 | 0 | 12,113,084.00 |
| 20494 | Transportation Ins Co | IL | 86,318,532.00 | 51,348.00 | 4,200,000.00 | 0 | 86,267,184.00 |
| 28188 | Travco Ins Co | CT | 217,622,410.00 | 151,502,610.00 | 6,000,000.00 | 0 | 66,119,799.00 |
| 19038 | Travelers Cas & Surety Co | CT | 15,137,117,645.00 | 9,987,600,111.00 | 25,000,000.00 | 0 | 5,149,517,534.00 |
| 31194 | Travelers Cas & Surety Co Of Amer | CT | 4,339,558,778.00 | 2,559,106,957.00 | 6,480,000.00 | 0 | 1,780,451,821.00 |
| 36170 | Travelers Cas Co Of CT | CT | 318,933,010.00 | 230,544,257.00 | 6,000,000.00 | 0 | 88,388,753.00 |
| 19046 | Travelers Cas Ins Co Of Amer | CT | 1,841,383,098.00 | 1,334,830,847.00 | 6,000,000.00 | 0 | 506,552,250.00 |
| 40282 | Travelers Commercial Cas Co | CT | 321,694,253.00 | 232,733,169.00 | 4,500,000.00 | 0 | 88,961,084.00 |
| 36137 | Travelers Commercial Ins Co | CT | 333,341,483.00 | 245,940,479.00 | 6,000,000.00 | 0 | 87,401,004.00 |
| 41750 | Travelers Constitution State Ins Co | CT | 199,264,120.00 | 140,291,161.00 | 3,500,000.00 | 0 | 58,972,959.00 |
| 27998 | Travelers Home & Marine Ins Co | CT | 412,274,926.00 | 298,815,610.00 | 5,000,000.00 | 0 | 113,459,316.00 |
| 25658 | Travelers Ind Co | CT | 21,295,148,223.00 | 14,175,862,147.00 | 10,790,700.00 | 0 | 7,119,286,075.00 |
| 25666 | Travelers Ind Co Of Amer | CT | 638,950,805.00 | 458,215,582.00 | 5,250,000.00 | 0 | 180,735,223.00 |
| 25682 | Travelers Ind Co Of CT | CT | 1,065,153,399.00 | 715,028,110.00 | 5,000,000.00 | 0 | 350,125,289.00 |
| 25674 | Travelers Prop Cas Co Of Amer | CT | 841,745,403.00 | 391,666,450.00 | 5,040,000.00 | 0 | 450,078,953.00 |
| 36161 | Travelers Prop Cas Ins Co | CT | 224,134,374.00 | 157,503,880.00 | 3,000,000.00 | 0 | 66,630,494.00 |
| 34894 | Trenwick Amer Reins Corp | CT | 94,723,430.00 | 59,622,916.00 | 25,000,000.00 | 0 | 35,100,514.00 |
| 31003 | Tri State Ins Co Of MN | MN | 29,972,195.00 | -278,479.00 | 5,000,000.00 | 0 | 30,250,674.00 |
| 41211 | Triton Ins Co | TX | 554,442,970.00 | 335,082,975.00 | 3,400,000.00 | 0 | 219,359,995.00 |
| 41106 | Triumphe Cas Co | OH | 31,047,639.00 | 14,585,254.00 | 3,000,000.00 | 0 | 16,462,385.00 |
| 21709 | Truck Ins Exch | CA | 1,963,013,951.00 | 1,428,051,305.00 | 0 | 0 | 534,962,646.00 |
| 27120 | Trumbull Ins Co | CT | 210,543,586.00 | 119,229,101.00 | 4,000,000.00 | 0 | 91,314,485.00 |
| 29459 | Twin City Fire Ins Co | IN | 643,054,820.00 | 351,940,273.00 | 4,200,000.00 | 0 | 291,114,546.00 |
| 37893 | Ullico Cas Co | DE | 327,720,858.00 | 380,604,067.00 | 5,000,000.00 | 0 | -52,883,209.00 |
| 41050 | UMIA Ins Co | OR | 245,624,166.00 | 170,159,128.00 | 7,500,000.00 | 0 | 75,465,038.00 |
| 25747 | Unigard Ins Co | WI | 466,238,955.00 | 308,434,223.00 | 3,000,000.00 | 0 | 157,804,733.00 |
| 25844 | Union Ins Co | IA | 92,820,469.00 | 65,825,522.00 | 5,000,000.00 | 0 | 26,994,947.00 |
