

2014

West Virginia Offices of the Insurance Commissioner

2013 Annual Report

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





STATE OF WEST VIRGINIA

Offices of the Insurance Commissioner

EARL RAY TOMBLIN

Governor

MICHAEL D. RILEY

Insurance Commissioner

November 1, 2014

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 2013 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, 2013 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 \$195.9M 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:

- **AccessWV**-(West Virginia Health Insurance Plan.), the state high-risk health insurance pool, increased their policyholders from 1,102 to 1214 during 2013 while providing insurance to 1,709 individuals; they ended the year with a cash balance of \$6.17 million. Due to early technical difficulties emerging in the Federal Marketplace and the Healthcare.gov. website, AccessWV coverage was extended to March 31, 2014.
- The **Agents Licensing and Education Division** presides over processing and maintaining records on individual producers licensed to transact insurance business in WV, and issued 36,380 new and reinstated licenses in 2013, while handling over 227,000 company appointments and appointment cancellations.
- The **Board of Review** (Workers' Compensation) exercises exclusive jurisdiction over all appeals from decisions issued by the Workers' Compensation Office of Judges pursuant to West Virginia Code § 23-5-11. During 2013, the Board held hearings monthly and issued written rulings on Petitions to Stay, motions, appeals, and Petitions for Award of Claimant's Attorney Fees and Costs.
- The **Claims Services Division** (Workers' Compensation) 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 67.42% of the active caseload has now been closed.
- The **Office of Consumer Advocacy** assisted consumers with 105 complaints during 2013, yielding financial awards totaling \$800,665.50 directly to consumers. The Office of Consumer Advocacy also participated in the review of 48 Certificate of Need applications and 35 Hospital Rate Review Applications.
- The **Consumer Service Division** assists our insurance consumers with questions and complaints. The division received a total of 1,942 written complaints from insurance consumers in 2013. 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 2,533 applications for exemption during 2013, and approved 2,055 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 2013, the unit received its eighth 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 2,381 separate insurance entities transacting business in West Virginia during 2013.
- The **Self-Insurance Unit** (Workers' Compensation) is responsible for regulating the 86 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 2013.
- 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 895 referrals in 2013 which lead to 25 arrests or indictments and resulted in 23 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). In February 2013, WV announced it would become a Partnership state, meaning that West Virginia consumers will experience 'The Marketplace' as an online portal at www.Healthcare.gov to compare information on available health plan options, enroll in health plans, and receive subsidies, if financially eligible.
- The **Legal Division** provides legal counsel to the Insurance Commissioner and staff, drafts and promulgates statutes, investigates code/rule violations, responds to litigation, hearings and coordinates receivership activities. During 2013, the Division was involved with 8 new statutes or regulations directly impacting insurance; 563 matters of litigation, Administrative, or Circuit Court Hearings; and 1,091 investigations by the regulatory compliance unit including 264 orders.
- The **Market Conduct Unit** undertakes examinations of insurance companies doing business in West Virginia in order to determine statutory compliance. In 2013, the unit conducted 105 level one and 36 level two analyses on licensed companies concerning compliance. Five Agreed Orders were entered by the Insurance Commissioner with penalties totaling \$13,500 being assessed as a result of violations discovered during examinations. Four informal regulatory interventions were also overseen by the unit resulting in \$317,187.83 in restitution being returned West Virginia policyholders. The unit also participated in 8 multi-state collaborative actions which resulted in \$211,926.04 in penalties and other assessments. The Market Conduct Unit completed twenty-five (25) comprehensive compliance audits on employers which are self-insured for workers' compensation resulting in penalties totaling Four Thousand Two Hundred Fifty Dollars (\$4,250.00).

- 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 2013, the unit collected over \$940k from businesses in default and placed 1,245 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 2013, this unit ruled upon 10,494 written motions and rendered 2,967 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 2013, the division received a total of 6,503 filings, 98.1% of which were ultimately approved.
- The **State Agency Workers' Compensation (SAWC) Program** is a combined insurance policy providing workers' compensation coverage for 108 state agencies and boards. The program includes over 900 locations throughout the state and provides coverage for approximately 24,000 state employees.

Section 3 of this report provides enhanced detail from each regulated line of insurance. This section separates the state's insurance market into Property and Casualty insurance companies and Life and Health insurance companies and proceeds to 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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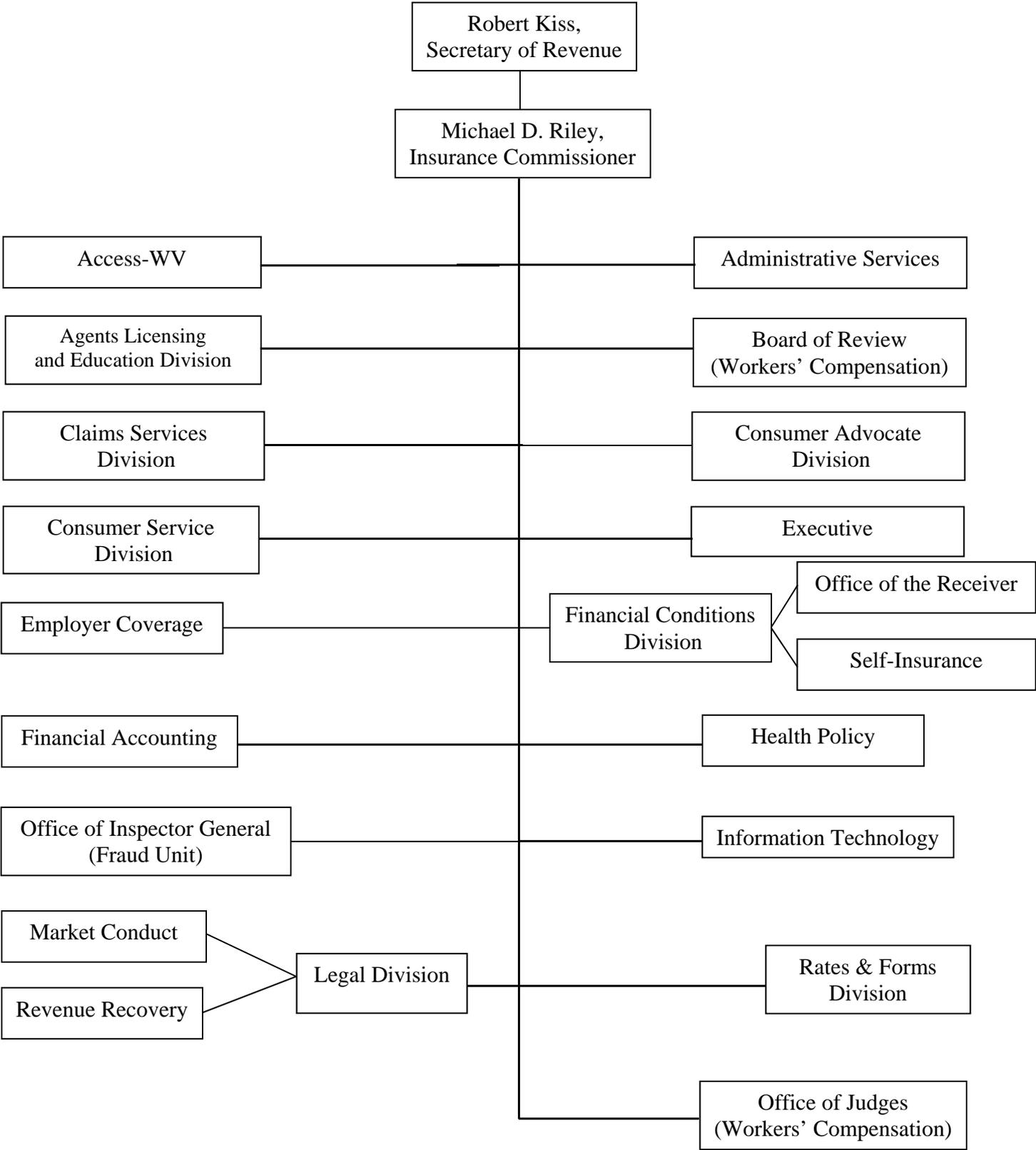
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Section 1

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 2009-2010	FY 2010-2011	FY 2011-2012	FY 2012-2013	FY 2013-2014
General Revenue					
Insurer Examination Assessment Fee	\$553,131	\$526,579	\$387,585	\$668,200	\$491,369
Penalty Fee	\$620,255	\$489,474	\$823,151	\$1,212,349	\$536,344
Total For General Revenue	\$1,173,386	\$1,016,053	\$1,210,736	\$1,880,549	\$1,027,713
Special Revenue					
*Insurance Tax Fund	\$104,444,435	\$108,034,197	\$110,380,332	\$112,684,800	\$115,168,647
Insurer Examination Assessment Fees	\$941,132	\$960,574	\$604,713	\$1,194,130	\$848,900
Fees & Charges	\$41,337,499	\$41,627,707	\$42,504,698	\$37,992,827	\$38,141,383
Fire Marshal	\$1,597,395	\$1,619,643	\$1,688,336	\$1,840,929	\$1,884,594
Mun. Pension & Protection Fund	\$25,583,646	\$25,893,977	\$25,701,648	\$25,892,051	\$26,475,290
Vol. Firemen & Teachers Retirement	\$12,170,434	\$12,076,654	\$12,560,582	\$12,508,591	\$12,452,996
Total For Special Revenue	\$186,074,541	\$190,212,752	\$193,440,309	\$192,113,328	\$194,971,810
Grand Total Collected	\$187,247,927	\$191,228,805	\$194,651,045	\$193,993,877	\$195,999,523

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

Statement Of Revenues, Expenses, And Changes In Fund Net Position (Deficit)
Proprietary Funds
For the Year Ended June 30, 2013
(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	\$54,404	\$-	\$-	\$54,404
Premium Revenue, Net	414	5,814	14,200	20,428
Other Operating Revenue	<u>99</u>	<u>133</u>	<u>-</u>	<u>232</u>
Total Operating Revenue	<u>54,917</u>	<u>5,947</u>	<u>14,200</u>	<u>75,064</u>
Operating Expenses and Claims Provisions				
Claims and Claim Adjustment Provisions	90,217	8,700	12,571	111,488
General and Administration	<u>15,327</u>	<u>401</u>	<u>1,700</u>	<u>17,428</u>
Total Operating Expenses and Claims Provisions	<u>105,544</u>	<u>9,101</u>	<u>14,271</u>	<u>128,916</u>
Operating Loss	<u>(50,627)</u>	<u>(3,154)</u>	<u>(71)</u>	<u>(53,852)</u>
Nonoperating Revenues:				
Investment Earnings	65,433	(6)	-	65,427
Lottery Revenue	11,000	-	-	11,000
Personal Income Tax	95,400	-	-	95,400
Severance Tax	<u>97,249</u>	<u>-</u>	<u>-</u>	<u>97,249</u>
Total Nonoperating Revenues	<u>269,082</u>	<u>(6)</u>	<u>-</u>	<u>269,076</u>
Change in Net Position (Deficit)	218,455	(3,160)	(71)	215,224
Total Net Position (Deficit) - Beginning of Year	<u>(679,184)</u>	<u>11,124</u>	<u>23,872</u>	<u>(644,188)</u>
Total Net Position (Deficit) - End of Year	<u>\$(460,729)</u>	<u>\$ 7,964</u>	<u>\$ 23,801</u>	<u>\$(428,964)</u>

Schedule Of Net Position (Deficit)
Workers' Compensation Information
June 30, 2013
(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	\$ 1,039,973	\$ 261,687	\$ 10,623	\$ 21,188	\$ 1,333,471
Receivables, Net:					
Statutory Allocations	11,694	-	-	-	11,694
Assessments	-	-	87	-	87
Employer Surcharge	9,188	-	-	-	9,188
Premiums	<u>26</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>26</u>
Total Current Assets	<u>1,060,881</u>	<u>261,687</u>	<u>10,710</u>	<u>21,188</u>	<u>1,354,466</u>
Total Assets	<u>1,060,881</u>	<u>261,687</u>	<u>10,710</u>	<u>21,188</u>	<u>1,354,466</u>
Liabilities:					
Current Liabilities:					
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	201,100	12,900	200	500	214,700
Due to Operating Fund	425	-	-	-	425
Accrued Expenses and Other Liabilities	<u>1,654</u>	<u>-</u>	<u>-</u>	<u>16</u>	<u>1,670</u>
Total Current Liabilities	<u>203,179</u>	<u>12,900</u>	<u>200</u>	<u>516</u>	<u>216,795</u>
Noncurrent Liabilities:					
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	<u>1,486,300</u>	<u>99,500</u>	<u>1,700</u>	<u>10,900</u>	<u>1,598,400</u>
Total Noncurrent Liabilities	<u>1,486,300</u>	<u>99,500</u>	<u>1,700</u>	<u>10,900</u>	<u>1,598,400</u>
Total Liabilities	<u>1,689,479</u>	<u>112,400</u>	<u>1,900</u>	<u>11,416</u>	<u>1,815,195</u>
Net Position:					
Restricted for:					
Coal Workers' Pneumoconiosis	-	149,287	-	-	149,287
Uninsured Fund	-	-	8,810	-	8,810
Self-Insured Fund	-	-	-	9,772	9,772
Unrestricted (Deficit)	<u>(628,598)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(628,598)</u>
Total Net Position (Deficit)	<u>\$ (628,598)</u>	<u>\$ 149,287</u>	<u>\$ 8,810</u>	<u>\$ 9,772</u>	<u>\$ (460,729)</u>

Statement Of Net Position (Deficit)
Proprietary Funds
June 30, 2013
(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	\$ 1,333,471	\$ 9,170	\$ 19,383	\$ 1,362,024
Receivables, Net:				
Statutory Allocations	11,694	-	-	11,694
Assessments	87	-	-	87
Employer Surcharge	9,188	-	-	9,188
Premiums	26	-	-	26
Other		72		72
Prepaid Assets	-	-	1,946	1,946
Loss Reserve Fund	-	-	13,805	13,805
Total Current Assets	<u>1,354,466</u>	<u>9,242</u>	<u>35,134</u>	<u>1,398,842</u>
 Total Assets	 <u>1,354,466</u>	 <u>9,242</u>	 <u>35,134</u>	 <u>1,398,842</u>
Liabilities:				
Current Liabilities:				
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	214,700	1,210	8,124	224,034
Accrued Expenses and Other Liabilities	1,670	35	33	1,738
Due to Operating Fund	425	-	-	425
OPEB Liability	-	33	-	33
Total Current Liabilities	<u>216,795</u>	<u>1,278</u>	<u>8,157</u>	<u>226,230</u>
Noncurrent Liabilities:				
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	1,598,400	-	3,176	1,601,576
Total Noncurrent Liabilities	<u>1,598,400</u>	<u>-</u>	<u>3,176</u>	<u>1,601,576</u>
Total Liabilities	<u>1,815,195</u>	<u>1,278</u>	<u>11,333</u>	<u>1,827,806</u>
Net Assets:				
Restricted for:				
Coal Workers' Pneumoconiosis	149,287	-	-	149,287
Uninsured Fund	8,810	-	-	8,810
Self-Insured Funds	9,772	-	-	9,772
AccessWV	-	7,964	-	7,964
State Entities Workers' Compensation Program Fund	-	-	23,801	23,801
Unrestricted (Deficit)	(628,598)	-	-	(628,598)
Total Net Position (Deficit)	<u>\$ (460,729)</u>	<u>\$ 7,964</u>	<u>\$ 23,801</u>	<u>\$ (428,964)</u>

**Appropriated Expenditure Schedule
Consumer Advocate Fund 7151
Fiscal Year 2014
July 1, 2013 - June 30, 2014**

Appropriated

Personal Services	383,295	
Increment	7,080	
Employee Benefits	158,369	
Other Expenses	<u>269,186</u>	
		<u>\$ 817,930</u>

**Actual
Expenditures**

Personal Services	169,890	
Increment	720	
Employee Benefits	50,096	
Other Expenses	<u>5,748</u>	
Total Expenditures		226,454

**Appropriation
Balance**

Personal Services	213,405	
Increment	6,360	
Employee Benefits	108,273	
Other Expenses	<u>263,438</u>	
Total Funds Remaining		591,476
		<u>\$ 817,930</u>

**Appropriated Expenditure Schedule
Examination Fund 7150
Fiscal Year 2014
July 1, 2013 - June 30, 2014**

Appropriated

Personal Services	518,696	
Increment	7,852	
Employee Benefits	190,057	
Other Expenses	<u>1,465,802</u>	
		<u>\$ 2,182,407</u>

Actual Expenditures

Personal Services	323,140	
Increment	3,240	
Employee Benefits	106,051	
Other Expenses	<u>553,134</u>	
Total Expenditures		985,565

Appropriation Balance

Personal Services	195,556	
Increment	4,612	
Employee Benefits	84,006	
Other Expenses	912,668	
Total Funds		
Remaining		1,196,842

Assessment Fees Collected

\$ 2,182,407

July 1, 2013 To June 30, 2014 **\$ 848,900**

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 seventh full year of operation by December 2013. With the federal enactment of the Affordable Care Act and implementation of the its policies of guaranteed coverage at affordable premium rates, it was determined that the *AccessWV* program would no longer be needed as eligibility requirements for membership could no longer be met due to the availability of affordable coverage in the private market. Accordingly, all *AccessWV* coverage was originally scheduled to terminate on December 31, 2013. However, due to early technical difficulties emerging in the Federal Marketplace and the Healthcare.gov website, *AccessWV* coverage was extended to March 31, 2014. (See: 2013 Highlights, below)

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 have been 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). Rates established in 2012 remained in effect for the 2013 year.

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 2013

2013 Enrollment

Enrollment Growth: Even in light of terminating the plan, *AccessWV* continued to grow throughout 2013. The plan began January 2012 with 1102 policies and ended the year with 1214, a 10 percent increase of 112 policies. Total membership, including dependents of policyholders, went from 1258 to 1378, a 10 percent increase of members.

Total Served During Year: While enrollment grew to 1258 policyholders and 1387 members, the end-of-year membership understates the impact of the program, as some members leave and others take their places. *AccessWV*, even with roll out of the Affordable Health Care Act, enrolled 443 new policyholders in 2013 and provided insurance coverage to 1709 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 2013, 361 policyholders were receiving a subsidy.

Lapsed Coverages: During 2013, despite originally planning to terminate coverage at year end, only 213 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.

Plans: *AccessWV* offers four products -- Plan A, Plan B, Plan C, and Plan D. As of December 2013, the plurality of policyholders - 36 percent - were enrolled in Plan C, the option with the second highest deductibles and the second lowest premiums.

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

Age: About two-thirds (65%) of policyholders were age 50 and over at the end of 2013, a slight increase from the 64 percent who met that criterion a year earlier.

Tier: Nearly all policies were Individual at the end of Calendar Year 2013: 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 63 percent at 2013 year end. (Medically-eligible applicants are those unable to purchase coverage in the regular market or with a qualifying health condition.) 36 percent of policyholders as of December had joined as "federally defined eligible individuals" (HIPAA), and 2 policyholders were HCTC eligible - 1%.

Major Activities in 2013

The Plan's focus in 2013, in addition to carrying on the subsidy program authorized in 2011, emphasized tracking the planned implementation of the Affordable Health Care Act and its effects on the current and future operation of the Health Plan. It was determined that if the Affordable Care Act was ultimately implemented and operational as planned by October 2013 and offering guaranteed coverage effective January 1, 2014, that AccessWV coverage could be terminated as, from a legal perspective, no individuals would be eligible under the statute due to the availability of affordable coverage to our high risk members previously unobtainable.

However, due to the tenuous nature of the Affordable Car Act roll-out, the situation was closely monitored. Initial letters and pertinent information packets were mailed to members notifying that coverage would be terminated as December 31, 2013. Due to on-going problems associated with the Healthcare.net exchange website, the Board of Directors extended coverage until March 31, 2014 to allow members adequate time to secure alternative health care coverage.

Plan activities, in addition to above considerations, included:

Subsidy application forms and policy revision

Outreach activities to promote Access WV and inform of subsidy availability and changes brought about with the Affordable Care Act

Premiums and plan design for Plan Year 2013 (beginning 7-1-2013) taking into account possible termination

Annual residency survey

Open enrollment period for members

Updating the Plan's Operational Protocols

Financial audit of State Fiscal Year 2014 statements

Program Outreach and Related Activities

AccessWV was represented and provided information at various conferences and state fairs and festivals. The Consumer Services Division of the Offices of the Insurance Commissioner offered information on Access WV at additional events throughout the state. *AccessWV* continued to provide promotional materials to numerous stakeholders for distribution and/or display at their locations along.

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 and members inquiring about Affordable Care Act implications. 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 2013.

Audited Financial Results: State Fiscal Year 2013

AccessWV was included as an enterprise fund in the financial audit of the Offices of the Insurance Commissioner for State Fiscal Year 201, ending June 30, 2013. No issues were identified for *AccessWV*. Total net assets were reported as \$9.242million. Net premium revenues of \$5.814 million for the fiscal year were less than operating expenses of \$9.101 million. The audit was performed by Suttle and Stalnaker, CPAs, of Charleston.

Financial Results: Calendar Year 2013

Unaudited financial results for Calendar Year 2013 are reported here. An audit of AccessWV Financial Statements for State Fiscal Year 2013 for the period July 1, 2013, through June 30, 2014, will be undertaken during 2014.

AccessWV ended CY2013 with a cash balance of \$6.170 million and a year-over-year loss of \$2.07 million. The year ended with an operating loss (expenses over premiums) of \$3.742 million. These losses were expected as hospital assessments have been waived due to the planned termination of the program and an adequate cash balance to cover program claims run-off expenditures.

Calendar Year 2013 revenues were reported as \$6.969 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 2013. No federal funding was received in 2013.

Calendar Year expenditures on a cash basis were \$10.71 million, with \$9.357 million of that amount going to pay medical and pharmacy claims. Administrative expense was \$566,786, for an administrative expense ratio of 6%. This ratio has generally declined as Plan enrollment has increased.

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>2012</u>	<u>2013</u>
Resident Agent	1,036	1,043
Non-Resident Agent	14,571	15,954
Surplus Lines	141	161
Adjuster	4,181	3,994
Viatical Settlement Broker	0	1
Business Entities (Agencies)	<u>479</u>	<u>738</u>
Total	20,408	21,891
Renewed Producer Licenses Issued	73,432	24,045
Companies' Appointments of Agent	107,037	123,612
Cancellation of Agents' Appointments	54,058	104,044
Reinstatements	1,606	1,449

Licensing Examination Summary

Type of Exam	2012		2013	
	<u># Tested</u>	<u># Passed</u>	<u># Tested</u>	<u># Passed</u>
Life	1,402	978	1,390	598
Accident & Sickness	1,228	994	813	559
Property-Casualty	910	664	583	307
Company Adjuster	451	368	670	533
Surplus Lines	0	0	2	2
Public Adjuster	2	0	5	3

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. The Board of Review is governed by procedural rules found in 102 CSR 1, Rules of Practice and Procedure. 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 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).

In 2013, the Legislature considered and passed a bill, H. B. 3069, relating to access to justice and providing that attorney fees may be awarded in workers' compensation medical treatment cases. The statute, West Virginia Code § 23-5-16(c), became effective on July 12, 2013. Thereafter, the Board began receiving and ruling on Petitions for Award of Claimant's Attorney Fees and Costs. On October 30, 2013, the Board and the Office of Judges authored a joint memo, which informs workers' compensation practitioners of the procedure for implementing West Virginia Code § 23-5-16(c).

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.

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 seventeen employees that provide oversight of the Old Fund Program; the legacy claims liability that existed upon the privatization of workers' compensation. In addition, this Division provides claims oversight of the Uninsured Employer Fund (UEF), the Federal Black Lung Program with dates of last exposure prior to January 1, 2006 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. There are multiple other internal controls for which this Division is responsible to assure proper management of these claims; for example, the Best Claims Practice Reviews that are conducted on-site, on-going quality assurance reviews, large loss review staffing with each TPA, indemnity payment approval threshold of \$25,000.00 or greater, and the settlement initiative. 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, the Claims Index and the Electronic Data Interchange (EDI) Program.

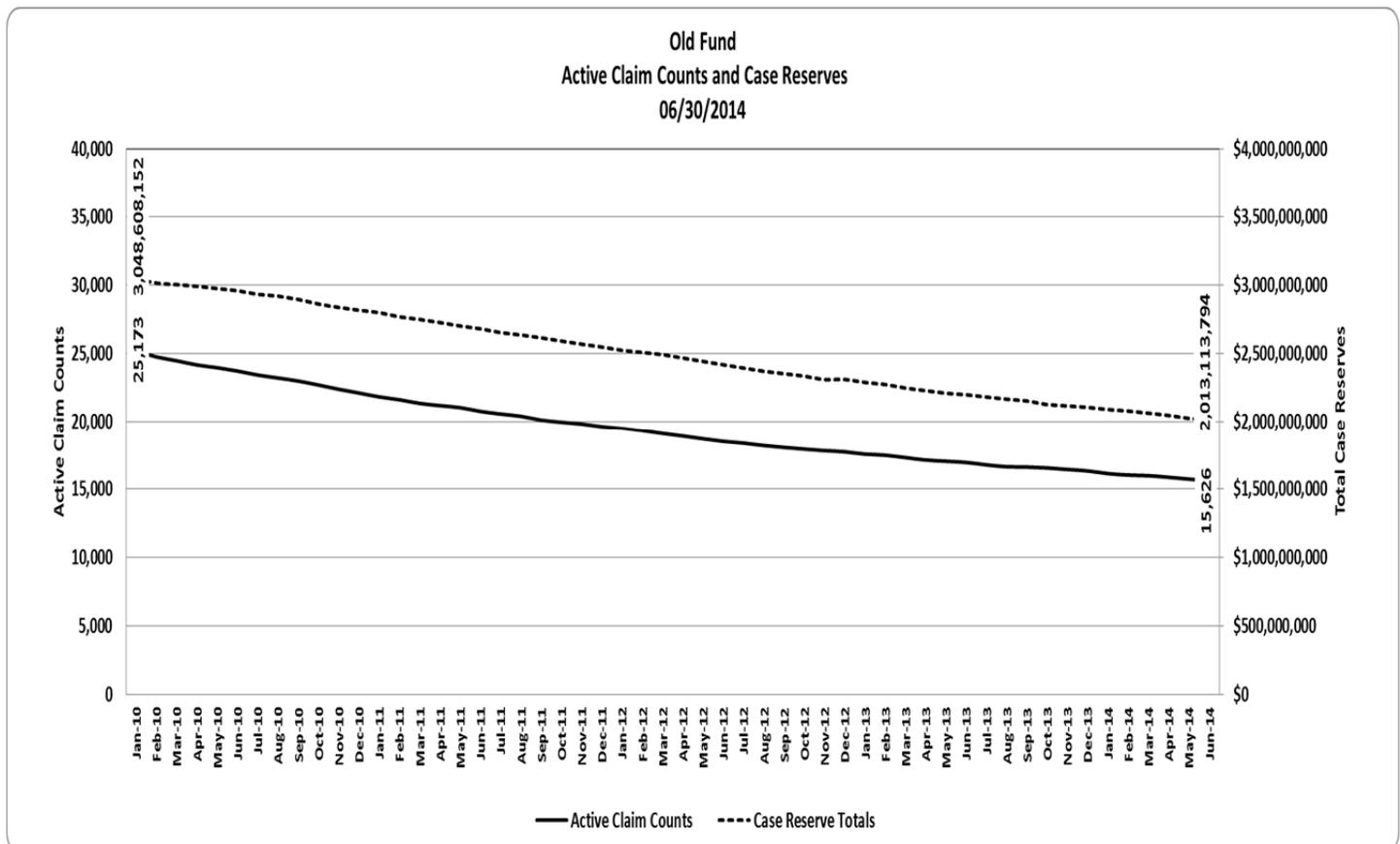
During FY 2014, the Claims Services Division continued to monitor the programs for their best claims practices; ensuring that injured workers received medical and indemnity compensation in regards to their compensable injury in a timely and efficient manner by the three TPAs, on behalf of the Offices of the Insurance Commissioner (OIC). Historically, the Old Fund claims were 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. The last contract renewal for each of the TPAs expired on November 30, 2013. At that time, all three TPAs renewed under new contract terms, which was effective on December 1, 2013. Shortly thereafter, American Mining Claims Services initiated termination of their contract and approval was given by the OIC. All claims that were being administered by American Mining Claims Services were transitioned to HealthSmart for continued administration. The Claims Services Division facilitated a multitude of meetings with the TPAs, OIC Executives and key departments within the OIC. A timeline was agreed upon and implemented by the OIC. The initial focus for HealthSmart was ensuring all indemnity benefits were set up accurately and all payments were paid timely, this was a huge endeavor. This meant reserves had to be placed on all of the transitioned claims. The other primary focus was ensuring medications and treatment was not interrupted. HealthSmart was committed to ensuring the benefit recipients were taken care of, they put in additional work hours and devoted as many resources as necessary for a successful takeover of this book of business. It was imperative this transition seem transparent to the benefit recipients and we received a pleasing result from everyone's efforts. Both TPAs and the OIC were diligent in their communication and efforts to ensure this book of business was properly transitioned.

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 67.42% of the active caseload has been closed.

Active old fund claim counts for the TPAs as of June 30, 2014, 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%
6/30/2014	13,114	2,512	0	15,626	67.42%



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. The FBL claims are paid out of the Coal Workers' Pneumoconiosis Fund (CWPF). Under the enactment of 1556, Health Care Bill, we've experienced a significant increase in the FBL claim filings.

New Claim Filings FY2010 FY2011 FY2012 FY2013 FY2014

State OP	63	81	70	28	79
HL & OD	12	17	10	8	7
Uninsured Fund	36	23	16	16	20
FBL	462	625	316	217	460

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. We have one full-time designated occupational pneumoconiosis (OP) employee that handles the OP applications. This individual prepares the files and maintains the docket for the OP Board and prepares the files for hearings before the Office of Judges. In FY 2014, there were 582 examinations scheduled before the Occupational Pneumoconiosis Board, and 94 fatal reviews. The PTDRB docket has been overseen in this Division since October 2008. In FY 2014, the PTDRB had 209 reviews; including initial, remands and final reviews. In addition, the board reviewed 18 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
OP Board Examinations	561	495	519	515	582
OP Board Fatal Reviews	180	113	128	143	94
PTDRB Reviews	138	212	76	183	209
PTDRB Vocational Reviews	39	39	14	3	18

Electronic Data Interchange (EDI) Program

The implementation of the Electronic Data Interchange (EDI) program resulted from the passage of §Title 85, Series 2, Workers' Compensation Claims Index. The purpose of EDI is to provide a consistent way of reporting claims to the Office of the Insurance Commissioner. Any workers' compensation claim that is filed in the state of WV is captured on our Claims Index System. Pursuant to our regulations, the First Report of Injury (FROI) and Second Report of Injury (SROI) must be submitted electronically within ten (10) days of notification that an injury has occurred; using the Release 3 EDI standards as adopted by the IAIABC. The Offices of the Insurance Commissioner's website contains information and links to our EDI Implementation Guide. In addition, we provide the procedural steps on how to apply for a trading partner profile and become eligible to file as a Carrier/TPA/Self-Insured Employer through our EDI. The program has continued to develop nicely over the last year. We continue to make great accomplishments. The regular subscribers have reduced their filing errors from 17,883 on a monthly average during the first six months of FY 2014 to an average of 11,747

in the second half. The Self-Insured employers had a monthly average of 1,081 during the first half of FY 2014 and decreased those errors to an average of 529 in the last six months of the reporting period. Much attention has been given to this program; there has been a concentrated effort by designated staff to educate the carriers. A reduction in errors has resulted from these efforts.

Claims Index

This Division also reviews applications for access to the Workers' Compensation Claims Index. The Claims Index is a legislative mandated uniform system of gathering workers' compensation claim information thru EDI and allows the information to be accessible to approved participants. The index contains basic demographic data to assist insurers in obtaining information from other insurers regarding previously filed workers' compensation claims by a particular claimant. Applications are approved or denied by a WC System Specialist II within this Division.

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 staffing and travels to Pittsburgh, PA and Philadelphia, PA to conduct on-site bi-annual Best Claims Practice Reviews. During FY 2014, the Best Claims Practice Reviews were automated. This was done to ensure effective and efficient claims handling; as well as, statutory and regulatory compliance. Claims Services reviews every new claim filed against this policy and works to ensure claims are adequately reserved and being managed in accordance to WV Code §23 and the applicable Statutes and Rules.

Nurse Program

The additional resource of a RN III has been provided to this Division to assist in complex medical and pharmacy issues within the various programs. She monitors the monthly pharmacy reports that provide for a high expenditure in the Old Fund claims. In addition, she closely reviews and monitors the Lung Transplant claims. The RN III participates in the on-site large loss staffings, round table claim discussions, and provides assistance on complicated medical issues identified by the Specialists during their ongoing quality assurance reviews on all programs. She also coordinates and participates in: Health Screenings, Flu Shots, AED Machine Maintenance, and the Wellness Programs. She serves on the ICC-Early Intervention Birth to 3, as appointed by the Commissioner. The addition of this resource, as allowed for a more detailed medical review in the areas indicated above; which is a contribution to the programs.

Claims Services Commitment

During the next year, we will continue to actively monitor the Old Fund, FBL Fund, UEF, SAWC and EDI Programs. In addition, we will continue to work with the OP Board & PTDRB. During FY 2014, we automated the PTDRB process so files could be sent to the board members electronically instead of stacks of paper. We would like to work with the OP Board to automate their process over the next year. We are committed to seeking process improvements that ensure the programs are being administered as efficiently and effectively as possible. Our Division will continue to monitor for compliance, due process and cost containment efforts. The internal controls that we have in place, allow us to provide ongoing hands-on access to the claims to ensure statutory compliance, quality claims processing and cost efficient management in each program. Much has been accomplished over the last fiscal year and we look forward to making a positive impact during the next year.

Consumer Advocate (West Virginia Office of)

In 2013, the Office of Consumer Advocate served the interests of the West Virginia insurance consumer and fulfilled the expanded duties conferred upon the Office in the tort reform measures passed in 2005 in Senate Bill 418. A large portion of the Office of the Consumer Advocate's time and resources was devoted to first and third party administrative hearings.

During 2013, the efforts of the Office of the Consumer Advocate on behalf of West Virginia insurance consumers yielded financial awards totaling \$800,665.50 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 in 2013, the Office of the Consumer Advocate reviewed forty-eight (48) Certificate of Need Applications and thirty-five (35) 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 2013 include the West Virginia State Fair, the West Virginia Forest Festival, the Friends of Coal Auto Show, the Arts and Crafts Fair, the WV Hunting Show, the West Virginia Pumpkin Festival 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 ongoing 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 Arts and Crafts Fair, the WV Strawberry Festival, The WV Hunting Show and the WV Pumpkin Festival.

Representing Consumers in First and Third Party Administrative Hearings

In 2013, the Office of the Consumer Advocate provided formal representation to insurance consumers in one hundred and five (105) consumer complaints before the West Virginia Insurance Commission. Sixty-four (64) of these complaints these complaints were third party complaints and the remaining forty-one (41) were first party complaints. First party complaints are complaints filed by a consumer against their own insurer, while third party complaints are complaints filed by a consumer against another person's insurer. In addition to formal representation, it should be noted that the Office of the Consumer Advocate also assisted and advised hundreds of West Virginia consumers throughout the year be it via email inquiries, telephonic inquiries, office visits, or other means. This assistance has directly benefited those consumers and in many cases has resolved the consumers' insurance issues or queries without requiring the filing of an actual consumer complaint with the WVOIC.

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

The Office of the Consumer Advocate is proud of the representation that it has provided to consumers. Further, the Office of the Consumer Advocate is also proud of the countless hours that have been spent assisting consumers in evaluating their claims and assisting them in exploring all 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 issuers or queries without requiring the filing of a formal consumer complaint.¹

Third Party Complaints

A total of Seventy-Nine Thousand, Sixty-One Dollars, Seventy-Four Cents (\$79,061.74) was awarded directly to West Virginia Consumers in the form of settlements in twenty-nine (29) of the sixty-four (64) third party complaints that the Office of the Consumer Advocate worked on in 2013.² In one of the cases that resulted in a monetary settlement, the insurance company also removed an at-fault incident from the consumers driving record.

In four (4) consumer complaint cases, the Office of the Consumer Advocate either declined to represent after conducting a full investigation of the case and finding no Unfair Trade Practices Violations and/or the consumer withdrew their claim after the Office of the Consumer Advocate conducted a full investigation and could find no violations of the Unfair Trade Practices Act.

One (1) consumer complaint case went to a full evidentiary hearing and the hearing examiner denied the consumer complaint and dismissed the case after a full hearing.

In eleven (11) consumer complaint cases, the consumer opted to obtain private counsel for representation.

¹ A detailed breakdown of the work performed by the Office of the Consumer Advocate each week is available for review.

² Some 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 cases are not listed due to the confidentiality requirements.

In ten (10) consumer complaint cases, the consumers failed, for whatever reason, to request representation after they were contacted by the Office of the Consumer Advocate.

In nine (9) consumer complaint cases, the matters are still pending and are either awaiting hearing or are awaiting final order or appealed to Circuit Court. One of those consumer complaint cases is currently under investigation by the OIC Legal Division.

First Party Complaints

A total of Seven Hundred Twenty-One Thousand, Six Hundred Dollars and Seventy-Six Cents (\$721,603.76) was awarded directly to West Virginia consumers in the form of settlements in twenty-three (23) of the forty-one (41) first party complaints that the Office of the Consumer Advocate worked on in 2013.³

In six (6) consumer complaint cases, the Office of the Consumer Advocate either declined to represent after conducting a full investigation of the case and finding no Unfair Trade Practices Violations and/or the consumer withdrew their claim after the Office of the Consumer Advocate conducted a full investigation and could find no violations of the Unfair Trade Practices Act.

One (1) consumer complaint case went to a full evidentiary hearing and the hearing examiner denied the consumer complaint and dismissed the case after a full hearing.

In two (2) consumer complaint cases, the consumer opted to obtain private counsel for representation.

In one (1) consumer complaint case, the Office of the Consumer Advocate was able to negotiate a successful settlement wherein the insurance company would adjust the consumers claim history so the consumer could get a new loan on a house.

In one (1) consumer complaint case, the Office of the Consumer Advocate was able to negotiate a successful settlement wherein the consumer was able to get a higher life insurance policy that also included a \$2,000.00 credit on the premium payments.

In seven (7) consumer complaint cases, the matters are still pending and are either awaiting hearing or are awaiting final order or appealed to Circuit Court. One of those consumer complaint cases is currently under investigation by the OIC Legal Division

³ Some 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 cases are not listed due to the confidentiality requirements.

Third Party Complaints
Handled By The Office Of The Consumer Advocate In 2013

Respondent	Third Party Complainant	Resolution
GEICO General Ins Co	Andrew Smith	Appeal to Circuit Court
State Farm Mutual Automobile Ins Co	Joseph McCutcheon	Under investigation in Legal Division
National General Assurance Company	Wanda Maynard	Settlement - \$1,000.00
Nationwide Union Fire Ins Co	Joan Potter	Settlement - \$400.00
Safeco Ins Co of America	Carol Yacenech	Private Counsel
Liberty Mutual Fire Ins Co	Evelyn Belangia	Private Counsel
Garrison Property & Casualty Ins Co	Teresa McCoy	Case denied and dismissed by hearing examiner after full investigation
National Union Fire Ins Co of Pittsburg PA	Travis Hocum	Settlement - \$291.09
American Alternative Ins Co	Carmen & Mary Romano	Private Counsel
GEICO General Insurance Company	Eugene Fortney	Consumer failed to request representation
Philadelphia Indemnity Ins Co	James Carter	Settlement - \$35,000.00
Westfield Insurance Company	Ray Thompson	Consumer failed to request representation
GEICO	Robert Caul	Settlement - \$2,400.00
National Union Fire Ins Co of Pittsburgh, PA	Luther Bennett	Settlement - \$1,750.00
USAA Insurance Company	Christopher Trotter	Private Counsel
State Farm Mutual Automobile Ins Co	Jay Ruberto	Settlement - \$2,250.00
Westfield Insurance Company	Timothy Eaton	Settlement - \$6,102.03
National Union Fire Ins Co of Pittsburgh, PA	Crystal Casto	Private Counsel
Allstate Indemnity Insurance Company	Lisa Knox	Settlement - \$1,500.00
National Union Fire Ins Co of Pittsburgh, PA	Larry & Sandy Davis	Declined representation after full investigation
State Farm Mutual Automobile Ins Co	Catherine M. Jarrett	Settlement - \$500.00 (at fault incident was removed from consumer's driving record)
Phoenix Insurance Company	John Carpenter	Settlement - \$350.00
Progressive Direct Insurance	Jonathan Houck	Consumer withdrew complaint
Erie Insurance Company	Laura Jackson	Settlement - \$500.00
Progressive Max Insurance Company	Janet Glasspel	In house (DOH) attorney
Allstate Insurance Company	Billy Poe	Settlement - \$3,000.00
Safeco Insurance Company	Karen Morgan	Settlement - \$3,470.15
State Farm Mutual Automobile Ins Co	Kevin McMullen	Private Counsel
American Alternative Ins Co	Kenneth Gardner	Settlement - \$3,500.00
Sentinel Insurance Company, Ltd.	Denise Graves	Private Counsel
Westfield Insurance Company	Andrew Smith	Settlement - \$750.00
GEICO Indemnity Company	Larry Diamond	Consumer failed to request representation
Phoenix Insurance Company	Dewey Holton	Settlement - \$2,900.00
GEICO General Insurance Company	Samantha Silva	Settlement - \$1,000.00
GEICO Indemnity Company	Frederick Ward	Settlement - \$1,000.00
National General Assurance Company	Kelly Lusby	Consumer failed to request representation

Liberty Mutual Fire Insurance Company	Tad Robinette	Settlement - \$1,500.00
GEICO Indemnity Company	Justin Boyle	Settlement - \$500.00
Horace Mann Insurance Company	Troy Haynes	Consumer failed to request representation
State Farm Mutual Automobile Ins Co	Kathleen Hansen	Consumer failed to request representation
Safeco Insurance Company of America	Amy Rife	Settlement - \$1,500.00
Erie Ins Property & Casualty Co	Connie Lubbs	Settlement - \$500.00
Erie Ins Property & Casualty Co	Austin Secret	Consumer failed to request representation
Allstate Property & Casualty Co	Candace Faw	Settlement - \$2,102.02
National General Assurance Co	Mindy Simons	Settlement - \$1,000.00
Unfair Claims Settlement Practice Trust	David Mitchell	Consumer failed to request representation
Grange Insurance Company	Tammy Leggett	Settlement - \$1,000.00
State Farm Mutual Automobile Ins Co	Sue Watson	Consumer refused representation
Erie Insurance Company	Lucas Chlebnikow	Settlement - (confidential)
National General Assurance Co	William Toppings	Settlement - \$1,000.00
Nationwide Casualty Company	Dan Murdock	Consumer failed to request representation
Ins Co of the State of Pennsylvania	Eyston Young	Private Counsel
Ins Co of the State of Pennsylvania	Crystian Young	Private Counsel
Liberty Insurance Underwriters, Inc.	Andre Portee	Consumer withdrew complaint after full investigation
GEICO Indemnity Company	Geraldine Dunbar	Settlement - \$1,065.52
Encompass Ins Company of America	David Miller	Declined to represent after full investigation
Allstate Property & Casualty Ins Co	Brenda Smith	Pending
GEICO General Insurance Company	Jeff Gerencir	Consumer failed to request representation
United States Automobile Association	Joshua Sherman	Pending
State Auto Property & Casualty Co	Jason Yuan	Pending
USAA General Indemnity Company	Daniel Davis	Consumer failed to request representation
Grange Mutual Casualty Ins Co	Darrell Pearson	Private Counsel
OneBeacon America Ins Co	Derek & Kelly Blunden	Pending
Erie Property & Casualty Ins Co	Pearl Saunders	Pending

First Party Complaints
Handled By The Office Of The Consumer Advocate In 2013

<u>Respondent</u>	<u>First Party Complainant</u>	<u>Resolution</u>
Farmers & Mechanics Mutual Ins Co of WV	Freda Bradley	Pending in WV Supreme Court
Farmers & Mechanics Mutual Ins Co of WV	Joseph Komorowski	Private Counsel - Settlement - (confidential)
American National Property & Casualty Co	Wayne Kerby	Settlement - \$13,000.00
Allstate Property & Casualty Ins Co	Linda Fisher	Private Counsel - Settlement - (confidential)
Nationwide Mutual Fire Ins Co	Charles E. Namack	Settlement - \$86,152.00
Westfield Insurance Company	Dean & Karen Starkey	Request for hearing pending with OIC Legal
State Farm Insurance Company	Steve & Susan Ball	Settlement - \$15,000.00
Farm Family Casualty Insurance Company	Mike Ross	Pending
Hartford	Dewey Keiper	Pending
Hartford Insurance Company of the Midwest	Suzzanne Chapman	Private Counsel – Settlement confidential
State Farm Fire and Casualty Company	Carl L. Johnson	Declined representation after a full investigation
Highmark West Virginia	Andrew Smith	Pending
Hartford Underwriters Insurance Company	Mary Williams	Rehearing denied by Commissioner
Bankers Life & Casualty Company	Donald Chapman	Private Counsel – Settlement – (confidential)
Washington National Insurance Company	Barbara Rowzee	Settlement - \$7,930.35
Washington National Insurance Company	Angie M. Alt	Settlement - \$13,276.13
Washington National Insurance Company	Doris J. Davison	Settlement - \$17,267.26
Washington National Insurance Company	Elizabeth A. Nazeirod	Settlement - \$17,238.91
Washington National Insurance Company	Carolyn V. Wilson	Settlement - \$11,955.79
Washington National Insurance Company	Della I. Davidson	Settlement - \$16,378.08
Washington National Insurance Company	David A. Landis	Settlement - \$9,054.54
Washington National Insurance Company	Theresa Peters	Settlement - \$9,727.15
Washington National Insurance Company	Robin Skipper	Settlement - \$12,778.63
Philadelphia Indemnity Insurance Company	Albert Tichenor	Settlement - \$5,000.00
Encompass Indemnity Company	James Summers III	Settlement - \$1,865.00
Auto Club Property Casualty Ins Co (AAA)	Stephanie Anderson	Private Counsel
Property & Casualty Ins Co of Hartford	Daniel Yonkosky	Assisted consumer in adjusting claim history so he could get new loan
SunAmerica Annuity and Life Assurance Co	Brenda Hunter	Consumer withdrew complaint after full investigation
Lincoln National Life Insurance Company	Brenda Hunter	Consumer withdrew complaint after full investigation
Baltimore Life Insurance Company	Patricia Funderburk	Settlement - \$2,500.00
Allstate Property & Casualty Company	Sherry Hammitt	Private Counsel
Nationwide Insurance Company	Bernard Lindsey	Declined representation after full investigation
Aviva Life and Annuity Company	Lee Roy Muck	Settlement - \$99,961.42
Jackson National Life Ins Co	Allen Davis	Consumer Advocate withdrew representation because Consumer failed to comply with settlement agreement
Jackson National Life Ins Co	Dannie R. Kimble	Settlement – (confidential)
Jackson National Life Ins Co	Mary Kimble	Settlement – (confidential)
Nationwide Property & Casualty Ins Co	Alex Racadag	Consumer withdrew complaint after full investigation
State Farm	Amy Rhoe	Pending
Knights of Columbus	James G. Silosky	Consumer got life insurance policy with a \$2,000 credit on the premiums
Allstate Vehicle and Property Ins Co	Thomas Coberly	Settlement - \$250.00
Allstate Vehicle and Property Ins Co	Lauren Keller	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-eight (48) CON applications: (total capital expenditure \$209,604,103.69).

Certificate Of Need - January 2013

Facility	Con No.	Request	Capitol Expenditure
Highland Health Center, Inc.	12-3-9740-X/BH	Expansion of Crisis Residential Beds	\$35,000.00
West Virginia University Hospitals, Inc.	13-6-9804-A	Acquisition of Fairmont Regional Cancer Center	\$14,000,000.00
Humana, Inc.	12-1-9796-A	Humana Metropolitan Merger Project	\$500,000.00

Certificate Of Need – February 2013

Facility	Con No.	Request	Capitol Expenditure
Bio-Medical Applications of WV, Inc. d/b/a Fresenius Medical Care Hawk's Nest – Montgomery	13-4-9813-A	Develop a new 13-station dialysis facility in Montgomery, WV	\$1,309,610.00
Imagine Medispa, LLC	13-4-9807-P	Expansion of services to Lewisburg, WV	\$7,500.00
TERPAX, Inc. Proto Equity Holdings, Llc West Virginia Holdco, LLC	13-2-9825-A	Acquisition of Seventeenth Street Associates LLC d/b/a Huntington Health and Rehabilitation Center Nursing Home Operations	\$2,500,000.00
WV University Hospitals, Inc.	13-6-9817-P	Development of WVU Healthcare Outpatient Center	\$52,250,000.00
Ambergris, LLC	13-9-9824-E	Acquisition of a second linear accelerator	\$5,350,000.00

Certificate Of Need – March 2013

Facility	Con No.	Request	Capitol Expenditure
United Hospital Center, Inc. d/b/a United Hospital Center	13-6-9845-P	Acquisition of laboratory services	\$50,000.00
Greenbrier Valley Medical Center	12-4-9730-P	Development of an ambulatory care facility in Monroe County	\$180,000.00

Certificate Of Need – April 2013

Facility	Con No.	Request	Capitol Expenditure
Greenbrier Valley Medical Center	13-1-9867-P	Development of ambulatory care facility in Summers County	\$180,000.00
Monongalia General Hospital	13-7-9871-P	Development of an ambulatory care center in Elkins, WV	\$10,000.00
Starlight Behavioral Health Services, Inc.	13-3-9811-BH	Provide outpatient behavioral health services to Putnam Co.	\$0

Certificate Of Need - May 2013

Facility	Con No.	Request	Capitol Expenditure
Gilbert Ultrasound Services LLC	13-2-9840-X/P	Provide medical diagnostic services to persons of Mingo Co.	\$25,000.00
HealthSmart Benefits Solutions	12-3-9755-P	Development of on-site primary health care clinic on 1 st floor of HealthSmart office located in Charleston	\$189,756.52
Bio-Medical Applications of West Virginia, Inc. d/b/a FMC Harrison County	13-6-9887-R	Development of a new 13-station dialysis facility in Clarksburg	\$1,766,053.00
Vandalia Acq., LLC Birch Holdings, LLC	13-7-9904-A	Acquisition of Braxton Health Care Center	\$9,600,000.00
Total Renal Care, Inc. and Tugaloo Dialysis, LLC	13-6-9903-R	Development of a renal dialysis center in Bridgeport, Harrison County, WV	\$1,175,000.00

Certificate Of Need – June 2013

Facility	Con No.	Request	Capitol Expenditure
Healthsmart Primary Care Clinics, LP	12-3-9755-P	Long Range Plan for the Healthsmart Primary Care Clinic, Charleston, WV	\$131,277.17
Stonewall Jackson Memorial Hospital	13-7-9915-H	Outpatient Physical Therapy Relocation	\$170,000.00
Bluefield Hospital Company, LLC	13-1-9875-E	Acquisition of a fixed site MRI	\$3,300,000.00
Monongalia General Hospital	13-6-9870-E	Development of Radiation Therapy	\$6,819,000.00
United Hospital Center	13-6-9932-H	Development of medical office building on hospital campus	\$15,000,000.00

Certificate Of Need - July 2013

Facility	Con No.	Request	Capitol Expenditure
Good Shepherd Nursing Home, LC	13-11-9884-NH	Relocation and constructions of dietary department	\$4,177,061.00
Bio-Medical Applications of WV, Inc. d/b/a FMC Grafton	13-6-9947-R	Develop a new 13-station dialysis facility in Grafton, WV	\$1,540,919.00
Webster County Memorial Hospital	13-4-9876-X/P-	Development of ambulatory care facility in Webster County	\$60,000.00
Monongalia General Hospital	13-6-9870-E	Renovation-Replacement of Acute Care Facilities	\$2,339,309.00
Chesterfield Company LLC	13-3-9959-A	Acquisition of licensed operations of Heartland of Charleston	\$13,000,000.00

Certificate Of Need - August 2013

Facility	Con No.	Request	Capitol Expenditure
Precision Diagnostic Services, Inc.	13-1-9934-X	Acquisition of stock of Professional Sleep Diagnostics, Inc.	\$100,000.00
Amedisys West Virginia, L.L.C.	13-6-9946-X	Acquisition of assets of Morgantown Hospice (Exemption request)	\$1,200,000.00
Monongalia County General Hospital Company	13-6-9961-X	Acquisition of Morgantown Internal Medicine Group, Inc. (Exemption request)	\$2,000,000.00
CHS/Community Health Systems, Inc.	13-2-9989-A	Merger of Health Management Association , Inc.	\$13,000,000.00

Certificate Of Need - September 2013

Facility	Con No.	Request	Capitol Expenditure
St. Joseph's Hospital of Buckhannon	13-7-9976-X	Conversion of 10 acute care beds to 10 skilled nursing beds	\$60,000.00
West Virginia University Hospital, Inc.	13-6-9998-A	Acquisition of Potomac Valley Hospital, Inc.	\$26,000,000.00
Acuity Specialty Hospital – Ohio Valley, L.P.	13-10-10000-H	Development of Long-Term Care Hospital on Wheeling campus	\$1,300,000.00
Acuity Specialty Hospital – Ohio Valley, L.P.	13-11-10001-H	Development of a long-term acute Care Hospital on Weirton Medical Center	\$1,875,000.00

Certificate Of Need - October 2013

Facility	Con No.	Request	Capitol Expenditure
Monongalia General Hospital	13-6-10004-A	Affiliation of MGH and Preston Memorial Hospital	\$9,500,000.00
United Hospital Center	13-7-10026-P	Lewis County Medical Oncology Physician	\$50,000.00
Charleston Area Medical Center	13-3-10006-P	Oncology office in Teays Valley	\$150,000.00
Appalachian Regional Healthcare, Inc. ARH Tug Valley Health Services, Inc.	13-2-10029-A	Acquisition of Williamson Memorial Hospital	\$15,000,000.00
Dermatology Centers, Inc.	13-1/49986-E	Provision of superficial radiotherapy using the SRT-100	\$0

Certificate Of Need - November 2013

Facility	Con No.	Request	Capitol Expenditure
Monongalia County General Hospital Company	13-6-10033-A	Acquisition of Morgantown Internal Medicine Group	\$630,000.00
Kanawha Hospice Care, Inc.	13-3-10010-X/P	Grief and loss recovery services	\$0
United Hospital Center, Inc.	13-6-10049-E	Second fixed site MRI unit	\$2,500,000.00
Appalachian Regional Healthcare, Inc.	13-4-10039-P	Development of ambulatory care facility in Oak Hill, Fayette County, WV	\$75,000.00

Certificate Of Need - December 2013

Facility	Con No.	Request	Capitol Expenditure
Princeton Community Hospital	13-1-9800-X/E	Mobile MRI Service in McDowell County, WV	\$0
Camden on Gauley Medical Center, Inc.	13-4-9975-X/P	Camden Family Health-Gauley River Elementary School-Based Health Center	\$38,565.00.00
Camden on Gauley Medical Center, Inc.	To be assigned	Camden Family Health-Lewis County High School-Based Health Center	\$460,053.00

Hospital Rate Review

The Office of the Consumer Advocate reviewed thirty-five (35) 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 2013

Hospital	Rate Request
Camden Clark Medical Center	\$759,649.03 reduced from penalties; \$3,164,595.16 remain in abeyance
Wetzel County Hospital	3.75%
Weirton Medical Center	12.0%

Rate Increase Requests – May 2013

Hospital	Rate Request
Monongalia General Hospital	3.25%
Princeton Community Hospital	6.25%
Beckley Appalachian Regional Hospital	5.50%

Rate Increase Requests – June 2013

Hospital	Rate Request
Charleston Surgical Hospital	Discount Contract Approved
Fairmont General Hospital	Discount Contract Approved
Fairmont General Hospital	Discount Contract Approved

Rate Increase Requests - July 2013

Hospital	Rate Request
Saint Francis Hospital	4.50%
Thomas Memorial Hospital	7.5%
Cabell Huntington Hospital	5.0%
St. Mary's Medical Center	4.75%
St. Joseph's Hospital – Buckhannon	5.0%
Stonewall Jackson Memorial Hospital	5.75%

Rate Increase Requests - August 2013

Hospital	Rate Request
Reynolds Memorial Hospital, Inc.	5.50%
Wheeling Hospital, Inc.	7.5%

Rate Increase Requests – October 2013

Hospital	Rate Request
Pleasant Valley Hospital	?
Davis Memorial Hospital	Discount Contract Approved
Princeton Community Hospital	Discount Contract Approved
Williamson Memorial Hospital	8.0%
United Hospital Center, Inc.	3.75%
Raleigh General Hospital	4.50%
Camden Clark Medical Center	4.50%
CAMC Teays Valley Hospital, Inc.	4.0%
Charleston Area Medical Center, Inc.	5.25%

Rate Increase Requests – November 2013

Hospital	Rate Request
Greenbrier Valley Medical Center	6.750%
Logan Regional Medical Center	4.0%
Bluefield Regional Medical Center	4.75%
Ohio Valley Medical Center	6.25%
West Virginia University Hospital	6.25%
City Hospital (d/b/a Berkeley Medical Center)	3.75%
Davis Memorial Hospital	4.75%
Fairmont General Hospital	17.09% inpatient 14.00% outpatient

Rate Increase Requests - December 2013

Hospital	Rate Request
Charleston Surgical Hospital	\$9,643.25 inpatient \$2,616.91 outpatient

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

We receive consumer inquiries by mail, 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 1,942 written inquiries were received by the division in 2013. In addition, we received 177 walk-in clients and 24,012 telephone calls of which the clerical staff handled 9,718. On average, the division handles 100 consumer inquiries per day. In 2013, complaint files were concluded in an average of 37 days.

The Consumer Service Division handled 264 third party liability complaints during 2013, 169 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 20 fairs, festivals, presentations and other events reaching more than 316,800 consumers.

**Consumer Service Division
Complaints
Calendar Year 2013**

Files Opened **1,942**

Life, Accident & Sickness 703

Property & Casualty 714

Workers' Compensation 525

Telephone Activity **24,012**

Life, Accident & Sickness 4,559

Property & Casualty 4,572

Workers' Compensation 4,369

Clerical 9,718

Office Visits **177**

Life, Accident & Sickness 118

Property & Casualty 47

Workers' Compensation 12

**Consumer Service Complaints
Calendar Year 2013**

Property & Casualty Companies With Ten Or More Complaints

<u>Company Name</u>	<u># Complaints</u>
State Farm Mutual Automobile Insurance Company	64
State Farm Fire And Casualty Company	43
Erie Insurance Property And Casualty Company	39
Allstate Insurance Company	32
Safeco Insurance Company Of America	30
Geico Indemnity Company	27
Transamerica Premier Life Insurance Company	22
Liberty Mutual Fire Insurance Company	17
National General Assurance Company	15
Allstate Property And Casualty Insurance Company	14
State Auto Property & Casualty Insurance Company	14
Property And Casualty Insurance Company Of Hartford	12
Westfield Insurance Company	12
Geico General Insurance Company	11
National Union Fire Insurance Company Of Pittsburgh, Pa	11
United Services Automobile Association	11
Nationwide Property And Casualty Insurance Company	10
Progressive Classic Insurance Company	10

**Life, Accident & Sickness Companies, and Health Maintenance Organizations
with Ten Or More Complaints**

<u>Company Name</u>	<u># Complaints</u>
Humana Insurance Company	37
Highmark West Virginia, Inc.	34
PEIA	31
Transamerica Premier Life Insurance Company	31
Aetna Life Insurance Company	24
Bankers Life & Casualty Company	17
American General Life Insurance Company	16
Metropolitan Life Insurance Company	16
Unitedhealthcare Insurance Company	15
Connecticut General Life Insurance Company	13
Coventry Health Care Of West Virginia, Inc.	11
United American Insurance Company	10

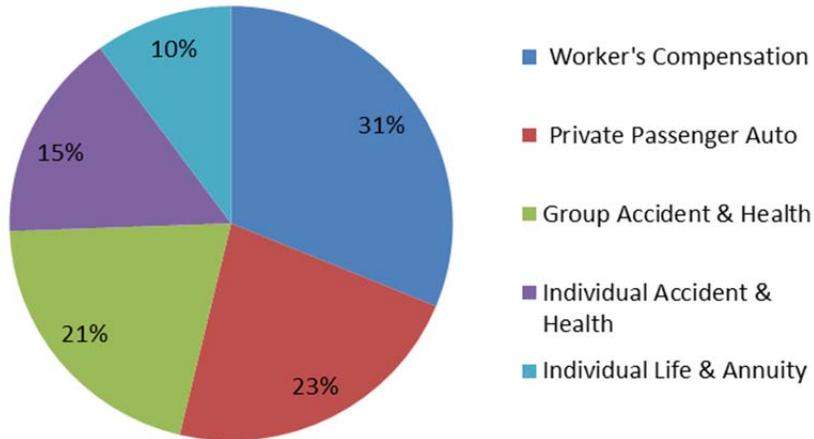
Workers' Compensation Companies And Third Party Administrators With Ten Or More Complaints

<u>Company Name</u>	<u># Complaints</u>
Sedgwick Claims Management Services, Inc.	77
Brickstreet Mutual Insurance Company	41
Gallagher Bassett Services	20
American Zurich Insurance Company	16
New Hampshire Insurance Company	16

Top Five Insurance Coverage Types And Reasons For Complaints Calendar Year 2013

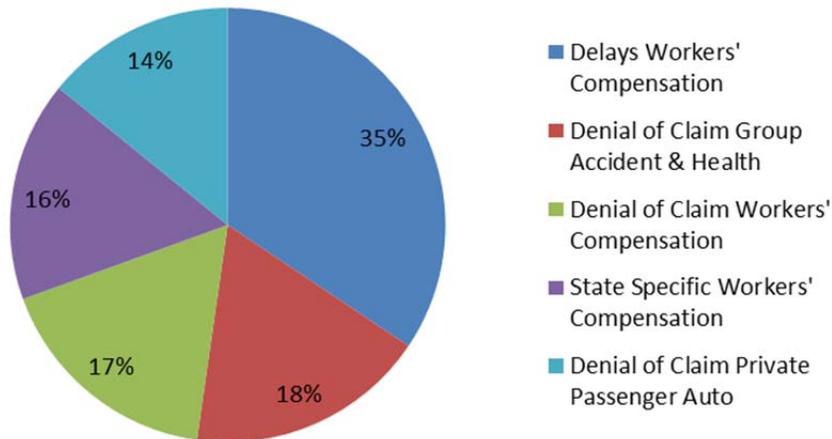
Coverage Types

<u>Coverage Types</u>	<u># Complaints</u>
Workers' Compensation	552
Private Passenger Auto	398
Group Accident & Health	366
Individual Accident & Health	274
Individual Life & Annuity	178



Complaint Reasons

<u>Complaint Reasons</u>	<u># Complaints</u>
Delays – Workers' Compensation	258
Denial of Claim – Group Accident & Health	134
Denial of Claim – Workers' Compensation	129
State Specific – Workers' Compensation	123
Denial of Claim – Private Passenger Auto	106



Employer Coverage Unit (Workers' Compensation)

The Employer Coverage Unit consists of a team of six. This unit works with WV employers to insure that they are compliant with current workers' compensation laws as they relate to requirements for coverage. The unit has three primary functions. The first function focuses on compliance. The unit verifies coverage for other agencies and governmental bodies. They also try to insure that all employers required to carry workers' compensation comply with the law. This is done by extracting expired policy data provided by the National Council on Compensation Insurance (NCCI) and comparing to other agency information to determine if coverage is needed. If an employer is found to be non-compliant, the unit sets up a rogue account to assess the employer a fine. In 2013, the unit was responsible for setting up 1,020 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 2013, the Unit processed 2,533 exemption applications of which there were 2,055 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.

OIC Employer Coverage Unit Employer Exemption Statistics

Current 12 - Month Period	New Exemptions Issued	Renewals Granted	Total Exemptions Issued	
Jan-13	56	117	173	CY13-YTD Total Exemptions Issued 2,055 Total Denials 478 Number of Applications Received 2,533
Feb-13	51	94	145	
Mar-13	63	61	124	
Apr-13	45	126	171	
May-13	73	164	237	
Jun-13	45	129	174	
Jul-13	110	117	227	
Aug-13	79	114	193	
Sep-13	66	130	196	
Oct-13	65	102	167	
Nov-13	51	78	129	
Dec-13	52	67	119	
	756	1,299	2,055	

Employer Coverage	
Statistics for the Year Ending 2013	
Activity	Total
Compliance requests completed	2,797
Phone Calls	3,811
Walk-Ins	323
Uninsured Claims Received	28
DOL Reports Investigated	3,217
Rogue Account Set ups	1,020

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 2013

Received an eighth 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 six (6) managed health care plans for renewal.

Currently sixteen (16) workers’ compensation managed health care plans are approved to operate in WV.

Achieved all formal staff training goals and objectives.

Implementation of the budget utilizing WVOASIS, the new state accounting system which replaces WVFIMS.

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 requirements necessary for the protection of West Virginia policyholders. Monitoring of the insurance industry is effectuated through complex analysis and/or financial examinations performed by financial analysts and certified financial examiners.

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 a licensed insurance broker that has obtained an excess lines broker’s license from the Agents Licensing and Education Division. The surplus lines licensee must provide reports to the tax audit section of the Division on individual policies written and remit the appropriate tax payment as detailed by the West Virginia Code.

The tabular information contained in this Report is a condensed 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, 2013 to December 31, 2013

All Companies	2,381
Accredited Reinsurer	26
Captives	1
Discount Medical Plans	25
Discount Prescription Drug Plan Organizations	6
Farmers Mutual Fire	11
Fraternal	28
HMDI	2
HMO	7
Joint Underwriter	4
Life	444
Managing General Agent	19
Professional Employer Organization	104
Property & Casualty	790
Provider Sponsored Network	1
Purchasing Group	269
Rating Organization	9
Reciprocal	14
Reinsurance Intermediary	8
Reinsurer Life	1
Reinsurer Property & Casualty	7
Risk Pool	2
Risk Retention	71
Surplus Lines	163
Third Party Administrator (Home State)	52
Third Party Administrator (Non-Resident)	242
Third Party Administrator (Registered)	38
Title	17
Trusted Reinsurer	13
Viatical Settlement Providers	7

West Virginia Domestic Insurance Companies

Captive	
Mountaineer Freedom, RRG, Inc. James B. Murdy, President/Treasurer One Medical Park Wheeling, WV 26003 Phone: (843) 614-3132	
Discount Medical Plan Organization	
Avia Dental Plan, Inc. Karen D. Coffield, President 1025 Main Street, Suite 916 Wheeling, WV 26003 Phone: (304) 233-2253	
Farmers Mutual Fire	
Farmers & Mechanics Mutual Ins Co of WV Foster L. Sirbaugh, Jr., President PO Box 1917 Martinsburg, WV 25402-1917 Phone: (304) 263-0809	Farmers Home Fire Insurance Company J. Wilber Larew, President 122 South Jefferson Street Lewisburg, WV 24901 Phone: (304) 645-1975
Farmers' Mutual Insurance Company David Corsini, II, President 40 Moran Circle White Hall, WV 26554 Phone: (304) 366-1850	Municipal Mutual Insurance Company Brian Michael Taylor, President/CEO 943 Charles Street Wellsburg, WV 26070 Phone: (304) 737-3371
Mutual Protective Association of WV Clyde M. See, Jr., President PO Box 5 Baker, WV 26801 Phone: (304) 897-6566	Panhandle Farmers Mutual Ins Co of WV Art Meadows, President/CEO 3727 Waynesburg Pike Road Moundsville, WV 26041 Phone: (304) 845-2649
Patrons Mutual Fire Insurance Company Dale Nibert, President PO Box 284 Pt. Pleasant, WV 25550 Phone: (304) 675-3100	Peoples Mutual Fire Insurance Company of WV, Inc. James R. Michael, President PO Box 618 Berkeley Springs, WV 25411 Phone: (304) 258-1466
Safe Insurance Company L. Frank Norton, Jr., President PO Box 2085 Huntington, WV 25721 Phone: (304) 529-2771	W. Va. Insurance Company Edward Cokeley, President Route 16 North Harrisville, WV 26362 Phone: (304) 643-2772
West Virginia Farmers Mutual Insurance Association William West Montgomery, President 332 Wilson Street Clarksburg, WV 26301 Phone: (304) 586-5181	

HMDI	
Delta Dental of West Virginia Gary D. Radine, President/CEO One Delta Drive Mechanicsburg, PA 17055 Phone: (717) 766-8500	Highmark Senior Solutions Company J. Fred Earley, II, President 614 Market Street Parkersburg, WV 26102 Phone: (304) 424-7700
Highmark West Virginia, Inc. J. Fred Earley, II, President 614 Market Street Parkersburg, WV 26102 Phone: (304) 424-7700	

HMO	
Coventry Health Care of West Virginia, Inc. David W. Fields, President 9881 Mayland Drive Richmond, VA 23233 Phone: (804) 747-3700	The Health Plan of the Upper Ohio Valley, Inc. James M. Pennington, President & CEO 52160 National Road, East St. Clairsville, OH 43950 Phone: (740) 695-3585
UNICARE Health Plan of West Virginia, Inc. C. Brian Shipp, Executive Director One Wellpoint Way Thousand Oaks, CA 91362 Phone: (877) 864-2273	

Joint Underwriter	
Access WV PO Box 50540 Charleston, WV 25305-0540 Phone: (866) 445-8491	West Virginia Essential Property Insurance Association – Fair Plan 530 Walnut Street, Suite 1650 Philadelphia, PA 19106-3605 Phone: (800) 462-4972

Life	
THP Insurance Company James M. Pennington, President & CEO 52160 National Road, East St. Clairsville, OH 43950 Phone: (740) 695-3585	

Professional Employer Organization	
American Staffing Incorporated 608 Chestnut Street South Charleston, WV 25309 Phone: (304) 766-9777	Custom Business Solutions, LLC PO Box 274 Daniels, WV 25832 Phone: (304) 553-1274
EIN Capital, LLC 113 Goff Mountain Road, Suite 301 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, Suite 301 Cross Lanes, WV 25313 Phone: (304) 207-8700	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
Employers' Innovative Network LLC 113 Goff Mountain Road, Suite 301 Cross Lanes, WV 25313 Phone: (304) 204-8700	Integrated Resources, Inc. PO Box 835 Mullens, WV 25882 Phone: (304) 294-5610
Professional Payroll Concepts, Inc. 500 Southridge Boulevard Charleston, WV 25309 Phone: (304) 345-1384	West Virginia Personnel, Inc. 301 RHL Boulevard, Suite 10 Charleston, WV 20309 Phone: (304) 846-2210

Property And Casualty	
BrickStreet Mutual Insurance Company Gregory A. Burton, President/CEO 400 Quarrier Street Charleston, WV 25301 Phone: (304) 941-1000	Farmers & Mechanics Mutual Fire & Casualty Ins. Co. Foster L. Sirbaugh, Jr., President PO Box 1917 Martinsburg, WV 25402-1917 Phone: (304) 263-0809
First Surety Corporation Robert Joseph Kenney, President 300 Summers Street, Suite 970 Charleston, WV 25301 Phone: (304) 720-1985	Inland Mutual Insurance Company J. Carter Norton, President PO Box 2085 Huntington, WV 25721 Phone: (304) 529-2771
PinnaclePoint Insurance Company Gregory A. Burton, President/CEO 400 Quarrier Street Charleston, WV 25301 Phone: (304) 941-1000	SummitPoint Insurance Company Gregory A. Burton, President/CEO 400 Quarrier Street Charleston, WV 25301 Phone: (304) 941-1000
West Virginia Mutual Insurance Company Richard A. Wallace, MD, President 500 Virginia Street, E., Suite 1200 Charleston, WV 25301 Phone: (304) 343-3000	West Virginia National Auto Insurance Co James Walter Buchanan Jr., President 330 Scott Avenue, Suite 2 Morgantown, WV 26508 Phone: (304) 296-0507

Provider Sponsored Network	
West Virginia Family Health Plan, Inc. M. Keith Peifer, President 614 Market Street Parkersburg, WV 26101 Phone: (304) 424-9858	

Purchasing Group	
Independent Insurance Agents of WV PO Box 1226 Charleston, WV 25324-1226 Phone: (304) 342-2440	Medical Staff Insurance Group, Inc. 340 MacCorkle Avenue SE, Suite 208 Charleston, WV 25314 Phone: (304) 340-3800

Third Party Administrator	
American Benefit Corporation Kenneth L. Joos, President 3150 US Route 60 Ona, WV 25545 Phone: (304) 525-0331	Benefit Assistance Corporation David M. Hannah, Controller PO Box 950 Hurricane, WV 25526 Phone: (304) 562-1913
Brickstreet Mutual Insurance Company Thomas J. Obrokta, Jr., Senior VP PO Box 3922 Charleston, WV 25339 Phone: (304) 941-1000	The Health Plan of the Upper Ohio Valley, Inc. Philip D. Wright, President 52160 National Road, East St. Clairsville, OH 43950 Phone: (740) 695-3585
Parker Benefits, Inc. Susan Wade-Miller 700 Market Square Parkersburg, WV 26102 Phone: (304) 424-7700	Vested Health, LLC Lou Griffith PO Box 953 Charleston, WV 25353-0953 Phone: (304) 347-3640
Wesbanco Insurance Services, Inc. Bruce R. Martin, President/CEO 1350 Earl Core Road Morgantown, WV 26505 Phone: (304) 284-2424	West Virginia Employee Benefit Services d/b/a The Employee Benefit Service Center Stephen Hodgson, President PO Box 8571 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>Admitted Assets</i>	<i>Liabilities</i>	<i>Members Equity</i>	<i>Total Premiums Written</i>		
			<i>Fire</i>	<i>Allied Lines</i>	<i>Total</i>
\$941,725	\$461,454	\$480,270.84	\$320,630	\$51,553	\$372,183

**Surplus Lines Report (Unaudited)
Calendar Year 2013**

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 2010 through 2013 surplus lines statistics:

<i>Calendar Years</i>	<i>2010</i>	<i>2011</i>	<i>2012</i>	<i>2013</i>
<i>Number of Licensed Brokers</i>	1,193	1,005	1,190	1,091
<i>Written Premiums – Net</i>	\$110,859,345	\$98,475,663	\$78,215,951	\$85,256,166
<i>Total Tax Paid</i>	\$4,484,831	\$3,939,027	\$3,128,638	\$3,238,965

**Domestic Insurance Company Examinations Filed
January 1, 2013 To December 31, 2013**

<i>Company Name</i>	<i>Period Covered By Examination</i>	<i>Date Examination Report Adopted</i>
Highmark West Virginia, Inc.	01/01/2009 to 12/31/2011	07/08/2013
Panhandle Farmers Mutual Ins. Co. of WV, Inc.	01/01/2007 to 12/31/2011	01/11/2013
Peoples Mutual Fire Ins. Co. of WV, Inc.	01/01/2007 to 12/31/2011	01/06/2013
Farmers & Mechanics Fire & Casualty Ins. Co.	01/01/2008 to 12/31/2012	11/05/2013
Farmers & Mechanics Mutual Ins. Co. of WV	01/01/2008 to 12/31/2012	11/05/2013

**2013 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	\$445,401,323	\$1,007,511,329	
Credit Life	\$6,534,261	\$3,440,113	
Group Life	\$171,808,734	\$583,917,252	
Industrial Life	\$84,513	\$4,751,930	
Fraternal Life Insurance	<u>\$16,781,294</u>	<u>\$17,775,959</u>	
Total Life Insurance:	\$640,610,125	\$1,617,396,583	
<u>Annuities</u>	<u>Considerations</u>	<u>Benefits Paid</u>	
Life Annuities	\$1,098,212,459	\$394,882,357	
Fraternal Annuities	<u>\$18,673,244</u>	<u>\$5,474,957</u>	
Total Annuities:	\$1,116,885,703	\$400,357,314	
<u>Accident & Health Insurance</u>			<u>Loss Ratio</u>
Life	<u>Premiums Earned</u>	<u>Benefits Incurred</u>	<u>Exc. LAE</u>
Individual A & H Type Policies	\$168,155,113	\$105,081,418	62%
Group A & H	\$358,855,159	\$292,057,000	81%
Federal Employees Health Benefits	\$3,046,704	\$2,383,374	78%
Credit A & H, (Group and Ind.)	\$4,979,352	\$2,654,717	53%
Collectively Renewable A & H	<u>\$255,270</u>	<u>\$15,218</u>	6%
Total Life A & H Insurance	\$535,291,598	\$402,191,727	75%
Fraternal			
Individual A & H Type Policies	\$5,009,417	\$3,232,281	65%
Collectively Renewable A & H	<u>\$0</u>	<u>\$0</u>	0%
Total Fraternal A & H Insurance	\$5,009,417	\$3,232,281	65%
Property			
Individual A & H Type Policies	\$7,523,802	\$4,609,692	61%
Group A & H	\$20,340,755	\$11,388,351	56%
Federal Employees Health Benefits	\$0	\$0	0%
Credit A & H, (Group and Ind.)	\$331,734	\$57,385	17%
Collectively Renewable A & H	<u>\$572</u>	<u>\$0</u>	0%
Total Property A & H Insurance	\$28,196,863	\$16,055,428	57%
Hospital, Medical, and Dental Corp. (HMDD)	\$917,729,978	\$829,109,404	90%
Health Maintenance Org. (HMO)	\$675,307,497	\$567,172,021	84%
Limited Health Service Org.	\$0	\$0	0%
Life Org. Reporting on Health Blank	\$317,520,167	\$271,060,493	85%
Property Org. Reporting on Health Blank	<u>\$15,174,031</u>	<u>\$12,512,292</u>	82%
Total Accident & Health:	\$2,494,229,551	\$2,101,333,646	84%
Total Life, Annuity, Accident & Health, and Fraternal Insurance	\$4,251,725,379	\$4,119,087,543	97%

**2013 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	\$57,178,789	\$27,052,785	47%
Allied Lines	\$31,691,773	\$15,699,867	50%
Ocean Marine	\$3,620,813	\$814,714	23%
Inland Marine	<u>\$63,800,942</u>	<u>\$25,693,799</u>	40%
Total Fire & Allied Lines:	\$156,292,317	\$69,261,165	44%
Multiple Peril Crop	\$2,797,090	\$652,110	23%
Farmowners Multiple Peril	\$12,306,523	\$6,489,173	53%
Homeowners Multiple Peril	\$383,845,069	\$179,299,021	47%
Commercial Multiple Peril (Non-Liability)	\$114,134,853	\$55,869,867	49%
Commercial Multiple Peril (Liability)	\$64,585,490	\$21,177,534	33%
Mortgage Guaranty	<u>\$12,694,131</u>	<u>\$6,228,764</u>	49%
Total Multiple Peril:	\$590,363,156	\$269,716,469	46%
Private Passenger Auto No Fault	\$2,692	\$538,717	20012%
Private Passenger Auto Other Liability	\$671,929,712	\$299,710,621	45%
Commercial Auto No fault	(\$2,204)	(\$3,564)	162%
Commercial Auto Other Liability	\$113,092,819	\$65,877,994	58%
Private Passenger Physical Damage	\$474,653,708	\$269,185,762	57%
Commercial Auto Physical Damage	<u>\$37,156,012</u>	<u>\$19,559,540</u>	53%
Total Automobile:	\$1,296,832,739	\$654,869,070	50%
Financial Guaranty	\$3,040,326	\$0	0%
Medical Malpractice	\$48,290,165	\$17,620,840	36%
Earthquake	\$1,409,234	(\$126,433)	-9%
Workers' Compensation	\$346,870,732	\$135,108,537	39%
Other Liability	\$144,116,383	\$84,477,406	59%
Products Liability	\$7,410,975	\$7,045,320	95%
Aircraft (All Perils)	\$2,994,149	\$451,740	15%
Fidelity	\$4,265,679	\$2,888,601	68%
Surety	\$35,481,503	(\$347,245)	-1%
Federal Flood	\$13,524,211	\$1,163,586	9%
Burglary and Theft	\$503,169	\$61,391	12%
Boiler and Machinery	\$6,056,723	\$6,639,938	110%
Credit	\$7,066,247	\$923,943	13%
Aggregate Write-ins	\$3,241,365	\$228,138	7%
Title	<u>\$22,412,053</u>	<u>\$658,429</u>	3%
Total Other Lines:	\$646,682,914	\$256,794,191	40%
Total Property & Title	\$2,690,171,126	\$1,250,640,895	45%
Report Total All Lines	\$6,941,896,505	\$5,369,728,438	77%

Companies Newly Licensed/Registered
January 1, 2013 To December 31, 2013

Accredited Reinsurers

Shelter Mutual Insurance Company
1817 W Broadway
Columbia MO, 65218-0001
Phone: 573-445-8441
Registered as of: 1/28/2013

Starr Surplus Lines Insurance Company
399 Park Avenue, 8th Floor
New York, NY 10022
Phone: 646-227-6600
Registered as of: 10/7/2013

Discount Prescription Drug Plan

Bioscrip PBM Services, LLC
100 Clearbrook Road
Elmsford, NY 10523
Registered as of: 2/14/2013

Life

Symphonix Health Insurance, Inc.
One American Road
Dearborn, MI 48126
Phone: 313-337-1105
Licensed as of: 9/5/2013

Managing General Agents

CGB Diversified Services Inc
1608 A West Lafayette Avenue
Jacksonville, IL 62650
Phone: 217-479-6066
Licensed as of: 11/5/2013

Insure & Go Insurance Services USA Corp
7300 Corporate Center Drive, Suite 601
Miami, FL 33126
Phone: 305-392-4372
Licensed as of: 1/4/2013

Professional Employer Organizations

Amstaff Human Resources, Inc. VI a/k/a Landrum
Human Resource Companies, Inc.
6723 Plantation Road
Pensacola, FL 32504
Phone: 850-476-5100
Licensed as of: 12/16/2013

CoAdvantage Resources 51, Inc.
111 West Jefferson Street
Orlando, FL 32801
Phone: 407-422-8448
Licensed as of: 2/28/2013

Professional Employer Organizations *continued*

Canal HR, Incorporated
P.O. Box 8798
Metairie, LA 70002
Phone: 504-837-8680
Licensed as of: 8/7/2013

Carolina Resource Management, LLC
841 Old Winston Road, Suite 94
Kernersville, NC 27284
Phone: 336-497-5131
Licensed as of: 11/18/2013

Cobalt Astra, Incorporated
5913 Woodson Road
Mission, KS 66202
Phone: 913-378-1900
Licensed as of: 11/5/2013

Cohesive Networks, Incorporated
P.O. Box 18626
Tampa, FL 33679
Phone: 813-244-1096
Licensed as of: 12/5/2013

Custom Business Solutions, LLC
P.O. Box 274
Daniels, WV 25832
Phone: 304-553-1274
Licensed as of: 4/26/2013

DecisionHR, Incorporated
11101 Roosevelt Blvd. North
St. Petersburg, FL 33716
Phone: 727-456-3345
Licensed as of: 5/21/2013

EIN Capital, LLC
113 Goff Mountain Road
Cross Lanes, WV 25313
Phone: 304-204-8700
Licensed as of: 6/28/2013

EIN Enterprises, LLC
113 Goff Mountain Road
Cross Lanes, WV 25313
Phone: 304-204-8700
Licensed as of: 6/28/2013

Extensis, Incorporated
900 Route 9 North, Suite 203
Woodbridge, NJ 7095
Phone: 732-634-1910
Licensed as of: 1/29/2013

Group Management Services, Incorporated
3296 Columbia Road
Richfield, OH 44286
Phone: 330-659-0100
Licensed as of: 4/25/2013

Helm HR LLC
1941 Florence Blvd.
Florence, AL 35630
Phone: 256-767-5900
Licensed as of: 1/17/2013

Justworks Employment Group, LLC
P.O. Box 62
New York, NY 10038
Phone: 415-816-3375
Licensed as of: 9/16/2013

Professional Employer Organizations *continued*

Paychex PEO I, Incorporated
911 Panorama Trail South
Rochester, NY 14625
Phone: 585-383-3735
Licensed as of: 6/13/2013

Paychex PEO III, Incorporated
911 Panorama Trail South
Rochester, NY 14625
Phone: 585-383-3735
Licensed as of: 9/16/2013

Paychex PEO IV, Inc.
911 Panorama Trail South
Rochester, NY 14625
Phone: 585-383-3735
Licensed as of: 9/16/2013

Paychex PEO V, Inc.
911 Panorama Trail South
Rochester, NY 14625
Phone: 585-383-3735
Licensed as of: 9/16/2013

Payroll Made Easy, Inc also d/b/a Continuum HR
also d/b/a Employee Professionals
11691 Gateway Blvd., Suite 104
Fort Myers, FL 33913
Phone: 239-592-9700
Licensed as of: 2/13/2013

Property Management, Incorporated
1300 Market Street
Lemoyne, PA 17043
Phone: 717-730-7050
Licensed as of: 4/17/2013

S2 Hr Solutions 1D, LLC d/b/a Engage PEO
3001 Executive Drive, Suite 340
St. Petersburg, FL 33762
Phone: 727-562-2950
Licensed as of: 10/22/2013

TS Employment, Incorporated
160 Broadway, 15th Floor
New York, NY 10038
Phone: 212-346-7960
Licensed as of: 10/2/2013

Transportation Payroll Services, Incorporated
7316 Queensbury Road
Toledo, OH 43617
Phone: 304-670-1991
Licensed as of: 6/27/2013

West Virginia Personnel, Inc.
d/b/a Southern Surveillance Services
301 RHL Blvd., Suite 10
Charleston, WV 25309
Phone: 304-784-6279
Licensed as of: 11/27/2013

Property & Casualty

Allied Property and Casualty Ins Co
One West Nationwide Blvd., 1-04-701
Columbus, OH 43215-2220
Phone: 614-249-1545
Licensed as of: 4/16/2013

Alps Property and Casualty Insurance Company
P.O. Box 9169
Missoula, MT 59807-9169
Phone: 406-728-3113
Licensed as of: 7/11/2013

AMCO Insurance Company
One West Nationwide Blvd., 1-04-701
Columbus, OH 43215-2220
Phone: 515-508-4211
Licensed as of: 3/26/2013

Boston Indemnity Company, Inc.
21 High Street, Suite 208 B
North Andover, ME 01845-2601
Phone: 978-984-5783
Licensed as of: 9/9/2013

Build America Mutual Assurance Company
1 World Financial Center
200 Liberty Street, 27th Floor
New York, NY 10281
Phone: 212-235-2500
Licensed as of: 3/21/2013

Crestbrook Insurance Company
One West Nationwide Blvd.
Columbus, OH 43215-2220
Phone: 614-249-1545
Licensed as of: 4/9/2013

Depositors Insurance Company
One West Nationwide Blvd., 1-04-701
Columbus, OH 43215-2220
Phone: 515-508-4211
Licensed as of: 4/9/2013

National Mortgage Insurance Corporation
c/o Mayer Brown
Two Palo Alto Square, Suite 300
3000 El Camino Real
Palo Alto, CA 94306
Phone: 415-203-5446
Licensed as of: 1/14/2013

Norcal Mutual Insurance Company
560 Davis Street, Suite 200
San Francisco, CA 94111
Phone: 415-397-9700
Licensed as of: 9/4/2013

Oak River Insurance Company
3333 Farnam Street, Suite 300
Omaha, NE 68131
Phone: 402-393-7255
Licensed as of: 10/8/2013

OBI National Insurance Company
150 Royall Street
Canton, MA 2021
Phone: 781-332-7000
Licensed as of: 2/14/2013

PinnaclePoint Insurance Company
400 Quarrier Street
Charleston, WV 25301
Phone: 304-941-1000
Licensed as of: 5/10/2013

Property & Casualty *continued*

Preserver Insurance Company
120 Broadway, 31st Floor
New York, NY 10271-3199
Phone: 212-655-2000
Licensed as of: 7/25/2013

Stonewood National Insurance Company
P.O. Box 97488
Raleigh, NC 27624
Phone: 919-882-3500
Licensed as of: 8/12/2013

SummitPoint Insurance Company
400 Quarrier Street
Charleston, WV 25301
Phone: 304-941-1000
Licensed as of: 5/10/2013

White Pine Insurance Company
550 Merrill Street, Suite 200
Birmingham, MI 48009
Phone: 248-559-0840
Licensed as of: 8/20/2013

Provider Sponsored Network

West Virginia Family Health Plan, Inc.
614 Market Street
Parkersburg, WV 26101
Phone: 304-424-9858
Licensed as of: 2/8/2013

Purchasing Groups

AliveRisk RPG, Inc.
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000
Registered as of: 8/16/2013

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
Registered as of: 10/10/2013

Diving Instructors RPG Incorporated
20 Centerpoint Drive
La Palma, CA 90623
Registered as of: 5/6/2013

Fulcrum Programs Purchasing Group, LLC
209 Hawsbury Place
Dardenne Prairie, MT 63368
Phone: 636-329-8551
Registered as of: 11/25/2013

Purchasing Groups, *continued*

Food Services RPG, Inc.
333 Earle Ovington Blvd., Suite 505
Uniondale, NY 11553
Phone: 516-767-6049
Registered as of: 9/13/2013

General Real Estate Environmental Enterprises
Net, Inc.
135 Crossways Park Drive, Suite 300
Woodbury, NY 11797
Phone: 516-487-0300
Registered as of: 8/28/2013

Hudson Healthcare Purchasing Group
c/o Vertafore
7835 Woodland Drive
Indianapolis, IN 46278
Phone: 800-428-0470
Registered as of: 7/11/2013

Legal Professionals' Purchasing Group, Inc.
c/o Jorgensen & Company
42 West Allendale Avenue
Allendale, NJ 7401
Phone: 201-447-4400
Registered as of: 8/12/2013

MDVIP Risk Purchasing Group Association
1875 NW Corporate Blvd., Suite 300
Boca Raton, FL 33431
Registered as of: 4/18/2013

Medpro Provider Solutions, Inc.
5814 Reed Road
Fort Wayne, IN 46835
Phone: 260-485-9622
Registered as of: 7/1/2013

Motorsports Association, Inc
P.O. Box 12779
Los Vegas, NV 89112
Phone: 702-791-3403
Registered as of: 7/16/2013

North American Kiosk RPG, Inc.
1600 Aspen Commons, 4th Floor
Middleton, WI 53562
Registered as of: 3/14/2013

Primary Real Estate Insurance Management
Enterprise, Inc
135 Crossways Park Drive, Suite 300
P.O. Box 9017
Woodbury, NY 11797
Phone: 800-767-7837
Registered as of: 4/10/2013

Premier Hospitality Insurance Group, Inc.
c/o 3H Corporate Services, LLC
6 Clement Avenue
Saratoga Springs, NY 12866
Phone: 518-583-0639
Registered as of: 1/28/2013

Professional Industry Purchasing Group
826 East State Road, Suite 100
American Fork, UT 84003-9725
Phone: 801-610-2700
Registered as of: 5/28/2013

Renters Legal Liability Risk Purchasing
Group, Inc.
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000
Registered as of: 1/14/2013

Purchasing Groups

Registered As Of December 31, 2013

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 Insurance Purchasing Group Association
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

Affordable Housing Purchasing Group, Inc.
119 Summit Avenue
Summit, NJ 7901
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.,
A Risk Purchasing Group
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

Purchasing Groups, continued

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

American Contractors Risk Purchasing Group, Inc.
2600 N. Central Express, Suite 800
Richardson, TX 75251
Phone: 972-702-9004

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

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

American Health Care Professions Purchasing
Group Association
540 West Madison Street, Suite 1200
Chicago, IL 60661
Phone: 212-345-0077

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

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

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

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

Purchasing Groups, continued

American Society of Health System
Pharmacists RPG
c/o Global Compliance Group
1166 Avenue of the Americas
New York, NY 10036
Phone: 212-345-0077

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

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

Amwins Hospitality RPG, Inc.
3 Farm Glen Boulevard, Suite 202
Farmington, CT 6032
Phone: 860-777-2830

ANA/SNA Purchasing Group Association
c/o Global Compliance Group
1166 Avenue of the Americas
New York, NY 10036
Phone: 212-345-0077

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

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

Arthur J. Gallagher Financial Services Professionals Risk
Purchasing Group, LLC
18201 Von Karman Avenue, Suite 200
Irvine, CA 92612
Phone: 949-349-9800

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

Association of Professional Entertainers
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 314054144

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

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

Purchasing Groups, continued

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

Associations and Professionals General Liability
Purchasing Group
c/o Global Compliance Group
1166 Avenue of the Americas
New York, NY 10036
Phone: 212-345-0077

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

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

Automotive Insurance Purchasing Group, Inc.
175 W. Jackson Boulevard, 11th Floor
Chicago, IL 60604
Phone: 312-356-3000

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

Aliverisk RPG, Inc.
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

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

B&L Select Transportation RPG, Inc.
111 Congressional Blvd., Suite 500
Carmel, IN 46032
Phone: 317-636-9800

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

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

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

Purchasing Groups, continued

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

Boom Truck & Concrete Pumpers Purchasing Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 800-428-0470

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

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

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

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

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

Child, Inc.
Three Turkey Hills Road
East Granby, CT 6026
Phone: 860-844-8288

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

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

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

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

Purchasing Groups, continued

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

Combined Real Estate Purchasing Enterprise, Inc.
c/o Sterling & Sterling
135 Crossways Park Drive, Suite 300
Woodbury, NY 11797
Phone: 516-773-8618

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

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

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

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

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

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

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

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

Chamberpro Purchasing Group, Ltd.
100 Executive Drive, Suite 200
West Orange, NJ 7052
Phone: 973-731-0806

Purchasing Groups, continued

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

Designpro Purchasing Group
7835 Woodland Drive
Indianapolis, IN 46278
Phone: 800-428-0470

Dewitt Stern Cultural Institution Risk
Purchasing Group, Inc.
209 Hawksbury Place
O'Fallon, MO 63368
Phone: 636-329-8551

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

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

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

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

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

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

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

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

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

Purchasing Groups, continued

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

Educational Institutions PG, Inc.
P.O. Box 81195
Chicago, IL 60681
Phone: 312-878-1331

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

Energi RPG, LLC
Ten Centennial Drive
Peabody, MA 1960

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

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

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

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

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

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

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

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

Purchasing Groups, continued

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

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

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

Fulcrum Programs Purchasing Group, LLC
209 Hawsbury Place
Dardenne Prairie, MT 63368
Phone: 636-329-8551

Food Services RPG, Inc.
333 Earle Ovington Blvd., Suite 505
Uniondale, NY 11553
Phone: 516-767-6049

Gallagher Steel Courier Risk Purchasing Group
c/o Captive Insurance Services
209 Hawksbury Place
Dardenne Prairie, 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

General Real Estate Environmental
Enterprises Net, Inc.
135 Crossways Park Drive, Suite 300
Woodbury, NY 11797
Phone: 516-487-0300

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

Purchasing Groups, continued

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: 212-345-0077

Healthcare Insurance Group
400 112th Avenue N.E., Suite 325
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

Healthcare Providers Service Organization PG
Attn: Daniel V. O'Leary, Jr.
One North Franklin, Suite 3600
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

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

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

Purchasing Groups, continued

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

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

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

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

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

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

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

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

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

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

Independent Insurance Agents of West Virginia, Inc.
2006 Kanawha Boulevard East
Charleston, WV 25311
Phone: 304-342-2440

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

Purchasing Groups, continued

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

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

International Hole-In-One Association
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 800-428-0470

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

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

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

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

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

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

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

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

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

Purchasing Groups, continued

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

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

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

Jamisonpro Purchasing Group, Ltd.
100 Executive Drive, Suite 200
West Orange, NJ 7052
Phone: 973-669-2321

Lawyer's Protector Plan Purchasing Group
655 North Franklin Street, Suite 1900
Tampa, FL 33602
Phone: 317-405-4144

Legal Professionals Risk Purchasing Group
87 Oxford Street
Lynn, MA 1901
Phone: 781-581-2501

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

Legal Professionals' Purchasing Group, Inc.
c/o Jorgensen & Company
42 West Allendale Avenue
Allendale, NJ 7401
Phone: 201-447-4400

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

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

Purchasing Groups, continued

Med3000 RPG
680 Andersen Drive
Foster Plaza 10
Pittsburgh, PA 15220

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

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

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

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

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

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

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

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

Motorsports Association, Inc.
P.O. Box 12779
Los Vegas, NV 89112
Phone: 702-791-3403

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

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

Purchasing Groups, continued

National Association of Independent
Healthcare Professionals
8201 North Hayden Road
Scottsdale, AZ 85258
Phone: 602-230-8200

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

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

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

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

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

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

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

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

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

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

Purchasing Groups, continued

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

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

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

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

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

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

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
Attn: Daniel V O'Leary, Jr
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000

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

Norman-Spencer Crane & Boom Truck RPG
8075 Washington Village Drive
Dayton, OH 45458
Phone: 937-432-3530

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

Purchasing Groups, continued

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

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

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

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

Paramount Real Estate Group, Inc.
4 Research Drive, Suite 402 - #122
Shelton, CT 6484
Phone: 188-822-3399

Petro XS Risk Purchasing Group, Inc.
3 Farm Glen Blvd., Suite 202
Farmington, CT 6032
Phone: 860-777-2800

Petroleum Marketers Purchasing Group, Inc.
P.O. Box 81195
Chicago, IL 60681
Phone: 312-878-1331

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

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

Preferred Delivery RPG, Inc.
111 Congressional Blvd., Suite 500
Carmel, IN 46032
Phone: 317-636-9800

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

Preferred Property Program, Inc.
960 Holmdel Road, Building 1
Holmdel, NJ 7733
Phone: 732-834-9800

Purchasing Groups, continued

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

Premier Hotel Insurance Group
10900 N.E. 8th Street, Suite 1170
Bellevue, WA 98004
Phone: 425-450-1090

Primary Real Estate Ins Management Enterprise, Inc.
135 Crossways Park Drive, 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.
111 Congressional Blvd., Suite 500
Carmel, IN 46032
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

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

Purchasing Groups, continued

Psychologists Purchasing Group Association
25 Chestnut Street, Suite 105
Haddonfield, NJ 8033
Phone: 856-216-0220

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

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

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

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

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

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

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

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

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

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

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

Purchasing Groups, continued

Rebound Risk Purchasing Group, Inc
P.O. Box 811595
Chicago, IL 60661
Phone: 312-878-1331

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

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

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

School Support Purchasing Group
100 Stonewall Blvd., Suite 3
Wrentham, MA 2093
Phone: 800-644-3561

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

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

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

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

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

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

Purchasing Groups, continued

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

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

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

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

Sports and Recreation Providers Association
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 800-428-0470

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

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

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

T.V. and Radio Purchasing Group, Inc.
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

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

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

Purchasing Groups, continued

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

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

Ullico Organized Labor Protection Group LLC
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 202-962-8993

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

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

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

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

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

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

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

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

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

Purchasing Groups, continued

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

Wells Fargo Advisors Financial Network
Purchasing Group
c/o Vertafore
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 800-428-0470

Willis Risk Purchasing Group, Inc.
40 Main Street, Suite 200
Burlington, VT 5401
Phone: 802-658-9466

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

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

Third Party Administrators
Licensed/Registered As Of December 31, 2013

(Licensed)
Third Party Administrators – Home State

Alliant Services Houston, Inc.
P.O. Box 120670
San Diego, CA 92112-0670
Phone: 619-238-1828

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

Assist-Card Marketing (USA), Inc.
c/o Starr Insurance Holdings, Inc.
399 Park Avenue 8th Floor
New York, NY 10022
Phone: 646-227-6379

Associated Compensation Resources, Inc.
9237 Mentor Avenue
Mentor, OH 44060
Phone: 216-731-8215

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

Benefit Transact Solutions, LLC
9055 Katy Freeway Suite 302
Houston, TX 77024-1630
Phone: 281-414-0342

Bollinger, Inc.
101 JFK Parkway
Short Hills, NJ 7078
Phone: 973-467-0444

Brickstreet Mutual Insurance Company
P.O. Box 3922
Charleston, WV 25339
Phone: 304-941-1000

CFA, LLC
1501 S. Clinton Street, 7th Floor
Baltimore, MD 21224-5730
Phone: 410-528-2222

CHCS Services, Inc.
411 North Baylen Street
Pensacola, FL 32502
Phone: 850-432-1700

Cognizant Technology Solutions Services, LLC
211 Quality Circle
College Station, TX 77845
Phone: 855-789-4268

Core V Solutions, Inc.
7400 Gaylord Parkway
Frisco, TX 75034
Phone: 800-441-0380

(Licensed)

Third Party Administrators – Home State *Continued*

Coverdell & Company, Inc.
1718 Peachtree Street, Suite 276
Atlanta, GA 30309-2409
Phone: 925-556-8211

Davis Vision, Inc.
159 Express Street
Plainview, NY 11803
Phone: 516-932-9500

Decare Dental Health International, LLC
3560 Delta Dental Drive
Eagan, MN 55122-3166
Phone: 651-406-5900

Direct Response Insurance Administrative Services,
Inc.
7930 Century Boulevard
Chanhassen, MN 55317-8001
Phone: 952-556-8275

Disability Management Services, Inc.
One Park Place, Suite 250
300 South State Street
Syracuse, NY 13202
Phone: 413-747-0990

EBSO, Inc.
7020 North Port Washington Road
Glendale, WI 53217
Phone: 414-365-4600

Employer Plan Services, Inc.
2180 North Loop West, Suite 400
Houston, TX 77018
Phone: 713-932-8917

Exlservice.Com (India) Private Limited
280 Park Avenue, 38th Floor
New York, NY 10017
Phone: 119-112-0249

Fascore, LLC
8515 East Orchard Road
Greenwood Village, CO 80111
Phone: 303-737-3838

Group Dental Service, Inc.
111 Rockville Pike, Suite 700
Rockville, MD 20850
Phone: 240-283-3500

Harrington Health Services, Inc.
3501 Frontage Road
Tampa, FL 33607

Harvey W. Watt & Co., Inc.
P.O. Box 20787
Atlanta, GA 30320
Phone: 404-761-8326

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

Healthplan Services, Inc.
P.O. Box 30098
Tampa, FL 33630-3098
Phone: 813-289-1000

Hometown HHP Services Corporation d/b/a Hometown
Health Network
52160 National Road E.
St. Clairsville, OH 43950
Phone: 740-695-7648

Hooper Holmes, Inc.
560 N. Rogers Road
Olathe, KS 66062
Phone: 908-766-5000

(Licensed)
Third Party Administrators – Home State *Continued*

HRMP, LLC
300 Rosewood Drive, Suite 250
Danvers, MA 1923
Phone: 978-762-9780

Infosys McCamish Systems, LLC
6425 Powers Ferry Road, 3rd Floor
Atlanta, GA 30339
Phone: 770-690-1500

International Benefits Administrators, LLC
100 Garden City Plaza, Suite 102
Garden City, NY 11530
Phone: 516-739-1060

Intersections Insurance Services, Inc.
P.O. Box 890
Arlington Heights, IL 60004
Phone: 847-797-8500

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

Kroger Prescription Plan, Inc.
1014 Vine Street, 3rd Floor
Cincinnati, OH 45202
Phone: 513-762-4860

Magnacare Administrative Services, LLC
1600 Suitewart Avenue, Suite 700
Westbury, NY 11590
Phone: 516-282-8923

Medical Group Insurance Services, Inc.
1849 W. North Temple
Salt Lake City, UT 84116
Phone: 801-990-2400

National Employee Benefit Companies, Inc.
50 Whitecap Drive
North Kingstown, RI 2852
Phone: 401-739-3330

Olympic Health Management Systems, Inc.
P.O. Box 5348
Bellingham, WA 98227
Phone: 360-647-9080

Omega Administrators, Inc.
P.O. Box 15965
North Little Rock, AR 72231-5965
Phone: 501-992-1616

On Call International, LLC
One Delaware Drive
Salem, NH 3079
Phone: 603-328-1794

Parker Benefits, Inc.
P.O. Box 1948
Parkersburg, WV 26102
Phone: 304-424-7700

Reed Group, Ltd.
10155 Westmoor Drive Suite 210,
Westminster, CO 80021
Phone: 303-247-1860

(Licensed)

Third Party Administrators – Home State *Continued*

Revolv, Inc.
4818 Starkey Road
Roanoke, VA 24018
Phone: 540-562-8020

Selman & Company, LLC
6110 Parkland Boulevard
Cleveland, OH 44124
Phone: 440-646-9336

Towers Administrators, Inc.
6 Dublin Drive
Greenwood Lake, NY 10925-2732
Phone: 800-223-1481

United Concordia Companies, Inc.
4401 Deer Path Road, DPLR4
Harrisburg, PA 17110
Phone: 800-929-0538

ValueOptions, Inc.
240 Corporate Boulevard
Norfolk, VA 23502
Phone: 757-459-5200

Vested Health, LLC
816 Quarrier Street
P.O. Box 953
Charleston, WV 25353-0953
Phone: 304-347-3640

WEBTPA Employer Services, LLC
8500 Freeport Parkway South, Suite 400
Irving, TX 75063
Phone: 860-541-7764

Wesbanco Insurance Services, Inc.
1350 Earl Core Road
Morgantown, WV 26505
Phone: 304-284-2424

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

Worldwide Insurance Services, LLC
One Radnor Corporate Center, Suite 100
Radnor, PA 19087
Phone: 610-254-8729

Wyssta Services, Inc.
P.O. Box 85
Stevens Point, WI 54481
Phone: 800-883-3920

Zenith American Solutions, Inc.
P.O. Box 30098
Tampa, FL 33630-3098
Phone: 813-289-1000

(Registered)
Third Party Administrator (Non-Resident)

A-G Administrators, Inc.
P.O. Box 979
Valley Forge, PA 19482
Phone: 610-933-0800

A.G.I.A., Inc.
1155 Eugenia Place
Carpinteria, CA 93013
Phone: 805-566-9191

AAFP Insurance Services, Inc.
P.O. Box 7470
Shawnee Mission, KS 66207-0470
Phone: 913-906-6000

Accenture Insurance Services, LLC
161 N. Clark Street
Chicago, IL 60601-3200
Phone: 501-664-8044

ACS Health Administration, Inc.
2828 N. Haskell Avenue
Building 1, 10th Floor
Dallas, TX 75204
Phone: 214-841-6346

Actuarial Management Resources, Inc.
4964 University Parkway, Suite 203
Winston-Salem, NC 27106
Phone: 336-759-0008

Administrative Concepts, Inc.
994 Old Eagle School Road, Suite 1005
Wayne, PA 19087-1802
Phone: 888-293-9229

ADP Benefit Services KY, Inc.
9200 Shelbyville Road, Suite 700
Louisville, KY 40222
Phone: 502-420-5526

Advantica Administrative Services, Inc.
12399 Gravois Road, 2nd Floor
St. Louis, MO 63127
Phone: 314-656-3000

Aetna Health Management, LLC
151 Farmington Avenue (RW61)
Hartford, CT 6156
Phone: 860-273-6695

Aetna Life Insurance Company
151 Farmington Avenue (RW61)
Hartford, CT 6156
Phone: 508-240-1721

Affinion Benefits Group, LLC
400 Duke Drive
Franklin, TN 37067-2700
Phone: 800-251-2148

Affinity Insurance Services, Inc.
Attn: Maria Cormona - Licensing Department
4 Overlook Point
Lincolnshire, IL 60069
Phone: 847-442-6803

AGA Service Company
9950 Mayland Drive
Richmond, VA 23233
Phone: 804-673-7149

(Registered)
Third Party Administrator (Non-Resident) Continued

AIG Claims, Inc.
180 Maiden Lane, 29th Floor
New York, NY 10038
Phone: 212-458-9383

Alan Gray, Inc.
88 Broad Street
Boston, MA 2110
Phone: 617-426-6255

Alicare, Inc.
333 Westchester Avenue
White Plains, NY 10604
Phone: 914-367-5581

Alliance-One Services, Inc.
3423 Crocus Avenue
Bismarck, ND 58501
Phone: 701-258-2718

Allied Administrators, Inc.
P.O. Box 150759
San Rafael, CA 94915
Phone: 415-398-2655

Allied Benefit Systems, Inc.
200 W. Adams Street, Suite 500
Chicago, IL 60606
Phone: 312-906-8080

Allied National, Inc.
4551 West 107th Street
Overland Park, KS 66207
Phone: 913-945-4100

Alternative Service Concepts, LLC
P.O. Box 305148
Nashville, TN 37230-5148
Phone: 615-360-5699

Alwayscare Benefits, Inc.
P.O. Box 98100
Baton Rouge, LA 70898-9100
Phone: 888-729-5433

AMA Insurance Agency, Inc.
330 N Wabash Avenue Suite 39300
Chicago, IL 60611-5885
Phone: 312-464-5458

American Insurance Administrators LLC d/b/a Aia
Insurance Agency LLC
3070 Riverside Drive
P.O. Box 21090
Columbus, OH 43221-0090
Phone: 614-340-6131

American Insurance Administrators, LLC
2536 Countryside Boulevard, Suite 501
Clearwater, FL 33763
Phone: 727-216-0859

American Specialty Health Group, Inc.
P.O. Box 509001
San Diego, CA 92150-9001
Phone: 800-848-3555

American Specialty Insurance & Risk Services, Inc.
142 North Main Street
Roanoke, IN 46783
Phone: 260-672-8800

(Registered)
Third Party Administrator (Non-Resident) *Continued*

Amerihealth Administrators, Inc.
720 Blair Mill Road
Horsham, PA 19044
Phone: 215-657-8900

Amerihealth Caritas Health Plan
200 Stevens Drive
Philadelphia, PA 19113
Phone: 215-937-8000

Ameritas Life Insurance Corp.
P.O. Box 81889
Lincoln, NE 68501-1889
Phone: 800-745-1112

APS Healthcare Bethesda, Inc.
8403 Colesville Road, Suite 1600
Silver Spring, MD 20910
Phone: 800-305-3720

Argonaut Claims Services, Ltd.
P.O. Box 469011
San Antonio, TX 78246
Phone: 800-470-7958

Argus Health Systems, Inc.
1300 Washington Street
Kansas City, MO 64105
Phone: 816-435-2469

Armadacorp
230 Schilling Circle, Suite 140
Hunt Valley, MD 21031
Phone: 410-308-0085

ASRM, LLC
505 S. Lenola Road, Suite 231
Moorestown, NJ 8057
Phone: 856-231-9100

Association & Society Insurance Corporation
2301 Research Boulevard, Suite 300
Rockville, MD 20850-6265
Phone: 301-816-0045

Association Member Benefits Advisors, Ltd
6034 W. Courtyard Drive, Suite 300
Austin, TX 78730
Phone: 512-241-0025

Assured NI Insurance Services, Inc.
2211 River Road
Louisville, KY 40206
Phone: 502-326-5900

Avesis Third Party Administrators, Inc.
10324 South Dolfield Road
Owings Mills, MD 21117
Phone: 888-322-9799

AXA Assistance USA, Inc.
122 S Michigan Avenue, Suite 1100
Chicago, IL 60603
Phone: 312-935-3509

American Therapy Administrators, LLC
N92 W14612 Anthony Avenue
Menomonee Falls, WI 53225
Phone: 262-241-7460

(Registered)
Third Party Administrator (Non-Resident) *Continued*

Bay Bridge Administrators, LLC
P.O. Box 161690
Austin, TX 78716
Phone: 512-329-5069

BB&T Insurance Services, Inc.
3605 Glenwood Avenue
Raleigh, NC 27612
Phone: 919-716-9754

Beacon Health Strategies, LLC
200 State Street, Suite 302
Boston, MA 2109
Phone:

Benecard Services, Inc.
3131 Princeton Pike, Suite 103 - Building 2B
Lawrenceville, NJ 8648
Phone: 609-434-5102

Benefit Allocation Systems, Inc.
P.O. Box 62407
King Of Prussia, PA 19406
Phone: 610-992-2525

Benefit Coordinators Corporation
Two Robinson Plaza, Suite 200
Pittsburgh, PA 15205
Phone: 412-276-1111

Benicomp, Inc.
8310 Clinton Park Drive
Fort Wayne, IN 46825
Phone: 260-482-7400

Benistar Admin Services, Inc.
25 Seir Hill Road
Norwalk, CT 6850
Phone: 800-969-6000

Berkley Risk Administrators Company, LLC
222 South Ninth Street, Suite 1300
Minneapolis, MN 55402-3332
Phone: 612-766-3000

Bloom Health Services, LLC
15 S. 5th Street Suite 300
Minneapolis, MN 55402
Phone: 612-367-8100

Boon Administrative Services, Inc.
6300 Bridgepoint Parkway, Bldg 3 - Suite 500
Austin, TX 78730
Phone: 512-339-4441

Brentwood Services Administrators, Inc.
P.O. Box 1125
Brentwood, TN 37024
Phone: 615-263-1300

Broadspire Services, Inc.
1601 S.W. 80th Terrace
Plantation, FL 33324
Phone: 954-693-1500

Bioscrip Pbm Services, LLC
100 Clearbrook Road
Elmsford, NY 10523
Phone: 914-460-1600

(Registered)
Third Party Administrator (Non-Resident) *Continued*

C. M. G. Agency, Inc.
10843 Old Mill Road
Omaha, NE 68154-2643
Phone: 402-551-8765

Cambridge Administrators LLC
1822 N. 169 Plaza
Omaha, NE 68118
Phone: 855-868-7554

Cannon Cochran Management Services, Inc.
4621 West Napoleon Avenue, Suite 310
Metairie, LA 70001
Phone: 504-883-8471

Caremark, LLC
9501 E. Shea Boulevard
Scottsdale, AZ 85260
Phone: 480-314-8319

Catamaran PBM of Maryland, Inc.
800 King Farm Boulevard., 4th Floor
Rockville, MD 20850
Phone: 301-548-2982

CBIZ Benefits & Insurance Services, Inc.
11440 Tomahawk Creek Parkway
Leawood, KS 66211
Phone: 913-234-1382

CCI Investments, LLC
P.O. Box 8101
Dublin, OH 43016-2101
Phone: 641-764-7600

CGI Technologies and Solutions Inc.
11325 Random Hills Road
Fairfax, VA 22030
Phone: 703-267-8000

Chesterfield Services, Inc.
P.O. Box 610
Green, OH 44232
Phone: 330-896-4311

Christie Student Health Plans, LLC
80 Hayden Avenue
Lexington, MA 2421
Phone: 781-457-7700

Cigna Behavioral Health, Inc.
11095 Viking Drive, Suite 350
Eden Prairie, MN 55344
Phone: 952-996-2000

Claims Management, Inc.
P.O. Box 1288
Bentonville, AR 72712-1288
Phone: 479-621-2662

Co-Ordinated Benefit Plans, LLC
18167 US Highway 19N, Suite 450
Clearwater, FL 33764
Phone: 727-799-9188

Computer Sciences Corporation India Private Limited
3423 Crocus Avenue
Bismarck, ND 58501
Phone: 701-258-2718

(Registered)
Third Party Administrator (Non-Resident) *Continued*

Concentrix Daksh Services Philippines Corporation
c/o Westmont Associates Inc.
1763 Marlton Pike E., Suite 200
Cherry Hill, NJ 8003
Phone: 856-216-0220

Concentrix Insurance Administration Solutions
Corporation
Attn: Legal Department
2000 Wade Hampton Boulevard
Greenville, SC 29615
Phone: 864-248-9202

Consolidated Health Plans, Inc.
2077 Roosevelt Avenue
Springfield, MA 1104
Phone: 413-781-2083

Constitution State Services LLC
One Tower Square
Hartford, CT 6183
Phone: 860-277-8500

Coresource, Inc.
400 Field Drive
Lake Forest, IL 60045
Phone: 847-615-1500

Corvel Enterprise Comp, Inc.
2010 Main Street, Suite 600
Irvine, CA 92614
Phone: 949-851-1473

Cottingham & Butler Claims Services, Inc. (CBCS)
P.O. Box 28
Dubuque, IA 52004-0028
Phone: 877-241-6121

Crawford & Company
1001 Summit Boulevard
Atlanta, GA 30319
Phone: 404-300-1025

Creative Risk Solutions, Inc.
P.O. Box 9207
Des Moines, IA 50306-9207
Phone: 515-223-6800

CTI Administrators, Inc.
100 Court Avenue, Suite 306
Des Moines, IA 50309-2295
Phone: 515-244-7322

Cuenca & Associates Insurance Agency, Inc.
P.O. Box 492517
Redding, CA 96049
Phone: 530-223-7700

Dan Services, Inc.
6 West Colony Place, Suite 200
Durham, NC 27705
Phone: 919-684-2948

Delta Dental Plan of Michigan, Inc.
P.O. Box 30416
Lansing, MI 48909-7916
Phone: 517-347-5247

Dental Benefit Providers, Inc.
6220 Old Dobbin Lane, Liberty 6 - Suite 200
Columbia, MD 21045
Phone: 443-896-0427

(Registered)
Third Party Administrator (Non-Resident) *Continued*

Dental Network of America, LLC
701 E. 22nd Street, Suite 300
Lombard, IL 60148
Phone: 630-691-1133

Directweb Administrative Services, LLC
7310 N. 16th Street, Suite 228
Phoenix, AZ 85020
Phone: 602-216-0006

Disability Insurance Specialists, LLC
P.O. Box 25
Bloomfield, CT 6002
Phone: 860-769-6976

Disability Reinsurance Management Services, Inc.
One Riverfront Plaza
Westbrook, ME 4101
Phone: 207-591-3000

Discovery Benefits Inc.
4321 20th Avenue S.W.
Fargo, ND 58103
Phone: 866-451-3399

DST Insurance Solutions, LLC
401 Wilshire Boulevard, Suite 300
Santa Monica, CA 90401
Phone: 310-230-9339

East Coast Risk Management, LLC
40 Lincoln Way, Suite 201
North Huntingdon, PA 15642
Phone: 724-864-8745

Elite Sales Processing, Inc.
11205 Wright Circle, Suite 120
Omaha, NE 68144
Phone: 402-933-1758

Employee Benefits Corporation
P.O. Box 44347
Madison, WI 53744-4347
Phone: 608-831-8445

Employer's Alliance, Inc.
25 Race Avenue
Lancaster, PA 17603
Phone: 855-533-3444

ESIS, Inc.
436 Walnut Street, WA10N
Philadelphia, PA 19106
Phone: 800-352-4462

Europ Assistance USA, Inc.
4330 East West Hwy Suite 1000
Bethesda, MD 20814
Phone: 240-330-1016

Excess Risk Underwriters, Inc.
4000 Ponce De Leon, Suite 470
Coral Gables, FL 33146
Phone: 305-461-5844

Express Scripts Administrators, L.L.C.
c/o Accredo Health Group, Inc.
Corporate Licensing Department
1640 Century Center Parkway, Suite 101
Memphis, TN 38134
Phone: 201-269-3400

(Registered)
Third Party Administrator (Non-Resident) *Continued*

F. A. Richard & Associates, Inc.
1625 West Causeway Approach
Mandeville, LA 70471
Phone: 985-624-8383

F.B.P. Insurance Services, LLC
3605 Glenwood Avenue
Raleigh, NC 27612
Phone: 919-716-9754

Farmington Administrative Services, Inc.
P.O. Box 1112
Farmington, CT 06034-1112
Phone: 866-251-9530

FBMC Benefits Management, Inc.
P.O. Box 1878
Tallahassee, FL 32302-1878
Phone: 850-425-6200

FCE Benefit Administrators, Inc.
887 Mitten Road
Burlingame, CA 94010
Phone: 650-341-0306

First American Administrators, Inc.
P.O. Box 8513
Mason, OH 45040-5422
Phone: 866-631-3145

Forrest T. Jones and Company, Inc.
P.O. Box 418131
Kansas City, KS 64111-9131
Phone: 816-756-1060

Forrest T. Jones Consulting Company
P.O. Box 418131
Kansas City, KS 64141-9131
Phone: 816-756-1060

Gallagher Bassett Services
Two Pierce Place, 8th Floor
Itasca, IL 60143
Phone: 847-273-0435

GBG Administrative Services, Inc.
26000 Towne Centre Drive Suite 130
Foothill Ranch, CA 92610
Phone: 949-916-7941

GBS Administrators, Inc.
545 Metro Place S., Suite 435
Dublin, OH 43017
Phone: 614-356-2471

Genpact Insurance Administrative Services, Inc.
42 Old Ridgebury Road
Danbury, CT 6810
Phone: 203-730-5100

Gilsbar, LLC
P.O. Box 998
Covington, LA 70434
Phone: 985-898-1511

Glatfelter Claims Management Inc.
183 Leader Heights Road
York, PA 17402
Phone: 717-741-0911

(Registered)
Third Party Administrator (Non-Resident) *Continued*

Government Employees Health Association, Inc.
17306 East 24 Highway
Independence, MO 64056
Phone: 816-257-5500

Group Benefit Services, Inc.
Six North Park Drive, Suite 310
Hunt Valley, MD 21030
Phone: 410-832-1300

Group Benefits, Inc.
7212 Poplar Street
Annandale, VA 22003
Phone: 703-941-5425

Hammerman & Gainer, Inc.
P.O. Box 2827
Laplace, LA 70069
Phone: 225-869-6018

Health Network America, Inc.
12 Christopher Way, Suite 104
Eatontown, NJ 7724
Phone: 732-676-2637

Health Special Risk, Inc.
4100 Medical Parkway
Carrollton, TX 75007
Phone: 651-455-8889

Healthscope Benefits, Inc.
27 Corporate Hill Drive
Little Rock, AR 75502
Phone: 501-225-1551

Healthsmart Benefit Solutions, Inc.
222 West Las Colinas Boulevard, Suite 600N
Irving, TX 75039
Phone: 614-854-0831

Healthy Choice Plan Administrators Corporation
P.O. Box 2164
Noblesville, IN 46060
Phone: 317-776-3703

Helmsman Management Services LLC
175 Berkeley Street
Boston, MA 2116
Phone: 617-654-4950

Herbert V. Friedman, Inc.
119 North Park Avenue, Suite 202
Rockville Centre, NY 11570
Phone: 800-272-1637

Hewlett-Packard Administrative Services LLC
Attention : Sheryl Isbell
Mailstop 2C
2401 Northwest 23rd Street
Oklahoma City, OK 73107
Phone: 405-416-1763

Homeland Healthcare, Inc.
825 Market Street, Suite 300
Allen, TX 75013
Phone: 214-871-2118

Humana Health Plan, Inc.
500 West Main Street, RVS-02
Louisville, KY 40202
Phone: 502-580-1000

(Registered)
Third Party Administrator (Non-Resident) *Continued*

IBM Daksh Business Process Services Private Limited
c/o Polsinelli Shughart
6201 College Boulevard, Suite 500
Overland Park, KS 66211
Phone: 913-451-8788

IHC Health Solutions, Inc.
6612 E. 75th Street, Suite 200
Indianapolis, IN 46250
Phone: 317-578-7128

Institution Solutions I, LLC
111 W. Spring Valley Road, Suite 200
Richardson, TX 75081
Phone: 972-231-9828

Insurance Administrative Solutions, LLC
17757 US Highway 19N
Suite 660
Clearwater, FL 33764-6598
Phone: 727-584-8128

InsuranceTPA.Com, Inc.
462 Midland Road, Suite 100
Janesville, WI 53546-2332
Phone: 608-314-3902

International Medical Administrators, Inc.
2960 North Meridian Street
Indianapolis, IN 46208
Phone: 402-467-1122

Interstate Specialty Marketing, Inc.
17722 Irvine Boulevard
Tustin, CA 92780
Phone: 714-505-1100

Johnson Rooney Welch, Inc.
Attn: Maria Carmona - Licensing Dept
4 Overlook Point
Lincolnshire, IL 60069
Phone: 847-442-6803

Johnston & Associates, Inc.
830 Crescent Centre Drive, Suite 220
Franklin, TN 37067
Phone: 615-373-0500

Kanawha Healthcare Solutions, Inc.
4363 North Ocoee Street, Suite 1
Cleveland, OH 37312
Phone: 800-822-1274

Kelsey National Corporation
3030 South Bundy Drive
Los Angeles, CA 90066
Phone: 310-390-1000

Key Benefit Administrators, Inc.
P.O. Box 55210
Indianapolis, IN 46205-0210
Phone: 317-284-7100

Lewer Agency, Inc.
4534 Wornall Road
Kansas City, MO 64111
Phone: 816-753-4390

Liazon Corporation
199 Scott Street, 8th Floor
Buffalo, NY 14204
Phone: 716-803-6190

(Registered)
Third Party Administrator (Non-Resident) *Continued*

Lifecare Assurance Company
P.O. Box 4243
Woodland Hills, CA 91367-4243
Phone: 818-867-2323

Lifetime Benefit Solutions, Inc.
115 Continuum Drive
Liverpool, NY 13088
Phone: 315-448-9000

Linkia, LLC
1375 Piccard Drive, Suite 300
Rockville, MD 20850
Phone: 301-354-3600

Long Term Care Group, Inc.
11000 Prairie Lakes Drive, Suite 600
Eden Prairie, MN 55344
Phone: 952-516-6922

Lotsolutions, Inc.
P.O. Box 867
Monsey, NY 10952
Phone: 845-356-8390

Mac Risk Management, Inc.
1385 Hancock Street
Quincy, MA 2169
Phone: 800-288-8415

Magellan Behavioral Health Systems, LLC
6950 Columbia Gateway Drive
Columbia, MD 21046
Phone: 410-953-4719

MAI Services Corporation
P.O. Box 3567
Cuyahoga Falls, OH 44223
Phone: 330-929-8697

Management Research Services, Inc.
19035 W. Capitol Drive, Suite 200
Brookfield, WI 53045
Phone: 800-726-3643

Markel Service, Incorporated
4521 Highwoods Parkway
Glen Allen, VA 23060
Phone: 804-527-7502

Massmark Administrative Services, Inc.
P.O. Box 1763
Concord, NC 28026-1763
Phone: 704-782-3220

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

MCA Administrators, Inc.
Manor Oak Two, Suite 605
1910 Cochran Road
Pittsburgh, PA 15220-1203
Phone: 412-922-2803

Medex Insurance Services, Inc.
9700 Health Care Lane
Mail Stop MN017-E300
Minnetonka, MN 55343
Phone: 952-979-5702

(Registered)
Third Party Administrator (Non-Resident) *Continued*

Medgenerations, LLC
Attn: Regulatory Compliance
10181 Scripps Gateway Court
San Diego, CA 92131
Phone: 858-566-2727

Medical Benefits Administrators, Inc.
P.O. Box 1099
Newark, OH 43058-1099
Phone: 740-522-7339

Medical Mutual Services, LLC
17800 Royalton Road
Strongsville, OH 44136
Phone: 440-878-4867

Medimpact Healthcare Systems, Inc.
10680 Treena Street
San Diego, CA 92131
Phone: 858-790-6508

Medova Healthcare Financial Group, LLC
345 N. Riverview, Suite 600
Wichita, KS 67203
Phone: 316-616-6160

Medsave USA, Inc.
3035 Lakeland Hills Boulevard
Lakeland, FL 33805
Phone: 863-293-0785

Medsolutions, Inc.
730 Cool Springs Boulevard, Suite 800
Franklin, TN 37067
Phone: 615-468-4000

Mercer Health & Benefits Administration LLC
12421 Meredith Drive
Urbandale, IA 50398
Phone: 515-365-3469

Merchants Benefit Administration, Inc.
13840 N. Northsight Boulevard, Suite 101
Scottsdale, AZ 85260
Phone: 602-224-8000

Meritain Health, Inc.
300 Corporate Parkway
Amherst, NY 14226
Phone: 716-319-5257

Mid-America Associates, Inc.
30775 Barrington Street
Madison Heights, MI 48071
Phone: 248-585-7900

Mitsui Sumitomo Marine Management (U.S.A.), Inc.
15 Independence Boulevard
P.O. Box 4602
Warren, NJ 7059
Phone: 800-388-1802

Morgan-White Administrators, Inc.
P.O. Box 14067
Jackson, MS 39236-4067
Phone: 601-956-2028

Murphy and Beane, Inc.
1150 First Avenue, Suite 940
P.O. Box 61283
King Of Prussia, PA 19406
Phone: 610-265-3910

(Registered)
Third Party Administrator (Non-Resident) *Continued*

NAHGA, Inc.
P.O. Box 189
Bridgton, ME 4009
Phone: 800-952-4320

National Vision Administrators, L.L.C.
1200 Route 46 West, 2nd Floor
Clifton, NJ 7013
Phone: 609-219-0400

NBFSA, LLC
Three Kay Drive
Randolph, MA 2368
Phone: 336-578-0866

North American Risk Services, Inc.
P.O. Box 166002
Altamonte Springs, FL 32716-6002
Phone: 800-315-6090

Novasys Health, Inc.
233 South Wacker Drive, Suite 700
Chicago, IL 60606-6393
Phone: 501-219-4444

NTALife Business Services Group, Inc.
4949 Keller Springs Road
Addison, TX 75001-5910
Phone: 972-532-2100

Opticare Vision Company, Inc.
112 Zebulon Court
P.O. Box 7548
Rocky Mount, NC 27804
Phone: 252-937-6650

Optumhealth Care Solutions, Inc.
9700 Health Care Lane
Mail Stop M017-E300
Minnetonka, MN 55343
Phone: 952-979-5702

OptumRx, Inc.
2300 Main Street
Mail Stop CS57-501
Irvine, CA 92614
Phone: 949-221-9977

Parker Services, L.L.C.
1800 North Point Drive
Stevens Point, WI 54481
Phone: 715-346-6000

Patriot Risk Services, Inc.
401 E. Las Olas Boulevard, Suite 1650
Fort Lauderdale, FL 33301
Phone: 954-670-2900

Payerfusion Holdings, L.L.C.
5200 Blue Lagoon Drive, Suite 100
Miami, FL 33126
Phone: 305-760-8739

Payflex Systems USA, Inc.
10802 Farnam Drive, Suite 100
Omaha, NE 68154
Phone: 800-284-4885

Paylogix, LLC
1025 Old Country Road, Suite 310
Westbury, NY 11590
Phone: 516-408-7100

(Registered)
Third Party Administrator (Non-Resident) *Continued*

Pearl Insurance Group, LLC
1200 East Glen Avenue
Peoria Heights, IL 61616
Phone: 309-688-9000

PerformRx, LLC
200 Stevens Drive
Philadelphia, PA 19113
Phone: 215-937-5061

Pharmaceutical Technologies, Inc.
P.O. Box 407
Boys Town, NE 68010-0407
Phone: 402-964-9030

Philadelphia Financial Administration Services
Company, LLC
One Liberty Place
1650 Market Street, 54th Floor
Philadelphia, PA 19103
Phone: 484-530-4800

Plan Benefit Services, Inc.
11910 Volente Road
Austin, TX 78726
Phone: 800-662-6177

Planned Administrators, Inc.
P.O. Box 6839
Columbia, SC 29260
Phone: 803-462-0151

PMA Management Corp.
380 Sentry Parkway
Blue Bell, PA 19422
Phone: 610-397-5441

Preferred Care, Inc.
P.O. Box 21446
Eagan, MN 55121
Phone: 215-639-2672

Premier Administrative Solutions, Inc.
1000 118th Avenue North
St. Petersburg, FL 33716-2332
Phone: 727-565-0626

Princeton Corporation (The)
600 Princeton Parkway
Kentland, IN 47951
Phone: 219-474-5100

Professional Data Management Again, Inc.
280 Park Avenue, 38th Floor
New York, NY 10017
Phone: 317-844-7750

Professional Disability Associates, LLC
One Monument Square, Suite 201
Portland, ME 4101
Phone: 207-747-4300

Progressive Medical, LLC
250 Progressive Way
Westerville, OH 43082
Phone: 614-794-3300

Provident Agency, Inc.
P.O. Box 11588
Pittsburgh, PA 15238
Phone: 412-963-1200

(Registered)
Third Party Administrator (Non-Resident) *Continued*

Radiant Services, LLC
120 Monument Circle
Indianapolis, IN 46204
Phone: 805-557-6832

RCM&D Self-Insured Services Company
555 Fairmount Avenue
Baltimore, MD 21286-5497
Phone: 410-339-7263

Regional Insurance Service Company, Inc.
2400 North Woodlawn, Suite 110
Wichita, KS 67220
Phone: 316-686-6553

Renaissance Life & Health Insurance Company of
America
P.O. Box 30381
Lansing, MI 48909
Phone: 800-745-7509

Restat, LLC
11900 W. Lake Park Drive
Milwaukee, WI 53224
Phone: 414-760-4600

RTW, Inc.
8500 Normandale Lake Boulevard, Suite 1400
Bloomington, MN 55437
Phone: 952-893-0403

Savvysherpa Administrative Services, LLC
6200 Shingle Creek Parkway, Suite 400
Minneapolis, MN 55430
Phone: 763-549-3540

Scion Dental, Inc.
N92 W14612 Anthony Avenue
Menomonee Falls, WI 53051
Phone: 262-834-6170

Se2, LLC
One Security Benefit Place
Topeka, KS 66636-0001
Phone: 785-438-3000

Sedgwick Claims Management Services, Inc.
1100 Ridgeway Loop Road, Suite 200
Memphis, TN 38120
Phone: 901-415-7400

Self Insured Services Company
P.O. Box 389
Dubuque, IA 52004
Phone: 563-587-5204

Seven Corners, Inc.
303 Congressional Boulevard
Carmel, IN 46032
Phone: 800-335-0611

Southwest Benefit Administrators, LLC
5656 West Talavi Boulevard
Glendale, AZ 85306
Phone: 602-588-3972

Southwest Reinsure, Inc.
2400 Louisiana Boulevard, N.E., Building 4
Albuquerque, NM 87110
Phone: 877-881-2244

(Registered)
Third Party Administrator (Non-Resident) *Continued*

Special Insurance Services, Inc.
2740 Dallas Parkway Suite 100
Plano, TX 75093
Phone: 972-788-0699

Specialty Benefits, Inc.
Attn: Maria Carmona - Licensing Dept
4 Overlook Point
Lincolnshire, IL 60069
Phone: 847-442-6803

Spectera, Inc.
6220 Old Dobbin Lane, Liberty 6, Suite 200
Columbia, MD 21045
Phone: 443-896-0427

Student Assurance Services, Inc.
333 North Main Street
Stillwater, MN 55082
Phone: 651-439-7098

Summit America Insurance Services, Inc.
2345 Grand Boulevard, Suite 610
Kansas City, MO 64108
Phone:

Superior Vision Services, Inc.
11101 White Rock Road, Suite 150
Rancho Cordova, CA 95670
Phone: 800-923-6766

TCS E-Serve International Limited
Attn: Thomas Howard
Tata Consultancy Service
4270 Ivy Pointe Boulevard, Suite 400
Cincinnati, OH 45245
Phone: 513-553-8596

Terra Administrators, Inc.
1208 W. Newport Center Drive, Suite 201
Deerfield Beach, FL 33442
Phone: 954-421-4076

The Dream Company, LLC
1015 Airport Drive, Suite 203
Huntsville, AL 35802
Phone: 256-382-4045

The Loomis Company
850 N. Park Road
P.O. Box 7011
Wyomissing, PA 19610-6011
Phone: 610-374-4040

Thomas H. Cooper & Company, Inc.
P.O. Box 22557
Charleston, SC 29413
Phone: 843-722-2115

TMG Health, Inc.
455 South Gulph Road, Suite 307
King Of Prussia, PA 19406
Phone: 610-964-8440

Transaction Applications Group, Inc.
P.O. Box 81556
Lincoln, NE 68501
Phone: 402-474-7612

Trip Mate, Inc.
9225 Ward Parkway, Suite 200
Kansas City, MO 64114
Phone: 816-523-0280

(Registered)
Third Party Administrator (Non-Resident) *Continued*

Triplus Services, Inc.
161 Worcester Road, Suite 300
Framingham, MA 1701
Phone: 978-261-3070

Tristar Risk Enterprise Management, Inc.
2540 Route 130, Suite 109
Cranbury, NJ 8512
Phone: 609-495-0001

Trizetto Corporation
9655 Maroon Circle
Englewood, CO 80112
Phone: 303-323-6949

TSACG Administrative Services, Inc.
15 Yacht Club Drive N.E.
Fort Walton Beach, FL 32548
Phone: 888-777-5827

UMR, Inc.
Attn: Sherri Hoppe
9700 Health Care Lane
Mail Stop MN017-E300
Minnetonka, MN 55343
Phone: 952-979-5702

Underwriters Safety & Claims, Inc.
P.O. Box 23790
Louisville, KY 40223
Phone: 502-244-1343

United Behavioral Health
Attn: Sherri Hoppe
9700 Health Care Lane
Mail Stop Mn017-E300
Minnetonka, MN 55343
Phone: 952-992-5120

United Group Programs, Inc.
2500 N Military Trail, Suite 450
Boca Raton, FL 33431
Phone: 561-997-9892

United Healthcare Services, Inc.
Attn: Sherri Hoppe
9700 Health Care Lane
Mail Stop M017-E300
Minnetonka, MN 55343
Phone: 952-979-5702

United Service Association for Health Care
1901 N. Highway 360
Grand Prairie, TX 75050
Phone: 817-704-7900

Universal Benefits, LLC
520 Park Avenue
Baltimore, MD 21201-4500
Phone: 410-209-5495

Universal Fidelity Life Insurance Company
P.O. Box 1428
Duncan, OK 73534-1428
Phone: 580-470-2266

USI Insurance Services LLC
Enterprise Licensing Center
601 Union Street, Suite 1000
Seattle, WA 98101
Phone: 206-676-7466

UnitedHealthcare Specialty Benefits, LLC
Attn: Lori Anderson - NE010-3700
2717 North 118th Street, Suite 300
Omaha, NE 68164
Phone: 402-445-5659

(Registered)
Third Party Administrator (Non-Resident) *Continued*

Valescent Health LLC
6050 Sprint Parkway, Suite 500
Overland Park, KS 66211-1118
Phone: 603-324-0129

Valic Retirement Services Company
2929 Allen Parkway
Houston, TX 77019
Phone: 713-831-3150

Vanguard Group, Inc. (The)
P.O. Box 2600
Valley Forge, PA 19482-2600
Phone: 610-503-3098

Vestica Healthcare, LLC
10201 N. Port Washington Road
Mequon, WI 53092
Phone: 262-241-2830

Vision Financial Corporation Of Delaware
17 Church Street
P.O. Box 506
Keene, NH 03431-0506
Phone: 603-357-1450

Wageworks, Inc.
650 Page Mill Road
Palo Alto, CA 94304
Phone: 248-822-7232

Welldynerx, Inc.
P.O. Box 90369
Lakeland, FL 33804
Phone: 888-479-2000

Willis Giaconia Life, LLC
350 Mt. Kemble Avenue
Morristown, NJ 7960
Phone: 212-915-7725

Wipro Insurance Solutions, LLC
Two Tower Center Boulevard, Suite 2200
East Brunswick, NJ 8816
Phone: 305-251-6648

Wolfpack Insurance Services, Inc.
P.O. Box 156
Belmont, CA 94002
Phone: 650-631-2460

Wright & Company
706 Philadelphia Pike, Suite 1
Wilmington, DE 19809
Phone: 703-373-7003

Xcalibre Risk Services
4370 Peachtree Road N.E.
Atlanta, GA 30319
Phone: 404-266-5782

York Risk Services Group, Inc.
99 Cherry Hill Road, Suite 102
Parsippany, NJ 7054
Phone: 973-404-1221

Zon Re-USA LLC
Two Corporate Drive, Suite 636
Shelton, CT 6484
Phone: 203-446-8050

(Registered)
Third Party Administrator (Non-Resident) *Continued*

Zurich Services Corporation
1400 American Lane
Schaumburg, IL 60196
Phone: 847-605-6000

Third Party Administrator (Registered)

ACS Benefit Services, Inc.
8025 North Point Boulevard
Winston-Salem, NC 27106
Phone: 336-714-1418

Allegiance Cobra Services, Inc.
2806 South Garfield Street
Missoula, MT 59801
Phone: 406-721-2222

America's TPA, Inc.
7201 W. 78th Street, Suite 100
Bloomington, MN 55439

Aon Hewitt Absence Management, LLC
Attn: Maria Carmona - Licensing Department
4 Overlook Point
Lincolnshire, IL 60069
Phone: 847-442-6803

Aultcare Corporation
2600 Sixth Street SW
Canton, OH 44710
Phone: 330-363-6360

Aultra Administrative Group
2600 Sixth Street SW
Canton, OH 44710
Phone: 330-363-6430

Benefit Concepts, Inc. of Rhode Island
1100 Park Place, 4th Floor
San Mateo, CA 94403
Phone: 650-577-5200

Benefit Management Services, Inc.
2425 Crown Point Executive Drive
Charlotte, NC 28173
Phone: 800-228-1803

Benefit Plan Administrators, Inc.
P.O. Box 11746
Roanoke, VA 24022-1746
Phone: 540-345-2721

Boynton
205 West Fourth Street, Suite 225
Cincinnati, OH 45202
Phone: 513-381-6886

Third Party Administrator (Registered) Continued

Brokerage Concepts, Inc.
801 Lakeview Drive, Suite 301
Blue Bell, PA 19422
Phone: 610-491-5033

Businessplans, Inc.
432 East Pearl Street
Miamisburg, OH 45342
Phone: 937-865-6501

CaremarkPCS Health, L.L.C.
9501 E. Shea Boulevard, MC024
Scottsdale, AZ 85260
Phone: 480-314-8319

Chesterfield Resources, Inc.
P.O. Box 1884
Akron, OH 44309
Phone: 330-896-2232

Commerce Benefits Group Agency, Inc.
33479 Lake Road
Avon Lake, OH 44012
Phone: 440-930-7500

Conexis Benefit Administrators, LP
6191 North State Highway 161, Suite 400
Irving, TX 75038
Phone: 714-567-4395

Conifer Value-Based Care, LLC
2401 Internet Boulevard, Suite 201
Frisco, TX 75034
Phone: 214-387-6455

Employer Direct Healthcare, Inc.
7320 N. Mopac Expressway, Suite 203
Austin, TX 78731

Entrust, Inc.
P.O. Box 441588
Houston, TX 77244-1588
Phone: 281-368-7878

Envision Pharmaceutical Services, LLC
2181 E. Aurora Road
Twinsburg, OH 44087
Phone: 954-767-2911

Equitable Plan Services, Inc.
P.O. Box 720460
Oklahoma City, OK 73172-0460
Phone: 405-755-2929

Group & Pension Administrators, Inc.
12770 Merit Drive 2nd Floor, Suite 200
Dallas, TX 75251
Phone: 972-744-2530

Group Management Services, Inc.
77 Milford Drive, Suite 281
Hudson, OH 44235
Phone: 440-884-8585

Hartford-Comprehensive Employee Benefit Service
Company
One Hartford Plaza, HO-1-09
Hartford, CT 6155
Phone: 860-843-8293

Health Design Plus
1755 Georgetown Road
Hudson, OH 44236
Phone: 330-656-1072

Innovative Resource Group, LLC
44 South Broadway, Suite 1200
White Plains, NY 10601
Phone: 914-288-4749

Third Party Administrator (Registered) *Continued*

J.P. Farley Corporation (The)
P.O. Box 458022
Westlake, OH 44145
Phone: 440-250-4300

Massachusetts Benefit Administrators LLC
Landmark Center, 401 Park Drive
Boston, MA 2215
Phone: 877-707-2583

Medcost Benefit Services, LLC
165 Kimel Park Drive
Winston-Salem, NC 27103
Phone: 336-774-4169

Prairie States Enterprises, Inc.
401 North Michigan Avenue, Suite 2902
Chicago, IL 60611-5516
Phone: 312-464-1888

PreferredOne Administrative Services, Inc.
6105 Golden Hills Drive
Golden Valley, MN 55416
Phone: 763-847-3671

Partners Rx Management, LLC
6950 Columbia Gateway Drive
Columbia, MD 21046
Phone: 410-953-1000

Sentara Health Plans, Inc.
4417 Corporation Lane
Virginia Beach, VA 23462
Phone: 757-552-7363

Shasta Administrative Services
2751 S.W. Airport Way
Redmond, OR 97756
Phone: 808-791-7626

Simplifi Health Benefit Management, LLC
Attn: Amy Almendarez
3455 Mill Run Drive, Suite 101
Hillard, OH 43026
Phone: 817-737-1827

Total Administrative Services Corporation
2302 International Lane
Madison, WI 53704-3140
Phone: 608-241-1900

Total Broker Benefits, LLC
225 Smith Road
St. Charles, IL 60174
Phone: 630-513-6600

U.S. Imaging Network, LLC
733 Third Avenue, 11th Floor
New York, NY 10017
Phone: 212-532-3651

USAble Corporation
8S Frat
P.O. Box 2181
Little Rock, AR 72203-2181
Phone: 501-378-5628

Word & Brown Insurance Administrators, Inc.
6191 N. State Highway 161, Suite 400
Irving, TX 75038
Phone: 214-596-7894

Name Changes Completed
JANUARY 1, 2013 To DECEMBER 31, 2013

Previous Name	New Name	Effective
Accuflex Services, Inc.	NTALife Business Services Group, Inc.	01/10/2013
Allied World Reinsurance Company	Allied World Insurance Company	12/11/2013
American General Indemnity Company	Woodridge Insurance Company	06/07/2013
American General Property Insurance Company	Oakwood Insurance Company	11/21/2012
American Medical Security Life Insurance Company	UnitedHealthcare Life Insurance Company	03/31/2013
AmeriHealth Mercy Health Plan	AmeriHealth Caritas Health Plan	05/15/2013
Armada Corporation	Armadacorp	12/13/2013
Atlanta Specialty Insurance Company	Stonewood National Insurance Company	06/26/2012
Axiom Re Inc., d/b/a Evergreen Re	Axiom Re, LP	12/31/2012
Brokers National Life Assurance Company	Aurigen Reinsurance Company of America	04/02/2013
Chartis Casualty Company	AIG Assurance Company	10/01/2013
Chartis Claims, Inc.	AIG Claims, Inc.	08/01/2013
Chartis Property Casualty Company	AIG Property Casualty Company	10/01/2013
Chartis Specialty Insurance Company	AIG Specialty Insurance Company	10/01/2013
Corvesta Services, Inc.	Revolv, Inc.	06/12/2013
Employee Benefit Consultants, Inc.	EBSO, Inc.	09/01/2013
Employees Life Company (Mutual)	ELCO Mutual Life and Annuity	03/08/2013
Fair American Select Insurance	Fair American Select Insurance Company	07/29/2013
Fidelity National Indemnity Insurance Company	Wright National Flood Insurance Company	12/07/2012
Fidelity National Insurance Company	Stillwater Insurance Company	10/01/2013
Fidelity National Property and Casualty Ins Co	Stillwater Property and Casualty Ins Co	10/01/2013
First Service Administrators, Inc.	Medsave USA, Inc.	02/13/2013
Frank Winston Crum Insurance, Inc.	Frank Winston Crum Insurance Company	12/03/2012
Gilsbar, Inc.	Gilsbar, LLC	01/01/2013
GMAC Insurance Company Online, Inc.	National General Insurance Online, Inc.	06/05/2013
Hannover Ruckversicherungs AG	Hannover Ruck SE	03/03/2013
HealthTran LLC	Catamaran PBM of Colorado, LLC	10/10/2013

Previous Name	New Name	Effective
Helmsman Management Services, Inc.	Helmsman Management Services LLC	10/03/2013
HSBC Insurance Company of Delaware	Pavonia Insurance Company of Delaware	04/01/2013
Informed, LLC	Conifer Value-Based Care, LLC	05/07/2013
Innovative Resource Group	Innovative Resource Group, LLC	11/04/2013
International Ins Co Of Hannover, Ltd.	International Ins Co Of Hannover, PLC	08/01/2013
J C Stevens Crane & Boom Truck RPG, Inc.	Norman-Spencer Crane & Boom Truck RPG	10/31/2013
J. G. Wentworth Life Settlements, LLC d/b/a J. G. Wentworth Life Settlements	Peachtree Life Settlements, LLC	12/05/2012
Lumbermens Casualty Insurance Company	Midvale Indemnity Company	08/14/2013
McCamish Systems, LLC	Infosys McCamish Systems, LLC	07/15/2013
Medco Health, L.L.C.	Express Scripts Administrators, L.L.C.	11/01/2013
Municipal and Infrastructure Assurance Corporation	Municipal Assurance Corporation	01/09/2013
Municipal Assurance Corporation	Municipal Assurance Corp.	01/09/2013
National Dental Purchasing Group	National Programs Purchasing Group	02/14/2013
Peoples Mutual Fire Ins Co of WV	Peoples Mutual Fire Ins Co of West Virginia, Inc.	07/10/2013
Philadelphia Financial Administration Services Company	Philadelphia Financial Administration Services Company, LLC	01/01/2013
Presidential Life Insurance Company	Athene Annuity & Life Assurance Co of New York	10/01/2013
Presidential Life Insurance Company - USA	Accordia Life and Annuity Company	10/25/2013
Professional Underwriters Liability Insurance Company	TDC Specialty Insurance Company	10/22/2013
Progressive Medical, Inc.	Progressive Medical, LLC	11/12/2013
R.V.I. National Insurance Company	R.V.I. America Insurance Company	07/01/2013
Roanoke Trade Services, Inc.	Roanoke Insurance Group, Inc.	08/22/2013
SE2, Inc.	SE2, LLC	10/21/2013
The S2 HR Group, LLC d/b/a Engage PEO	S2 HR Solutions 1D, LLC d/b/a Engage PEO	11/05/2013
Willse & Associates, LLC	CFA, LLC	04/16/2013

Mergers Completed
JANUARY 1, 2013 To DECEMBER 31, 2013

Non-Survivor	Survivor	Effective
Assured Guaranty Municipal Ins Co (Not Licensed In WV)	Assured Guaranty Municipal Corp.	07/16/2013
Camden Fire Insurance Association	OneBeacon Insurance Company	08/01/2013
Crown Life Insurance Company	Canada Life Assurance Company	12/31/2012
Fairfield Insurance Company	Genesis Insurance Company	12/31/2012
Houston General Insurance Company	OneBeacon Insurance Company	08/01/2013
National Capital Administrative Services, LLC	CFA, LLC	10/01/2012
Northern Assurance Company of America	OneBeacon America Insurance Company	08/01/2013
Quanta Specialty Lines Insurance Company	Quanta Indemnity Company	01/01/2013
R. V. I. America Ins Co (Not Licensed In WV)	R.V.I. America Insurance Company	07/10/2013
Reassure America Life Insurance Company	Jackson National Life Insurance Company	12/31/2012
Residential Insurance Company, A Risk Retention Group	National Home Insurance Company	11/27/2012
World Insurance Company	American Republic Insurance Company	03/31/2013

Liquidations, Revocations, Suspension And Withdrawals

January 1, 2013 To December 31, 2013

Company Name	Status Reason	Effective
Activa Benefit Services, LLC	Voluntary Withdrawal	12/23/2013
Allegiant Insurance Company, Inc., A RRG	Voluntary Withdrawal	11/08/2013
American Community Mutual Insurance Company	Voluntary Withdrawal	11/15/2013
American Manufacturers Mutual Insurance Company	Revocation	10/03/2013
American Medical Professional Alliance, Inc.	Voluntary Withdrawal	03/15/2013
American Motorists Insurance Company	Revocation	10/03/2013
AON Realty Purchasing Group	Voluntary Withdrawal	03/19/2013
CST Cyber Risk, LLC	Voluntary Withdrawal	10/31/2013
Emergency Capital Management, LLC, A Risk Retention Group	Voluntary Withdrawal	06/13/2013
Express Scripts, Inc.	Voluntary Withdrawal	10/31/2013
Financial Services Professional Risk Purchasing Group	Voluntary Withdrawal	02/15/2013
FirstComp Underwriters Group, Inc.	Voluntary Withdrawal	08/20/2013
Frank Gates Service Company (The)	Voluntary Withdrawal	12/19/2013
Frontier Insurance Company	Voluntary Withdrawal	07/08/2013
Gardner & White, Inc.	Voluntary Withdrawal	03/01/2013
Heddington Insurance (UK) Ltd.	Voluntary Withdrawal	04/13/2013
Independent Association of Businesses	Voluntary Withdrawal	07/24/2013
Insurers Administrative Corporation (IAC)	Voluntary Withdrawal	01/09/2013
LBA HealthPlans, Inc.	Voluntary Withdrawal	04/03/2013
Liberty First Risk Retention Group Insurance Company	Voluntary Withdrawal	05/22/2013
Lumbermens Mutual Casualty Company	Revocation	10/03/2013
Maksin Management Corp.	Voluntary Withdrawal	06/10/2013
Member Insurance Purchasing Group	Voluntary Withdrawal	02/11/2013
Mercury Claims and Assistance of WI, LLC	Voluntary Withdrawal	07/01/2013
MMIC RRG, Inc.	Voluntary Withdrawal	07/05/2013
NASW Purchasing Group, Inc.	Voluntary Withdrawal	10/29/2013
National Health Club Purchasing Group	Voluntary Withdrawal	06/04/2013

Company Name	Status Reason	Effective
National Health Partners, Inc.	Revocation	10/01/2013
North American Lumber Insurance Company	Revocation	12/10/2013
Ocean Marine Insurance Company Ltd.	Voluntary Withdrawal	09/03/2013
Patient Provider Alliance, Inc.	Voluntary Withdrawal	04/29/2013
Pinnacle Risk Retention Group, Inc.	Voluntary Withdrawal	12/31/2012
Plateau Insurance Company	Voluntary Withdrawal	10/03/2013
Providence Washington Insurance Solutions, LLC	Voluntary Withdrawal	01/03/2013
Selman & Company	Voluntary Withdrawal	07/25/2013
Specialty Risk Services, LLC	Voluntary Withdrawal	11/15/2013
Standard Life Insurance Company of Indiana	Revocation	05/20/2013
TM Specialty Insurance Company	Voluntary Withdrawal	01/28/2013
Towers Watson Pennsylvania Inc.	Voluntary Withdrawal	06/27/2013
Transport Insurance Company	Voluntary Withdrawal	02/14/2013
Ullico Casualty Company	Revocation	12/31/2012
Underwriters at Lloyd's, London	Voluntary Withdrawal	09/20/2013
Universal Health Care Insurance Company, Inc.	Voluntary Withdrawal	01/23/2013
Universal Insurance Company	Voluntary Withdrawal	12/20/2013
Valiant Specialty Insurance Company	Voluntary Withdrawal	09/27/2013
Waterstone HR, LLC	Voluntary Withdrawal	07/01/2013
Wellnet Healthcare Administrators, Inc.	Voluntary Withdrawal	02/25/2013
Wells Fargo Insurance Services of West Virginia, Inc.	Voluntary Withdrawal	06/01/2013

Self-Insurance (Workers' Compensation)

The Workers' Compensation Self-Insurance Unit is responsible for regulating the 86 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 2013.

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
- Chapmanville
- Martinsburg
- Parkersburg
- Wheeling

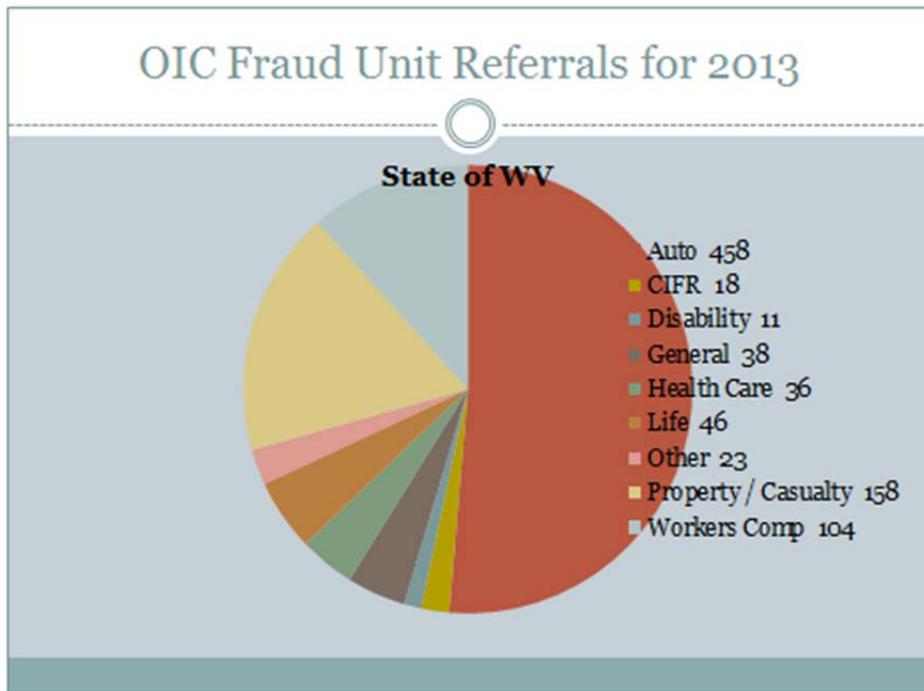
The geographic locations of these field offices allow investigators to respond quickly to reports of alleged insurance fraud. It also allows investigators to foster relationships with local law enforcement and prosecutors that the Fraud Unit relies on and works with to bring about successful prosecutions. 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.

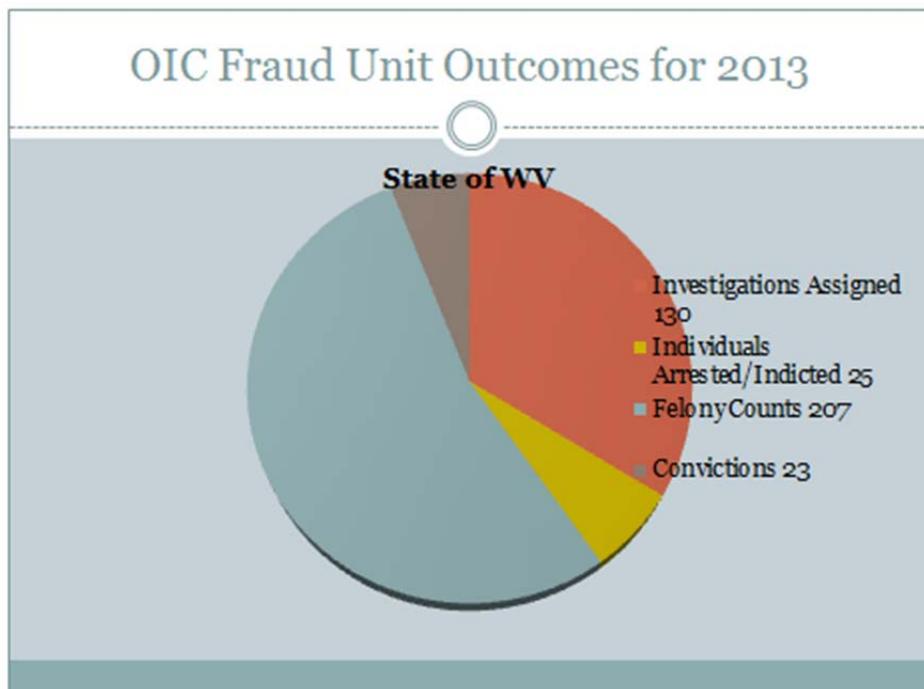
Several presentations have been given by unit personnel to a wide range of groups and organizations on what is being done to combat insurance fraud in the state and what they can do to assist in those efforts. Statistics for activities conducted by the Fraud Unit during calendar year 2013 are depicted in the following chart:

OIC Fraud Unit Referrals for 2013



In addition to the 895 referrals, investigators identified an additional 105 criminal violations during the investigation of the initial referrals. 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 2013:

OIC Fraud Unit Outcomes for 2013



Health Policy Division

Introduction and Overview

Formation of the Health Policy Division of the West Virginia Offices of the Insurance Commissioner is West Virginia's effort to support aspects of the Health Insurance (Exchange) Marketplace¹ in response to the Patient Protection and Affordable Care Act (PPACA) which was signed to law March 23, 2010.

Beginning with a September 2009 submission of a State Health Access Program (SHAP) grant application for a Health Insurance Marketplace plan in West Virginia, this grant was to be a major component of the state's health reform plans. Awarded by Health Resources and Services Administration (HRSA), the SHAP grant gave the state its initial ability to utilize otherwise unavailable resources for research and concept development.

With the HRSA/SHAP 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 (OCIIO), referred to now as CCIIO². 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, these funds will be expended by 12/31/2014; and, Establishment Grant Level 1 – # 2 funds will be expended by 7/8/2015.

This report will focus on the 2013 progress of the Health Policy Division.

Ongoing Stakeholder Engagement

Public participation through bi-monthly meetings and conference calls with stakeholder groups at the Smith Street Office continues to add public transparency to the private insurance market.

Currently, insurance carriers, health care providers, consumer advocates and insurance agents continue to participate in these key informational meetings. Their dedicated efforts remain focused on informing the community about what is developing in the Marketplace. This is achieved by educating groups about what OIC has accomplished on planning and consumer outreach; ongoing review of critical developmental areas where stakeholder input is needed; receiving stakeholder input and gathering public ideas on the marketplace; and, from the knowledge gathered in these meetings, 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.com.

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 (through education and outreach) and Plan Management related to the Marketplace.

As a Partnership State, West Virginia consumers will experience 'The Marketplace' as an online portal at www.Healthcare.gov to compare information on available health plan options, enroll in health plans, and receive subsidies, if financially eligible.

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

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

Consumer Assistance

The Consumer Assistance function requires the State to develop an In-Person Assistance (IPA) Services Program to help individuals with the enrollment process. The IPA/Entity/Navigator is an impartial and uncompensated service to consumers. Primarily functioning as community based outreach and education, the substantial focus on consumer assistance is to ensure a smooth and seamless Marketplace experience.

Though the State Purchasing Process a vendor was selected to develop, manage and maintain these service requirements throughout the state through the close of the first open enrollment March 31, 2014. A regional model was utilized to effectively manage and monitor IPA staff in 7 supervisory areas. Each region had 6-9 IPA's managed by 1 supervisor all of which were vetted, hired and trained by the vendor. The vendor utilized leased office space in 54 of the 55 county WV DHHR Health and Human Resource buildings.

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

At the end of the first year enrollment experience, October 7, 2013 through March 31, 2014, the vendor and entity network accommodated over 16,000 personal interactions. Interactions included: Marketplace account creation, eligibility and enrollment processing, inRoads application, managing complaints, initiating education and referral to additional services.

Additional support provided directly to West Virginia through CMS/HHS included Navigators. Through a review and application process at the federal level, various organizations competed for consideration as a State based Navigator. Those selected for the 2014 enrollment process were: TSG Consultants, WVU HAPI Program and Advanced Patient Advocates.

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

Licensed health insurance agents and brokers may enroll individuals, small employers and employees in coverage through the Marketplace. Federal and state training and certification requirements apply to agents and brokers who enroll or assist consumers in the Marketplace. Agents and brokers are the only assister group that is compensated by an issuer. Agent and broker training will continue to be a priority as IPA/Entity/Navigator programs closeout.

Plan Management

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

As stated in the Affordable Care Act (ACA) Section 1321(c) (1) (B), beginning January 1, 2014, states must provide consumers who do not have employer-provided insurance the ability to purchase insurance through a marketplace. Significant changes were made to SERFF to facilitate an efficient filing and review process for a health insurance marketplace binder filing(s). The system was effectively used for rate review purposes beginning in 2011 and supported Qualified Health Plan submissions for the initial plan year implementation in 2013.

West Virginia has been a rate review state long before the ACA was signed into law. The OIC uses the tools available under State law to enforce the provisions of the ACA and the Marketplace.

W. Va. Code §§33-6-8, 33-15-1b & 33-16B-1, is the primary authority for WV to review and recommend Qualified Health Plans (QHPs) for certification 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.

WV Code 33-6-9(e) requires the Insurance Commissioner to disapprove a form “if the coverages provided therein are not sufficiently broad to be in the public interest.”

The OIC has established 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.

Once the plans are reviewed and approved at the OIC level the plan information is sent to CMS/HHS via transmission from the SERFF binder through the Health Insurance Oversight System (HIOS). CMS/HHS then certifies that the plans as meeting the criteria as a QHP finalizing in the Marketplace structure of www.healthcare.gov.

For the first Marketplace enrollment, WV had only one issuer – Highmark West Virginia – with 11 individual health benefit plans plus four Small Business Health Options Plan (Individual and SHOP actuarial value of Bronze, Silver, and Gold) plans available in the Marketplace. Individual Marketplace Stand Alone Dental Plans - SADP (actuarial value of High, Low) had 2 carriers, Delta and Dentegra plus an additional SHOP only carrier, Guardian.

The next task that Health Policy will be undertaking as a result of the ACA (P. L. 111-148) and the Health Care and Education Reconciliation Act (P.L. 111-152), the U.S. Dept. of HHS released Interim Final Regulations, 45 C.F.R. 147.136, defining the requirements for internal claims, internal appeals and external review process of health plan issuers. Issuers must be prepared to implement the requirement of Series 95, Series 96 and Series 97 with the respect to health plans issued on or after January 1, 2015. West Virginia addressed this aspect of the regulation with the enactment of WV Code 33-16H-1 *et seq.* and the subsequent promulgation of WV Code 114-97 (Series 97) which mirrors the “Uniform Health Carrier External Review Model Act” adopted by NAIC. In a letter sent by U.S Center for Consumer Information and Insurance Oversight (CCIIO), WV meets the Series 97 parallel process standards of NAIC for the external review process that insurers doing business in WV should follow the states external review process.

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.

Beginning January 1, 2015 all WV issuers must be prepared to implement the requirement of Series 95 (Utilization Review and Benefit Determination), Series 96 (Health Plan Issuer Internal Grievance Procedure) and Series 97 (External Review of Issuers’ Adverse Health Insurance Determinations) external review process through Health Policy.

Third-Party Actuarial Services will 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 Legal Division include:

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

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

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

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

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

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

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

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

Investigations - The Legal Division investigates complaints dealing with all aspects of insurance compliance contained in Chapters 33 and 23 of the West Virginia Code.

The Legal Division receives referrals from various sources including the public, the insurance industry, and other divisions within the Insurance Commission, relating to possible misconduct by insurance industry representatives, insurance producers, and unauthorized insurers. These allegations are investigated to determine if West Virginia insurance laws or rules have been violated, and if so, the investigation will result in administrative action against the target of the investigation.

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

Administrative action may also be taken against an insurance producer when violations of statutes or rules have been committed.

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

Appeals And Litigation - On some occasions, an order entered by the Insurance Commissioner in either a consumer complaint proceeding or other administrative proceeding is appealed.

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

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

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

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

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

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

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

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

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

Legislation

The following is a brief synopsis of the significant legislation enacted during the 2013 regular session of the West Virginia Legislature. This information is not to be construed as inclusive of all legislation which may affect the insurance industry or insurance consumer, nor should it be construed as a comprehensive explanation of the bills addressed. Rather, the information provided is intended to highlight the bills significantly affecting the insurance community at large.

Bills

Senate Bill 22 – Requiring Maternity Services Coverage For All Health Insurance Plan Dependents In Certain Circumstances. (Effective July 12, 2013)

This bill requires PEIA and commercial carriers to extend maternity benefits to the children of adult enrollees if the policy covers such services for the enrollee or his/her spouse. Although the extension of this benefit to children is not required to the extent it would exceed the “essential health benefits” (EHB) under the Affordable Care Act, maternity benefits for adult enrollees and their children are currently in the EHB package in West Virginia.

Senate Bill 270 – Authorizing Department of Revenue promulgate legislative rules. (effective April 13, 2013)

This bill authorizes the Insurance Commissioner to promulgate a new rule, W. Va. Code of St. R. §114-43A-1 *et seq.*, that implements a bill enacted in 2012, H.B. 4438, that among other things requires a new form of licensure for Provider Sponsored Networks.

Senate Bill 557 – Continuing Preventive Care Pilot Program. (effective April 12, 2013)

In 2006, the Legislature established a pilot program to study prepaid primary care clinics that were then operating without oversight from the WV Offices of the Insurance Commissioner (OIC) or the Health Care Authority (HCA). The 2006 bill divided up regulatory authority between OIC, which would review forms, rates and marketing, and HCA, which would exercise primary oversight, approve the participating clinics and submit annual reports. Under the 2006 bill, the pilot program expired in June 2011, but the participating clinics continued to operate. This bill revives the regulatory scheme of the Preventive Care Pilot Program and sets a new expiration date of June 30, 2016. Under the bill, HCA is now required to “report to the Legislative Oversight Commission on Health and Human Resources Accountability on the pilot program by December 1, 2015.”

House Bill 2762 – Creating an exemption from licensure as an adjuster for certain individuals who conduct data entry into an automated claims adjudication system. (effective July 11, 2013)

This bill exempts certain persons -- employees of an insurer or its third party administrator who, under the supervision of a licensed adjuster or producer, conduct data entry into an “automated claims adjudication system” for portable electronics insurance claims -- from the requirement of having to be licensed as adjusters themselves; a qualifying “automated claims adjudication system” is one that is certified as compliant with West Virginia’s claims-payment laws by a licensed adjuster who is also an officer of the insurer or TPA. It also provides that a resident of Canada may be licensed as a *nonresident* adjuster if that person has obtained a resident or home state adjuster license in another state with licensure requirements similar to West Virginia’s.

House Bill 2819 – Relating to the financial oversight of entities regulated by the Insurance Commission. (effective July 11, 2013)

This bill updates laws related to regulation of insurer solvency. The first change requires captive insurance companies organized as risk retention groups to comply with risk-based capital requirements. The second change updates a solvency trend test for property and casualty insurance companies in order to give the Commissioner an additional tool to detect and take action with regard to an insurer's potentially deteriorating financial condition. The bill, which is based on two model acts promulgated by the National Association of Insurance Commissioners (NAIC), is necessary for the OIC to maintain its NAIC accreditation that allows other accredited states to rely on OIC's financial examinations of West Virginia domiciliary companies.

House Bill 2960 – Providing for internal and external review of adverse health coverage determinations. (effective July 12, 2013)

Under the Affordable Care Act (ACA), most types of denials of health coverage under insurance plans -- "adverse determinations" -- must be subject to external review by independent review organizations (IROs). Such reviews may proceed under a state process if certain minimum standards set forth in federal regulations are observed. West Virginia's external review process, which was limited to HMOs, was deemed non-compliant by the HHS and has thus been preempted by the ACA, resulting in the mandatory use of federal external review processes. This bill provides the statutory foundation, to be more fully implemented in rule, for West Virginia to come into ACA compliance and thus regain oversight authority of external review in this state. Specifically, the bill directs health plan issuers to develop processes for utilization review (how decisions are made by the issuer) and internal grievances (how these decisions are disputed in-house) and to make external review available with respect to all adverse health insurance determinations. It allows both issuers and enrollees to pursue judicial review of IRO decisions in the enrollee's home county and makes the issuer liable for attorneys' fees if it loses its appeal. It also expressly authorizes the OIC to propose rules that are based on the corresponding NAIC model acts.

House Bill 3069 – Relating To Access To Justice

This bill, which was recommended for passage by the Access to Justice Commission of the West Virginia Supreme Court of Appeals, amends W. Va. Code §23-5-16 to permit an award of attorney's fees and costs to workers' compensation claimants against private carriers and self-insured employers -- \$500 per litigated medical issue, up to \$2500 per claim -- for a reversal of a denial of authorization for medical benefits; such an award may not, however, be in addition to an award under W. Va. Code 23-2C-21(c), which permits an award of attorney's fees for the *unreasonable* denial of authorization for medical benefits. The bill caps the hourly rate at \$125.

Legislative Rules

Title 114 Legislative Rules

The following Title 114 insurance related legislative rule (authorized for promulgation by Senate Bill 270) became effective in 2013:

114 CSR 43A - Provider Sponsored Networks (effective May 17, 2013)

This is a new rule, authorized for promulgation by Senate Bill 270, which implements a bill enacted in 2012, H.B. 4438, that among other things requires a new form of licensure for Provider Sponsored Networks. The licensing scheme set forth in the bill and the rule is the same as that applicable to HMOs except for the following differences: (1) A PSN must be “controlled by” one or more federally qualified health centers; (2) upon an adequate showing, solvency requirements may be lowered by the Commissioner; (3) a PSN must allow any willing provider to participate in its networks; and (4) PSNs are restricted to serving Medicaid enrollees.

Informational Letters

Four (4) Informational Letters were issued in 2013:

Informational Letter No. 184 - “Habilitative Benefit” Category of Essential Health Benefits

Informational Letter No. 185 - Infertility Services - Minimum Benefits

Informational Letter No. 186 - Providing Essential Health Benefits in West Virginia

Informational Letter No. 187 - Summary of 2013 Legislation

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 2013.

Emergency Orders

There were no emergency orders issued by the Insurance Commissioner in 2013.

Litigation

State of WV ex rel. Offices of WV Insurance Commissioner v. Bergoo Store Civil Action No. 13-C-2355

State of WV ex rel. Offices of WV Insurance Commissioner v. Daniel Birchfield Civil Action No. 13-C-1140

State of WV ex rel. Offices of WV Insurance Commissioner v. Henry Cox dba Cox Logging Civil Action No. 13-C-2016

State of WV ex rel. Offices of WV Insurance Commissioner v. Ericas Place LLC Civil Action No. 13-C-1506

State of WV ex rel. Offices of WV Insurance Commissioner v. Hager Pre-Owned Auto & Service LLC. Civil Action No. 13-C-254

State of WV ex rel. Offices of WV Insurance Commissioner v. Hass Concrete LLC. Civil Action No. 13-C-257

State of WV ex rel. Offices of WV Insurance Commissioner v. Morgan Auto Parts. Civil Action No. 13-C-949

State of WV ex rel. Offices of WV Insurance Commissioner v. Nayana Inc. Civil Action No. 13-C-494

State of WV ex rel. Offices of WV Insurance Commissioner v. Patton Truck Repair Inc. Civil Action No. 13-C-2042

State of WV ex rel. Offices of WV Insurance Commissioner v. Rhonda Barber dba Newell Diner. Civil Action No. 13-C-856

State of WV ex rel. Offices of WV Insurance Commissioner v. The Ridges at Twin Silos LLC. Civil Action No. 13-C-2043

State of WV ex rel. Offices of WV Insurance Commissioner v. Tri State Hotels LLC. Civil Action No. 13-C-33

State of WV ex rel. Offices of WV Insurance Commissioner v. Georges Amoco Inc. Civil Action No. 13-C-850

Vincent J. King v. Michael D. Riley. West Virginia Insurance Commissioner. CitiFinancial. and Triton Insurance Company. Civil Action No. 13-AA-95

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

Loyd Carr v. West Virginia Offices of the Insurance Commissioner. Civil Action No. 13-AA-22

SWVA Inc. v. West Virginia Offices of the Insurance Commissioner. Civil Action No. 13-AA-129

Referrals Opened

A total of one thousand ninety-one (1,091) referrals were opened by the Regulatory Compliance Unit of the Legal Division in 2013. 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 2013.

<u>Type Of Referral</u>	<u>Number Of Referrals</u>
Company	12
Company - Rates & Forms	1
Company - Surplus Lines	1
Company - Unauthorized Agency	0
Company - Fincon – PEO	3
Company - Fincon	24
First Party	65
First Party - Rate & Form	3
General Inquiries	2
Market Conduct - Analysis	21
Market Conduct - Class Action	11
Market Conduct - Continuum	1
Market Conduct - External Review Application	1
Market Conduct - Multi State Collaborative	0
Market Conduct - Multi State Collaborative - National Settlement	8
Market Conduct - Self Insured	14
Market Conduct - Specialized	8
Market Conduct - Statutory	2
Market Conduct - Targeted	0
Market Conduct - Third Party	0
Other Litigation - Subpoenas	0
Other Litigation - Workers' Compensation	1
Producer Licensing - Administrative Action	113
Producer Licensing - Application	83
Producer Licensing - Clearance	83
Producer Licensing - Unauthorized Agent	1
Third Party	173
WCC Compl. - 85 CSR 8 6.6(b) – Priv.Carrier Audit Appeal	0
WCC Compliance - Collection	1
WCC Compliance - Contempt	3
WCC Compliance - General Referral	12
WCC Compliance - Failure to Timely Act	54
WCC Compliance - Fine Reductions	139
WCC Compliance – Investigation	0
WCC Compliance - Injunctions	59
WCC Compliance - Postings	192
WCC Compliance - Self Insured	0
WCC Compliance - UEF Issues	0
WCC Compliance - Writs & Suggestions	0
	1,091

Administrative Proceeding Cases Opened

A total of four hundred twenty-nine (429) administrative proceeding cases were opened by the Regulatory Compliance Unit of the Legal Division in 2013. 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 2013.

Type Of Referral	# Cases Opened
Administrative Proceeding - Producer Licensing	109
Administrative Proceeding - First Party	54
Administrative Proceeding - Fincon	25
Administrative Proceeding - Failure to Timely Act	53
Administrative Proceeding - General Referral	1
Administrative Proceeding - Market Conduct	3
Administrative Proceeding - Market Conduct - Self Insured	13
Administrative Proceeding - Company	0
Administrative Proceeding - Company - Rates & Forms	2
Administrative Proceeding - Third Party	169
	429

Administrative Proceeding Cases Closed

A total of five hundred twenty-seven (527) administrative proceeding cases were closed by the Regulatory Compliance Unit of the Legal Division in 2013. Below is a breakdown of the different type of administrative proceedings with the number closed for 2013.