| 11142 | United Cas Ins Co Of Amer | IL | 11,782,175.00 | 3,340,911.00 | 2,700,000.00 | 0 | 8,441,264.00 |
| 29963 | United Farm Family Ins Co | NY | 28,675,102.00 | 17,782,668.00 | 3,500,000.00 | 0 | 10,892,434.00 |
| 11770 | United Financial Cas Co | OH | 1,815,880,253.00 | 1,424,534,184.00 | 3,008,000.00 | 0 | 391,346,069.00 |
| 13021 | United Fire & Cas Co | IA | 1,434,075,938.00 | 848,089,970.00 | 7,000,000.00 | 0 | 585,985,968.00 |
| 26999 | United Guar Mortgage Ind Co | NC | 309,770,693.00 | 200,412,818.00 | 2,000,000.00 | 0 | 109,357,875.00 |
| 15873 | United Guar Residential Ins Co | NC | 2,930,260,959.00 | 1,547,286,149.00 | 5,997,300.00 | 0 | 1,382,974,810.00 |
| 16667 | United Guar Residential Ins Co of NC | NC | 472,210,262.00 | 152,408,128.00 | 2,000,000.00 | 0 | 319,802,134.00 |
| 11445 | United Natl Cas Ins Co | IN | 37,470,598.00 | 17,254,627.00 | 5,000,000.00 | 0 | 20,215,971.00 |
| 41335 | United Natl Specialty Ins Co | WI | 78,480,951.00 | 18,852,112.00 | 4,200,000.00 | 0 | 59,628,839.00 |
| 25941 | United Serv Automobile Assn. | TX | 25,880,688,984.00 | 7,517,801,149.00 | 0 | 0 | 18,362,887,835.00 |
| 25887 | United States Fidelity & Guar Co | CT | 4,797,215,673.00 | 2,169,748,101.00 | 35,214,075.00 | 0 | 2,627,467,572.00 |
| 21113 | United States Fire Ins Co | DE | 2,924,116,005.00 | 2,042,399,670.00 | 6,889,752.00 | 0 | 881,716,335.00 |
| 25895 | United States Liab Ins Co | PA | 675,475,318.00 | 234,354,638.00 | 4,100,000.00 | 0 | 441,120,679.00 |
| 10656 | United States Surety Co | MD | 46,762,146.00 | 17,995,804.00 | 2,100,000.00 | 0 | 28,766,342.00 |
| 29157 | United WI Ins Co | WI | 344,373,055.00 | 276,472,489.00 | 3,000,000.00 | 0 | 67,900,566.00 |
| 16063 | Unitrin Auto & Home Ins Co | NY | 119,591,036.00 | 87,196,946.00 | 4,225,000.00 | 0 | 32,394,090.00 |
| 25909 | Unitrin Preferred Ins Co | NY | 29,672,739.00 | 20,519,217.00 | 3,900,000.00 | 0 | 9,153,522.00 |
| 40703 | Unitrin Safeguard Ins Co | WI | 27,515,375.00 | 20,923,080.00 | 3,000,000.00 | 0 | 6,592,295.00 |
| 32867 | Universal Fire & Cas Ins Co | IN | 12,619,570.00 | 6,188,788.00 | 2,000,000.00 | 250,000.00 | 6,430,782.00 |
| 32972 | Universal Ins Co | NC | 24,866,446.00 | 17,404,580.00 | 1,800,000.00 | 0 | 7,461,866.00 |
| 13200 | Universal Surety Of Amer | SD | 15,525,377.00 | 54,685.00 | 4,200,000.00 | 0 | 15,470,692.00 |
| 41181 | Universal Underwriters Ins Co | IL | 385,427,601.00 | 43,733,137.00 | 14,960,700.00 | 0 | 341,694,464.00 |
| 40843 | Universal Underwriters Of TX Ins | IL | 11,879,684.00 | 2,217,224.00 | 4,500,000.00 | 0 | 9,662,460.00 |
| 29599 | US Specialty Ins Co | TX | 2,055,971,992.00 | 1,503,459,395.00 | 4,200,000.00 | 0 | 552,512,597.00 |
| 25968 | USAA Cas Ins Co | TX | 7,773,384,295.00 | 4,100,051,587.00 | 4,700,000.00 | 0 | 3,673,332,707.00 |
| 18600 | USAA Gen Ind Co | TX | 1,676,156,295.00 | 1,095,326,320.00 | 4,500,000.00 | 0 | 580,829,975.00 |
| 25976 | Utica Mut Ins Co | NY | 2,110,616,883.00 | 1,367,948,006.00 | 0 | 0 | 742,668,877.00 |
| 26611 | Valiant Ins Co | DE | 39,265,243.00 | 7,005,537.00 | 5,000,000.00 | 0 | 32,259,706.00 |
| 20508 | Valley Forge Ins Co | PA | 74,592,466.00 | 28,461.00 | 4,200,000.00 | 0 | 74,564,005.00 |
| 21172 | Vanliner Ins Co | MO | 302,709,883.00 | 191,856,303.00 | 3,000,000.00 | 0 | 110,853,580.00 |
| 10815 | Verlan Fire Ins Co MD | NH | 24,189,478.00 | 59,779.00 | 5,000,000.00 | 0 | 24,129,699.00 |

| Non-Domestic Property Insurers | | | | | | | |
|--|----------------------------|--------------|--------------------------|------------------------|----------------------|----------------------|------------------------|
| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
| 42889 | Victoria Fire & Cas Co | OH | 151,795,432.00 | 89,338,147.00 | 2,250,000.00 | 0 | 62,457,285.00 |
| 20397 | Vigilant Ins Co | NY | 451,265,663.00 | 204,499,436.00 | 4,500,000.00 | 0 | 246,766,227.00 |
| 16632 | Vinings Ins Co | DE | 62,255,149.00 | 42,413,940.00 | 2,500,000.00 | 0 | 19,841,209.00 |
| 40827 | Virginia Surety Co Inc. | IL | 978,940,010.00 | 686,889,661.00 | 5,000,000.00 | 0 | 292,050,349.00 |
| 26085 | Warner Ins Co | IL | 13,899,122.00 | 2,509,230.00 | 3,000,000.00 | 0 | 11,389,893.00 |
| 32778 | Washington Intl Ins Co | NH | 116,966,667.00 | 47,554,411.00 | 4,200,000.00 | 0 | 69,412,256.00 |
| 26069 | Wausau Business Ins Co | WI | 198,818,427.00 | 151,827,735.00 | 10,900,000.00 | 0 | 46,990,692.00 |
| 26042 | Wausau Underwriters Ins Co | WI | 286,810,522.00 | 192,542,721.00 | 4,500,000.00 | 0 | 94,267,801.00 |
| 25011 | Wesco Ins Co | DE | 505,245,034.00 | 390,741,078.00 | 5,000,000.00 | 0 | 114,503,956.00 |
| 44393 | West Amer Ins Co | IN | 331,118,934.00 | 68,267,095.00 | 3,100,000.00 | 0 | 262,851,839.00 |
| 10030 | Westchester Fire Ins Co | PA | 2,119,270,815.00 | 1,305,567,622.00 | 5,000,100.00 | 0 | 813,703,193.00 |
| 27502 | Western Gen Ins Co | CA | 62,486,023.00 | 40,710,448.00 | 3,105,000.00 | 7,640,000.00 | 21,775,575.00 |
| 13188 | Western Surety Co | SD | 1,732,544,110.00 | 680,145,567.00 | 4,000,000.00 | 0 | 1,052,398,543.00 |
| 37770 | Western United Ins Co | IN | 231,333,638.00 | 104,325,105.00 | 3,000,000.00 | 0 | 127,008,533.00 |
| 24112 | Westfield Ins Co | OH | 2,243,144,674.00 | 1,389,541,857.00 | 8,220,000.00 | 0 | 853,602,817.00 |
| 24120 | Westfield Natl Ins Co | OH | 524,904,328.00 | 316,921,940.00 | 3,000,000.00 | 0 | 207,982,388.00 |
| 11981 | Westguard Ins Co | PA | 41,959,413.00 | 28,640,782.00 | 3,000,000.00 | 0 | 13,318,631.00 |
| 39845 | Westport Ins Corp | MO | 5,331,348,237.00 | 3,604,842,030.00 | 6,345,000.00 | 0 | 1,726,506,207.00 |