Type Of Referral	# Cases Closed
Administrative Proceeding - Producer Licensing	137
Administrative Proceeding - First Party	51
Administrative Proceeding - Company	0
Administrative Proceeding - Fincon	24
Administrative Proceeding - Failure to Timely Act	51
Administrative Proceeding - Market Conduct	2
Administrative Proceeding - Market Conduct – Self Insured	23
Administrative Proceeding - Third Party	239
	527

Hearings

A total of one hundred eight (108) hearings were held in 2013. Below is a breakdown of the different types of hearings held in 2013. The WC Contempt and WC Injunction hearings were held in Circuit Court.

Type Of Hearings	# Hearings Scheduled	# Hearings Held
Appeal - Third Party	0	0
Company	0	0
Fincon	12	0
First Party	123	15
Producer Licensing	138	79
Third Party	104	6
Third Party - Initial	168	0
WC Contempt	4	0
WC Injunction	29	8
	578	108

Investigations Opened

A total of six hundred and sixty-two (662) investigations on all matters were opened by the Regulatory Compliance Unit of the Legal Division in 2013. Below is a breakdown of the different types of investigations opened during 2013.

<u>Type Of Investigations</u>	<u># Cases Opened</u>
Producer Licensing	281
Company	10
First Party	1
General Referral	0
Special Investigations	0
Third Party	165
WC Contempt	10
WC General Referral	10
WC Posting	185
	<hr/>
	662

Investigations Closed

A total of eight hundred thirty-seven (837) investigations on all matters were closed by the Regulatory Compliance Unit of the Legal Division in 2013. Below is a breakdown of the different types of investigations closed during 2013.

<u>Type Of Investigations</u>	<u># Cases Closed</u>
Producer Licensing	406
Company	4
First Party	1
General Referral	2
Third Party	237
WC Contempt	3
WC General Referral	12
WC Posting	172
	<hr/>
	837

Postings

One hundred seventy-eight (178) 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 2013. One hundred twenty (120) non-compliant employers were posted and/or handled by the Regulatory Compliance Unit. Thirty-three (33) 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 two hundred sixty-four (264) orders were prepared by the Regulatory Compliance Unit (RCU) of the Legal Division in 2013 and eight (8) collaborative actions were entered into as a result of market conduct actions concerning issues with multistate insurers in 2013. Below is a breakdown of the types of orders prepared by the RCU, collaborative actions and fine and restitution amounts for 2013.

Type Of Case	Final Orders Prepared By RCU	Collaborative Action	Fine Amount	Restitution Amount
Company	1		\$4,000.00	\$0.00
Company - Rates & Forms	0		\$0.00	\$0.00
Company - Fincon	21		\$20,000.00	\$0.00
First Party	20		\$0.00	\$0.00
Market Conduct -Multi State Collaborative Action	0	8	\$0.00	\$211,926.04
Market Conduct - Statutory	2		\$10,000.00	
Market Conduct - Third Party	5		\$3,500.00	\$0.00
Market Conduct - Self Insured	27		\$4,250.00	\$0.00
Producer Licensing	110		\$141,850.00	\$0.00
Third Party	10		\$0.00	\$0.00
WCC Compliance - Contempt	0		\$0.00	\$0.00
WCC - Failure to Timely Act	48		\$16,000.00	\$0.00
WCC Compliance - Injunctions	20		\$48,453.00	\$0.00
	<u>264</u>	<u>8</u>	<u>\$248,053.00</u>	<u>\$211,926.04</u>

Dispositions Of Cases

A total of three hundred thirty-three (333) cases were closed by the Regulatory Compliance Unit of the Legal Division in 2013. 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	
FINCON - COA Revoked	6
FINCON COA - Suspended	2
Agent Licensing - Revoked	102
Agent Licensing - Suspended	0
FINCON - Final Report Adopted	7
Market Conduct - Final Report Adopted	32
WC Postings - Posted	172
WC Injunctions - Injunctions Granted	12
WC Contempt - Contempt Granted	0
	<u>333</u>

Disciplinary Actions

Individual Insurance Producers and Agencies

During the year 2013, One Hundred Forty-One Thousand Eight Hundred Fifty Dollars (\$141,850.00) in penalties were assessed as a result of disciplinary actions taken against individual insurance producers for violation of and in accordance with W. Va. Code §33-11-4(11), Misrepresentation in insurance applications; §33-12-18(a), Acting as an agent of an insurer prior to becoming an appointed 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; §33-12-24(b)(3), Obtaining or attempting to obtain a license through misrepresentation or fraud; §33-12-24(b)(5), Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; and §33-12-24(b)(9), Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

The licenses of one hundred two (102) individual insurance producers and one (1) non-resident agency were revoked in 2013 for violation of W. Va. Code §33-11-4(1), Misrepresentation and false advertising of insurance policies; §33-11-4(11), Misrepresentation in insurance applications; §33-12-6a(1), Applicant is not a qualified resident of the state of West Virginia; §33-12-9(f), Failure to inform the insurance commissioner by any means acceptable to the insurance commissioner of a change of address or residency within thirty days of the change; §33-12-12(a)(1), Not currently licensed as a resident and in good standing in his or her home state; §33-12-12(d), Failure to file a change of address and provide certification from the new resident state within thirty days of the change of legal residence; §33-12-12(e), Failure of the nonresident insurance producer to notify the insurance commissioner of a suspension, termination, or revocation of an insurance license by the nonresident producer's resident state and returning the WV nonresident license; §3-12-15, Failure of an insurance producer doing business under any name other than the producer's legal name to notify the insurance commissioner prior to using the assumed name; §33-12-24(b)(1), Providing incorrect, misleading, incomplete or materially untrue information in the license application; §33-12-24(b)(2), Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner; §33-12-24(b)(3), Obtaining or attempting to obtain a license through misrepresentation or fraud; §33-12-24(b)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business; §33-12-24(b)(5), Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; §33-12-24(b)(6), Having been convicted of or pleaded nolo contendere to any felony; §33-12-24(b)(8), Having admitted or been found to have committed any insurance unfair trade practice or fraud; §33-12-24(b)(9), Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; §33-12-24(b)(10), Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province, district or territory; §33-12-24(b)(11), Forging another's name to an application for insurance or to any document related to an insurance transaction or fraudulently procured a forged signature to an insurance application or any other document, knowing the signature to be forged; §33-12-24(b)(15), Having a statutory lien recorded for failing to pay state income tax or comply with any administrative or court order directing payment of state income tax; §33-12-34(a), Failure to report to the insurance commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter; §33-12-34(b), Failure to report to the insurance commissioner any criminal prosecution of the producer taken in any jurisdiction within thirty days of the initial pretrial hearing date; §33-12B-6(b), Willful misrepresentation of any fact in any application for an adjuster's license or any documents in support thereof; §33-12B-9(b), Failure of the non-resident adjuster licensee to maintain a license in his or her home state; and

§33-12B-10a(a), Failure to report to the commissioner any administrative action taken against the adjuster in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter, including decertification or other action related to the adjuster's proficiency to adjust multi-peril crop insurance claims.

Insurers

During the year 2013, Forty Thousand Dollars (\$40,000.00) in penalties were assessed as a result of disciplinary actions taken against insurers for violation of W. Va. Code §33-3-11(a)(1), Violation of any provision of Chapter 33 of the West Virginia Code other than those as to which refusal, suspension or revocation is mandatory; §33-3-11(a)(2), Failure to comply with any lawful rule, regulation or order of the commissioner; §33-4-14(b), Failure to file a true financial statement with the commissioner; §33-12-3(d), Accepting business from and paying commission to an individual insurance producer who does not then hold an appointment as an individual insurance producer for such insurer; §33-27-5(c)(1)(A), Failure to give notice to the commissioner and receive approval prior to making an extraordinary dividend payment; and W. Va. Code of State Rules §85-1-10.7, Failure to comply with all orders of the Office of Judges and the Board of Review and all mandates of the West Virginia Supreme Court of Appeals within thirty (30) days after the date of receipt.

During the year 2013, Four Thousand Two Hundred Fifty Dollars (\$4,250.00) in penalties were assessed as a result of six (6) 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 Thirteen Thousand Five Hundred Dollars (\$13,500.00) in penalties were assessed as a result of violations discovered during market conduct examinations conducted in accordance with W. Va. Code §33-2-9.

The certificates of authority of two (2) insurers were suspended in 2013 under the provisions 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)(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, and §33-34-3a(a), Failure of either singly or in combination of two of more hazardous financial conditions.

The certificates of authority of five (6) insurers were revoked in 2013 for violation of W. Va. Code §33-3-5b(a), Failure to meet capital and surplus requirements; §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)(1), Violation of any provision of Chapter 33 of the West Virginia Code other than those as to which refusal, suspension or revocation is mandatory; §33-3-11(a)(2), Failure to comply with any lawful rule, regulation or order of the commissioner; §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; §33-15E-5, Failure to demonstrate and/or maintain the required minimum net worth; §33-34-3a(a), Failure of either singly or in combination of two of more hazardous financial conditions; and W. Va. Code of State Rules §114-83-3.5, Failure to provide the Commissioner with proof of compliance with positive net worth requirements in order to renew a license

Appeals Opened

A total of three (3) appeal cases were opened by the Regulatory Compliance Unit of the Legal Division in 2013. Below is a breakdown of the different type of appeals with the number opened for 2013.

<u>Appeals</u>	<u>Number Of Appeals</u>
First Party	1
Third Party	2
	<u>3</u>

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.

Bankruptcies - The bankruptcies of three (3) self-insured employers were monitored by the Legal Division in 2013.

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 2013, 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 Review Board

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

The PTDRB meets on a monthly basis. For calendar year 2013, the PTDRB recommended granting Seventeen (17) PTD awards, and denying Ten (10) PTD requests. The PTDRB tabled Twelve (12) applications for PTD awards for further consideration of additional evidence/information. Eight (8) PTD claims were remanded to the PTDRB from judicial entities (the Workers' Compensation Office of Judges, the Workers' Compensation Board of Review or the Supreme Court of Appeals of West Virginia) for consideration. Two (2) PTD requests were settled by the parties (thus, removing the issue from the PTDRB). At the end of 2013, Six (6) Final Recommendations (Three (3) grants and Three (3) denials), were awaiting approval by the PTDRB.

Market Conduct

Five (5) “Agreed Orders Adopting Reports of Market Conduct Examination, Directing Corrective Action and Assessing Penalties” were entered by the Insurance Commissioner in 2013 as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9. Penalties totaling Thirteen Thousand Five Hundred Dollars (\$13,500.00) were assessed as a result of violations discovered during these market conduct examinations. In addition to the aforementioned examinations the Market Conduct Unit also oversaw four (4) informal regulatory interventions that resulted in Three Hundred Seventeen Thousand, One Hundred Eight-Seven Dollars and Eighty-Three Cents (\$317,187.83) in restitution to West Virginia policyholders.

West Virginia also participated in eight (8) multi-state collaborative actions which resulted in Two Hundred Eleven Thousand, Nine Hundred Twenty-Six Dollars and Four Cents (\$211,926.04) in penalties and other assessments.

The unit conducted one hundred and five (105) level one and thirty-six (36) 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 four hundred fifty-two (452) market conduct annual statements per National Association of Insurance Commissioners’ (“NAIC”) guidelines, further broken down by the following lines of business: Private Passenger Auto, 82 filings; Homeowners, 71 filings; Life, 194 filings and Annuity, 105 filings.

The Market Conduct Unit completed twenty-five (25) comprehensive compliance audits on employers which are self-insured for workers’ compensation resulting in penalties totaling Four Thousand Two Hundred Fifty Dollars (\$4,250.00).

The following professional designations were earned by Market Conduct Personnel in 2013:

- One (1) Certified Insurance examiner (CIE)
- One (1) Accredited Insurance Examiner (AIE)
- One (1) Chartered Property Casualty Underwriter (CPCU)
- One (1) Professional in Insurance Regulation (PIR)
- One (1) Associate, Customer Service (ACS)
- One (1) Certified Insurance Consumer Services Representative (CICSR)

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 of monies due to the Uninsured Employers' Fund for workers' compensation claims the state may pay on behalf of an uninsured employer. The unit contacts employers who have defaulted on their workers' compensation premium payments, and 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	\$ 61,917.51
February	\$ 74,818.86
March	\$ 123,185.47
April	\$ 81,392.83
May	\$ 88,588.09
June	\$ 59,202.27
July	\$ 74,815.37
August	\$ 110,657.86
September	\$ 74,741.69
October	\$ 67,811.30
November	\$ 72,811.19
December	\$ 50,093.63
2013	\$ 940,036.07

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 2013, there were over 2,400 letter notices sent to employers that were reported to be uninsured. There were 14,131 contacts both by telephone and in-person between Revenue Recovery and the uninsured employer. For calendar year 2013, 7 Rule 11 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 2013, there were 34,230 accounts listed on EVS.

Liens, Injunctions, and Regulatory Compliance

The Division prepared and mailed 1,245 liens to the county clerk of West Virginia Counties in 2013. 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, 487 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.

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 §85-19-4.2-- 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.

Three hundred thirty-nine (339) claims were opened in 2013. Below is a breakdown of the types of claims that were opened in 2013.

Claims Opened in 2013	
Protest Type	# Claims Opened
104 Wks Benefits	1
Add'l PPD	1
Appeal To BOR	1
Attorney Fees	1
Barred Med	2
Benefit Rate	1
Bill Payment	1
BOR Level	1
Closed For TTD	1
Comp	1
Dep Benefits	15
Equip Auth	1
Hearing Loss	2
House Mod	1
Med Payment	1
Med Time Barred	1
Meds	22
OP	1
OP Dep Benefits	1
OP Non-Fatal	3
OP Non-Medical	8
OP PPD	20
Over Payment	1
PPD	12
PPD OP	4
PPD Rating	1
PTD	1
PTD & Travel	1
PTD Entitlement	2
R/O Claim	1

R/O Medical	1
R/O PPD	8
R/O PPD & Comp	1
R/O PPD, Trmnt	1
R/O PTD	1
R/O Trmnt	1
R/O TTD	1
Rej Claim (Hearing)	1
Rej Of Claim OP	1
Rejected	1
Rejection Of Claim	3
Second & TTD	1
Time Barred Med	1
Travel Reimburse	2
Trmnt	101
Trmnt & Comp	1
Trmnt Auth	4
Trmnt Barred	1
Trmnt Care	1
UEF Ch Emp	1
UEF Elig	2
Misc	94
	<hr/>
	339

Four hundred thirty-eight (438) claims were closed in 2013. Below is a breakdown of the types of claims that were closed in 2013.

Claims Closed in 2013	
Protest Type	#Claims Closed
104 Weeks	2
Administrative Closure	1
Closure Of TTD	2
Comp	12
Dep. Ben. Termination	2
Fatal - Not OP	2
Fatal - Occupational Pneumoconiosis	26
Hearing Loss	2
Onset Date Only	2
OP - Living	32
OP - Non-Medical	8
OPPTD	2
Other	7
Other/Over Payment	1
Other/Travel	1
PPD	74
PPD Ben Rate Recal	1
PTD	14
PTD Threshold Issue	16
R/O For Medical	1
R/O PPD	12
R/O PTD	2
R/O TTD	7
Risk Pool Claim	8
Secondary Condition	4
Settlement	1
Treatment	88
Tx Issue	104
Tx Narcotics	1
UEF Eligibility	3
	<hr/>
	438

Twenty-six (26) appeals were received by the Board of Review in 2013. Below is a breakdown of the types of appeals received by the Board of Review in 2013.

Appeals to Board Of Review in 2013	
Protest Type	#Appeals to BOR
Fatal - Not OP	2
Fatal - OP	1
Hearing Loss	2
OP - Living	1
OP - Non-Medical	2
PPD	1
Risk Pool Claim	1
Treatment	11
Tx Issue	4
UEF Eligibility	1
	26

Sixty-eight (68) 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	2
Dep. Ben. Termination	1
Fatal - Not OP	6
Hearing Loss	2
OP - Living	2
OP - Non-Medical	1
Other/Bathroom Modification	1
Other/Over Payment	1
PPD	2
PPD Ben Rate Recal	1
PTD	3
PTD Threshold Issue	3
R/O PPD	5
R/O PTD	1
R/O TTD	2
Risk Pool Claim/Comp	1
Risk Pool Claim/Treatment	1
Secondary Condition	1
Treatment	19
Tx Issue	13
	68

Seventy-two (72) 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 At SCT
104 Weeks	1
Fatal - Not OP	1
Fatal - OP	12
Hearing Loss	1
OP - Living	4
PPD	6
PTD	7
PTD Threshold Issue	7
R/O PPD	4
Risk Pool Claim/ Comp	1
Risk Pool Claim/ PPD	1
Risk Pool Claim/TTD & Comp	1
Risk Pool Claim/Voc Rehab	1
Secondary Condition	2
Treatment	15
Tx Issue	5
UEF Eligibility	3
	72

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-eight 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.

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

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

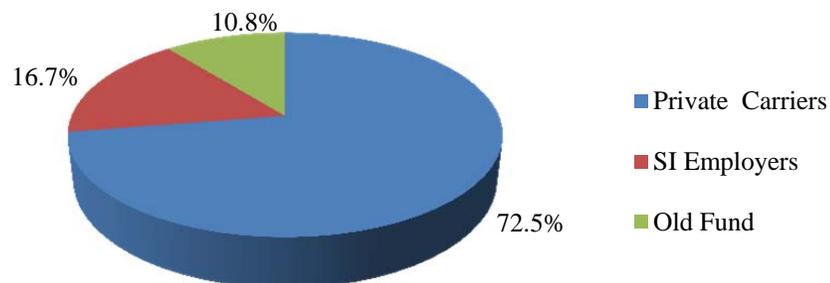
Workers' Compensation Default List: An employer in default of payment of workers' compensation premiums may be liable to the Offices of the Insurance Commissioner ("OIC") for all medical and indemnity payments, administrative expenses, attorney fees and interest. The employer will remain on the default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

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

Protests Acknowledged

In calendar year 2013, the Office of Judges acknowledged 4,612 protests. The breakdown of protests is as follows: 3,343 protests from private carrier market, 771 protests from the self-insured market and 498 protests arising from the Old Fund.

4,612 Protests Acknowledged in 2013



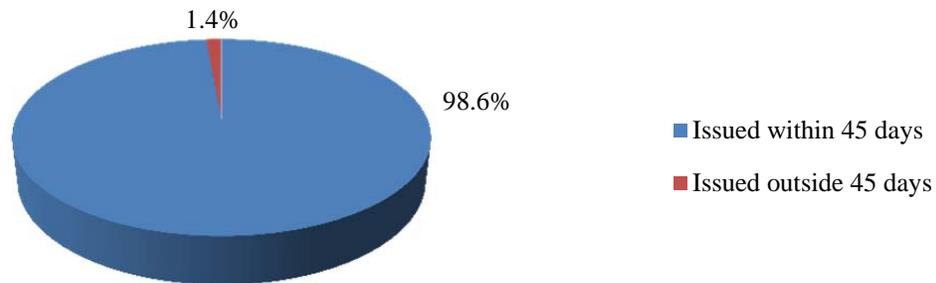
Time Standard Compliance

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 2013.

93 CSR 2 § 4 Motions

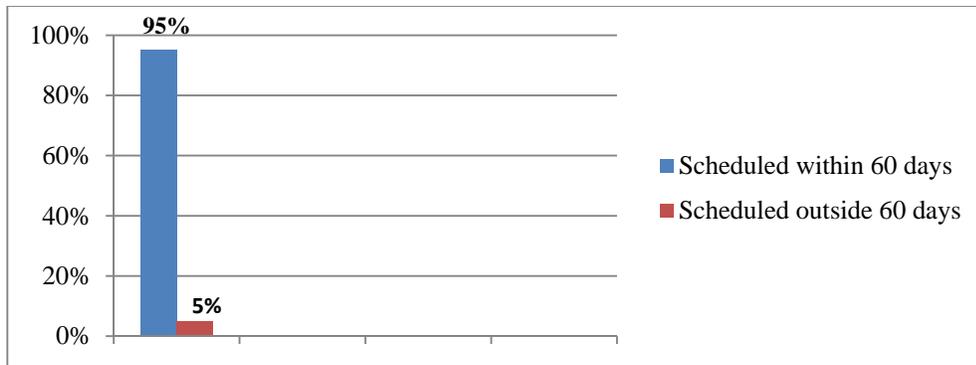
The Rule requires the Office of Judges to act upon a motion “within 45 days of the date of submission” of the motion or on the date of the final decision, whichever is earlier. Of the 10,494 written motions ruled upon in the 2013 calendar year, 98.6% were issued in compliance with the time standard.

Motion Compliance - 93 CSR 2 § 4



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 **606*** hearings scheduled from motions in the past calendar year, 95% were scheduled in compliance with the time standard.

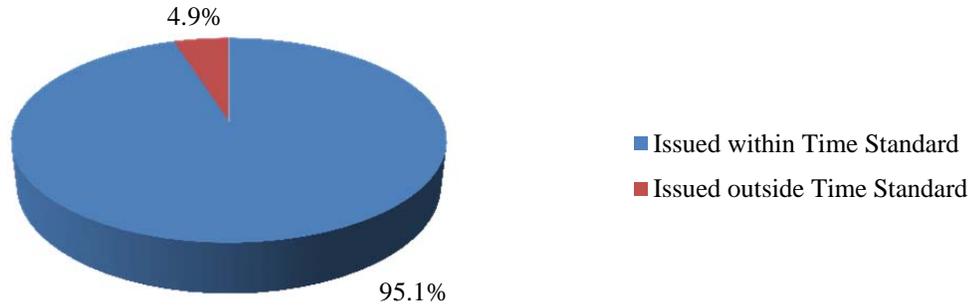


**The Office of Judges scheduled a total of 820 hearings in calendar year 2013 including 172 OP Board and 7 final PTD which are automatically set at expiration of the parties' time frames. Additionally, 35 hearings were scheduled at the request of an Administrative Law Judge.*

93 CSR 2 § 6 Time Standards

The Rule requires the Office of Judges to issue a final decision within various time limits depending upon the issue involved (measuring time from the date of receipt of the protest to issuance of the decision). Pursuant to 93 CSR 2 §3.1, the percentage of final decisions that must be at or under the applicable time standards as provided in 93 SCR 2 § 6 is 80%. The Office of Judges issued **95.1%** of its decisions within the time standard.

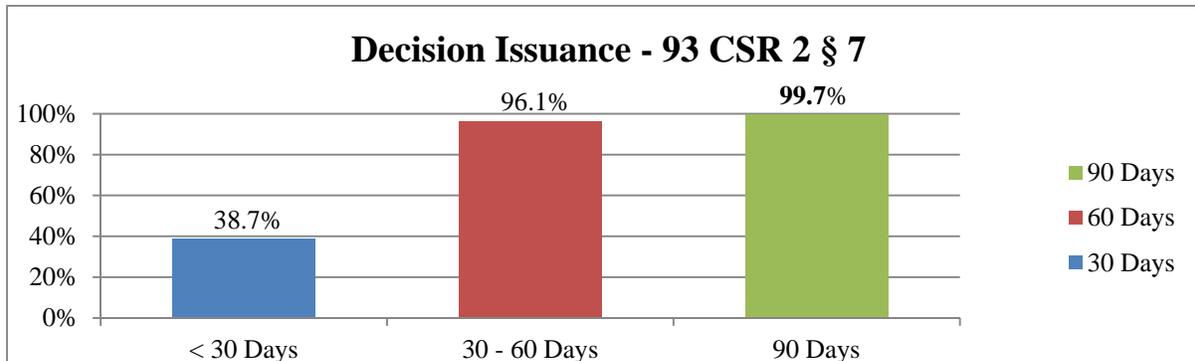
Time Standard Compliance - 93 CSR 2 § 6



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

93 CSR 2 § 7 Issuance of Decisions

The Rule requires the Office of Judges to issue 60% of its decisions within 30 days of the Order to Submit; 80% of its decisions within 60 days of the Order to Submit; and 100% of its decisions within 90 days of the Order to Submit. Of the 2,967 decisions issued in the past calendar year, 38.7% were issued in less than 30 days, 96.1% 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 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 and rates in our State. Similarly, all commercial lines, property and casualty product filings (such as commercial auto or business owners policy) 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.

2013 Filing Summary

P&C	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sept	Oct	Nov	Dec	Total
Received	275	254	321	271	256	283	213	299	261	238	288	261	3,220
Acknowledged	13	4	36	9	4	10	6	15	13	19	9	21	159
Approved	328	281	278	270	267	234	236	281	250	209	247	257	3,138
Disapproved	1	0	0	0	1	0	0	0	2	5	0	1	10
Withdrawn	3	7	2	4	6	2	2	4	6	2	0	3	41
Total	345	292	316	283	278	246	244	300	271	235	256	282	3,348

L&H	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sept	Oct	Nov	Dec	Total
Received	241	292	235	254	349	311	266	244	275	354	216	246	3,283
Acknowledged	55	66	78	49	84	62	68	24	38	34	16	46	620
Approved	178	140	194	203	245	189	205	178	175	315	181	157	2,360
Disapproved	0	0	2	4	4	2	2	4	2	2	2	0	24
Withdrawn	3	2	2	2	2	2	6	4	0	5	0	2	30
Total	236	208	276	258	335	255	281	210	215	356	199	205	3,034

Total Filings Received	516	546	556	525	605	594	479	543	536	592	504	507	6,503
Total Filings Resolved	581	500	592	541	613	501	525	509	486	591	455	487	6,381

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

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

Workers' Compensation Update

There are 259 carriers currently eligible to write workers' compensation coverage in WV.

Of the 259, 216 carriers are writing at least 1 policy in WV. That represents 84% of eligible carriers who are writing policies in WV.

There have been 10 consecutive workers' compensation loss cost decreases filed since the privatization in 2006. These decreases represent an overall premium savings of 58.7%.

~7% of WV employers are in the residual market. (2,220 policies)

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

Private Passenger Auto

Market Share as of 2013	Company	Effective Date	%Requested	% Granted	WV #:	
24.72%	<i>State Farm Mutual Auto Ins Co</i>	1/1/2014	0.10%	0.10%	100023109	
		1/21/2013	0.30%	0.30%	100016461	
		1/1/2013	0.10%	0.10%	100017281	
		1/1/2012	0.00%	0.00%	100011748	
		10/17/2011	1.50%	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 requested</i>	10/28/2009	0.00%	0.00%	81024001
		<i>Model Year Changes</i>	1/1/2009	0.00%	0.00%	81009003
			3/17/2008	-4.80%	-4.80%	80103003

Market Share as of 2013	Company	Effective Date	%Requested	% Granted	WV #:	
12.37%	<i>Erie Ins Property & Casualty</i>	1/1/2014	0.00%	0.00%	100022600	
		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 requested</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 requested</i>	5/1/2008	0.00%	0.00%	71203008

*Private Passenger Auto
continued*

Market Share as of 2013	Company	Effective Date	%Requested	% Granted	WV #:
11.99%	<i>Nationwide Mutual Insurance Company</i>	8/27/2014	0.00%	0.00%	100025959
		2/27/2013	1.30%	1.30%	100017236
		8/27/2012	1.90%	1.90%	100014392
		2/27/2012	1.50%	1.50%	100011623
		8/27/2011	1.90%	1.90%	100008153
		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		

Market Share as of 2013	Company	Effective Date	%Requested	% Granted	WV #:
3.46%	<i>Allstate Property & Casualty</i>	6/12/2014	0.00%	0.00%	100025230
		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

Market Share as of 2013	Company	Effective Date	%Requested	% Granted	WV #:
3.25%	<i>Geico Indemnity Co.</i>	12/6/2012	2.90%	2.90%	100017475
		10/6/2011	2.30%	2.30%	100010868
		12/23/2010	0.00%	0.00%	100006266
		9/21/2009	2.30%	2.30%	90820112

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

Comprehensive Major Medical

2013 Market Share	Company	Eff Date	Filed	Approved	WV #:
97.78%	<i>Highmark West Virginia, Inc.</i> <i>(No rate filings submitted for 2014. All 2013 rate filings were reported in the 2012 report)</i>	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a
	<i>(New form numbers WVDPEX13 and WVDPEX130PM filed for On and Off Exchange.)</i>	n/a	n/a	n/a	n/a

2013 Market Share	Company	Eff Date	Filed	Approved	WV #:
2.14%	<i>The Health Plan of the Upper OH Valley, Inc.</i> <i>(New form WVHMO-32 filed for Off Exchange)</i>	n/a	n/a	n/a	n/a

2013 Market Share	Company	Eff Date	Filed	Approved	WV #:
0.06%	<i>THP Insurance Co.</i> <i>(Only group product filed Off Exchange for 2014)</i>	n/a	n/a	n/a	n/a

Note: No Individual rate increases were filed for 2014. New products were filed for On/Off Exchange or Off Exchange only. THP Insurance Co. will only be offering Small Group Off Exchange.

State Agency Workers' Compensation (SAWC) Program

The State Agency Workers' Compensation (SAWC) Program is a combined insurance policy providing workers' compensation coverage for 108 state agencies and boards.

Zurich Insurance Company is the insurance provider for the SAWC policy. Zurich is responsible for claims management with WVOIC oversight.

WV Code §33-2-21a enabled the establishment of the Program and became effective in July 2011.

The West Virginia Offices of the Insurance Commissioner is the plan/program administrator responsible for oversight and management of the policy.

The program focuses on the safety of state employees in a fiscally responsible manner.

There are over 900 locations throughout the state covered by the policy.

Approximately 24,000 state employees are covered by the policy.

A dedicated webpage (www.wvinsurance.gov/SAWC) was established for the members of the SAWC program outlining and providing forms, manuals, updates and notices.

Section 3

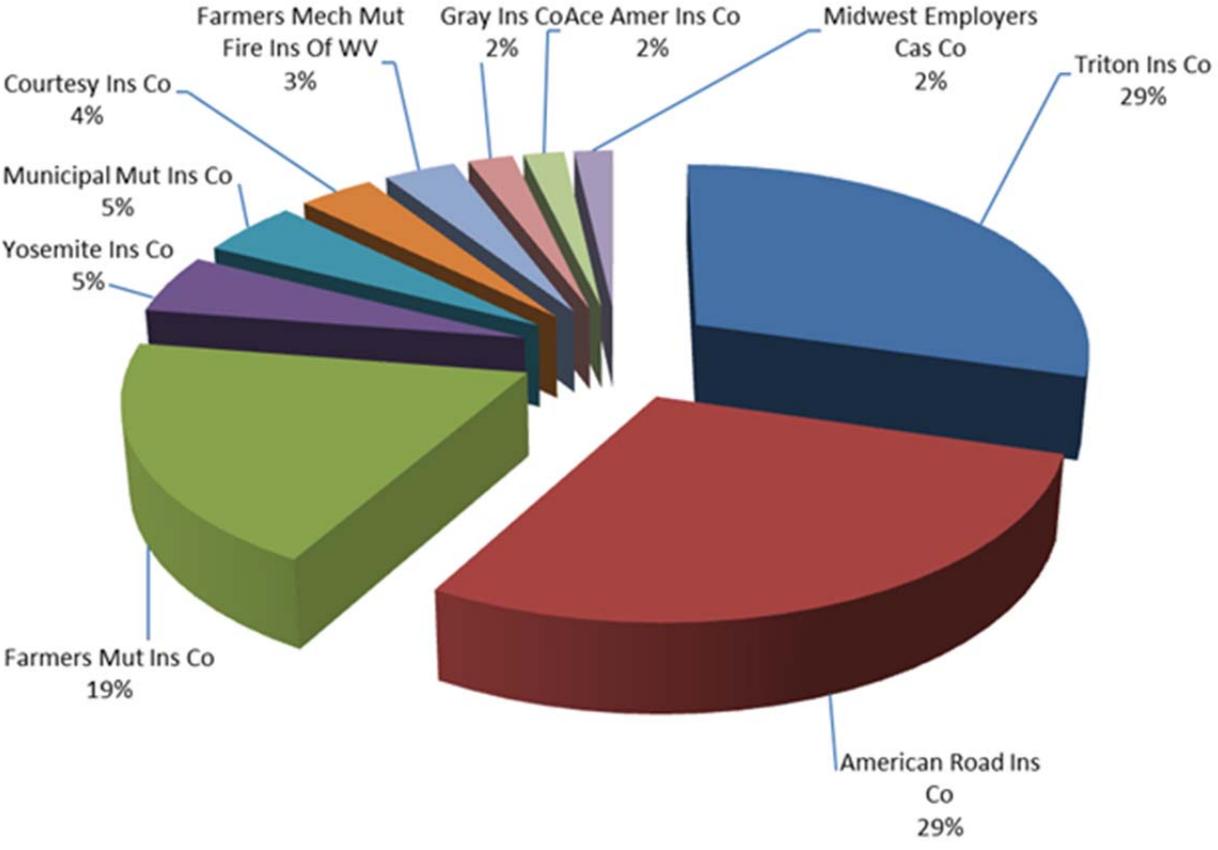
Insurance Business in West Virginia

2013 West Virginia Property & Casualty Market Share Report

Aggregate Write-ins

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Triton Ins Co	28.08%	\$910,072
2	American Road Ins Co	27.23%	\$882,653
3	Farmers Mut Ins Co	18.32%	\$593,772
4	Yosemite Ins Co	4.79%	\$155,253
5	Municipal Mut Ins Co	4.47%	\$144,850
6	Courtesy Ins Co	3.39%	\$109,811
7	Farmers Mech Mut Fire Ins of WV	3.21%	\$104,079
8	Gray Ins Co	2.02%	\$65,510
9	Ace Amer Ins Co	1.80%	\$58,496
10	Midwest Employers Cas Co	1.72%	\$55,727
11	Allstate Prop & Cas Ins Co	1.33%	\$43,261
12	Independence Amer Ins Co	1.29%	\$41,950
13	Allstate Ins Co	0.87%	\$28,218
14	Central States Ind Co of Omaha	0.69%	\$22,294
15	American Bankers Ins Co of FL	0.28%	\$8,923
16	Stonebridge Cas Ins Co	0.17%	\$5,358
17	Greenwich Ins Co	0.11%	\$3,460
18	Allstate Ind Co	0.11%	\$3,435
19	Allstate Vehicle & Prop Ins Co	0.06%	\$2,022
20	American Reliable Ins Co	0.03%	\$1,000
21	Markel Ins Co	0.03%	\$947
22	Encompass Home & Auto Ins Co	0.00%	\$71
23	Farmers & Mechanics Fire & Cas Ins I	0.00%	\$67
24	Esurance Prop & Cas Ins Co	0.00%	\$45
25	Great Amer Ins Co	0.00%	\$45
26	West Virginia Natl Auto Ins Co	0.00%	\$33
27	Great Amer Spirit Ins Co	0.00%	\$12
28	Great Amer Ins Co of NY	0.00%	\$1
	Total for Top 10 Insurers	95.03%	\$3,080,223
	Total for All Other Insurers	<u>4.97%</u>	<u>\$161,142</u>
	Total for All Insurers	100.00%	\$3,241,365

Aggregate Write-ins
Graph Reflects Top 10 Insurers' Percentage of Market



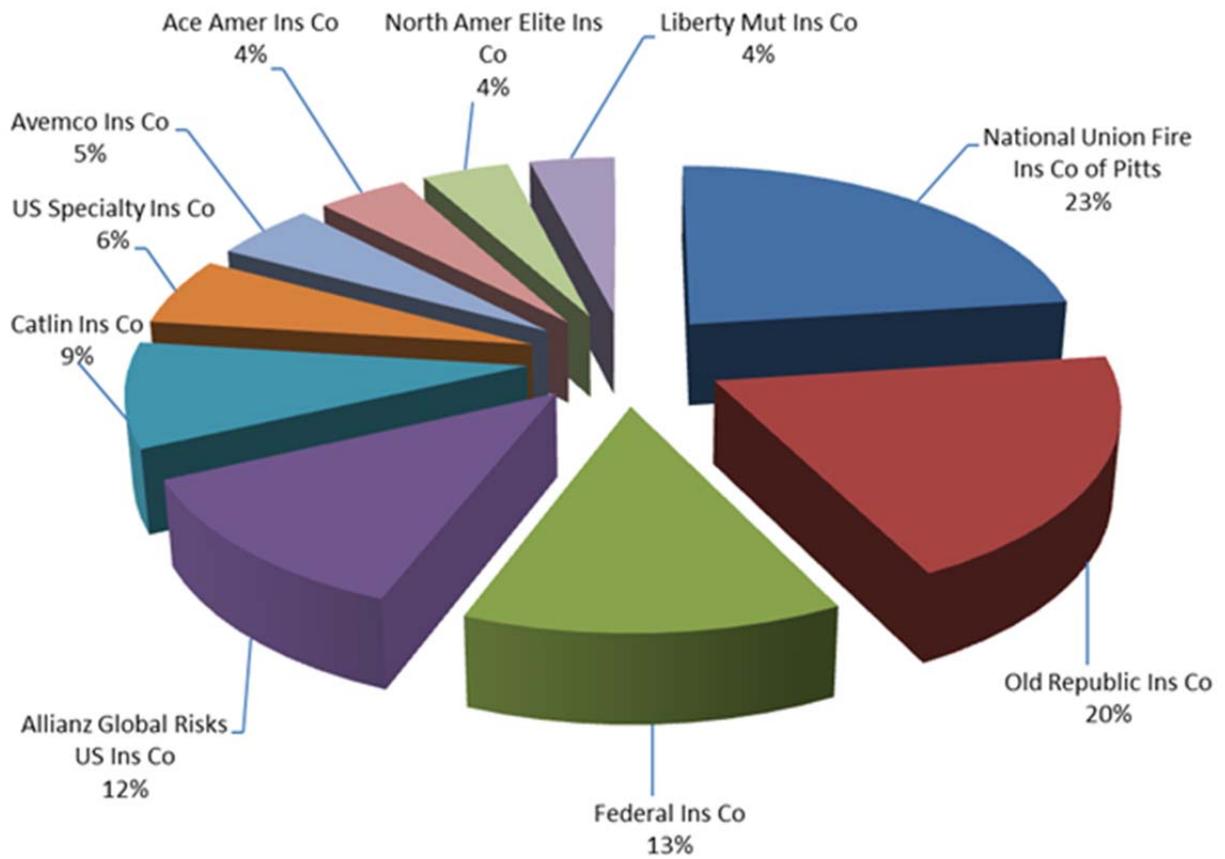
Aircraft

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	National Union Fire Ins Co of Pitts	19.56%	\$585,764
2	Old Republic Ins Co	16.78%	\$502,361
3	Federal Ins Co	11.33%	\$339,307
4	Allianz Global Risks US Ins Co	10.41%	\$311,675
5	Catlin Ins Co	7.63%	\$228,592
6	US Specialty Ins Co	4.95%	\$148,357
7	Avemco Ins Co	4.13%	\$123,715
8	Ace Amer Ins Co	3.61%	\$108,159
9	North Amer Elite Ins Co	3.50%	\$104,875
10	Liberty Mut Ins Co	3.40%	\$101,811
11	Hallmark Ins Co	2.24%	\$67,145
12	General Reins Corp	1.90%	\$56,899
13	National Liab & Fire Ins Co	1.90%	\$56,896
14	QBE Ins Corp	1.59%	\$47,613
15	American Alt Ins Corp	1.28%	\$38,400
16	XL Specialty Ins Co	1.25%	\$37,550
17	Starr Ind & Liab Co	0.95%	\$28,454
18	North Amer Specialty Ins Co	0.90%	\$26,813
19	National Ind Co	0.78%	\$23,461
20	Stonewall Ins Co	0.47%	\$14,113
21	Starnet Ins Co	0.41%	\$12,317
22	Tokio Marine Amer Ins Co	0.37%	\$11,028
23	Mitsui Sumitomo Ins Co of Amer	0.28%	\$8,316
24	American Commerce Ins Co	0.17%	\$5,090
25	Westchester Fire Ins Co	0.14%	\$4,055
26	Star Ins Co	0.06%	\$1,702
27	New Hampshire Ins Co	0.00%	\$44
28	Commerce & Industry Ins Co	0.00%	(\$3)
29	Insurance Co of The State of PA	-0.01%	(\$360)

Total for Top 10 Insurers	85.32%	\$2,554,616
Total for All Other Insurers	<u>14.68%</u>	<u>\$439,533</u>
Total for All Insurers	100.00%	\$2,994,149

Aircraft

Graph Reflects Top 10 Insurers' Percentage of Market



Allied Lines

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Farm Family Cas Ins Co	11.54%	\$3,656,600
2	Zurich Amer Ins Co	7.00%	\$2,219,530
3	Westport Ins Corp	6.95%	\$2,203,098
4	State Auto Prop & Cas Ins Co	5.95%	\$1,886,786
5	Factory Mut Ins Co	5.79%	\$1,834,945
6	HDI Gerling Amer Ins Co	4.47%	\$1,415,844
7	American Security Ins Co	3.84%	\$1,216,819
8	Westfield Ins Co	3.66%	\$1,161,345
9	Farmers Mech Mut Fire Ins Of WV	3.60%	\$1,140,252
10	American Modern Select Ins Co	3.48%	\$1,102,400
11	Nationwide Mut Fire Ins Co	2.67%	\$846,487
12	Wva Ins Co	2.44%	\$773,535
13	American Guar & Liab Ins	2.14%	\$678,038
14	Travelers Prop Cas Co Of Amer	2.12%	\$672,607
15	Cincinnati Ins Co	2.01%	\$637,830
16	American Modern Home Ins Co	1.92%	\$609,145
17	XL Ins Amer Inc	1.86%	\$590,457
18	Erie Ins Prop & Cas Co	1.85%	\$586,343
19	Travelers Ind Co	1.68%	\$532,296
20	American Natl Prop & Cas Co	1.41%	\$447,391
21	Axis Ins Co	1.36%	\$431,060
22	RSUI Ind Co	1.21%	\$384,606
23	Liberty Mut Fire Ins Co	1.20%	\$379,211
24	Allianz Global Risks US Ins Co	1.17%	\$371,028
25	Foremost Ins Co Grand Rapids MI	1.00%	\$316,535
26	Safe Ins Co	0.94%	\$297,170
27	Farmers Mut Ins Co	0.93%	\$293,268
28	United Serv Automobile Assn	0.90%	\$286,802
29	State Automobile Mut Ins Co	0.87%	\$277,268
30	St Paul Mercury Ins Co	0.85%	\$269,875
31	General Ins Co Of Amer	0.82%	\$261,450
32	Tokio Marine Amer Ins Co	0.79%	\$250,901
33	Standard Guar Ins Co	0.72%	\$229,612
34	The Cincinnati Ind Co	0.62%	\$197,141
35	Pennsylvania Lumbermens Mut Ins	0.58%	\$183,354
36	Sentry Select Ins Co	0.51%	\$161,083
37	Municipal Mut Ins Co	0.48%	\$150,838
38	USAA Cas Ins Co	0.43%	\$136,996
39	Pan Handle Farmers Mut Ins Co Of WV	0.43%	\$135,480
40	Motorists Mut Ins Co	0.42%	\$134,029
41	AXA Ins Co	0.41%	\$131,353
42	Continental Cas Co	0.41%	\$130,207
43	St Paul Fire & Marine Ins Co	0.34%	\$107,635
44	Nationwide Mut Ins Co	0.34%	\$107,504
45	Affiliated Fm Ins Co	0.32%	\$101,515
46	Federated Mut Ins Co	0.31%	\$97,767
47	Charter Oak Fire Ins Co	0.30%	\$96,081
48	QBE Ins Corp	0.23%	\$73,389
49	Property & Cas Ins Co Of Hartford	0.23%	\$71,811
50	Travelers Ind Co Of CT	0.22%	\$68,958
51	National Union Fire Ins Co Of Pitts	0.21%	\$67,445

Allied Lines *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
52	West Virginia Farmers Mut Ins Assoc	0.21%	\$67,269
53	Hanover Ins Co	0.18%	\$57,389
54	Cincinnati Cas Co	0.17%	\$54,398
55	Seneca Ins Co Inc	0.15%	\$49,055
56	Inland Mut Ins Co	0.15%	\$46,888
57	USAA Gen Ind Co	0.14%	\$44,471
58	Nationwide Prop & Cas Ins Co	0.13%	\$42,045
59	Scottsdale Ind Co	0.13%	\$39,629
60	St Paul Protective Ins Co	0.12%	\$38,877
61	Hartford Underwriters Ins Co	0.12%	\$37,898
62	Travelers Ind Co Of Amer	0.12%	\$36,816
63	Balboa Ins Co	0.11%	\$36,344
64	Universal Underwriters Ins Co	0.11%	\$35,702
65	Liberty Ins Corp	0.11%	\$35,226
66	Horace Mann Ins Co	0.10%	\$32,234
67	Nationwide Agribusiness Ins Co	0.10%	\$32,091
68	Lumbermens Underwriting Alliance	0.10%	\$32,048
69	American States Ins Co	0.09%	\$28,598
70	Independent Mut Fire Ins Co	0.09%	\$28,120
71	Garrison Prop & Cas Ins Co	0.08%	\$26,911
72	Universal Underwriters Of TX Ins	0.08%	\$25,662
73	Lititz Mut Ins Co	0.08%	\$24,911
74	Federated Serv Ins Co	0.08%	\$24,280
75	Verlan Fire Ins Co MD	0.07%	\$23,521
76	Selective Ins Co Of Amer	0.07%	\$22,492
77	Trumbull Ins Co	0.07%	\$22,196
78	Automobile Ins Co Of Hartford CT	0.07%	\$21,698
79	Greenwich Ins Co	0.07%	\$20,912
80	LM Ins Corp	0.05%	\$15,596
81	Ohio Cas Ins Co	0.04%	\$13,141
82	Sompo Japan Ins Co of Amer	0.04%	\$13,053
83	Northland Ins Co	0.04%	\$12,537
84	Amica Mut Ins Co	0.04%	\$12,524
85	Ohio Security Ins Co	0.04%	\$12,007
86	Wesco Ins Co	0.04%	\$11,900
87	First Natl Ins Co Of Amer	0.04%	\$11,882
88	Westfield Natl Ins Co	0.04%	\$11,335
89	Alterra Amer Ins Co	0.03%	\$10,408
90	American Alt Ins Corp	0.03%	\$10,346
91	MutualAid eXchange	0.03%	\$10,243
92	Hartford Ins Co Of The Midwest	0.03%	\$9,862
93	Hartford Fire In Co	0.03%	\$9,709
94	American Safety Cas Ins Co	0.03%	\$9,412
95	American Fire & Cas Co	0.03%	\$8,461
96	Sentinel Ins Co Ltd	0.03%	\$7,977
97	Twin City Fire Ins Co	0.02%	\$7,874
98	Phoenix Ins Co	0.02%	\$7,810
99	Fidelity & Deposit Co Of MD	0.02%	\$7,767
100	Federated Rural Electric Ins Exch	0.02%	\$7,238
101	Granite State Ins Co	0.02%	\$6,975
102	Employers Mut Cas Co	0.02%	\$6,763
103	American Economy Ins Co	0.02%	\$6,605

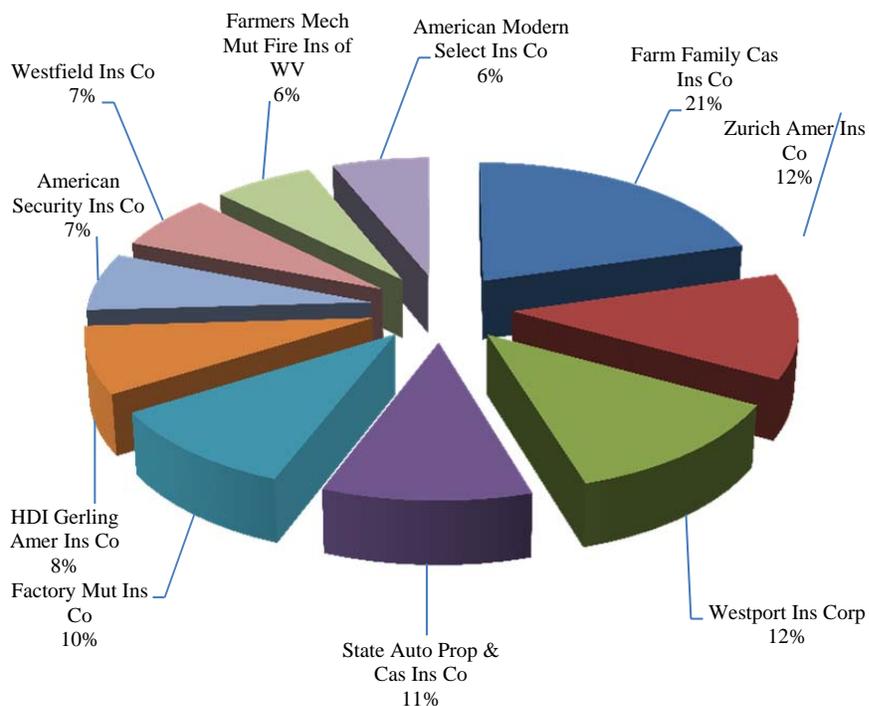
Allied Lines *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
104	Atlantic Specialty Ins Co	0.02%	\$6,447
105	United Cas Ins Co Of Amer	0.02%	\$6,004
106	Arch Ins Co	0.02%	\$5,758
107	Armed Forces Ins Exch	0.02%	\$5,426
108	Diamond State Ins Co	0.02%	\$5,310
109	Harco Natl Ins Co	0.01%	\$4,673
110	Guideone Mut Ins Co	0.01%	\$4,567
111	Transguard Ins Co Of Amer Inc	0.01%	\$4,559
112	Hartford Accident & Ind Co	0.01%	\$4,339
113	Rural Comm Ins Co	0.01%	\$4,066
114	Stillwater Ins Co	0.01%	\$3,687
115	American Reliable Ins Co	0.01%	\$3,610
116	Hartford Cas Ins Co	0.01%	\$3,521
117	National Cas Co	0.01%	\$3,481
118	Security Natl Ins Co	0.01%	\$3,433
119	North Pointe Ins Co	0.01%	\$3,431
120	Imperium Ins Co	0.01%	\$3,400
121	Mitsui Sumitomo Ins Co of Amer	0.01%	\$3,203
122	American Zurich Ins Co	0.01%	\$2,773
123	Great Midwest Ins Co	0.01%	\$2,523
124	Foremost Signature Ins Co	0.01%	\$2,351
125	Allstate Ins Co	0.01%	\$2,267
126	XL Specialty Ins Co	0.01%	\$2,205
127	Sentry Ins A Mut Co	0.01%	\$2,202
128	American Ins Co	0.01%	\$2,096
129	AIG Prop Cas Co	0.01%	\$2,038
130	Maryland Cas Co	0.01%	\$1,852
131	Meridian Citizens Mut Ins Co	0.00%	\$1,498
132	Assurance Co Of Amer	0.00%	\$1,493
133	Great Amer Ins Co of NY	0.00%	\$1,158
134	AXIS Reins Co	0.00%	\$1,158
135	West Virginia Natl Auto Ins Co	0.00%	\$1,129
136	Tower Ins Co Of NY	0.00%	\$1,090
137	United States Fire Ins Co	0.00%	\$933
138	New Hampshire Ins Co	0.00%	\$883
139	Employers Ins of Wausau	0.00%	\$862
140	West Amer Ins Co	0.00%	\$827
141	Regis Ins Co	0.00%	\$761
142	St Paul Guardian Ins Co	0.00%	\$726
143	Illinois Natl Ins Co	0.00%	\$711
144	National Amer Ins Co	0.00%	\$672
145	Federal Ins Co	0.00%	\$595
146	Valley Forge Ins Co	0.00%	\$437
147	North River Ins Co	0.00%	\$426
148	General Cas Co Of WI	0.00%	\$407
149	Continental Ins Co	0.00%	\$377
150	Northern Ins Co Of NY	0.00%	\$327
151	Utica Mut Ins Co	0.00%	\$296
152	Berkley Natl Ins Co	0.00%	\$287
153	Praetorian Ins Co	0.00%	\$277
154	Companion Prop & Cas Ins Co	0.00%	\$269
155	Electric Ins Co	0.00%	\$220
156	Continental Western Ins Co	0.00%	\$218

Allied Lines continued

Rank	Company Name	Percent Of Market	Direct Premiums Earned
157	Firemens Ins Co Of Washington DC	0.00%	\$216
158	Great Amer Ins Co	0.00%	\$193
159	Great Amer Alliance Ins Co	0.00%	\$180
160	Nova Cas Co	0.00%	\$162
161	Philadelphia Ind Ins Co	0.00%	\$158
162	Sparta Ins Co	0.00%	\$131
163	Tower Natl Ins Co	0.00%	\$125
164	First Liberty Ins Corp	0.00%	\$120
165	Associated Ind Corp	0.00%	\$120
166	Great Amer Assur Co	0.00%	\$119
167	Vigilant Ins Co	0.00%	\$104
168	Torus Natl Ins Co	0.00%	\$98
169	Great Northern Ins Co	0.00%	\$59
170	Wausau Underwriters Ins Co	0.00%	\$19
171	Employers Fire Ins Co	0.00%	\$8
172	Chubb Natl Ins Co	0.00%	\$1
173	National Fire Ins Co Of Hartford	0.00%	(\$3)
174	Firemans Fund Ins Co	0.00%	(\$791)
175	Ace Amer Ins Co	-0.22%	(\$68,731)
Total for Top 10 Insurers		56.28%	\$17,837,619
Total for All Other Insurers		<u>43.72%</u>	<u>\$13,854,154</u>
Total for All Insurers		100.00%	\$31,691,773

Allied Lines



Boiler And Machinery

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	National Union Fire Ins Co of Pitts	20.39%	\$1,235,149
2	Westport Ins Corp	11.52%	\$697,874
3	Hartford Steam Boil Inspec & Ins Co	6.93%	\$419,850
4	Factory Mut Ins Co	6.85%	\$414,742
5	Federal Ins Co	5.76%	\$348,955
6	Travelers Prop Cas Co of Amer	5.54%	\$335,678
7	Cincinnati Ins Co	3.15%	\$190,972
8	Zurich Amer Ins Co	3.15%	\$190,566
9	XL Ins Amer Inc	2.85%	\$172,830
10	Brotherhood Mut Ins Co	2.46%	\$148,946
11	Westfield Ins Co	2.27%	\$137,361
12	Nationwide Prop & Cas Ins Co	2.20%	\$133,106
13	Axis Ins Co	2.13%	\$129,218
14	Nationwide Mut Ins Co	2.12%	\$128,692
15	Allianz Global Risks US Ins Co	2.05%	\$123,969
16	Continental Cas Co	2.00%	\$120,857
17	Motorists Mut Ins Co	1.68%	\$101,812
18	American Guar & Liab Ins	1.68%	\$101,658
19	Sompo Japan Ins Co of Amer	1.64%	\$99,535
20	Travelers Ind Co	1.45%	\$87,851
21	State Auto Prop & Cas Ins Co	1.16%	\$70,496
22	Pennsylvania Lumbermens Mut Ins	1.14%	\$69,144
23	Affiliated Fm Ins Co	1.01%	\$60,947
24	St Paul Mercury Ins Co	0.77%	\$46,744
25	Tokio Marine Amer Ins Co	0.72%	\$43,902
26	Nationwide Mut Fire Ins Co	0.71%	\$42,885
27	Liberty Mut Fire Ins Co	0.64%	\$38,516
28	Great Northern Ins Co	0.61%	\$36,676
29	Federated Mut Ins Co	0.54%	\$32,828
30	Granite State Ins Co	0.48%	\$28,850
31	Great Amer Ins Co of NY	0.46%	\$27,594
32	Lumbermens Underwriting Alliance	0.32%	\$19,097
33	Nationwide Agribusiness Ins Co	0.30%	\$17,879
34	The Cincinnati Ind Co	0.26%	\$15,466
35	Allstate Ins Co	0.25%	\$15,380
36	New Hampshire Ins Co	0.24%	\$14,610
37	Travelers Ind Co of Amer	0.20%	\$12,225
38	St Paul Protective Ins Co	0.19%	\$11,214
39	Hartford Fire In Co	0.18%	\$10,994
40	State Automobile Mut Ins Co	0.16%	\$9,751
41	Phoenix Ins Co	0.16%	\$9,705
42	Cincinnati Cas Co	0.13%	\$7,774
43	Travelers Ind Co of CT	0.13%	\$7,722
44	Hanover Ins Co	0.12%	\$7,301
45	Universal Underwriters Ins Co	0.11%	\$6,699
46	Vigilant Ins Co	0.11%	\$6,606
47	Universal Underwriters of TX Ins	0.09%	\$5,361
48	Verlan Fire Ins Co MD	0.09%	\$5,246
49	Scottsdale Ind Co	0.09%	\$5,166
50	Westfield Natl Ins Co	0.08%	\$5,069
51	Federated Serv Ins Co	0.08%	\$4,983

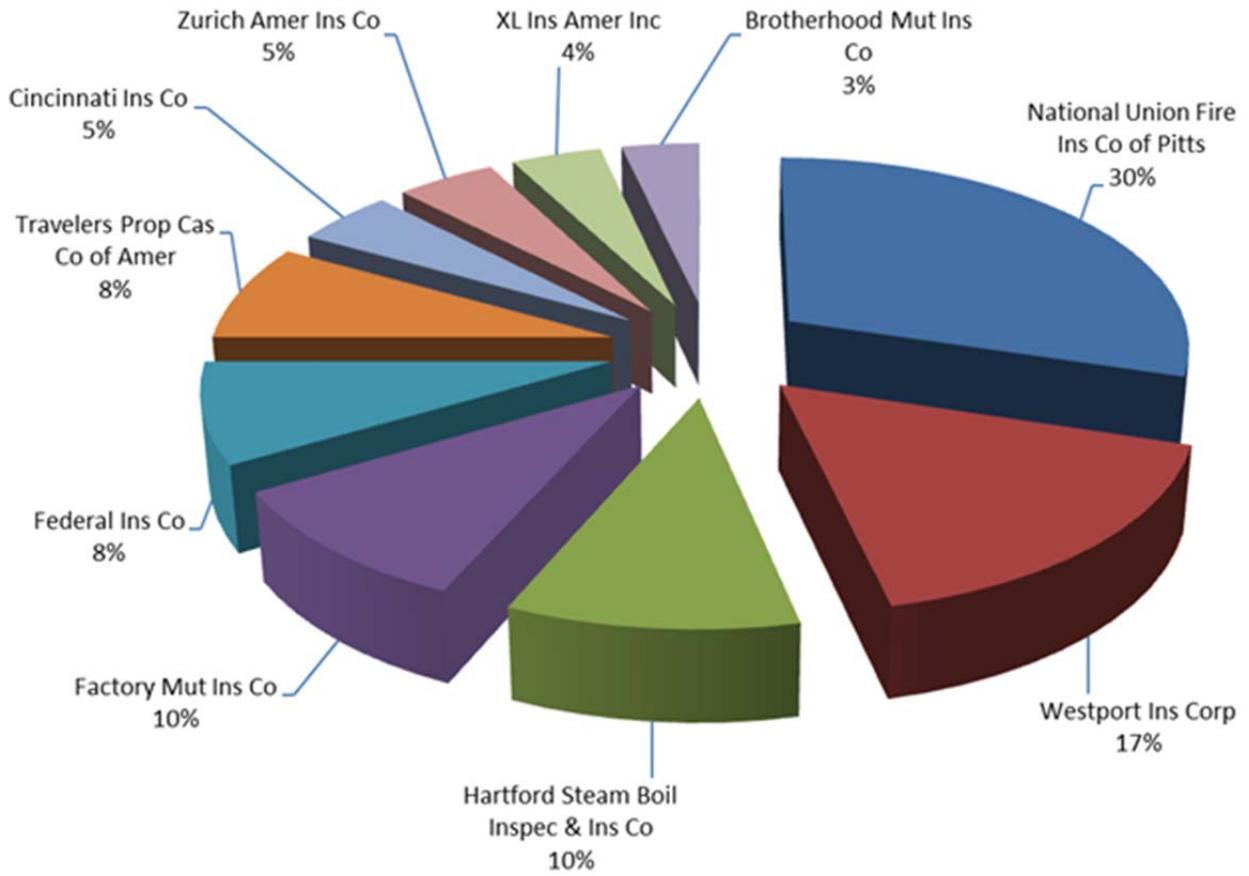
Boiler and Machinery *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
52	Motorists Commercial Mut Ins Co	0.08%	\$4,699
53	National Cas Co	0.06%	\$3,814
54	Great Amer Ins Co	0.06%	\$3,493
55	Illinois Natl Ins Co	0.05%	\$2,773
56	Sparta Ins Co	0.03%	\$1,865
57	Employers Mut Cas Co	0.03%	\$1,698
58	Great Amer Assur Co	0.03%	\$1,697
59	Ace Amer Ins Co	0.03%	\$1,652
60	Indemnity Ins Co of North Amer	0.03%	\$1,621
61	American Select Ins Co	0.02%	\$1,190
62	Regis Ins Co	0.02%	\$1,166
63	Meridian Citizens Mut Ins Co	0.02%	\$1,087
64	St Paul Fire & Marine Ins Co	0.02%	\$973
65	Insurance Co of The State of PA	0.02%	\$964
66	American Economy Ins Co	0.02%	\$962
67	American States Ins Co	0.02%	\$932
68	Praetorian Ins Co	0.02%	\$922
69	Atlantic Specialty Ins Co	0.01%	\$870
70	Charter Oak Fire Ins Co	0.01%	\$811
71	HDI Gerling Amer Ins Co	0.01%	\$810
72	Ohio Security Ins Co	0.01%	\$761
73	AXIS Reins Co	0.01%	\$738
74	First Natl Ins Co of Amer	0.01%	\$619
75	Great Amer Alliance Ins Co	0.01%	\$603
76	Continental Western Ins Co	0.01%	\$494
77	Fidelity & Deposit Co of MD	0.01%	\$488
78	Property & Cas Ins Co of Hartford	0.01%	\$486
79	General Ins Co of Amer	0.01%	\$463
80	Red Rock Ins Co	0.01%	\$339
81	North Pointe Ins Co	0.00%	\$253
82	T H E Ins Co	0.00%	\$219
83	Firemens Ins Co of Washington DC	0.00%	\$213
84	Twin City Fire Ins Co	0.00%	\$172
85	Foremost Ins Co Grand Rapids MI	0.00%	\$154
86	XL Specialty Ins Co	0.00%	\$152
87	Tower Ins Co of NY	0.00%	\$133
88	Hartford Ins Co of The Midwest	0.00%	\$118
89	Hartford Cas Ins Co	0.00%	\$78
90	Stonington Ins Co	0.00%	\$67
91	Companion Prop & Cas Ins Co	0.00%	\$64
92	Continental Ins Co	0.00%	\$47
93	Pacific Ind Co	0.00%	\$45
94	Plaza Ins Co	0.00%	\$43
95	Trumbull Ins Co	0.00%	\$38
96	Bankers Standard Ins Co	0.00%	\$27
97	Employers Ins of Wausau	0.00%	\$25
98	Ohio Cas Ins Co	0.00%	\$22
99	Torus Natl Ins Co	0.00%	\$16
100	Tower Natl Ins Co	0.00%	\$9
101	Valley Forge Ins Co	0.00%	\$8
102	Berkley Natl Ins Co	0.00%	\$4
103	Employers Fire Ins Co	0.00%	\$1
104	AIG Prop Cas Co	-0.01%	(\$626)

Boiler and Machinery *continued*

Total for Top 10 Insurers	68.61%	\$4,155,562
Total for All Other Insurers	<u>31.39%</u>	<u>\$1,901,161</u>
Total for All Insurers	100.00%	\$6,056,723

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	32.69%	\$164,497
2	Federal Ins Co	7.52%	\$37,863
3	Cincinnati Ins Co	7.48%	\$37,654
4	Nationwide Mut Ins Co	5.96%	\$30,013
5	National Union Fire Ins Co of Pitts	4.83%	\$24,297
6	Atlantic Specialty Ins Co	3.44%	\$17,320
7	Motorists Mut Ins Co	3.28%	\$16,525
8	State Auto Prop & Cas Ins Co	2.94%	\$14,811
9	Westfield Ins Co	2.70%	\$13,587
10	Zurich Amer Ins Co	2.13%	\$10,698
11	The Cincinnati Ind Co	1.88%	\$9,463
12	Navigators Ins Co	1.85%	\$9,301
13	Universal Underwriters Ins Co	1.64%	\$8,269
14	Hiscox Ins Co Inc	1.61%	\$8,089
15	XL Ins Amer Inc	1.40%	\$7,029
16	Cincinnati Cas Co	1.37%	\$6,912
17	Sentry Select Ins Co	1.34%	\$6,766
18	Federated Mut Ins Co	1.34%	\$6,747
19	State Automobile Mut Ins Co	1.31%	\$6,594
20	Motorists Commercial Mut Ins Co	1.22%	\$6,151
21	Westchester Fire Ins Co	1.17%	\$5,892
22	Universal Underwriters of TX Ins	0.99%	\$4,980
23	Ironshore Ind Inc	0.86%	\$4,303
24	Nationwide Mut Fire Ins Co	0.74%	\$3,714
25	US Specialty Ins Co	0.69%	\$3,485
26	Southern States Ins Exch	0.69%	\$3,471
27	Hartford Fire In Co	0.69%	\$3,456
28	Nationwide Agribusiness Ins Co	0.63%	\$3,169
29	Vigilant Ins Co	0.59%	\$2,949
30	Philadelphia Ind Ins Co	0.57%	\$2,875
31	Continental Cas Co	0.43%	\$2,188
32	Wesco Ins Co	0.36%	\$1,821
33	Hanover Ins Co	0.29%	\$1,478
34	Farmington Cas Co	0.29%	\$1,471
35	Twin City Fire Ins Co	0.26%	\$1,298
36	Great Amer Ins Co of NY	0.25%	\$1,236
37	Independent Mut Fire Ins Co	0.23%	\$1,151
38	St Paul Fire & Marine Ins Co	0.18%	\$897
39	Fidelity & Deposit Co of MD	0.18%	\$888
40	Harco Natl Ins Co	0.18%	\$884
41	Scottsdale Ind Co	0.15%	\$752
42	Travelers Prop Cas Co of Amer	0.13%	\$648
43	Darwin Natl Assur Co	0.13%	\$641
44	Federated Serv Ins Co	0.12%	\$608
45	Allstate Ins Co	0.12%	\$602
46	Travelers Ind Co of CT	0.11%	\$574
47	St Paul Mercury Ins Co	0.11%	\$562
48	Wausau Underwriters Ins Co	0.10%	\$483
49	Charter Oak Fire Ins Co	0.09%	\$465
50	Erie Ins Prop & Cas Co	0.09%	\$464
51	Selective Ins Co of Amer	0.07%	\$350
52	Nationwide Ins Co of Amer	0.06%	\$292
53	National Interstate Ins Co	0.06%	\$291

2013 West Virginia Market Share Report
Burglary and Theft *continued*

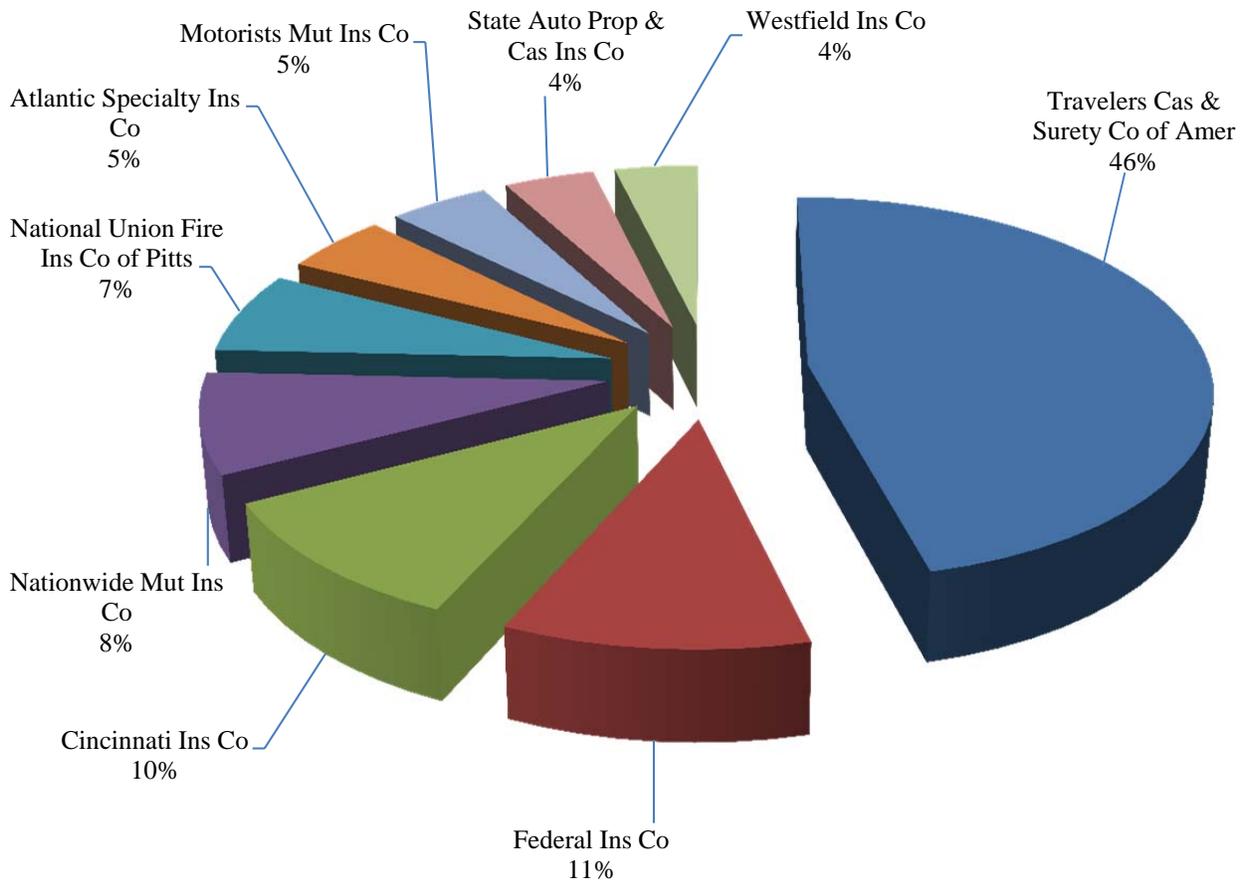
Rank	Company Name	Percent of Market	Direct Premiums Earned
54	American Safety Cas Ins Co	0.06%	\$280
55	Federated Rural Electric Ins Exch	0.05%	\$270
56	Greenwich Ins Co	0.05%	\$263
57	LM Ins Corp	0.05%	\$231
58	American States Ins Co	0.03%	\$127
59	Wausau Business Ins Co	0.02%	\$110
60	Travelers Cas & Surety Co	0.02%	\$110
61	Employers Mut Cas Co	0.02%	\$100
62	Farmland Mut Ins Co	0.02%	\$93
63	Arch Ins Co	0.02%	\$92
64	Imperium Ins Co	0.02%	\$83
65	American Guar & Liab Ins	0.02%	\$82
66	Erie Ins Co	0.02%	\$81
67	Berkley Regional Ins Co	0.01%	\$70
68	Utica Mut Ins Co	0.01%	\$63
69	Church Mut Ins Co	0.01%	\$35
70	Pennsylvania Lumbermens Mut Ins	0.01%	\$31
71	General Ins Co of Amer	0.01%	\$30
72	American Select Ins Co	0.01%	\$28
73	Travelers Ind Co of Amer	0.00%	\$25
74	American Zurich Ins Co	0.00%	\$22
75	Foremost Ins Co Grand Rapids MI	0.00%	\$8
76	Torus Natl Ins Co	0.00%	\$7
77	National Cas Co	0.00%	\$4

2013 West Virginia Market Share Report
Burglary and Theft *continued*

Total for Top 10 Insurers	72.99%	\$367,265
Total for All Other Insurers	<u>27.01%</u>	<u>\$135,904</u>
Total for All Insurers	100.00%	\$503,169

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	9.96%	\$14,969,315
2	Westfield Ins Co	7.67%	\$11,528,964
3	National Cas Co	7.12%	\$10,696,219
4	United Financial Cas Co	5.48%	\$8,228,643
5	State Auto Prop & Cas Ins Co	3.96%	\$5,955,282
6	Cincinnati Ins Co	3.14%	\$4,714,190
7	National Union Fire Ins Co of Pitts	3.02%	\$4,534,616
8	Travelers Prop Cas Co of Amer	2.93%	\$4,400,685
9	American Alt Ins Corp	2.67%	\$4,018,974
10	Zurich Amer Ins Co	2.66%	\$3,989,154
11	Nationwide Mut Ins Co	2.41%	\$3,619,349
12	Motorists Mut Ins Co	2.16%	\$3,249,334
13	National Liab & Fire Ins Co	1.84%	\$2,767,108
14	St Paul Fire & Marine Ins Co	1.84%	\$2,760,372
15	Travelers Ind Co	1.71%	\$2,565,542
16	Sentry Select Ins Co	1.68%	\$2,521,972
17	Charter Oak Fire Ins Co	1.61%	\$2,415,325
18	State Farm Mut Auto Ins Co	1.55%	\$2,328,147
19	Farm Family Cas Ins Co	1.53%	\$2,299,736
20	Northland Ins Co	1.49%	\$2,234,496
21	Canal Ins Co	1.38%	\$2,080,109
22	Travelers Ind Co of CT	1.30%	\$1,952,072
23	Atlantic Specialty Ins Co	1.23%	\$1,845,861
24	Arch Ins Co	1.19%	\$1,784,361
25	Ace Amer Ins Co	1.08%	\$1,616,540
26	Nationwide Mut Fire Ins Co	1.05%	\$1,571,028
27	Liberty Mut Fire Ins Co	1.00%	\$1,503,417
28	Federal Ins Co	0.95%	\$1,428,394
29	Philadelphia Ind Ins Co	0.87%	\$1,308,404
30	Travelers Ind Co of Amer	0.86%	\$1,292,254
31	Nationwide Prop & Cas Ins Co	0.80%	\$1,197,125
32	Phoenix Ins Co	0.76%	\$1,138,830
33	Allstate Ins Co	0.69%	\$1,043,518
34	Insurance Co of The State of PA	0.69%	\$1,037,047
35	Empire Fire & Marine Ins Co	0.65%	\$973,815
36	Nationwide Agribusiness Ins Co	0.63%	\$939,190
37	The Cincinnati Ind Co	0.60%	\$901,402
38	Sentinel Ins Co Ltd	0.59%	\$886,432
39	Greenwich Ins Co	0.58%	\$877,512
40	Federated Mut Ins Co	0.57%	\$850,986
41	Great Midwest Ins Co	0.48%	\$716,806
42	North Pointe Ins Co	0.47%	\$709,715
43	Plaza Ins Co	0.41%	\$619,153
44	Cincinnati Cas Co	0.38%	\$578,373
45	State Automobile Mut Ins Co	0.38%	\$573,287
46	Hartford Fire In Co	0.38%	\$572,897
47	Maxum Cas Ins Co	0.38%	\$568,350
48	Motors Ins Corp	0.38%	\$565,293
49	American Guar & Liab Ins	0.35%	\$521,837
50	American States Ins Co	0.34%	\$517,929
51	Wesco Ins Co	0.32%	\$487,395

2013 West Virginia Market Share Report
Commercial Auto *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
52	Travelers Cas Ins Co of Amer	0.31%	\$471,482
53	Commerce & Industry Ins Co	0.29%	\$441,775
54	Universal Underwriters Ins Co	0.28%	\$424,488
55	Brotherhood Mut Ins Co	0.27%	\$407,158
56	Great Northern Ins Co	0.26%	\$390,168
57	Church Mut Ins Co	0.24%	\$364,973
58	Sparta Ins Co	0.24%	\$357,804
59	Hartford Underwriters Ins Co	0.22%	\$331,854
60	American Fire & Cas Co	0.22%	\$329,728
61	Occidental Fire & Cas Co of NC	0.21%	\$322,713
62	Westfield Natl Ins Co	0.21%	\$318,757
63	Federated Serv Ins Co	0.21%	\$314,644
64	State Farm Fire & Cas Co	0.20%	\$305,229
65	Gateway Ins Co	0.20%	\$295,247
66	Stratford Ins Co	0.19%	\$290,576
67	United States Fire Ins Co	0.19%	\$283,083
68	New Hampshire Ins Co	0.19%	\$279,168
69	Great Divide Ins Co	0.18%	\$274,368
70	General Ins Co of Amer	0.17%	\$253,253
71	Universal Underwriters of TX Ins	0.17%	\$250,917
72	Knightbrook Ins Co	0.17%	\$248,629
73	Great Amer Assur Co	0.16%	\$243,757
74	Hartford Ins Co of The Midwest	0.16%	\$233,092
75	Ace Prop & Cas Ins Co	0.15%	\$232,797
76	Guideone Specialty Mut Ins Co	0.15%	\$229,808
77	Bituminous Cas Corp	0.15%	\$220,237
78	Hartford Cas Ins Co	0.14%	\$213,503
79	American Safety Cas Ins Co	0.14%	\$213,058
80	Granite State Ins Co	0.14%	\$205,545
81	Liberty Mut Ins Co	0.14%	\$205,385
82	Pennsylvania Manufacturers Assoc Ins	0.14%	\$204,613
83	Old Republic Ins Co	0.14%	\$203,046
84	Starr Ind & Liab Co	0.13%	\$191,770
85	Maryland Cas Co	0.12%	\$180,848
86	Ohio Cas Ins Co	0.12%	\$179,802
87	Illinois Natl Ins Co	0.11%	\$167,346
88	Assurance Co of Amer	0.11%	\$163,001
89	Wausau Underwriters Ins Co	0.11%	\$161,078
90	Argonaut Midwest Ins Co	0.11%	\$160,468
91	Scottsdale Ind Co	0.10%	\$157,694
92	Star Ins Co	0.10%	\$156,543
93	Allstate Ind Co	0.10%	\$155,396
94	American Economy Ins Co	0.10%	\$154,006
95	First Natl Ins Co of Amer	0.10%	\$153,663
96	Markel Ins Co	0.10%	\$153,049
97	Liberty Ins Underwriters Inc	0.10%	\$149,520
98	Lancer Ins Co	0.10%	\$147,268
99	Southern States Ins Exch	0.09%	\$137,452
100	Associated Ind Corp	0.09%	\$136,774
101	Pennsylvania Lumbermens Mut Ins	0.09%	\$135,130
102	National Interstate Ins Co	0.09%	\$133,139

2013 West Virginia Market Share Report
Commercial Auto *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
103	Crum & Forster Ind Co	0.09%	\$132,591
104	Continental Western Ins Co	0.09%	\$131,455
105	Great Amer Ins Co	0.09%	\$129,290
106	Sentry Ins A Mut Co	0.09%	\$128,007
107	Everest Natl Ins Co	0.08%	\$126,314
108	Nova Cas Co	0.08%	\$124,810
109	Continental Ins Co	0.08%	\$124,294
110	Ohio Security Ins Co	0.08%	\$122,068
111	Transguard Ins Co of Amer Inc	0.08%	\$121,611
112	Continental Cas Co	0.08%	\$120,623
113	Hanover Ins Co	0.08%	\$114,497
114	Government Employees Ins Co	0.08%	\$113,280
115	American Select Ins Co	0.07%	\$112,396
116	Tokio Marine Amer Ins Co	0.07%	\$111,602
117	First Liberty Ins Corp	0.07%	\$108,858
118	West Amer Ins Co	0.07%	\$105,560
119	Motorists Commercial Mut Ins Co	0.07%	\$100,967
120	American Automobile Ins Co	0.06%	\$92,780
121	Ace Fire Underwriters Ins Co	0.06%	\$92,534
122	Tower Ins Co of NY	0.06%	\$91,659
123	XL Ins Amer Inc	0.06%	\$90,696
124	American Zurich Ins Co	0.06%	\$88,001
125	First Guard Ins Co	0.06%	\$85,079
126	QBE Ins Corp	0.06%	\$82,773
127	Great Amer Ins Co of NY	0.05%	\$81,648
128	XL Specialty Ins Co	0.05%	\$80,110
129	American Family Home Ins Co	0.05%	\$77,272
130	Massachusetts Bay Ins Co	0.05%	\$75,871
131	Yosemite Ins Co	0.05%	\$75,668
132	Valley Forge Ins Co	0.05%	\$74,297
133	Transportation Ins Co	0.05%	\$73,518
134	St Paul Mercury Ins Co	0.05%	\$71,843
135	Liberty Ins Corp	0.05%	\$71,841
136	National Continental Ins Co	0.05%	\$69,354
137	Vanliner Ins Co	0.05%	\$68,407
138	Great West Cas Co	0.05%	\$68,166
139	Zurich Amer Ins Co of IL	0.05%	\$67,829
140	General Cas Co of WI	0.04%	\$66,665
141	RLI Ins Co	0.04%	\$64,783
142	American Hallmark Ins Co of TX	0.04%	\$64,540
143	St Paul Guardian Ins Co	0.04%	\$60,905
144	Preferred Professional Ins Co	0.04%	\$60,414
145	North River Ins Co	0.04%	\$58,354
146	St Paul Protective Ins Co	0.04%	\$58,338
147	Employers Ins of Wausau	0.04%	\$57,869
148	Northern Ins Co of NY	0.04%	\$54,565
149	Cumis Ins Society Inc	0.04%	\$54,282
150	American Southern Ins Co	0.04%	\$52,949
151	Firemens Ins Co of Washington DC	0.03%	\$52,443
152	Electric Ins Co	0.03%	\$48,485

2013 West Virginia Market Share Report
Commercial Auto *continued*

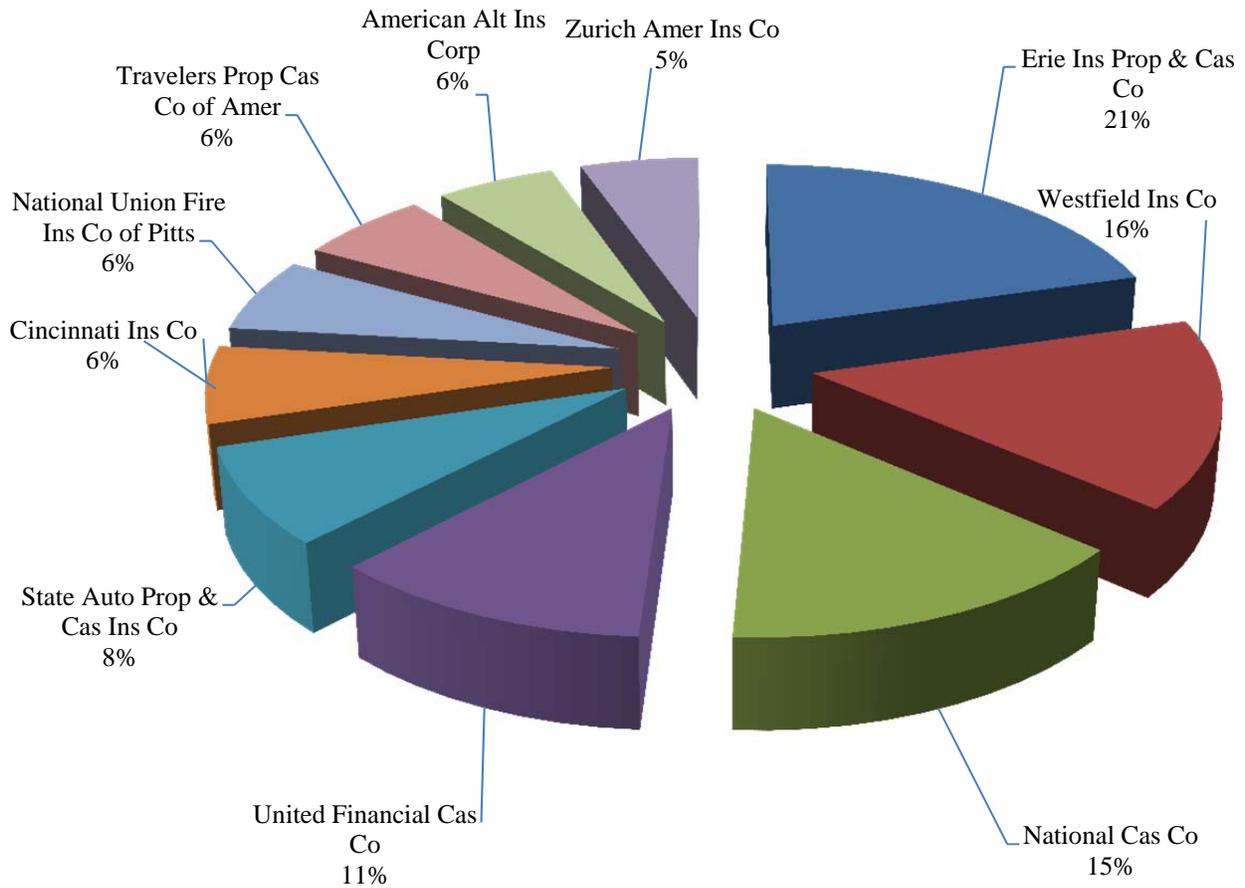
Rank	Company Name	Percent of Market	Direct Premiums Earned
153	Corepointe Ins Co	0.03%	\$48,073
154	Discover Prop & Cas Ins Co	0.03%	\$47,810
155	Procentury Ins Co	0.03%	\$45,175
156	American Cas Co of Reading PA	0.03%	\$44,396
157	Great Amer Alliance Ins Co	0.03%	\$42,850
158	Seneca Ins Co Inc	0.03%	\$41,944
159	Selective Ins Co of Amer	0.03%	\$40,529
160	Amerisure Mut Ins Co	0.03%	\$39,510
161	Wausau Business Ins Co	0.02%	\$37,150
162	Property & Cas Ins Co of Hartford	0.02%	\$35,609
163	Safety Natl Cas Corp	0.02%	\$35,141
164	Employers Mut Cas Co	0.02%	\$33,861
165	Imperium Ins Co	0.02%	\$33,311
166	American Southern Home Ins Co	0.02%	\$30,723
167	National Amer Ins Co	0.02%	\$30,055
168	ARCOA RRG Inc	0.02%	\$28,190
169	Sompo Japan Ins Co of Amer	0.02%	\$28,016
170	Celina Mut Ins Co	0.02%	\$26,178
171	Rockwood Cas Ins Co	0.02%	\$25,460
172	Meridian Citizens Mut Ins Co	0.02%	\$24,307
173	Pennsylvania Natl Mut Cas Ins Co	0.02%	\$24,090
174	National Fire Ins Co of Hartford	0.02%	\$23,476
175	Twin City Fire Ins Co	0.02%	\$23,071
176	New York Marine & Gen Ins Co	0.01%	\$22,428
177	American Ins Co	0.01%	\$22,407
178	Mitsui Sumitomo Ins USA Inc	0.01%	\$19,097
179	State Natl Ins Co Inc	0.01%	\$15,773
180	Axis Ins Co	0.01%	\$15,316
181	Balboa Ins Co	0.01%	\$15,242
182	Federated Rural Electric Ins Exch	0.01%	\$14,733
183	Harco Natl Ins Co	0.01%	\$14,715
184	Travelers Cas & Surety Co	0.01%	\$14,706
185	Diamond State Ins Co	0.01%	\$13,988
186	Argonaut Great Central Ins Co	0.01%	\$13,362
187	National Surety Corp	0.01%	\$13,203
188	Old Republic Gen Ins Corp	0.01%	\$12,969
189	Berkley Regional Ins Co	0.01%	\$11,379
190	Amerisure Ins Co	0.01%	\$10,005
191	Praetorian Ins Co	0.01%	\$8,037
192	Farmland Mut Ins Co	0.01%	\$7,956
193	American Modern Home Ins Co	0.01%	\$7,916
194	Foremost Prop & Cas Ins Co	0.01%	\$7,525
195	Mitsui Sumitomo Ins Co of Amer	0.00%	\$7,012
196	HDI Gerling Amer Ins Co	0.00%	\$6,869
197	Foremost Ins Co Grand Rapids MI	0.00%	\$6,632
198	Indiana Lumbermens Mut Ins Co	0.00%	\$5,713
199	Hartford Accident & Ind Co	0.00%	\$5,276
200	Pharmacists Mut Ins Co	0.00%	\$5,210
201	Spirit Commercial Auto RRG Inc	0.00%	\$4,841
202	Firemans Fund Ins Co	0.00%	\$4,402

2013 West Virginia Market Share Report
Commercial Auto *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
203	Foremost Signature Ins Co	0.00%	\$4,390
204	OneBeacon Amer Ins Co	0.00%	\$4,297
205	Utica Mut Ins Co	0.00%	\$3,658
206	Vigilant Ins Co	0.00%	\$3,579
207	AIG Prop Cas Co	0.00%	\$2,654
208	Companion Prop & Cas Ins Co	0.00%	\$2,126
209	Pennsylvania Manufacturers Ind Co	0.00%	\$1,997
210	American Home Assur Co	0.00%	\$1,935
211	Peninsula Ins Co	0.00%	\$1,814
212	National Ind Co	0.00%	\$1,810
213	Security Natl Ins Co	0.00%	\$1,744
214	Inland Mut Ins Co	0.00%	\$1,094
215	Berkley Natl Ins Co	0.00%	\$1,049
216	American Road Ins Co	0.00%	\$1,020
217	T H E Ins Co	0.00%	\$1,005
218	LM Ins Corp	0.00%	\$919
219	Indemnity Ins Co of North Amer	0.00%	\$902
220	Red Rock Ins Co	0.00%	\$790
221	Stonington Ins Co	0.00%	\$443
222	Pacific Employers Ins Co	0.00%	\$120
223	TNUS Ins Co	0.00%	\$1
224	Bituminous Fire & Marine Ins Co	0.00%	(\$485)
225	Insurance Co of N Amer	0.00%	(\$1,027)
226	National Specialty Ins Co	-0.03%	(\$38,563)
Total for Top 10 Insurers		48.61%	\$73,036,042
Total for All Other Insurers		<u>51.39%</u>	<u>\$77,210,585</u>
Total for All Insurers		100.00%	\$150,246,627