| 25780 | Williamsburg Natl Ins Co | MI | 137,488,422.00 | 108,056,446.00 | 3,000,000.00 | 0 | 29,431,976.00 |
| 31232 | Work First Cas Co | DE | 44,579,974.00 | 36,767,989.00 | 3,056,820.00 | 0 | 7,811,985.00 |
| 11523 | Wright Natl Flood Ins Co | TX | 30,980,971.00 | 12,867,639.00 | 3,500,000.00 | 0 | 18,113,332.00 |
| 20273 | WRM Amer Ind Co Inc. | NY | 69,907,995.00 | 8,632,458.00 | 4,723,000.00 | 0 | 61,275,536.00 |
| 40193 | X L Ins Co Of NY | NY | 221,662,447.00 | 137,980,198.00 | 6,000,000.00 | 0 | 83,682,249.00 |
| 24554 | XL Ins Amer Inc. | DE | 775,649,359.00 | 522,650,606.00 | 5,000,000.00 | 0 | 252,998,753.00 |
| 20583 | XL Reins Amer Inc. | NY | 5,413,040,894.00 | 3,175,206,872.00 | 5,000,000.00 | 0 | 2,237,834,022.00 |
| 37885 | XL Specialty Ins Co | DE | 440,703,057.00 | 272,035,448.00 | 5,812,500.00 | 0 | 168,667,609.00 |
| 24325 | York Ins Co | RI | 18,820,473.00 | 7,716,624.00 | 3,100,000.00 | 0 | 11,103,849.00 |
| 26220 | Yosemite Ins Co | IN | 353,444,265.00 | 90,029,891.00 | 5,000,000.00 | 0 | 263,414,374.00 |
| 30325 | Zale Ind Co | TX | 36,335,367.00 | 20,310,237.00 | 3,000,000.00 | 0 | 16,025,130.00 |
| 13269 | Zenith Ins Co | CA | 1,646,334,188.00 | 1,202,624,840.00 | 4,200,000.00 | 0 | 443,709,348.00 |
| 30120 | Znat Ins Co | CA | 60,311,461.00 | 35,361,300.00 | 3,120,000.00 | 0 | 24,950,161.00 |
| 16535 | Zurich Amer Ins Co | NY | 30,011,078,824.00 | 22,368,818,502.00 | 5,000,000.00 | 0 | 7,642,260,323.00 |
| 27855 | Zurich Amer Ins Co Of IL | IL | 41,384,951.00 | 6,438,003.00 | 5,000,000.00 | 0 | 34,946,948.00 |
| Totals Non-Domestic Property Insurer(s) | | | 1,380,651,472,066 | 811,835,828,620 | 3,847,322,208 | 1,203,206,464 | 568,815,643,444 |

| Grand Totals of All Property Insurers | | | | | | |
|--|----------------|--------------------------|------------------------|----------------------|----------------------|------------------------|
| | # of Companies | Admitted Assets | Liabilities | Common Capital Stock | Preferred Capital | Surplus |
| Totals for Domestic Property Insurers | 19 | 1,968,131,397 | 1,243,785,386 | 3,201,000 | 0 | 724,265,980 |
| Totals for Non-Domestic Property Insurers | 802 | 1,322,783,652,450 | 790,114,066,878 | 0 | 1,202,580,107 | 532,669,585,290 |
| Grand Totals for All Property Insurers | 821 | 1,324,751,783,847 | 791,357,852,264 | 3,887,396,298 | 1,202,580,107 | 533,393,851,270 |

Domestic Risk Retention Groups

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Capital Stock | Capital and Surplus |
|---------------|--------------|--------------|-----------------|-------------|---------------|---------------------|
| | | WV | 0 | 0 | 0 | 0 |
| Totals | | | 0 | 0 | 0 | 0 |

Non-Domestic Risk Retention Groups

| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Capital Stock | Capital and Surplus |