Commercial Auto

Graph Reflects Top 10 Insurers' Percentage of Market



Commercial Multi-peril (Liability)

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Erie Ins Prop & Cas Co	16.47%	\$10,638,762
2	Westfield Ins Co	14.29%	\$9,226,948
3	Federal Ins Co	4.90%	\$3,167,536
4	Cincinnati Ins Co	4.68%	\$3,020,678
5	State Auto Prop & Cas Ins Co	4.08%	\$2,635,458
6	Nationwide Mut Ins Co	3.80%	\$2,454,414
7	Philadelphia Ind Ins Co	3.09%	\$1,996,632
8	American Alt Ins Corp	2.91%	\$1,878,674
9	Charter Oak Fire Ins Co	2.60%	\$1,677,606
10	Nationwide Prop & Cas Ins Co	2.21%	\$1,426,269
11	Travelers Ind Co of CT	1.90%	\$1,229,419
12	American Fire & Cas Co	1.76%	\$1,133,558
13	Travelers Prop Cas Co of Amer	1.73%	\$1,118,156
14	State Farm Fire & Cas Co	1.73%	\$1,117,193
15	Travelers Cas Ins Co of Amer	1.62%	\$1,045,702
16	Travelers Ind Co of Amer	1.61%	\$1,037,959
17	Church Mut Ins Co	1.55%	\$999,337
18	Travelers Ind Co	1.44%	\$930,567
19	Farmers Mech Mut Fire Ins of WV	1.44%	\$929,821
20	Phoenix Ins Co	1.42%	\$918,572
21	Farm Family Cas Ins Co	1.37%	\$883,902
22	Arch Ins Co	1.37%	\$882,101
23	Nationwide Mut Fire Ins Co	1.15%	\$739,824
24	Brotherhood Mut Ins Co	1.08%	\$695,830
25	Sentinel Ins Co Ltd	0.99%	\$639,990
26	Guideone Specialty Mut Ins Co	0.82%	\$527,474
27	The Cincinnati Ind Co	0.69%	\$446,449
28	Guideone Mut Ins Co	0.68%	\$442,299
29	Farmers Mut Ins Co	0.66%	\$428,549
30	Westfield Natl Ins Co	0.66%	\$425,706
31	Farmers & Mechanics Fire & Cas Ins	0.65%	\$419,178
32	Bituminous Cas Corp	0.61%	\$393,682
33	Hartford Cas Ins Co	0.59%	\$381,326
34	Allstate Ins Co	0.54%	\$346,857
35	Great Northern Ins Co	0.53%	\$344,097
36	National Fire Ins Co of Hartford	0.50%	\$325,263
37	New Hampshire Ins Co	0.47%	\$301,693
38	Granite State Ins Co	0.46%	\$300,128
39	Hartford Fire In Co	0.45%	\$291,311
40	Ohio Security Ins Co	0.45%	\$290,915
41	Hanover Ins Co	0.44%	\$282,436
42	Motorists Mut Ins Co	0.42%	\$272,072
43	Sparta Ins Co	0.41%	\$265,097
44	Zurich Amer Ins Co	0.36%	\$233,065
45	Great Midwest Ins Co	0.34%	\$219,462
46	Cincinnati Cas Co	0.31%	\$197,546
47	Nova Cas Co	0.31%	\$197,223
48	Allstate Ind Co	0.30%	\$190,992
49	Markel Ins Co	0.28%	\$183,791
50	Wausau Underwriters Ins Co	0.28%	\$179,533
51	State Automobile Mut Ins Co	0.26%	\$168,690
52	Federated Mut Ins Co	0.23%	\$150,316

2013 West Virginia Market Share Report
Commercial Multi-peril (Liability) *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
53	Valley Forge Ins Co	0.23%	\$150,161
54	American Economy Ins Co	0.21%	\$135,269
55	Seneca Ins Co Inc	0.21%	\$134,570
56	Employers Ins of Wausau	0.21%	\$133,097
57	Continental Cas Co	0.19%	\$125,043
58	Crum & Forster Ind Co	0.19%	\$120,035
59	American States Ins Co	0.18%	\$114,493
60	Hartford Underwriters Ins Co	0.17%	\$112,990
61	Cumis Ins Society Inc	0.17%	\$111,319
62	Continental Ins Co	0.16%	\$105,707
63	American Select Ins Co	0.15%	\$97,787
64	Illinois Natl Ins Co	0.15%	\$93,841
65	American Ins Co	0.14%	\$88,976
66	American Cas Co of Reading PA	0.13%	\$84,702
67	Indemnity Ins Co of North Amer	0.13%	\$84,254
68	United States Fire Ins Co	0.13%	\$82,954
69	Argonaut Great Central Ins Co	0.12%	\$76,423
70	Atlantic Specialty Ins Co	0.12%	\$75,815
71	Lititz Mut Ins Co	0.12%	\$74,339
72	Starnet Ins Co	0.11%	\$72,819
73	Twin City Fire Ins Co	0.11%	\$70,052
74	North River Ins Co	0.11%	\$68,333
75	Plaza Ins Co	0.11%	\$68,019
76	National Cas Co	0.10%	\$67,042
77	General Ins Co of Amer	0.10%	\$65,937
78	West Amer Ins Co	0.10%	\$65,229
79	First Natl Ins Co of Amer	0.10%	\$65,159
80	Pharmacists Mut Ins Co	0.09%	\$57,348
81	Maryland Cas Co	0.08%	\$54,297
82	Mitsui Sumitomo Ins USA Inc	0.08%	\$53,077
83	Imperium Ins Co	0.07%	\$43,712
84	American Zurich Ins Co	0.07%	\$42,497
85	Amerisure Mut Ins Co	0.07%	\$42,429
86	Assurance Co of Amer	0.06%	\$38,983
87	Vigilant Ins Co	0.06%	\$38,261
88	Corepointe Ins Co	0.06%	\$37,553
89	Praetorian Ins Co	0.06%	\$37,475
90	Southern States Ins Exch	0.05%	\$35,099
91	First Liberty Ins Corp	0.05%	\$33,042
92	Pennsylvania Manufacturers Assoc Ins	0.05%	\$32,009
93	State Natl Ins Co Inc	0.05%	\$31,156
94	American Guar & Liab Ins	0.05%	\$30,998
95	Safeco Ins Co of Amer	0.05%	\$30,276
96	Firemans Fund Ins Co	0.05%	\$29,144
97	Tokio Marine Amer Ins Co	0.04%	\$28,663
98	Great Amer Ins Co	0.04%	\$28,316
99	Hartford Ins Co of The Midwest	0.04%	\$28,311
100	Ace Amer Ins Co	0.04%	\$28,274
101	Associated Ind Corp	0.04%	\$28,037
102	Tower Natl Ins Co	0.04%	\$25,414
103	TNUS Ins Co	0.04%	\$24,783
104	Star Ins Co	0.04%	\$24,501
105	National Surety Corp	0.04%	\$23,162

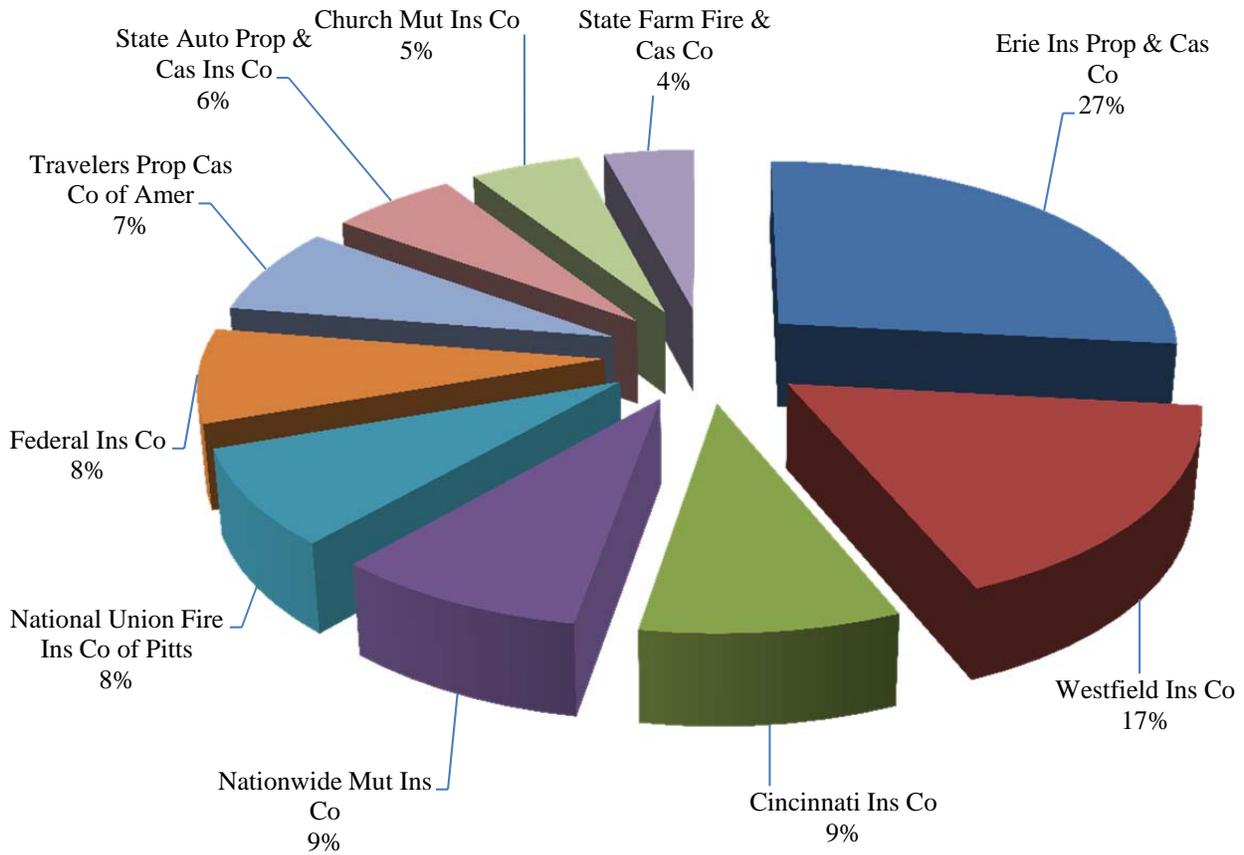
2013 West Virginia Market Share Report
Commercial Multi-peril (Liability) *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
106	Tower Ins Co of NY	0.03%	\$22,346
107	Nationwide Agribusiness Ins Co	0.03%	\$21,193
108	Hartford Accident & Ind Co	0.03%	\$20,975
109	Northland Ins Co	0.03%	\$19,843
110	Transportation Ins Co	0.03%	\$19,700
111	Aspen Amer Ins Co	0.03%	\$19,537
112	American Bankers Ins Co of FL	0.03%	\$19,532
113	Liberty Mut Fire Ins Co	0.03%	\$19,441
114	American Automobile Ins Co	0.03%	\$19,434
115	Amerisure Ins Co	0.03%	\$19,423
116	Great Amer Alliance Ins Co	0.03%	\$19,232
117	Bituminous Fire & Marine Ins Co	0.03%	\$16,978
118	Diamond State Ins Co	0.03%	\$16,843
119	Continental Western Ins Co	0.02%	\$16,139
120	Ohio Cas Ins Co	0.02%	\$15,082
121	Jewelers Mut Ins Co	0.02%	\$14,456
122	Liberty Ins Corp	0.02%	\$14,014
123	HDI Gerling Amer Ins Co	0.02%	\$13,482
124	Property & Cas Ins Co of Hartford	0.02%	\$12,902
125	Manufacturers Alliance Ins Co	0.02%	\$12,692
126	Great Amer Assur Co	0.02%	\$11,439
127	Regis Ins Co	0.02%	\$10,952
128	Firemens Ins Co of Washington DC	0.02%	\$10,749
129	Fidelity & Deposit Co of MD	0.02%	\$10,679
130	Massachusetts Bay Ins Co	0.02%	\$10,254
131	American Family Home Ins Co	0.02%	\$10,030
132	American Modern Home Ins Co	0.01%	\$8,603
133	Foremost Prop & Cas Ins Co	0.01%	\$8,450
134	Northern Ins Co of NY	0.01%	\$8,232
135	OneBeacon Amer Ins Co	0.01%	\$6,849
136	New York Marine & Gen Ins Co	0.01%	\$6,798
137	Capitol Ind Corp	0.01%	\$6,388
138	Pacific Ind Co	0.01%	\$6,124
139	Foremost Signature Ins Co	0.01%	\$5,836
140	Indiana Lumbermens Mut Ins Co	0.01%	\$5,699
141	Wausau Business Ins Co	0.01%	\$5,431
142	Stonington Ins Co	0.01%	\$4,862
143	LM Ins Corp	0.01%	\$4,666
144	Vanliner Ins Co	0.01%	\$4,530
145	Discover Prop & Cas Ins Co	0.01%	\$4,215
146	RLI Ins Co	0.01%	\$3,695
147	Great Amer Ins Co of NY	0.01%	\$3,473
148	Utica Mut Ins Co	0.00%	\$3,084
149	Red Rock Ins Co	0.00%	\$3,072
150	General Cas Co of WI	0.00%	\$3,057
151	Foremost Ins Co Grand Rapids MI	0.00%	\$3,015
152	Pennsylvania Natl Mut Cas Ins Co	0.00%	\$3,005
153	Wesco Ins Co	0.00%	\$1,833
154	Pennsylvania Manufacturers Ind Co	0.00%	\$1,741
155	American Reliable Ins Co	0.00%	\$1,599
156	Harleysville Preferred Ins Co	0.00%	\$1,509
157	QBE Ins Corp	0.00%	\$1,342
158	National Interstate Ins Co	0.00%	\$902

**2013 West Virginia Market Share Report
Commercial Multi-peril (Liability) *continued***

Rank	Company Name	Percent of Market	Direct Premiums Earned
159	Greenwich Ins Co	0.00%	\$899
160	Mitsui Sumitomo Ins Co of Amer	0.00%	\$754
161	Markel Amer Ins Co	0.00%	\$338
162	Regent Ins Co	0.00%	\$288
163	Employers Fire Ins Co	0.00%	\$113
164	Sompo Japan Ins Co of Amer	0.00%	\$26
165	Sequoia Ins Co	0.00%	\$5
166	Colonial Amer Cas & Surety Co	0.00%	(\$11)
167	National Union Fire Ins Co of Pitts	-0.05%	(\$33,519)
Total for Top 10 Insurers		59.03%	\$38,122,977
Total for All Other Insurers		<u>40.97%</u>	<u>\$26,462,513</u>
Total for All Insurers		100.00%	\$64,585,490

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	14.12%	\$16,114,298
2	Westfield Ins Co	8.96%	\$10,231,698
3	Cincinnati Ins Co	4.76%	\$5,428,392
4	Nationwide Mut Ins Co	4.65%	\$5,309,101
5	National Union Fire Ins Co of Pitts	4.30%	\$4,911,190
6	Federal Ins Co	4.16%	\$4,749,223
7	Travelers Prop Cas Co of Amer	3.87%	\$4,419,598
8	State Auto Prop & Cas Ins Co	3.09%	\$3,529,461
9	Church Mut Ins Co	2.70%	\$3,082,306
10	State Farm Fire & Cas Co	2.19%	\$2,498,318
11	Travelers Ind Co of CT	2.08%	\$2,377,542
12	Ace Amer Ins Co	2.03%	\$2,314,164
13	Travelers Ind Co of Amer	2.00%	\$2,282,956
14	Brotherhood Mut Ins Co	1.99%	\$2,266,607
15	American Alt Ins Corp	1.86%	\$2,123,764
16	Charter Oak Fire Ins Co	1.86%	\$2,121,509
17	Nationwide Prop & Cas Ins Co	1.81%	\$2,067,683
18	Motorists Mut Ins Co	1.74%	\$1,981,570
19	Travelers Cas Ins Co of Amer	1.58%	\$1,807,297
20	Hartford Cas Ins Co	1.48%	\$1,685,171
21	Philadelphia Ind Ins Co	1.42%	\$1,619,091
22	Atlantic Specialty Ins Co	1.37%	\$1,561,203
23	Farmers Mech Mut Fire Ins of WV	1.35%	\$1,542,779
24	Nationwide Mut Fire Ins Co	1.25%	\$1,428,987
25	Sentinel Ins Co Ltd	1.18%	\$1,343,630
26	Travelers Ind Co	1.17%	\$1,335,734
27	Hartford Fire In Co	1.07%	\$1,215,632
28	Farm Family Cas Ins Co	1.02%	\$1,164,028
29	Phoenix Ins Co	0.94%	\$1,075,416
30	Allstate Ins Co	0.80%	\$907,799
31	Guideone Mut Ins Co	0.71%	\$815,435
32	Liberty Mut Ins Co	0.70%	\$794,137
33	Allstate Ind Co	0.67%	\$766,633
34	Zurich Amer Ins Co	0.66%	\$756,103
35	Maryland Cas Co	0.65%	\$741,408
36	Sompo Japan Ins Co of Amer	0.61%	\$698,717
37	The Cincinnati Ind Co	0.59%	\$670,482
38	Farmers Mut Ins Co	0.55%	\$628,293
39	American Fire & Cas Co	0.52%	\$594,082
40	Generali Us Branch	0.51%	\$585,656
41	Guideone Specialty Mut Ins Co	0.51%	\$578,827
42	Arch Ins Co	0.47%	\$535,611
43	Insurance Co of the State of PA	0.46%	\$529,092
44	Continental Cas Co	0.45%	\$517,166
45	Assurance Co of Amer	0.45%	\$515,606
46	Great Northern Ins Co	0.43%	\$490,854
47	Cincinnati Cas Co	0.36%	\$407,318
48	Cumis Ins Society Inc	0.34%	\$387,028
49	Granite State Ins Co	0.32%	\$367,504
50	Nova Cas Co	0.31%	\$354,337
51	State Automobile Mut Ins Co	0.31%	\$350,321

2013 West Virginia Market Share Report
Commercial Multi-peril (Non-Liability) *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
52	Great Amer Ins Co of NY	0.26%	\$298,149
53	Seneca Ins Co Inc	0.25%	\$279,697
54	Ohio Security Ins Co	0.23%	\$268,054
55	Southern States Ins Exch	0.23%	\$259,449
56	Sparta Ins Co	0.21%	\$242,706
57	QBE Ins Corp	0.21%	\$234,948
58	Hanover Ins Co	0.18%	\$207,813
59	Valley Forge Ins Co	0.17%	\$195,128
60	Federated Mut Ins Co	0.17%	\$190,405
61	Great Midwest Ins Co	0.16%	\$183,388
62	National Fire Ins Co of Hartford	0.16%	\$179,773
63	American Economy Ins Co	0.16%	\$178,353
64	AGCS Marine Ins Co	0.15%	\$166,479
65	American States Ins Co	0.14%	\$157,726
66	Westfield Natl Ins Co	0.14%	\$156,823
67	Lititz Mut Ins Co	0.13%	\$150,130
68	New Hampshire Ins Co	0.12%	\$137,454
69	Northern Ins Co of NY	0.11%	\$122,460
70	Markel Ins Co	0.11%	\$120,805
71	Farmers & Mechanics Fire & Cas Ins I	0.11%	\$120,122
72	West Amer Ins Co	0.10%	\$117,118
73	American Ins Co	0.10%	\$114,616
74	Argonaut Great Central Ins Co	0.10%	\$109,275
75	Vigilant Ins Co	0.09%	\$104,393
76	National Cas Co	0.09%	\$104,295
77	Diamond State Ins Co	0.09%	\$101,344
78	Wausau Underwriters Ins Co	0.08%	\$95,150
79	RLI Ins Co	0.08%	\$93,033
80	Northland Ins Co	0.08%	\$92,290
81	United States Fire Ins Co	0.08%	\$91,561
82	Hartford Ins Co of The Midwest	0.08%	\$89,789
83	Star Ins Co	0.08%	\$88,784
84	Plaza Ins Co	0.08%	\$87,457
85	Housing Authority Prop A Mut Co	0.08%	\$87,310
86	Liberty Mut Fire Ins Co	0.07%	\$85,506
87	National Surety Corp	0.07%	\$84,148
88	First Natl Ins Co of Amer	0.07%	\$79,046
89	Ohio Cas Ins Co	0.07%	\$78,808
90	St Paul Mercury Ins Co	0.07%	\$77,379
91	Illinois Natl Ins Co	0.07%	\$77,006
92	Housing Enterprise Ins Co Inc	0.07%	\$76,515
93	Employers Ins of Wausau	0.07%	\$74,442
94	Indemnity Ins Co of North Amer	0.06%	\$73,052
95	General Ins Co of Amer	0.06%	\$72,235
96	American Select Ins Co	0.06%	\$71,722
97	Mitsui Sumitomo Ins USA Inc	0.05%	\$60,795
98	American Bankers Ins Co of FL	0.05%	\$56,182
99	North River Ins Co	0.05%	\$56,150
100	Great Amer Ins Co	0.05%	\$54,778
101	Nationwide Agribusiness Ins Co	0.05%	\$52,705
102	Fidelity & Deposit Co of MD	0.04%	\$50,324
103	Twin City Fire Ins Co	0.04%	\$50,272
104	Safeco Ins Co of Amer	0.04%	\$48,088

2013 West Virginia Market Share Report
Commercial Multi-peril (Non-Liability) *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
105	Motorists Commercial Mut Ins Co	0.04%	\$47,091
106	Firemans Fund Ins Co	0.04%	\$46,087
107	American Zurich Ins Co	0.04%	\$42,105
108	Farmland Mut Ins Co	0.03%	\$39,793
109	Continental Ins Co	0.03%	\$39,384
110	Pharmacists Mut Ins Co	0.03%	\$38,031
111	Associated Ind Corp	0.03%	\$36,640
112	Transportation Ins Co	0.03%	\$33,710
113	Tower Natl Ins Co	0.03%	\$33,068
114	American Modern Home Ins Co	0.03%	\$33,022
115	Mitsui Sumitomo Ins Co of Amer	0.03%	\$30,719
116	State Natl Ins Co Inc	0.03%	\$30,571
117	American Guar & Liab Ins	0.03%	\$30,310
118	American Automobile Ins Co	0.02%	\$25,917
119	American Cas Co of Reading PA	0.02%	\$25,809
120	HDI Gerling Amer Ins Co	0.02%	\$25,793
121	Great Amer Assur Co	0.02%	\$24,770
122	Corepointe Ins Co	0.02%	\$24,233
123	Pennsylvania Manufacturers Ind Co	0.02%	\$24,156
124	Aspen Amer Ins Co	0.02%	\$23,054
125	Jewelers Mut Ins Co	0.02%	\$22,361
126	Bituminous Cas Corp	0.02%	\$21,620
127	American Reliable Ins Co	0.02%	\$20,773
128	Property & Cas Ins Co of Hartford	0.02%	\$19,175
129	Alterra Amer Ins Co	0.02%	\$19,026
130	Starnet Ins Co	0.02%	\$18,992
131	St Paul Fire & Marine Ins Co	0.02%	\$18,921
132	Continental Western Ins Co	0.02%	\$18,448
133	Foremost Signature Ins Co	0.02%	\$17,560
134	American Family Home Ins Co	0.01%	\$16,356
135	First Liberty Ins Corp	0.01%	\$14,863
136	Great Amer Alliance Ins Co	0.01%	\$13,352
137	Crum & Forster Ind Co	0.01%	\$13,068
138	Amerisure Ins Co	0.01%	\$12,803
139	Praetorian Ins Co	0.01%	\$12,666
140	Tokio Marine Amer Ins Co	0.01%	\$12,569
141	Hartford Underwriters Ins Co	0.01%	\$12,145
142	Tower Ins Co of NY	0.01%	\$11,471
143	Foremost Prop & Cas Ins Co	0.01%	\$11,337
144	Amerisure Mut Ins Co	0.01%	\$10,517
145	Freedom Specialty Ins Co	0.01%	\$9,914
146	Foremost Ins Co Grand Rapids MI	0.01%	\$9,869
147	Pennsylvania Natl Mut Cas Ins Co	0.01%	\$9,015
148	Vanliner Ins Co	0.01%	\$8,930
149	Massachusetts Bay Ins Co	0.01%	\$8,903
150	Regis Ins Co	0.01%	\$8,791
151	Wausau Business Ins Co	0.01%	\$8,691
152	Affiliated Fm Ins Co	0.01%	\$8,690
153	Pacific Ind Co	0.01%	\$8,641
154	Capitol Ind Corp	0.01%	\$7,460
155	General Cas Co of WI	0.01%	\$5,948
156	Red Rock Ins Co	0.00%	\$5,578
157	Firemens Ins Co of Washington DC	0.00%	\$4,958

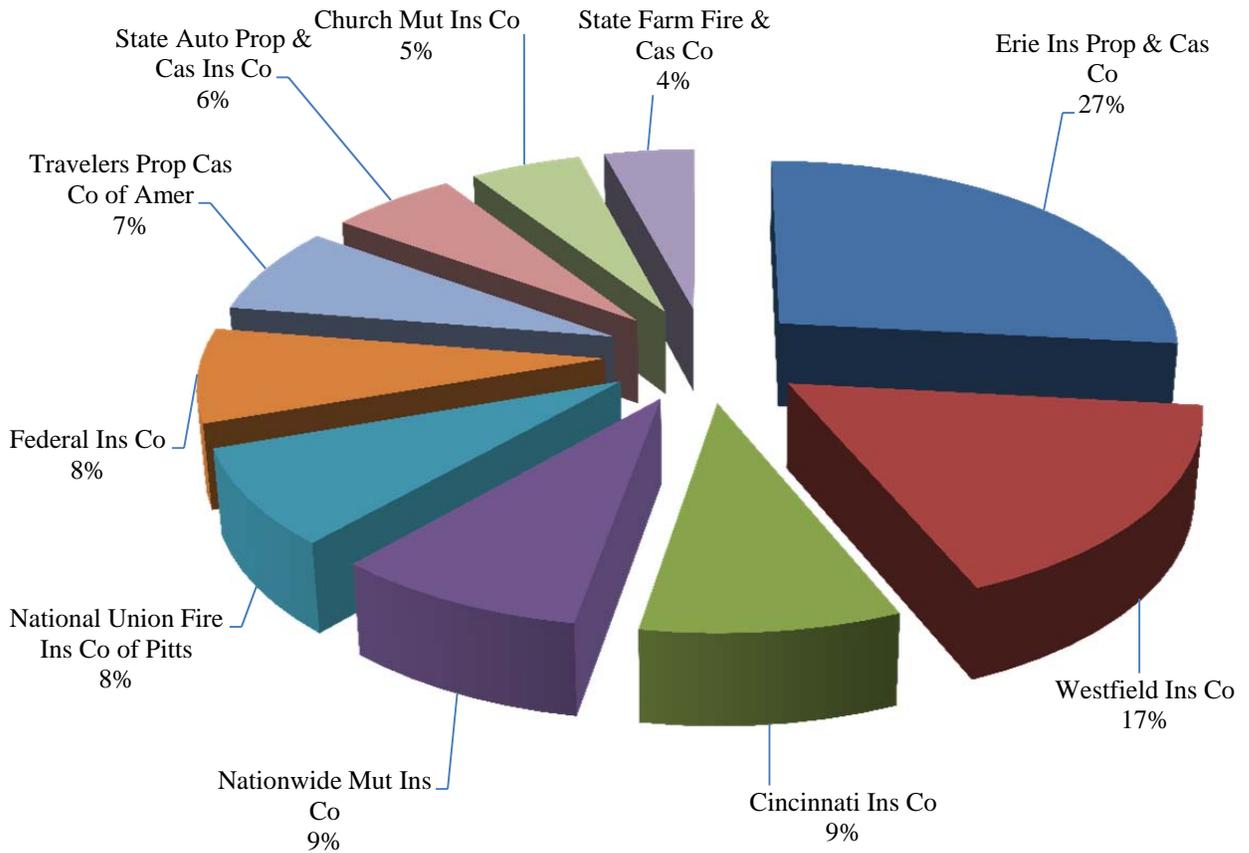
2013 West Virginia Market Share Report
Commercial Multi-peril (Non-Liability) *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
158	Wesco Ins Co	0.00%	\$4,784
159	St Paul Protective Ins Co	0.00%	\$4,711
160	New York Marine & Gen Ins Co	0.00%	\$4,462
161	OneBeacon Amer Ins Co	0.00%	\$4,248
162	Discover Prop & Cas Ins Co	0.00%	\$3,963
163	Scottsdale Ind Co	0.00%	\$3,606
164	National Interstate Ins Co	0.00%	\$3,587
165	Utica Mut Ins Co	0.00%	\$3,191
166	Pennsylvania Manufacturers Assoc Ins	0.00%	\$2,734
167	Liberty Ins Corp	0.00%	\$2,314
168	Stonington Ins Co	0.00%	\$2,203
169	Indiana Lumbermens Mut Ins Co	0.00%	\$1,768
170	Century Surety Co	0.00%	\$1,536
171	Darwin Natl Assur Co	0.00%	\$1,466
172	Hartford Accident & Ind Co	0.00%	\$1,398
173	Greenwich Ins Co	0.00%	\$1,310
174	Berkley Natl Ins Co	0.00%	\$414
175	Commonwealth Ins Co of Amer	0.00%	\$246
176	St Paul Guardian Ins Co	0.00%	\$213
177	National Farmers Union Prop & Cas	0.00%	\$153
178	Bituminous Fire & Marine Ins Co	0.00%	\$145
179	Everest Natl Ins Co	0.00%	\$103
180	Sequoia Ins Co	0.00%	\$77
181	Regent Ins Co	0.00%	\$57
182	Companion Prop & Cas Ins Co	0.00%	\$27
183	TNUS Ins Co	0.00%	\$4
184	Employers Fire Ins Co	0.00%	\$1
185	Colonial Amer Cas & Surety Co	0.00%	(\$55)
186	Imperium Ins Co	-0.07%	(\$77,674)

**2013 West Virginia Market Share Report
Commercial Multi-peril (Non-Liability) *continued***

Total for Top 10 Insurers	52.81%	\$60,273,585
Total for All Other Insurers	<u>47.19%</u>	<u>\$53,861,268</u>
Total for All Insurers	100.00%	\$114,134,853

Commercial Multi-peril (Non-Liability)
Graph Reflects Top 10 Insurers' Percentage of Market

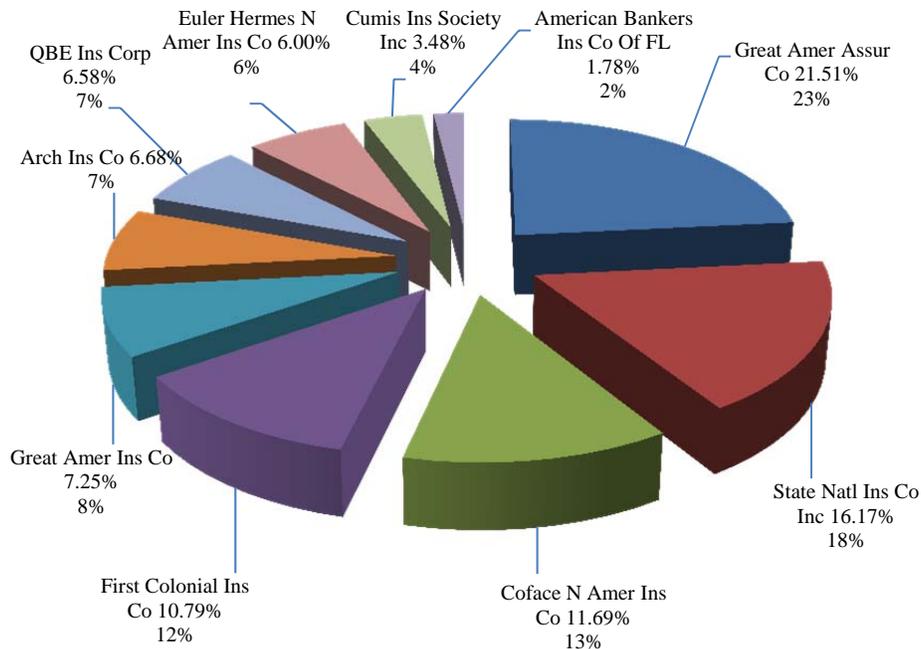


Credit

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Great Amer Assur Co	21.51%	\$1,520,177
2	State Natl Ins Co Inc	16.17%	\$1,142,402
3	Coface N Amer Ins Co	11.69%	\$825,827
4	First Colonial Ins Co	10.79%	\$762,249
5	Great Amer Ins Co	7.25%	\$512,287
6	Arch Ins Co	6.68%	\$472,080
7	QBE Ins Corp	6.58%	\$465,268
8	Euler Hermes N Amer Ins Co	6.00%	\$424,308
9	Cumis Ins Society Inc	3.48%	\$245,808
10	American Bankers Ins Co of FL	1.78%	\$125,714
11	Old Republic Ins Co	1.75%	\$123,699
12	Ohio Ind Co	1.60%	\$113,110
13	American Security Ins Co	1.14%	\$80,380
14	Great Amer Alliance Ins Co	1.01%	\$71,501
15	Knightbrook Ins Co	0.88%	\$62,469
16	American Reliable Ins Co	0.56%	\$39,767
17	Wesco Ins Co	0.33%	\$23,670
18	Stonebridge Cas Ins Co	0.28%	\$20,131
19	Zale Ind Co	0.25%	\$18,010
20	Atlantic Specialty Ins Co	0.19%	\$13,470
21	SeaBright Ins Co	0.16%	\$11,195
22	Ace Amer Ins Co	0.01%	\$797
23	Virginia Surety Co Inc	-0.11%	(\$8,072)
Total for Top 10 Insurers		91.93%	\$6,496,120
Total for All Other Insurers		<u>8.07%</u>	<u>\$570,127</u>
Total for All Insurers		100.00%	\$7,066,247

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	14.46%	\$203,842
2	Travelers Ind Co	11.27%	\$158,803
3	Travelers Prop Cas Co of Amer	11.04%	\$155,622
4	Zurich Amer Ins Co	9.14%	\$128,871
5	State Farm Fire & Cas Co	8.23%	\$115,913
6	XL Ins Amer Inc	6.82%	\$96,166
7	Allianz Global Risks US Ins Co	4.86%	\$68,462
8	RSUI Ind Co	3.16%	\$44,529
9	United Serv Automobile Assn	2.83%	\$39,918
10	Westfield Ins Co	2.72%	\$38,383
11	Liberty Mut Fire Ins Co	2.22%	\$31,283
12	State Auto Prop & Cas Ins Co	2.21%	\$31,103
13	Westport Ins Corp	2.19%	\$30,845
14	Nationwide Prop & Cas Ins Co	1.87%	\$26,413
15	Axis Ins Co	1.47%	\$20,659
16	Nationwide Mut Fire Ins Co	1.35%	\$19,094
17	Arch Ins Co	1.02%	\$14,383
18	Lumbermens Underwriting Alliance	0.97%	\$13,687
19	USAA Cas Ins Co	0.92%	\$12,974
20	Farmers Mech Mut Fire Ins of WV	0.92%	\$12,908
21	American Guar & Liab Ins	0.85%	\$11,926
22	Sompo Japan Ins Co of Amer	0.84%	\$11,779
23	Vigilant Ins Co	0.82%	\$11,527
24	Motorists Mut Ins Co	0.77%	\$10,850
25	Pennsylvania Lumbermens Mut Ins	0.75%	\$10,512
26	State Automobile Mut Ins Co	0.67%	\$9,422
27	Continental Cas Co	0.65%	\$9,123
28	Westchester Fire Ins Co	0.43%	\$5,998
29	USAA Gen Ind Co	0.39%	\$5,457
30	AIG Prop Cas Co	0.34%	\$4,723
31	American Natl Prop & Cas Co	0.29%	\$4,075
32	Cincinnati Ins Co	0.23%	\$3,305
33	Amica Mut Ins Co	0.23%	\$3,241
34	Insurance Co of the West	0.21%	\$3,023
35	Maryland Cas Co	0.21%	\$2,956
36	Property & Cas Ins Co of Hartford	0.19%	\$2,703
37	Granite State Ins Co	0.18%	\$2,523
38	Metropolitan Prop & Cas Ins Co	0.17%	\$2,423
39	Liberty Ins Corp	0.17%	\$2,373
40	Ace Amer Ins Co	0.16%	\$2,293
41	Federal Ins Co	0.14%	\$1,920
42	West Virginia Farmers Mut Ins Assoc	0.12%	\$1,748
43	American Zurich Ins Co	0.12%	\$1,682
44	Sentry Select Ins Co	0.12%	\$1,622
45	Federated Serv Ins Co	0.09%	\$1,302
46	Twin City Fire Ins Co	0.08%	\$1,190
47	Nationwide Mut Ins Co	0.08%	\$1,148
48	Garrison Prop & Cas Ins Co	0.08%	\$1,069
49	Nationwide Agribusiness Ins Co	0.07%	\$1,056
50	Scottsdale Ind Co	0.07%	\$1,009
51	LM Ins Corp	0.06%	\$901
52	Fidelity & Deposit Co of MD	0.06%	\$872
53	Hartford Ins Co of the Midwest	0.06%	\$859
54	Teachers Ins Co	0.06%	\$827

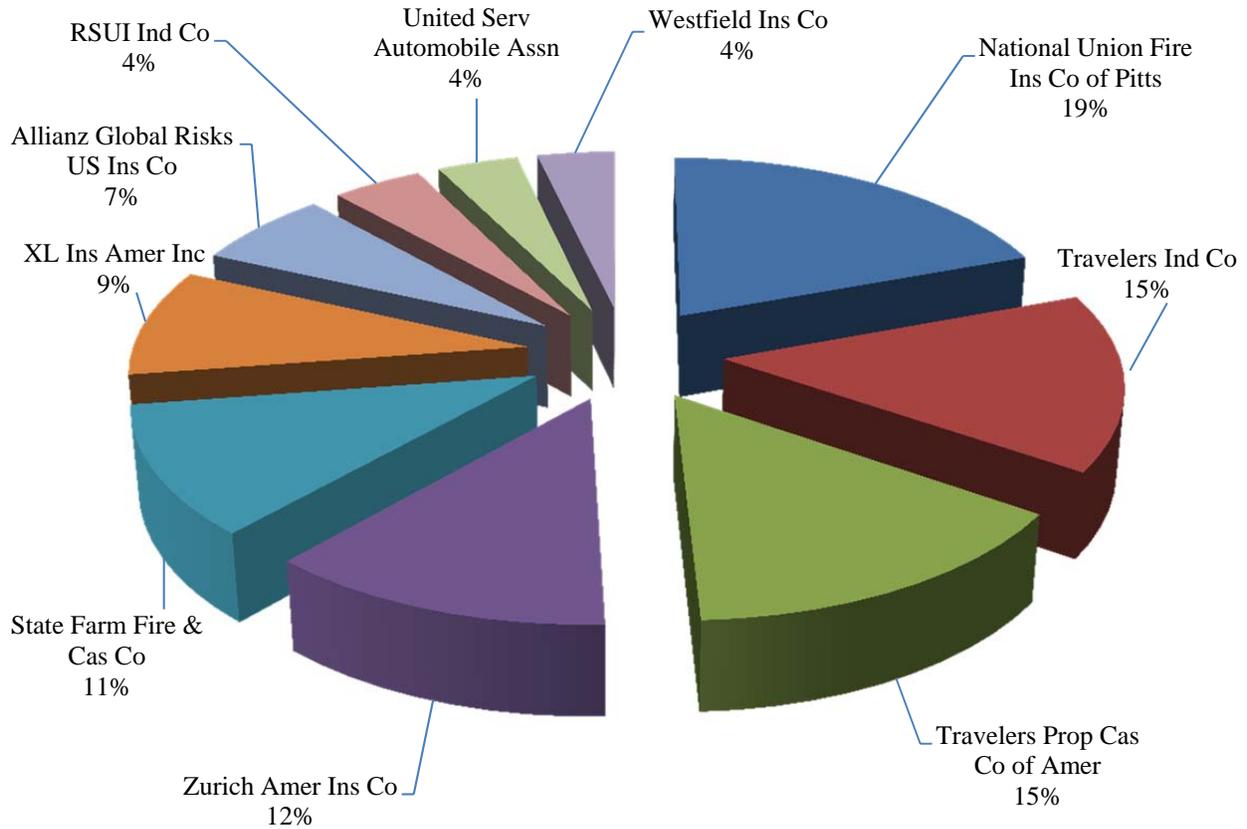
2013 West Virginia Market Share Report
Earthquake *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	ACA Ins Co	0.06%	\$813
56	Trumbull Ins Co	0.05%	\$687
57	Employers Ins of Wausau	0.05%	\$685
58	American Economy Ins Co	0.05%	\$682
59	The Cincinnati Ind Co	0.05%	\$657
60	Federated Mut Ins Co	0.04%	\$547
61	Horace Mann Ins Co	0.04%	\$534
62	Standard Fire Ins Co	0.04%	\$516
63	American Natl Gen Ins Co	0.03%	\$403
64	AXIS Reins Co	0.02%	\$314
65	XL Specialty Ins Co	0.02%	\$307
66	Meridian Citizens Mut Ins Co	0.02%	\$294
67	Ohio Cas Ins Co	0.02%	\$260
68	Economy Premier Assur Co	0.02%	\$228
69	Charter Oak Fire Ins Co	0.01%	\$195
70	Sentinel Ins Co Ltd	0.01%	\$192
71	Westfield Natl Ins Co	0.01%	\$166
72	Travelers Ind Co of Amer	0.01%	\$159
73	National Interstate Ins Co	0.01%	\$145
74	American States Ins Co	0.01%	\$73
75	First Natl Ins Co of Amer	0.01%	\$72
76	New Hampshire Ins Co	0.00%	\$64
77	Foremost Signature Ins Co	0.00%	\$62
78	Automobile Ins Co of Hartford CT	0.00%	\$55
79	Assurance Co of Amer	0.00%	\$53
80	Stillwater Ins Co	0.00%	\$47
81	MutualAid eXchange	0.00%	\$40
82	Hartford Accident & Ind Co	0.00%	\$38
83	Companion Prop & Cas Ins Co	0.00%	\$37
84	Universal Underwriters of TX Ins	0.00%	\$35
85	Torus Natl Ins Co	0.00%	\$33
86	American Select Ins Co	0.00%	\$27
87	Northern Ins Co of NY	0.00%	\$19
88	Security Natl Ins Co	0.00%	\$16
89	Atlantic Specialty Ins Co	0.00%	\$15
90	Allstate Ins Co	0.00%	\$6
91	Ace Fire Underwriters Ins Co	0.00%	\$4
92	Employers Mut Cas Co	0.00%	\$1
93	National Amer Ins Co	0.00%	\$1
94	National Fire Ins Co of Hartford	0.00%	(\$1)
95	Bankers Standard Ins Co	-0.04%	(\$542)

2013 West Virginia Market Share Report
Earthquake *continued*

Total for Top 10 Insurers	74.54%	\$1,050,509
Total for All Other Insurers	<u>25.46%</u>	<u>\$358,725</u>
Total for All Insurers	100.00%	\$1,409,234

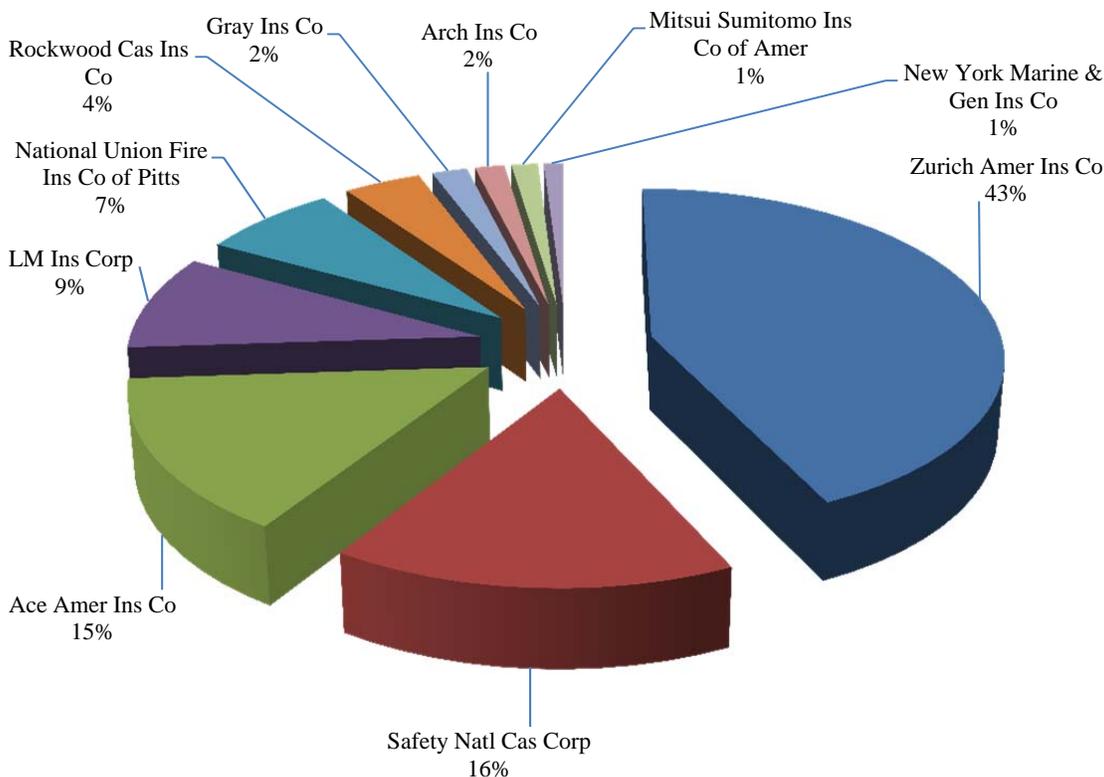
Earthquake
Graph Reflects Top 10 Insurers' Percentage of Market



Excess Workers' Compensation

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Zurich Amer Ins Co	42.26%	\$2,136,415
2	Safety Natl Cas Corp	15.87%	\$802,125
3	Ace Amer Ins Co	14.56%	\$735,945
4	LM Ins Corp	8.91%	\$450,497
5	National Union Fire Ins Co of Pitts	7.05%	\$356,532
6	Rockwood Cas Ins Co	3.95%	\$199,735
7	Gray Ins Co	1.81%	\$91,522
8	Arch Ins Co	1.52%	\$76,689
9	Mitsui Sumitomo Ins Co of Amer	1.35%	\$68,314
10	New York Marine & Gen Ins Co	1.00%	\$50,649
11	Star Ins Co	0.99%	\$49,969
12	Travelers Prop Cas Co of Amer	0.73%	\$37,149
13	Old Republic Ins Co	0.72%	\$36,359
14	State Natl Ins Co Inc	0.53%	\$27,014
15	Sentry Ins A Mut Co	0.21%	\$10,555
16	Federal Ins Co	0.03%	\$1,443
17	Great Northern Ins Co	0.01%	\$400
18	Travelers Ind Co of CT	0.00%	(\$250)
19	Liberty Ins Corp	-1.50%	(\$75,675)
	Total for Top 10 Insurers	98.28%	\$4,968,423
	Total for All Other Insurers	<u>1.72%</u>	<u>\$86,964</u>
	Total for All Insurers	100.00%	\$5,055,387

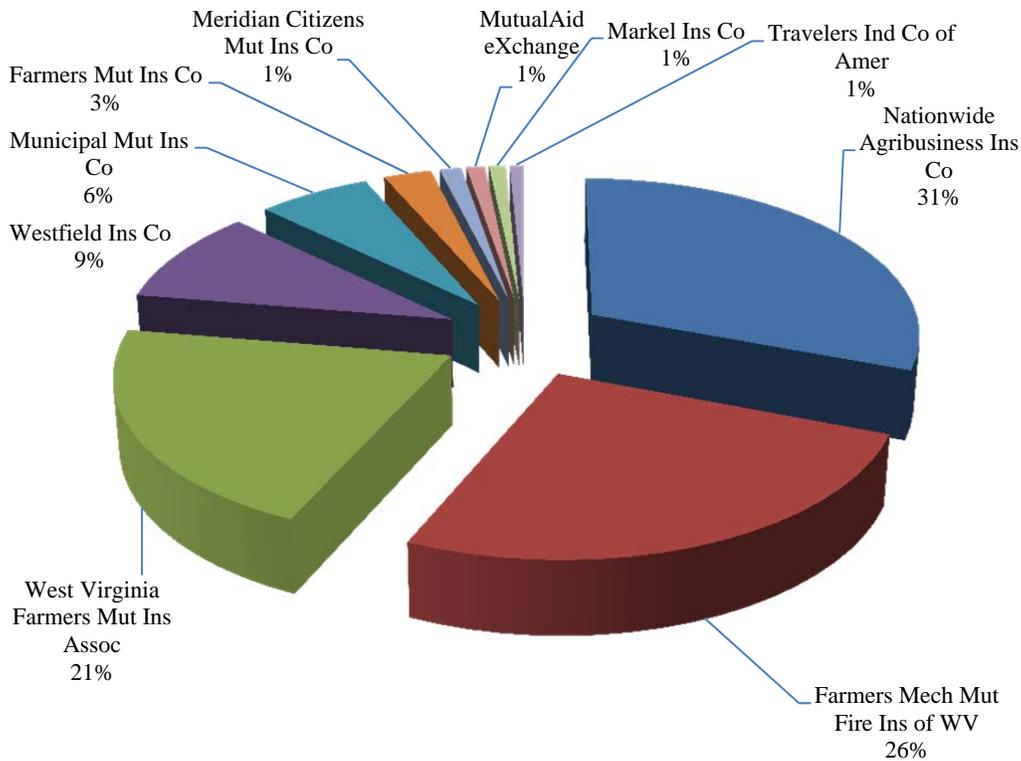
Excess Workers' Compensation
Graph Reflects Top 10 Insurers' Percentage of Market



Farmowners Multiple Peril

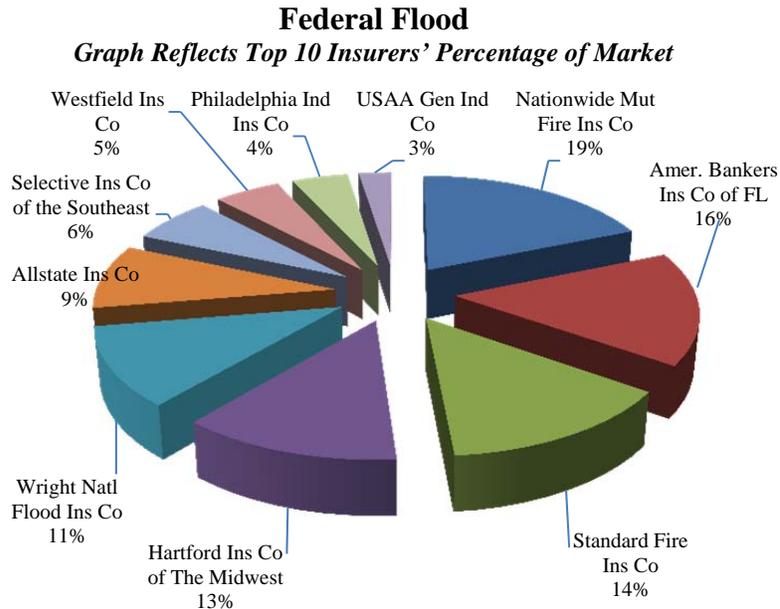
Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Nationwide Agribusiness Ins Co	30.49%	\$3,752,748
2	Farmers Mech Mut Fire Ins of WV	25.69%	\$3,161,899
3	West Virginia Farmers Mut Ins Assoc	20.75%	\$2,554,018
4	Westfield Ins Co	9.48%	\$1,166,657
5	Municipal Mut Ins Co	6.23%	\$766,334
6	Farmers Mut Ins Co	2.63%	\$324,274
7	Meridian Citizens Mut Ins Co	1.21%	\$148,440
8	MutualAid eXchange	1.00%	\$123,599
9	Markel Ins Co	0.91%	\$112,396
10	Travelers Ind Co of Amer	0.76%	\$93,063
11	Travelers Ind Co	0.31%	\$38,358
12	American States Ins Co	0.25%	\$30,449
13	Indemnity Ins Co of North Amer	0.22%	\$27,262
14	Travelers Ind Co of CT	0.04%	\$5,250
15	Charter Oak Fire Ins Co	0.01%	\$1,776
Total for Top 10 Insurers		99.16%	\$12,203,428
Total for All Other Insurers		<u>0.84%</u>	<u>\$103,095</u>
Total for All Insurers		100.00%	\$12,306,523

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	16.98%	\$2,296,445
2	American Bankers Ins Co of FL	14.43%	\$1,951,370
3	Standard Fire Ins Co	12.65%	\$1,710,805
4	Hartford Ins Co of The Midwest	11.39%	\$1,540,894
5	Wright Natl Flood Ins Co	10.08%	\$1,363,582
6	Allstate Ins Co	8.21%	\$1,110,987
7	Selective Ins Co of the Southeast	5.86%	\$792,144
8	Westfield Ins Co	4.67%	\$631,389
9	Philadelphia Ind Ins Co	3.98%	\$537,846
10	USAA Gen Ind Co	2.26%	\$306,224
11	Liberty Mut Fire Ins Co	2.08%	\$281,181
12	Nationwide Mut Ins Co	1.29%	\$174,042
13	American Natl Prop & Cas Co	1.07%	\$144,960
14	Hartford Underwriters Ins Co	0.82%	\$111,227
15	State Auto Prop & Cas Ins Co	0.78%	\$105,702
16	Occidental Fire & Cas Co of NC	0.76%	\$102,453
17	Rural Comm Ins Co	0.74%	\$99,480
18	QBE Ins Corp	0.54%	\$72,789
19	Foremost Ins Co Grand Rapids MI	0.45%	\$61,403
20	New Hampshire Ins Co	0.37%	\$50,420
21	Metropolitan Prop & Cas Ins Co	0.28%	\$37,392
22	First Amer Prop & Cas Ins Co	0.10%	\$13,446
23	Homesite Ins Co of The Midwest	0.10%	\$12,850
24	National Interstate Ins Co	0.07%	\$9,440
25	Stillwater Prop & Cas Ins Co	0.03%	\$4,125
26	ACA Ins Co	0.01%	\$883
27	NGM Ins Co	0.00%	\$375
28	Bankers Ins Co	0.00%	\$357
Total for Top 10 Insurers		90.52%	\$12,241,686
Total for All Other Insurers		<u>9.48%</u>	<u>\$1,282,525</u>
Total for All Insurers		100.00%	\$13,524,211



Fidelity

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Travelers Cas & Surety Co of Amer	23.33%	\$994,987
2	Cumis Ins Society Inc	22.16%	\$945,281
3	Federal Ins Co	13.18%	\$562,114
4	Everest Natl Ins Co	5.58%	\$238,069
5	St Paul Mercury Ins Co	3.57%	\$152,272
6	Westfield Ins Co	3.52%	\$150,159
7	Western Surety Co	3.00%	\$127,785
8	Colonial Amer Cas & Surety Co	2.49%	\$106,306
9	State Auto Prop & Cas Ins Co	2.10%	\$89,697
10	Great Amer Ins Co	1.60%	\$68,191
11	Sentry Select Ins Co	1.27%	\$54,018
12	RLI Ins Co	1.25%	\$53,373
13	Starr Ind & Liab Co	1.23%	\$52,471
14	Fidelity & Deposit Co of MD	1.23%	\$52,358
15	Cincinnati Ins Co	1.21%	\$51,782
16	National Union Fire Ins Co of Pitts	1.16%	\$49,631
17	Security Natl Ins Co	1.03%	\$43,931
18	Zurich Amer Ins Co	0.96%	\$40,763
19	Motorists Mut Ins Co	0.91%	\$38,918
20	Darwin Natl Assur Co	0.87%	\$36,985
21	Hartford Fire In Co	0.77%	\$32,851
22	St Paul Fire & Marine Ins Co	0.69%	\$29,399
23	Old Republic Surety Co	0.58%	\$24,652
24	Erie Ins Co	0.53%	\$22,810
25	Federated Mut Ins Co	0.51%	\$21,688
26	State Automobile Mut Ins Co	0.37%	\$15,844
27	Hanover Ins Co	0.35%	\$15,068
28	Arch Ins Co	0.34%	\$14,593
29	State Farm Fire & Cas Co	0.30%	\$12,856
30	Philadelphia Ind Ins Co	0.30%	\$12,708
31	Westchester Fire Ins Co	0.29%	\$12,488
32	Erie Ins Prop & Cas Co	0.25%	\$10,753
33	United States Fire Ins Co	0.23%	\$9,805
34	Progressive Cas Ins Co	0.22%	\$9,282
35	Colonial Surety Co	0.21%	\$9,112
36	Universal Underwriters Ins Co	0.20%	\$8,558
37	Federated Serv Ins Co	0.20%	\$8,492
38	Nationwide Mut Ins Co	0.18%	\$7,706
39	Continental Cas Co	0.17%	\$7,121
40	Universal Underwriters of TX Ins	0.16%	\$6,804
41	Great Northern Ins Co	0.15%	\$6,481
42	Twin City Fire Ins Co	0.14%	\$5,889
43	Ohio Farmers Ins Co	0.09%	\$3,978
44	Travelers Prop Cas Co of Amer	0.09%	\$3,906
45	Westfield Natl Ins Co	0.09%	\$3,700
46	Berkley Regional Ins Co	0.08%	\$3,403
47	Charter Oak Fire Ins Co	0.08%	\$3,297
48	Ohio Cas Ins Co	0.07%	\$3,142
49	Nationwide Agribusiness Ins Co	0.07%	\$2,834
50	Great Amer Assur Co	0.06%	\$2,586
51	Travelers Ind Co of CT	0.06%	\$2,411
52	Pennsylvania Natl Mut Cas Ins Co	0.05%	\$2,201
53	Southwest Marine & Gen Ins Co	0.05%	\$2,073
54	Axis Ins Co	0.05%	\$1,984

2013 West Virginia Market Share Report
Fidelity *continued*

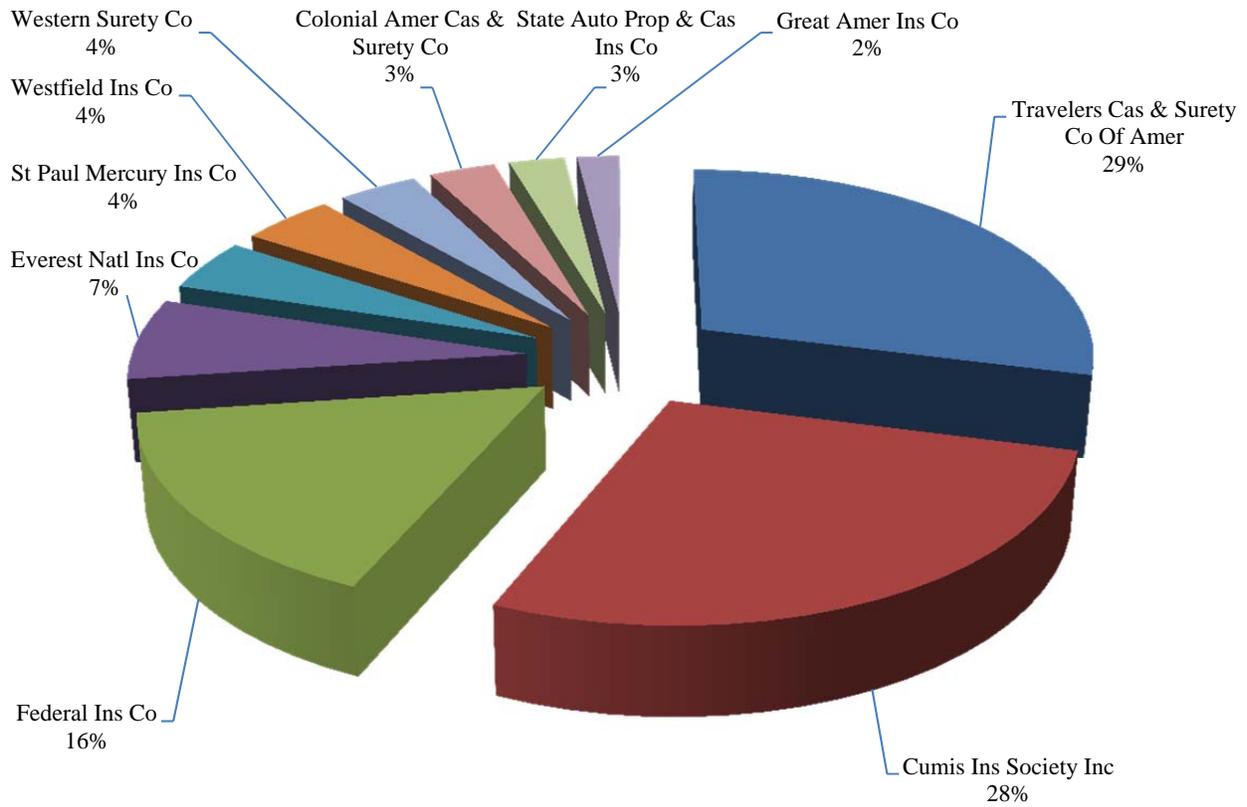
Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Vigilant Ins Co	0.04%	\$1,878
56	Scottsdale Ind Co	0.04%	\$1,561
57	Federated Rural Electric Ins Exch	0.04%	\$1,560
58	Travelers Ind Co of Amer	0.03%	\$1,472
59	Greenwich Ins Co	0.03%	\$1,425
60	Travelers Cas & Surety Co	0.03%	\$1,176
61	Great Amer Ins Co of NY	0.03%	\$1,148
62	American States Ins Co	0.02%	\$802
63	American Economy Ins Co	0.02%	\$658
64	Platte River Ins Co	0.01%	\$618
65	American Zurich Ins Co	0.01%	\$520
66	Selective Ins Co of Amer	0.01%	\$510
67	Pennsylvania Lumbermens Mut Ins	0.01%	\$508
68	General Cas Co of WI	0.01%	\$501
69	Continental Ins Co	0.01%	\$495
70	United States Fidelity & Guar Co	0.01%	\$280
71	Farmland Mut Ins Co	0.01%	\$271
72	Contractors Bonding & Ins Co	0.01%	\$228
73	American Alt Ins Corp	0.01%	\$219
74	Century Surety Co	0.00%	\$83
75	American Guar & Liab Ins	0.00%	\$64
76	Allstate Ins Co	0.00%	\$44
77	Star Ins Co	0.00%	\$39
78	Merchants Bonding Co a Mut	0.00%	\$36
79	American Select Ins Co	0.00%	\$17

2013 West Virginia Market Share Report
Fidelity continued

Total for Top 10 Insurers	80.52%	\$3,434,861
Total for All Other Insurers	<u>19.48%</u>	<u>\$830,818</u>
Total for All Insurers	100.00%	\$4,265,679

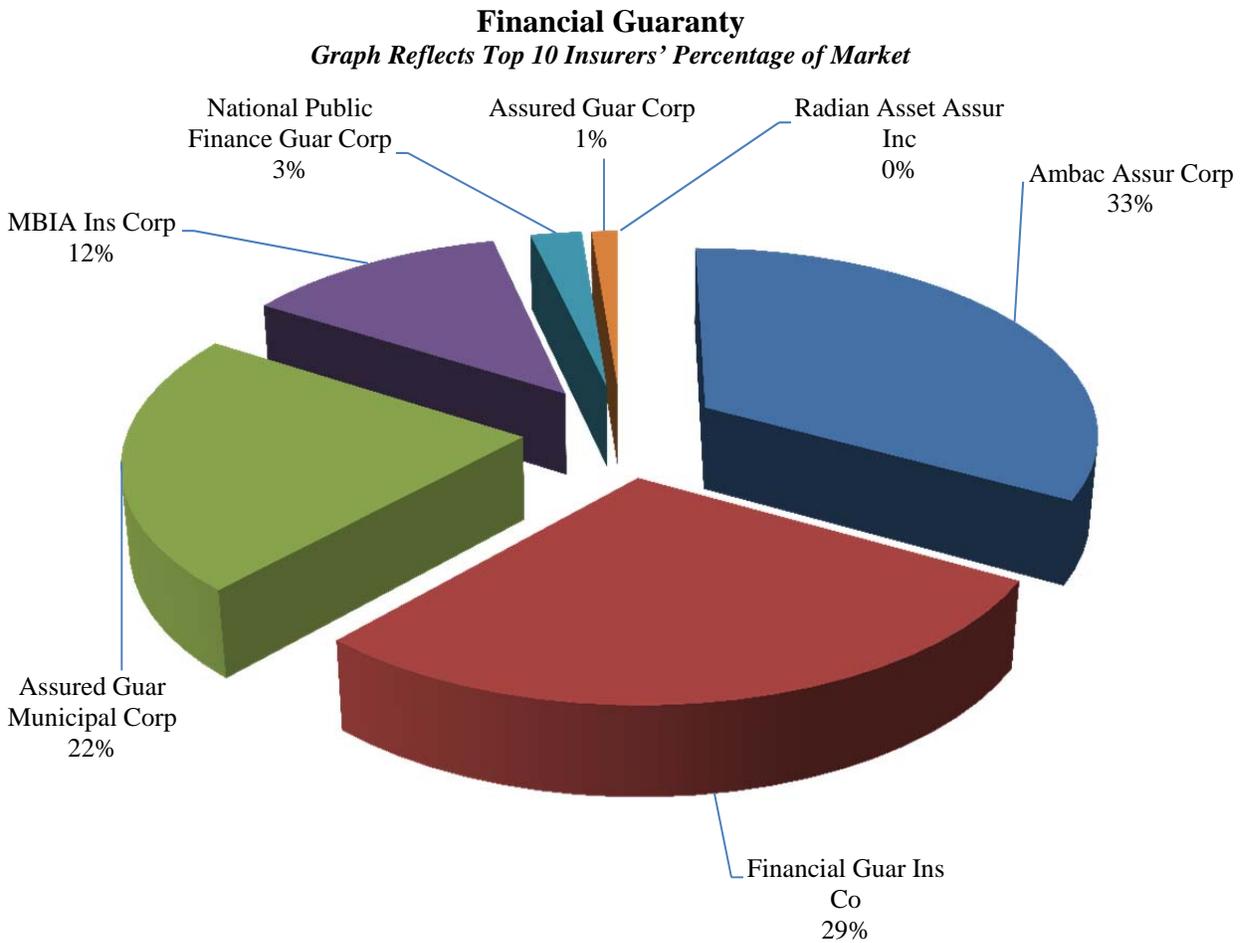
Fidelity

Graph Reflects Top 10 Insurers' Percentage of Market



Financial Guaranty

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Ambac Assur Corp	33.11%	\$1,006,649
2	Financial Guar Ins Co	28.58%	\$868,925
3	Assured Guar Municipal Corp	22.30%	\$678,034
4	MBIA Ins Corp	12.35%	\$375,507
5	National Public Finance Guar Corp	2.42%	\$73,554
6	Assured Guar Corp	1.21%	\$36,711
7	Radian Asset Assur Inc	0.03%	\$946
Total for Top 10 Insurers		100.00%	\$3,040,326
Total for All Other Insurers			
Total for All Insurers		100.00%	\$3,040,326



Fire

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Farm Family Cas Ins Co	7.23%	\$4,132,262
2	W Va Ins Co	5.92%	\$3,384,071
3	Farmers Mech Mut Fire Ins of WV	5.90%	\$3,370,855
4	Zurich Amer Ins Co	5.27%	\$3,011,769
5	Dorinco Reins Co	4.93%	\$2,818,359
6	State Auto Prop & Cas Ins Co	4.37%	\$2,498,125
7	American Security Ins Co	4.18%	\$2,392,912
8	Travelers Prop Cas Co of Amer	3.73%	\$2,133,790
9	HDI Gerling Amer Ins Co	3.71%	\$2,123,766
10	Erie Ins Prop & Cas Co	3.70%	\$2,115,042
11	American Modern Select Ins Co	3.57%	\$2,042,756
12	Nationwide Mut Fire Ins Co	3.38%	\$1,931,060
13	Municipal Mut Ins Co	3.06%	\$1,751,954
14	Axis Ins Co	2.32%	\$1,324,964
15	Westfield Ins Co	2.26%	\$1,291,372
16	RSUI Ind Co	2.16%	\$1,235,885
17	Farmers Mut Ins Co	2.14%	\$1,221,277
18	Safe Ins Co	1.97%	\$1,127,647
19	American Modern Home Ins Co	1.65%	\$940,830
20	Liberty Mut Fire Ins Co	1.57%	\$895,557
21	Westport Ins Corp	1.53%	\$875,549
22	Allianz Global Risks US Ins Co	1.49%	\$850,211
23	Cincinnati Ins Co	1.44%	\$825,166
24	Factory Mut Ins Co	1.35%	\$773,696
25	Foremost Ins Co Grand Rapids MI	1.29%	\$736,551
26	Pan Handle Farmers Mut Ins Co of WV	0.95%	\$541,919
27	XL Ins Amer Inc	0.94%	\$535,760
28	Pennsylvania Lumbermens Mut Ins	0.93%	\$532,891
29	General Ins Co of Amer	0.93%	\$531,200
30	Continental Cas Co	0.93%	\$529,187
31	Travelers Ind Co	0.85%	\$484,434
32	United Serv Automobile Assn	0.80%	\$458,769
33	Insurance Co of the State of PA	0.80%	\$456,040
34	State Automobile Mut Ins Co	0.78%	\$448,024
35	AXA Ins Co	0.67%	\$382,660
36	West Virginia Farmers Mut Ins Assoc	0.63%	\$361,850
37	Standard Guar Ins Co	0.54%	\$311,608
38	American Guar & Liab Ins	0.54%	\$306,466
39	The Cincinnati Ind Co	0.53%	\$302,614
40	Sentry Select Ins Co	0.53%	\$300,383
41	Tokio Marine Amer Ins Co	0.47%	\$269,498
42	St Paul Mercury Ins Co	0.46%	\$264,894
43	Sompo Japan Ins Co of Amer	0.39%	\$223,790
44	USAA Cas Ins Co	0.37%	\$213,959
45	Federated Mut Ins Co	0.37%	\$213,354
46	Lumbermens Underwriting Alliance	0.37%	\$209,178
47	St Paul Fire & Marine Ins Co	0.35%	\$200,965
48	Affiliated Fm Ins Co	0.34%	\$195,174
49	Yosemite Ins Co	0.34%	\$195,045
50	Charter Oak Fire Ins Co	0.34%	\$193,585
51	Motorists Mut Ins Co	0.34%	\$193,547
52	National Union Fire Ins Co of Pitts	0.28%	\$157,799
53	Inland Mut Ins Co	0.27%	\$156,972
54	Encompass Ins Co of Amer	0.25%	\$142,773

2013 West Virginia Market Share Report

Fire continued

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Travelers Ind Co of CT	0.23%	\$133,672
56	Phoenix Ins Co	0.18%	\$103,996
57	Nationwide Mut Ins Co	0.17%	\$96,952
58	Horace Mann Ins Co	0.17%	\$95,456
59	Aegis Security Ins Co	0.16%	\$93,011
60	Independent Mut Fire Ins Co	0.15%	\$84,371
61	Hartford Underwriters Ins Co	0.12%	\$71,175
62	Atlantic Specialty Ins Co	0.12%	\$68,884
63	USAA Gen Ind Co	0.12%	\$67,918
64	Universal Underwriters Ins Co	0.10%	\$58,274
65	Lititz Mut Ins Co	0.10%	\$56,248
66	Cincinnati Cas Co	0.10%	\$54,774
67	Seneca Ins Co Inc	0.09%	\$52,013
68	Verlan Fire Ins Co MD	0.09%	\$49,476
69	St Paul Protective Ins Co	0.08%	\$47,214
70	Pennsylvania Natl Mut Cas Ins Co	0.08%	\$46,818
71	Garrison Prop & Cas Ins Co	0.08%	\$43,935
72	Arch Ins Co	0.08%	\$43,816
73	Travelers Ind Co of Amer	0.08%	\$43,388
74	Federated Serv Ins Co	0.08%	\$43,106
75	Greenwich Ins Co	0.07%	\$40,864
76	Encompass Home & Auto Ins Co	0.06%	\$37,057
77	Wesco Ins Co	0.06%	\$31,875
78	Balboa Ins Co	0.05%	\$31,407
79	Automobile Ins Co of Hartford CT	0.05%	\$31,299
80	American States Ins Co	0.05%	\$30,633
81	Diamond State Ins Co	0.05%	\$30,429
82	Nationwide Prop & Cas Ins Co	0.05%	\$28,529
83	Universal Underwriters of TX Ins	0.05%	\$26,537
84	Encompass Ind Co	0.05%	\$26,263
85	United Cas Ins Co of Amer	0.04%	\$23,203
86	Ohio Cas Ins Co	0.04%	\$20,593
87	MutualAid eXchange	0.03%	\$19,541
88	Amica Mut Ins Co	0.03%	\$19,521
89	ACA Ins Co	0.03%	\$17,921
90	Ohio Security Ins Co	0.03%	\$17,660
91	Chubb Natl Ins Co	0.03%	\$15,142
92	Selective Ins Co of Amer	0.03%	\$14,600
93	American Safety Cas Ins Co	0.02%	\$13,464
94	AIG Prop Cas Co	0.02%	\$13,118
95	Hanover Ins Co	0.02%	\$12,811
96	Great Midwest Ins Co	0.02%	\$12,708
97	Employers Mut Cas Co	0.02%	\$12,328
98	Hartford Fire In Co	0.02%	\$12,131
99	Westfield Natl Ins Co	0.02%	\$11,983
100	First Natl Ins Co of Amer	0.02%	\$11,548
101	Nationwide Agribusiness Ins Co	0.02%	\$11,067
102	Armed Forces Ins Exch	0.02%	\$8,924
103	Transguard Ins Co of Amer Inc	0.01%	\$7,732
104	National Cas Co	0.01%	\$7,374
105	Imperium Ins Co	0.01%	\$6,613
106	QBE Ins Corp	0.01%	\$6,583
107	American Ins Co	0.01%	\$6,345

2013 West Virginia Market Share Report

Fire *continued*

108	Ace Amer Ins Co	0.01%	\$6,014
109	Peninsula Ins Co	0.01%	\$5,873
110	Granite State Ins Co	0.01%	\$5,463
111	American Reliable Ins Co	0.01%	\$4,651
112	Federated Rural Electric Ins Exch	0.01%	\$4,437
113	Federal Ins Co	0.01%	\$3,956
114	XL Specialty Ins Co	0.01%	\$3,831
115	Security Natl Ins Co	0.01%	\$3,681
116	Tower Ins Co of NY	0.01%	\$3,426
117	Sentry Ins A Mut Co	0.01%	\$3,386
118	Guideone Mut Ins Co	0.01%	\$3,269
119	Alterra Amer Ins Co	0.01%	\$3,189
120	Companion Prop & Cas Ins Co	0.01%	\$3,085
121	West Virginia Natl Auto Ins Co	0.01%	\$2,992
122	Harco Natl Ins Co	0.01%	\$2,955
123	Northland Ins Co	0.01%	\$2,936
124	AXIS Reins Co	0.00%	\$2,669
125	American Economy Ins Co	0.00%	\$2,433
126	New York Marine & Gen Ins Co	0.00%	\$2,067
127	Regis Ins Co	0.00%	\$2,009
128	American Zurich Ins Co	0.00%	\$1,860
129	Continental Ins Co	0.00%	\$1,457
130	St Paul Guardian Ins Co	0.00%	\$1,454
131	American Fire & Cas Co	0.00%	\$1,198
132	National Amer Ins Co	0.00%	\$972
133	Berkley Natl Ins Co	0.00%	\$943
134	Electric Ins Co	0.00%	\$750
135	Vigilant Ins Co	0.00%	\$715
136	General Cas Co of WI	0.00%	\$665
137	Valley Forge Ins Co	0.00%	\$521
138	Nova Cas Co	0.00%	\$411
139	Great Northern Ins Co	0.00%	\$410
140	Sparta Ins Co	0.00%	\$397
141	Great Amer Alliance Ins Co	0.00%	\$360
142	Firemens Ins Co of Washington DC	0.00%	\$311
143	Associated Ind Corp	0.00%	\$297
144	Praetorian Ins Co	0.00%	\$210
145	Philadelphia Ind Ins Co	0.00%	\$204
146	Employers Ins of Wausau	0.00%	\$195
147	Tower Natl Ins Co	0.00%	\$184
148	Great Amer Assur Co	0.00%	\$172
149	Torus Natl Ins Co	0.00%	\$164
150	New Hampshire Ins Co	0.00%	\$155
151	Utica Mut Ins Co	0.00%	\$143
152	Continental Western Ins Co	0.00%	\$121
153	American Alt Ins Corp	0.00%	\$88
154	Great Amer Ins Co	0.00%	\$17
155	Great Amer Ins Co of NY	0.00%	\$11
156	Employers Fire Ins Co	0.00%	\$10
157	Hartford Cas Ins Co	0.00%	\$9
158	National Fire Ins Co of Hartford	0.00%	(\$1)

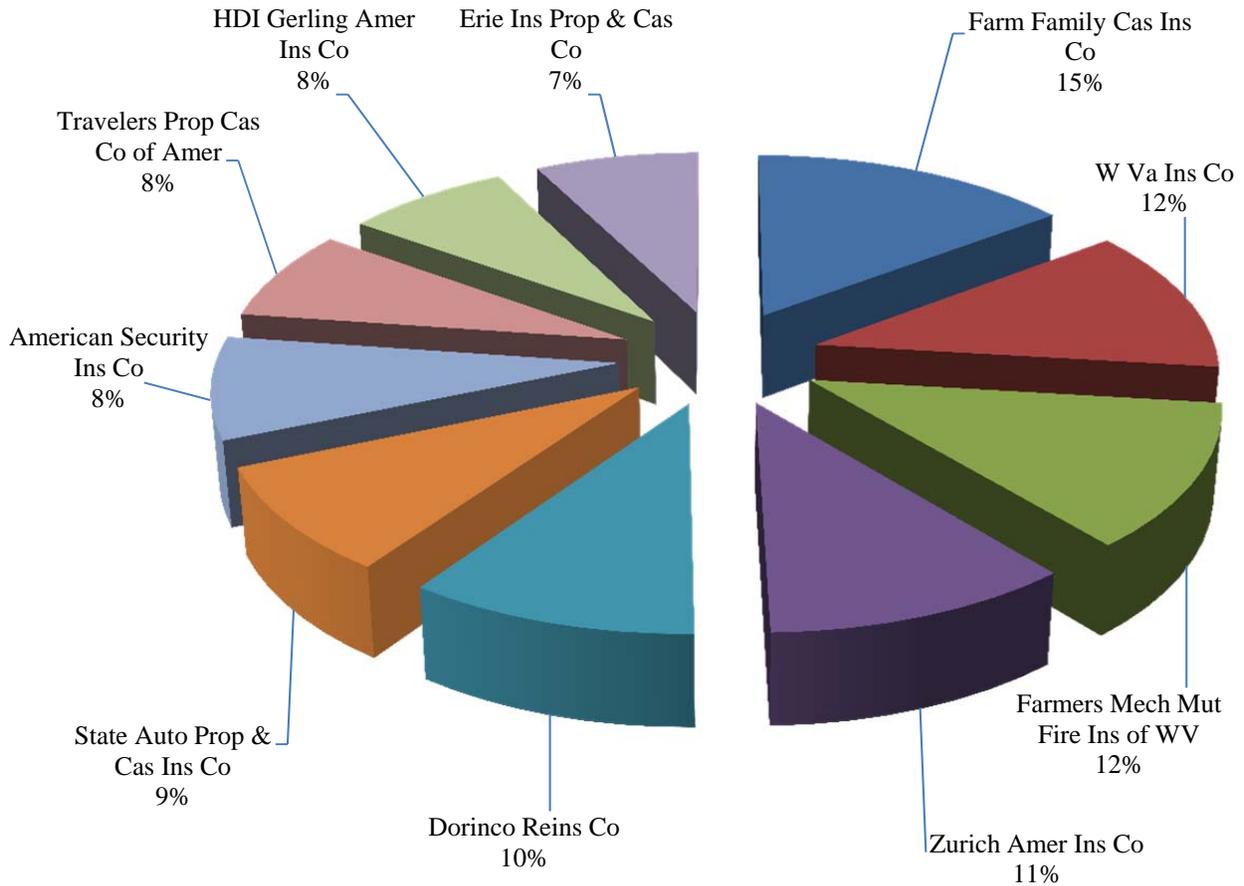
2013 West Virginia Market Share Report

Fire *continued*

Total for Top 10 Insurers	48.94%	\$27,980,951
Total for All Other Insurers	<u>51.06%</u>	<u>\$29,197,838</u>
Total for All Insurers	100.00%	\$57,178,789

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	24.88%	\$95,487,860
2	Erie Ins Prop & Cas Co	13.15%	\$50,480,076
3	Nationwide Prop & Cas Ins Co	6.77%	\$25,990,786
4	Nationwide Mut Fire Ins Co	6.48%	\$24,868,633
5	Westfield Ins Co	4.40%	\$16,876,776
6	Allstate Ins Co	3.68%	\$14,113,986
7	Farmers Mech Mut Fire Ins of WV	2.68%	\$10,304,417
8	State Auto Prop & Cas Ins Co	2.64%	\$10,121,693
9	Allstate Prop & Cas Ins Co	2.46%	\$9,441,210
10	Liberty Mut Fire Ins Co	2.06%	\$7,924,744
11	United Serv Automobile Assn	2.06%	\$7,899,349
12	Wva Ins Co	2.06%	\$7,888,568
13	Municipal Mut Ins Co	1.91%	\$7,314,716
14	Erie Ins Co	1.85%	\$7,090,452
15	American Modern Home Ins Co	1.67%	\$6,417,771
16	Safeco Ins Co of Amer	1.66%	\$6,385,239
17	Foremost Ins Co Grand Rapids MI	1.39%	\$5,352,186
18	Liberty Ins Corp	1.22%	\$4,679,043
19	American Natl Prop & Cas Co	1.19%	\$4,579,037
20	Property & Cas Ins Co of Hartford	1.13%	\$4,326,983
21	USAA Cas Ins Co	0.97%	\$3,705,801
22	Motorists Mut Ins Co	0.94%	\$3,623,795
23	Metropolitan Prop & Cas Ins Co	0.89%	\$3,409,308
24	Allstate Ind Co	0.83%	\$3,204,373
25	Encompass Ins Co of Amer	0.79%	\$3,045,911
26	Encompass Ind Co	0.72%	\$2,773,358
27	Homesite Ins Co of The Midwest	0.66%	\$2,524,276
28	Nationwide Mut Ins Co	0.65%	\$2,475,920
29	Farmers Mut Ins Co	0.53%	\$2,045,436
30	American Bankers Ins Co of FL	0.53%	\$2,031,310
31	Pan Handle Farmers Mut Ins Co of WV	0.52%	\$1,982,372
32	USAA Gen Ind Co	0.49%	\$1,882,768
33	Foremost Prop & Cas Ins Co	0.44%	\$1,691,100
34	Teachers Ins Co	0.43%	\$1,643,287
35	Auto Club Prop Cas Ins Co	0.43%	\$1,643,092
36	Safe Ins Co	0.42%	\$1,609,188
37	Allstate Vehicle & Prop Ins Co	0.38%	\$1,470,029
38	Horace Mann Ins Co	0.35%	\$1,347,383
39	LM Ins Corp	0.35%	\$1,331,068
40	Aegis Security Ins Co	0.29%	\$1,098,756
41	Encompass Home & Auto Ins Co	0.28%	\$1,065,288
42	Vigilant Ins Co	0.26%	\$1,003,861
43	Trumbull Ins Co	0.26%	\$990,926
44	Hartford Ins Co of The Midwest	0.20%	\$782,225
45	Garrison Prop & Cas Ins Co	0.18%	\$681,943
46	Standard Fire Ins Co	0.17%	\$638,934
47	Lititz Mut Ins Co	0.15%	\$590,610
48	Federal Ins Co	0.15%	\$584,371
49	Amica Mut Ins Co	0.15%	\$575,781
50	Cincinnati Ins Co	0.14%	\$527,228
51	AIG Prop Cas Co	0.11%	\$420,660
52	Sentinel Ins Co Ltd	0.11%	\$409,640
53	American Family Home Ins Co	0.11%	\$403,412
54	Economy Premier Assur Co	0.09%	\$351,230

2013 West Virginia Market Share Report
Homeowners Multiple Peril *continued*

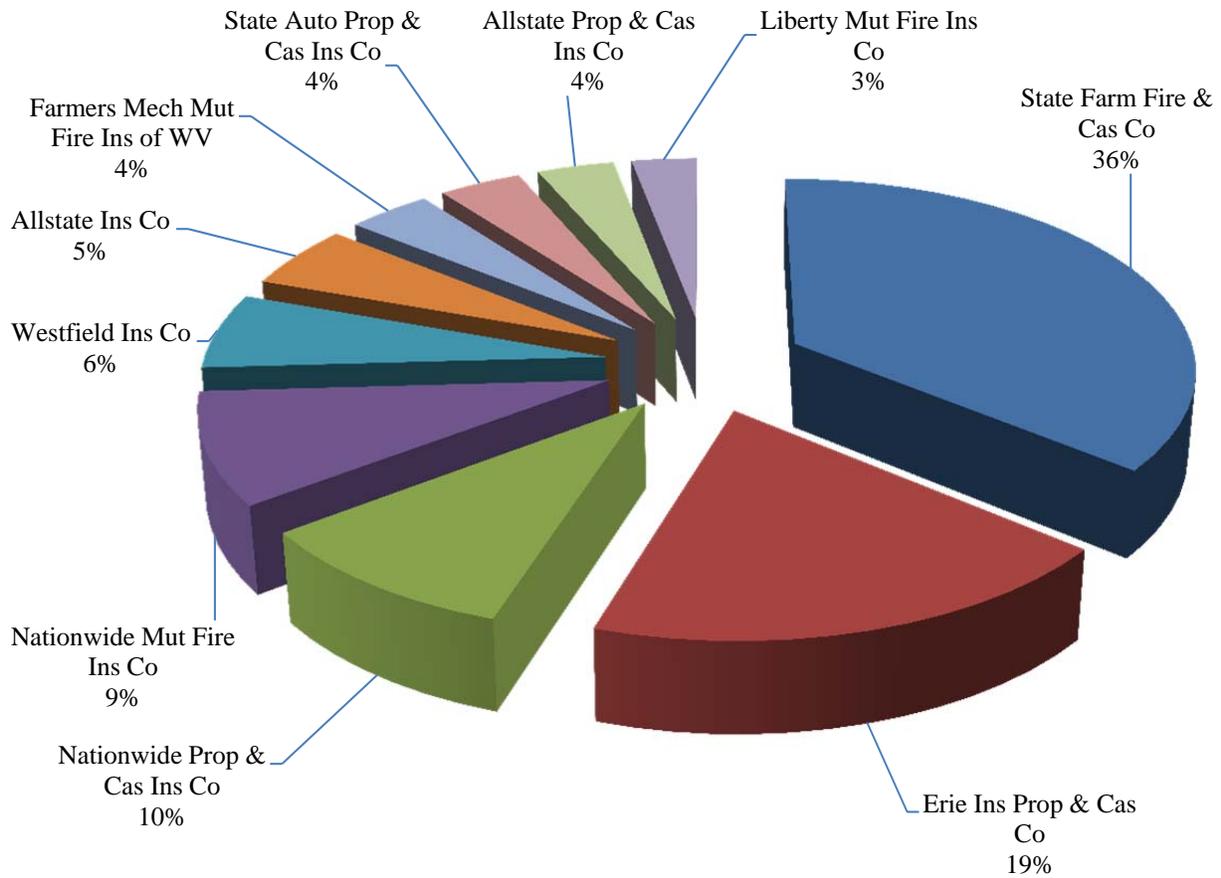
Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Twin City Fire Ins Co	0.09%	\$331,076
56	Empire Fire & Marine Ins Co	0.08%	\$319,443
57	American Natl Gen Ins Co	0.07%	\$263,153
58	Stillwater Ins Co	0.06%	\$236,897
59	ACA Ins Co	0.06%	\$233,148
60	Hartford Accident & Ind Co	0.06%	\$229,865
61	Armed Forces Ins Exch	0.05%	\$184,890
62	Inland Mut Ins Co	0.03%	\$128,668
63	MutualAid eXchange	0.03%	\$107,631
64	American Security Ins Co	0.03%	\$100,367
65	Travelers Ind Co of Amer	0.02%	\$95,571
66	QBE Ins Corp	0.02%	\$88,505
67	American Ins Co	0.02%	\$59,702
68	California Cas Ind Exch	0.01%	\$53,154
69	Fidelity & Deposit Co of MD	0.01%	\$46,151
70	American Select Ins Co	0.01%	\$38,758
71	Great Northern Ins Co	0.01%	\$37,174
72	Standard Guar Ins Co	0.01%	\$32,927
73	Hartford Cas Ins Co	0.01%	\$25,860
74	Privilege Underwriters Recp Exch	0.01%	\$24,610
75	Electric Ins Co	0.01%	\$19,372
76	Bankers Standard Ins Co	0.00%	\$19,063
77	Farmers & Mechanics Fire & Cas Ins I	0.00%	\$15,844
78	Praetorian Ins Co	0.00%	\$14,821
79	Automobile Ins Co of Hartford CT	0.00%	\$8,316
80	Hartford Fire In Co	0.00%	\$5,932
81	Balboa Ins Co	0.00%	\$4,768
82	Merastar Ins Co	0.00%	\$4,765
83	West Virginia Natl Auto Ins Co	0.00%	\$3,613
84	Hartford Underwriters Ins Co	0.00%	\$1,373
85	NGM Ins Co	0.00%	\$706
86	Markel Amer Ins Co	0.00%	\$588
87	First Amer Prop & Cas Ins Co	0.00%	\$120
88	The Cincinnati Ind Co	0.00%	\$40
89	Firemans Fund Ins Co	0.00%	\$27
90	Cincinnati Cas Co	0.00%	\$6

**2013 West Virginia Market Share Report
Homeowners Multiple Peril *continued***

Total for Top 10 Insurers	69.20%	\$265,610,181
Total for All Other Insurers	<u>30.80%</u>	<u>\$118,234,888</u>
Total for All Insurers	100.00%	\$383,845,069

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	21.03%	\$13,415,063
2	Liberty Mut Ins Co	13.24%	\$8,449,440
3	Westfield Ins Co	6.11%	\$3,898,124
4	Travelers Prop Cas Co of Amer	5.84%	\$3,728,354
5	State Farm Fire & Cas Co	4.15%	\$2,646,391
6	Old Republic Ins Co	3.43%	\$2,191,206
7	American Security Ins Co	2.79%	\$1,778,581
8	Factory Mut Ins Co	2.52%	\$1,606,518
9	American Bankers Ins Co of FL	2.14%	\$1,366,786
10	Farm Family Cas Ins Co	1.80%	\$1,150,680
11	Arch Ins Co	1.75%	\$1,117,913
12	Erie Ins Prop & Cas Co	1.73%	\$1,101,905
13	AGCS Marine Ins Co	1.44%	\$921,324
14	Jefferson Ins Co	1.41%	\$897,434
15	State Auto Prop & Cas Ins Co	1.30%	\$828,462
16	Sentry Select Ins Co	1.12%	\$714,261
17	National Cas Co	1.12%	\$714,211
18	Stonebridge Cas Ins Co	1.10%	\$703,532
19	Nationwide Mut Ins Co	1.03%	\$656,487
20	Motorists Mut Ins Co	0.91%	\$577,702
21	Hartford Fire In Co	0.88%	\$563,354
22	Cincinnati Ins Co	0.78%	\$497,544
23	RSUI Ind Co	0.77%	\$493,458
24	Zurich Amer Ins Co	0.75%	\$480,003
25	Essentia Ins Co	0.73%	\$468,766
26	American Zurich Ins Co	0.67%	\$425,389
27	New Hampshire Ins Co	0.67%	\$424,672
28	St Paul Fire & Marine Ins Co	0.66%	\$418,848
29	RLI Ins Co	0.64%	\$411,247
30	Nationwide Prop & Cas Ins Co	0.62%	\$393,188
31	Progressive Classic Ins Co	0.61%	\$390,210
32	Great Amer Ins Co of NY	0.60%	\$385,735
33	Great Midwest Ins Co	0.59%	\$376,035
34	Charter Oak Fire Ins Co	0.56%	\$359,228
35	Nationwide Mut Fire Ins Co	0.52%	\$334,183
36	Allstate Ins Co	0.52%	\$331,209
37	American Modern Home Ins Co	0.46%	\$294,383
38	Federal Ins Co	0.39%	\$247,790
39	American Alt Ins Corp	0.39%	\$246,564
40	North Amer Elite Ins Co	0.38%	\$242,262
41	Greenwich Ins Co	0.36%	\$231,062
42	Westchester Fire Ins Co	0.35%	\$220,588
43	Seneca Ins Co Inc	0.33%	\$212,283
44	Hanover Ins Co	0.33%	\$210,502
45	Northland Ins Co	0.32%	\$202,210
46	Foremost Ins Co Grand Rapids MI	0.30%	\$191,042
47	XL Specialty Ins Co	0.28%	\$181,449
48	Jewelers Mut Ins Co	0.28%	\$177,934
49	Securian Cas Co	0.28%	\$177,861
50	Safeco Ins Co of Amer	0.27%	\$173,075
51	American Modern Select Ins Co	0.27%	\$170,646
52	United Serv Automobile Assn	0.26%	\$164,107
53	Amex Assur Co	0.25%	\$158,696
54	Vigilant Ins Co	0.25%	\$156,439

2013 West Virginia Market Share Report
Inland Marine *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Navigators Ins Co	0.24%	\$151,610
56	United Financial Cas Co	0.23%	\$146,966
57	Generali Us Branch	0.22%	\$138,688
58	Starnet Ins Co	0.21%	\$135,538
59	United States Fire Ins Co	0.21%	\$133,794
60	Encompass Ins Co of Amer	0.20%	\$128,951
61	Repwest Ins Co	0.19%	\$123,173
62	Great Amer Assur Co	0.19%	\$122,174
63	Ohio Ind Co	0.19%	\$118,617
64	Canal Ins Co	0.18%	\$113,789
65	Progressive Max Ins Co	0.18%	\$111,873
66	Imperium Ins Co	0.17%	\$106,852
67	The Cincinnati Ind Co	0.16%	\$102,798
68	Affiliated Fm Ins Co	0.16%	\$100,905
69	Bituminous Cas Corp	0.16%	\$100,751
70	Alterra Amer Ins Co	0.14%	\$86,819
71	USAA Cas Ins Co	0.14%	\$86,356
72	Pennsylvania Lumbermens Mut Ins	0.13%	\$85,103
73	American Reliable Ins Co	0.13%	\$84,000
74	Granite State Ins Co	0.13%	\$80,272
75	Allstate Prop & Cas Ins Co	0.12%	\$78,462
76	Westfield Natl Ins Co	0.12%	\$77,241
77	Allianz Global Risks US Ins Co	0.12%	\$77,003
78	Liberty Ins Underwriters Inc	0.11%	\$72,668
79	American Pet Ins Co	0.11%	\$68,187
80	Liberty Mut Fire Ins Co	0.10%	\$66,906
81	Wesco Ins Co	0.10%	\$63,196
82	American Safety Cas Ins Co	0.10%	\$62,965
83	Caterpillar Ins Co	0.09%	\$57,783
84	Cincinnati Cas Co	0.09%	\$56,186
85	American Home Assur Co	0.08%	\$50,597
86	American Select Ins Co	0.08%	\$50,596
87	National Union Fire Ins Co of Pitts	0.08%	\$48,956
88	Aspen Amer Ins Co	0.08%	\$48,548
89	Encompass Home & Auto Ins Co	0.07%	\$47,661
90	Encompass Ind Co	0.07%	\$46,883
91	Star Ins Co	0.07%	\$46,649
92	USAA Gen Ind Co	0.07%	\$42,740
93	Markel Ins Co	0.07%	\$42,405
94	State Automobile Mut Ins Co	0.07%	\$42,161
95	Diamond State Ins Co	0.06%	\$40,882
96	Ace Amer Ins Co	0.06%	\$40,777
97	American Road Ins Co	0.06%	\$40,096
98	National Liab & Fire Ins Co	0.06%	\$39,964
99	American Automobile Ins Co	0.06%	\$39,872
100	Phoenix Ins Co	0.06%	\$39,658
101	Travelers Ind Co of Amer	0.06%	\$39,301
102	West Virginia Farmers Mut Ins Assoc	0.06%	\$38,623
103	Praetorian Ins Co	0.06%	\$36,020
104	Darwin Natl Assur Co	0.06%	\$35,098
105	American Natl Prop & Cas Co	0.05%	\$34,498
106	Tokio Marine Amer Ins Co	0.05%	\$34,240
107	Metropolitan Prop & Cas Ins Co	0.05%	\$33,788

2013 West Virginia Market Share Report
Inland Marine *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
108	Maxum Cas Ins Co	0.05%	\$33,650
109	Atlantic Specialty Ins Co	0.05%	\$33,151
110	Federated Mut Ins Co	0.05%	\$33,145
111	Catlin Ins Co	0.05%	\$32,588
112	Ohio Cas Ins Co	0.05%	\$30,132
113	Property & Cas Ins Co of Hartford	0.05%	\$29,885
114	AIG Prop Cas Co	0.05%	\$28,755
115	Virginia Surety Co Inc	0.04%	\$28,613
116	Zale Ind Co	0.04%	\$27,581
117	Liberty Ins Corp	0.04%	\$26,352
118	Farmers Mech Mut Fire Ins of WV	0.04%	\$26,088
119	Transguard Ins Co of Amer Inc	0.04%	\$26,048
120	Lumbermens Underwriting Alliance	0.04%	\$25,044
121	Axis Ins Co	0.04%	\$23,298
122	American States Ins Co	0.04%	\$22,661
123	Starr Ind & Liab Co	0.03%	\$22,253
124	Lyndon Southern Ins Co	0.03%	\$19,780
125	Technology Ins Co Inc	0.03%	\$19,634
126	Teachers Ins Co	0.03%	\$19,168
127	Colony Specialty Ins Co	0.03%	\$17,972
128	Garrison Prop & Cas Ins Co	0.03%	\$17,844
129	Illinois Natl Ins Co	0.03%	\$17,739
130	Nationwide Agribusiness Ins Co	0.02%	\$15,942
131	Great Amer Ins Co	0.02%	\$15,776
132	QBE Ins Corp	0.02%	\$14,102
133	Central States Ind Co of Omaha	0.02%	\$13,866
134	Markel Amer Ins Co	0.02%	\$13,782
135	XL Ins Amer Inc	0.02%	\$13,635
136	Firemans Fund Ins Co	0.02%	\$12,786
137	American Guar & Liab Ins	0.02%	\$12,764
138	BCS Ins Co	0.02%	\$12,733
139	AXA Art Ins Corp	0.02%	\$12,600
140	Empire Fire & Marine Ins Co	0.02%	\$12,029
141	Travelers Ind Co	0.02%	\$11,909
142	Continental Ins Co	0.02%	\$10,731
143	T H E Ins Co	0.02%	\$10,690
144	American Hallmark Ins Co of TX	0.02%	\$9,987
145	Philadelphia Ind Ins Co	0.02%	\$9,886
146	Armed Forces Ins Exch	0.02%	\$9,844
147	Nova Cas Co	0.02%	\$9,588
148	North Pointe Ins Co	0.01%	\$9,413
149	Allstate Vehicle & Prop Ins Co	0.01%	\$9,343
150	General Cas Co of WI	0.01%	\$8,952
151	Firemens Ins Co of Washington DC	0.01%	\$8,797
152	Federated Serv Ins Co	0.01%	\$8,568
153	Travelers Ind Co of CT	0.01%	\$8,247
154	Horace Mann Ins Co	0.01%	\$8,228
155	St Paul Mercury Ins Co	0.01%	\$8,169
156	Continental Western Ins Co	0.01%	\$8,055
157	First Natl Ins Co of Amer	0.01%	\$7,957
158	Allstate Ind Co	0.01%	\$7,773
159	Indiana Lumbermens Mut Ins Co	0.01%	\$7,731
160	National Interstate Ins Co	0.01%	\$7,615

2013 West Virginia Market Share Report
Inland Marine *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
161	Motorists Commercial Mut Ins Co	0.01%	\$7,430
162	Amica Mut Ins Co	0.01%	\$6,722
163	Economy Premier Assur Co	0.01%	\$6,716
164	Pennsylvania Manufacturers Assoc Ins	0.01%	\$6,581
165	General Security Natl Ins Co	0.01%	\$6,248
166	Argonaut Ins Co	0.01%	\$5,899
167	Stratford Ins Co	0.01%	\$5,874
168	Vanliner Ins Co	0.01%	\$5,413
169	Aetna Ins Co of CT	0.01%	\$5,157
170	Lititz Mut Ins Co	0.01%	\$5,081
171	Great West Cas Co	0.01%	\$5,035
172	LM Ins Corp	0.01%	\$4,020
173	Occidental Fire & Cas Co of NC	0.01%	\$3,963
174	American Ins Co	0.01%	\$3,935
175	Hartford Ins Co of The Midwest	0.01%	\$3,903
176	North Amer Specialty Ins Co	0.01%	\$3,856
177	Pharmacists Mut Ins Co	0.01%	\$3,819
178	Standard Fire Ins Co	0.01%	\$3,523
179	Ace Fire Underwriters Ins Co	0.01%	\$3,295
180	Pacific Specialty Ins Co	0.01%	\$3,244
181	Sentinel Ins Co Ltd	0.00%	\$3,105
182	Zurich Amer Ins Co of IL	0.00%	\$2,717
183	Trumbull Ins Co	0.00%	\$2,419
184	Bankers Standard Ins Co	0.00%	\$2,342
185	Aegis Security Ins Co	0.00%	\$2,197
186	Ironshore Ind Inc	0.00%	\$2,106
187	ACA Ins Co	0.00%	\$2,100
188	Privilege Underwriters Recp Exch	0.00%	\$1,902
189	Pennsylvania Natl Mut Cas Ins Co	0.00%	\$1,874
190	Knightbrook Ins Co	0.00%	\$1,798
191	Hartford Steam Boil Inspec & Ins Co	0.00%	\$1,626
192	American Economy Ins Co	0.00%	\$1,572
193	Great Northern Ins Co	0.00%	\$1,458
194	Twin City Fire Ins Co	0.00%	\$1,397
195	Tower Ins Co of NY	0.00%	\$1,289
196	Great Amer Alliance Ins Co	0.00%	\$1,189
197	Harco Natl Ins Co	0.00%	\$1,176
198	Hartford Accident & Ind Co	0.00%	\$1,172
199	Hartford Cas Ins Co	0.00%	\$1,140
200	Maryland Cas Co	0.00%	\$970
201	Insurance Co of the West	0.00%	\$958
202	Employers Mut Cas Co	0.00%	\$900
203	National Amer Ins Co	0.00%	\$867
204	Capitol Ind Corp	0.00%	\$837
205	Stillwater Ins Co	0.00%	\$809
206	Federated Rural Electric Ins Exch	0.00%	\$578
207	Sparta Ins Co	0.00%	\$478
208	American Commerce Ins Co	0.00%	\$431
209	Balboa Ins Co	0.00%	\$362
210	MutualAid eXchange	0.00%	\$351
211	St Paul Protective Ins Co	0.00%	\$341
212	Southern States Ins Exch	0.00%	\$304
213	Verlan Fire Ins Co MD	0.00%	\$279

2013 West Virginia Market Share Report
Inland Marine *continued*

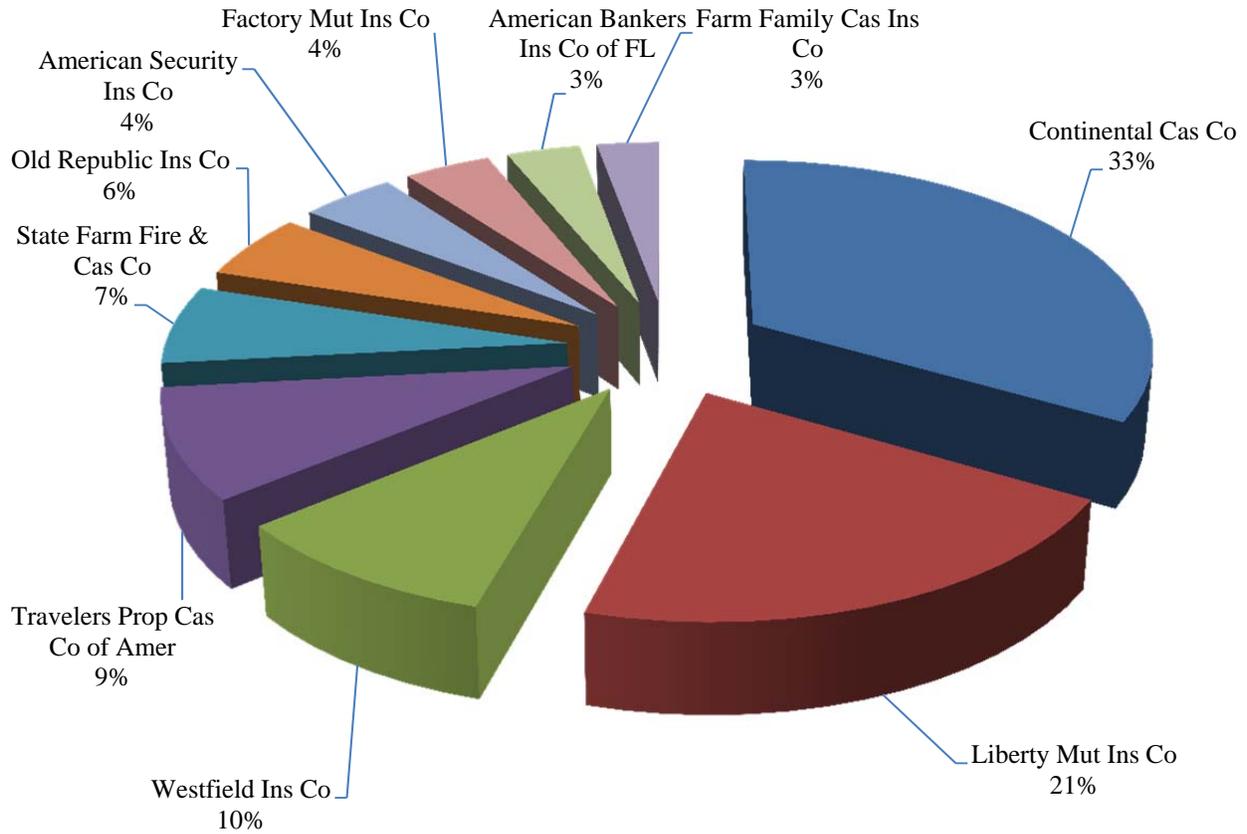
Rank	Company Name	Percent of Market	Direct Premiums Earned
214	Electric Ins Co	0.00%	\$237
215	California Cas Ind Exch	0.00%	\$228
216	OneBeacon Ins Co	0.00%	\$216
217	Church Mut Ins Co	0.00%	\$211
218	General Ins Co of Amer	0.00%	\$204
219	Assurance Co of Amer	0.00%	\$193
220	Companion Prop & Cas Ins Co	0.00%	\$173
221	Northern Ins Co of NY	0.00%	\$172
222	Transportation Ins Co	0.00%	\$166
223	St Paul Guardian Ins Co	0.00%	\$147
224	National Ind Co	0.00%	\$140
225	Safe Ins Co	0.00%	\$102
226	Employers Fire Ins Co	0.00%	\$94
227	North River Ins Co	0.00%	\$92
228	Security Natl Ins Co	0.00%	\$92
229	Foremost Signature Ins Co	0.00%	\$72
230	Utica Mut Ins Co	0.00%	\$62
231	IDS Prop Cas Ins Co	0.00%	\$50
232	Progressive Paloverde Ins Co	0.00%	\$50
233	American Fire & Cas Co	0.00%	\$50
234	Universal Underwriters Ins Co	0.00%	\$25
235	Torus Natl Ins Co	0.00%	\$10
236	Discover Prop & Cas Ins Co	0.00%	\$10
237	Westport Ins Corp	0.00%	\$2
238	Sompo Japan Ins Co of Amer	0.00%	\$1
239	Scottsdale Ind Co	0.00%	(\$2)
240	American Family Home Ins Co	0.00%	(\$517)
241	US Specialty Ins Co	-0.02%	(\$12,950)

2013 West Virginia Market Share Report
Inland Marine *continued*

Total for Top 10 Insurers	63.06%	\$40,231,143
Total for All Other Insurers	<u>36.94%</u>	<u>\$23,569,799</u>
Total for All Insurers	100.00%	\$63,800,942

Inland Marine

Graph Reflects Top 10 Insurers' Percentage of Market



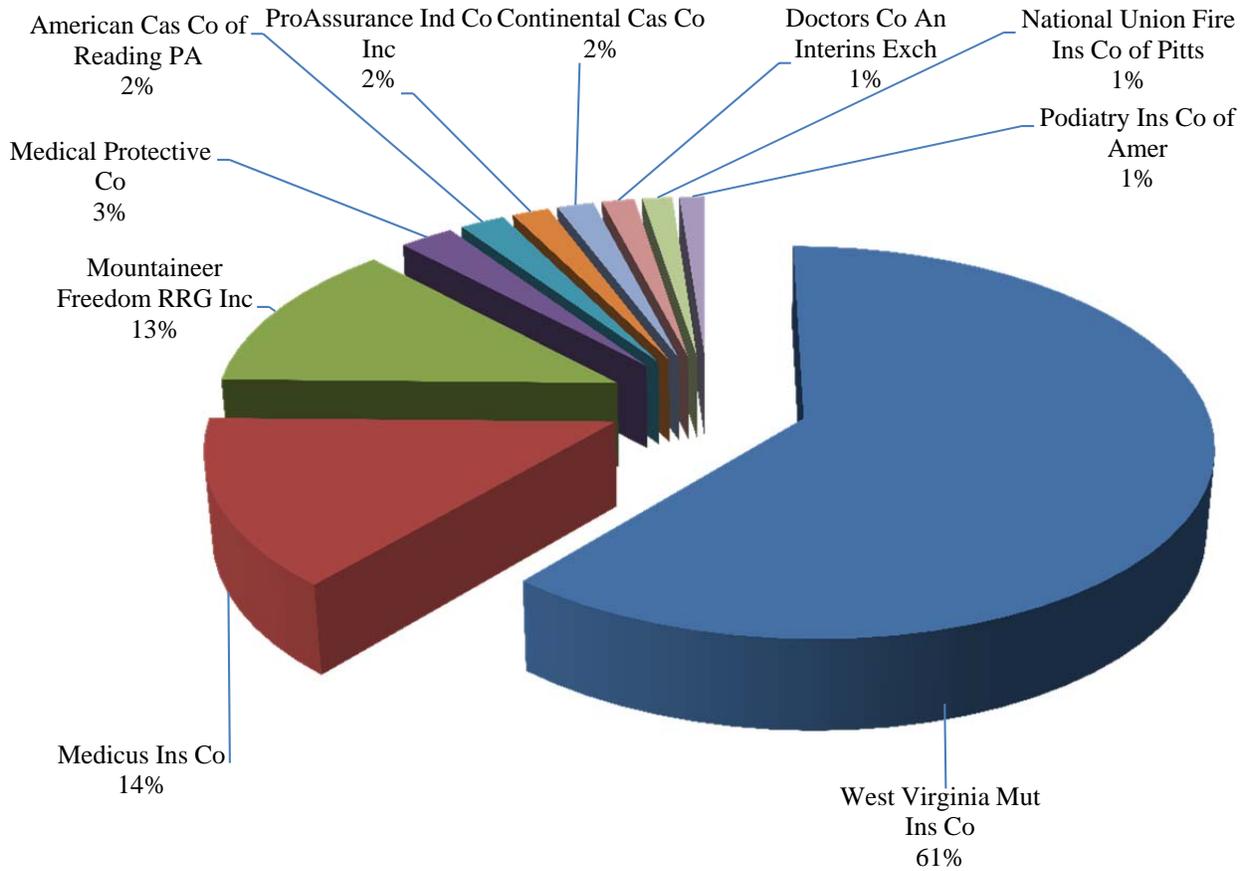
Medical Malpractice

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	West Virginia Mut Ins Co	58.49%	\$28,245,468
2	Medicus Ins Co	13.45%	\$6,496,718
3	Mountaineer Freedom RRG Inc	12.07%	\$5,827,796
4	Medical Protective Co	2.41%	\$1,162,224
5	American Cas Co of Reading PA	1.99%	\$961,988
6	ProAssurance Ind Co Inc	1.63%	\$789,292
7	Continental Cas Co	1.62%	\$782,211
8	Doctors Co An Interins Exch	1.44%	\$693,042
9	National Union Fire Ins Co of Pitts	1.32%	\$636,431
10	Podiatry Ins Co of Amer	1.12%	\$541,437
11	Cincinnati Ins Co	1.03%	\$495,903
12	NCMIC Ins Co	0.65%	\$316,076
13	Capson Physicians Ins Co	0.52%	\$249,773
14	Liberty Ins Underwriters Inc	0.49%	\$236,739
15	Ace Amer Ins Co	0.39%	\$186,470
16	Fair Amer Ins & Reins Co	0.35%	\$169,509
17	Cherokee Guar Co Inc a RRG	0.30%	\$142,909
18	American Alt Ins Corp	0.19%	\$92,207
19	Darwin Natl Assur Co	0.17%	\$80,716
20	Church Mut Ins Co	0.10%	\$49,704
21	State Farm Fire & Cas Co	0.04%	\$19,522
22	Pharmacists Mut Ins Co	0.03%	\$16,803
23	Campmed Cas & Ind Co Inc	0.03%	\$15,674
24	PACO Assur Co Inc	0.03%	\$15,213
25	Fortress Ins Co	0.03%	\$15,159
26	Everest Natl Ins Co	0.03%	\$13,102
27	Granite State Ins Co	0.03%	\$13,101
28	Great Divide Ins Co	0.02%	\$11,267
29	American Home Assur Co	0.01%	\$3,778
30	Zurich Amer Ins Co	0.01%	\$3,708
31	The Cincinnati Ind Co	0.01%	\$2,589
32	Community Hlth Alliance Recip RRG	0.00%	\$1,625
33	Cincinnati Cas Co	0.00%	\$1,477
34	Chicago Ins Co	0.00%	\$423
35	American Ins Co	0.00%	\$111

Total for Top 10 Insurers	95.54%	\$46,136,607
Total for All Other Insurers	<u>4.46%</u>	<u>\$2,153,558</u>
Total for All Insurers	100.00%	\$48,290,165

Medical Malpractice

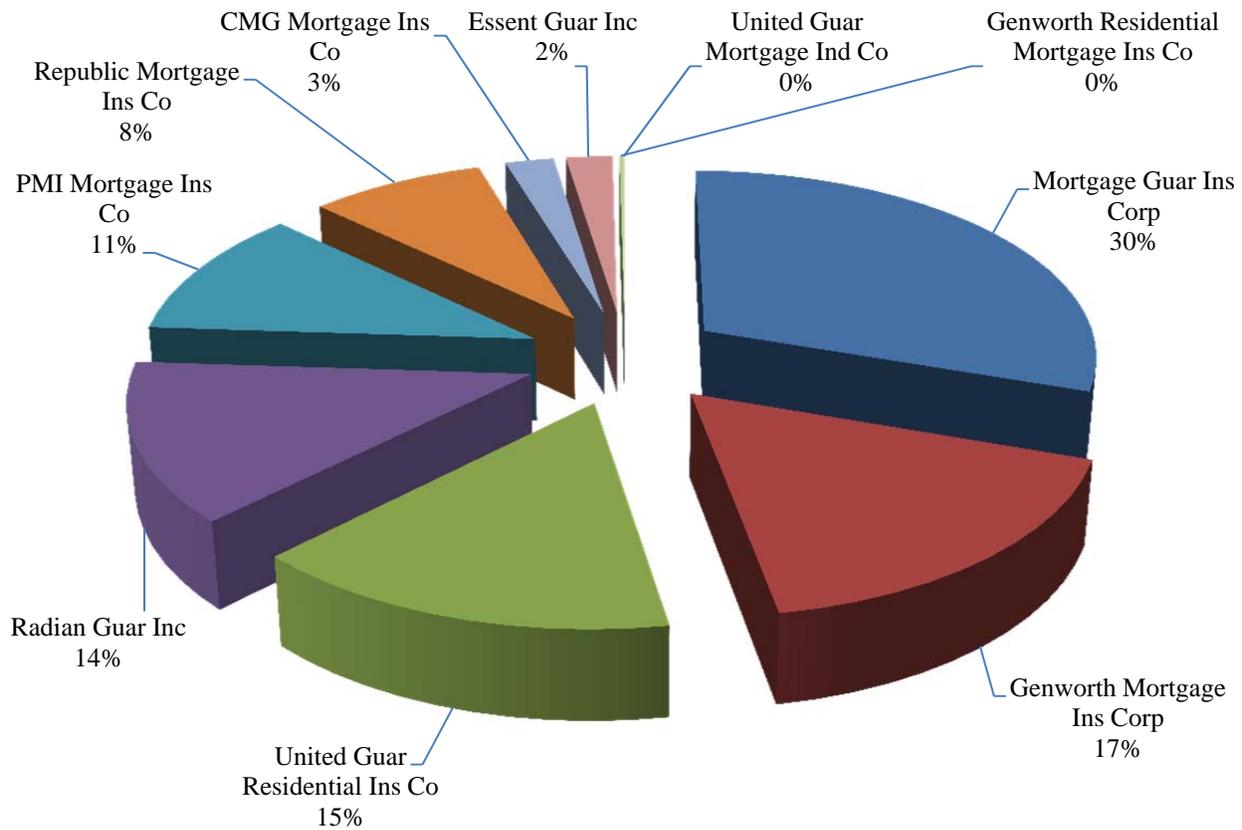
Graph Reflects Top 10 Insurers' Percentage of Market



Mortgage Guaranty

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Mortgage Guar Ins Corp	30.27%	\$3,842,707
2	Genworth Mortgage Ins Corp	16.99%	\$2,156,463
3	United Guar Residential Ins Co	15.23%	\$1,932,798
4	Radian Guar Inc	13.55%	\$1,720,174
5	PMI Mortgage Ins Co	11.04%	\$1,401,845
6	Republic Mortgage Ins Co	8.21%	\$1,042,344
7	CMG Mortgage Ins Co	2.28%	\$289,152
8	Essent Guar Inc	2.19%	\$277,566
9	Genworth Residential Mortgage Ins Co	0.24%	\$30,431
10	United Guar Mortgage Ind Co	0.00%	\$315
11	CMG Mortgage Assur Co	0.00%	\$281
12	MGIC Ind Corp	0.00%	\$55
Total for Top 10 Insurers		100.00%	\$12,693,795
Total for All Other Insurers		<u>0.00%</u>	<u>\$336</u>
Total for All Insurers		100.00%	\$12,694,131

Mortgage Guaranty
Graph Reflects Top 10 Insurers' Percentage of Market

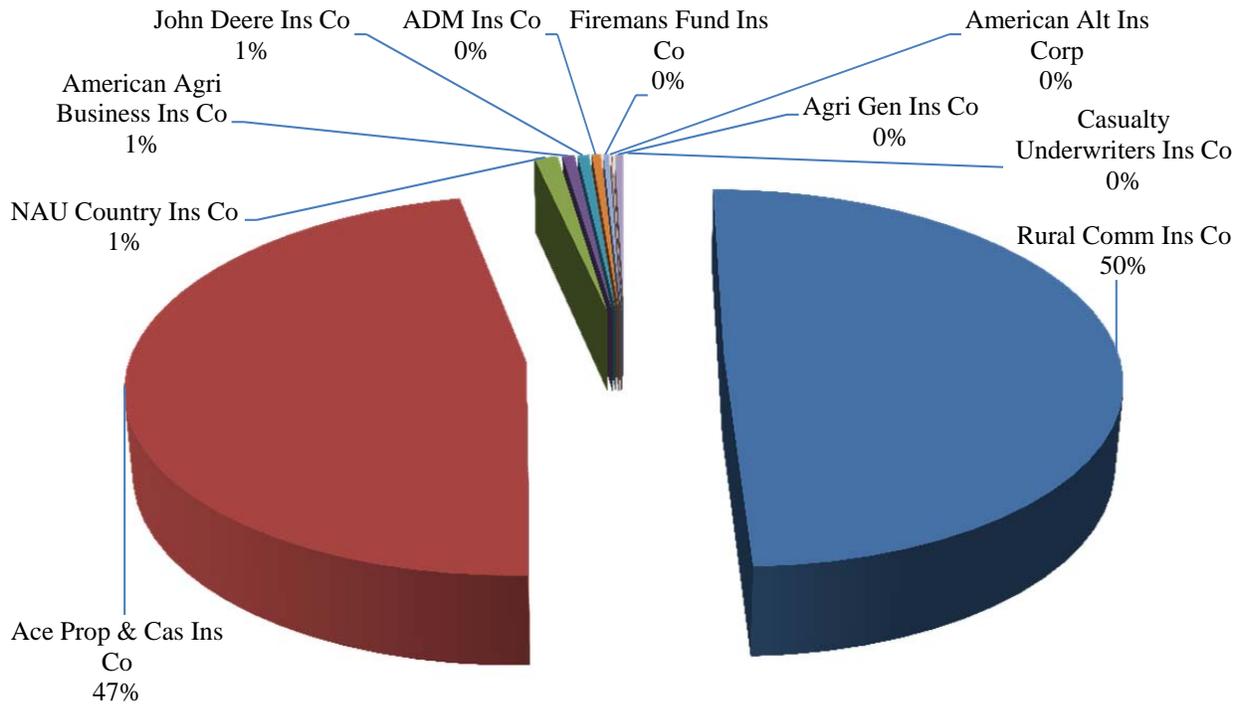


Multiple Peril Crop

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Rural Comm Ins Co	49.89%	\$1,395,460
2	Ace Prop & Cas Ins Co	47.45%	\$1,327,319
3	NAU Country Ins Co	1.12%	\$31,404
4	American Agri Business Ins Co	0.58%	\$16,103
5	John Deere Ins Co	0.55%	\$15,387
6	ADM Ins Co	0.44%	\$12,185
7	Firemans Fund Ins Co	0.29%	\$8,172
8	American Alt Ins Corp	0.07%	\$1,938
9	Casualty Underwriters Ins Co	0.05%	\$1,396
10	Agri Gen Ins Co	-0.44%	(\$12,274)
Total for Top 10 Insurers		100.00%	\$2,797,090
Total for All Other Insurers			
Total for All Insurers		100.00%	\$2,797,090

Multiple Peril Crop

Graph Reflects Top 10 Insurers' Percentage of Market



Ocean Marine

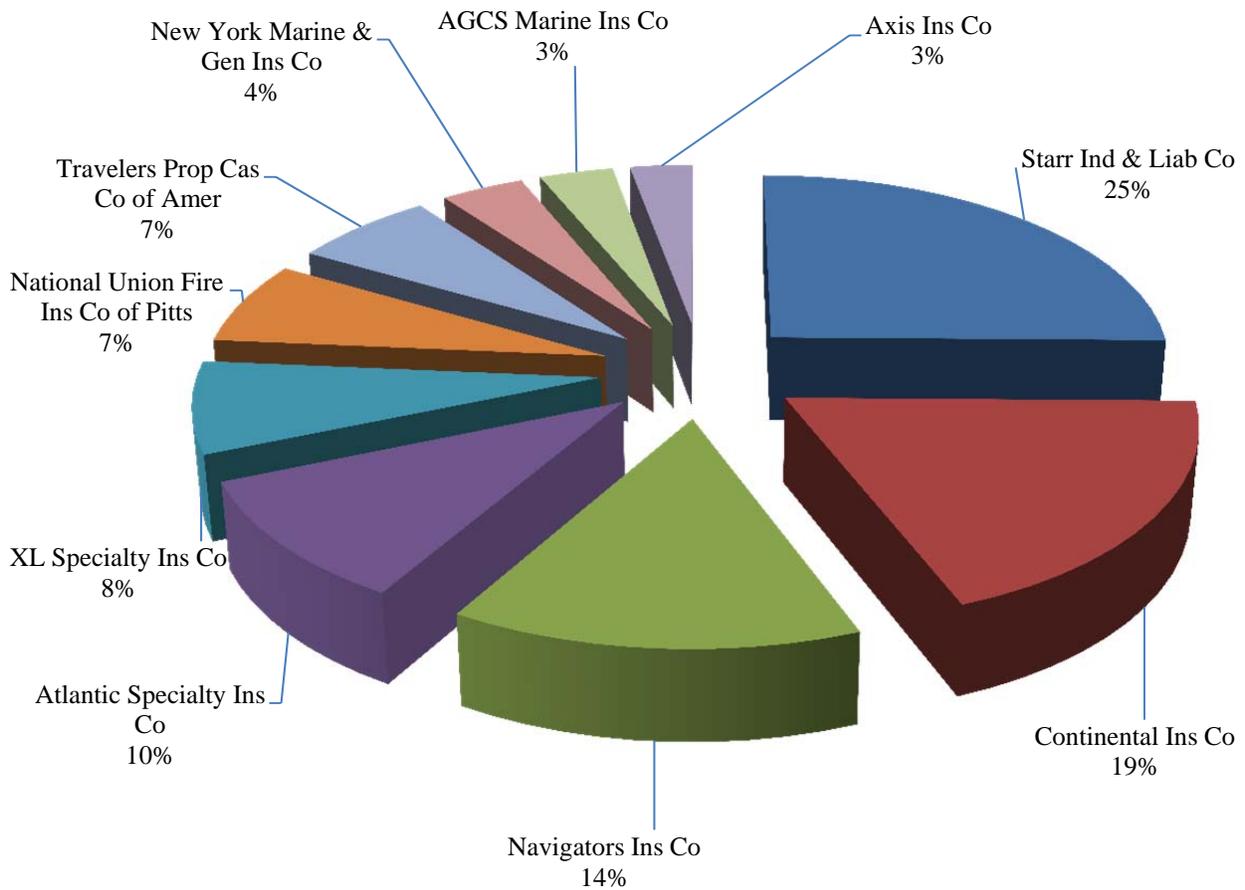
Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Starr Ind & Liab Co	20.78%	\$752,313
2	Continental Ins Co	15.58%	\$564,000
3	Navigators Ins Co	11.72%	\$424,444
4	Atlantic Specialty Ins Co	8.48%	\$307,030
5	XL Specialty Ins Co	6.32%	\$228,780
6	National Union Fire Ins Co of Pitts	5.72%	\$207,090
7	Travelers Prop Cas Co of Amer	5.40%	\$195,607
8	New York Marine & Gen Ins Co	3.15%	\$114,095
9	AGCS Marine Ins Co	2.80%	\$101,334
10	Axis Ins Co	2.38%	\$86,042
11	Continental Cas Co	2.31%	\$83,495
12	Seaworthy Ins Co	1.82%	\$65,841
13	RLI Ins Co	1.51%	\$54,678
14	Foremost Ins Co Grand Rapids MI	1.03%	\$37,118
15	Hanover Ins Co	0.95%	\$34,302
16	Markel Amer Ins Co	0.90%	\$32,580
17	Property & Cas Ins Co of Hartford	0.89%	\$32,063
18	Hartford Fire In Co	0.71%	\$25,882
19	AXA Ins Co	0.67%	\$24,240
20	American Modern Home Ins Co	0.62%	\$22,454
21	St Paul Fire & Marine Ins Co	0.56%	\$20,381
22	National Liab & Fire Ins Co	0.54%	\$19,476
23	Federal Ins Co	0.52%	\$18,854
24	Liberty Mut Ins Co	0.51%	\$18,377
25	Ace Amer Ins Co	0.46%	\$16,628
26	Indemnity Ins Co of North Amer	0.44%	\$15,884
27	Catlin Ins Co	0.43%	\$15,563
28	Starnet Ins Co	0.32%	\$11,729
29	United States Fire Ins Co	0.26%	\$9,577
30	Liberty Mut Fire Ins Co	0.23%	\$8,154
31	Travelers Prop Cas Ins Co	0.21%	\$7,515
32	United Serv Automobile Assn	0.21%	\$7,496
33	Travelers Ind Co	0.18%	\$6,378
34	Essentia Ins Co	0.18%	\$6,339
35	Motorists Mut Ins Co	0.16%	\$5,953
36	State Auto Prop & Cas Ins Co	0.16%	\$5,952
37	Standard Fire Ins Co	0.14%	\$5,097
38	National Cas Co	0.12%	\$4,345
39	New Hampshire Ins Co	0.11%	\$4,162
40	USAA Cas Ins Co	0.08%	\$2,922
41	State Natl Ins Co Inc	0.06%	\$2,314
42	Amica Mut Ins Co	0.06%	\$2,294
43	AXIS Reins Co	0.06%	\$2,289
44	Ace Fire Underwriters Ins Co	0.06%	\$2,092
45	American Security Ins Co	0.05%	\$1,845
46	Star Ins Co	0.04%	\$1,399
47	Insurance Co of N Amer	0.03%	\$1,027
48	Old United Cas Co	0.03%	\$998
49	Automobile Ins Co of Hartford CT	0.02%	\$774
50	Hartford Ins Co of The Midwest	0.01%	\$542
51	Vigilant Ins Co	0.01%	\$351
52	AIG Prop Cas Co	0.01%	\$211
53	North Amer Specialty Ins Co	0.01%	\$199
54	Sentinel Ins Co Ltd	0.01%	\$196

2013 West Virginia Market Share Report
Ocean Marine *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Tokio Marine Amer Ins Co	0.00%	\$84
56	Travelers Ind Co of Amer	0.00%	\$21
57	Alterra Amer Ins Co	0.00%	\$7
Total for Top 10 Insurers		82.32%	\$2,980,735
Total for All Other Insurers		<u>17.68%</u>	<u>\$640,078</u>
Total for All Insurers		100.00%	\$3,620,813

Ocean Marine

Graph Reflects Top 10 Insurers' Percentage of Market



Other Liability

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	National Union Fire Ins Co of Pitts	7.12%	\$10,267,533
2	St Paul Fire & Marine Ins Co	4.88%	\$7,031,790
3	Westfield Ins Co	4.19%	\$6,040,404
4	Travelers Ind Co	3.69%	\$5,321,957
5	Zurich Amer Ins Co	3.66%	\$5,275,964
6	ALPS Prop & Cas Ins Co	3.21%	\$4,628,775
7	Erie Ins Prop & Cas Co	2.98%	\$4,294,225
8	Federal Ins Co	2.89%	\$4,161,689
9	Travelers Ind Co of Amer	2.85%	\$4,109,730
10	Atlantic Specialty Ins Co	2.45%	\$3,530,182
11	Cincinnati Ins Co	2.43%	\$3,498,962
12	State Auto Prop & Cas Ins Co	2.28%	\$3,280,318
13	Travelers Cas & Surety Co of Amer	2.27%	\$3,270,738
14	Travelers Prop Cas Co of Amer	1.88%	\$2,710,837
15	Motorists Mut Ins Co	1.84%	\$2,649,490
16	Liberty Ins Underwriters Inc	1.83%	\$2,639,338
17	Great Midwest Ins Co	1.77%	\$2,549,049
18	State Farm Fire & Cas Co	1.73%	\$2,497,266
19	Greenwich Ins Co	1.70%	\$2,443,275
20	Nationwide Mut Ins Co	1.58%	\$2,271,531
21	Arch Ins Co	1.48%	\$2,139,171
22	Continental Cas Co	1.33%	\$1,916,177
23	Cumis Ins Society Inc	1.30%	\$1,873,043
24	Farm Family Cas Ins Co	1.27%	\$1,828,562
25	Caterpillar Ins Co	1.26%	\$1,813,054
26	Ace Amer Ins Co	1.24%	\$1,790,274
27	Nationwide Mut Fire Ins Co	1.13%	\$1,631,495
28	American Guar & Liab Ins	1.12%	\$1,619,859
29	Liberty Mut Fire Ins Co	1.06%	\$1,534,749
30	Phoenix Ins Co	0.96%	\$1,389,844
31	Charter Oak Fire Ins Co	0.90%	\$1,300,779
32	Philadelphia Ind Ins Co	0.87%	\$1,258,017
33	American Home Assur Co	0.86%	\$1,243,526
34	RSUI Ind Co	0.82%	\$1,184,320
35	Farmers Mech Mut Fire Ins of WV	0.80%	\$1,149,092
36	State Automobile Mut Ins Co	0.74%	\$1,059,639
37	Sentry Select Ins Co	0.73%	\$1,055,231
38	Westport Ins Corp	0.71%	\$1,027,119
39	American Alt Ins Corp	0.71%	\$1,025,925
40	American Bankers Ins Co of FL	0.70%	\$1,006,843
41	St Paul Mercury Ins Co	0.66%	\$947,460
42	American Automobile Ins Co	0.61%	\$877,004
43	Travelers Ind Co of CT	0.60%	\$867,913
44	General Star Natl Ins Co	0.60%	\$865,421
45	Transportation Ins Co	0.58%	\$839,410
46	Catlin Ins Co	0.55%	\$797,878
47	Nova Cas Co	0.54%	\$774,683
48	Twin City Fire Ins Co	0.46%	\$661,593
49	Navigators Ins Co	0.44%	\$629,020
50	Everest Natl Ins Co	0.44%	\$628,054
51	The Cincinnati Ind Co	0.43%	\$625,948
52	Ace Prop & Cas Ins Co	0.42%	\$608,188
53	XL Specialty Ins Co	0.42%	\$605,493
54	Federated Mut Ins Co	0.40%	\$573,159

2013 West Virginia Market Share Report
Other Liability *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Great Amer Ins Co	0.39%	\$557,066
56	Founders Ins Co	0.38%	\$545,107
57	North River Ins Co	0.38%	\$541,318
58	Westchester Fire Ins Co	0.37%	\$531,554
59	Scottsdale Ind Co	0.37%	\$526,750
60	Hartford Cas Ins Co	0.36%	\$514,666
61	Insurance Co of the State of PA	0.34%	\$496,857
62	Hartford Fire In Co	0.33%	\$473,010
63	American Safety Cas Ins Co	0.32%	\$461,274
64	AXA Ins Co	0.32%	\$460,311
65	RLI Ins Co	0.31%	\$448,941
66	Axis Ins Co	0.26%	\$370,095
67	Nationwide Prop & Cas Ins Co	0.25%	\$358,114
68	Darwin Natl Assur Co	0.24%	\$345,274
69	Markel Amer Ins Co	0.23%	\$329,798
70	United States Liab Ins Co	0.23%	\$329,406
71	Cincinnati Cas Co	0.23%	\$324,665
72	Liberty Mut Ins Co	0.22%	\$321,800
73	XL Ins Amer Inc	0.22%	\$320,806
74	Nationwide Agribusiness Ins Co	0.22%	\$318,689
75	National Cas Co	0.21%	\$305,924
76	Firemans Fund Ins Co	0.20%	\$292,236
77	United Serv Automobile Assn	0.20%	\$288,595
78	Starr Ind & Liab Co	0.19%	\$274,995
79	Safeco Ins Co of Amer	0.19%	\$272,157
80	Beazley Ins Co Inc	0.19%	\$269,269
81	Virginia Surety Co Inc	0.18%	\$262,545
82	Allstate Ins Co	0.18%	\$258,905
83	Farmers Mut Ins Co	0.18%	\$253,830
84	US Specialty Ins Co	0.17%	\$251,893
85	State Natl Ins Co Inc	0.17%	\$243,806
86	Universal Underwriters Ins Co	0.17%	\$241,057
87	Torus Natl Ins Co	0.17%	\$239,772
88	Wesco Ins Co	0.17%	\$238,643
89	Hallmark Ins Co	0.16%	\$236,182
90	United States Fire Ins Co	0.16%	\$235,991
91	Ohio Cas Ins Co	0.16%	\$234,320
92	Hanover Ins Co	0.16%	\$231,971
93	Allstate Ind Co	0.16%	\$230,957
94	American Modern Select Ins Co	0.16%	\$228,583
95	Allied World Natl Assur Co	0.16%	\$225,226
96	Safe Ins Co	0.15%	\$217,292
97	Imperium Ins Co	0.15%	\$214,540
98	Guideone Mut Ins Co	0.15%	\$211,350
99	Sentinel Ins Co Ltd	0.14%	\$206,512
100	Hudson Ins Co	0.14%	\$201,656
101	National Fire Ins Co of Hartford	0.14%	\$197,937
102	MIC Prop & Cas Ins Corp	0.14%	\$195,413
103	Camico Mut Ins Co	0.13%	\$192,474
104	Old Republic Gen Ins Corp	0.13%	\$191,065
105	Lancer Ins Co	0.13%	\$184,020
106	St Paul Guardian Ins Co	0.12%	\$178,222
107	American Ins Co	0.12%	\$177,939

2013 West Virginia Market Share Report
Other Liability *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
108	Executive Risk Ind Inc	0.12%	\$177,709
109	Toyota Motor Ins Co	0.12%	\$177,195
110	Progressive Classic Ins Co	0.12%	\$174,666
111	Tokio Marine Amer Ins Co	0.12%	\$173,902
112	Westfield Natl Ins Co	0.12%	\$173,113
113	American States Ins Co	0.12%	\$172,267
114	American Security Ins Co	0.12%	\$165,916
115	Federated Serv Ins Co	0.11%	\$161,949
116	Old Republic Ins Co	0.11%	\$158,823
117	Lyndon Prop Ins Co	0.11%	\$158,082
118	Mountaineer Freedom RRG Inc	0.11%	\$155,567
119	Liberty Ins Corp	0.10%	\$151,068
120	General Ins Co of Amer	0.10%	\$150,805
121	Pennsylvania Lumbermens Mut Ins	0.10%	\$142,465
122	Commerce & Industry Ins Co	0.10%	\$141,734
123	Pennsylvania Natl Mut Cas Ins Co	0.10%	\$140,157
124	Brotherhood Mut Ins Co	0.09%	\$135,815
125	T H E Ins Co	0.09%	\$132,419
126	Carolina Cas Ins Co	0.09%	\$126,087
127	Markel Ins Co	0.09%	\$123,989
128	Great Amer Alliance Ins Co	0.08%	\$122,193
129	Great Amer Ins Co of NY	0.08%	\$121,778
130	Universal Underwriters of TX Ins	0.08%	\$118,353
131	Aetna Ins Co of CT	0.08%	\$115,215
132	Encompass Ins Co of Amer	0.08%	\$112,950
133	Hartford Underwriters Ins Co	0.08%	\$109,334
134	Foremost Ins Co Grand Rapids MI	0.07%	\$104,496
135	Church Mut Ins Co	0.07%	\$100,699
136	Southern States Ins Exch	0.07%	\$100,383
137	National Liab & Fire Ins Co	0.07%	\$100,064
138	St Paul Protective Ins Co	0.07%	\$96,808
139	Tower Natl Ins Co	0.07%	\$96,003
140	Alterra Amer Ins Co	0.06%	\$85,915
141	Pan Handle Farmers Mut Ins Co of WV	0.06%	\$83,958
142	Berkley Ins Co	0.06%	\$83,660
143	Wausau Underwriters Ins Co	0.06%	\$81,208
144	Vigilant Ins Co	0.06%	\$80,158
145	Granite State Ins Co	0.06%	\$79,984
146	National Interstate Ins Co	0.06%	\$79,495
147	Farmers & Mechanics Fire & Cas Ins I	0.05%	\$75,855
148	Continental Western Ins Co	0.05%	\$71,040
149	Selective Ins Co of Amer	0.05%	\$70,514
150	Security Natl Ins Co	0.05%	\$69,590
151	Encompass Home & Auto Ins Co	0.05%	\$69,454
152	Argonaut Ins Co	0.05%	\$68,905
153	National Amer Ins Co	0.05%	\$67,397
154	Bituminous Cas Corp	0.04%	\$64,715
155	Seneca Ins Co Inc	0.04%	\$64,503
156	Encompass Ind Co	0.04%	\$61,349
157	Northland Ins Co	0.04%	\$61,333
158	USAA Cas Ins Co	0.04%	\$60,601
159	Government Employees Ins Co	0.04%	\$60,401
160	Protective Ins Co	0.04%	\$51,726

2013 West Virginia Market Share Report
Other Liability *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
161	American Modern Home Ins Co	0.04%	\$51,433
162	Progressive Max Ins Co	0.03%	\$50,000
163	QBE Ins Corp	0.03%	\$46,212
164	Standard Fire Ins Co	0.03%	\$45,451
165	Crum & Forster Ind Co	0.03%	\$45,083
166	Employers Ins of Wausau	0.03%	\$44,147
167	AIG Prop Cas Co	0.03%	\$43,740
168	Ironshore Ind Inc	0.03%	\$42,548
169	North Pointe Ins Co	0.03%	\$39,749
170	Metropolitan Prop & Cas Ins Co	0.03%	\$39,414
171	Amica Mut Ins Co	0.03%	\$39,286
172	BCS Ins Co	0.03%	\$38,872
173	Star Ins Co	0.03%	\$37,916
174	Tower Ins Co of NY	0.03%	\$37,381
175	Motorists Commercial Mut Ins Co	0.03%	\$36,191
176	American Zurich Ins Co	0.02%	\$35,922
177	Avemco Ins Co	0.02%	\$35,400
178	National Continental Ins Co	0.02%	\$35,257
179	First Liberty Ins Corp	0.02%	\$32,939
180	United Financial Cas Co	0.02%	\$32,823
181	Vanliner Ins Co	0.02%	\$32,262
182	Riverport Ins Co	0.02%	\$31,093
183	Federated Rural Electric Ins Exch	0.02%	\$29,416
184	Discover Prop & Cas Ins Co	0.02%	\$29,247
185	Hartford Ins Co of The Midwest	0.02%	\$29,153
186	Transguard Ins Co of Amer Inc	0.02%	\$28,123
187	General Cas Co of WI	0.02%	\$27,384
188	American Natl Prop & Cas Co	0.02%	\$27,322
189	Canal Ins Co	0.02%	\$26,185
190	Horace Mann Ins Co	0.02%	\$25,304
191	Chicago Ins Co	0.02%	\$24,219
192	Praetorian Ins Co	0.02%	\$23,726
193	Great Divide Ins Co	0.02%	\$23,051
194	Housing Enterprise Ins Co Inc	0.02%	\$22,993
195	West Virginia Farmers Mut Ins Assoc	0.02%	\$22,296
196	Diamond State Ins Co	0.02%	\$21,750
197	Argonaut Great Central Ins Co	0.02%	\$21,667
198	Property & Cas Ins Co of Hartford	0.01%	\$21,252
199	Ohio Security Ins Co	0.01%	\$20,480
200	Lititz Mut Ins Co	0.01%	\$19,973
201	Capitol Ind Corp	0.01%	\$18,639
202	Safety Natl Cas Corp	0.01%	\$17,932
203	First Natl Ins Co of Amer	0.01%	\$17,786
204	Travelers Cas & Surety Co	0.01%	\$16,807
205	Progressive Cas Ins Co	0.01%	\$16,642
206	HDI Gerling Amer Ins Co	0.01%	\$16,625
207	Sparta Ins Co	0.01%	\$15,821
208	Electric Ins Co	0.01%	\$15,597
209	Farmland Mut Ins Co	0.01%	\$14,435
210	Endurance Amer Ins Co	0.01%	\$13,959
211	Celina Mut Ins Co	0.01%	\$12,822
212	USAA Gen Ind Co	0.01%	\$12,731
213	Starnet Ins Co	0.01%	\$12,541

2013 West Virginia Market Share Report
Other Liability *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
214	Great Amer Assur Co	0.01%	\$11,531
215	Trumbull Ins Co	0.01%	\$10,762
216	National Home Ins Co RRG	0.01%	\$10,589
217	Hartford Accident & Ind Co	0.01%	\$10,398
218	Pharmacists Mut Ins Co	0.01%	\$10,383
219	Wausau Business Ins Co	0.01%	\$10,280
220	Illinois Natl Ins Co	0.01%	\$10,036
221	American Fire & Cas Co	0.01%	\$9,928
222	Western Surety Co	0.01%	\$9,025
223	ACA Ins Co	0.01%	\$8,934
224	Guideone Specialty Mut Ins Co	0.01%	\$8,887
225	Employers Mut Cas Co	0.01%	\$8,421
226	Bituminous Fire & Marine Ins Co	0.01%	\$8,086
227	Great Northern Ins Co	0.01%	\$7,570
228	Berkley Natl Ins Co	0.00%	\$7,189
229	Hiscox Ins Co Inc	0.00%	\$7,130
230	Pennsylvania Manufacturers Ind Co	0.00%	\$6,999
231	American Select Ins Co	0.00%	\$6,851
232	Garrison Prop & Cas Ins Co	0.00%	\$6,323
233	Meridian Citizens Mut Ins Co	0.00%	\$5,631
234	Argonaut Midwest Ins Co	0.00%	\$5,627
235	West Amer Ins Co	0.00%	\$5,399
236	Armed Forces Ins Exch	0.00%	\$5,270
237	Knightbrook Ins Co	0.00%	\$4,725
238	New York Marine & Gen Ins Co	0.00%	\$4,520
239	Campmed Cas & Ind Co Inc	0.00%	\$4,420
240	Continental Ins Co	0.00%	\$4,419
241	Bankers Standard Ins Co	0.00%	\$4,288
242	Terraforma RRG LLC	0.00%	\$4,250
243	Regent Ins Co	0.00%	\$4,138
244	Plaza Ins Co	0.00%	\$4,118
245	Zurich Amer Ins Co of IL	0.00%	\$3,974
246	Aspen Amer Ins Co	0.00%	\$3,956
247	Merchants Bonding Co a Mut	0.00%	\$3,736
248	National Surety Corp	0.00%	\$3,482
249	Sentry Ins A Mut Co	0.00%	\$3,319
250	Harco Natl Ins Co	0.00%	\$3,308
251	North Amer Elite Ins Co	0.00%	\$2,945
252	Deerfield Ins Co	0.00%	\$2,784
253	Automobile Ins Co of Hartford CT	0.00%	\$2,552
254	Inland Mut Ins Co	0.00%	\$2,344
255	North Amer Specialty Ins Co	0.00%	\$2,320
256	OneBeacon Amer Ins Co	0.00%	\$2,272
257	American Southern Home Ins Co	0.00%	\$2,221
258	Fidelity & Deposit Co of MD	0.00%	\$2,100
259	Privilege Underwriters Recp Exch	0.00%	\$1,977
260	Utica Mut Ins Co	0.00%	\$1,933
261	American Cas Co of Reading PA	0.00%	\$1,792
262	West Virginia Natl Auto Ins Co	0.00%	\$1,790
263	Red Rock Ins Co	0.00%	\$1,772
264	Occidental Fire & Cas Co of NC	0.00%	\$1,771
265	Atain Ins Co	0.00%	\$1,700
266	Allied World Ins Co	0.00%	\$1,620

2013 West Virginia Market Share Report
Other Liability *continued*

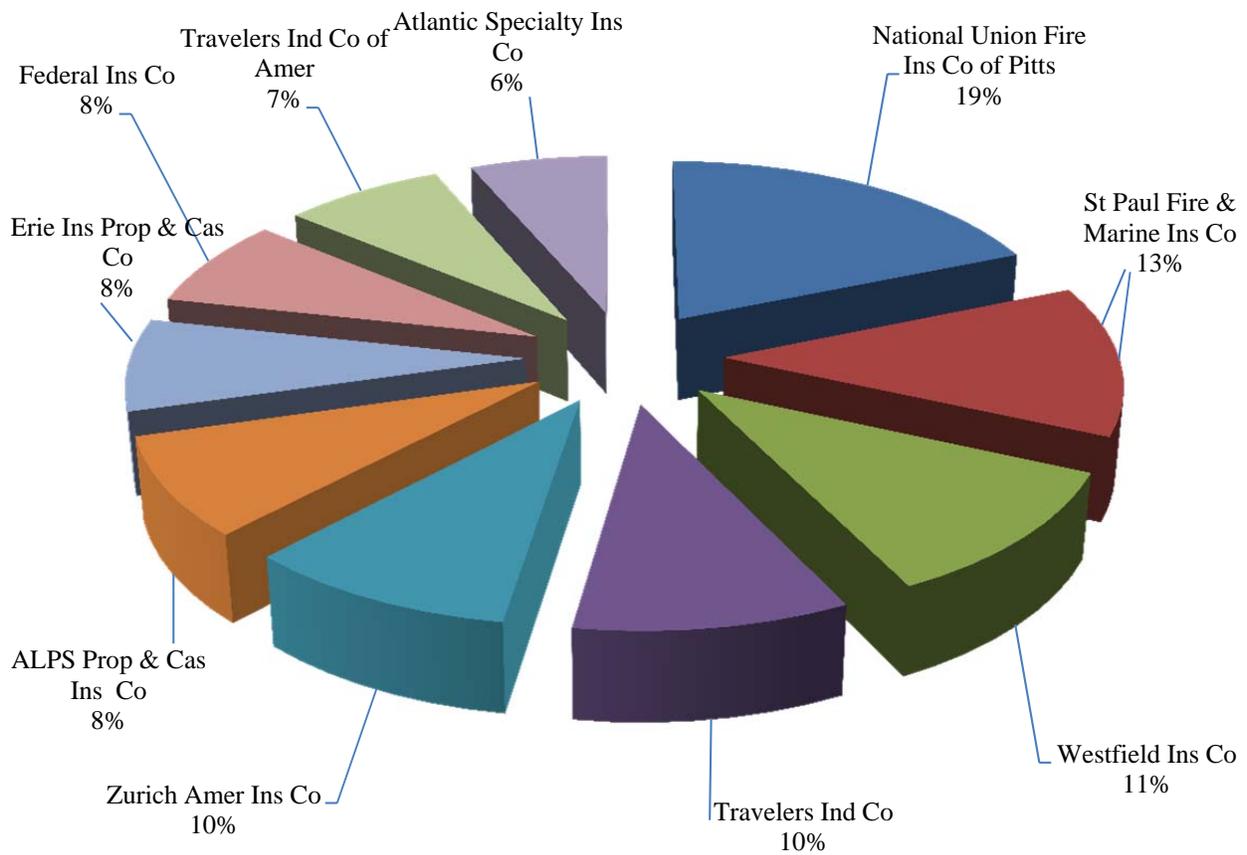
Rank	Company Name	Percent of Market	Direct Premiums Earned
267	Indemnity Ins Co of North Amer	0.00%	\$1,581
268	Pacific Ind Co	0.00%	\$1,512
269	LM Ins Corp	0.00%	\$1,487
270	Firemens Ins Co of Washington DC	0.00%	\$1,429
271	MutualAid eXchange	0.00%	\$1,330
272	Valley Forge Ins Co	0.00%	\$1,154
273	Employers Fire Ins Co	0.00%	\$1,099
274	Pennsylvania Ins Co	0.00%	\$986
275	Progressive Paloverde Ins Co	0.00%	\$799
276	Allstate Prop & Cas Ins Co	0.00%	\$764
277	Foremost Signature Ins Co	0.00%	\$668
278	American Reliable Ins Co	0.00%	\$619
279	State Farm Mut Auto Ins Co	0.00%	\$540
280	Amerisure Mut Ins Co	0.00%	\$520
281	Mitsui Sumitomo Ins Co of Amer	0.00%	\$498
282	Securian Cas Co	0.00%	\$441
283	NASW RRG Inc	0.00%	\$401
284	Podiatry Ins Co of Amer	0.00%	\$341
285	Corepointe Ins Co	0.00%	\$235
286	OneBeacon Ins Co	0.00%	\$220
287	Hartford Steam Boil Inspec & Ins Co	0.00%	\$198
288	Amerisure Ins Co	0.00%	\$140
289	National Specialty Ins Co	0.00%	\$81
290	Allstate Vehicle & Prop Ins Co	0.00%	\$42
291	Stillwater Ins Co	0.00%	\$34
292	American Southern Ins Co	0.00%	\$34
293	American Economy Ins Co	0.00%	\$31
294	Medical Protective Co	0.00%	\$14
295	First Colonial Ins Co	0.00%	\$7
296	Rockwood Cas Ins Co	0.00%	\$4
297	Trans Pacific Ins Co	0.00%	\$1
298	Insurance Co of N Amer	0.00%	(\$1)
299	Colonial Amer Cas & Surety Co	0.00%	(\$7)
300	Pennsylvania Manufacturers Assoc Ins	0.00%	(\$31)
301	Empire Fire & Marine Ins Co	0.00%	(\$35)
302	Nipponkoa Ins Co Ltd US Br	0.00%	(\$37)
303	AXIS Reins Co	0.00%	(\$95)
304	New Hampshire Ins Co	-0.24%	(\$349,336)
305	American Commerce Ins Co	-0.78%	(\$1,117,616)

2013 West Virginia Market Share Report
Other Liability *continued*

Total for Top 10 Insurers	37.93%	\$54,662,249
Total for All Other Insurers	<u>62.07%</u>	<u>\$89,454,134</u>
Total for All Insurers	100.00%	\$144,116,383

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	24.74%	\$283,715,038
2	Nationwide Mut Ins Co	12.44%	\$142,617,432
3	Erie Ins Prop & Cas Co	11.97%	\$137,281,951
4	Allstate Prop & Cas Ins Co	3.39%	\$38,883,771
5	Geico Ind Co	3.20%	\$36,681,963
6	Allstate Ins Co	2.97%	\$34,079,452
7	Geico Gen Ins Co	2.97%	\$34,024,960
8	Westfield Ins Co	2.69%	\$30,872,084
9	Progressive Classic Ins Co	2.38%	\$27,345,025
10	Safeco Ins Co of Amer	2.36%	\$27,103,457
11	Progressive Max Ins Co	2.32%	\$26,602,556
12	Nationwide Ins Co of Amer	2.03%	\$23,238,205
13	State Auto Prop & Cas Ins Co	1.80%	\$20,676,336
14	State Farm Fire & Cas Co	1.53%	\$17,505,881
15	Liberty Mut Fire Ins Co	1.50%	\$17,156,926
16	United Serv Automobile Assn	1.38%	\$15,809,229
17	21st Century Centennial Ins Co	1.35%	\$15,422,924
18	Hartford Ins Co of The Midwest	1.24%	\$14,174,954
19	Government Employees Ins Co	1.04%	\$11,955,892
20	Trumbull Ins Co	1.02%	\$11,748,447
21	Property & Cas Ins Co of Hartford	1.00%	\$11,433,010
22	Titan Ind Co	0.98%	\$11,234,059
23	National Gen Assur Co	0.94%	\$10,827,401
24	USAA Cas Ins Co	0.79%	\$9,044,786
25	American Natl Prop & Cas Co	0.76%	\$8,711,730
26	Auto Club Prop Cas Ins Co	0.74%	\$8,435,645
27	Horace Mann Ins Co	0.66%	\$7,514,472
28	Farmers & Mechanics Fire & Cas Ins I	0.65%	\$7,471,612
29	21st Century Pacific Ins Co	0.65%	\$7,425,360
30	USAA Gen Ind Co	0.63%	\$7,266,051
31	West Virginia Natl Auto Ins Co	0.61%	\$7,032,541
32	Metropolitan Drt Prop & Cas Ins Co	0.60%	\$6,863,191
33	Peak Prop & Cas Ins Corp	0.58%	\$6,696,280
34	Nationwide Prop & Cas Ins Co	0.56%	\$6,400,042
35	Allstate Ind Co	0.55%	\$6,323,254
36	Motorists Mut Ins Co	0.51%	\$5,902,394
37	Metropolitan Prop & Cas Ins Co	0.40%	\$4,557,425
38	LM Gen Ins Co	0.38%	\$4,304,888
39	Garrison Prop & Cas Ins Co	0.37%	\$4,236,109
40	Encompass Ind Co	0.35%	\$4,051,628
41	Encompass Ins Co of Amer	0.27%	\$3,143,672
42	Dairyland Ins Co	0.24%	\$2,782,630
43	Horace Mann Prop & Cas Ins Co	0.22%	\$2,485,161
44	Hartford Accident & Ind Co	0.21%	\$2,431,202
45	Encompass Home & Auto Ins Co	0.16%	\$1,858,919
46	Victoria Fire & Cas Co	0.16%	\$1,839,451
47	Teachers Ins Co	0.16%	\$1,828,452
48	Twin City Fire Ins Co	0.15%	\$1,772,926
49	Sentinel Ins Co Ltd	0.14%	\$1,611,803
50	American Select Ins Co	0.10%	\$1,179,703
51	Peninsula Ins Co	0.10%	\$1,157,597
52	Amica Mut Ins Co	0.10%	\$1,150,783
53	Nationwide Mut Fire Ins Co	0.09%	\$983,964
54	Foremost Ins Co Grand Rapids MI	0.08%	\$954,828

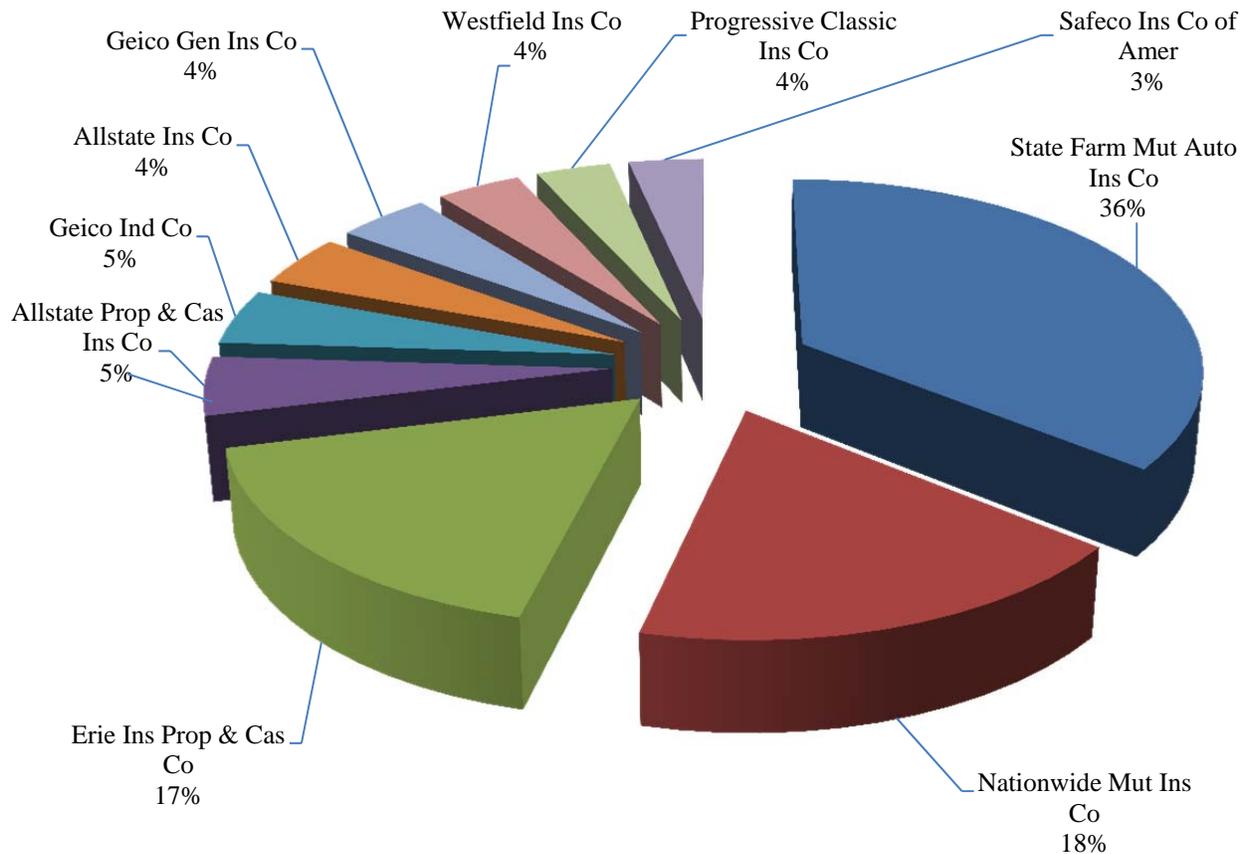
2013 West Virginia Market Share Report
Private Passenger Auto *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Rider Ins Co	0.08%	\$933,281
56	Western United Ins Co	0.07%	\$859,646
57	American Bankers Ins Co of FL	0.07%	\$854,153
58	Metropolitan Cas Ins Co	0.04%	\$510,493
59	American Natl Gen Ins Co	0.04%	\$480,765
60	Nationwide Assur Co	0.04%	\$456,334
61	Hallmark Natl Ins Co	0.04%	\$442,577
62	Philadelphia Ind Ins Co	0.04%	\$434,100
63	LM Ins Corp	0.04%	\$421,974
64	Hartford Cas Ins Co	0.03%	\$390,370
65	First Liberty Ins Corp	0.03%	\$343,502
66	Liberty Ins Corp	0.03%	\$318,804
67	California Cas Ind Exch	0.03%	\$315,121
68	General Ins Co of Amer	0.02%	\$268,602
69	Economy Premier Assur Co	0.02%	\$233,865
70	Phoenix Ins Co	0.02%	\$216,296
71	Celina Mut Ins Co	0.02%	\$188,430
72	American Modern Home Ins Co	0.02%	\$176,407
73	National Gen Ins Co	0.01%	\$154,611
74	Vigilant Ins Co	0.01%	\$146,556
75	AIG Prop Cas Co	0.01%	\$130,399
76	Federal Ins Co	0.01%	\$109,942
77	Essentia Ins Co	0.01%	\$107,858
78	Merastar Ins Co	0.01%	\$96,774
79	Permanent Gen Assur Corp	0.01%	\$93,146
80	Foremost Prop & Cas Ins Co	0.01%	\$74,509
81	Travelers Ind Co	0.01%	\$74,073
82	Progressive Paloverde Ins Co	0.01%	\$65,527
83	Markel Amer Ins Co	0.01%	\$57,511
84	Travelers Ind Co of Amer	0.00%	\$56,300
85	Electric Ins Co	0.00%	\$50,578
86	Infinity Ins Co	0.00%	\$35,591
87	Mico Ins Co	0.00%	\$30,512
88	American Modern Select Ins Co	0.00%	\$27,919
89	American Reliable Ins Co	0.00%	\$23,655
90	Esurance Prop & Cas Ins Co	0.00%	\$20,271
91	Ironshore Ind Inc	0.00%	\$19,668
92	NGM Ins Co	0.00%	\$15,817
93	National Liab & Fire Ins Co	0.00%	\$14,943
94	RLI Ins Co	0.00%	\$12,641
95	Companion Prop & Cas Ins Co	0.00%	\$11,589
96	Great Northern Ins Co	0.00%	\$11,210
97	Privilege Underwriters Recp Exch	0.00%	\$9,938
98	Autoone Ins Co	0.00%	\$5,644
99	Hartford Underwriters Ins Co	0.00%	\$4,841
100	Allstate Vehicle & Prop Ins Co	0.00%	\$3,774
101	Pacific Specialty Ins Co	0.00%	\$2,948
102	Response Worldwide Ins Co	0.00%	\$2,674
103	Ace Amer Ins Co	0.00%	\$1,044
104	Aegis Security Ins Co	0.00%	\$763
105	Bankers Standard Ins Co	0.00%	\$659
106	Ohio Cas Ins Co	0.00%	\$541
107	21st Century N Amer Ins Co	0.00%	(\$16,870)

2013 West Virginia Market Share Report
Private Passenger Auto *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
108	National Union Fire Ins Co of Pitts	-0.05%	(\$525,616)
Total for Top 10 Insurers		69.13%	\$792,605,133
Total for All Other Insurers		<u>30.87%</u>	<u>\$353,980,979</u>
Total for All Insurers		100.00%	\$1,146,586,112

Private Passenger Auto
Graph Reflects Top 10 Insurers' Percentage of Market



Products Liability

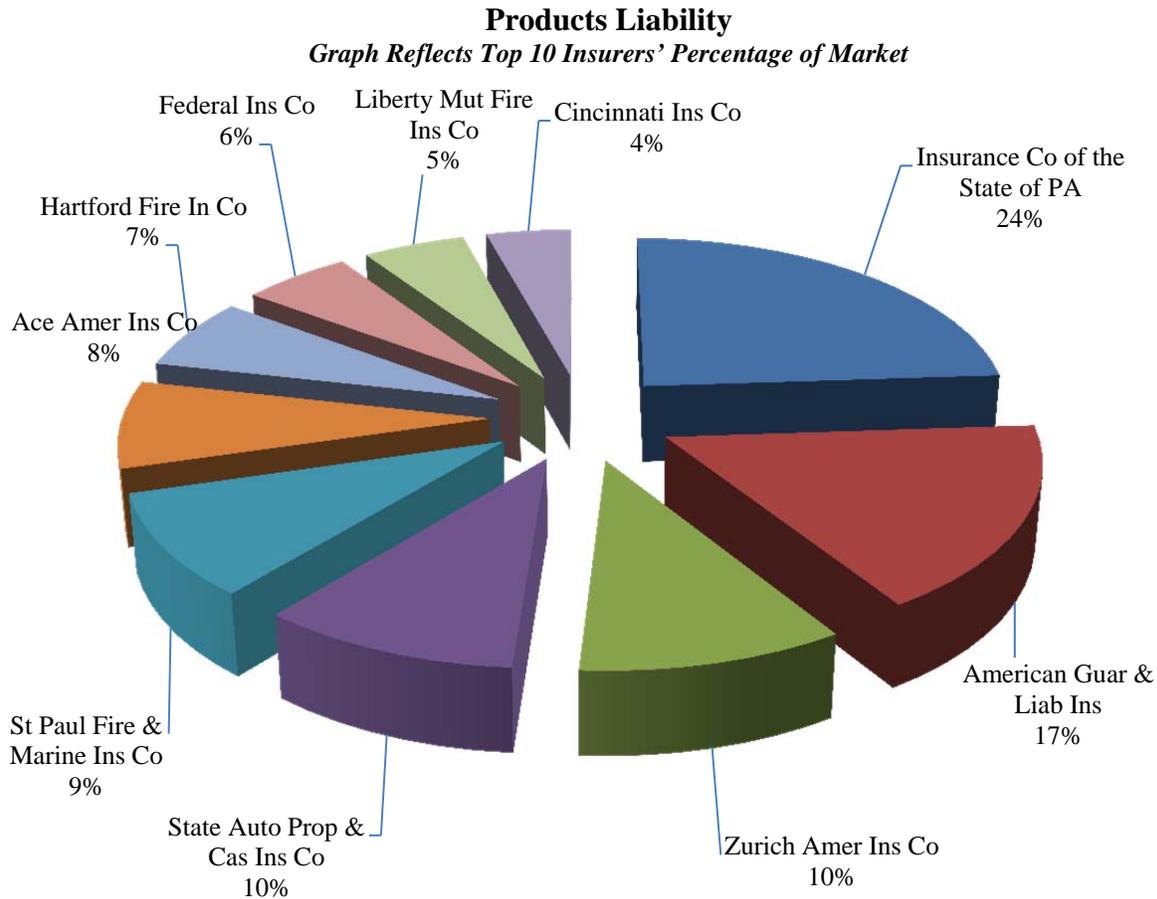
Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Insurance Co of the State of PA	17.34%	\$1,284,805
2	American Guar & Liab Ins	12.34%	\$914,690
3	Zurich Amer Ins Co	7.33%	\$543,130
4	State Auto Prop & Cas Ins Co	7.18%	\$532,340
5	St Paul Fire & Marine Ins Co	6.85%	\$507,301
6	Ace Amer Ins Co	5.81%	\$430,311
7	Hartford Fire In Co	4.77%	\$353,691
8	Federal Ins Co	3.97%	\$294,268
9	Liberty Mut Fire Ins Co	3.73%	\$276,485
10	Cincinnati Ins Co	3.10%	\$229,830
11	Travelers Ind Co of Amer	3.05%	\$226,036
12	Sentry Select Ins Co	2.19%	\$162,609
13	Motorists Mut Ins Co	1.75%	\$129,659
14	Nationwide Mut Ins Co	1.63%	\$121,082
15	St Paul Mercury Ins Co	1.51%	\$112,067
16	Federated Mut Ins Co	1.50%	\$111,283
17	Tokio Marine Amer Ins Co	1.43%	\$105,889
18	Benchmark Ins Co	1.40%	\$103,781
19	Nationwide Mut Fire Ins Co	1.26%	\$93,204
20	AXA Ins Co	1.26%	\$93,146
21	Erie Ins Prop & Cas Co	1.22%	\$90,461
22	Travelers Prop Cas Co of Amer	0.97%	\$71,776
23	Southern States Ins Exch	0.92%	\$67,944
24	Wesco Ins Co	0.87%	\$64,764
25	New Hampshire Ins Co	0.85%	\$62,819
26	Twin City Fire Ins Co	0.85%	\$62,687
27	Arch Ins Co	0.78%	\$58,108
28	Nationwide Prop & Cas Ins Co	0.78%	\$57,521
29	Great Northern Ins Co	0.78%	\$57,462
30	Charter Oak Fire Ins Co	0.77%	\$56,951
31	Starr Ind & Liab Co	0.74%	\$54,955
32	The Cincinnati Ind Co	0.73%	\$54,243
33	Travelers Ind Co	0.71%	\$52,749
34	State Automobile Mut Ins Co	0.68%	\$50,145
35	Hartford Cas Ins Co	0.64%	\$47,287
36	American Ins Co	0.59%	\$43,849
37	Vigilant Ins Co	0.56%	\$41,694
38	Medmarc Cas Ins Co	0.55%	\$40,840
39	North River Ins Co	0.52%	\$38,558
40	Pennsylvania Natl Mut Cas Ins Co	0.52%	\$38,398
41	Old Republic Ins Co	0.51%	\$38,132
42	Farm Family Cas Ins Co	0.51%	\$38,037
43	Westfield Ins Co	0.51%	\$37,558
44	Firemans Fund Ins Co	0.50%	\$37,178
45	Nationwide Agribusiness Ins Co	0.49%	\$36,493
46	Liberty Mut Ins Co	0.47%	\$34,535
47	Federated Serv Ins Co	0.44%	\$32,700
48	Granite State Ins Co	0.44%	\$32,580
49	Cincinnati Cas Co	0.44%	\$32,441
50	Pennsylvania Lumbermens Mut Ins	0.44%	\$32,392
51	Greenwich Ins Co	0.43%	\$32,007
52	Travelers Ind Co of CT	0.41%	\$30,157
53	Hartford Underwriters Ins Co	0.40%	\$29,696
54	Electric Ins Co	0.37%	\$27,611

2013 West Virginia Market Share Report
Products Liability *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Phoenix Ins Co	0.34%	\$24,908
56	National Liab & Fire Ins Co	0.31%	\$23,152
57	Hanover Ins Co	0.29%	\$21,511
58	Aviation Alliance Ins RRG Inc	0.29%	\$21,213
59	HDI Gerling Amer Ins Co	0.24%	\$17,637
60	United States Fire Ins Co	0.21%	\$15,563
61	Continental Western Ins Co	0.21%	\$15,530
62	Selective Ins Co of Amer	0.21%	\$15,229
63	American Safety Cas Ins Co	0.20%	\$15,128
64	Star Ins Co	0.20%	\$15,098
65	Imperium Ins Co	0.20%	\$14,839
66	Wausau Underwriters Ins Co	0.19%	\$14,144
67	Catlin Ins Co	0.15%	\$11,364
68	Endurance Amer Ins Co	0.14%	\$10,520
69	St Paul Guardian Ins Co	0.13%	\$9,710
70	Ace Prop & Cas Ins Co	0.13%	\$9,658
71	Northland Ins Co	0.11%	\$7,905
72	American States Ins Co	0.09%	\$6,750
73	Ohio Security Ins Co	0.09%	\$6,691
74	National Amer Ins Co	0.08%	\$5,676
75	Employers Mut Cas Co	0.07%	\$5,106
76	American Fire & Cas Co	0.06%	\$4,739
77	Allstate Ins Co	0.06%	\$4,669
78	Employers Ins of Wausau	0.06%	\$4,561
79	Lititz Mut Ins Co	0.05%	\$4,020
80	Philadelphia Ind Ins Co	0.05%	\$3,801
81	Motorists Commercial Mut Ins Co	0.05%	\$3,377
82	Safety Natl Cas Corp	0.05%	\$3,337
83	State Natl Ins Co Inc	0.04%	\$3,195
84	Commerce & Industry Ins Co	0.04%	\$2,803
85	Indiana Lumbermens Mut Ins Co	0.04%	\$2,641
86	Liberty Ins Corp	0.03%	\$2,592
87	Argonaut Ins Co	0.03%	\$2,535
88	First Liberty Ins Corp	0.03%	\$2,516
89	Crum & Forster Ind Co	0.03%	\$2,475
90	Faerland Mut Ins Co	0.03%	\$2,468
91	Sentry Ins A Mut Co	0.03%	\$2,461
92	West Amer Ins Co	0.03%	\$2,119
93	First Natl Ins Co of Amer	0.02%	\$1,800
94	Hartford Accident & Ind Co	0.02%	\$1,490
95	Universal Underwriters Ins Co	0.02%	\$1,394
96	Illinois Natl Ins Co	0.02%	\$1,380
97	Universal Underwriters of TX Ins	0.01%	\$1,021
98	LM Ins Corp	0.01%	\$956
99	Firemens Ins Co of Washington DC	0.01%	\$867
100	Ohio Cas Ins Co	0.01%	\$735
101	Tower Ins Co of NY	0.01%	\$600
102	Amerisure Mut Ins Co	0.01%	\$581
103	Capitol Ind Corp	0.01%	\$436
104	Wausau Business Ins Co	0.01%	\$403
105	Atlantic Specialty Ins Co	0.00%	\$281

2013 West Virginia Market Share Report
Products Liability *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
106	Great Amer Ins Co	0.00%	\$154
107	Amerisure Ins Co	0.00%	\$144
108	General Ins Co of Amer	0.00%	\$142
109	Pennsylvania Manufacturers Assoc Ins	0.00%	\$130
110	Sparta Ins Co	0.00%	\$91
111	National Fire Ins Co of Hartford	0.00%	\$47
112	Brotherhood Mut Ins Co	0.00%	\$30
113	Transportation Ins Co	0.00%	\$28
114	National Cas Co	0.00%	\$6
115	Trans Pacific Ins Co	0.00%	\$2
116	Valley Forge Ins Co	0.00%	(\$4)
117	Continental Ins Co	0.00%	(\$77)
118	American Zurich Ins Co	0.00%	(\$78)
119	Continental Cas Co	-0.02%	(\$1,252)
120	National Union Fire Ins Co of Pitts	-1.10%	(\$81,800)
121	American Home Assur Co	-14.44%	(\$1,070,508)
	Total for Top 10 Insurers	72.42%	\$5,366,851
	Total for All Other Insurers	<u>27.58%</u>	<u>\$2,044,124</u>
	Total for All Insurers	100.00%	\$7,410,975



Surety

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Travelers Cas & Surety Co of Amer	20.08%	\$7,123,417
2	Lexon Ins Co	7.88%	\$2,795,735
3	Liberty Mut Ins Co	7.44%	\$2,639,707
4	Fidelity & Deposit Co of MD	7.25%	\$2,571,970
5	Western Surety Co	5.68%	\$2,016,312
6	Great Amer Ins Co	5.39%	\$1,913,223
7	Ohio Farmers Ins Co	4.97%	\$1,764,088
8	Federal Ins Co	3.27%	\$1,160,255
9	RLI Ins Co	2.52%	\$893,385
10	United States Surety Co	2.20%	\$779,090
11	Argonaut Ins Co	2.19%	\$775,986
12	Westchester Fire Ins Co	2.14%	\$760,478
13	International Fidelity Ins Co	2.05%	\$726,772
14	Hartford Fire In Co	2.01%	\$711,447
15	First Surety Corp	1.62%	\$574,346
16	US Specialty Ins Co	1.40%	\$497,428
17	Companion Prop & Cas Ins Co	1.36%	\$481,845
18	Ohio Ind Co	1.17%	\$416,568
19	Safeco Ins Co of Amer	1.16%	\$410,987
20	Erie Ins Prop & Cas Co	1.12%	\$398,550
21	Cincinnati Ins Co	1.00%	\$354,580
22	Aspen Amer Ins Co	0.93%	\$330,922
23	Bond Safeguard Ins Co	0.78%	\$275,232
24	Arch Ins Co	0.76%	\$270,403
25	American Contractors Ind Co	0.72%	\$256,955
26	Old Republic Surety Co	0.72%	\$255,098
27	Platte River Ins Co	0.72%	\$254,283
28	Merchants Bonding Co a Mut	0.70%	\$248,236
29	Colonial Surety Co	0.67%	\$238,894
30	Berkley Regional Ins Co	0.66%	\$233,937
31	Lexington Natl Ins Corp	0.64%	\$228,582
32	North Amer Specialty Ins Co	0.61%	\$215,717
33	Ohio Cas Ins Co	0.57%	\$201,141
34	Hanover Ins Co	0.55%	\$196,238
35	Philadelphia Ind Ins Co	0.47%	\$168,376
36	Hudson Ins Co	0.45%	\$158,928
37	Developers Surety & Ind Co	0.39%	\$137,345
38	Westfield Ins Co	0.38%	\$135,056
39	American Southern Ins Co	0.37%	\$129,628
40	Nationwide Mut Ins Co	0.28%	\$98,272
41	State Farm Fire & Cas Co	0.25%	\$88,578
42	Aegis Security Ins Co	0.24%	\$85,196
43	XL Specialty Ins Co	0.24%	\$84,340
44	Continental Ins Co	0.24%	\$84,154
45	Lyndon Prop Ins Co	0.23%	\$83,165
46	Acstar Ins Co	0.19%	\$68,518
47	State Automobile Mut Ins Co	0.17%	\$61,870
48	NGM Ins Co	0.17%	\$60,245
49	Seneca Ins Co Inc	0.17%	\$59,470
50	Suretec Ins Co	0.16%	\$55,482
51	Guarantee Co of N Amer USA	0.15%	\$54,491
52	Washington Intl Ins Co	0.13%	\$46,638
53	Bankers Ins Co	0.13%	\$46,062
54	Hartford Cas Ins Co	0.12%	\$43,837