|-----------|---------------------------------------|--------------|-----------------|----------------|---------------|---------------------|
| 28380 | Agri Ins Exch RRG | IN | 14,176,402.00 | 2,274,410.00 | 0 | 11,901,992.00 |
| 10023 | Alliance Of Nonprofits For Ins RRG | VT | 57,087,097.00 | 29,202,178.00 | 0 | 27,884,919.00 |
| 10232 | American Assoc Of Orthodontists RRG | AZ | 37,354,236.00 | 26,434,956.00 | 1,174,050.00 | 10,919,280.00 |
| 12300 | American Contractors Ins Co RRG | TX | 18,842,272.00 | 11,589,017.00 | 2,500,000.00 | 7,253,255.00 |
| 10903 | American Excess Ins Exch RRG | VT | 406,894,452.00 | 169,004,220.00 | 0 | 237,890,232.00 |
| 44202 | American Feed Industry Ins Co RRG | IA | 3,747,732.00 | 1,065,642.00 | 622,950.00 | 2,682,090.00 |
| 25448 | American Safety RRG Inc. | VT | 20,700,430.00 | 10,867,813.00 | 0 | 9,832,617.00 |
| 11598 | Applied Medico Legal Solutions RRG | AZ | 92,319,499.00 | 67,201,571.00 | 24,925,438.00 | 25,117,928.00 |
| 44148 | Architects & Engineers Ins Co RRG | DE | 21,710,546.00 | 12,135,490.00 | 318,712.00 | 9,575,056.00 |
| 13580 | ARISE Boiler Inspection & Ins Co RRG | KY | 2,541,430.00 | 638,410.00 | 0 | 1,903,020.00 |
| 33677 | Attorneys Ins Mut of the South Inc. R | DC | 15,645,593.00 | 7,649,343.00 | 0 | 7,996,250.00 |
| 22670 | Attorneys Ins Mut RRG Inc. | HI | 14,774,488.00 | 7,234,794.00 | 0 | 7,539,694.00 |
| 10639 | Attorneys Liab Assur Society Inc. RRG | VT | 153,694,779.00 | 94,464,153.00 | 1,000,000.00 | 59,230,626.00 |
| 10174 | Bar Vermont RRG Inc. | VT | 22,703,482.00 | 8,839,198.00 | 200,000.00 | 13,864,284.00 |
| 44504 | California Hlthcare Ins Co Inc. RRG | HI | 114,392,887.00 | 68,987,532.00 | 1,988,575.00 | 45,405,355.00 |
| 11825 | Care RRG Inc. | DC | 13,630,587.00 | 8,952,477.00 | 1,000,000.00 | 4,678,110.00 |
| 10808 | Cassatt RRG Inc. | VT | 8,902,038.00 | 5,252,458.00 | 200,000.00 | 3,649,580.00 |
| 43770 | Clinic Mut Ins Co RRG | HI | 3,087,471.00 | 196,064.00 | 918 | 2,891,407.00 |
| 44598 | College Liab Ins Co Recip RRG | HI | 13,313,043.00 | 4,172,157.00 | 0 | 9,140,886.00 |
| 10803 | Columbia Natl RRG Inc. | VT | 1,667,074.00 | 591,174.00 | 206,000.00 | 1,075,900.00 |
| 13893 | Community Blood Cntr Exch RRG | IN | 21,530,762.00 | 8,450,775.00 | 0 | 13,079,987.00 |
| 11259 | Community Hospital RRG | VT | 216,163,441.00 | 136,638,508.00 | 0 | 79,524,934.00 |
| 10075 | Consumer Specialties Ins Co RRG | VT | 5,364,824.00 | 1,992,124.00 | 35,910.00 | 3,372,700.00 |
| 10341 | Controlled Risk Ins Co Of VT RRG | VT | 55,399,072.00 | 21,875,103.00 | 200,000.00 | 33,523,969.00 |
| 10164 | Cpa Mut Ins Co Of Amer RRG | VT | 23,495,690.00 | 13,360,091.00 | 0 | 10,135,599.00 |
| 43125 | Delaware Professional Ins Co RRG | DE | 9,745,394.00 | 5,811,468.00 | 0 | 3,933,926.00 |
| 13018 | Doctors & Surgeons Natl RRG Inc. | KY | 9,956,181.00 | 7,367,089.00 | 500,000.00 | 2,589,092.00 |
| 10115 | Eastern Dentists Ins Co RRG | VT | 47,815,744.00 | 29,004,991.00 | 0 | 18,810,753.00 |
| 10125 | Elite Transportation RRG Inc. | AZ | 12,729,884.00 | 10,381,816.00 | 2,100.00 | 2,348,068.00 |
| 11714 | Emergency Physicians Ins Co RRG | NV | 41,501,428.00 | 32,611,447.00 | 0 | 8,889,981.00 |
| 38466 | Evergreen USA RRG Inc. | VT | 14,754,754.00 | 8,339,276.00 | 0 | 6,415,478.00 |
| 10842 | Franklin Cas Ins Co RRG | VT | 32,290,646.00 | 29,580,969.00 | 500,000.00 | 2,709,677.00 |
| 10163 | General Eastern Ski Ins RRG Inc. | VT | 1,436,858.00 | 352,135.00 | 307,546.00 | 1,084,723.00 |
| 10991 | Global Intl Ins Co Inc. A RRG | DC | 19,909,562.00 | 787,660.00 | 12,761.00 | 19,121,902.00 |
| 10080 | Health Providers Ins Recip RRG | HI | 80,776,546.00 | 32,846,957.00 | 0 | 47,929,589.00 |
| 26797 | Housing Authority RRG Inc. | VT | 305,762,623.00 | 113,332,922.00 | 0 | 192,429,700.00 |
| 41246 | How Ins Co A RRG | VA | 123,236,899.00 | 13,285,429.00 | 1,000,000.00 | 109,951,468.00 |
| 12627 | Liberty First RRG Ins Co | UT | 7,024,170.00 | 5,377,299.00 | 10 | 1,646,880.00 |
| 10697 | MCIC VT Inc. RRG | VT | 136,915,732.00 | 125,668,124.00 | 200,000.00 | 11,247,608.00 |
| 44237 | Mental Hlth RRG | VT | 23,792,905.00 | 12,163,102.00 | 200,032.00 | 11,629,803.00 |
| 11999 | Midwest Ins Grp Inc. RRG | VT | 6,377,259.00 | 4,660,174.00 | 1,000.00 | 1,717,088.00 |
| 36072 | National Guardian RRG Inc. | HI | 16,313,991.00 | 10,333,795.00 | 600,000.00 | 5,980,196.00 |
| 44016 | National Home Ins Co RRG | CO | 48,606,521.00 | 29,588,623.00 | 1,400,000.00 | 19,017,898.00 |
| 10234 | National Serv Contract Ins Co RRG | DC | 12,553,901.00 | 1,746,956.00 | 30,313.00 | 10,806,945.00 |
| 44121 | Oms Natl Ins Co RRG | IL | 382,982,549.00 | 216,369,741.00 | 7,580.00 | 166,612,808.00 |
| 10353 | Ooida RRG Inc. | VT | 61,945,372.00 | 41,863,805.00 | 200,000.00 | 20,081,567.00 |
| 44105 | Ophthalmic Mut Ins Co RRG | VT | 245,951,335.00 | 96,417,837.00 | 0 | 149,533,498.00 |
| 10171 | Ordinary Mut RRG Corp | VT | 18,218,904.00 | 8,007,861.00 | 0 | 10,211,043.00 |
| 44130 | Paratransit Ins Co Mut RRG | TN | 23,273,930.00 | 12,693,766.00 | 0 | 10,580,164.00 |

| Non-Domestic Risk Retention Groups | | | | | | |
|--|-----------------------------------|---------------------|-------------------------|-------------------------|----------------------|----------------------------|
| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Capital Stock | Capital and Surplus |
| 10934 | Physicians Reimbursement RRG | VT | 27,036,953.00 | 16,251,231.00 | 1,200,000.00 | 10,785,722.00 |
| 11513 | Physicians Specialty Ltd RRG | SC | 11,753,846.00 | 8,026,750.00 | 0 | 3,727,096.00 |
| 11858 | Pinnacle RRG Inc. | DC | 2,489,273.00 | 99,949.00 | 250,000.00 | 2,389,324.00 |