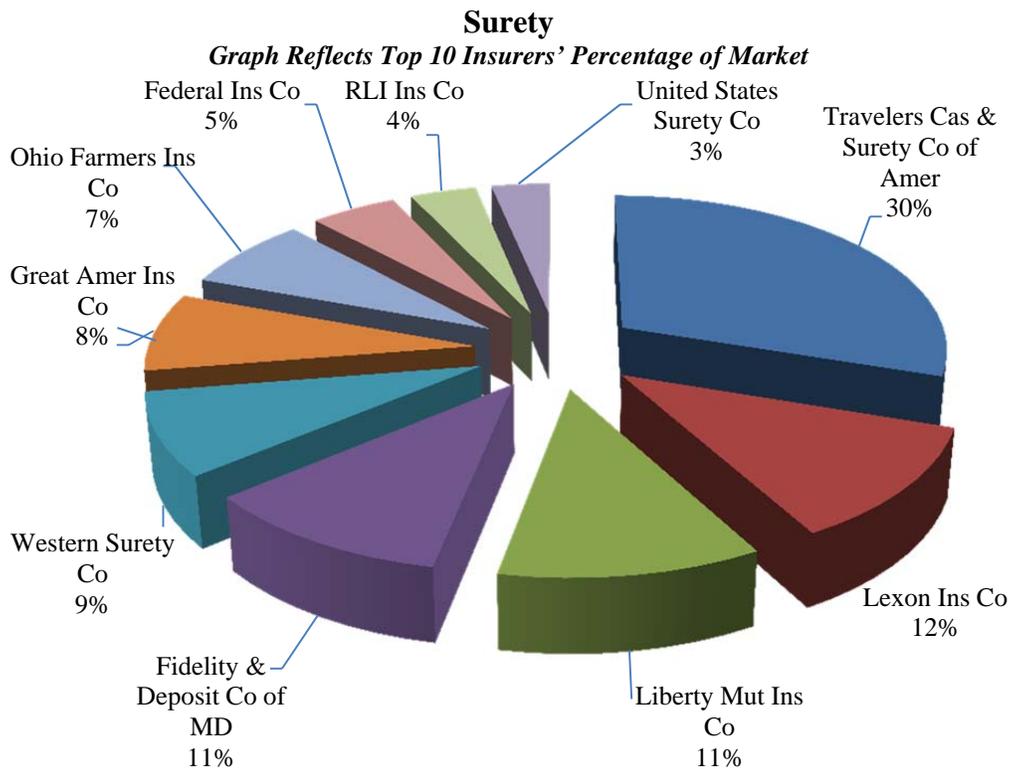
2013 West Virginia Market Share Report
Surety *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	American Cas Co of Reading PA	0.12%	\$41,970
56	American Fire & Cas Co	0.12%	\$40,977
57	American Safety Cas Ins Co	0.11%	\$38,782
58	Financial Cas & Surety Inc	0.10%	\$36,746
59	Continental Cas Co	0.10%	\$35,972
60	Gray Ins Co	0.10%	\$35,418
61	Pennsylvania Natl Mut Cas Ins Co	0.10%	\$33,882
62	United States Fidelity & Guar Co	0.09%	\$33,342
63	Insurance Co of the State of PA	0.09%	\$32,856
64	Allegheny Cas Co	0.08%	\$28,308
65	Rockwood Cas Ins Co	0.07%	\$24,242
66	Selective Ins Co of Amer	0.07%	\$23,997
67	RLI Ind Co	0.06%	\$22,098
68	Lincoln Gen Ins Co	0.06%	\$21,106
69	United Fire & Cas Co	0.06%	\$20,348
70	National Fire Ins Co of Hartford	0.05%	\$18,150
71	Atlantic Specialty Ins Co	0.05%	\$17,329
72	Berkley Ins Co	0.05%	\$16,210
73	National Union Fire Ins Co of Pitts	0.04%	\$15,620
74	American States Ins Co	0.04%	\$14,878
75	Employers Mut Cas Co	0.04%	\$14,224
76	American Home Assur Co	0.03%	\$12,350
77	Star Ins Co	0.03%	\$11,839
78	St Paul Fire & Marine Ins Co	0.03%	\$11,422
79	American Bankers Ins Co of FL	0.03%	\$11,097
80	Capitol Ind Corp	0.03%	\$10,952
81	Everest Reins Co	0.03%	\$10,853
82	Southwest Marine & Gen Ins Co	0.03%	\$9,961
83	Contractors Bonding & Ins Co	0.03%	\$9,762
84	Hartford Accident & Ind Co	0.03%	\$9,179
85	First Natl Ins Co of Amer	0.02%	\$8,289
86	Safety Natl Cas Corp	0.02%	\$7,552
87	Federated Mut Ins Co	0.02%	\$7,201
88	New Hampshire Ins Co	0.02%	\$6,301
89	Travelers Cas & Surety Co	0.02%	\$6,148
90	Universal Fire & Cas Ins Co	0.02%	\$6,070
91	Travelers Ind Co	0.02%	\$5,953
92	Radian Asset Assur Inc	0.01%	\$5,112
93	Old Republic Ins Co	0.01%	\$4,868
94	United States Fire Ins Co	0.01%	\$4,243
95	Vigilant Ins Co	0.01%	\$3,705
96	Utica Mut Ins Co	0.01%	\$3,475
97	Sentry Select Ins Co	0.01%	\$3,351
98	Motors Ins Corp	0.01%	\$3,141
99	Indemnity Ins Co of North Amer	0.01%	\$2,740
100	Tower Ins Co of NY	0.01%	\$2,127
101	Farmington Cas Co	0.01%	\$2,089
102	Cherokee Ins Co	0.01%	\$2,032
103	Granite Re Inc	0.00%	\$1,727
104	Accredited Surety & Cas Co Inc	0.00%	\$1,583
105	National Ind Co	0.00%	\$1,200

2013 West Virginia Market Share Report

Surety *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
106	Crum & Forster Ind Co	0.00%	\$1,029
107	Fidelity & Guar Ins Co	0.00%	\$875
108	OneBeacon Ins Co	0.00%	\$834
109	American Alt Ins Corp	0.00%	\$817
110	Electric Ins Co	0.00%	\$770
111	Corepointe Ins Co	0.00%	\$757
112	Cumis Ins Society Inc	0.00%	\$750
113	Insurance Co of N Amer	0.00%	\$572
114	American Ins Co	0.00%	\$560
115	General Ins Co of Amer	0.00%	\$554
116	Darwin Natl Assur Co	0.00%	\$295
117	Progressive Cas Ins Co	0.00%	\$283
118	Peerless Ins Co	0.00%	\$184
119	Navigators Ins Co	0.00%	\$164
120	Great Amer Alliance Ins Co	0.00%	\$104
121	West Amer Ins Co	0.00%	\$100
122	Century Surety Co	0.00%	\$42
123	Repwest Ins Co	0.00%	\$19
124	American Guar & Liab Ins	0.00%	(\$488)
125	Protective Ins Co	0.00%	(\$953)
Total for Top 10 Insurers		66.67%	\$23,657,182
Total for All Other Insurers		<u>33.33%</u>	<u>\$11,824,321</u>
Total for All Insurers		100.00%	\$35,481,503

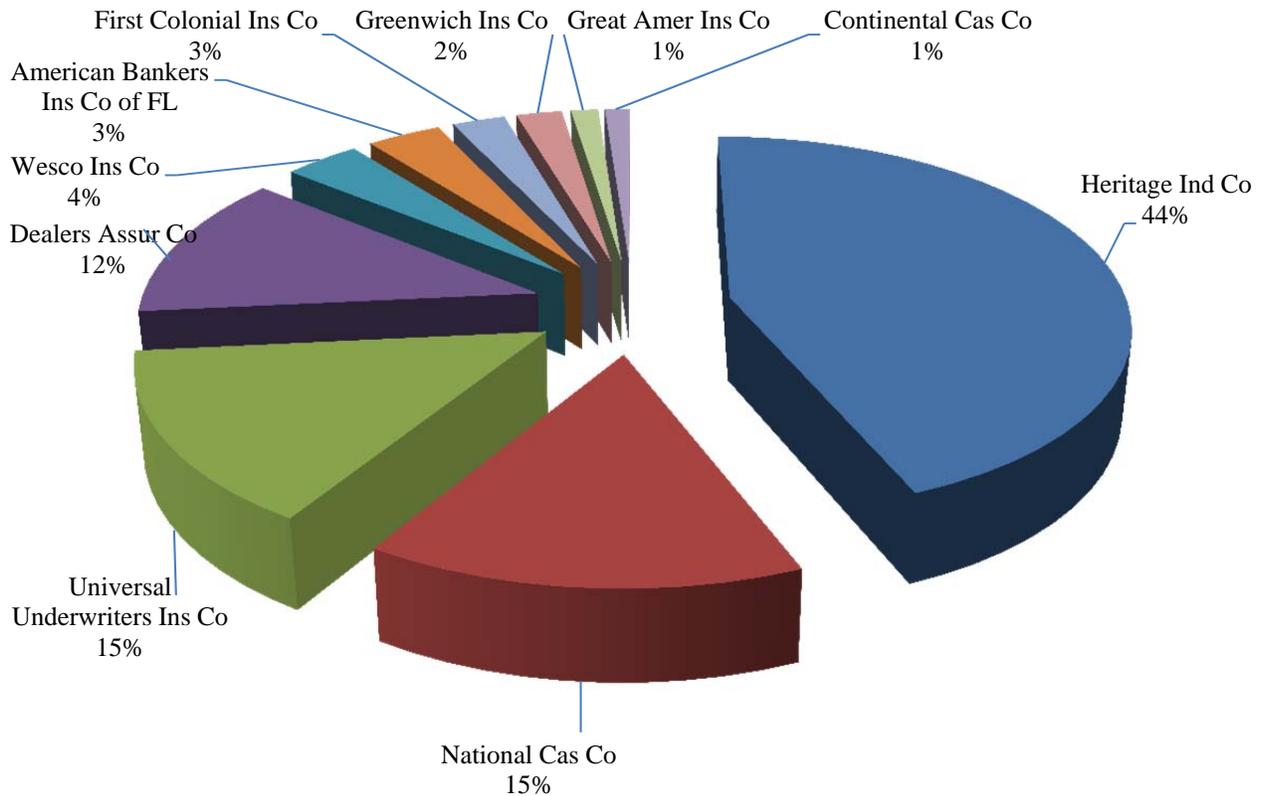


Warranty

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Heritage Ind Co	42.51%	\$1,307,973
2	National Cas Co	14.53%	\$446,923
3	Universal Underwriters Ins Co	14.16%	\$435,523
4	Dealers Assur Co	11.96%	\$367,947
5	Wesco Ins Co	3.49%	\$107,394
6	American Bankers Ins Co of FL	3.39%	\$104,209
7	First Colonial Ins Co	2.42%	\$74,603
8	Greenwich Ins Co	2.09%	\$64,374
9	Great Amer Ins Co	1.25%	\$38,456
10	Continental Cas Co	1.13%	\$34,623
11	Old Republic Ins Co	0.83%	\$25,521
12	MIC Prop & Cas Ins Corp	0.82%	\$25,291
13	Great Amer Ins Co of NY	0.64%	\$19,610
14	Lyndon Prop Ins Co	0.35%	\$10,827
15	Starr Ind & Liab Co	0.19%	\$5,790
16	Courtesy Ins Co	0.13%	\$3,919
17	American Reliable Ins Co	0.12%	\$3,630
18	Balboa Ins Co	0.00%	\$68
	Total for Top 10 Insurers	96.92%	\$2,982,025
	Total for All Other Insurers	3.08%	\$94,656
	Total for All Insurers	100.00%	\$3,076,681

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	51.95%	\$180,183,154
2	Zurich Amer Ins Co	2.66%	\$9,237,620
3	American Mining Ins Co	2.64%	\$9,141,322
4	American Zurich Ins Co	2.55%	\$8,854,578
5	New Hampshire Ins Co	2.13%	\$7,379,187
6	Travelers Prop Cas Co of Amer	2.11%	\$7,334,261
7	Commerce & Industry Ins Co	1.76%	\$6,105,313
8	Amguard Ins Co	1.52%	\$5,287,222
9	Insurance Co of the State of PA	1.50%	\$5,205,172
10	Travelers Cas Ins Co of Amer	1.45%	\$5,021,488
11	Travelers Ind Co of CT	1.23%	\$4,280,535
12	Standard Fire Ins Co	1.14%	\$3,939,830
13	Twin City Fire Ins Co	1.13%	\$3,912,109
14	Flagship City Ins Co	1.12%	\$3,876,814
15	Hartford Underwriters Ins Co	0.87%	\$3,018,771
16	National Union Fire Ins Co of Pitts	0.83%	\$2,893,743
17	Firstcomp Ins Co	0.83%	\$2,877,686
18	Erie Ins Exch	0.70%	\$2,421,470
19	Liberty Ins Corp	0.69%	\$2,387,564
20	Imperium Ins Co	0.67%	\$2,320,953
21	Old Republic Ins Co	0.67%	\$2,317,809
22	Charter Oak Fire Ins Co	0.65%	\$2,258,315
23	Travelers Cas & Surety Co	0.63%	\$2,183,899
24	Westfield Ins Co	0.56%	\$1,951,027
25	Hartford Ins Co of The Midwest	0.55%	\$1,922,650
26	Continental Cas Co	0.55%	\$1,912,912
27	Employers Ins of Wausau	0.54%	\$1,884,118
28	Rockwood Cas Ins Co	0.54%	\$1,875,825
29	Arch Ins Co	0.54%	\$1,874,557
30	Travelers Ind Co	0.54%	\$1,859,375
31	Zurich Amer Ins Co of IL	0.52%	\$1,812,239
32	Motorists Mut Ins Co	0.51%	\$1,760,672
33	Indemnity Ins Co of North Amer	0.49%	\$1,684,426
34	Ace Amer Ins Co	0.44%	\$1,516,604
35	Liberty Mut Fire Ins Co	0.42%	\$1,462,599
36	Companion Prop & Cas Ins Co	0.38%	\$1,328,763
37	Federal Ins Co	0.34%	\$1,179,165
38	State Automobile Mut Ins Co	0.34%	\$1,173,942
39	Granite State Ins Co	0.32%	\$1,125,503
40	Starr Ind & Liab Co	0.32%	\$1,098,998
41	Praetorian Ins Co	0.32%	\$1,094,990
42	Old Republic Gen Ins Corp	0.31%	\$1,081,095
43	Wesco Ins Co	0.31%	\$1,064,806
44	Phoenix Ins Co	0.30%	\$1,046,071
45	Wausau Underwriters Ins Co	0.29%	\$1,017,666
46	American Guar & Liab Ins	0.27%	\$921,026
47	Hartford Accident & Ind Co	0.24%	\$840,635
48	Pennsylvania Manufacturers Ind Co	0.23%	\$805,473
49	Pennsylvania Manufacturers Assoc Ins	0.23%	\$804,438
50	Berkshire Hathaway Homestate Ins Co	0.23%	\$800,848
51	Hartford Fire In Co	0.23%	\$792,584
52	Sentry Select Ins Co	0.22%	\$779,780
53	Southern Ins Co	0.22%	\$749,582

2013 West Virginia Market Share Report
Workers Compensation *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
54	Continental Ind Co	0.21%	\$722,346
55	Great Amer Alliance Ins Co	0.20%	\$703,655
56	Cincinnati Cas Co	0.20%	\$695,352
57	Sentinel Ins Co Ltd	0.19%	\$659,639
58	Farmington Cas Co	0.19%	\$651,129
59	Erie Ins Prop & Cas Co	0.19%	\$650,287
60	Hartford Cas Ins Co	0.18%	\$639,187
61	AIG Prop Cas Co	0.18%	\$626,893
62	AIG Assur Co	0.18%	\$625,540
63	The Cincinnati Ind Co	0.17%	\$594,162
64	First Liberty Ins Corp	0.16%	\$550,701
65	National Interstate Ins Co	0.16%	\$542,154
66	Bituminous Cas Corp	0.15%	\$528,445
67	Trumbull Ins Co	0.15%	\$521,704
68	Norguard Ins Co	0.15%	\$514,445
69	American Interstate Ins Co	0.15%	\$509,860
70	Guarantee Ins Co	0.14%	\$502,232
71	Travelers Ind Co of Amer	0.14%	\$481,466
72	Erie Ins Co of NY	0.14%	\$475,786
73	Property & Cas Ins Co of Hartford	0.13%	\$452,987
74	United States Fire Ins Co	0.13%	\$446,949
75	Milbank Ins Co	0.13%	\$445,931
76	Lumbermens Underwriting Alliance	0.13%	\$439,593
77	Illinois Natl Ins Co	0.12%	\$428,320
78	Cincinnati Ins Co	0.12%	\$423,594
79	Liberty Mut Ins Co	0.12%	\$399,725
80	American Cas Co of Reading PA	0.11%	\$391,779
81	State Auto Prop & Cas Ins Co	0.11%	\$368,168
82	Technology Ins Co Inc	0.10%	\$342,441
83	Protective Ins Co	0.09%	\$328,662
84	Transportation Ins Co	0.09%	\$315,958
85	Eastguard Ins Co	0.09%	\$312,634
86	Chubb Ind Ins Co	0.09%	\$308,744
87	Argonaut Ins Co	0.09%	\$299,219
88	Argonaut Midwest Ins Co	0.08%	\$284,037
89	Manufacturers Alliance Ins Co	0.08%	\$283,397
90	Westfield Natl Ins Co	0.08%	\$271,729
91	American Select Ins Co	0.07%	\$243,310
92	Amerisure Mut Ins Co	0.07%	\$236,358
93	Berkley Natl Ins Co	0.07%	\$233,538
94	XL Specialty Ins Co	0.06%	\$221,203
95	Tower Ins Co of NY	0.06%	\$220,834
96	Diamond Ins Co	0.06%	\$214,604
97	Starnet Ins Co	0.06%	\$214,150
98	National Amer Ins Co	0.06%	\$209,013
99	QBE Ins Corp	0.06%	\$208,897
100	Erie Ins Co	0.06%	\$207,704
101	Mitsui Sumitomo Ins USA Inc	0.06%	\$195,742
102	Allied Eastern Ind Co	0.05%	\$185,852
103	Great Divide Ins Co	0.05%	\$185,798
104	Preferred Professional Ins Co	0.05%	\$185,690
105	Sompo Japan Ins Co of Amer	0.05%	\$178,737
106	Pacific Ind Co	0.05%	\$170,487

2013 West Virginia Market Share Report
Workers Compensation *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
107	Continental Western Ins Co	0.05%	\$164,327
108	Sentry Cas Co	0.04%	\$146,535
109	Markel Ins Co	0.04%	\$143,973
110	Brotherhood Mut Ins Co	0.04%	\$143,200
111	National Fire Ins Co of Hartford	0.04%	\$135,507
112	Bituminous Fire & Marine Ins Co	0.04%	\$134,144
113	Northern Ins Co of NY	0.04%	\$128,888
114	Farm Family Cas Ins Co	0.04%	\$127,340
115	Accident Fund Ins Co of Amer	0.04%	\$126,676
116	Church Mut Ins Co	0.04%	\$125,236
117	Great Amer Ins Co of NY	0.03%	\$118,898
118	Maryland Cas Co	0.03%	\$116,428
119	Greenwich Ins Co	0.03%	\$111,004
120	Pacific Employers Ins Co	0.03%	\$105,382
121	Valley Forge Ins Co	0.03%	\$104,159
122	Great Amer Assur Co	0.03%	\$99,251
123	Safety Natl Cas Corp	0.03%	\$99,160
124	LM Ins Corp	0.03%	\$96,606
125	Berkley Regional Ins Co	0.03%	\$92,292
126	Sentry Ins A Mut Co	0.03%	\$91,302
127	Vanliner Ins Co	0.03%	\$90,957
128	United WI Ins Co	0.03%	\$88,993
129	Nationwide Agribusiness Ins Co	0.02%	\$85,910
130	Eastern Alliance Ins Co	0.02%	\$82,310
131	Amerisure Ins Co	0.02%	\$80,052
132	Vigilant Ins Co	0.02%	\$75,835
133	Safety First Ins Co	0.02%	\$68,682
134	American Alt Ins Corp	0.02%	\$68,594
135	Hanover Ins Co	0.02%	\$64,228
136	Assurance Co of Amer	0.02%	\$61,983
137	Riverport Ins Co	0.02%	\$56,067
138	XL Ins Amer Inc	0.02%	\$54,550
139	Atlantic Specialty Ins Co	0.01%	\$49,370
140	American Fire & Cas Co	0.01%	\$47,582
141	Sparta Ins Co	0.01%	\$46,594
142	Tower Natl Ins Co	0.01%	\$44,908
143	Carolina Cas Ins Co	0.01%	\$39,449
144	Nova Cas Co	0.01%	\$36,871
145	Great West Cas Co	0.01%	\$34,430
146	Zenith Ins Co	0.01%	\$34,181
147	Memic Ind Co	0.01%	\$32,432
148	Great Northern Ins Co	0.01%	\$30,199
149	Accident Fund Natl Ins Co	0.01%	\$28,913
150	Pennsylvania Natl Mut Cas Ins Co	0.01%	\$26,447
151	United States Fidelity & Guar Co	0.01%	\$24,535
152	Pharmacists Mut Ins Co	0.01%	\$24,253
153	Znat Ins Co	0.01%	\$23,082
154	Accident Fund Gen Ins Co	0.01%	\$20,933
155	Frank Winston Crum Ins Co	0.01%	\$20,682
156	ACIG Ins Co	0.01%	\$20,368
157	Massachusetts Bay Ins Co	0.01%	\$19,635
158	Federated Mut Ins Co	0.01%	\$19,314
159	Farmland Mut Ins Co	0.01%	\$17,953

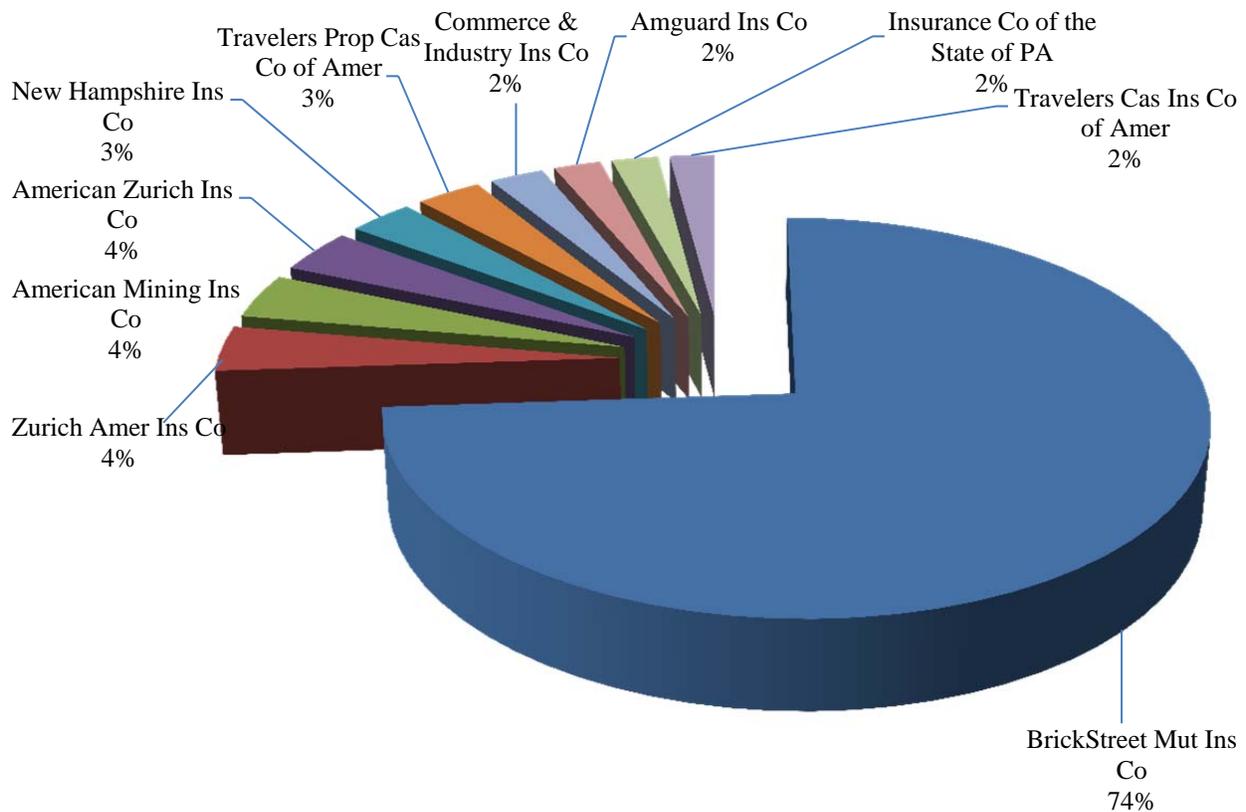
2013 West Virginia Market Share Report
Workers Compensation *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
160	HDI Gerling Amer Ins Co	0.01%	\$17,847
161	Gateway Ins Co	0.01%	\$17,806
162	Mitsui Sumitomo Ins Co of Amer	0.00%	\$16,765
163	Ohio Cas Ins Co	0.00%	\$15,517
164	OneBeacon Ins Co	0.00%	\$15,370
165	Electric Ins Co	0.00%	\$13,721
166	State Natl Ins Co Inc	0.00%	\$13,663
167	West Amer Ins Co	0.00%	\$13,658
168	Cherokee Ins Co	0.00%	\$11,832
169	Ace Fire Underwriters Ins Co	0.00%	\$11,625
170	Continental Ins Co	0.00%	\$11,063
171	American Ins Co	0.00%	\$9,778
172	Eastern Advantage Assur Co	0.00%	\$9,678
173	Firemans Fund Ins Co	0.00%	\$9,279
174	Companion Commercial Ins Co	0.00%	\$9,176
175	National Cas Co	0.00%	\$8,560
176	Fidelity & Guar Ins Co	0.00%	\$6,618
177	Transguard Ins Co of Amer Inc	0.00%	\$5,751
178	North River Ins Co	0.00%	\$5,292
179	Wausau Business Ins Co	0.00%	\$4,861
180	American Modern Home Ins Co	0.00%	\$4,523
181	TNUS Ins Co	0.00%	\$4,385
182	Tokio Marine Amer Ins Co	0.00%	\$4,195
183	Ohio Security Ins Co	0.00%	\$4,152
184	Foremost Ins Co Grand Rapids MI	0.00%	\$3,988
185	Great Amer Ins Co	0.00%	\$3,768
186	Hanover Amer Ins Co	0.00%	\$3,728
187	Advantage Workers Comp Ins Co	0.00%	\$3,318
188	Foremost Signature Ins Co	0.00%	\$3,171
189	Utica Mut Ins Co	0.00%	\$3,124
190	Associated Ind Corp	0.00%	\$2,957
191	Castlepoint Natl Ins Co	0.00%	\$2,881
192	Bankers Standard Ins Co	0.00%	\$2,829
193	Foremost Prop & Cas Ins Co	0.00%	\$2,758
194	Trans Pacific Ins Co	0.00%	\$2,714
195	OneBeacon Amer Ins Co	0.00%	\$2,532
196	National Surety Corp	0.00%	\$2,469
197	New York Marine & Gen Ins Co	0.00%	\$2,350
198	Nipponkoa Ins Co Ltd US Br	0.00%	\$2,112
199	Employers Fire Ins Co	0.00%	\$1,993
200	General Cas Co of WI	0.00%	\$1,712
201	Allmerica Fin Benefit Ins Co	0.00%	\$1,447
202	Federated Serv Ins Co	0.00%	\$1,444
203	RLI Ins Co	0.00%	\$1,354
204	Employers Mut Cas Co	0.00%	\$790
205	Argonaut Great Central Ins Co	0.00%	\$696
206	Everest Natl Ins Co	0.00%	\$610
207	Stonington Ins Co	0.00%	\$367
208	Midwest Employers Cas Co	0.00%	\$349
209	Regent Ins Co	0.00%	\$300
210	Discover Prop & Cas Ins Co	0.00%	\$265
211	Citizens Ins Co of Amer	0.00%	\$168
212	Firemens Ins Co of Washington DC	0.00%	\$149

2013 West Virginia Market Share Report
Workers Compensation *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
213	Ace Prop & Cas Ins Co	0.00%	\$102
214	Acadia Ins Co	0.00%	\$48
215	Fidelity & Guar Ins Underwriters Inc	0.00%	\$19
216	Insurance Co of N Amer	0.00%	\$8
217	Star Ins Co	0.00%	(\$99)
218	Federated Rural Electric Ins Exch	0.00%	(\$182)
219	American Automobile Ins Co	0.00%	(\$231)
220	American Home Assur Co	0.00%	(\$812)
221	SeaBright Ins Co	-0.02%	(\$72,130)
Total for Top 10 Insurers		70.27%	\$243,749,317
Total for All Other Insurers		<u>29.73%</u>	<u>\$103,121,415</u>
Total for All Insurers		100.00%	\$346,870,732

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	10.91%	\$294,996,164
2	Erie Ins Prop & Cas Co	8.83%	\$238,732,433
3	BrickStreet Mut Ins Co	6.66%	\$180,183,154
4	Nationwide Mut Ins Co	5.92%	\$160,169,975
5	State Farm Fire & Cas Co	4.52%	\$122,295,007
6	Westfield Ins Co	3.53%	\$95,388,892
7	State Auto Prop & Cas Ins Co	1.95%	\$52,630,190
8	Allstate Ins Co	1.93%	\$52,243,897
9	Allstate Prop & Cas Ins Co	1.79%	\$48,447,469
10	Nationwide Prop & Cas Ins Co	1.41%	\$38,120,821
11	Nationwide Mut Fire Ins Co	1.36%	\$36,791,003
12	Geico Ind Co	1.36%	\$36,681,963
13	Safeco Ins Co of Amer	1.27%	\$34,423,279
14	Geico Gen Ins Co	1.26%	\$34,024,960
15	Liberty Mut Fire Ins Co	1.17%	\$31,664,675
16	Zurich Amer Ins Co	1.05%	\$28,304,510
17	West Virginia Mut Ins Co	1.04%	\$28,245,468
18	Progressive Classic Ins Co	1.03%	\$27,909,901
19	National Union Fire Ins Co of Pitts	1.03%	\$27,729,988
20	Travelers Prop Cas Co of Amer	1.01%	\$27,318,672
21	Progressive Max Ins Co	0.99%	\$26,764,429
22	United Serv Automobile Assn	0.92%	\$24,954,265
23	Nationwide Ins Co of Amer	0.86%	\$23,238,497
24	Farmers Mech Mut Fire Ins of WV	0.80%	\$21,742,190
25	Cincinnati Ins Co	0.77%	\$20,937,608
26	Motorists Mut Ins Co	0.76%	\$20,648,322
27	Continental Cas Co	0.75%	\$20,414,878
28	Hartford Ins Co of The Midwest	0.70%	\$18,816,352
29	Federal Ins Co	0.68%	\$18,475,570
30	Ace Amer Ins Co	0.68%	\$18,278,202
31	Property & Cas Ins Co of Hartford	0.61%	\$16,438,866
32	21st Century Centennial Ins Co	0.57%	\$15,422,924
33	Farm Family Cas Ins Co	0.57%	\$15,281,147
34	American Natl Prop & Cas Co	0.52%	\$13,949,013
35	Travelers Ind Co	0.50%	\$13,473,685
36	Trumbull Ins Co	0.49%	\$13,297,179
37	USAA Cas Ins Co	0.49%	\$13,264,395
38	Liberty Mut Ins Co	0.48%	\$12,964,917
39	National Cas Co	0.46%	\$12,373,569
40	Government Employees Ins Co	0.45%	\$12,129,868
41	Wva Ins Co	0.45%	\$12,046,174
42	Travelers Cas & Surety Co of Amer	0.43%	\$11,553,639
43	Titan Ind Co	0.42%	\$11,234,059
44	St Paul Fire & Marine Ins Co	0.41%	\$11,108,903
45	Travelers Ind Co of CT	0.41%	\$10,964,222
46	Allstate Ind Co	0.40%	\$10,882,815
47	National Gen Assur Co	0.40%	\$10,827,401
48	Charter Oak Fire Ins Co	0.39%	\$10,485,921
49	Municipal Mut Ins Co	0.37%	\$10,128,692
50	Auto Club Prop Cas Ins Co	0.37%	\$10,078,737
51	American Alt Ins Corp	0.37%	\$10,038,752
52	Travelers Ind Co of Amer	0.36%	\$9,808,741
53	USAA Gen Ind Co	0.36%	\$9,628,361
54	American Zurich Ins Co	0.35%	\$9,495,271

2013 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Arch Ins Co	0.35%	\$9,350,511
56	American Mining Ins Co	0.34%	\$9,141,322
57	Insurance Co of The State of PA	0.33%	\$9,042,471
58	Horace Mann Ins Co	0.33%	\$9,023,612
59	American Modern Home Ins Co	0.32%	\$8,566,487
60	United Financial Cas Co	0.31%	\$8,408,432
61	Travelers Cas Ins Co of Amer	0.31%	\$8,345,970
62	New Hampshire Ins Co	0.31%	\$8,312,296
63	Farmers & Mechanics Fire & Cas Ins I	0.30%	\$8,102,678
64	Metropolitan Prop & Cas Ins Co	0.30%	\$8,079,750
65	Foremost Ins Co Grand Rapids MI	0.29%	\$7,777,825
66	American Bankers Ins Co of FL	0.29%	\$7,747,942
67	Liberty Ins Corp	0.28%	\$7,615,516
68	Atlantic Specialty Ins Co	0.28%	\$7,549,759
69	21st Century Pacific Ins Co	0.27%	\$7,425,360
70	Philadelphia Ind Ins Co	0.27%	\$7,352,098
71	Erie Ins Co	0.27%	\$7,321,047
72	West Virginia Natl Auto Ins Co	0.26%	\$7,042,098
73	Encompass Ind Co	0.26%	\$6,959,481
74	Twin City Fire Ins Co	0.26%	\$6,901,606
75	Metropolitan Drt Prop & Cas Ins Co	0.25%	\$6,863,191
76	Peak Prop & Cas Ins Corp	0.25%	\$6,696,280
77	Commerce & Industry Ins Co	0.25%	\$6,691,624
78	Encompass Ins Co of Amer	0.24%	\$6,574,257
79	Medicus Ins Co	0.24%	\$6,496,718
80	Standard Fire Ins Co	0.23%	\$6,344,157
81	Mountaineer Freedom RRG Inc	0.22%	\$5,983,363
82	Phoenix Ins Co	0.22%	\$5,971,107
83	Farmers Mut Ins Co	0.21%	\$5,788,699
84	American Security Ins Co	0.21%	\$5,779,777
85	Sentinel Ins Co Ltd	0.21%	\$5,769,116
86	Sentry Select Ins Co	0.21%	\$5,761,077
87	Old Republic Ins Co	0.21%	\$5,618,937
88	Nationwide Agribusiness Ins Co	0.20%	\$5,290,966
89	Amguard Ins Co	0.20%	\$5,287,222
90	American Guar & Liab Ins	0.19%	\$5,149,229
91	Hartford Fire In Co	0.19%	\$5,074,881
92	Garrison Prop & Cas Ins Co	0.19%	\$5,014,133
93	Westport Ins Corp	0.18%	\$4,834,487
94	Church Mut Ins Co	0.17%	\$4,722,502
95	Factory Mut Ins Co	0.17%	\$4,629,901
96	ALPS Prop & Cas Ins Co	0.17%	\$4,628,775
97	LM Gen Ins Co	0.16%	\$4,304,888
98	Federated Mut Ins Co	0.16%	\$4,273,568
99	State Automobile Mut Ins Co	0.16%	\$4,246,958
100	Great Midwest Ins Co	0.15%	\$4,059,972
101	Hartford Cas Ins Co	0.15%	\$3,945,955
102	The Cincinnati Ind Co	0.15%	\$3,923,454
103	Flagship City Ins Co	0.14%	\$3,876,814
104	Mortgage Guar Ins Corp	0.14%	\$3,842,707
105	Hartford Underwriters Ins Co	0.14%	\$3,841,304
106	Greenwich Ins Co	0.14%	\$3,828,367
107	Brotherhood Mut Ins Co	0.14%	\$3,797,584

2013 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
108	HDI Gerling Amer Ins Co	0.13%	\$3,638,673
109	Cumis Ins Society Inc	0.13%	\$3,617,511
110	American Modern Select Ins Co	0.13%	\$3,572,304
111	Hartford Accident & Ind Co	0.13%	\$3,555,967
112	Teachers Ins Co	0.13%	\$3,491,734
113	United States Fire Ins Co	0.12%	\$3,346,773
114	RSUI Ind Co	0.12%	\$3,342,798
115	Great Amer Ins Co	0.12%	\$3,325,051
116	Safe Ins Co	0.12%	\$3,251,399
117	Liberty Ins Underwriters Inc	0.11%	\$3,098,265
118	Encompass Home & Auto Ins Co	0.11%	\$3,078,450
119	West Virginia Farmers Mut Ins Assoc	0.11%	\$3,045,803
120	National Liab & Fire Ins Co	0.11%	\$3,021,603
121	Firstcomp Ins Co	0.11%	\$2,877,686
122	Dorinco Reins Co	0.10%	\$2,818,359
123	Lexon Ins Co	0.10%	\$2,795,735
124	Dairyland Ins Co	0.10%	\$2,782,629
125	Pan Handle Farmers Mut Ins Co of WV	0.10%	\$2,743,729
126	Fidelity & Deposit Co of MD	0.10%	\$2,743,596
127	Imperium Ins Co	0.10%	\$2,666,629
128	Starr Ind & Liab Co	0.10%	\$2,663,926
129	Northland Ins Co	0.10%	\$2,633,549
130	Homesite Ins Co of the Midwest	0.09%	\$2,537,126
131	Horace Mann Prop & Cas Ins Co	0.09%	\$2,485,161
132	Axis Ins Co	0.09%	\$2,472,755
133	Erie Ins Exch	0.09%	\$2,421,470
134	Cincinnati Cas Co	0.09%	\$2,417,222
135	LM Ins Corp	0.09%	\$2,328,921
136	Granite State Ins Co	0.08%	\$2,248,429
137	Travelers Cas & Surety Co	0.08%	\$2,222,846
138	Canal Ins Co	0.08%	\$2,220,082
139	Employers Ins of Wausau	0.08%	\$2,200,001
140	Ace Prop & Cas Ins Co	0.08%	\$2,178,064
141	American Fire & Cas Co	0.08%	\$2,170,303
142	Wesco Ins Co	0.08%	\$2,165,929
143	Genworth Mortgage Ins Corp	0.08%	\$2,156,463
144	Western Surety Co	0.08%	\$2,153,121
145	Rockwood Cas Ins Co	0.08%	\$2,125,266
146	Great Amer Assur Co	0.08%	\$2,037,673
147	RLI Ins Co	0.08%	\$2,037,130
148	St Paul Mercury Ins Co	0.07%	\$1,951,264
149	United Guar Residential Ins Co	0.07%	\$1,932,798
150	Indemnity Ins Co of North Amer	0.07%	\$1,891,722
151	Zurich Amer Ins Co of IL	0.07%	\$1,886,758
152	XL Ins Amer Inc	0.07%	\$1,881,929
153	Caterpillar Ins Co	0.07%	\$1,870,837
154	Victoria Fire & Cas Co	0.07%	\$1,839,451
155	Companion Prop & Cas Ins Co	0.07%	\$1,827,978
156	Amica Mut Ins Co	0.07%	\$1,810,152
157	American Select Ins Co	0.07%	\$1,802,385
158	Allianz Global Risks US Ins Co	0.07%	\$1,802,348
159	Foremost Prop & Cas Ins Co	0.07%	\$1,795,679
160	Ohio Farmers Ins Co	0.07%	\$1,768,066

2013 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
161	Radian Guar Inc	0.06%	\$1,720,174
162	QBE Ins Corp	0.06%	\$1,711,811
163	Vigilant Ins Co	0.06%	\$1,678,611
164	General Ins Co of Amer	0.06%	\$1,604,875
165	American Cas Co of Reading PA	0.06%	\$1,552,436
166	Wausau Underwriters Ins Co	0.06%	\$1,549,281
167	Westchester Fire Ins Co	0.06%	\$1,541,053
168	State Natl Ins Co Inc	0.06%	\$1,509,893
169	Rural Comm Ins Co	0.06%	\$1,499,006
170	Nova Cas Co	0.06%	\$1,498,085
171	Allstate Vehicle & Prop Ins Co	0.05%	\$1,485,209
172	Guideone Mut Ins Co	0.05%	\$1,476,920
173	Hanover Ins Co	0.05%	\$1,457,545
174	Westfield Natl Ins Co	0.05%	\$1,455,622
175	XL Specialty Ins Co	0.05%	\$1,445,420
176	Great Northern Ins Co	0.05%	\$1,414,218
177	PMI Mortgage Ins Co	0.05%	\$1,401,845
178	Wright Natl Flood Ins Co	0.05%	\$1,363,582
179	Guideone Specialty Mut Ins Co	0.05%	\$1,344,996
180	Bituminous Cas Corp	0.05%	\$1,329,451
181	Heritage Ind Co	0.05%	\$1,307,973
182	Empire Fire & Marine Ins Co	0.05%	\$1,305,251
183	Old Republic Gen Ins Corp	0.05%	\$1,285,129
184	Transportation Ins Co	0.05%	\$1,282,490
185	Aegis Security Ins Co	0.05%	\$1,279,923
186	AIG Prop Cas Co	0.05%	\$1,272,566
187	Sompo Japan Ins Co of Amer	0.05%	\$1,253,653
188	Praetorian Ins Co	0.05%	\$1,229,144
189	Universal Underwriters Ins Co	0.05%	\$1,219,988
190	Navigators Ins Co	0.04%	\$1,214,539
191	Pennsylvania Lumbermens Mut Ins	0.04%	\$1,191,530
192	AGCS Marine Ins Co	0.04%	\$1,189,137
193	Peninsula Ins Co	0.04%	\$1,165,284
194	Medical Protective Co	0.04%	\$1,162,238
195	Argonaut Ins Co	0.04%	\$1,152,543
196	Maryland Cas Co	0.04%	\$1,098,760
197	American States Ins Co	0.04%	\$1,098,318
198	AXA Ins Co	0.04%	\$1,091,710
199	First Liberty Ins Corp	0.04%	\$1,086,541
200	Catlin Ins Co	0.04%	\$1,085,985
201	Great Amer Ins Co of NY	0.04%	\$1,060,438
202	American Automobile Ins Co	0.04%	\$1,054,776
203	Pennsylvania Manufacturers Assoc Ins	0.04%	\$1,050,474
204	Tokio Marine Amer Ins Co	0.04%	\$1,046,473
205	Republic Mortgage Ins Co	0.04%	\$1,042,344
206	Ambac Assur Corp	0.04%	\$1,006,649
207	Everest Natl Ins Co	0.04%	\$1,006,252
208	Great Amer Alliance Ins Co	0.04%	\$975,219
209	Safety Natl Cas Corp	0.04%	\$965,247
210	Continental Ins Co	0.03%	\$946,051
211	Rider Ins Co	0.03%	\$933,282
212	Sparta Ins Co	0.03%	\$930,984
213	Lititz Mut Ins Co	0.03%	\$925,312

2013 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
214	American Road Ins Co	0.03%	\$923,769
215	Markel Ins Co	0.03%	\$917,287
216	Triton Ins Co	0.03%	\$910,072
217	Jefferson Ins Co	0.03%	\$897,434
218	Seneca Ins Co Inc	0.03%	\$893,535
219	US Specialty Ins Co	0.03%	\$888,213
220	National Fire Ins Co of Hartford	0.03%	\$880,148
221	Financial Guar Ins Co	0.03%	\$868,925
222	General Star Natl Ins Co	0.03%	\$865,421
223	Western United Ins Co	0.03%	\$859,646
224	Pennsylvania Manufacturers Ind Co	0.03%	\$840,366
225	First Colonial Ins Co	0.03%	\$836,858
226	Coface N Amer Ins Co	0.03%	\$825,827
227	American Safety Cas Ins Co	0.03%	\$814,363
228	Berkshire Hathaway Homestate Ins Co	0.03%	\$800,848
229	Illinois Natl Ins Co	0.03%	\$799,151
230	Ohio Cas Ins Co	0.03%	\$793,236
231	Selective Ins Co of the Southeast	0.03%	\$792,144
232	ProAssurance Ind Co Inc	0.03%	\$789,292
233	Assurance Co of Amer	0.03%	\$781,313
234	United States Surety Co	0.03%	\$779,090
235	Plaza Ins Co	0.03%	\$778,790
236	National Interstate Ins Co	0.03%	\$776,770
237	North River Ins Co	0.03%	\$768,523
238	North Pointe Ins Co	0.03%	\$762,561
239	Southern Ins Co	0.03%	\$749,582
240	American Natl Gen Ins Co	0.03%	\$744,321
241	Ohio Security Ins Co	0.03%	\$742,788
242	Lumbermens Underwriting Alliance	0.03%	\$738,647
243	Scottsdale Ind Co	0.03%	\$736,165
244	BCS Ins Co	0.03%	\$735,585
245	Stonebridge Cas Ins Co	0.03%	\$729,123
246	International Fidelity Ins Co	0.03%	\$726,772
247	Generali Us Branch	0.03%	\$724,344
248	Continental Ind Co	0.03%	\$722,346
249	Doctors Co An Interins Exch	0.03%	\$693,042
250	Assured Guar Municipal Corp	0.03%	\$678,034
251	Farmington Cas Co	0.02%	\$654,689
252	Ohio Ind Co	0.02%	\$648,295
253	AIG Assur Co	0.02%	\$625,540
254	Southern States Ins Exch	0.02%	\$604,102
255	Federated Serv Ins Co	0.02%	\$602,076
256	Maxum Cas Ins Co	0.02%	\$602,000
257	Economy Premier Assur Co	0.02%	\$592,039
258	Essentia Ins Co	0.02%	\$582,963
259	First Surety Corp	0.02%	\$574,346
260	Standard Guar Ins Co	0.02%	\$574,147
261	Motors Ins Corp	0.02%	\$568,434
262	Founders Ins Co	0.02%	\$545,107
263	Podiatry Ins Co of Amer	0.02%	\$541,778
264	American Ins Co	0.02%	\$530,314
265	Valley Forge Ins Co	0.02%	\$525,859
266	Norguard Ins Co	0.02%	\$514,445

2013 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
267	Metropolitan Cas Ins Co	0.02%	\$510,493
268	American Interstate Ins Co	0.02%	\$509,860
269	American Family Home Ins Co	0.02%	\$506,553
270	Guarantee Ins Co	0.02%	\$502,232
271	Darwin Natl Assur Co	0.02%	\$500,475
272	Great Divide Ins Co	0.02%	\$494,485
273	American Economy Ins Co	0.02%	\$480,571
274	Sarnet Ins Co	0.02%	\$478,997
275	Erie Ins Co of NY	0.02%	\$475,786
276	Affiliated Fm Ins Co	0.02%	\$467,231
277	Nationwide Assur Co	0.02%	\$456,334
278	Argonaut Midwest Ins Co	0.02%	\$450,132
279	Milbank Ins Co	0.02%	\$445,931
280	Hallmark Natl Ins Co	0.02%	\$442,577
281	Universal Underwriters of TX Ins	0.02%	\$439,672
282	Firemans Fund Ins Co	0.02%	\$438,520
283	Markel Amer Ins Co	0.02%	\$434,597
284	Star Ins Co	0.02%	\$434,340
285	Occidental Fire & Cas Co of NC	0.02%	\$430,900
286	Aspen Amer Ins Co	0.02%	\$426,017
287	Yosemite Ins Co	0.02%	\$425,966
288	Continental Western Ins Co	0.02%	\$425,826
289	Euler Hermes N Amer Ins Co	0.02%	\$424,308
290	Hartford Steam Boil Inspec & Ins Co	0.02%	\$421,673
291	Tower Ins Co of NY	0.01%	\$392,356
292	Protective Ins Co	0.01%	\$379,435
293	MBIA Ins Corp	0.01%	\$375,507
294	California Cas Ind Exch	0.01%	\$368,503
295	Dealers Assur Co	0.01%	\$367,947
296	Technology Ins Co Inc	0.01%	\$362,075
297	Hudson Ins Co	0.01%	\$360,584
298	First Natl Ins Co of Amer	0.01%	\$357,821
299	North Amer Elite Ins Co	0.01%	\$350,082
300	Berkley Regional Ins Co	0.01%	\$341,081
301	Inland Mut Ins Co	0.01%	\$335,966
302	Lancer Ins Co	0.01%	\$331,289
303	Amerisure Mut Ins Co	0.01%	\$329,915
304	United States Liab Ins Co	0.01%	\$329,406
305	Mitsui Sumitomo Ins USA Inc	0.01%	\$328,711
306	Pennsylvania Natl Mut Cas Ins Co	0.01%	\$325,888
307	Knightbrook Ins Co	0.01%	\$317,622
308	Beazley Ins Co Inc	0.01%	\$317,238
309	NCMIC Ins Co	0.01%	\$316,076
310	Northern Ins Co of NY	0.01%	\$314,663
311	National Amer Ins Co	0.01%	\$314,653
312	Crum & Forster Ind Co	0.01%	\$314,281
313	Gateway Ins Co	0.01%	\$313,053
314	Eastguard Ins Co	0.01%	\$312,634
315	West Amer Ins Co	0.01%	\$310,010
316	Chubb Ind Ins Co	0.01%	\$308,744
317	Hallmark Ins Co	0.01%	\$303,327
318	Stratford Ins Co	0.01%	\$296,450
319	Manufacturers Alliance Ins Co	0.01%	\$296,089

2013 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
320	CMG Mortgage Ins Co	0.01%	\$289,152
321	Amex Assur Co	0.01%	\$284,345
322	Virginia Surety Co Inc	0.01%	\$283,086
323	Old Republic Surety Co	0.01%	\$279,750
324	Essent Guar Inc	0.01%	\$277,566
325	Bond Safeguard Ins Co	0.01%	\$275,232
326	ACA Ins Co	0.01%	\$263,798
327	MutualAid eXchange	0.01%	\$262,735
328	St Paul Protective Ins Co	0.01%	\$257,501
329	American Contractors Ind Co	0.01%	\$256,955
330	Platte River Ins Co	0.01%	\$254,901
331	Lyndon Prop Ins Co	0.01%	\$252,074
332	Merchants Bonding Co a Mut	0.01%	\$252,008
333	St Paul Guardian Ins Co	0.01%	\$251,376
334	Capson Physicians Ins Co	0.01%	\$249,773
335	North Amer Specialty Ins Co	0.01%	\$248,905
336	Colonial Surety Co	0.01%	\$248,006
337	Sentry Ins A Mut Co	0.01%	\$247,145
338	Preferred Professional Ins Co	0.01%	\$246,104
339	Berkley Natl Ins Co	0.01%	\$243,425
340	American Home Assur Co	0.01%	\$242,061
341	Stillwater Ins Co	0.01%	\$241,474
342	Torus Natl Ins Co	0.01%	\$240,101
343	Diamond State Ins Co	0.01%	\$230,547
344	Lexington Natl Ins Corp	0.01%	\$228,582
345	Celina Mut Ins Co	0.01%	\$227,430
346	Allied World Natl Assur Co	0.01%	\$225,226
347	Argonaut Great Central Ins Co	0.01%	\$221,423
348	MIC Prop & Cas Ins Corp	0.01%	\$220,704
349	Jewelers Mut Ins Co	0.01%	\$214,751
350	Diamond Ins Co	0.01%	\$214,604
351	Armed Forces Ins Exch	0.01%	\$214,354
352	Vanliner Ins Co	0.01%	\$210,498
353	New York Marine & Gen Ins Co	0.01%	\$207,369
354	Motorists Commercial Mut Ins Co	0.01%	\$205,906
355	Alterra Amer Ins Co	0.01%	\$205,364
356	Associated Ind Corp	0.01%	\$204,825
357	Tower Natl Ins Co	0.01%	\$199,712
358	Transguard Ins Co of Amer Inc	0.01%	\$193,824
359	Camico Mut Ins Co	0.01%	\$192,474
360	Gray Ins Co	0.01%	\$192,450
361	Selective Ins Co of Amer	0.01%	\$188,221
362	Pacific Ind Co	0.01%	\$186,809
363	Allied Eastern Ind Co	0.01%	\$185,852
364	American Reliable Ins Co	0.01%	\$183,305
365	American Southern Ins Co	0.01%	\$182,611
366	Meridian Citizens Mut Ins Co	0.01%	\$181,257
367	Securian Cas Co	0.01%	\$178,302
368	Executive Risk Ind Inc	0.01%	\$177,709
369	Electric Ins Co	0.01%	\$177,341
370	Toyota Motor Ins Co	0.01%	\$177,195
371	Fair Amer Ins & Reins Co	0.01%	\$169,509
372	Carolina Cas Ins Co	0.01%	\$165,536

2013 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
373	Avemco Ins Co	0.01%	\$159,115
374	Bituminous Fire & Marine Ins Co	0.01%	\$158,868
375	Central States Ind Co of Omaha	0.01%	\$156,133
376	Pharmacists Mut Ins Co	0.01%	\$155,847
377	National Gen Ins Co	0.01%	\$154,611
378	Sentry Cas Co	0.01%	\$146,535
379	T H E Ins Co	0.01%	\$144,333
380	Cherokee Guar Co Inc a RRG	0.01%	\$142,909
381	Developers Surety & Ind Co	0.01%	\$137,345
382	Mitsui Sumitomo Ins Co of Amer	0.01%	\$135,581
383	Accident Fund Ins Co of Amer	0.00%	\$126,676
384	National Surety Corp	0.00%	\$126,464
385	Repwest Ins Co	0.00%	\$123,192
386	Amerisure Ins Co	0.00%	\$122,568
387	Security Natl Ins Co	0.00%	\$122,488
388	Aetna Ins Co of CT	0.00%	\$120,372
389	General Cas Co of WI	0.00%	\$115,291
390	Massachusetts Bay Ins Co	0.00%	\$114,663
391	Courtesy Ins Co	0.00%	\$113,730
392	Independent Mut Fire Ins Co	0.00%	\$113,642
393	Corepointe Ins Co	0.00%	\$110,850
394	Ace Fire Underwriters Ins Co	0.00%	\$109,550
395	Great West Cas Co	0.00%	\$107,631
396	Colonial Amer Cas & Surety Co	0.00%	\$106,233
397	Pacific Employers Ins Co	0.00%	\$105,502
398	National Continental Ins Co	0.00%	\$104,611
399	Benchmark Ins Co	0.00%	\$103,781
400	Merastar Ins Co	0.00%	\$101,538
401	Berkley Ins Co	0.00%	\$99,870
402	Housing Enterprise Ins Co Inc	0.00%	\$99,508
403	Sirius Amer Ins Co	0.00%	\$98,186
404	Permanent Gen Assur Corp	0.00%	\$93,146
405	United WI Ins Co	0.00%	\$88,993
406	Balboa Ins Co	0.00%	\$88,192
407	Housing Authority Prop A Mut Co	0.00%	\$87,310
408	Riverport Ins Co	0.00%	\$87,160
409	Discover Prop & Cas Ins Co	0.00%	\$85,511
410	First Guard Ins Co	0.00%	\$85,079
411	Employers Mut Cas Co	0.00%	\$84,192
412	Farmland Mut Ins Co	0.00%	\$82,969
413	Eastern Alliance Ins Co	0.00%	\$82,310
414	Firemens Ins Co of Washington DC	0.00%	\$80,131
415	Verlan Fire Ins Co MD	0.00%	\$78,522
416	NGM Ins Co	0.00%	\$77,143
417	American Hallmark Ins Co of TX	0.00%	\$74,527
418	National Public Finance Guar Corp	0.00%	\$73,554
419	Safety First Ins Co	0.00%	\$68,682
420	Ironshore Ind Inc	0.00%	\$68,625
421	Acstar Ins Co	0.00%	\$68,518
422	American Pet Ins Co	0.00%	\$68,187
423	Wausau Business Ins Co	0.00%	\$66,926
424	Progressive Paloverde Ins Co	0.00%	\$66,376
425	Seaworthy Ins Co	0.00%	\$65,841

2013 West Virginia Market Share Report
Property Totals *continued*

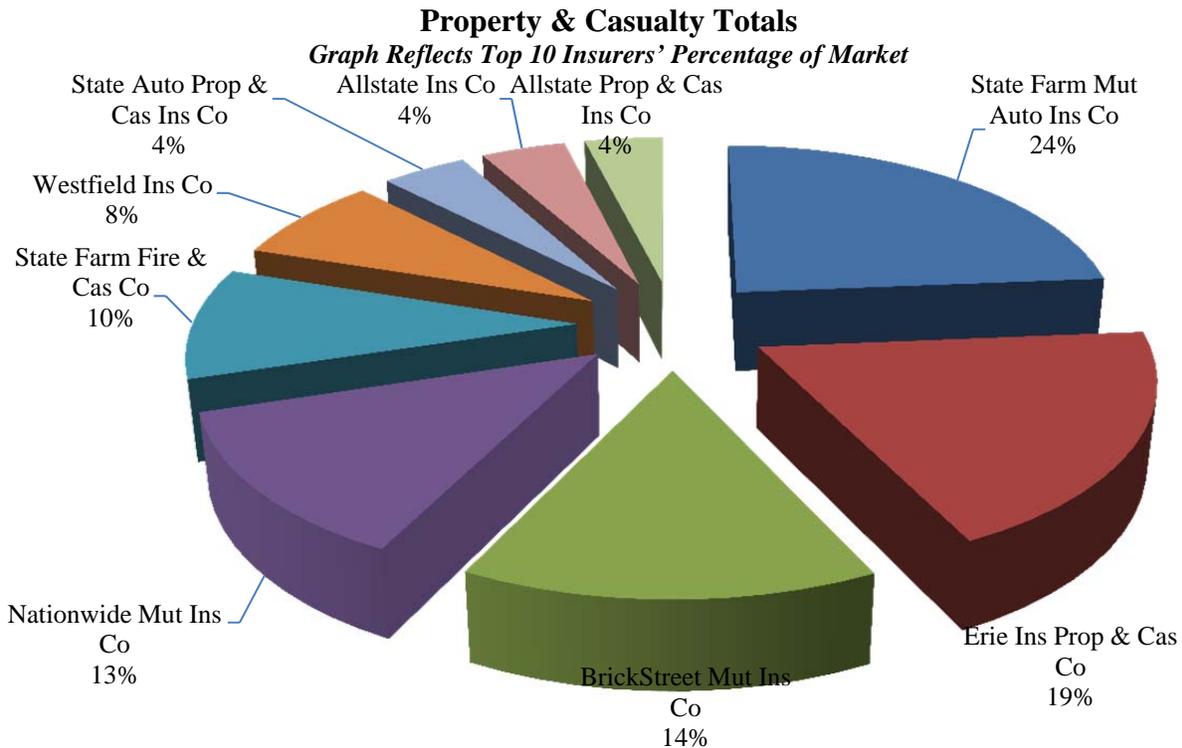
Rank	Company Name	Percent of Market	Direct Premiums Earned
426	Automobile Ins Co of Hartford CT	0.00%	\$64,693
427	United States Fidelity & Guar Co	0.00%	\$58,157
428	Federated Rural Electric Ins Exch	0.00%	\$58,050
429	General Reins Corp	0.00%	\$56,899
430	Midwest Employers Cas Co	0.00%	\$56,076
431	Suretec Ins Co	0.00%	\$55,482
432	Guarantee Co of N Amer USA	0.00%	\$54,491
433	Washington Intl Ins Co	0.00%	\$46,638
434	Bankers Ins Co	0.00%	\$46,419
435	Zale Ind Co	0.00%	\$45,591
436	Procentury Ins Co	0.00%	\$45,175
437	Capitol Ind Corp	0.00%	\$44,712
438	Independence Amer Ins Co	0.00%	\$42,893
439	Medmarc Cas Ins Co	0.00%	\$40,840
440	Privilege Underwriters Recp Exch	0.00%	\$38,427
441	Financial Cas & Surety Inc	0.00%	\$36,746
442	Assured Guar Corp	0.00%	\$36,711
443	Infinity Ins Co	0.00%	\$35,591
444	Zenith Ins Co	0.00%	\$34,181
445	Foremost Signature Ins Co	0.00%	\$34,110
446	American Southern Home Ins Co	0.00%	\$32,944
447	Memic Ind Co	0.00%	\$32,432
448	NAU Country Ins Co	0.00%	\$31,404
449	Mico Ins Co	0.00%	\$30,512
450	Genworth Residential Mortgage Ins Co	0.00%	\$30,431
451	United Cas Ins Co of Amer	0.00%	\$29,208
452	TNUS Ins Co	0.00%	\$29,173
453	AF&L Ins Co	0.00%	\$28,933
454	Accident Fund Natl Ins Co	0.00%	\$28,913
455	Bankers Standard Ins Co	0.00%	\$28,666
456	Allegheny Cas Co	0.00%	\$28,308
457	ARCOA RRG Inc	0.00%	\$28,190
458	Red Rock Ins Co	0.00%	\$27,757
459	Harco Natl Ins Co	0.00%	\$27,711
460	National Ind Co	0.00%	\$26,611
461	Progressive Cas Ins Co	0.00%	\$26,207
462	Chicago Ins Co	0.00%	\$24,642
463	Endurance Amer Ins Co	0.00%	\$24,479
464	Regis Ins Co	0.00%	\$23,679
465	Indiana Lumbermens Mut Ins Co	0.00%	\$23,552
466	Znat Ins Co	0.00%	\$23,082
467	RLI Ind Co	0.00%	\$22,098
468	Aviation Alliance Ins RRG Inc	0.00%	\$21,213
469	Lincoln Gen Ins Co	0.00%	\$21,106
470	Accident Fund Gen Ins Co	0.00%	\$20,933
471	Frank Winston Crum Ins Co	0.00%	\$20,682
472	ACIG Ins Co	0.00%	\$20,368
473	United Fire & Cas Co	0.00%	\$20,348
474	Esurance Prop & Cas Ins Co	0.00%	\$20,316
475	OneBeacon Amer Ins Co	0.00%	\$20,197
476	Campmed Cas & Ind Co Inc	0.00%	\$20,094
477	Lyndon Southern Ins Co	0.00%	\$19,780
478	Utica Mut Ins Co	0.00%	\$19,029

2013 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
479	Colony Specialty Ins Co	0.00%	\$17,972
480	OneBeacon Ins Co	0.00%	\$16,640
481	CSAA AFFINITY INS CO	0.00%	\$16,471
482	American Agri Business Ins Co	0.00%	\$16,103
483	John Deere Ins Co	0.00%	\$15,387
484	Hiscox Ins Co Inc	0.00%	\$15,219
485	PACO Assur Co Inc	0.00%	\$15,213
486	Fortress Ins Co	0.00%	\$15,159
487	Chubb Natl Ins Co	0.00%	\$15,143
488	Stonewall Ins Co	0.00%	\$14,113
489	Cherokee Ins Co	0.00%	\$13,864
490	First Amer Prop & Cas Ins Co	0.00%	\$13,566
491	AXA Art Ins Corp	0.00%	\$12,600
492	ADM Ins Co	0.00%	\$12,185
493	Southwest Marine & Gen Ins Co	0.00%	\$12,033
494	Everest Reins Co	0.00%	\$10,853
495	National Home Ins Co RRG	0.00%	\$10,589
496	Contractors Bonding & Ins Co	0.00%	\$9,990
497	Freedom Specialty Ins Co	0.00%	\$9,914
498	Eastern Advantage Assur Co	0.00%	\$9,678
499	Companion Commercial Ins Co	0.00%	\$9,176
500	Stonington Ins Co	0.00%	\$7,942
501	Travelers Prop Cas Ins Co	0.00%	\$7,515
502	Fidelity & Guar Ins Co	0.00%	\$7,493
503	AXIS Reins Co	0.00%	\$7,073
504	General Security Natl Ins Co	0.00%	\$6,248
505	Pacific Specialty Ins Co	0.00%	\$6,192
506	Universal Fire & Cas Ins Co	0.00%	\$6,070
507	Radian Asset Assur Inc	0.00%	\$6,058
508	Autoone Ins Co	0.00%	\$5,644
509	Spirit Commercial Auto RRG Inc	0.00%	\$4,841
510	Regent Ins Co	0.00%	\$4,783
511	21st Century Premier Ins Co	0.00%	\$4,608
512	Terraforma RRG LLC	0.00%	\$4,250
513	Stillwater Prop & Cas Ins Co	0.00%	\$4,125
514	Insurance Co of the West	0.00%	\$3,981
515	Hanover Amer Ins Co	0.00%	\$3,728
516	Employers Fire Ins Co	0.00%	\$3,319
517	Advantage Workers Comp Ins Co	0.00%	\$3,318
518	Castlepoint Natl Ins Co	0.00%	\$2,881
519	Deerfield Ins Co	0.00%	\$2,784
520	Trans Pacific Ins Co	0.00%	\$2,717
521	Response Worldwide Ins Co	0.00%	\$2,674
522	Nipponkoa Ins Co Ltd US Br	0.00%	\$2,075
523	Granite Re Inc	0.00%	\$1,727
524	Atain Ins Co	0.00%	\$1,700
525	Century Surety Co	0.00%	\$1,661
526	Community Hlth Alliance Recip RRG	0.00%	\$1,625
527	Allied World Ins Co	0.00%	\$1,620
528	Accredited Surety & Cas Co Inc	0.00%	\$1,583
529	Harleysville Preferred Ins Co	0.00%	\$1,509
530	Allmerica Fin Benefit Ins Co	0.00%	\$1,447
531	Casualty Underwriters Ins Co	0.00%	\$1,396

2013 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
532	Old United Cas Co	0.00%	\$998
533	Pennsylvania Ins Co	0.00%	\$986
534	American Sentinel Ins Co	0.00%	\$755
535	Insurance Co of N Amer	0.00%	\$579
536	NASW RRG Inc	0.00%	\$401
537	United Guar Mortgage Ind Co	0.00%	\$315
538	CMG Mortgage Assur Co	0.00%	\$281
539	Commonwealth Ins Co of Amer	0.00%	\$246
540	Peerless Ins Co	0.00%	\$184
541	Citizens Ins Co of Amer	0.00%	\$168
542	National Farmers Union Prop & Cas	0.00%	\$153
543	Sequoia Ins Co	0.00%	\$82
544	MGIC Ind Corp	0.00%	\$55
545	IDS Prop Cas Ins Co	0.00%	\$50
546	Acadia Ins Co	0.00%	\$48
547	Fidelity & Guar Ins Underwriters Inc	0.00%	\$19
548	Great Amer Spirit Ins Co	0.00%	\$12
549	Agri Gen Ins Co	0.00%	(\$12,274)
550	21st Century N Amer Ins Co	0.00%	(\$16,870)
551	National Specialty Ins Co	0.00%	(\$38,482)
552	SeaBright Ins Co	0.00%	(\$60,935)
553	American Commerce Ins Co	-0.04%	(\$1,112,095)
Total for Top 10 Insurers		47.45%	\$1,283,208,002
Total for All Other Insurers		<u>52.55%</u>	<u>\$1,420,879,986</u>
Total for All Insurers		100.00%	\$2,704,087,988



2013 West Virginia Life, Accident & Health Market Share Report

Annuities

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Jackson Natl Life Ins Co	9.55%	\$106,695,906
2	Teachers Ins & Ann Assoc of Amer	8.56%	\$95,631,960
3	Pruco Life Ins Co	6.40%	\$71,461,292
4	American Gen Life Ins Co	4.55%	\$50,860,601
5	Lincoln Natl Life Ins Co	4.30%	\$48,044,445
6	New York Life Ins & Ann Corp	3.61%	\$40,277,074
7	Northwestern Mut Life Ins Co	3.51%	\$39,207,712
8	Ing Life Ins & Ann Co	3.16%	\$35,276,769
9	AXA Equitable Life Ins Co	2.87%	\$32,002,827
10	Allianz Life Ins Co of N Amer	2.64%	\$29,540,842
11	Midland Natl Life Ins Co	2.57%	\$28,756,668
12	Metropolitan Life Ins Co	2.55%	\$28,457,275
13	Symetra Life Ins Co	2.53%	\$28,229,061
14	Pacific Life Ins Co	2.53%	\$28,202,698
15	RiverSource Life Ins Co	2.48%	\$27,746,191
16	Prudential Ins Co of Amer	2.40%	\$26,810,223
17	Variable Ann Life Ins Co	2.33%	\$26,018,228
18	Great Amer Life Ins Co	2.05%	\$22,929,463
19	Forethought Life Ins Co	2.03%	\$22,724,801
20	American Equity Invest Life Ins Co	1.81%	\$20,176,147
21	Security Benefit Life Ins Co	1.63%	\$18,242,601
22	MetLife Investors USA Ins Co	1.53%	\$17,039,243
23	Transamerica Life Ins Co	1.25%	\$13,962,124
24	Great W Life & Ann Ins Co	1.24%	\$13,854,694
25	State Farm Life Ins Co	1.14%	\$12,725,466
26	Massachusetts Mut Life Ins Co	1.05%	\$11,765,955
27	Guggenheim Life & Ann Co	0.88%	\$9,789,140
28	Genworth Life Ins Co	0.82%	\$9,132,327
29	Ohio Natl Life Ins Co	0.79%	\$8,857,912
30	Equitrust Life Ins Co	0.79%	\$8,831,018
31	Guardian Ins & Ann Co Inc	0.78%	\$8,694,320
32	Athene Annuity & Life Assur Co	0.75%	\$8,328,265
33	Aviva Life & Ann Co	0.75%	\$8,328,058
34	Protective Life Ins Co	0.73%	\$8,117,837
35	Bankers Life & Cas Co	0.68%	\$7,646,537
36	ING USA Ann & Life Ins Co	0.68%	\$7,560,502
37	Nationwide Life Ins Co	0.63%	\$7,054,098
38	Woodmen World Life Ins Soc	0.55%	\$6,091,983
39	Fidelity Investments Life Ins Co	0.48%	\$5,342,184
40	Modern Woodmen of Amer	0.46%	\$5,179,646
41	Fidelity & Guar Life Ins Co	0.46%	\$5,138,867
42	North Amer Co Life & Hlth Ins	0.45%	\$5,056,055
43	Thrivent Financial For Lutherans	0.43%	\$4,808,975
44	Western Southern Life Assur Co	0.43%	\$4,789,839
45	Genworth Life & Ann Ins Co	0.42%	\$4,640,021
46	Horace Mann Life Ins Co	0.41%	\$4,573,818
47	Jefferson Natl Life Ins Co	0.41%	\$4,542,483
48	Allstate Life Ins Co	0.37%	\$4,167,645
49	CMFG Life Ins Co	0.36%	\$4,065,252
50	Metlife Ins Co of CT	0.36%	\$4,041,270
51	National Western Life Ins Co	0.35%	\$3,884,173

2013 West Virginia Market Share Report

Annuities *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
52	Principal Life Ins Co	0.31%	\$3,468,806
53	Reliastar Life Ins Co	0.29%	\$3,227,692
54	Life Ins Co of the Southwest	0.28%	\$3,172,107
55	Sentry Life Ins Co	0.28%	\$3,099,468
56	USAA Life Ins Co	0.27%	\$2,960,885
57	Erie Family Life Ins Co	0.25%	\$2,759,110
58	Reliance Standard Life Ins Co	0.22%	\$2,441,391
59	American Natl Ins Co	0.21%	\$2,399,607
60	Farm Family Life Ins Co	0.21%	\$2,314,581
61	PHL Variable Ins Co	0.20%	\$2,244,781
62	Ameritas Life Ins Corp	0.19%	\$2,155,423
63	American United Life Ins Co	0.17%	\$1,899,211
64	ELCO Mut Life & Ann	0.16%	\$1,829,382
65	Minnesota Life Ins Co	0.16%	\$1,753,580
66	Motorists Life Ins Co	0.15%	\$1,700,040
67	United of Omaha Life Ins Co	0.15%	\$1,625,919
68	Monumental Life Ins Co	0.13%	\$1,468,031
69	Integrity Life Ins Co	0.12%	\$1,394,873
70	Hartford Life Ins Co	0.12%	\$1,296,397
71	CM Life Ins Co	0.11%	\$1,274,043
72	Commonwealth Ann & Life Ins Co	0.10%	\$1,072,219
73	Hartford Life & Ann Ins Co	0.09%	\$1,032,756
74	United Amer Ins Co	0.08%	\$944,297
75	Lafayette Life Ins Co	0.08%	\$884,200
76	John Hancock Life Ins Co USA	0.08%	\$880,418
77	Liberty Natl Life Ins Co	0.08%	\$842,627
78	Sun Life Assur Co of Canada US	0.07%	\$802,087
79	GBU Financial Life	0.07%	\$760,531
80	National Slovak Society of the USA	0.07%	\$752,231
81	Kansas City Life Ins Co	0.06%	\$700,481
82	Sagicor Life Ins Co	0.06%	\$642,899
83	State Life Ins Co	0.05%	\$607,160
84	Liberty Bankers Life Ins Co	0.05%	\$560,707
85	Royal Neighbors of Amer	0.05%	\$543,399
86	Prudential Ann Life Assur Corp	0.05%	\$517,683
87	Union Central Life Ins Co	0.05%	\$515,491
88	TIAA Cref Life Ins Co	0.04%	\$494,210
89	Standard Ins Co	0.04%	\$457,387
90	American Fidelity Assur Co	0.03%	\$388,363
91	New England Life Ins Co	0.03%	\$337,393
92	Bankers Life Ins Co	0.03%	\$285,518
93	Western Reserve Life Assur Co of OH	0.02%	\$242,165
94	MetLife Investors Ins Co	0.02%	\$193,996
95	Homesteaders Life Co	0.02%	\$179,543
96	Lincoln Benefit Life Co	0.02%	\$171,941
97	Columbus Life Ins Co	0.01%	\$156,000
98	ISDA fraternal Assoc	0.01%	\$149,782
99	Liberty Life Assur Co of Boston	0.01%	\$149,306
100	Investors Heritage Life Ins Co	0.01%	\$148,882
101	Annuity Investors Life Ins Co	0.01%	\$136,621
102	First Investors Life Ins Co	0.01%	\$132,275
103	William Penn Assn	0.01%	\$126,387
104	Members Life Ins Co	0.01%	\$100,000

2013 West Virginia Market Share Report

Annuities *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
105	Church Life Ins Corp	0.01%	\$99,914
106	Cincinnati Life Ins Co	0.01%	\$93,607
107	Funeral Directors Life Ins Co	0.01%	\$78,000
108	Polish Natl Alliance Us of Na	0.01%	\$75,848
109	National Guardian Life Ins Co	0.01%	\$69,134
110	Mony Life Ins Co of Amer	0.01%	\$67,755
111	Greek Catholic Union of The USA	0.01%	\$63,409
112	Assurity Life Ins Co	0.01%	\$59,149
113	Union Security Ins Co	0.00%	\$54,732
114	First Cath Slovak Ladies Assn USA	0.00%	\$53,000
115	Colorado Bankers Life Ins Co	0.00%	\$51,613
116	Unified Life Ins Co	0.00%	\$49,452
117	Prudential Retirement Ins & Ann Co	0.00%	\$39,526
118	New York Life Ins Co	0.00%	\$31,856
119	Eagle Life Ins Co	0.00%	\$30,000
120	Americo Fin Life & Ann Ins Co	0.00%	\$24,087
121	Standard Life & Accident Ins Co	0.00%	\$23,123
122	Golden Rule Ins Co	0.00%	\$22,438
123	Washington Natl Ins Co	0.00%	\$21,677
124	Degree of Honor Protective Assn	0.00%	\$19,678
125	Madison Natl Life Ins Co Inc	0.00%	\$19,417
126	Country Investors Life Assur Co	0.00%	\$16,761
127	Occidental Life Ins Co of NC	0.00%	\$15,894
128	American Memorial Life Ins Co	0.00%	\$15,787
129	First Cath Slovak Union of US & CN	0.00%	\$14,707
130	Slovene Natl Benefit Society	0.00%	\$14,000
131	Federated Life Ins Co	0.00%	\$13,900
132	Athene Ann & Life Ins Co of NY	0.00%	\$11,700
133	Columbian Life Ins Co	0.00%	\$11,691
134	Continental Gen Ins Co	0.00%	\$9,108
135	American Heritage Life Ins Co	0.00%	\$8,942
136	Catholic United Financial	0.00%	\$8,620
137	Croatian Fraternal Union of Amer	0.00%	\$6,500
138	Primerica Life Ins Co	0.00%	\$6,289
139	Fidelity Security Life Ins Co	0.00%	\$6,226
140	Harleysville Life Ins Co	0.00%	\$6,000
141	Zurich Amer Life Ins Co	0.00%	\$5,722
142	Ohio Natl Life Assur Corp	0.00%	\$5,400
143	Universal Guar Life Ins Co	0.00%	\$4,992
144	Ohio State Life Ins Co	0.00%	\$4,526
145	Lincoln Heritage Life Ins Co	0.00%	\$4,424
146	Guardian Life Ins Co of Amer	0.00%	\$3,739
147	Independent Order of Foresters Us Br	0.00%	\$3,100
148	Columbian Mut Life Ins Co	0.00%	\$2,900
149	Humanadental Ins Co	0.00%	\$2,456
150	American Amicable Life Ins Co of TX	0.00%	\$2,422
151	Trustmark Ins Co	0.00%	\$1,930
152	Central Reserve Life Ins Co	0.00%	\$1,400
153	Thrivent Life Ins Co	0.00%	\$1,201
154	Metropolitan Tower Life Ins Co	0.00%	\$1,200
155	Bankers Fidelity Life Ins Co	0.00%	\$1,200
156	United Fidelity Life Ins Co	0.00%	\$1,181
157	LifeSecure Ins Co	0.00%	\$1,144

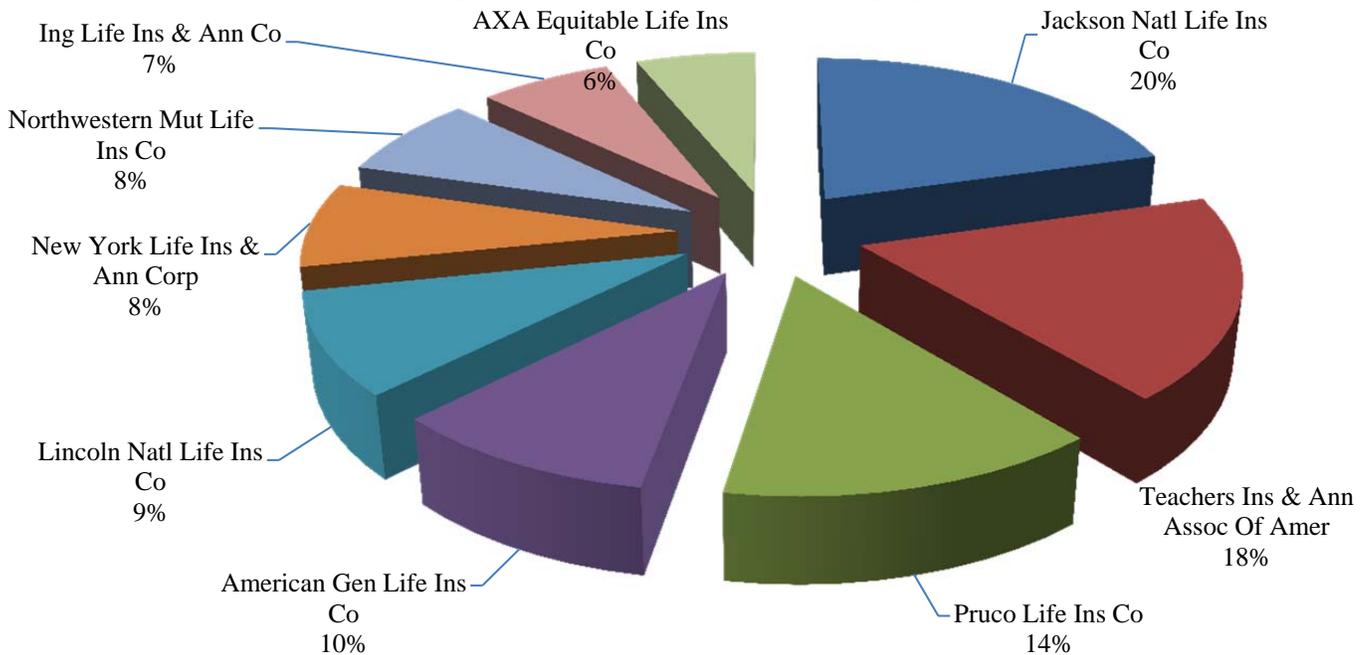
2013 West Virginia Market Share Report

Annuities *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
158	Chesapeake Life Ins Co	0.00%	\$1,072
159	CICA Life Ins Co of Amer	0.00%	\$1,040
160	Baltimore Life Ins Co	0.00%	\$1,040
161	Shenandoah Life Ins Co	0.00%	\$1,020
162	Mid West Natl Life Ins Co of TN	0.00%	\$973
163	Time Ins Co	0.00%	\$960
164	Farmers New World Life Ins Co	0.00%	\$900
165	Loyal Christian Benefit Assn	0.00%	\$800
166	Amica Life Ins Co	0.00%	\$750
167	MTL Ins Co	0.00%	\$680
168	Womans Life Ins Society	0.00%	\$600
169	Great Southern Life Ins Co	0.00%	\$600
170	Beneficial Life Ins Co	0.00%	\$600
171	Mega Life & Hlth Ins Co The	0.00%	\$440
172	American Bankers Life Assur Co of FL	0.00%	\$420
173	Loyal Amer Life Ins Co	0.00%	\$394
174	Guarantee Trust Life Ins Co	0.00%	\$241
175	United Teacher Assoc Ins Co	0.00%	\$185
176	Industrial Alliance Ins & Fin Serv I	0.00%	\$50
177	Serb Natl Federation	0.00%	\$48
178	Conseco Life Ins Co	0.00%	\$35
179	Aetna Life Ins Co	-0.01%	(\$86,395)
Total for Top 10 Insurers		49.15%	\$548,999,428
Total for All Other Insurers		<u>50.85%</u>	<u>\$567,886,275</u>
Total for All Insurers		100.00%	\$1,116,885,703

Annuities

Graph Reflects Top 10 Insurers' Percentage of Market

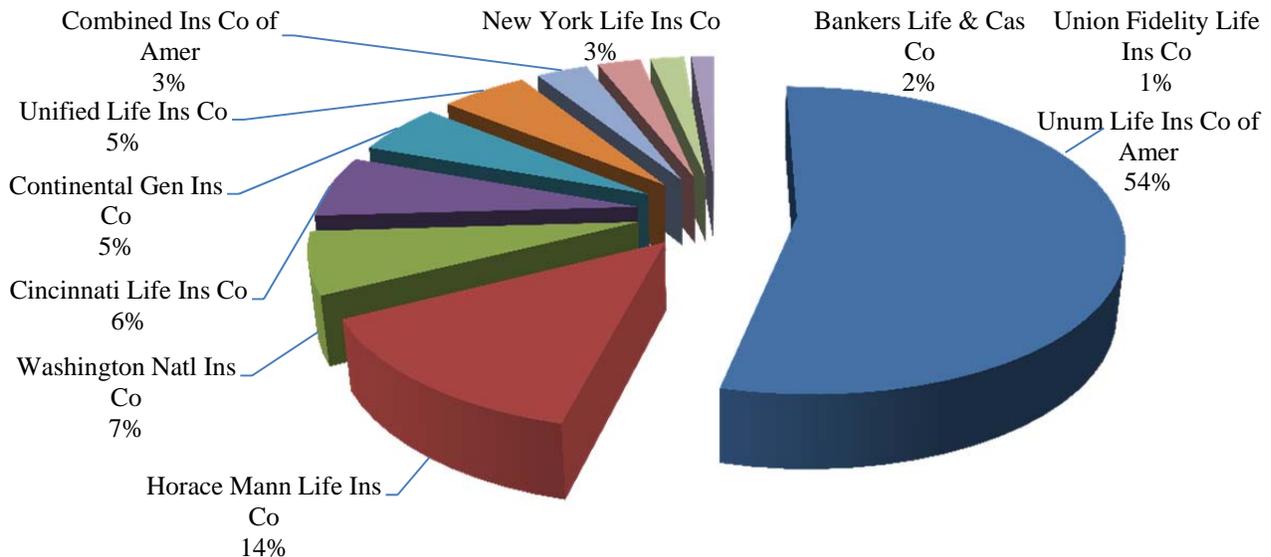


Collectively Renewable A&H

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Unum Life Ins Co of Amer	52.44%	\$134,154
2	Horace Mann Life Ins Co	13.30%	\$34,034
3	Washington Natl Ins Co	6.35%	\$16,234
4	Cincinnati Life Ins Co	6.31%	\$16,135
5	Continental Gen Ins Co	5.18%	\$13,246
6	Unified Life Ins Co	5.02%	\$12,835
7	Combined Ins Co of Amer	2.98%	\$7,615
8	New York Life Ins Co	2.50%	\$6,397
9	Bankers Life & Cas Co	1.97%	\$5,050
10	Union Fidelity Life Ins Co	1.30%	\$3,335
11	Mutual of Omaha Ins Co	0.90%	\$2,294
12	Primerica Life Ins Co	0.42%	\$1,075
13	Philadelphia Amer Life Ins Co	0.32%	\$818
14	Perico Life Ins Co	0.21%	\$529
15	National Cas Co	0.18%	\$465
16	American Pioneer Life Ins Co	0.15%	\$390
17	Central Reserve Life Ins Co	0.10%	\$264
18	Standard Life & Accident Ins Co	0.10%	\$257
19	Lincoln Natl Life Ins Co	0.09%	\$230
20	Boston Mut Life Ins Co	0.08%	\$192
21	Government Employees Ins Co	0.04%	\$107
22	Professional Ins Co	0.04%	\$103
23	Commercial Travelers Mut Ins Co	0.03%	\$86
24	Loyal Amer Life Ins Co	0.02%	\$46
25	Trustmark Ins Co	0.01%	\$24
26	Metlife Ins Co of CT	-0.03%	(\$73)
Total for Top 10 Insurers		97.34%	\$249,035
Total for All Other Insurers		<u>2.66%</u>	<u>\$6,807</u>
Total for All Insurers		100.00%	\$255,842

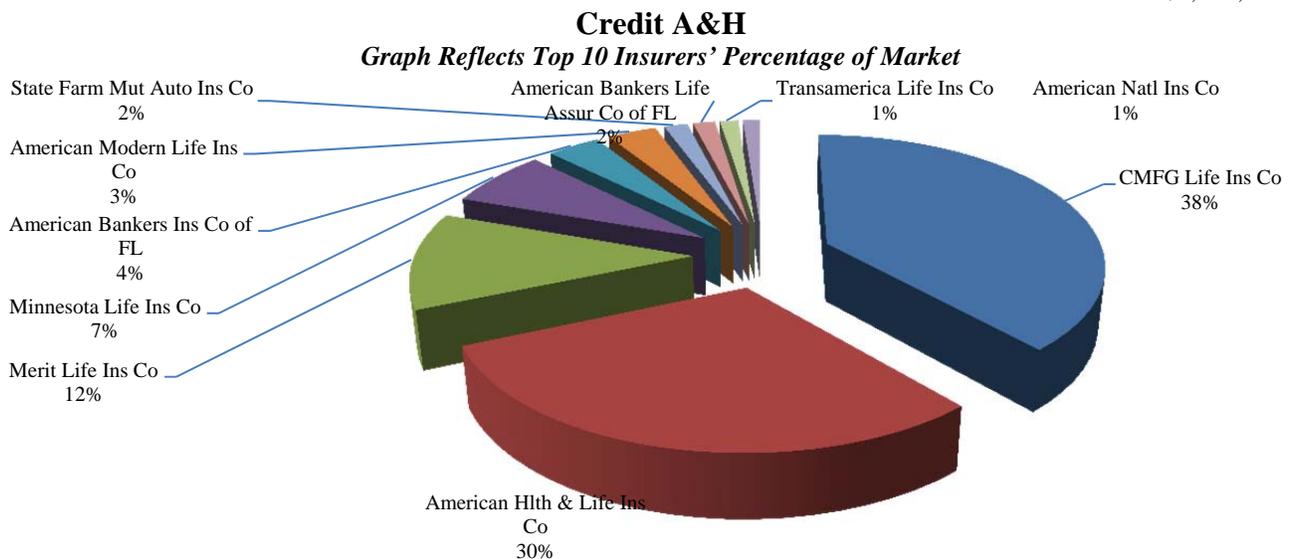
Collectively Renewable A&H

Graph Reflects Top 10 Insurers' Percentage of Market



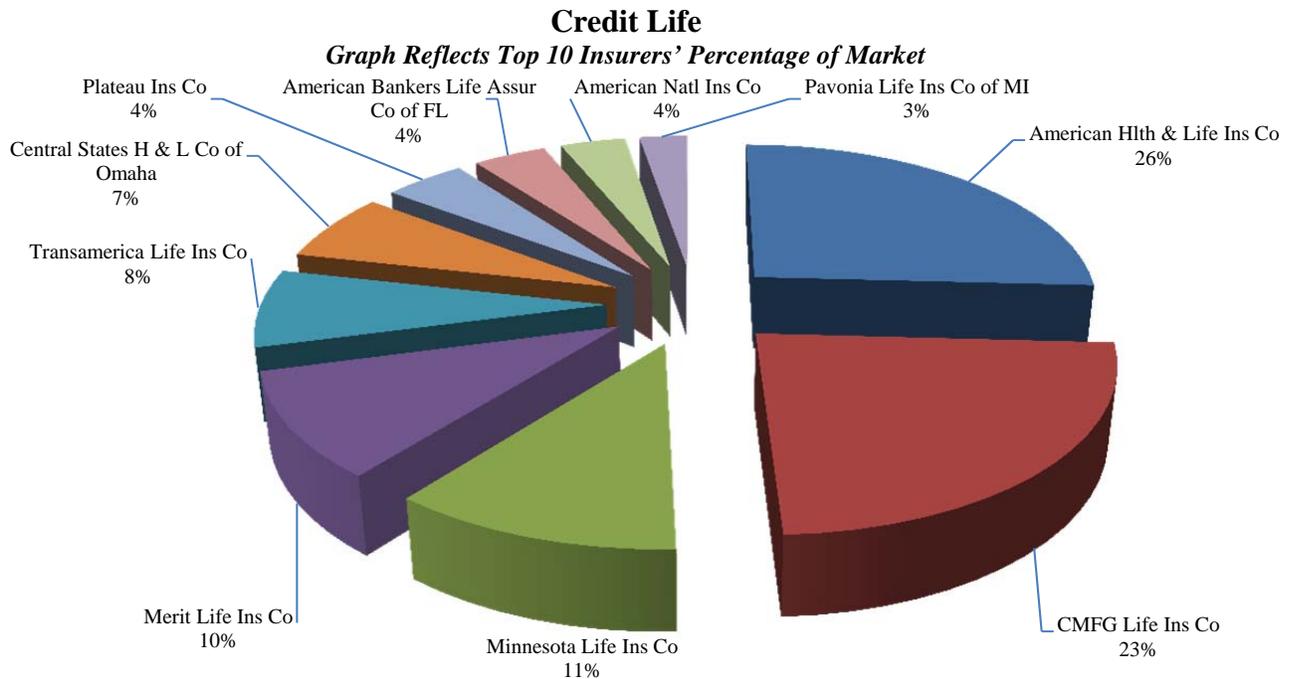
Credit A&H

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	CMFG Life Ins Co	35.69%	\$1,895,444
2	American Hlth & Life Ins Co	27.86%	\$1,479,494
3	Merit Life Ins Co	10.97%	\$582,827
4	Minnesota Life Ins Co	6.50%	\$345,483
5	American Bankers Ins Co of FL	3.36%	\$178,449
6	American Modern Life Ins Co	3.12%	\$165,814
7	State Farm Mut Auto Ins Co	1.50%	\$79,633
8	American Bankers Life Assur Co of FL	1.40%	\$74,533
9	Transamerica Life Ins Co	1.16%	\$61,845
10	American Natl Ins Co	1.11%	\$59,084
11	Monumental Life Ins Co	1.06%	\$56,410
12	Protective Life Ins Co	1.02%	\$54,133
13	Individual Assur Co Life Hlth & Acc	0.87%	\$46,305
14	American Security Ins Co	0.81%	\$42,958
15	American Republic Ins Co	0.67%	\$35,703
16	Central States Ind Co of Omaha	0.58%	\$30,694
17	Pavonia Life Ins Co of MI	0.51%	\$26,833
18	Plateau Ins Co	0.45%	\$24,165
19	Stonebridge Life Ins Co	0.39%	\$20,975
20	Central States H & L Co of Omaha	0.32%	\$17,038
21	Zale Life Ins Co	0.26%	\$13,930
22	Investors Heritage Life Ins Co	0.14%	\$7,385
23	American United Life Ins Co	0.13%	\$6,706
24	Guarantee Trust Life Ins Co	0.10%	\$5,352
25	Centurion Life Ins Co	0.02%	\$953
26	Life of the South Ins Co	0.02%	\$831
27	Resource Life Ins Co	0.00%	\$218
28	American Gen Life Ins Co	0.00%	\$59
29	Securian Life Ins Co	0.00%	\$24
30	XL Life Ins & Ann Co	-0.04%	(\$2,192)
	Total for Top 10 Insurers	92.69%	\$4,922,606
	Total for All Other Insurers	7.31%	\$388,480
	Total for All Insurers	100.00%	\$5,311,086



Credit Life

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	American Hlth & Life Ins Co	25.22%	\$1,648,013
2	CMFG Life Ins Co	22.98%	\$1,501,655
3	Minnesota Life Ins Co	11.01%	\$719,318
4	Merit Life Ins Co	9.96%	\$650,595
5	Transamerica Life Ins Co	7.46%	\$487,191
6	Central States H & L Co of Omaha	6.58%	\$429,678
7	Plateau Ins Co	4.36%	\$284,823
8	American Bankers Life Assur Co of FL	3.94%	\$257,356
9	American Natl Ins Co	3.52%	\$230,264
10	Pavonia Life Ins Co of MI	2.57%	\$168,070
11	Protective Life Ins Co	1.19%	\$78,029
12	Individual Assur Co Life Hlth & Acc	0.59%	\$38,482
13	American Republic Ins Co	0.55%	\$36,085
14	Investors Heritage Life Ins Co	0.49%	\$32,280
15	Guarantee Trust Life Ins Co	0.40%	\$26,460
16	Monumental Life Ins Co	0.32%	\$20,613
17	Life of The South Ins Co	0.27%	\$17,600
18	Stonebridge Life Ins Co	0.26%	\$16,712
19	American Gen Life Ins Co	0.13%	\$8,496
20	Centurion Life Ins Co	0.10%	\$6,784
21	Zale Life Ins Co	0.07%	\$4,564
22	American United Life Ins Co	0.04%	\$2,611
23	Renaissance Life & Hlth Ins Co of Am	0.02%	\$1,294
24	Securian Life Ins Co	0.00%	\$9
25	XL Life Ins & Ann Co	-0.04%	(\$2,399)
26	American Modern Life Ins Co	-1.99%	(\$130,322)
Total for Top 10 Insurers		97.59%	\$6,376,963
Total for All Other Insurers		<u>2.41%</u>	<u>\$157,298</u>
Total for All Insurers		100.00%	\$6,534,261

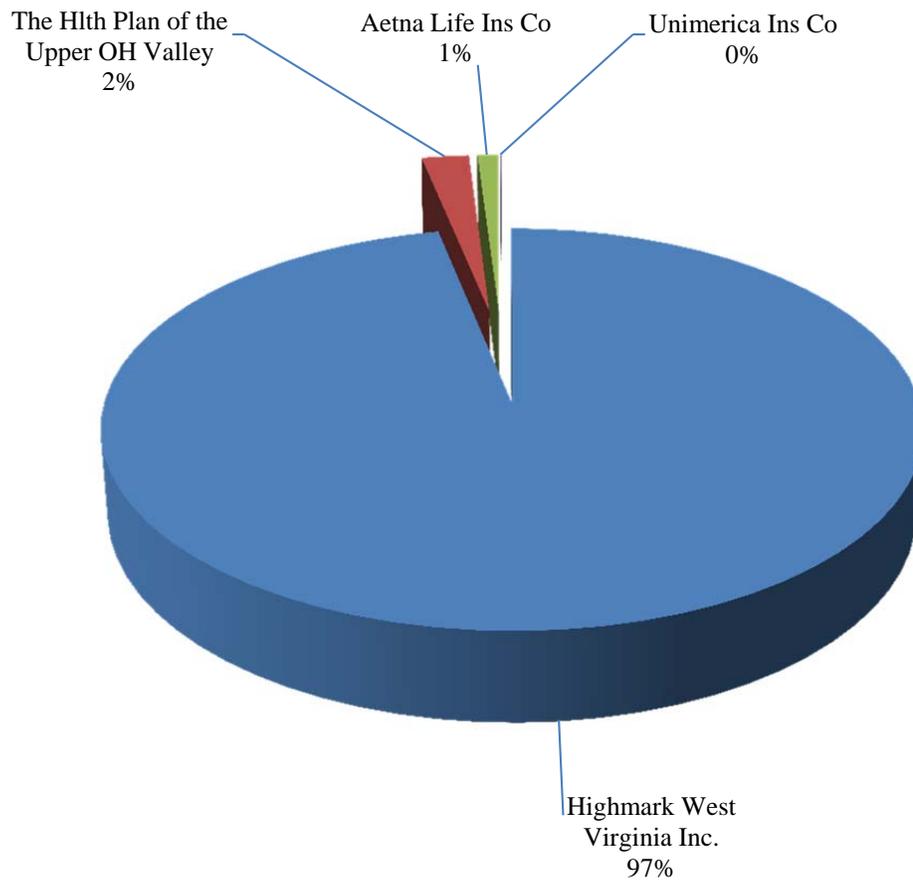


Federal Employees Health Benefits Programs

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Highmark West Virginia Inc.	96.78%	\$291,819,559
2	The Hlth Plan of the Upper OH Valley	2.21%	\$6,659,890
3	Aetna Life Ins Co	0.96%	\$2,894,264
4	Unimerica Ins Co	0.05%	\$152,440
Total for Top 10 Insurers		100.00%	\$301,526,153
Total for All Other Insurers			
Total for All Insurers		100.00%	\$301,526,153

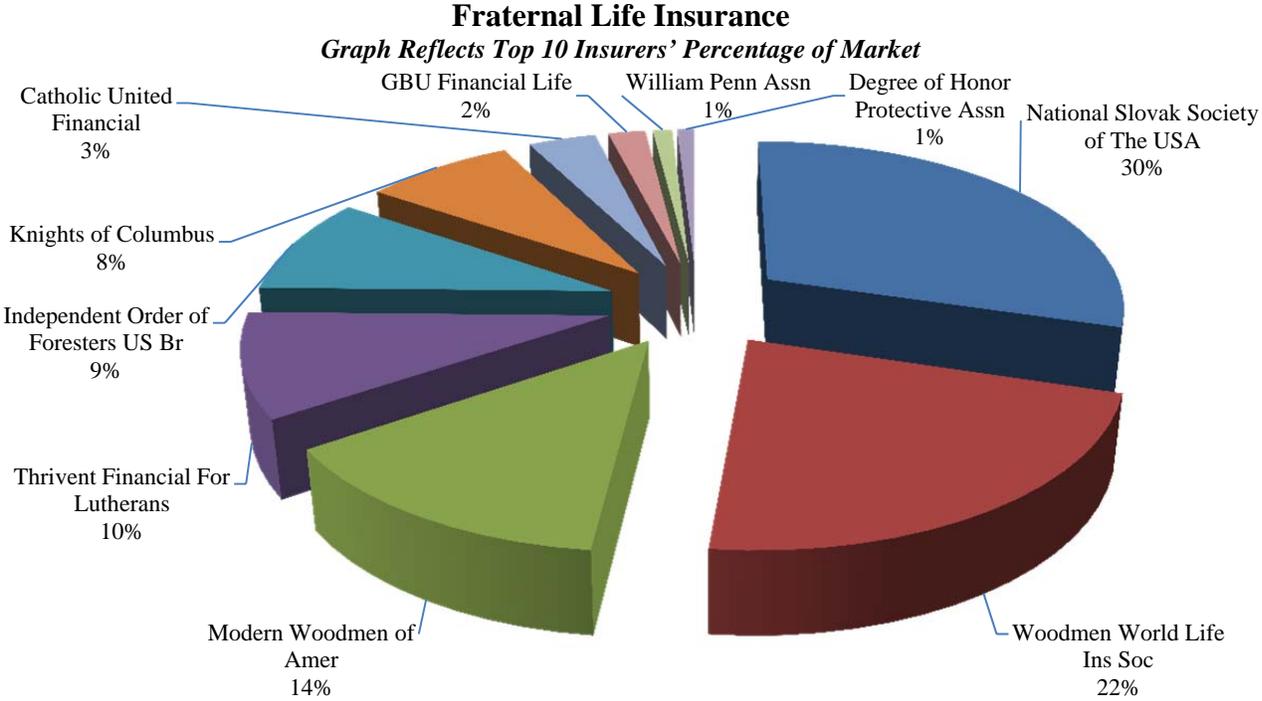
Federal Employees Health Benefits Program Premium

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	29.03%	\$4,872,044
2	Woodmen World Life Ins Soc	21.62%	\$3,627,920
3	Modern Woodmen of Amer	13.47%	\$2,260,883
4	Thrivent Financial For Lutherans	9.58%	\$1,607,605
5	Independent Order of Foresters Us Br	8.97%	\$1,504,960
6	Knights of Columbus	7.75%	\$1,300,031
7	Catholic United Financial	3.53%	\$592,559
8	GBU Financial Life	1.95%	\$327,364
9	William Penn Assn	1.02%	\$171,325
10	Degree of Honor Protective Assn	0.91%	\$153,279
11	Royal Neighbors of Amer	0.78%	\$131,626
12	Woodmen World Assur Life Assn	0.38%	\$63,045
13	Womans Life Ins Society	0.30%	\$51,082
14	Western Catholic Union	0.18%	\$30,710
15	Slovene Natl Benefit Society	0.15%	\$24,393
16	Croatian Fraternal Union of Amer	0.10%	\$17,398
17	Order of United Commercial Travelers	0.05%	\$8,415
18	Polish Natl Alliance US of NA	0.04%	\$7,458
19	ISDA Fraternal Assoc	0.04%	\$6,003
20	Loyal Christian Benefit Assn	0.03%	\$5,564
21	Catholic Financial Life	0.03%	\$5,501
22	Greek Catholic Union of the USA	0.03%	\$5,276
23	First Cath Slovak Union of US & CN	0.03%	\$4,729
24	Serb Natl Federation	0.01%	\$1,494
25	First Cath Slovak Ladies Assn USA	0.00%	\$349
26	Polish Roman Catholic Union of Amer	0.00%	\$281
Total for Top 10 Insurers		97.83%	\$16,417,970
Total for All Other Insurers		<u>2.17%</u>	<u>\$363,324</u>
Total for All Insurers		100.00%	\$16,781,294



Group A&H

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Highmark West Virginia Inc.	45.48%	\$506,257,529
2	UnitedHealthcare Ins Co	10.73%	\$119,424,616
3	The Hlth Plan of the Upper OH Valley	7.94%	\$88,349,420
4	Coventry Hlth & Life Ins Co	5.56%	\$61,920,758
5	Coventry Hlth Care of W Va Inc	5.16%	\$57,496,487
6	Metropolitan Life Ins Co	2.07%	\$23,050,718
7	Aetna Life Ins Co	1.97%	\$21,937,546
8	Cigna Hlth & Life Ins Co	1.72%	\$19,161,280
9	THP Ins Co	1.44%	\$16,009,645
10	Golden Rule Ins Co	1.29%	\$14,370,149
11	Guardian Life Ins Co of Amer	1.17%	\$12,971,634
12	Standard Ins Co	0.94%	\$10,503,739
13	Ace Amer Ins Co	0.85%	\$9,492,491
14	Hartford Life & Accident Ins Co	0.85%	\$9,458,423
15	Unum Life Ins Co of Amer	0.71%	\$7,875,588
16	HM LIfE Ins Co	0.53%	\$5,947,031
17	HCC Life Ins Co	0.52%	\$5,772,074
18	Life Ins Co of N Amer	0.51%	\$5,641,185
19	Prudential Ins Co of Amer	0.48%	\$5,294,525
20	Lincoln Natl Life Ins Co	0.44%	\$4,910,009
21	Washington Natl Ins Co	0.40%	\$4,419,412
22	Optimum Choice Inc	0.36%	\$4,029,446
23	Fidelity Security Life Ins Co	0.35%	\$3,950,120
24	Connecticut Gen Life Ins Co	0.35%	\$3,901,309
25	US Br Sun Life Assur Co of Canada	0.30%	\$3,364,447
26	American Fidelity Assur Co	0.29%	\$3,272,583
27	Companion Life Ins Co	0.28%	\$3,104,769
28	American Heritage Life Ins Co	0.26%	\$2,906,866
29	State Farm Mut Auto Ins Co	0.25%	\$2,774,561
30	Liberty Life Assur Co of Boston	0.24%	\$2,712,832
31	Union Security Ins Co	0.23%	\$2,594,862
32	Mutual of Omaha Ins Co	0.23%	\$2,561,322
33	Ameritas Life Ins Corp	0.23%	\$2,543,473
34	Principal Life Ins Co	0.21%	\$2,381,672
35	Transamerica Life Ins Co	0.21%	\$2,283,307
36	National Union Fire Ins Co of Pitts	0.19%	\$2,132,773
37	United States Fire Ins Co	0.18%	\$2,032,320
38	Standard Security Life Ins Co of NY	0.18%	\$2,018,786
39	John Alden Life Ins Co	0.18%	\$1,994,894
40	Federated Mut Ins Co	0.18%	\$1,964,828
41	Mega Life & Hlth Ins Co The	0.17%	\$1,911,273
42	Reliastar Life Ins Co	0.17%	\$1,876,794
43	Trustmark Life Ins Co	0.17%	\$1,869,281
44	Continental Amer Ins Co	0.14%	\$1,611,628
45	Monumental Life Ins Co	0.14%	\$1,608,661
46	Standard Life & Accident Ins Co	0.14%	\$1,581,540
47	Dearborn Natl Life Ins Co	0.14%	\$1,555,955
48	CMFG Life Ins Co	0.13%	\$1,456,799
49	Minnesota Life Ins Co	0.13%	\$1,452,359
50	Northwestern Mut Life Ins Co	0.13%	\$1,414,735
51	New York Life Ins Co	0.13%	\$1,412,751
52	United Teacher Assoc Ins Co	0.12%	\$1,370,124
53	Medical Benefits Mut Life Ins Co	0.12%	\$1,330,408
54	American Family Life Assur Co of Col	0.11%	\$1,254,778

2013 West Virginia Market Share Report
Group A&H *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Stonebridge Life Ins Co	0.11%	\$1,233,522
56	Symetra Life Ins Co	0.11%	\$1,200,700
57	United of Omaha Life Ins Co	0.11%	\$1,191,048
58	National Guardian Life Ins Co	0.10%	\$1,141,132
59	Madison Natl Life Ins Co Inc	0.10%	\$1,072,643
60	Consumers Life Ins Co	0.10%	\$1,069,043
61	United States Life Ins Co In NYC	0.09%	\$1,022,461
62	Gerber Life Ins Co	0.09%	\$1,014,998
63	United Amer Ins Co	0.09%	\$991,497
64	Nationwide Life Ins Co	0.08%	\$906,760
65	Time Ins Co	0.07%	\$807,921
66	Freedom Life Ins Co of Amer	0.07%	\$767,315
67	Boston Mut Life Ins Co	0.07%	\$756,186
68	Hartford Life Ins Co	0.07%	\$745,602
69	Reliance Standard Life Ins Co	0.06%	\$722,913
70	BCS Ins Co	0.06%	\$683,980
71	Citizens Security Life Ins Co	0.06%	\$672,785
72	UnitedHealthcare Life Ins Co	0.06%	\$670,415
73	Trustmark Ins Co	0.06%	\$658,680
74	Western Reserve Life Assur Co of OH	0.06%	\$646,702
75	Genworth Life Ins Co	0.06%	\$630,767
76	Sun Life & Hlth Ins Co	0.05%	\$601,023
77	Union Labor Life Ins Co	0.05%	\$563,487
78	John Hancock Life Ins Co USA	0.05%	\$552,133
79	Celtic Ins Co	0.05%	\$550,732
80	American Republic Ins Co	0.04%	\$391,232
81	Combenefits Ins Co	0.03%	\$385,514
82	Unimerica Ins Co	0.03%	\$377,860
83	QBE Ins Corp	0.03%	\$369,390
84	Berkley Life & Hlth Ins Co	0.03%	\$344,813
85	Pan Amer Life Ins Co	0.03%	\$308,180
86	Security Life Ins Co of Amer	0.03%	\$305,180
87	American United Life Ins Co	0.03%	\$281,928
88	Great W Life & Ann Ins Co	0.02%	\$260,349
89	AAA Life Ins Co	0.02%	\$250,331
90	Colonial Life & Accident Ins Co	0.02%	\$244,015
91	American Natl Life Ins Co of TX	0.02%	\$235,042
92	Humanadental Ins Co	0.02%	\$221,296
93	American Medical & Life Ins Co	0.02%	\$219,129
94	American Income Life Ins Co	0.02%	\$192,500
95	Starr Ind & Liab Co	0.02%	\$181,927
96	Bankers Life & Cas Co	0.02%	\$181,059
97	American Gen Life Ins Co	0.02%	\$173,705
98	Physicians Mut Ins Co	0.01%	\$156,656
99	Allstate Life Ins Co	0.01%	\$152,347
100	Combined Ins Co of Amer	0.01%	\$149,205
101	Kansas City Life Ins Co	0.01%	\$138,034
102	Guarantee Trust Life Ins Co	0.01%	\$127,915
103	Kanawha Ins Co	0.01%	\$126,475
104	Amex Assur Co	0.01%	\$125,650
105	Unified Life Ins Co	0.01%	\$121,432
106	Reliastar Life Ins Co of NY	0.01%	\$117,891
107	First Hlth Life & Hlth Ins Co	0.01%	\$108,408

2013 West Virginia Market Share Report
Group A&H *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
108	Sirius Amer Ins Co	0.01%	\$98,186
109	Paul Revere Life Ins Co	0.01%	\$91,129
110	American Bankers Life Assur Co of FL	0.01%	\$88,893
111	Horace Mann Life Ins Co	0.01%	\$78,898
112	Federal Ins Co	0.01%	\$76,597
113	Pavonia Life Ins Co of MI	0.01%	\$74,179
114	Athene Annuity & Life Assur Co	0.01%	\$71,466
115	Axis Ins Co	0.01%	\$70,119
116	Union Fidelity Life Ins Co	0.01%	\$66,642
117	Wesco Ins Co	0.01%	\$63,848
118	Arch Ins Co	0.01%	\$60,875
119	John Hancock Life & Hlth Ins Co	0.01%	\$57,849
120	Provident Life & Accident Ins Co	0.00%	\$55,091
121	Beazley Ins Co Inc	0.00%	\$47,969
122	Zurich Amer Ins Co	0.00%	\$47,151
123	Mid West Natl Life Ins Co of TN	0.00%	\$44,148
124	Lincoln Life & Ann Co of NY	0.00%	\$43,165
125	Starmount Life Ins Co	0.00%	\$40,669
126	Balboa Life Ins Co	0.00%	\$38,664
127	Continental Life Ins Co Brentwood	0.00%	\$28,000
128	Continental Gen Ins Co	0.00%	\$26,735
129	Continental Cas Co	0.00%	\$25,485
130	Sentry Life Ins Co	0.00%	\$24,313
131	American Bankers Ins Co of FL	0.00%	\$23,394
132	Atlantic Specialty Ins Co	0.00%	\$22,531
133	Mutual of Amer Life Ins Co	0.00%	\$20,176
134	Humana Ins Co	0.00%	\$18,655
135	CSAA Affinity Ins Co	0.00%	\$16,471
136	Oxford Life Ins Co	0.00%	\$14,509
137	4 Ever Life Ins Co	0.00%	\$13,908
138	Bankers Fidelity Life Ins Co	0.00%	\$13,767
139	American Public Life Ins Co	0.00%	\$13,696
140	Colorado Bankers Life Ins Co	0.00%	\$12,666
141	Harleysville Life Ins Co	0.00%	\$11,456
142	American Pioneer Life Ins Co	0.00%	\$10,632
143	Unicare Life & Hlth Ins Co	0.00%	\$10,465
144	National Cas Co	0.00%	\$10,383
145	Aurigen Reins Co of Amer	0.00%	\$9,761
146	American Hlth & Life Ins Co	0.00%	\$7,729
147	Transamerica Financial Life Ins Co	0.00%	\$6,868
148	Central United Life Ins Co	0.00%	\$6,515
149	Sentry Ins A Mut Co	0.00%	\$5,913
150	Illinois Mut Life Ins Co	0.00%	\$5,526
151	Loyal Amer Life Ins Co	0.00%	\$5,483
152	American Alt Ins Corp	0.00%	\$5,475
153	Philadelphia Amer Life Ins Co	0.00%	\$5,280
154	Sears Life Ins Co	0.00%	\$4,885
155	Perico Life Ins Co	0.00%	\$4,135
156	RiverSource Life Ins Co	0.00%	\$4,103
157	Markel Ins Co	0.00%	\$3,326
158	Securian Life Ins Co	0.00%	\$3,119
159	Central States H & L Co of Omaha	0.00%	\$3,082
160	Senior Hlth Ins Co of PA	0.00%	\$2,963

2013 West Virginia Market Share Report
Group A&H *continued*

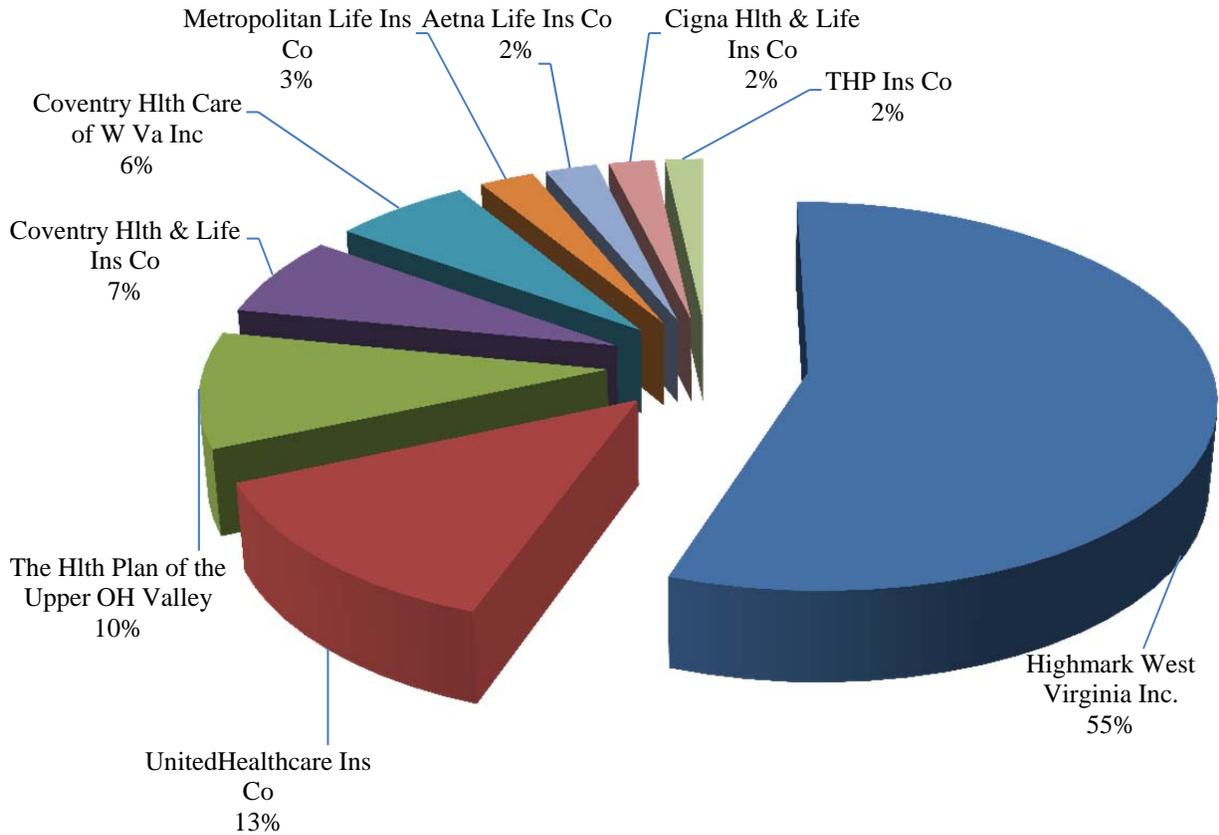
Rank	Company Name	Percent of Market	Direct Premiums Earned
161	Globe Life & Accident Ins Co	0.00%	\$2,855
162	21st Century Premier Ins Co	0.00%	\$1,986
163	EPIC Life Ins Co	0.00%	\$1,796
164	Mony Life Ins Co	0.00%	\$1,692
165	National Hlth Ins Co	0.00%	\$1,604
166	Baltimore Life Ins Co	0.00%	\$1,534
167	National Benefit Life Ins Co	0.00%	\$1,421
168	Great Southern Life Ins Co	0.00%	\$1,293
169	Medamerica Ins Co	0.00%	\$1,044
170	Anthem Life Ins Co	0.00%	\$1,003
171	Independence Amer Ins Co	0.00%	\$943
172	Starnet Ins Co	0.00%	\$910
173	USAA Life Ins Co	0.00%	\$860
174	American Sentinel Ins Co	0.00%	\$755
175	Commercial Travelers Mut Ins Co	0.00%	\$740
176	Manhattan Life Ins Co	0.00%	\$647
177	Fidelity Life Assn A Legal Reserve L	0.00%	\$634
178	American Underwriters Life Ins Co	0.00%	\$619
179	Metlife Ins Co of CT	0.00%	\$424
180	Colonial Penn Life Ins Co	0.00%	\$382
181	Nationwide Mut Ins Co	0.00%	\$330
182	Government Employees Ins Co	0.00%	\$189
183	Allianz Life Ins Co of N Amer	0.00%	\$173
184	OneBeacon Amer Ins Co	0.00%	(\$1)

2013 West Virginia Market Share Report
Group A&H *continued*

Total for Top 10 Insurers	83.36%	\$927,978,148
Total for All Other Insurers	<u>16.64%</u>	<u>\$185,281,051</u>
Total for All Insurers	100.00%	\$1,113,259,199

Group A&H

Graph Reflects Top 10 Insurers' Percentage of Market



Group Life

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Metropolitan Life Ins Co	18.42%	\$31,653,529
2	Minnesota Life Ins Co	14.49%	\$24,901,037
3	Prudential Ins Co of Amer	9.25%	\$15,890,534
4	New York Life Ins Co	8.47%	\$14,560,319
5	Massachusetts Mut Life Ins Co	7.62%	\$13,084,526
6	Homesteaders Life Co	6.20%	\$10,645,659
7	Globe Life & Accident Ins Co	2.84%	\$4,887,438
8	Hartford Life & Accident Ins Co	2.66%	\$4,575,138
9	Life Ins Co of N Amer	2.43%	\$4,167,063
10	Unum Life Ins Co of Amer	2.11%	\$3,628,375
11	CMFG Life Ins Co	1.92%	\$3,299,490
12	Forethought Life Ins Co	1.72%	\$2,953,470
13	Lincoln Natl Life Ins Co	1.62%	\$2,787,010
14	US Br Sun Life Assur Co of Canada	1.58%	\$2,707,346
15	Guardian Life Ins Co of Amer	1.54%	\$2,645,110
16	Standard Ins Co	1.49%	\$2,562,461
17	National Guardian Life Ins Co	1.47%	\$2,529,100
18	Dearborn Natl Life Ins Co	1.45%	\$2,493,820
19	Great Western Ins Co	0.97%	\$1,674,983
20	Reliastar Life Ins Co	0.86%	\$1,476,009
21	United of Omaha Life Ins Co	0.82%	\$1,408,510
22	Union Security Ins Co	0.75%	\$1,282,916
23	American Gen Life Ins Co	0.61%	\$1,043,400
24	Principal Life Ins Co	0.60%	\$1,032,581
25	Stonebridge Life Ins Co	0.57%	\$973,417
26	Liberty Life Assur Co of Boston	0.55%	\$939,773
27	American Memorial Life Ins Co	0.50%	\$856,048
28	Trustmark Ins Co	0.42%	\$713,757
29	Connecticut Gen Life Ins Co	0.41%	\$709,012
30	AAA Life Ins Co	0.39%	\$665,945
31	United States Life Ins Co In NYC	0.36%	\$612,036
32	American United Life Ins Co	0.34%	\$579,647
33	Monumental Life Ins Co	0.29%	\$504,093
34	Boston Mut Life Ins Co	0.26%	\$443,142
35	Physicians Life Ins Co	0.23%	\$394,038
36	State Farm Life Ins Co	0.23%	\$389,340
37	Great W Life & Ann Ins Co	0.23%	\$386,934
38	Union Labor Life Ins Co	0.21%	\$352,740
39	Companion Life Ins Co	0.19%	\$322,008
40	Transamerica Life Ins Co	0.17%	\$283,880
41	Sun Life & Hlth Ins Co	0.16%	\$282,750
42	UnitedHealthcare Ins Co	0.13%	\$226,829
43	5 Star Life Ins Co	0.12%	\$208,637
44	Pavonia Life Ins Co of MI	0.11%	\$197,293
45	American Heritage Life Ins Co	0.11%	\$185,855
46	Reliance Standard Life Ins Co	0.11%	\$182,712
47	Unity Financial Life Ins Co	0.10%	\$171,950
48	Liberty Natl Life Ins Co	0.09%	\$152,791
49	Continental Amer Ins Co	0.09%	\$147,638
50	Unimerica Ins Co	0.08%	\$133,284
51	Erie Family Life Ins Co	0.08%	\$131,838
52	Jackson Natl Life Ins Co	0.07%	\$126,887
53	Symetra Life Ins Co	0.07%	\$114,148
54	Union Fidelity Life Ins Co	0.06%	\$109,825

2013 West Virginia Market Share Report
Group Life *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Athene Annuity & Life Assur Co	0.06%	\$101,225
56	Allstate Life Ins Co	0.06%	\$95,959
57	Kanawha Ins Co	0.06%	\$95,504
58	Aetna Life Ins Co	0.05%	\$91,190
59	Kansas City Life Ins Co	0.05%	\$89,993
60	Humana Ins Co	0.05%	\$89,441
61	Merit Life Ins Co	0.05%	\$87,446
62	Ing Life Ins & Ann Co	0.05%	\$85,310
63	Church Life Ins Corp	0.05%	\$81,235
64	Provident Life & Accident Ins Co	0.05%	\$79,068
65	4 Ever Life Ins Co	0.04%	\$73,749
66	Hartford Life Ins Co	0.04%	\$72,107
67	Settlers Life Ins Co	0.04%	\$68,306
68	American Equity Invest Life Ins Co	0.04%	\$63,818
69	Colonial Life & Accident Ins Co	0.04%	\$63,675
70	Combined Ins Co of Amer	0.03%	\$58,879
71	American Family Life Assur Co of Col	0.03%	\$54,921
72	Sentry Life Ins Co	0.03%	\$54,117
73	American Bankers Life Assur Co of FL	0.03%	\$53,576
74	HCC Life Ins Co	0.03%	\$51,436
75	Sears Life Ins Co	0.03%	\$51,133
76	Lincoln Life & Ann Co of NY	0.03%	\$46,326
77	Security Life Ins Co of Amer	0.03%	\$45,265
78	Colonial Penn Life Ins Co	0.02%	\$41,297
79	Americo Fin Life & Ann Ins Co	0.02%	\$40,039
80	American Income Life Ins Co	0.02%	\$39,629
81	Unicare Life & Hlth Ins Co	0.02%	\$38,405
82	Anthem Life Ins Co	0.02%	\$37,548
83	Gerber Life Ins Co	0.02%	\$32,369
84	Citizens Security Life Ins Co	0.02%	\$30,911
85	Mutual of Amer Life Ins Co	0.02%	\$28,804
86	Golden Rule Ins Co	0.02%	\$26,844
87	Trustmark Life Ins Co	0.01%	\$25,301
88	Nationwide Life Ins Co	0.01%	\$24,275
89	Reliastar Life Ins Co of NY	0.01%	\$23,359
90	Washington Natl Ins Co	0.01%	\$23,134
91	John Alden Life Ins Co	0.01%	\$22,067
92	Federated Life Ins Co	0.01%	\$18,474
93	Investors Heritage Life Ins Co	0.01%	\$18,378
94	TIAA Cref Life Ins Co	0.01%	\$18,155
95	Mony Life Ins Co of Amer	0.01%	\$17,782
96	Protective Life Ins Co	0.01%	\$17,238
97	Universal Guar Life Ins Co	0.01%	\$17,067
98	Fidelity Security Life Ins Co	0.01%	\$16,565
99	Medical Benefits Mut Life Ins Co	0.01%	\$15,305
100	Allianz Life Ins Co of N Amer	0.01%	\$13,679
101	Fidelity Life Assn A Legal Reserve L	0.01%	\$13,485
102	Securian Life Ins Co	0.01%	\$12,284
103	Time Ins Co	0.01%	\$11,859
104	Mega Life & Hlth Ins Co The	0.01%	\$11,473
105	Harleysville Life Ins Co	0.01%	\$11,277
106	American Amicable Life Ins Co of TX	0.01%	\$11,265
107	Individual Assur Co Life Hlth & Acc	0.01%	\$10,111

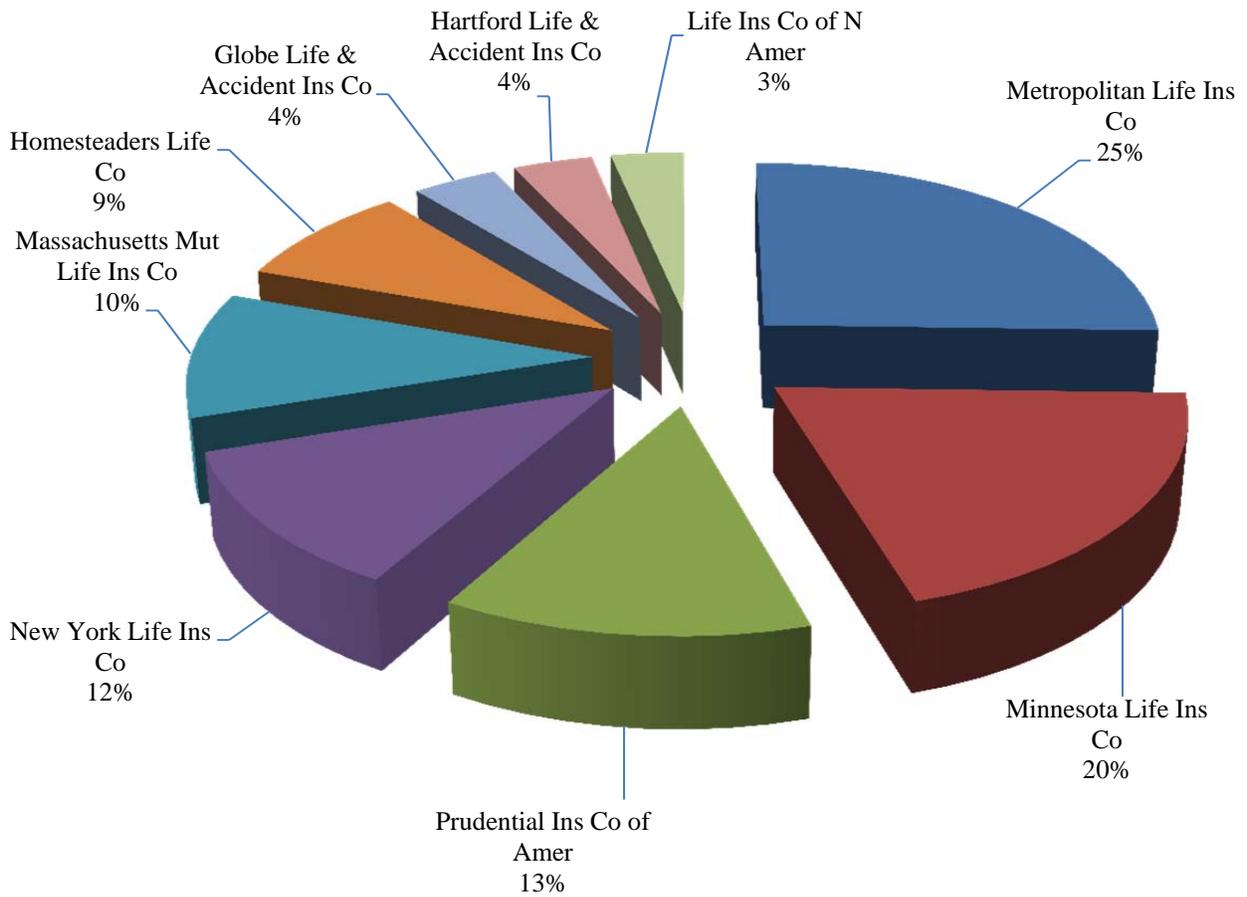
2013 West Virginia Market Share Report
Group Life *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
108	Consumers Life Ins Co	0.01%	\$10,013
109	Aviva Life & Ann Co	0.01%	\$8,964
110	American Natl Ins Co	0.01%	\$8,794
111	North Amer Co Life & Hlth Ins	0.00%	\$8,329
112	UnitedHealthcare Life Ins Co	0.00%	\$8,192
113	Standard Security Life Ins Co of NY	0.00%	\$6,025
114	Cigna Hlth & Life Ins Co	0.00%	\$4,196
115	Pan Amer Life Ins Co	0.00%	\$3,360
116	Lincoln Benefit Life Co	0.00%	\$3,072
117	Columbian Life Ins Co	0.00%	\$3,017
118	John Hancock Life Ins Co USA	0.00%	\$2,690
119	Mony Life Ins Co	0.00%	\$2,613
120	Guarantee Trust Life Ins Co	0.00%	\$2,430
121	HM Life Ins Co	0.00%	\$2,291
122	Monitor Life Ins Co of NY	0.00%	\$2,107
123	Provident Amer Life & Hlth Ins Co	0.00%	\$1,806
124	First Hlth Life & Hlth Ins Co	0.00%	\$1,729
125	Horace Mann Life Ins Co	0.00%	\$1,726
126	Continental Assur Co	0.00%	\$1,567
127	EPIC Life Ins Co	0.00%	\$1,513
128	Western Reserve Life Assur Co of OH	0.00%	\$1,350
129	Transamerica Financial Life Ins Co	0.00%	\$1,319
130	Midland Natl Life Ins Co	0.00%	\$1,274
131	Loyal Amer Life Ins Co	0.00%	\$1,271
132	National Benefit Life Ins Co	0.00%	\$1,242
133	Shenandoah Life Ins Co	0.00%	\$1,179
134	Vantis Life Ins Co	0.00%	\$1,023
135	Aurora Natl Life Assur Co	0.00%	\$1,003
136	National Hlth Ins Co	0.00%	\$898
137	Baltimore Life Ins Co	0.00%	\$859
138	Members Life Ins Co	0.00%	\$745
139	Madison Natl Life Ins Co Inc	0.00%	\$723
140	Phoenix Life Ins Co	0.00%	\$707
141	First Penn Pacific Life Ins Co	0.00%	\$702
142	Pioneer Amer Ins Co	0.00%	\$696
143	Balboa Life Ins Co	0.00%	\$635
144	Guardian Ins & Ann Co Inc	0.00%	\$562
145	Paul Revere Life Ins Co	0.00%	\$480
146	Celtic Ins Co	0.00%	\$364
147	Lafayette Life Ins Co	0.00%	\$221
148	Pioneer Security Life Ins Co	0.00%	\$191
149	Penn Ins & Ann Co	0.00%	\$124
150	Genworth Life & Ann Ins Co	0.00%	\$114
151	Investors Consolidated Ins Co	0.00%	\$5
152	Government Personnel Mut Life Ins Co	0.00%	(\$3,516)

2013 West Virginia Market Share Report
Group Life *continued*

Total for Top 10 Insurers	74.50%	\$127,993,618
Total for All Other Insurers	<u>25.50%</u>	<u>\$43,815,116</u>
Total for All Insurers	100.00%	\$171,808,734

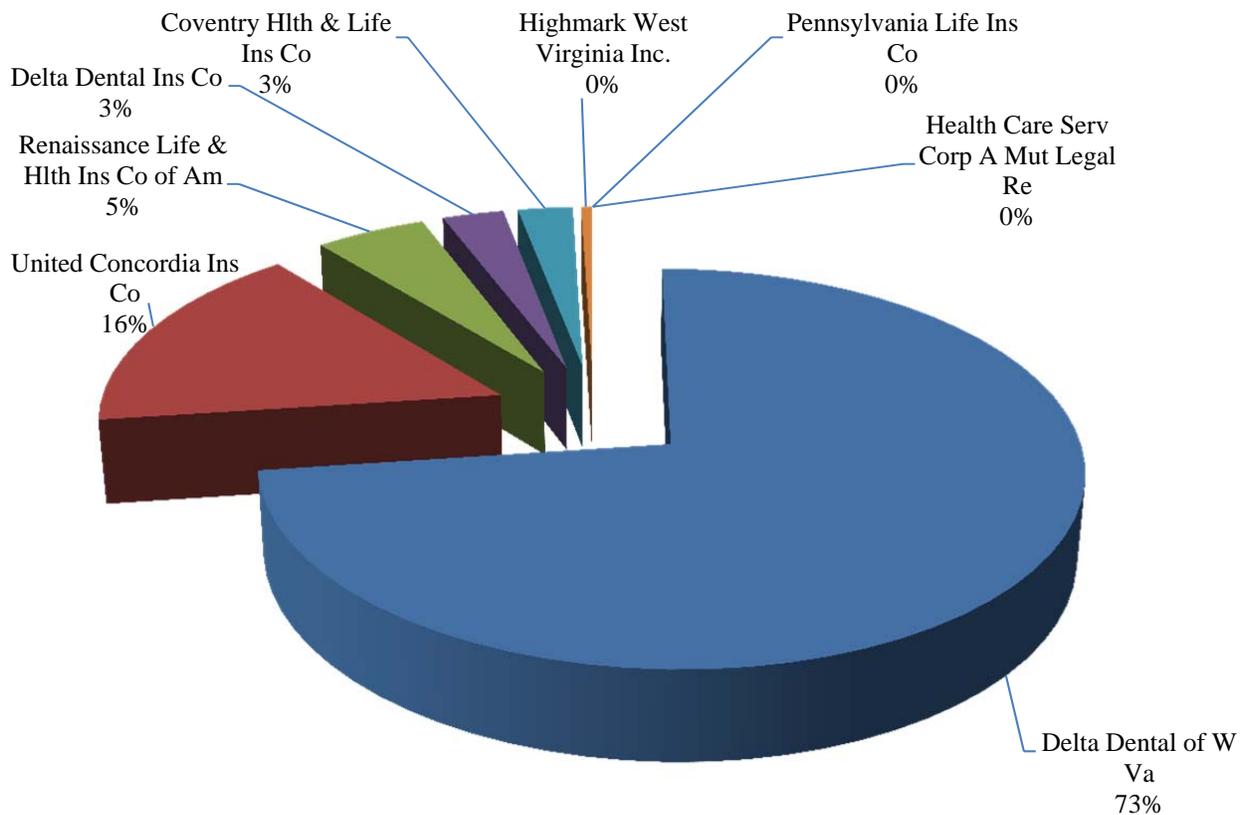
Group Life
Graph Reflects Top 10 Insurers' Percentage of Market



Health Insurers Reporting Dental Only

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Delta Dental of W VA	72.91%	\$21,483,547
2	United Concordia Ins Co	16.15%	\$4,758,992
3	Renaissance Life & Hlth Ins Co of Am	5.09%	\$1,499,908
4	Delta Dental Ins Co	2.82%	\$830,801
5	Coventry Hlth & Life Ins Co	2.52%	\$743,470
6	Highmark West Virginia Inc.	0.48%	\$141,412
7	Pennsylvania Life Ins Co	0.02%	\$6,557
8	Health Care Serv Corp A Mut Legal Re	0.00%	\$514
Total for Top 10 Insurers		100.00%	\$29,465,201
Total for All Other Insurers			
Total for All Insurers		100.00%	\$29,465,201

Health Insurers Reporting Dental Only
Graph Reflects Top 10 Insurers' Percentage of Market

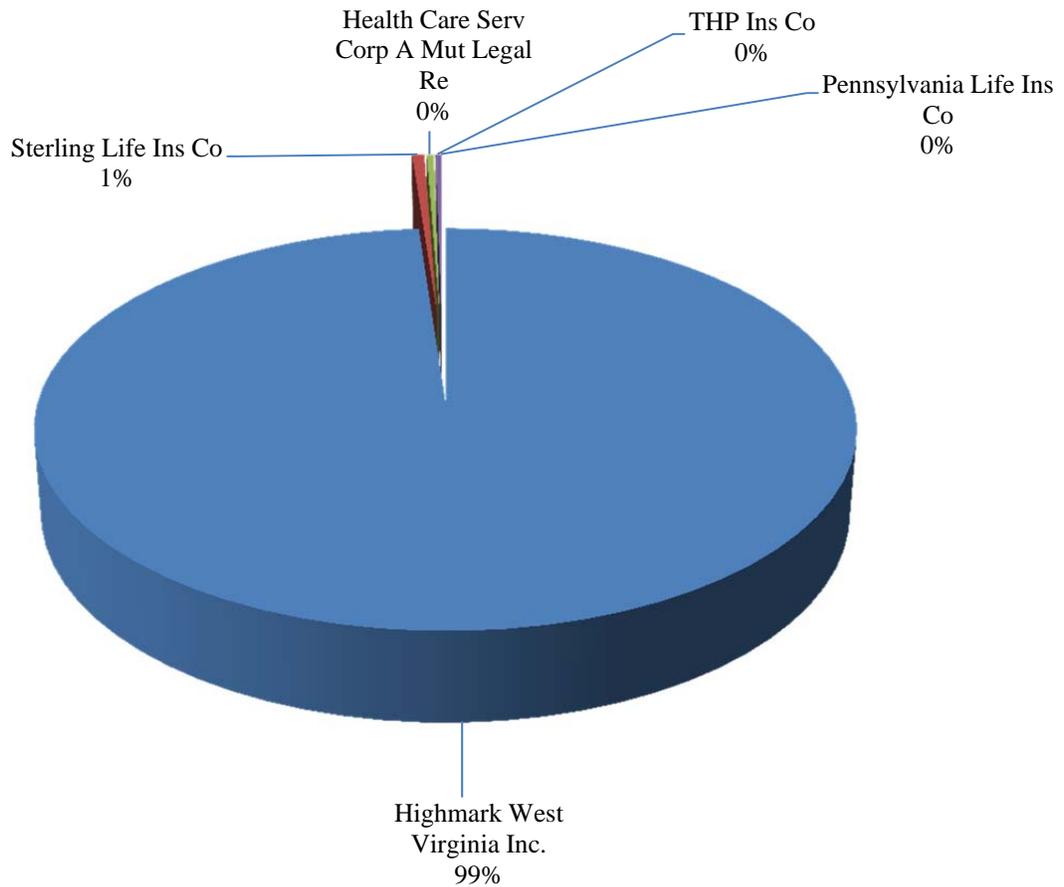


Health Insurers Reporting Medicare Supplement

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Highmark West Virginia Inc.	98.83%	\$17,313,457
2	Sterling Life Ins Co	0.57%	\$100,324
3	Health Care Serv Corp A Mut Legal Re	0.33%	\$58,565
4	THP Ins Co	0.26%	\$46,203
5	Pennsylvania Life Ins Co	0.00%	\$12
Total for Top 10 Insurers		100.00%	\$17,518,561
Total for All Other Insurers			
Total for All Insurers		100.00%	\$17,518,561

Health Insurers Reporting Medicare Supplement

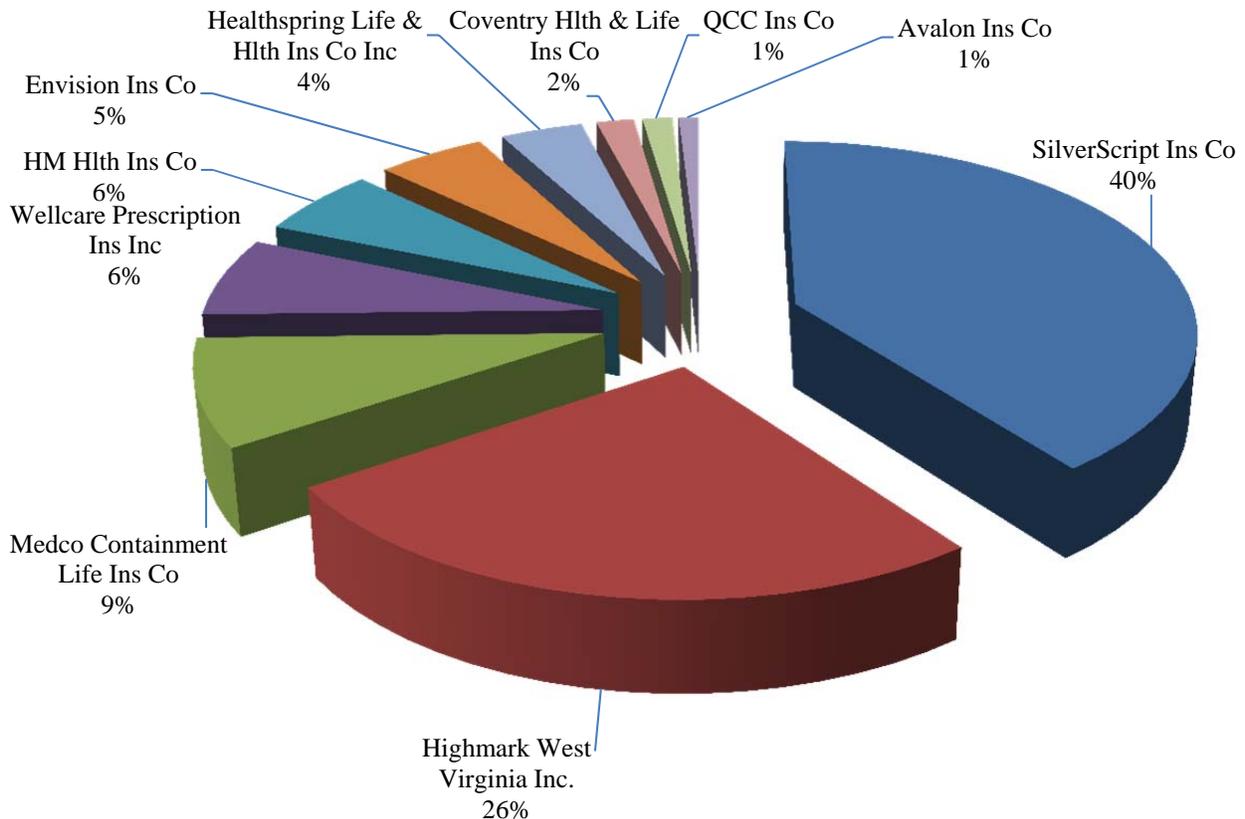
Graph Reflects Top 10 Insurers' Percentage of Market



Health Insurers Reporting Other

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	SilverScript Ins Co	39.19%	\$45,579,083
2	Highmark West Virginia Inc.	25.51%	\$29,673,094
3	Medco Containment Life Ins Co	8.88%	\$10,322,524
4	Wellcare Prescription Ins Inc	6.58%	\$7,655,715
5	HM Hlth Ins Co	5.65%	\$6,571,486
6	Envision Ins Co	4.97%	\$5,784,770
7	Healthspring Life & Hlth Ins Co Inc	3.79%	\$4,407,132
8	Coventry Hlth & Life Ins Co	1.73%	\$2,011,127
9	QCC Ins Co	1.38%	\$1,605,074
10	Avalon Ins Co	0.91%	\$1,054,106
11	THP Ins Co	0.85%	\$987,450
12	Smart Ins Co	0.24%	\$283,612
13	Sterling Life Ins Co	0.17%	\$201,497
14	Pennsylvania Life Ins Co	0.08%	\$89,988
15	Accendo Ins Co	0.04%	\$42,476
16	UPMC Hlth Benefits Inc	0.03%	\$32,159
Total for Top 10 Insurers		98.59%	\$114,664,111
Total for All Other Insurers		<u>1.41%</u>	<u>\$1,637,182</u>
Total for All Insurers		100.00%	\$116,301,293

Health Insurers Reporting Other
Graph Reflects Top 10 Insurers' Percentage of Market

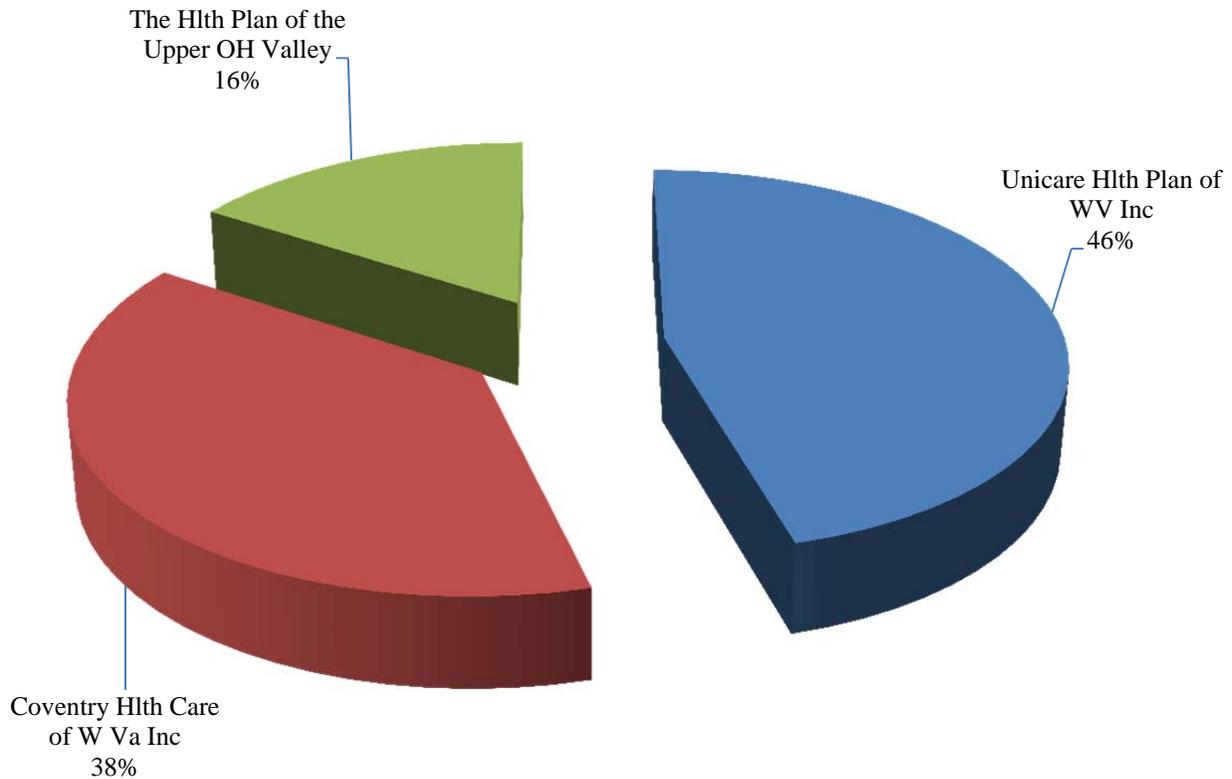


Health Insurers Reporting Title XIX Medicaid

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Unicare Hlth Plan of WV Inc	45.81%	\$215,514,864
2	Coventry Hlth Care of W Va Inc	38.31%	\$180,240,760
3	The Hlth Plan of the Upper OH Valley	15.88%	\$74,733,992
Total for Top 10 Insurers		100.00%	\$470,489,616
Total for All Other Insurers			
Total for All Insurers		100.00%	\$470,489,616

Health Insurers Reporting Title XIX Medicaid

Graph Reflects Top 10 Insurers' Percentage of Market

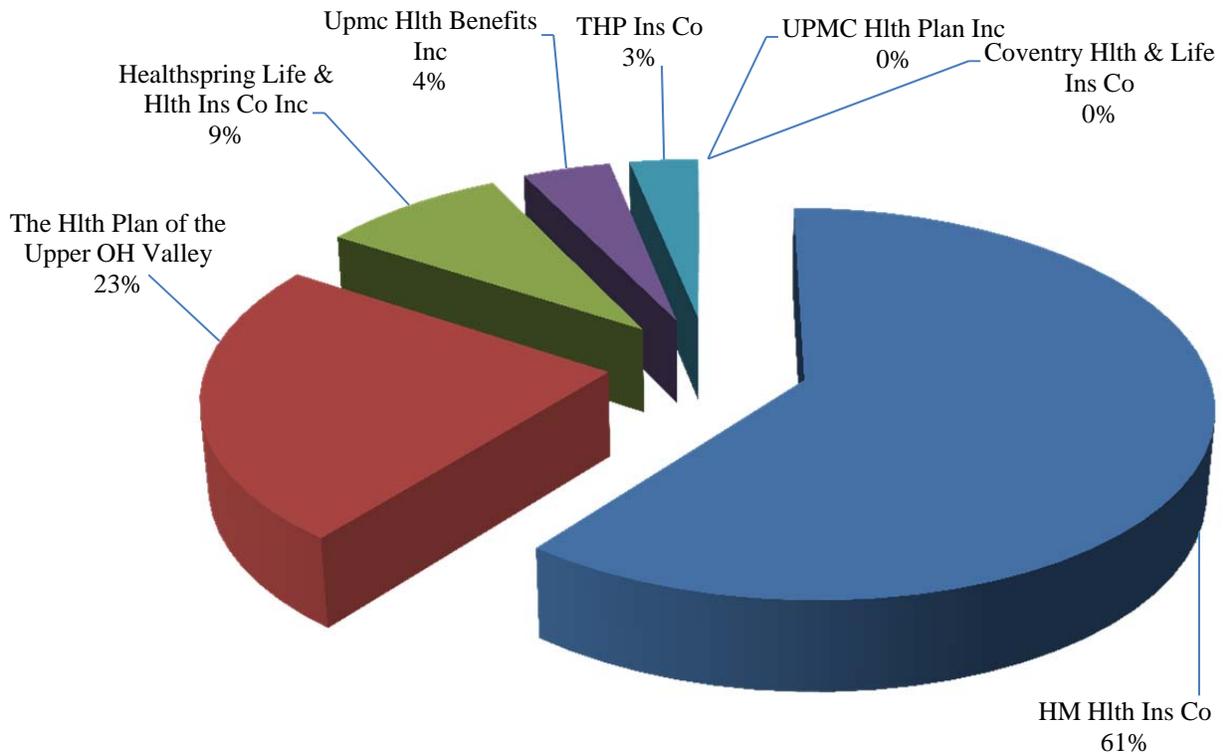


Health Insurers Reporting Title XVIII Medicare

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	HM Hlth Ins Co	60.62%	\$121,396,532
2	The Hlth Plan of the Upper OH Valley	23.55%	\$47,154,354
3	Healthspring Life & Hlth Ins Co Inc	8.55%	\$17,127,518
4	UPMC Hlth Benefits Inc	4.06%	\$8,133,361
5	THP Ins Co	3.18%	\$6,372,266
6	UPMC Hlth Plan Inc	0.03%	\$59,627
7	Coventry Hlth & Life Ins Co	0.00%	\$2,520
Total for Top 10 Insurers		100.00%	\$200,246,178
Total for All Other Insurers			
Total for All Insurers		100.00%	\$200,246,178

Health Insurers Reporting Title XVIII Medicare

Graph Reflects Top 10 Insurers' Percentage of Market

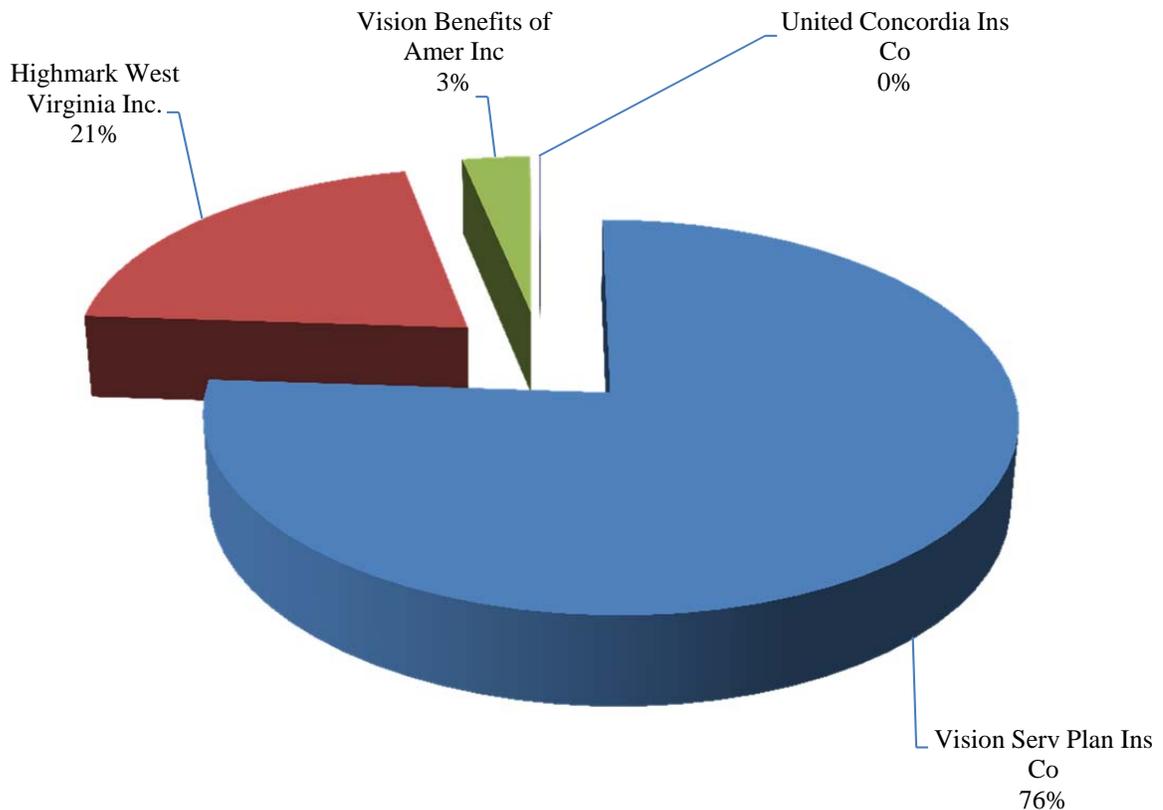


Health Insurers Reporting Vision Only

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Vision Serv Plan Ins Co	76.07%	\$7,008,511
2	Highmark West Virginia Inc.	20.67%	\$1,904,553
3	Vision Benefits of Amer Inc	3.18%	\$293,008
4	United Concordia Ins Co	0.08%	\$7,303
Total for Top 10 Insurers		100.00%	\$9,213,375
Total for All Other Insurers			
Total for All Insurers		100.00%	\$9,213,375

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	Highmark West Virginia Inc.	21.18%	\$48,843,819
2	American Family Life Assur Co of Col	9.48%	\$21,866,167
3	United of Omaha Life Ins Co	5.44%	\$12,555,516
4	Bankers Life & Cas Co	4.49%	\$10,362,836
5	Washington Natl Ins Co	3.71%	\$8,548,375
6	Combined Ins Co Of Amer	3.55%	\$8,177,359
7	Northwestern Mut Life Ins Co	3.06%	\$7,066,542
8	Continental Life Ins Co Brentwood	3.01%	\$6,932,416
9	Genworth Life Ins Co	2.99%	\$6,896,583
10	State Farm Mut Auto Ins Co	2.64%	\$6,098,246
11	Colonial Life & Accident Ins Co	2.07%	\$4,780,864
12	Northwestern Long Term Care Ins Co	1.73%	\$3,990,194
13	Mutual of Omaha Ins Co	1.73%	\$3,980,050
14	Time Ins Co	1.68%	\$3,871,271
15	Bankers Fidelity Life Ins Co	1.58%	\$3,653,808
16	United World Life Ins Co	1.38%	\$3,191,665
17	Provident Life & Accident Ins Co	1.37%	\$3,158,016
18	United Amer Ins Co	1.29%	\$2,974,389
19	Humana Ins Co	1.26%	\$2,906,414
20	Metropolitan Life Ins Co	1.22%	\$2,807,282
21	Colonial Penn Life Ins Co	1.15%	\$2,654,836
22	Omaha Ins Co	1.10%	\$2,528,871
23	Family Heritage Life Ins Co of Amer	0.96%	\$2,217,235
24	American Fidelity Assur Co	0.91%	\$2,088,392
25	Order of United Commercial Travelers	0.88%	\$2,030,092
26	John Hancock Life Ins Co USA	0.87%	\$2,011,639
27	Massachusetts Mut Life Ins Co	0.69%	\$1,596,416
28	American Heritage Life Ins Co	0.68%	\$1,565,251
29	Berkshire Life Ins Co of Amer	0.64%	\$1,470,544
30	RiverSource Life Ins Co	0.60%	\$1,381,996
31	Western & Southern Life Ins Co	0.60%	\$1,381,275
32	American Gen Life Ins Co	0.60%	\$1,372,682
33	Monumental Life Ins Co	0.59%	\$1,364,633
34	Woodmen World Assur Life Assn	0.59%	\$1,358,162
35	Medico Ins Co	0.51%	\$1,184,121
36	United Teacher Assoc Ins Co	0.50%	\$1,144,643
37	American Income Life Ins Co	0.47%	\$1,083,071
38	John Alden Life Ins Co	0.47%	\$1,073,672
39	The Hlth Plan of the Upper OH Valley	0.46%	\$1,068,657
40	Royal Neighbors of Amer	0.42%	\$959,975
41	Continental Gen Ins Co	0.40%	\$930,731
42	New York Life Ins Co	0.38%	\$882,595
43	Gerber Life Ins Co	0.35%	\$815,117
44	Physicians Mut Ins Co	0.35%	\$802,771
45	Aetna Life Ins Co	0.34%	\$793,025
46	Family Life Ins Co	0.34%	\$789,652
47	Loyal Amer Life Ins Co	0.34%	\$778,061
48	Paul Revere Life Ins Co	0.33%	\$764,963
49	Forethought Life Ins Co	0.33%	\$755,465
50	Unum Life Ins Co of Amer	0.33%	\$753,243
51	Continental Cas Co	0.28%	\$648,675
52	Nationwide Life Ins Co	0.28%	\$643,963
53	USAA Life Ins Co	0.27%	\$621,940
54	Standard Life & Accident Ins Co	0.25%	\$576,777

2013 West Virginia Market Share Report
Individual A&H Type Policies *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Constitution Life Ins Co	0.25%	\$566,165
56	Prudential Ins Co of Amer	0.24%	\$561,118
57	Principal Life Ins Co	0.24%	\$559,073
58	National Teachers Assoc Life Ins Co	0.23%	\$528,030
59	American Alt Ins Corp	0.23%	\$526,768
60	Celtic Ins Co	0.22%	\$502,328
61	Humanadental Ins Co	0.21%	\$494,461
62	Lincoln Heritage Life Ins Co	0.21%	\$492,848
63	Golden Rule Ins Co	0.21%	\$488,641
64	Thrivent Financial For Lutherans	0.18%	\$422,634
65	Senior Hlth Ins Co of PA	0.18%	\$421,565
66	AXA Equitable Life Ins Co	0.17%	\$394,409
67	Transamerica Life Ins Co	0.17%	\$382,236
68	Assurity Life Ins Co	0.15%	\$357,297
69	Allianz Life Ins Co of N Amer	0.15%	\$340,978
70	Metlife Ins Co of CT	0.14%	\$324,068
71	Standard Ins Co	0.13%	\$306,830
72	Chesapeake Life Ins Co	0.12%	\$280,247
73	Merit Life Ins Co	0.12%	\$274,319
74	Ohio Natl Life Assur Corp	0.12%	\$270,004
75	Jackson Natl Life Ins Co	0.12%	\$265,973
76	Athene Annuity & Life Assur Co	0.11%	\$259,183
77	Unified Life Ins Co	0.11%	\$251,083
78	Sears Life Ins Co	0.11%	\$250,356
79	American Retirement Life Ins Co	0.10%	\$238,425
80	Guardian Life Ins Co of Amer	0.09%	\$214,351
81	Central United Life Ins Co	0.09%	\$208,221
82	Globe Life & Accident Ins Co	0.08%	\$192,773
83	Kanawha Ins Co	0.08%	\$179,082
84	Protective Life Ins Co	0.08%	\$174,449
85	Stonebridge Life Ins Co	0.08%	\$173,957
86	Teachers Ins & Ann Assoc of Amer	0.07%	\$172,644
87	Sterling Investors Life Ins Co	0.07%	\$152,544
88	Boston Mut Life Ins Co	0.07%	\$150,869
89	Provident Amer Life & Hlth Ins Co	0.06%	\$147,357
90	Equitable Life & Cas Ins Co	0.06%	\$147,189
91	Ohio Natl Life Ins Co	0.06%	\$146,563
92	Guarantee Trust Life Ins Co	0.06%	\$146,305
93	Lincoln Benefit Life Co	0.06%	\$139,485
94	Illinois Mut Life Ins Co	0.06%	\$133,332
95	Union Central Life Ins Co	0.06%	\$133,129
96	Union Security Ins Co	0.06%	\$129,267
97	Farm Family Life Ins Co	0.06%	\$128,482
98	Professional Ins Co	0.05%	\$126,648
99	Woodmen World Life Ins Soc	0.05%	\$126,135
100	Lincoln Natl Life Ins Co	0.05%	\$119,308
101	Mony Life Ins Co	0.05%	\$109,489
102	Conseco Life Ins Co	0.05%	\$107,294
103	United Natl Life Ins Co of Amer	0.05%	\$104,512
104	Genworth Life & Ann Ins Co	0.04%	\$94,311
105	Liberty Natl Life Ins Co	0.04%	\$93,380
106	Shenandoah Life Ins Co	0.04%	\$89,722
107	Central States Ind Co of Omaha	0.04%	\$89,279

2013 West Virginia Market Share Report
Individual A&H Type Policies *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
108	Medamerica Ins Co	0.04%	\$87,919
109	Knights of Columbus	0.04%	\$87,228
110	Freedom Life Ins Co of Amer	0.04%	\$85,158
111	Connecticut Gen Life Ins Co	0.04%	\$84,867
112	Minnesota Life Ins Co	0.04%	\$83,049
113	Federated Life Ins Co	0.04%	\$81,684
114	American Republic Ins Co	0.03%	\$79,939
115	Ameritas Life Ins Corp	0.03%	\$70,438
116	Centre Life Ins Co	0.03%	\$68,999
117	Marquette Natl Life Ins Co	0.03%	\$65,048
118	TIAA Cref Life Ins Co	0.03%	\$64,213
119	Trustmark Ins Co	0.03%	\$63,680
120	Government Personnel Mut Life Ins Co	0.03%	\$62,725
121	HCC Life Ins Co	0.02%	\$55,266
122	Cincinnati Life Ins Co	0.02%	\$53,617
123	National Union Fire Ins Co of Pitts	0.02%	\$42,513
124	American Pioneer Life Ins Co	0.02%	\$38,922
125	State Mut Ins Co	0.02%	\$37,599
126	National Life Ins Co	0.02%	\$37,183
127	Pan Amer Life Ins Co	0.02%	\$37,177
128	CMFG Life Ins Co	0.01%	\$33,939
129	Markel Ins Co	0.01%	\$32,606
130	John Hancock Life & Hlth Ins Co	0.01%	\$31,248
131	Central States H & L Co of Omaha	0.01%	\$30,908
132	THP Ins Co	0.01%	\$30,784
133	Monarch Life Ins Co	0.01%	\$30,178
134	National Guardian Life Ins Co	0.01%	\$30,166
135	AF&L Ins Co	0.01%	\$28,933
136	State Life Ins Co	0.01%	\$28,070
137	United Ins Co of Amer	0.01%	\$27,572
138	Country Life Ins Co	0.01%	\$26,128
139	American Natl Ins Co	0.01%	\$25,570
140	Lafayette Life Ins Co	0.01%	\$23,652
141	Independent Order of Foresters US Br	0.01%	\$23,228
142	Mega Life & Hlth Ins Co The	0.01%	\$22,950
143	Unicare Life & Hlth Ins Co	0.01%	\$22,031
144	Life Ins Co of N Amer	0.01%	\$21,211
145	American Continental Ins Co	0.01%	\$21,090
146	Pacificare Life & Hlth Ins Co	0.01%	\$20,837
147	US Business of Canada Life Assur Co	0.01%	\$20,447
148	Reliastar Life Ins Co of NY	0.01%	\$18,617
149	Union Fidelity Life Ins Co	0.01%	\$18,573
150	American Progressive L&H Ins of NY	0.01%	\$18,295
151	Central Reserve Life Ins Co	0.01%	\$17,392
152	New Era Life Ins Co	0.01%	\$17,377
153	Old Republic Ins Co	0.01%	\$17,113
154	Red Rock Ins Co	0.01%	\$16,207
155	Baltimore Life Ins Co	0.01%	\$14,246
156	United Security Assur Co of PA	0.01%	\$12,280
157	Health Care Serv Corp A Mut Legal Re	0.00%	\$11,454
158	New England Life Ins Co	0.00%	\$10,136
159	Symetra Life Ins Co	0.00%	\$9,989
160	American Bankers Ins Co of FL	0.00%	\$9,980

2013 West Virginia Market Share Report
Individual A&H Type Policies *continued*

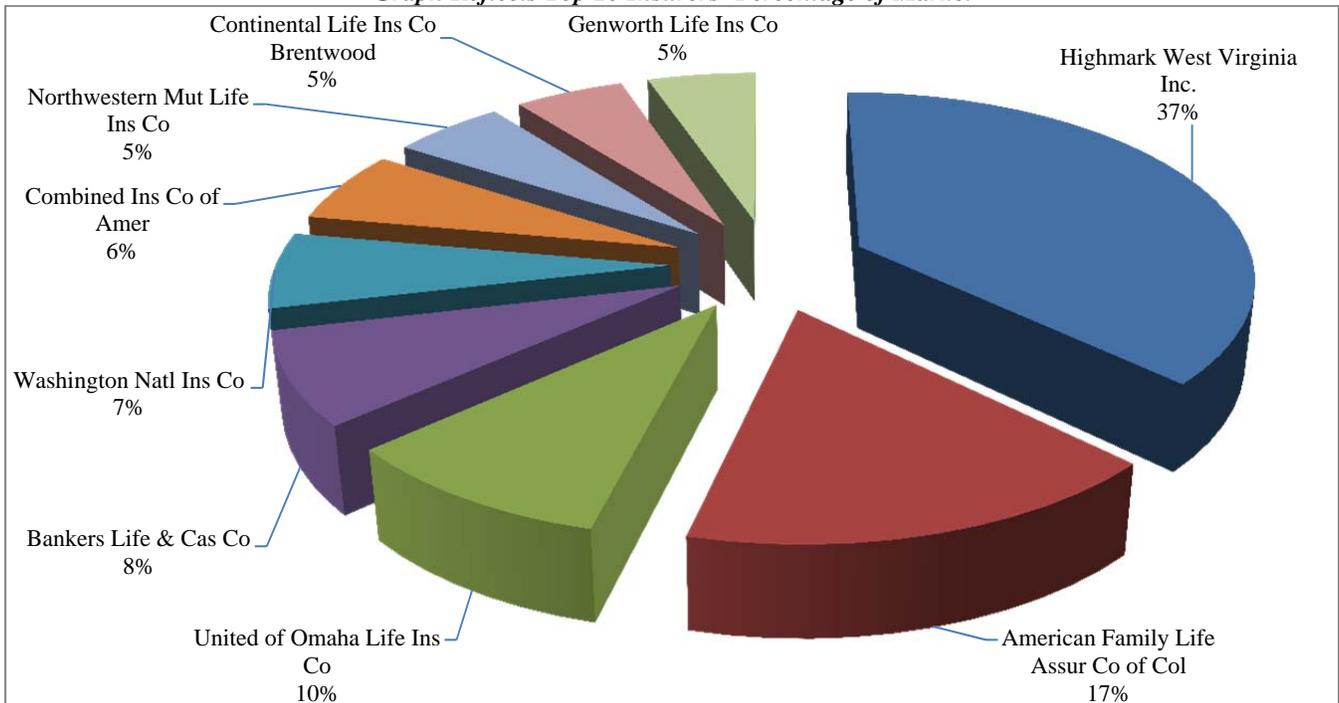
Rank	Company Name	Percent of Market	Direct Premiums Earned
161	Cigna Hlth & Life Ins Co	0.00%	\$9,762
162	General Amer Life Ins Co	0.00%	\$9,370
163	Oxford Life Ins Co	0.00%	\$9,167
164	Universal Guar Life Ins Co	0.00%	\$9,063
165	Christian Fidelity Life Ins Co	0.00%	\$9,016
166	Erie Family Life Ins Co	0.00%	\$8,429
167	Travelers Ind Co	0.00%	\$7,706
168	Citizens Security Life Ins Co	0.00%	\$7,485
169	Physicians Life Ins Co	0.00%	\$7,003
170	Philadelphia Amer Life Ins Co	0.00%	\$6,862
171	US Br Great West Life Assur Co	0.00%	\$6,484
172	Great Amer Life Ins Co	0.00%	\$6,174
173	Jefferson Natl Life Ins Co	0.00%	\$6,160
174	Reserve Natl Ins Co	0.00%	\$5,621
175	Phoenix Life Ins Co	0.00%	\$5,460
176	American Public Life Ins Co	0.00%	\$4,565
177	LifeSecure Ins Co	0.00%	\$4,474
178	Standard Security Life Ins Co of NY	0.00%	\$4,187
179	Hartford Life & Ann Ins Co	0.00%	\$4,104
180	Ability Ins Co	0.00%	\$3,856
181	American Republic Corp Ins Co	0.00%	\$3,702
182	Horace Mann Life Ins Co	0.00%	\$3,290
183	American Labor Life Ins Co	0.00%	\$3,254
184	Penn Mut Life Ins Co	0.00%	\$3,168
185	Consumers Life Ins Co	0.00%	\$3,112
186	Aviva Life & Ann Co	0.00%	\$3,068
187	AAA Life Ins Co	0.00%	\$3,061
188	21st Century Premier Ins Co	0.00%	\$2,622
189	Colorado Bankers Life Ins Co	0.00%	\$2,490
190	American United Life Ins Co	0.00%	\$2,427
191	Kansas City Life Ins Co	0.00%	\$1,954
192	Union Labor Life Ins Co	0.00%	\$1,923
193	Manhattan Life Ins Co	0.00%	\$1,868
194	Old Amer Ins Co	0.00%	\$1,793
195	MTL Ins Co	0.00%	\$1,644
196	Federal Ins Co	0.00%	\$1,333
197	Companion Life Ins Co	0.00%	\$1,329
198	Modern Woodmen of Amer	0.00%	\$1,267
199	American Home Assur Co	0.00%	\$1,196
200	Starmount Life Ins Co	0.00%	\$1,155
201	Primerica Life Ins Co	0.00%	\$823
202	Columbus Life Ins Co	0.00%	\$717
203	Transamerica Financial Life Ins Co	0.00%	\$657
204	Reliance Standard Life Ins Co	0.00%	\$619
205	Croatian Fraternal Union of Amer	0.00%	\$596
206	Reliastar Life Ins Co	0.00%	\$565
207	Commercial Travelers Mut Ins Co	0.00%	\$560
208	National Cas Co	0.00%	\$523
209	Compbenefits Ins Co	0.00%	\$460
210	Aurigen Reins Co of Amer	0.00%	\$453
211	United States Life Ins Co In NYC	0.00%	\$375
212	Farmers New World Life Ins Co	0.00%	\$336
213	Medico Corp Life Ins Co	0.00%	\$333

2013 West Virginia Market Share Report
Individual A&H Type Policies *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
214	Teachers Protective Mut Life Ins Co	0.00%	\$309
215	Allstate Life Ins Co	0.00%	\$208
216	ING USA Ann & Life Ins Co	0.00%	\$190
217	First Investors Life Ins Co	0.00%	\$157
218	Liberty Life Assur Co of Boston	0.00%	\$139
219	Old Republic Life Ins Co	0.00%	\$129
220	Banner Life Ins Co	0.00%	\$113
221	Security Life of Denver Ins Co	0.00%	\$108
222	Stonebridge Cas Ins Co	0.00%	\$102
223	Slovene Natl Benefit Society	0.00%	\$100
224	CICA Life Ins Co of Amer	0.00%	\$66
225	Security Life Ins Co of Amer	0.00%	\$47
226	Life Ins Co of the Southwest	0.00%	\$40
227	Federal Life Ins Co	0.00%	\$11
228	Individual Assur Co Life Hlth & Acc	0.00%	\$3
229	Sagicor Life Ins Co	0.00%	\$1
230	American Bankers Life Assur Co of FL	0.00%	(\$8)
231	Fidelity Security Life Ins Co	0.00%	(\$790)
Total for Top 10 Insurers		59.55%	\$137,347,859
Total for All Other Insurers		<u>40.45%</u>	<u>\$93,295,187</u>
Total for All Insurers		100.00%	\$230,643,046

Individual A&H Type Policies

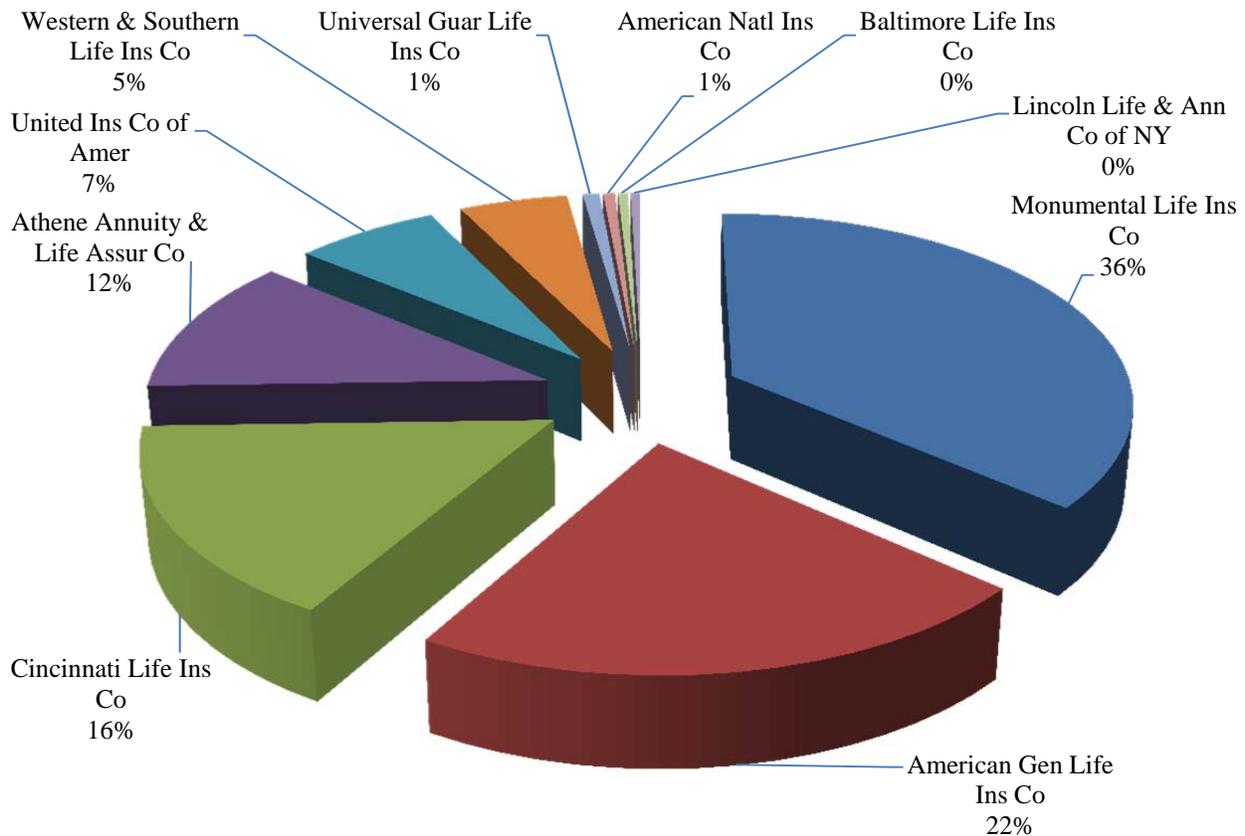
Graph Reflects Top 10 Insurers' Percentage of Market