| 44083 | Preferred Physicians Medical RRG | MO | 192,910,354.00 | 90,061,649.00 | 800,000.00 | 102,848,705.00 |
| 10101 | Premier Ins Exch RRG | VT | 8,158,625.00 | 468,722.00 | 0 | 7,689,903.00 |
| 10840 | Professional Medical Ins RRG Inc. | HI | 337,849.00 | 12,560.00 | 54 | 325,289.00 |
| 12907 | Southwest Physicians RRG Inc. | SC | 62,320,914.00 | 49,567,629.00 | 4,735,000.00 | 12,753,286.00 |
| 10754 | Spirit Mountain Ins Co RRG Inc. | DC | 5,697,184.00 | 2,812,309.00 | 100,000.00 | 2,884,875.00 |
| 44075 | States Self Insurers RRG | VT | 22,007,036.00 | 13,027,421.00 | 1,507,968.00 | 8,979,616.00 |
| 10476 | STICO Mut Ins Co RRG | VT | 21,240,305.00 | 10,312,938.00 | 0 | 10,927,368.00 |
| 10113 | Terra Ins Co RRG | VT | 28,849,416.00 | 12,778,728.00 | 74,855.00 | 16,070,688.00 |
| 26257 | The Mutual RRG Inc. | HI | 71,565,637.00 | 37,440,185.00 | 0 | 34,125,452.00 |
| 10083 | The Natl Catholic RRG Inc. | VT | 65,733,282.00 | 47,031,557.00 | 299,762.00 | 18,701,725.00 |
| 10084 | Title Industry Assur Co RRG | VT | 6,577,484.00 | 3,582,579.00 | 94,855.00 | 2,994,905.00 |
| 10020 | United Educators Ins RRG Inc. | VT | 727,883,191.00 | 474,601,573.00 | 0 | 253,281,619.00 |
| 10712 | United Home Ins Co A RRG | VT | 3,161,729.00 | 1,669,948.00 | 249,254.00 | 1,491,781.00 |
| 11063 | Vehicular Serv Ins Co RRG | OK | 2,654,769.00 | 237,054.00 | 500,000.00 | 2,417,715.00 |
| 40940 | Western Pacific Mut Ins Co RRG | CO | 134,729,430.00 | 39,584,385.00 | 0 | 95,145,045.00 |
| Totals Non-Domestic Risk Retention Group(s) | | | 4,438,119,692.00 | 2,375,230,067.00 | 49,145,643.00 | 2,062,889,639.00 |

| Grand Totals of All Risk Retention Groups | | | | | |
|--|-----------------------|------------------------|----------------------|----------------------|----------------------------|
| | # of Companies | Admitted Assets | Liabilities | Capital Stock | Capital and Surplus |
| Totals for Domestic Risk Retention Group | 0 | 0 | 0 | 0 | 0 |
| Totals for Non-Domestic Risk Retention Groups | 70 | 4,138,755,538 | 2,232,808,743 | 0 | 1,905,946,793 |
| Grand Totals for All Risk Retention Groups | 70 | 4,138,755,538 | 2,232,808,743 | 44,678,143 | 1,905,946,793 |

| Domestic Title Insurers | | | | | | | |
|-------------------------|--------------|--------------|-----------------|-------------|----------|-------------------------------------|------------------------|
| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Capital | Surplus as Regards to Policyholders | Direct Premiums Earned |
| | | WV | 0 | 0 | 0 | 0 | 0 |
| Totals | | | 0 | 0 | 0 | 0 | 0 |

| Non-Domestic Title Insurers | | | | | | | |
|---|---------------------------------|--------------|----------------------|----------------------|--------------------|-------------------------------------|------------------------|
| NAIC CODE | Company Name | State of DOM | Admitted Assets | Liabilities | Capital | Surplus as Regards to Policyholders | Direct Premiums Earned |
| 50050 | Westcor Land Title Ins Co | CA | 49,858,690.00 | 33,066,026.00 | 1,483,290.00 | 16,792,664.00 | 0 |
| 50083 | Commonwealth Land Title Ins Co | NE | 613,889,329.00 | 374,182,393.00 | 1,649,306.00 | 239,706,936.00 | 420,433.00 |
| 50121 | Stewart Title Guar Co | TX | 1,000,512,173.00 | 571,345,437.00 | 8,500,000.00 | 429,166,736.00 | 1,971,990.00 |
| 50229 | Chicago Title Ins Co | NE | 1,947,770,071.00 | 1,035,064,103.00 | 2,000,000.00 | 912,705,968.00 | 2,646,119.00 |
| 50369 | Investors Title Ins Co | NC | 122,906,017.00 | 63,657,093.00 | 2,000,000.00 | 59,248,924.00 | 1,523,991.00 |
| 50377 | National Investors Title Ins Co | SC | 10,232,805.00 | 2,918,500.00 | 1,000,000.00 | 7,314,305.00 | 240 |
| 50520 | Old Republic Natl Title Ins Co | MN | 808,548,286.00 | 464,993,185.00 | 1,526,434.00 | 343,555,101.00 | 5,081,602.00 |
| 50792 | Southern Title Ins Corp | VA | 12,989,671.00 | 43,428,653.00 | 1,001,123.00 | -30,438,982.00 | 5,361.00 |
| 50814 | First Amer Title Ins Co | CA | 2,346,089,024.00 | 1,389,726,179.00 | 200,000,000.00 | 956,362,845.00 | 3,904,628.00 |
| 51020 | National Title Ins Of NY Inc. | NY | 102,685,485.00 | 63,859,042.00 | 2,014,515.00 | 38,826,442.00 | 108,534.00 |
| 51152 | WFG Natl Title Ins Co | SC | 36,786,691.00 | 18,935,747.00 | 2,025,000.00 | 17,850,944.00 | 96,512.00 |
| 51330 | Ohio Bar Title Ins Co | OH | 42,399,640.00 | 16,605,691.00 | 1,000,000.00 | 25,793,949.00 | 0 |
| 51411 | American Guar Title Ins Co | OK | 23,260,717.00 | 8,641,605.00 | 2,000,000.00 | 14,619,112.00 | 92,455.00 |
| 51586 | Fidelity Natl Title Ins Co | CA | 1,399,076,670.00 | 951,874,887.00 | 76,131,950.00 | 447,201,783.00 | 1,973,625.00 |
| 51624 | United Gen Title Ins Co | CA | 16,092,887.00 | 4,243,863.00 | 2,010,000.00 | 11,849,024.00 | 0 |
| 51632 | EnTitle Ins Co | OH | 21,806,046.00 | 6,584,063.00 | 2,000,000.00 | 15,221,983.00 | 17,089.00 |
| Totals Non-Domestic Title Insurer(s) | | | 8,554,904,202 | 5,049,126,467 | 306,341,618 | 3,505,777,734 | 17,842,579 |

| Grand Totals of All Title Insurers | | | | | | | |
|---|----------------|-----------------|---------------|-------------|-------------------------------------|------------------------|---|
| | # of Companies | Admitted Assets | Liabilities | Capital | Surplus as Regards to Policyholders | Direct Premiums Earned | |
| Totals for Domestic Title Insurers | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Totals for Non-Domestic Title Insurers | 16 | 8,554,904,202 | 5,049,126,467 | 306,341,618 | 3,505,777,734 | 17,842,579 | |
| Grand Totals for All Title Insurers | 16 | 8,554,904,202 | 5,049,126,467 | 306,341,618 | 3,505,777,734 | 17,842,579 | |