Industrial Life

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Monumental Life Ins Co	36.39%	\$30,756
2	American Gen Life Ins Co	21.85%	\$18,468
3	Cincinnati Life Ins Co	16.14%	\$13,644
4	Athene Annuity & Life Assur Co	11.48%	\$9,699
5	United Ins Co of Amer	6.68%	\$5,642
6	Western & Southern Life Ins Co	5.04%	\$4,258
7	Universal Guar Life Ins Co	0.78%	\$655
8	American Natl Ins Co	0.55%	\$468
9	Baltimore Life Ins Co	0.47%	\$399
10	Lincoln Life & Ann Co of NY	0.45%	\$382
11	Liberty Natl Life Ins Co	0.07%	\$63
12	Jackson Natl Life Ins Co	0.06%	\$50
13	National Guardian Life Ins Co	0.02%	\$14
14	Citizens Security Life Ins Co	0.01%	\$12
15	Union Security Ins Co	0.00%	\$3
Total for Top 10 Insurers		99.83%	\$84,371
Total for All Other Insurers		<u>0.17%</u>	<u>\$142</u>
Total for All Insurers		100.00%	\$84,513

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	19.49%	\$2,295,599,106
2	John Hancock Life Ins Co USA	13.05%	\$1,536,945,199
3	Metropolitan Life Ins Co	6.81%	\$801,640,921
4	John Hancock Life & Hlth Ins Co	5.07%	\$597,574,908
5	Unum Life Ins Co of Amer	4.50%	\$530,016,100
6	Continental Cas Co	4.33%	\$510,423,184
7	Bankers Life & Cas Co	4.27%	\$502,799,890
8	Transamerica Life Ins Co	3.86%	\$454,370,123
9	Northwestern Long Term Care Ins Co	3.73%	\$439,520,973
10	Bankers Reserve Life Ins Co of WI	3.73%	\$439,230,342
11	Prudential Ins Co of Amer	3.31%	\$389,283,977
12	Metlife Ins Co of CT	1.96%	\$231,297,929
13	New York Life Ins Co	1.96%	\$231,120,567
14	RiverSource Life Ins Co	1.81%	\$213,484,510
15	Mutual of Omaha Ins Co	1.76%	\$207,591,062
16	Massachusetts Mut Life Ins Co	1.70%	\$199,964,680
17	Thrivent Financial For Lutherans	1.66%	\$195,224,371
18	State Farm Mut Auto Ins Co	1.65%	\$193,738,361
19	Allianz Life Ins Co of N Amer	1.52%	\$178,570,724
20	Senior Hlth Ins Co of PA	1.41%	\$165,597,768
21	Union Security Ins Co	0.73%	\$86,052,145
22	Medamerica Ins Co	0.70%	\$82,069,504
23	Lincoln Benefit Life Co	0.69%	\$81,271,265
24	Ability Ins Co	0.64%	\$75,021,421
25	United of Omaha Life Ins Co	0.60%	\$70,290,101
26	Time Ins Co	0.58%	\$68,098,190
27	Berkshire Life Ins Co of Amer	0.56%	\$66,457,060
28	United Teacher Assoc Ins Co	0.56%	\$65,584,011
29	Equitable Life & Cas Ins Co	0.54%	\$63,142,795
30	Physicians Mut Ins Co	0.48%	\$55,939,454
31	Monumental Life Ins Co	0.46%	\$54,646,816
32	CMFG Life Ins Co	0.41%	\$48,869,338
33	Kanawha Ins Co	0.41%	\$48,584,278
34	Knights of Columbus	0.41%	\$48,009,770
35	Aetna Life Ins Co	0.38%	\$44,911,159
36	Provident Life & Accident Ins Co	0.32%	\$37,697,039
37	American Family Life Assur Co of Col	0.25%	\$29,599,138
38	Guarantee Trust Life Ins Co	0.24%	\$28,712,506
39	Continental Gen Ins Co	0.24%	\$28,613,543
40	State Life Ins Co	0.24%	\$28,559,789
41	United Security Assur Co of PA	0.24%	\$27,785,529
42	Country Life Ins Co	0.23%	\$27,615,400
43	AF&L Ins Co	0.21%	\$25,135,902
44	Jackson Natl Life Ins Co	0.20%	\$23,071,071
45	American Fidelity Assur Co	0.19%	\$22,062,664
46	American Gen Life Ins Co	0.19%	\$21,890,209
47	Washington Natl Ins Co	0.16%	\$18,787,997
48	Teachers Ins & Ann Assoc of Amer	0.12%	\$14,294,550
49	John Alden Life Ins Co	0.10%	\$11,904,997
50	Buckeye Comm Hlth Plan Inc	0.10%	\$11,694,597
51	Stonebridge Life Ins Co	0.08%	\$9,763,390
52	American Heritage Life Ins Co	0.08%	\$9,678,799
53	United Amer Ins Co	0.08%	\$9,181,961
54	LifeSecure Ins Co	0.07%	\$8,308,817

2013 West Virginia Market Share Report
Long Term Care *continued*

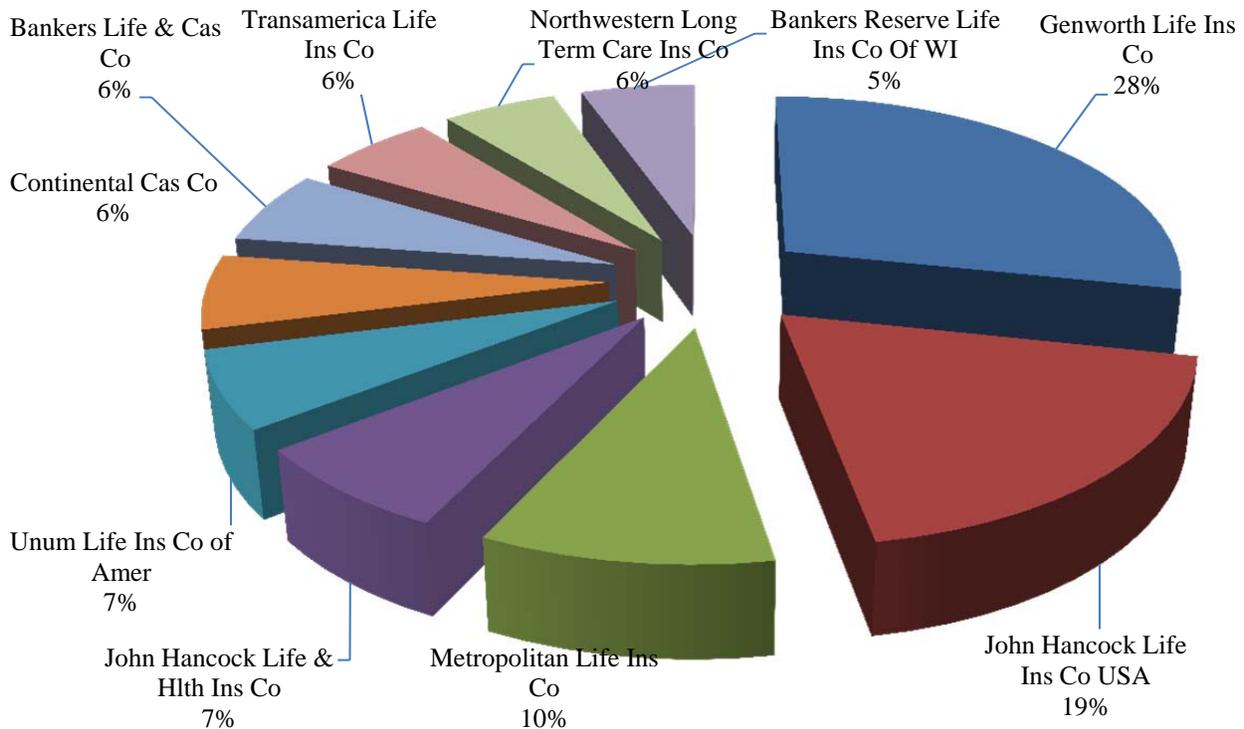
Rank	Company Name	Percent of Market	Direct Premiums Earned
55	American Republic Ins Co	0.06%	\$7,393,399
56	Genworth Life & Ann Ins Co	0.06%	\$6,598,274
57	American Pioneer Life Ins Co	0.06%	\$6,525,850
58	TIAA Cref Life Ins Co	0.06%	\$6,509,034
59	Teachers Protective Mut Life Ins Co	0.05%	\$6,422,268
60	Pennsylvania Life Ins Co	0.05%	\$6,298,354
61	Farmers New World Life Ins Co	0.05%	\$6,242,753
62	Principal Life Ins Co	0.04%	\$4,852,165
63	American Progressive L&H Ins of NY	0.04%	\$4,410,444
64	Lincoln Natl Life Ins Co	0.04%	\$4,356,001
65	Transamerica Financial Life Ins Co	0.03%	\$3,774,388
66	Medico Ins Co	0.03%	\$3,216,551
67	Hartford Life Ins Co	0.02%	\$2,921,841
68	Assurity Life Ins Co	0.02%	\$2,890,783
69	Health Care Serv Corp A Mut Legal Re	0.02%	\$2,865,329
70	Minnesota Life Ins Co	0.02%	\$2,707,237
71	Great Amer Life Ins Co	0.02%	\$2,689,041
72	Woodmen World Life Ins Soc	0.02%	\$2,666,846
73	Cincinnati Life Ins Co	0.02%	\$2,574,534
74	Standard Life & Accident Ins Co	0.02%	\$2,482,084
75	Allstate Life Ins Co	0.02%	\$2,469,080
76	Central States H & L Co of Omaha	0.01%	\$1,664,702
77	United States Life Ins Co In NYC	0.01%	\$1,424,774
78	Forethought Life Ins Co	0.01%	\$1,414,065
79	Connecticut Gen Life Ins Co	0.01%	\$1,378,569
80	Combined Ins Co of Amer	0.01%	\$1,266,352
81	Constitution Life Ins Co	0.01%	\$1,255,403
82	Reserve Natl Ins Co	0.01%	\$1,145,673
83	Fidelity Life Assn A Legal Reserve L	0.01%	\$1,088,496
84	Sentry Ins A Mut Co	0.01%	\$930,661
85	Continental Life Ins Co Brentwood	0.01%	\$842,470
86	Gerber Life Ins Co	0.01%	\$817,578
87	Christian Fidelity Life Ins Co	0.01%	\$721,481
88	Central United Life Ins Co	0.01%	\$622,507
89	Madison Natl Life Ins Co Inc	0.00%	\$572,480
90	Sentry Life Ins Co	0.00%	\$527,260
91	Union Labor Life Ins Co	0.00%	\$297,644
92	American United Life Ins Co	0.00%	\$253,688
93	State Mut Ins Co	0.00%	\$162,358
94	Highmark Cas Ins Co	0.00%	\$160,353
95	Manhattan Natl Life Ins Co	0.00%	\$141,316
96	Ing Life Ins & Ann Co	0.00%	\$129,821
97	Genesis Ins Co	0.00%	\$124,439
98	Sterling Life Ins Co	0.00%	\$108,855
99	Reliastar Life Ins Co	0.00%	\$105,909
100	Baltimore Life Ins Co	0.00%	\$92,265
101	Mid West Natl Life Ins Co of TN	0.00%	\$88,824
102	Old Amer Ins Co	0.00%	\$87,584
103	Dearborn Natl Life Ins Co	0.00%	\$84,132
104	Loyal Amer Life Ins Co	0.00%	\$83,689
105	Trustmark Ins Co	0.00%	\$78,895
106	Colonial Penn Life Ins Co	0.00%	\$72,118
107	Primerica Life Ins Co	0.00%	\$65,363

2013 West Virginia Market Share Report
Long Term Care *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
108	New Era Life Ins Co	0.00%	\$36,980
109	American Hlth & Life Ins Co	0.00%	\$36,708
110	HM Life Ins Co	0.00%	\$33,013
111	First Penn Pacific Life Ins Co	0.00%	\$23,044
112	Unicare Life & Hlth Ins Co	0.00%	\$20,012
113	Colonial Life & Accident Ins Co	0.00%	\$19,402
114	Conseco Life Ins Co	0.00%	\$18,979
115	United Natl Life Ins Co of Amer	0.00%	\$18,806
116	Bankers Fidelity Life Ins Co	0.00%	\$17,614
117	Sagicor Life Ins Co	0.00%	\$16,953
118	XL Life Ins & Ann Co	0.00%	\$15,968
119	Philadelphia Amer Life Ins Co	0.00%	\$14,208
120	Mega Life & Hlth Ins Co The	0.00%	\$10,248
121	Pioneer Mut Life Ins Co	0.00%	\$8,758
122	MetLife Investors Ins Co	0.00%	\$4,896
123	Order of United Commercial Travelers	0.00%	\$2,109
124	West Coast Life Ins Co	0.00%	\$1,280
125	Nationwide Life & Ann Ins Co	0.00%	\$1,037
126	London Life Reins Co	0.00%	\$87
Total for Top 10 Insurers		68.85%	\$8,108,120,746
Total for All Other Insurers		<u>31.15%</u>	<u>\$3,668,155,236</u>
Total for All Insurers		100.00%	\$11,776,275,982

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	11.38%	\$50,699,269
2	State Farm Life Ins Co	6.49%	\$28,907,683
3	Monumental Life Ins Co	4.00%	\$17,828,897
4	American Gen Life Ins Co	3.53%	\$15,738,472
5	Lincoln Natl Life Ins Co	3.52%	\$15,692,956
6	John Hancock Life Ins Co USA	3.35%	\$14,936,556
7	New York Life Ins Co	2.51%	\$11,163,811
8	Hartford Life & Ann Ins Co	2.38%	\$10,583,743
9	United of Omaha Life Ins Co	2.27%	\$10,088,501
10	Pruco Life Ins Co	2.25%	\$10,038,903
11	Massachusetts Mut Life Ins Co	2.13%	\$9,484,343
12	Metropolitan Life Ins Co	1.98%	\$8,821,613
13	American Income Life Ins Co	1.97%	\$8,784,693
14	Prudential Ins Co of Amer	1.89%	\$8,438,407
15	AXA Equitable Life Ins Co	1.83%	\$8,140,080
16	Erie Family Life Ins Co	1.57%	\$7,003,850
17	Nationwide Life & Ann Ins Co	1.41%	\$6,286,833
18	Pacific Life Ins Co	1.35%	\$6,011,323
19	Guardian Life Ins Co of Amer	1.34%	\$5,987,817
20	MetLife Investors USA Ins Co	1.25%	\$5,580,036
21	Nationwide Life Ins Co	1.24%	\$5,529,712
22	Bankers Life & Cas Co	1.21%	\$5,390,232
23	Genworth Life & Ann Ins Co	1.21%	\$5,389,365
24	Protective Life Ins Co	1.20%	\$5,328,178
25	Midland Natl Life Ins Co	1.19%	\$5,284,147
26	Transamerica Life Ins Co	1.14%	\$5,067,906
27	Western & Southern Life Ins Co	1.10%	\$4,887,424
28	Primerica Life Ins Co	1.08%	\$4,798,546
29	Western Southern Life Assur Co	1.01%	\$4,507,247
30	Great W Life & Ann Ins Co	0.94%	\$4,190,490
31	Farm Family Life Ins Co	0.94%	\$4,182,367
32	New York Life Ins & Ann Corp	0.90%	\$4,008,070
33	Lincoln Benefit Life Co	0.87%	\$3,856,271
34	Minnesota Life Ins Co	0.83%	\$3,714,314
35	Globe Life & Accident Ins Co	0.78%	\$3,465,770
36	RiverSource Life Ins Co	0.74%	\$3,275,041
37	Lafayette Life Ins Co	0.72%	\$3,218,543
38	TIAA Cref Life Ins Co	0.61%	\$2,718,979
39	Lincoln Heritage Life Ins Co	0.59%	\$2,641,385
40	Cincinnati Life Ins Co	0.59%	\$2,635,810
41	Liberty Life Assur Co of Boston	0.59%	\$2,614,887
42	Reliastar Life Ins Co	0.59%	\$2,610,757
43	Gerber Life Ins Co	0.58%	\$2,579,410
44	Jackson Natl Life Ins Co	0.54%	\$2,422,774
45	Provident Life & Accident Ins Co	0.52%	\$2,336,111
46	Combined Ins Co of Amer	0.51%	\$2,290,549
47	New England Life Ins Co	0.49%	\$2,183,208
48	Colonial Penn Life Ins Co	0.49%	\$2,176,780
49	Motorists Life Ins Co	0.47%	\$2,111,912
50	USAA Life Ins Co	0.46%	\$2,055,875
51	Physicians Life Ins Co	0.46%	\$2,048,997
52	Horace Mann Life Ins Co	0.45%	\$1,990,413
53	North Amer Co Life & Hlth Ins	0.43%	\$1,926,461
54	Penn Mut Life Ins Co	0.41%	\$1,810,376

2013 West Virginia Market Share Report
Ordinary Life *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Allstate Life Ins Co	0.41%	\$1,808,630
56	Banner Life Ins Co	0.40%	\$1,780,745
57	Colonial Life & Accident Ins Co	0.39%	\$1,733,310
58	Teachers Ins & Ann Assoc of Amer	0.38%	\$1,673,245
59	Federated Life Ins Co	0.37%	\$1,643,425
60	Principal Life Ins Co	0.36%	\$1,610,223
61	Boston Mut Life Ins Co	0.35%	\$1,565,665
62	Athene Annuity & Life Assur Co	0.34%	\$1,507,585
63	Old Amer Ins Co	0.33%	\$1,458,878
64	American Family Life Assur Co of Col	0.33%	\$1,455,162
65	Ohio Natl Life Assur Corp	0.32%	\$1,418,277
66	General Amer Life Ins Co	0.32%	\$1,416,623
67	Aviva Life & Ann Co	0.32%	\$1,410,830
68	West Coast Life Ins Co	0.30%	\$1,332,644
69	Genworth Life Ins Co	0.29%	\$1,310,017
70	Washington Natl Ins Co	0.29%	\$1,290,836
71	US Br Sun Life Assur Co of Canada	0.28%	\$1,264,641
72	Mony Life Ins Co of Amer	0.28%	\$1,260,154
73	American Natl Ins Co	0.26%	\$1,156,773
74	Shenandoah Life Ins Co	0.24%	\$1,063,706
75	MTL Ins Co	0.21%	\$924,843
76	Texas Life Ins Co	0.21%	\$922,390
77	Ohio Natl Life Ins Co	0.19%	\$837,892
78	American Fidelity Assur Co	0.19%	\$825,816
79	Baltimore Life Ins Co	0.18%	\$819,781
80	Principal Natl Life Ins Co	0.18%	\$791,680
81	Metlife Ins Co of CT	0.18%	\$788,559
82	Fidelity & Guar Life Ins Co	0.18%	\$786,518
83	State Life Ins Co	0.17%	\$775,726
84	Metropolitan Tower Life Ins Co	0.17%	\$772,989
85	United Amer Ins Co	0.17%	\$762,864
86	CM Life Ins Co	0.17%	\$748,656
87	American Heritage Life Ins Co	0.16%	\$721,889
88	Settlers Life Ins Co	0.16%	\$705,894
89	Ameritas Life Ins Corp	0.15%	\$681,942
90	PHL Variable Ins Co	0.15%	\$662,984
91	CMFG Life Ins Co	0.15%	\$659,545
92	Universal Guar Life Ins Co	0.15%	\$656,593
93	National Life Ins Co	0.14%	\$635,942
94	Assurity Life Ins Co	0.14%	\$614,046
95	Kansas City Life Ins Co	0.14%	\$602,585
96	Allianz Life Ins Co of N Amer	0.13%	\$601,222
97	Mony Life Ins Co	0.13%	\$599,523
98	Phoenix Life Ins Co	0.13%	\$593,775
99	Merit Life Ins Co	0.13%	\$570,594
100	National Western Life Ins Co	0.13%	\$568,457
101	Security Life of Denver Ins Co	0.13%	\$556,933
102	National Guardian Life Ins Co	0.13%	\$556,895
103	United Natl Life Ins Co of Amer	0.12%	\$524,878
104	US Financial Life Ins Co	0.12%	\$523,617
105	Equitrust Life Ins Co	0.12%	\$517,123
106	Union Central Life Ins Co	0.11%	\$512,059
107	Time Ins Co	0.11%	\$506,810

2013 West Virginia Market Share Report
Ordinary Life *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
108	Stonebridge Life Ins Co	0.11%	\$504,056
109	Fidelity Life Assn A Legal Reserve L	0.11%	\$488,010
110	Columbian Life Ins Co	0.11%	\$478,923
111	First Investors Life Ins Co	0.11%	\$476,897
112	Symetra Life Ins Co	0.10%	\$462,693
113	Conseco Life Ins Co	0.10%	\$430,338
114	Standard Life & Accident Ins Co	0.09%	\$407,668
115	Pioneer Amer Ins Co	0.08%	\$366,493
116	Life Ins Co of the Southwest	0.08%	\$359,774
117	AAA Life Ins Co	0.08%	\$357,230
118	Investors Heritage Life Ins Co	0.08%	\$356,723
119	Union Security Ins Co	0.08%	\$355,430
120	American United Life Ins Co	0.08%	\$352,783
121	Country Life Ins Co	0.08%	\$341,329
122	Ohio State Life Ins Co	0.08%	\$339,422
123	Liberty Natl Life Ins Co	0.07%	\$328,627
124	Western Reserve Life Assur Co of OH	0.07%	\$327,688
125	Chesapeake Life Ins Co	0.07%	\$320,438
126	Connecticut Gen Life Ins Co	0.07%	\$320,013
127	Bankers Fidelity Life Ins Co	0.07%	\$317,824
128	Americo Fin Life & Ann Ins Co	0.07%	\$317,084
129	Government Personnel Mut Life Ins Co	0.07%	\$294,527
130	Golden Rule Ins Co	0.07%	\$293,723
131	Reliastar Life Ins Co of NY	0.06%	\$252,331
132	MML Bay State Life Ins Co	0.06%	\$250,780
133	First Penn Pacific Life Ins Co	0.06%	\$246,125
134	Garden State Life Ins Co	0.05%	\$241,991
135	United Home Life Ins Co	0.05%	\$236,656
136	Starmount Life Ins Co	0.05%	\$221,048
137	United Ins Co of Amer	0.05%	\$219,081
138	Occidental Life Ins Co of NC	0.05%	\$214,159
139	Continental Gen Ins Co	0.05%	\$213,723
140	US Business of Canada Life Assur Co	0.05%	\$209,662
141	The Savings Bank Life Ins Co of MA	0.05%	\$206,997
142	Hartford Life Ins Co	0.04%	\$197,222
143	Columbian Mut Life Ins Co	0.04%	\$186,059
144	Columbus Life Ins Co	0.04%	\$184,045
145	AXA Equitable Life & Ann Co	0.04%	\$180,826
146	American Continental Ins Co	0.04%	\$174,240
147	Guarantee Trust Life Ins Co	0.04%	\$172,674
148	Acacia Life Ins Co	0.04%	\$169,397
149	Investors Life Ins Co N Amer	0.04%	\$166,063
150	Sears Life Ins Co	0.04%	\$165,002
151	Farmers New World Life Ins Co	0.04%	\$164,304
152	Great Amer Life Ins Co	0.04%	\$160,648
153	Pavonia Life Ins Co of MI	0.04%	\$160,310
154	Forethought Life Ins Co	0.04%	\$159,553
155	Ing Life Ins & Ann Co	0.03%	\$154,375
156	Loyal Amer Life Ins Co	0.03%	\$154,354
157	United Teacher Assoc Ins Co	0.03%	\$153,331
158	NYLife Ins Co of AZ	0.03%	\$147,102
159	5 Star Life Ins Co	0.03%	\$144,868
160	Aetna Life Ins Co	0.03%	\$144,496

2013 West Virginia Market Share Report
Ordinary Life *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
161	Family Life Ins Co	0.03%	\$141,965
162	American Amicable Life Ins Co of TX	0.03%	\$129,373
163	Illinois Mut Life Ins Co	0.03%	\$125,085
164	Kanawha Ins Co	0.03%	\$121,641
165	Constitution Life Ins Co	0.03%	\$114,346
166	Great Southern Life Ins Co	0.03%	\$113,022
167	Athene Ann & Life Ins Co of NY	0.02%	\$106,962
168	National Benefit Life Ins Co	0.02%	\$105,392
169	Trustmark Ins Co	0.02%	\$99,205
170	Colorado Bankers Life Ins Co	0.02%	\$95,288
171	Commonwealth Ann & Life Ins Co	0.02%	\$95,086
172	Pan Amer Assur Co	0.02%	\$94,881
173	Amica Life Ins Co	0.02%	\$92,071
174	Sun Life Assur Co of Canada US	0.02%	\$91,799
175	Equitable Life & Cas Ins Co	0.02%	\$80,142
176	Surety Life Ins Co	0.02%	\$79,715
177	Senior Life Ins Co	0.02%	\$78,944
178	Security Life Ins Co of Amer	0.02%	\$76,698
179	Liberty Bankers Life Ins Co	0.02%	\$72,295
180	Security Mut Life Ins Co of NY	0.02%	\$71,784
181	Union Fidelity Life Ins Co	0.02%	\$70,373
182	Unified Life Ins Co	0.02%	\$69,528
183	Security Benefit Life Ins Co	0.02%	\$68,804
184	Universal Underwriters Life Ins Co	0.02%	\$68,162
185	Jefferson Natl Life Ins Co	0.02%	\$67,221
186	Madison Natl Life Ins Co Inc	0.01%	\$62,828
187	Unity Financial Life Ins Co	0.01%	\$59,889
188	United States Life Ins Co In NYC	0.01%	\$57,321
189	Wilton Reassur Life Co of NY	0.01%	\$54,095
190	Penn Ins & Ann Co	0.01%	\$53,416
191	Manhattan Natl Life Ins Co	0.01%	\$52,118
192	Hartford Life & Accident Ins Co	0.01%	\$50,613
193	American Republic Ins Co	0.01%	\$45,381
194	ING USA Ann & Life Ins Co	0.01%	\$42,472
195	Harleysville Life Ins Co	0.01%	\$41,010
196	Mega Life & Hlth Ins Co The	0.01%	\$39,608
197	Continental Life Ins Co Brentwood	0.01%	\$39,357
198	Dearborn Natl Life Ins Co	0.01%	\$38,508
199	LifeSecure Ins Co	0.01%	\$38,097
200	Transamerica Financial Life Ins Co	0.01%	\$37,952
201	American Memorial Life Ins Co	0.01%	\$36,845
202	Unum Life Ins Co of Amer	0.01%	\$36,228
203	Continental Assur Co	0.01%	\$35,840
204	Funeral Directors Life Ins Co	0.01%	\$35,453
205	Paul Revere Variable Ann Ins Co	0.01%	\$34,372
206	American Bankers Life Assur Co of FL	0.01%	\$34,047
207	Manhattan Life Ins Co	0.01%	\$33,927
208	Pioneer Security Life Ins Co	0.01%	\$31,890
209	Guardian Ins & Ann Co Inc	0.01%	\$30,010
210	Citizens Security Life Ins Co	0.01%	\$29,875
211	State Mut Ins Co	0.01%	\$28,944
212	American Fidelity Life Ins Co	0.01%	\$27,936
213	Sentry Life Ins Co	0.01%	\$27,576

2013 West Virginia Market Share Report
Ordinary Life *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
214	Pan Amer Life Ins Co	0.01%	\$27,195
215	Reserve Natl Ins Co	0.01%	\$26,609
216	Phoenix Life & Ann Co	0.01%	\$25,534
217	Landmark Life Ins Co	0.01%	\$23,408
218	Old Republic Life Ins Co	0.01%	\$23,372
219	Fidelity Investments Life Ins Co	0.01%	\$22,737
220	Freedom Life Ins Co of Amer	0.00%	\$22,011
221	Trans World Assur Co	0.00%	\$21,871
222	Paul Revere Life Ins Co	0.00%	\$21,645
223	Life Ins Co of N Amer	0.00%	\$20,972
224	United Fidelity Life Ins Co	0.00%	\$19,900
225	Standard Ins Co	0.00%	\$18,973
226	Pennsylvania Life Ins Co	0.00%	\$18,181
227	American Equity Invest Life Ins Co	0.00%	\$17,816
228	EMC Natl Life Co	0.00%	\$16,877
229	Pioneer Mut Life Ins Co	0.00%	\$16,757
230	Family Heritage Life Ins Co of Amer	0.00%	\$16,552
231	Beneficial Life Ins Co	0.00%	\$15,760
232	Vantis Life Ins Co	0.00%	\$15,736
233	American Natl Life Ins Co of TX	0.00%	\$15,097
234	Transamerica Advisors Life Ins Co	0.00%	\$15,000
235	Sunset Life Ins Co of Amer	0.00%	\$14,356
236	Sterling Investors Life Ins Co	0.00%	\$13,978
237	Mid West Natl Life Ins Co of TN	0.00%	\$12,625
238	United World Life Ins Co	0.00%	\$12,362
239	Central Reserve Life Ins Co	0.00%	\$11,604
240	Humanadental Ins Co	0.00%	\$11,488
241	Reliance Standard Life Ins Co	0.00%	\$11,329
242	First Allmerica Fin Life Ins Co	0.00%	\$11,326
243	Midwestern United Life Ins Co	0.00%	\$10,887
244	John Alden Life Ins Co	0.00%	\$9,836
245	Provident Amer Life & Hlth Ins Co	0.00%	\$8,998
246	Homesteaders Life Co	0.00%	\$8,924
247	Lincoln Life & Ann Co of NY	0.00%	\$8,536
248	American Pioneer Life Ins Co	0.00%	\$8,452
249	Central United Life Ins Co	0.00%	\$8,437
250	Pharmacists Life Ins Co	0.00%	\$8,131
251	American Hlth & Life Ins Co	0.00%	\$8,080
252	Mutual of Amer Life Ins Co	0.00%	\$7,887
253	Integrity Life Ins Co	0.00%	\$7,812
254	Federal Life Ins Co	0.00%	\$7,689
255	Aurora Natl Life Assur Co	0.00%	\$7,607
256	Sagicor Life Ins Co	0.00%	\$6,893
257	Monarch Life Ins Co	0.00%	\$5,666
258	Medico Ins Co	0.00%	\$5,453
259	Balboa Life Ins Co	0.00%	\$5,155
260	US Br Great West Life Assur Co	0.00%	\$4,369
261	Industrial Alliance Ins & Fin Serv I	0.00%	\$4,100
262	CSI Life Ins Co	0.00%	\$3,761
263	Heritage Union Life Ins Co	0.00%	\$3,712
264	American Progressive L&H Ins of NY	0.00%	\$3,465
265	Berkshire Life Ins Co of Amer	0.00%	\$3,414
266	Catamaran Ins of Ohio Inc	0.00%	\$3,374

2013 West Virginia Market Share Report
Ordinary Life *continued*

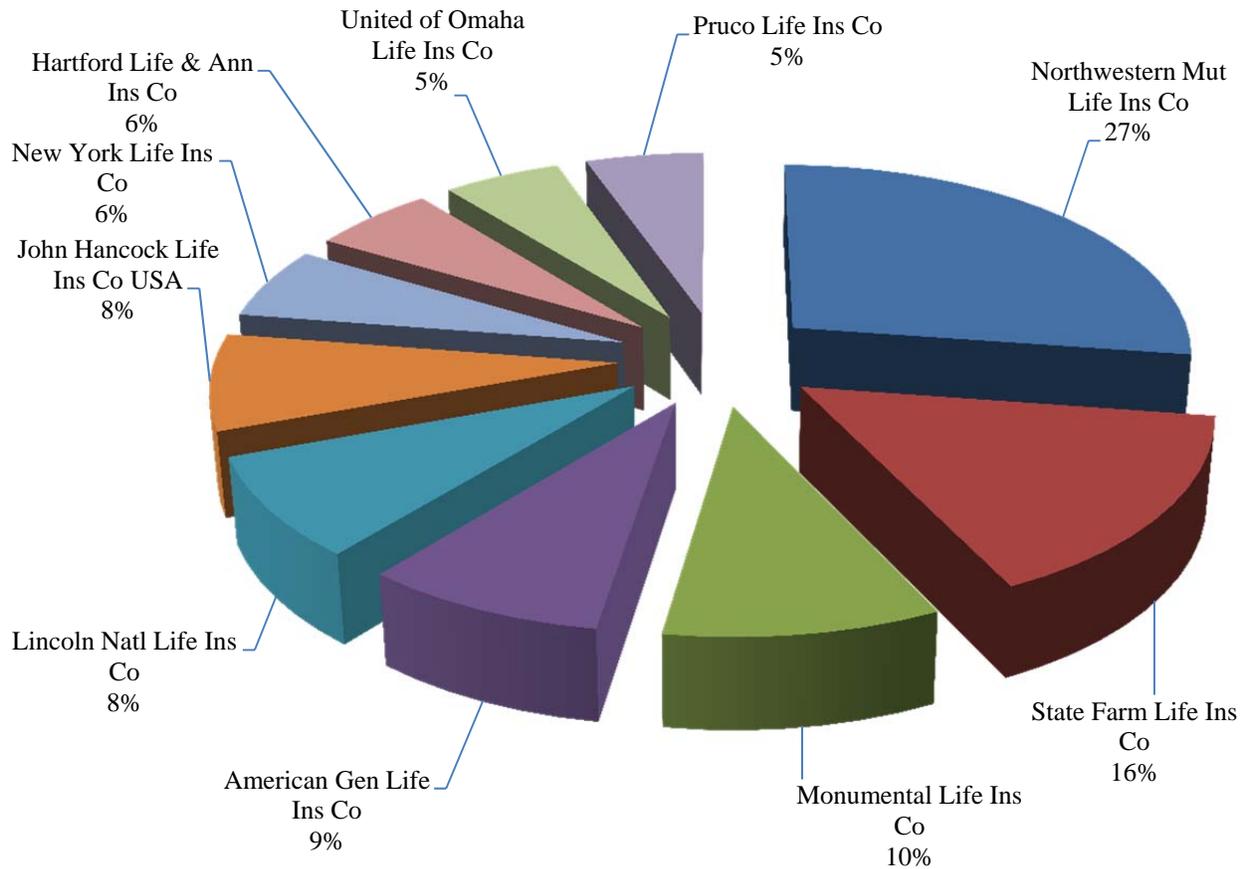
Rank	Company Name	Percent of Market	Direct Premiums Earned
267	Union Labor Life Ins Co	0.00%	\$3,345
268	Oxford Life Ins Co	0.00%	\$3,221
269	Pacific Life & Ann Co	0.00%	\$3,166
270	S USA Life Ins Co Inc	0.00%	\$2,883
271	Zurich Amer Life Ins Co	0.00%	\$2,867
272	Protective Life & Annuity Ins Co	0.00%	\$2,827
273	Idealife Ins Co	0.00%	\$2,471
274	Compbenefits Ins Co	0.00%	\$2,020
275	CICA Life Ins Co of Amer	0.00%	\$1,980
276	Professional Ins Co	0.00%	\$1,951
277	National Teachers Assoc Life Ins Co	0.00%	\$1,642
278	Country Investors Life Assur Co	0.00%	\$1,614
279	Fidelity Security Life Ins Co	0.00%	\$1,574
280	IA Amer Life Ins Co	0.00%	\$1,574
281	Anthem Life Ins Co	0.00%	\$1,334
282	Cigna Hlth & Life Ins Co	0.00%	\$1,332
283	Central States H & L Co of Omaha	0.00%	\$1,301
284	Delaware Amer Life Ins Co	0.00%	\$795
285	MetLife Investors Ins Co	0.00%	\$738
286	United Life Ins Co	0.00%	\$715
287	Standard Security Life Ins Co of NY	0.00%	\$703
288	Central Security Life Ins Co	0.00%	\$603
289	Investors Consolidated Ins Co	0.00%	\$579
290	Longevity Ins Co	0.00%	\$535
291	Teachers Protective Mut Life Ins Co	0.00%	\$531
292	Symetra Natl Life Ins Co	0.00%	\$494
293	Reliable Life Ins Co	0.00%	\$473
294	Members Life Ins Co	0.00%	\$444
295	Monitor Life Ins Co of NY	0.00%	\$435
296	Securian Life Ins Co	0.00%	\$388
297	Philadelphia Financial Life Assur Co	0.00%	\$367
298	Berkley Life & Hlth Ins Co	0.00%	\$339
299	Church Life Ins Corp	0.00%	\$320
300	Companion Life Ins Co	0.00%	\$269
301	Christian Fidelity Life Ins Co	0.00%	\$230
302	ELCO Mut Life & Ann	0.00%	\$193
303	American Retirement Life Ins Co	0.00%	\$144
304	American Public Life Ins Co	0.00%	\$141
305	Unicare Life & Hlth Ins Co	0.00%	\$89

2013 West Virginia Market Share Report
Ordinary Life *continued*

Total for Top 10 Insurers	41.69%	\$185,678,791
Total for All Other Insurers	<u>58.31%</u>	<u>\$259,722,532</u>
Total for All Insurers	100.00%	\$445,401,323

Ordinary Life

Graph Reflects Top 10 Insurers' Percentage of Market



Admitted Assets, Liabilities, Reserved or Surplus Funds for 2013

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	1,320,445,745	1,277,293,521	43,152,224
57053	Catholic United Financial	MN	806,180,777	777,809,290	28,371,487
56634	Croatian Fraternal Union Of Amer	PA	416,254,007	386,911,827	29,342,180
57088	Degree Of Honor Protective Assn	MN	211,396,814	204,998,741	6,398,073
56332	First Cath Slovak Ladies Assn USA	OH	756,406,769	665,346,029	91,060,737
56340	First Cath Slovak Union Of US & CN	OH	336,431,292	313,749,681	22,681,610
56685	GBU Financial Life	PA	1,411,610,965	1,330,560,426	81,050,539
56693	Greek Catholic Union Of The USA	PA	1,080,114,466	1,029,622,236	50,492,229
58068	Independent Order Of Foresters Us Br	NY	2,940,122,938	2,816,100,317	124,022,621
56707	ISDA fraternal Assoc	PA	65,183,889	58,881,967	6,301,922
58033	Knights Of Columbus	CT	20,534,433,760	18,624,600,017	1,909,833,743
56758	Loyal Christian Benefit Assn	PA	183,597,368	178,489,104	5,108,264
57541	Modern Woodmen Of Amer	IL	13,398,445,744	11,883,001,493	1,515,444,251
56782	National Slovak Society Of The Usa	PA	727,623,530	706,427,692	21,195,838
56383	Order of United Commercial Travelers	OH	21,162,131	11,658,481	9,503,650
57622	Polish Natl Alliance Us Of Na	IL	428,347,897	417,947,921	10,399,976
57630	Polish Roman Catholic Union Of Amer	IL	197,425,893	190,811,965	6,613,928
57649	Polish Womens Alliance Of Amer	IL	56,457,281	56,068,112	389,169
57657	Royal Neighbors Of Amer	IL	867,661,147	654,924,467	212,736,680
56936	Serb Natl Federation	PA	40,126,298	38,032,373	2,093,925
57673	Slovene Natl Benefit Society	PA	199,173,967	193,401,583	5,772,383
56014	Thrivent Financial For Lutherans	WI	72,161,546,776	66,363,637,110	5,797,909,666
56006	Travelers Protective Assn Of Amer	MO	10,954,911	1,841,233	9,113,678
57711	Western Catholic Union	IL	200,307,582	186,819,824	13,487,758
57010	William Penn Assn	PA	327,699,371	303,805,848	23,893,523
56170	Womans Life Ins Society	MI	194,400,874	168,990,477	25,410,397
56499	Woodmen World Assur Life Assn	CO	59,345,918	46,396,102	12,949,816
57320	Woodmen World Life Ins Soc	NE	10,067,532,553	9,005,494,845	1,062,037,708
Totals Non-Domestic Fraternal Insurer(s)			129,020,390,663	117,893,622,682	11,126,767,975

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	129,020,390,663	117,893,622,682	11,126,767,975
Grand Totals for All Fraternal Insurers	28	129,020,390,663	117,893,622,682	11,126,767,975

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	78,297,952	33,899,137	44,398,815	237,737,247
12329	Delta Dental of W VA	HEALTH	WV	9,120,522	4,198,115	4,922,407	21,422,664
54828	Highmark West Virginia Inc.	HEALTH	WV	574,561,473	266,499,184	308,062,289	896,700,958
95677	The Hlth Plan the Upper OH Valley In	HEALTH	WV	245,910,722	54,540,354	191,370,365	217,966,313
60016	THP Ins Co	Life	WV	30,252,929	15,342,944	14,909,983	23,446,348
11810	Unicare Hlth Plan of WV Inc	HEALTH	WV	70,055,431	29,508,588	40,546,843	215,514,864
Totals Domestic Health Insurer(s)				1,008,199,029	403,988,322	604,210,702	1,612,788,394

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	24,318,383	12,336,537	11,981,846	28,406
72052	Aetna Hlth Ins Co	Life	PA	61,575,947	21,245,954	40,329,993	0
84697	American Specialty Hlth Ins Co	Life	IL	8,104,167	844,525	7,259,642	0
60250	AmFirst Ins Co	Life	OK	32,374,565	9,082,495	23,292,070	0
12151	Arcadian Hlth Plan Inc	HEALTH	WA	103,581,945	33,247,127	70,334,818	0
12358	Avalon Ins Co	Life	PA	33,485,723	13,732,312	19,753,411	1,054,106
71013	Bankers Reserve Life Ins Co Of WI	Life	WI	434,636,315	196,539,395	238,096,924	0
81973	Coventry Hlth & Life Ins Co	Life	MO	1,162,540,192	576,658,220	585,881,970	64,677,876
81396	Delta Dental Ins Co	Life	DE	185,800,189	98,906,304	86,893,885	841,890
73474	Dentegra Ins Co	Life	DE	42,115,931	11,316,643	30,799,288	0
67636	DSM USA Ins Co Inc	Life	PA	7,623,509	84,881	7,538,628	0
12747	Envision Ins Co	Life	OH	309,556,322	284,092,012	25,464,310	5,784,770
60025	Express Scripts Ins Co	Life	AZ	240,256,441	179,850,786	60,405,655	0
78611	HCSC Ins Serv Co	Life	IL	300,278,422	94,422,325	205,856,097	0
70670	Health Care Serv Corp A Mut Legal Re	Life	IL	16,713,553,772	6,441,920,577	10,271,633,195	70,533
12902	Healthspring Life & Hlth Ins Co Inc	Life	TX	671,908,978	287,174,011	384,734,967	21,534,650
10131	Highmark Senior Resources Inc	Life	PA	3,205,491	3,234	3,202,257	0
71768	HM Hlth Ins Co	Life	PA	348,032,642	170,323,262	177,709,380	127,968,018
60052	Humana Benefit Plan of IL Inc	Life	IL	66,426,352	20,497,773	45,928,579	0
66753	Liberty Union Life Assur Co	Life	MI	11,610,992	6,924,279	4,686,712	0
60321	Mamsi Life & Hlth Ins Co	Life	MD	24,373,115	8,662,647	15,710,468	0
63762	Medco Containment Life Ins Co	Life	PA	807,031,839	522,583,421	284,448,418	10,322,524
29076	Medical Mut Of OH	P&C	OH	1,684,588,248	462,783,907	1,221,804,341	0
94587	Members Hlth Ins Co	Life	AZ	32,682,354	1,544,172	31,138,182	0
85286	OneNation Ins Co	Life	IN	13,757,365	312,432	13,444,933	0
96940	Optimum Choice Inc	HEALTH	MD	70,131,437	29,083,208	41,048,229	4,029,086
67660	Pennsylvania Life Ins Co	Life	PA	633,915,910	213,094,573	420,821,337	205,751
93688	QCC Ins Co	Life	PA	1,211,641,158	480,962,783	730,678,375	1,605,074
61700	Renaissance Life & Hlth Ins Co of Am	Life	IN	56,387,893	16,719,141	39,668,752	1,499,908
63541	Seechange Hlth Ins Co	Life	CA	40,884,589	31,115,235	9,769,354	0
71420	Sierra Hlth & Life Ins Co Inc	Life	NV	127,022,765	56,253,638	70,769,127	0
12575	SilverScript Ins Co	Life	TN	2,479,404,546	2,147,542,442	331,862,104	47,720,225
80055	Smart Ins Co	Life	AZ	46,052,819	3,714,781	42,338,038	283,612
77399	Sterling Life Ins Co	Life	IL	113,012,166	68,624,029	44,388,137	302,437
85766	United Concordia Ins Co	Life	AZ	58,943,109	25,634,230	33,308,879	4,766,295

Non-Domestic Health Insurers

NAIC CODE	Company Name	Bus. Type	State of DOM	Admitted Assets	Liabilities	Net Worth	Premiums Written
11018	Upmc Hlth Benefits Inc	P&C	PA	70,550,657	55,836,582	14,714,075	8,171,878
95216	UPMC Hlth Plan Inc	HEALTH	PA	343,560,860	191,922,551	151,638,309	59,683
53953	Vision Benefits of Amer Inc	HEALTH	PA	47,804,177	7,462,742	40,341,435	293,008
39616	Vision Serv Plan Ins Co	P&C	CT	205,885,104	63,181,786	142,703,318	7,008,511
64467	Wellcare Hlth Ins of KY Inc	Life	KY	291,352,612	167,805,271	123,547,341	0
Totals Non-Domestic Health Insurer(s)				29,325,569,739	13,101,049,971	16,224,519,769	315,883,956

Grand Totals of All Health Insurers

	# of Co's	Admitted Assets	Liabilities	Net Worth	Surplus
Totals for Domestic Health Insurers	6	1,008,199,029	403,988,322	604,210,702	1,612,788,394
Totals for Non-Domestic Health Insurers	41	29,325,569,739	13,101,049,971	16,224,519,769	315,883,956
Grand Totals for All Health Insurers	47	30,333,768,768	13,505,038,293	16,828,730,471	1,928,672,350

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	186,859,446	96,938,809	2,500,000	0	87,420,636
77879	5 Star Life Ins Co	LA	248,677,397	208,147,691	2,500,050	0	38,029,656
71854	AAA Life Ins Co	MI	539,246,466	435,151,972	2,500,000	0	101,594,494
71471	Ability Ins Co	NE	827,104,848	791,938,566	2,500,000	0	32,666,281
60038	Acacia Life Ins Co	DC	1,461,227,465	1,082,254,198	3,000,000	2,500,000	373,473,267
62200	Accordia Life & Ann Co	IA	7,059,008,760	6,676,827,458	2,500,000	0	379,681,302
60348	Ace Life Ins Co	CT	39,921,321	31,935,748	2,500,000	0	5,485,573
78700	Aetna Hlth & Life Ins Co	CT	2,148,214,961	1,867,656,842	2,500,000	0	278,058,119
60054	Aetna Life Ins Co	CT	21,793,144,566	18,593,275,939	62,765,560	0	3,137,103,067
82406	All Savers Ins Co	IN	29,577,049	13,154,318	2,000,000	0	14,422,731
69604	Allianz Life & Ann Co	MN	16,726,236	4,651,352	2,500,000	0	9,574,884
90611	Allianz Life Ins Co Of N Amer	MN	104,722,725,825	100,296,557,979	20,000,000	18,903,484	4,387,264,362
70866	Allstate Assur Co	IL	12,222,066	1,471,011	3,000,000	0	7,751,055
60186	Allstate Life Ins Co	IL	47,858,510,933	44,983,391,764	5,402,600	0	2,869,716,569
60216	Amalgamated Life Ins Co	NY	99,850,534	52,666,588	2,500,000	0	44,683,946
68594	American Amicable Life Ins Co Of	TX	258,588,056	179,614,798	3,158,420	0	75,814,838
60275	American Bankers Life Assur Co Of	FL	521,590,206	471,224,554	4,472,341	0	45,893,311
12321	American Continental Ins Co	TN	127,158,668	75,883,290	1,500,000	0	49,775,378
92738	American Equity Invest Life Ins Co	IA	32,435,472,755	30,564,744,417	2,500,000	0	1,868,228,338
60380	American Family Life Assur Co of Col	NE	107,912,974,759	98,282,915,939	3,879,605	0	9,626,179,215
60410	American Fidelity Assur Co	OK	4,709,850,280	4,367,178,976	2,500,000	0	340,171,304
60429	American Fidelity Life Ins Co	FL	445,738,064	373,894,130	2,500,000	0	69,343,934
69337	American Fin Security Life Ins Co	MO	5,251,611	1,067,118	1,500,000	0	2,684,493
60488	American Gen Life Ins Co	TX	159,156,535,500	146,500,389,382	6,000,000	850,000	12,649,296,118
60534	American Heritage Life Ins Co	FL	1,770,173,250	1,432,436,122	3,311,316	0	334,425,813
60518	American Hlth & Life Ins Co	TX	941,060,044	732,441,861	3,000,000	0	205,618,183
60577	American Income Life Ins Co	IN	2,694,743,353	2,462,470,422	11,680,107	0	220,592,824
89427	American Labor Life Ins Co	AZ	8,222,951	2,213,521	1,500,000	0	4,509,430
81213	American Maturity Life Ins Co	CT	61,200,343	13,996,871	2,500,000	0	44,703,471
81418	American Medical & Life Ins Co	NY	11,088,462	9,111,238	2,000,000	0	-22,776

Non-Domestic Life Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
67989	American Memorial Life Ins Co	SD	2,493,717,082	2,390,255,839	2,500,000	0	100,961,243
65811	American Modern Life Ins Co	OH	52,089,878	25,642,367	2,500,000	0	23,947,511
60739	American Natl Ins Co	TX	18,036,217,873	15,368,359,662	30,832,449	0	2,637,025,762
71773	American Natl Life Ins Co Of TX	TX	135,100,954	93,736,569	3,000,000	0	38,364,385
91785	American Phoenix Life & Reassur Co	CT	18,092,380	2,646,112	5,000,000	0	10,446,268
60763	American Pioneer Life Ins Co	FL	76,693,105	67,012,720	2,517,055	0	7,163,330
80624	American Progressive L&H Ins Of	NY	235,714,034	113,387,039	2,500,050	0	119,826,945
60801	American Public Life Ins Co	OK	80,319,825	58,617,208	2,642,200	0	19,060,417
67679	American Republic Corp Ins Co	NE	27,077,202	19,003,512	1,500,000	0	6,573,690
60836	American Republic Ins Co	IA	801,428,079	363,964,551	5,000,000	0	432,463,528
88366	American Retirement Life Ins Co	OH	18,042,401	9,615,714	2,500,000	0	5,926,687
92649	American Underwriters Life Ins Co	AZ	84,979,070	74,264,766	1,011,669	0	9,702,635
60895	American United Life Ins Co	IN	22,267,413,527	21,286,732,872	5,000,000	0	975,680,655
61999	Americo Fin Life & Ann Ins Co	TX	3,804,367,797	3,362,102,048	2,638,308	0	439,627,441
61301	Ameritas Life Ins Corp	NE	9,187,766,947	7,685,970,980	2,500,000	0	1,499,295,967
72222	Amica Life Ins Co	RI	1,133,126,986	915,598,958	5,000,000	0	212,528,028
93661	Annuity Investors Life Ins Co	OH	2,892,880,955	2,689,638,276	2,500,000	0	200,742,679
61069	Anthem Life Ins Co	IN	575,280,416	454,879,621	3,267,547	0	117,133,248
71439	Assurity Life Ins Co	NE	2,449,282,457	2,142,856,435	2,500,000	0	303,926,022
68039	Athene Ann & Life Ins Co of NY	NY	3,525,636,366	3,361,240,043	2,500,875	0	161,895,448
61492	Athene Annuity & Life Assur Co	DE	11,775,572,758	10,725,510,003	2,500,000	0	1,047,562,755
74900	Aurigen Reins Co of Amer	AR	21,370,590	833,252	2,500,000	0	18,037,338
61182	Aurora Natl Life Assur Co	CA	3,143,732,724	2,802,248,512	3,000,000	0	338,484,212
61689	Aviva Life & Ann Co	IA	43,841,716,475	42,862,934,874	10,000,000	0	968,781,601
68365	AXA Corp Solutions Life Reins Co	DE	978,030,720	724,151,507	3,269,000	0	250,610,213
62880	AXA Equitable Life & Ann Co	CO	464,901,129	437,425,263	2,500,000	0	24,975,866
62944	AXA Equitable Life Ins Co	NY	158,657,785,355	154,832,315,178	2,500,000	0	3,822,970,177
68160	Balboa Life Ins Co	CA	57,714,869	9,953,023	2,500,000	0	45,261,846
61212	Baltimore Life Ins Co	MD	1,085,735,914	1,012,961,770	2,500,000	0	70,274,144
61239	Bankers Fidelity Life Ins Co	GA	138,775,209	104,245,144	2,500,000	0	32,030,065
61263	Bankers Life & Cas Co	IL	15,839,542,519	14,782,591,029	10,000,000	0	1,046,951,490
81043	Bankers Life Ins Co	FL	251,072,173	225,103,144	3,000,000	0	22,969,030
94250	Banner Life Ins Co	MD	1,687,688,496	1,237,652,056	2,800,000	664,557	446,571,883
61395	Beneficial Life Ins Co	UT	3,011,213,601	2,432,077,198	2,500,000	0	576,636,403
64890	Berkley Life & Hlth Ins Co	IA	166,290,410	72,072,300	2,500,002	0	91,718,108
62345	Berkshire Hathaway Life Ins Co NE	NE	13,768,310,973	11,066,873,337	3,000,000	0	2,698,437,636
71714	Berkshire Life Ins Co of Amer	MA	3,461,352,316	2,878,352,594	3,198,000	0	579,801,723
61476	Boston Mut Life Ins Co	MA	1,188,767,718	1,046,253,494	0	0	142,514,224
61581	Capitol Life Ins Co	TX	210,045,473	189,070,533	3,080,000	0	17,894,940
69647	Catamaran Ins of Ohio Inc	OH	9,209,190	317,302	2,727,274	0	6,164,614
80799	Celtic Ins Co	IL	83,524,715	39,703,044	2,500,000	0	41,321,671
61727	Central Reserve Life Ins Co	OH	22,995,288	2,054,541	2,500,000	0	18,440,747
61735	Central Security Life Ins Co	TX	73,290,920	65,066,367	2,000,000	0	6,224,554
61751	Central States H & L Co Of Omaha	NE	395,517,233	275,900,397	0	0	119,616,835
61883	Central United Life Ins Co	AR	307,249,259	230,603,678	2,500,000	200,000	73,945,581
80896	Centre Life Ins Co	MA	1,927,671,777	1,826,493,529	2,500,000	0	98,678,248
62383	Centurion Life Ins Co	IA	1,209,042,625	811,706,700	2,500,000	0	394,835,925
61808	Charter Natl Life Ins Co	IL	142,413,021	131,002,165	3,410,000	0	8,000,856
61824	Cherokee Natl Life Ins Co	GA	22,171,771	6,441,366	1,500,000	0	14,230,405
61832	Chesapeake Life Ins Co	OK	42,481,270	21,628,005	2,668,000	0	18,185,265
61859	Christian Fidelity Life Ins Co	TX	75,428,606	46,580,756	2,520,000	0	26,327,851
61875	Church Life Ins Corp	NY	285,273,715	235,008,116	6,000,000	0	44,265,599
71463	CICA Life Ins Co of Amer	CO	700,576,401	642,659,763	3,150,000	0	54,766,638
67369	Cigna Hlth & Life Ins Co	CT	4,139,266,503	2,426,082,991	2,520,000	0	1,710,663,511
76236	Cincinnati Life Ins Co	OH	3,737,511,716	3,490,519,470	3,000,000	0	243,992,246
61921	Citizens Security Life Ins Co	KY	22,386,261	9,755,447	1,500,724	0	11,130,090
93432	CM Life Ins Co	CT	8,984,023,479	7,912,819,284	2,500,000	0	1,068,704,195
62626	CMFG Life Ins Co	IA	15,659,812,284	14,106,327,157	7,500,000	0	1,545,985,127
62049	Colonial Life & Accident Ins Co	SC	2,752,689,389	2,214,443,642	15,076,209	0	523,169,538
62065	Colonial Penn Life Ins Co	PA	740,286,680	678,318,760	2,500,000	0	59,467,920
84786	Colorado Bankers Life Ins Co	CO	256,893,412	228,030,506	2,500,000	0	26,362,907
76023	Columbian Life Ins Co	IL	292,655,872	268,359,120	2,512,125	0	21,784,627
62103	Columbian Mut Life Ins Co	NY	1,289,766,559	1,187,943,932	0	0	101,822,627
99937	Columbus Life Ins Co	OH	3,198,947,255	2,948,181,506	10,000,000	0	240,765,749

Non-Domestic Life Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
62146	Combined Ins Co Of Amer	IL	1,588,946,311	1,264,371,598	28,338,567	0	296,236,146
81426	Commercial Travelers Mut Ins Co	NY	21,161,893	13,664,980	0	0	7,496,913
84824	Commonwealth Ann & Life Ins Co	MA	10,211,928,734	9,488,370,561	2,526,000	0	721,032,173
77828	Companion Life Ins Co	SC	251,724,872	113,713,861	2,500,000	0	135,511,012
60984	Compbenefits Ins Co	TX	51,482,248	10,537,769	2,004,000	0	38,940,479
62308	Connecticut Gen Life Ins Co	CT	18,573,626,585	15,327,194,046	29,891,610	0	3,216,540,929
65900	Conseco Life Ins Co	IN	3,825,490,689	3,695,798,360	4,178,222	0	125,514,106
62359	Constitution Life Ins Co	TX	317,342,464	283,875,934	2,660,100	0	30,806,430
62375	Consumers Life Ins Co	OH	39,708,104	20,037,344	1,600,000	0	18,070,760
71730	Continental Amer Ins Co	SC	382,392,646	244,393,613	2,500,000	300,000	135,199,033
62413	Continental Assur Co	IL	2,937,872,435	2,340,563,576	21,830,865	0	575,477,994
71404	Continental Gen Ins Co	OH	238,444,564	215,670,221	4,196,559	0	18,577,784
68500	Continental Life Ins Co Brentwood	TN	205,568,182	108,603,062	2,504,150	0	94,460,970
78301	Corvesta Life Ins Co	AZ	9,239,697	1,567,530	2,500,000	0	5,172,167
94218	Country Investors Life Assur Co	IL	286,944,835	113,552,093	3,000,000	0	170,392,743
62553	Country Life Ins Co	IL	10,262,624,666	9,166,365,989	4,500,000	0	1,091,758,677
82880	CSI Life Ins Co	NE	18,090,316	3,813,782	3,000,000	0	11,276,534
71129	Dearborn Natl Life Ins Co	IL	2,324,085,733	1,884,383,259	5,004,000	0	434,698,474
62634	Delaware Amer Life Ins Co	DE	137,108,861	62,848,267	2,500,000	0	71,760,594
97705	Direct Gen Life Ins Co	SC	23,844,603	9,807,662	2,500,000	0	11,536,941
13183	Eagle Life Ins Co	IA	188,713,728	149,201,473	2,500,000	0	37,012,256
84174	ELCO Mut Life & Ann	IL	362,774,542	322,007,339	0	0	40,767,203
62928	EMC Natl Life Co	IA	1,030,170,282	942,234,605	11,666,700	24,000,000	52,268,977
88595	Empheys Ins Co	TX	4,444,360	101,694	2,613,450	0	1,729,216
68276	Employers Reassur Corp	KS	11,002,612,473	9,777,828,319	2,550,000	0	1,222,234,154
64149	EPIC Life Ins Co	WI	61,822,495	30,181,818	2,000,000	0	29,640,677
62952	Equitable Life & Cas Ins Co	UT	275,845,901	236,731,855	2,500,000	0	36,614,046
62510	Equitrust Life Ins Co	IL	12,615,488,659	11,769,262,695	3,000,000	0	843,225,964
70769	Erie Family Life Ins Co	PA	2,021,440,837	1,730,758,314	3,780,400	0	286,902,123
70742	Family Benefit Life Ins Co	MO	62,342,107	50,868,964	1,604,378	0	9,868,765
77968	Family Heritage Life Ins Co Of Amer	OH	641,538,774	574,634,072	2,556,950	0	64,347,752
63053	Family Life Ins Co	TX	147,570,346	115,650,564	5,000,000	0	26,919,782
74004	Family Serv Life Ins Co	TX	393,058,126	366,098,770	2,500,000	0	24,459,356
63126	Farm Family Life Ins Co	NY	1,248,406,710	1,096,547,765	3,000,550	0	148,858,395
63177	Farmers New World Life Ins Co	WA	7,140,964,378	6,574,373,324	6,599,833	0	559,991,221
63223	Federal Life Ins Co	IL	228,237,303	210,249,589	0	0	17,987,714
63258	Federated Life Ins Co	MN	1,435,523,642	1,141,978,577	4,000,000	0	289,545,066
63274	Fidelity & Guar Life Ins Co	IA	17,422,516,262	16,314,261,503	3,000,000	0	1,105,254,759
93696	Fidelity Investments Life Ins Co	UT	22,477,420,784	21,862,699,194	3,000,000	0	611,721,590
63290	Fidelity Life Assn A Legal Reserve L	IL	414,576,239	290,510,150	2,500,000	0	121,566,089
71870	Fidelity Security Life Ins Co	MO	819,486,462	684,220,293	2,500,000	3,000,000	129,766,169
78093	Financial Assur Life Ins Co	TX	10,718,380	1,007,911	1,500,000	0	8,210,469
69140	First Allmerica Fin Life Ins Co	MA	4,205,964,291	4,051,301,605	5,000,010	0	149,662,676
90328	First Hlth Life & Hlth Ins Co	TX	505,648,992	272,309,845	2,500,000	0	230,839,147
63495	First Investors Life Ins Co	NY	1,641,446,689	1,589,632,938	2,538,162	0	49,275,589
67652	First Penn Pacific Life Ins Co	IN	1,817,414,927	1,581,823,537	2,500,000	0	233,091,390
91642	Forethought Life Ins Co	IN	7,957,225,259	7,434,762,466	2,500,000	0	519,962,793
62324	Freedom Life Ins Co Of Amer	TX	56,195,957	33,641,707	1,761,816	0	20,792,434
99775	Funeral Directors Life Ins Co	TX	978,498,217	892,864,447	2,500,000	0	83,133,770
63657	Garden State Life Ins Co	TX	117,083,272	68,538,133	2,500,000	0	46,045,139
63665	General Amer Life Ins Co	MO	12,025,687,513	11,207,608,013	3,000,000	0	815,079,500
93521	General Fidelity Life Ins Co	SC	85,880,463	13,867,003	5,000,000	0	67,013,460
86258	General Re Life Corp	CT	3,337,447,790	2,670,198,089	108,750,000	0	558,499,701
73504	Generation Life Ins Co	AZ	32,580,784	1,481,522	2,500,000	0	28,599,264
65536	Genworth Life & Ann Ins Co	VA	24,161,744,432	21,926,761,225	25,651,000	0	2,209,332,207
70025	Genworth Life Ins Co	DE	36,445,358,316	32,958,182,303	4,561,258	300,000	3,482,314,755
70939	Gerber Life Ins Co	NY	2,548,126,390	2,284,607,457	148,500,000	0	115,018,933
91472	Globe Life & Accident Ins Co	NE	3,363,522,962	3,105,215,350	6,027,899	300,000	251,979,713
62286	Golden Rule Ins Co	IN	759,785,315	466,290,127	3,262,704	0	290,232,484
63967	Government Personnel Mut Life Ins	TX	830,917,884	721,751,708	0	0	109,166,176
63312	Great Amer Life Ins Co	OH	20,182,198,720	18,670,398,367	2,512,500	0	1,509,287,852
90212	Great Southern Life Ins Co	TX	231,938,909	191,634,993	2,500,000	0	37,803,916
68322	Great W Life & Ann Ins Co	CO	52,281,977,318	51,081,368,111	7,032,000	0	1,193,577,207
71480	Great Western Ins Co	UT	496,498,670	435,904,083	2,500,000	0	58,094,585

Non-Domestic Life Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
64211	Guarantee Trust Life Ins Co	IL	366,082,544	311,748,547	0	0	54,333,997
78778	Guardian Ins & Ann Co Inc	DE	14,529,623,635	14,348,705,119	2,500,000	0	178,418,515
64246	Guardian Life Ins Co Of Amer	NY	42,065,979,357	37,054,094,152	0	0	5,011,885,205
83607	Guggenheim Life & Ann Co	DE	11,101,839,602	10,551,044,018	2,750,000	0	548,045,584
88340	Hannover Life Reassur Co of Amer	FL	4,527,957,822	4,331,085,038	2,500,000	0	194,372,784
64327	Harleysville Life Ins Co	PA	414,985,521	388,936,320	1,530,000	0	24,519,201
93505	Hartford Intl Life Reassur Corp	CT	1,138,083,439	1,049,877,064	2,500,000	0	85,706,375
70815	Hartford Life & Accident Ins Co	CT	13,890,810,463	8,295,639,128	2,500,000	0	5,592,671,335
71153	Hartford Life & Ann Ins Co	CT	54,556,922,577	51,476,315,119	2,500,000	0	3,078,107,458
88072	Hartford Life Ins Co	CT	128,073,780,016	123,068,738,436	5,690,000	0	4,999,351,581
92711	HCC Life Ins Co	IN	750,192,368	313,299,796	2,500,000	0	434,392,573
66141	Health Net Life Ins Co	CA	485,107,563	227,927,244	2,500,000	0	254,680,319
92908	HealthMarkets Ins Co	OK	15,712,212	6,425,896	3,000,000	0	6,286,316
64394	Heritage Life Ins Co	AZ	4,872,443,876	3,854,425,146	2,500,000	0	1,015,518,730
62421	Heritage Union Life Ins Co	MN	12,046,352	3,406,140	2,500,000	0	6,140,208
93440	HM Life Ins Co	PA	557,904,667	273,333,033	3,000,000	0	281,571,634
64505	Homesteaders Life Co	IA	2,378,064,462	2,228,423,723	0	0	149,640,739
64513	Horace Mann Life Ins Co	IL	7,281,400,743	6,909,009,471	2,500,000	0	369,891,273
73288	Humana Ins Co	WI	5,620,432,085	2,545,223,064	8,833,336	0	3,066,375,685
70580	Humanadental Ins Co	WI	140,580,762	66,669,391	2,600,000	0	71,311,371
91693	IA Amer Life Ins Co	TX	218,100,893	93,459,104	11,640,370	0	113,001,420
97764	Idealife Ins Co	CT	20,713,695	5,655,069	2,500,000	0	12,558,626
64580	Illinois Mut Life Ins Co	IL	1,329,425,628	1,155,744,871	0	0	173,680,757
64602	Independence Life & Ann Co	DE	2,284,258,338	2,156,912,070	2,500,350	0	124,845,918
81779	Individual Assur Co Life Hlth & Acc	MO	19,501,365	11,961,276	2,500,000	0	5,040,089
14406	Industrial Alliance Ins & Fin Serv I	TX	200,711,184	127,476,433	0	0	73,234,755
86509	Ing Life Ins & Ann Co	CT	85,670,135,629	83,659,373,872	2,750,000	0	2,008,011,757
80942	ING USA Ann & Life Ins Co	IA	69,266,034,432	67,324,429,643	2,500,000	0	1,939,104,789
74780	Integrity Life Ins Co	OH	6,056,680,741	5,388,658,355	3,000,000	0	665,022,386
85189	Investors Consolidated Ins Co	NH	14,770,658	7,393,204	2,500,000	0	4,877,454
64904	Investors Heritage Life Ins Co	KY	471,873,838	451,661,444	1,500,000	0	18,712,394
63487	Investors Life Ins Co N Amer	TX	691,305,710	642,056,138	2,550,000	0	46,699,572
65056	Jackson Natl Life Ins Co	MI	163,833,709,983	159,479,890,955	13,800,000	0	4,340,019,028
64017	Jefferson Natl Life Ins Co	TX	3,053,451,238	3,014,003,502	5,009,112	0	34,438,624
89958	JMIC Life Ins Co	FL	7,906,473	134,837	2,500,000	0	5,271,636
65080	John Alden Life Ins Co	WI	362,816,665	294,432,286	2,600,000	0	65,784,379
93610	John Hancock Life & Hlth Ins Co	MA	9,737,622,550	9,054,967,844	10,955,800	0	671,698,908
65838	John Hancock Life Ins Co USA	MI	239,095,601,274	233,286,427,583	4,728,939	100,000	5,804,344,752
65110	Kanawha Ins Co	SC	1,623,038,143	1,467,891,722	4,624,469	0	150,521,952
65129	Kansas City Life Ins Co	MO	3,386,365,232	3,055,766,145	23,120,850	0	307,478,237
65242	Lafayette Life Ins Co	OH	3,836,511,614	3,642,784,275	2,500,000	0	191,227,339
82252	Landmark Life Ins Co	TX	44,863,315	40,072,466	1,500,000	0	3,290,849
68543	Liberty Bankers Life Ins Co	OK	1,035,285,685	867,332,225	2,500,000	0	165,453,460
65315	Liberty Life Assur Co Of Boston	NH	13,115,090,983	12,398,209,459	2,500,000	0	714,381,524
65331	Liberty Natl Life Ins Co	NE	7,257,941,188	6,668,213,722	41,060,708	1,330,000	547,336,758
65498	Life Ins Co Of N Amer	PA	6,711,907,633	5,608,453,672	2,500,000	0	1,100,953,961
65528	Life Ins Co Of The Southwest	TX	12,354,872,316	11,634,712,657	3,000,000	0	717,159,660
97691	Life Of The South Ins Co	GA	73,928,865	56,411,150	2,500,000	0	15,017,715
91898	Lifecare Assur Co	AZ	1,779,983,155	1,684,233,477	2,500,000	0	93,249,680
77720	LifeSecure Ins Co	MI	189,749,288	169,516,840	2,500,017	0	17,732,431
99724	LifeShield Natl Ins Co	OK	66,919,086	44,530,137	2,500,000	0	19,888,949
65595	Lincoln Benefit Life Co	NE	2,070,873,824	1,738,400,865	2,500,000	0	329,972,959
65927	Lincoln Heritage Life Ins Co	IL	740,820,277	639,644,046	2,500,000	0	98,676,231
62057	Lincoln Life & Ann Co of NY	NY	12,046,420,124	11,333,384,912	2,640,000	0	710,395,212
65676	Lincoln Natl Life Ins Co	IN	200,018,194,089	193,182,046,244	25,000,000	0	6,811,147,845
76694	London Life Reins Co	PA	344,112,316	291,206,236	14,000,000	0	38,906,080
68446	Longevity Ins Co	TX	9,034,282	1,186,388	2,792,306	0	5,055,588
65722	Loyal Amer Life Ins Co	OH	244,038,600	172,516,970	5,640,000	0	65,881,630
65781	Madison Natl Life Ins Co Inc	WI	488,614,473	410,645,851	3,600,000	0	74,368,622
65870	Manhattan Life Ins Co	NY	310,388,750	273,446,966	6,683,248	0	30,258,536
67083	Manhattan Natl Life Ins Co	IL	184,016,778	171,587,333	2,500,000	0	9,929,445
71072	Marquette Natl Life Ins Co	TX	6,858,773	1,173,347	2,500,000	0	3,185,426
65935	Massachusetts Mut Life Ins Co	MA	182,776,470,724	170,252,023,820	0	0	12,524,446,904
69515	Medamerica Ins Co	PA	866,238,003	822,590,608	9,764,892	0	33,882,503

Non-Domestic Life Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
74322	Medical Benefits Mut Life Ins Co	OH	21,373,386	10,284,084	0	0	11,089,301
79987	Medico Corp Life Ins Co	NE	25,280,349	844,219	5,446,696	0	18,989,434
31119	Medico Ins Co	NE	65,729,179	35,982,393	5,000,000	0	24,746,786
97055	Mega Life & Hlth Ins Co The	OK	280,981,346	171,797,258	2,500,000	0	106,684,088
86126	Members Life Ins Co	IA	22,974,801	5,145,817	5,000,000	0	12,828,984
65951	Merit Life Ins Co	IN	531,975,110	347,510,541	2,500,000	0	181,964,569
87726	Metlife Ins Co of CT	CT	60,275,177,238	55,480,611,801	86,488,292	0	4,708,077,145
93513	MetLife Investors Ins Co	MO	14,875,933,233	14,210,145,038	5,798,892	0	659,989,303
61050	MetLife Investors USA Ins Co	DE	98,069,661,661	96,136,475,960	2,300,000	200,000	1,930,685,701
65978	Metropolitan Life Ins Co	NY	373,393,185,656	360,965,089,494	4,944,667	0	12,423,151,495
97136	Metropolitan Tower Life Ins Co	DE	4,942,802,281	4,207,345,073	2,500,000	0	732,957,208
66087	Mid West Natl Life Ins Co Of TN	TX	92,033,397	40,320,152	2,500,000	0	49,213,245
66044	Midland Natl Life Ins Co	IA	37,441,034,458	34,877,980,033	2,549,439	0	2,560,504,986
66109	Midwestern United Life Ins Co	IN	238,684,378	116,707,996	2,500,000	0	119,476,382
66168	Minnesota Life Ins Co	MN	33,154,406,628	30,824,726,627	5,000,000	0	2,324,680,000
70416	MML Bay State Life Ins Co	CT	4,587,907,421	4,391,886,153	2,500,200	0	193,521,068
66265	Monarch Life Ins Co	MA	755,023,868	748,444,666	6,007,730	0	571,472
81442	Monitor Life Ins Co Of NY	NY	18,064,695	8,981,688	1,100,000	0	7,983,006
66281	Monumental Life Ins Co	IA	31,879,574,241	30,908,349,522	10,137,150	0	961,087,569
66370	Mony Life Ins Co	NY	7,683,134,220	7,373,908,078	2,500,000	0	306,726,143
78077	Mony Life Ins Co Of Amer	AZ	2,794,338,410	2,437,652,801	2,500,000	0	354,185,609
66311	Motorists Life Ins Co	OH	495,257,374	440,521,942	1,200,000	0	53,535,432
66427	MTL Ins Co	IL	1,894,919,734	1,767,104,282	2,500,000	0	125,315,452
66346	Munich Amer Reassur Co	GA	6,981,203,310	6,191,328,284	6,000,000	0	783,875,026
88668	Mutual Of Amer Life Ins Co	NY	16,666,681,959	15,715,519,445	0	0	951,162,514
71412	Mutual Of Omaha Ins Co	NE	5,795,359,051	3,120,813,207	0	0	2,674,545,844
61409	National Benefit Life Ins Co	NY	484,026,131	309,495,245	2,500,000	0	172,030,886
66583	National Guardian Life Ins Co	WI	2,730,752,212	2,489,406,571	0	0	241,345,641
82538	National Hlth Ins Co	TX	13,794,234	3,454,428	2,270,963	230,000	7,838,842
66680	National Life Ins Co	VT	9,091,306,927	7,678,162,670	2,500,000	0	1,410,644,257
87963	National Teachers Assoc Life Ins Co	TX	381,829,745	308,699,080	2,500,000	0	70,630,665
66850	National Western Life Ins Co	CO	9,771,161,177	8,644,929,231	3,634,765	0	1,122,597,181
92657	Nationwide Life & Ann Ins Co	OH	6,901,560,158	6,367,493,713	2,640,000	0	531,426,445
66869	Nationwide Life Ins Co	OH	120,675,581,418	117,125,630,142	3,814,779	0	3,546,136,496
91626	New England Life Ins Co	MA	11,640,206,897	11,069,146,542	2,500,000	0	568,560,355
78743	New Era Life Ins Co	TX	371,259,290	313,273,301	2,500,000	0	55,485,989
91596	New York Life Ins & Ann Corp	DE	119,946,553,420	113,198,461,233	25,000,000	0	6,723,092,187
66915	New York Life Ins Co	NY	139,197,760,773	121,343,990,709	0	0	17,853,770,064
81264	Nippon Life Ins Co Of Amer	IA	225,090,340	88,422,427	3,600,000	0	133,067,913
66974	North Amer Co Life & Hlth Ins	IA	15,021,668,572	13,956,521,072	2,500,000	0	1,062,647,500
69000	Northwestern Long Term Care Ins Co	WI	2,220,146,334	2,006,396,186	2,500,000	0	211,250,148
67091	Northwestern Mut Life Ins Co	WI	215,165,005,933	197,966,221,335	0	0	17,198,784,598
81353	NYLife Ins Co Of AZ	AZ	194,934,357	126,742,637	2,500,000	0	65,691,720
67148	Occidental Life Ins Co Of NC	TX	249,856,427	216,889,288	2,500,000	0	30,467,139
89206	Ohio Natl Life Assur Corp	OH	3,408,148,155	3,091,372,027	9,600,005	0	307,176,123
67172	Ohio Natl Life Ins Co	OH	25,381,810,854	24,379,066,667	10,000,000	0	992,744,185
67180	Ohio State Life Ins Co	TX	13,554,519	3,255,450	2,500,000	0	7,799,069
67199	Old Amer Ins Co	MO	248,333,060	226,352,393	3,036,850	963,150	17,980,667
67261	Old Republic Life Ins Co	IL	131,733,910	95,314,859	2,500,000	0	33,919,051
76007	Old United Life Ins Co	AZ	87,444,622	42,541,168	2,500,000	0	42,403,454
13100	Omaha Ins Co	NE	22,902,003	6,989,392	2,000,000	0	13,912,611
88099	Optimum Re Ins Co	TX	114,916,564	86,995,406	2,500,000	0	25,421,158
76112	Oxford Life Ins Co	AZ	1,097,680,988	949,194,996	2,500,000	0	145,985,992
97268	Pacific Life & Ann Co	AZ	5,819,488,296	5,324,132,544	2,900,000	0	492,455,752
67466	Pacific Life Ins Co	NE	109,064,765,998	102,561,878,937	30,000,000	0	6,472,887,061
70785	Pacificare Life & Hlth Ins Co	IN	616,206,895	23,642,467	3,000,000	0	589,564,428
93459	Pan Amer Assur Co	LA	22,295,077	5,692,245	2,500,000	0	14,102,832
67539	Pan Amer Life Ins Co	LA	1,425,506,771	1,180,871,448	5,000,000	0	239,635,322
60003	Park Avenue Life Ins Co	DE	305,836,447	237,994,216	2,500,000	0	65,342,232
71099	Parker Centennial Assur Co	WI	84,409,024	38,588,669	2,500,000	0	43,320,356
67598	Paul Revere Life Ins Co	MA	4,301,833,572	3,965,746,374	9,800,000	0	326,287,198
67601	Paul Revere Variable Ann Ins Co	MA	54,785,443	14,684,976	2,500,000	0	37,600,467
93777	Pavonia Life Ins Co of MI	MI	445,933,480	346,132,572	2,500,000	0	97,300,908
93262	Penn Ins & Ann Co	DE	2,307,274,424	1,996,532,910	2,500,000	0	308,241,514

Non-Domestic Life Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
67644	Penn Mut Life Ins Co	PA	15,945,191,145	14,454,505,414	0	0	1,490,685,731
85561	Perico Life Ins Co	DE	20,904,960	3,277,913	2,500,000	0	15,127,047
90247	Pharmacists Life Ins Co	IA	88,639,956	81,581,760	2,500,000	0	4,558,196
67784	Philadelphia Amer Life Ins Co	TX	205,698,055	176,743,293	3,000,000	0	25,954,762
60232	Philadelphia Financial Life Assur Co	PA	4,746,545,671	4,726,463,364	2,774,999	0	17,307,308
93548	PHL Variable Ins Co	CT	6,163,596,218	5,940,743,055	2,500,000	0	220,353,163
93734	Phoenix Life & Ann Co	CT	47,158,029	25,232,230	2,500,000	0	19,425,799
67814	Phoenix Life Ins Co	NY	13,564,167,981	12,967,122,941	10,000,000	0	587,045,040
72125	Physicians Life Ins Co	NE	1,378,696,838	1,256,042,660	2,505,000	0	120,149,178
80578	Physicians Mut Ins Co	NE	1,920,523,118	989,398,389	0	0	931,124,729
67873	Pioneer Amer Ins Co	TX	53,756,901	34,776,900	2,500,000	0	16,480,001
67911	Pioneer Mut Life Ins Co	ND	500,077,195	460,150,761	3,000,000	0	36,926,434
67946	Pioneer Security Life Ins Co	TX	109,716,113	20,417,012	2,500,000	0	86,799,101
97152	Plateau Ins Co	TN	27,851,693	16,478,269	2,500,000	0	8,873,424
65919	Primerica Life Ins Co	MA	1,479,769,791	916,509,356	2,500,000	0	560,760,434
61271	Principal Life Ins Co	IA	143,741,935,965	139,599,705,471	2,500,000	0	4,139,730,495
71161	Principal Natl Life Ins Co	IA	110,351,033	26,114,475	2,500,000	0	81,736,558
68047	Professional Ins Co	TX	105,070,894	75,525,082	2,500,000	0	27,045,812
88536	Protective Life & Annuity Ins Co	AL	2,162,685,642	1,969,061,530	2,500,000	2,000	191,122,112
68136	Protective Life Ins Co	TN	41,027,033,990	38,109,357,934	5,000,000	0	2,912,676,056
67903	Provident Amer Life & Hlth Ins Co	OH	15,214,332	2,415,510	2,500,000	0	10,298,822
68195	Provident Life & Accident Ins Co	TN	8,347,582,371	7,647,874,056	43,501,205	0	656,207,111
79227	Pruco Life Ins Co	AZ	98,541,254,455	96,154,353,149	2,500,000	0	2,384,401,306
86630	Prudential Ann Life Assur Corp	AZ	50,649,082,327	50,205,607,499	2,500,000	0	440,974,828
68241	Prudential Ins Co Of Amer	NJ	296,637,147,283	287,254,565,776	2,500,000	0	9,380,081,507
93629	Prudential Retirement Ins & Ann Co	CT	78,046,516,557	77,105,488,146	2,500,000	0	938,528,411
68357	Reliable Life Ins Co	MO	22,713,375	9,460,821	4,000,000	0	9,252,554
68381	Reliance Standard Life Ins Co	IL	5,980,358,543	5,381,975,550	6,003,113	50,000,000	542,379,880
67105	Reliastar Life Ins Co	MN	21,621,230,710	19,678,742,886	2,500,000	100,000	1,939,887,824
61360	Reliastar Life Ins Co Of NY	NY	3,208,828,188	2,879,368,459	2,755,726	0	326,704,003
68462	Reserve Natl Ins Co	OK	111,175,740	58,760,649	2,572,500	0	49,842,592
61506	Resource Life Ins Co	IL	16,922,204	6,432,263	2,500,000	0	7,989,941
93572	RGA Reins Co	MO	23,259,758,919	21,709,689,047	2,500,000	0	1,547,569,872
65005	RiverSource Life Ins Co	MN	104,355,552,280	101,669,685,373	3,000,000	0	2,682,866,907
60183	S USA Life Ins Co Inc	AZ	13,596,806	5,419,804	3,511,000	0	4,666,002
60445	Sagicor Life Ins Co	TX	1,176,198,373	1,100,371,779	2,500,000	0	73,326,594
64688	SCOR Global Life Amer Reins Co	DE	1,355,255,924	1,203,424,721	2,677,500	0	149,153,703
87017	Scor Global Life Re Ins Co of DE	DE	469,973,348	418,652,833	5,002,500	0	46,318,014
97071	SCOR Global Life USA Reins Co	DE	949,320,187	526,745,782	10,000,000	0	412,574,405
87572	Scottish Re Us Inc	DE	1,808,187,123	1,636,440,659	3,600,000	0	168,146,464
69914	Sears Life Ins Co	TX	48,795,345	27,975,691	2,500,000	0	18,319,654
93742	Securian Life Ins Co	MN	207,809,044	76,281,017	2,500,000	0	129,028,027
94072	Securitas Financial Life Ins Co	NC	5,637,977	157,463	2,000,000	0	3,480,515
68675	Security Benefit Life Ins Co	KS	20,702,296,559	19,657,493,226	7,000,130	0	1,037,803,203
68721	Security Life Ins Co Of Amer	MN	73,237,779	53,639,230	2,500,000	0	17,098,549
68713	Security Life Of Denver Ins Co	CO	15,066,633,398	14,032,645,908	2,880,000	0	1,031,107,490
68772	Security Mut Life Ins Co Of NY	NY	2,676,399,790	2,542,834,991	0	0	133,564,799
76325	Senior Hlth Ins Co of PA	PA	2,985,938,782	2,887,736,889	2,500,005	5,000,000	90,701,887
78662	Senior Life Ins Co	GA	46,880,656	36,571,902	2,506,451	0	7,802,303
68810	Sentry Life Ins Co	WI	4,909,669,593	4,637,135,473	3,161,780	0	269,372,340
97241	Settlers Life Ins Co	WI	385,557,108	334,025,521	27,013,030	0	24,518,557
68845	Shenandoah Life Ins Co	VA	1,278,807,467	1,197,741,329	2,500,000	0	78,566,138
69019	Standard Ins Co	OR	19,118,662,354	17,831,312,961	423,838,694	0	863,510,699
86355	Standard Life & Accident Ins Co	TX	527,648,094	275,425,612	3,000,000	0	249,222,482
69078	Standard Security Life Ins Co Of NY	NY	249,502,897	135,531,122	2,586,845	0	111,384,930
68985	Starmount Life Ins Co	LA	51,137,913	28,808,584	3,000,000	0	19,329,329
94498	State Farm Hlth Ins Co	IL	8,389,628	26,853	2,500,000	0	5,862,775
69108	State Farm Life Ins Co	IL	60,442,042,798	51,997,386,434	3,000,000	0	8,441,656,364
69116	State Life Ins Co	IN	5,010,611,135	4,678,606,061	3,000,000	0	329,005,074
69132	State Mut Ins Co	GA	296,798,349	266,751,299	0	0	30,047,050
89184	Sterling Investors Life Ins Co	GA	18,333,844	12,093,450	2,500,000	0	3,740,391
65021	Stonebridge Life Ins Co	VT	1,739,856,555	1,631,405,742	2,500,000	0	105,950,813
80926	Sun Life & Hlth Ins Co	CT	353,705,585	171,689,296	17,940,000	0	164,076,289
79065	Sun Life Assur Co Of Canada US	DE	39,279,197,972	37,868,778,220	6,437,000	0	1,403,982,752

Non-Domestic Life Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
69272	Sunset Life Ins Co Of Amer	MO	355,658,848	324,460,638	5,320,000	0	25,878,212
69310	Surety Life Ins Co	NE	13,885,569	1,128,734	2,500,000	0	10,256,835
82627	Swiss Re Life & Hlth Amer Inc	CT	9,994,731,136	8,350,729,393	4,000,000	0	1,640,001,743
68608	Symetra Life Ins Co	WA	27,220,041,375	25,350,321,723	5,000,000	0	1,864,719,652
90581	Symetra Natl Life Ins Co	WA	16,688,373	6,696,290	2,500,000	0	7,492,083
84549	Symphonix Hlth Ins Inc	MI	9,848,341	2,260,513	2,500,000	0	5,087,828
69345	Teachers Ins & Ann Assoc Of Amer	NY	250,494,214,817	219,715,089,398	2,500,000	0	30,776,625,419
69353	Teachers Protective Mut Life Ins Co	PA	64,210,927	60,767,353	0	0	3,443,574
69396	Texas Life Ins Co	TX	952,866,475	872,515,259	3,177,360	0	77,173,856
70435	The Savings Bank Life Ins Co Of MA	MA	2,534,372,093	2,320,772,781	2,700,708	0	210,898,604
97721	Thrivent Life Ins Co	MN	3,468,211,157	3,305,604,190	5,000,000	0	157,606,967
60142	TIAA Cref Life Ins Co	NY	7,988,639,007	7,614,805,598	2,500,000	0	371,333,409
69477	Time Ins Co	WI	691,510,276	479,499,129	2,500,000	0	209,511,147
69566	Trans World Assur Co	CA	347,762,239	270,622,697	2,500,002	0	74,639,540
79022	Transamerica Advisors Life Ins Co	AR	10,135,218,291	9,401,803,126	2,500,000	0	730,915,165
70688	Transamerica Financial Life Ins Co	NY	29,402,390,662	28,467,814,431	2,058,250	441,750	932,076,231
86231	Transamerica Life Ins Co	IA	115,276,062,906	110,558,209,923	6,761,900	1,596,540	4,709,494,543
92525	TruAssure Ins Co	IL	6,554,035	582,740	2,135,000	0	3,836,295
61425	Trustmark Ins Co	IL	1,369,779,673	1,072,008,688	2,500,000	0	295,270,986
62863	Trustmark Life Ins Co	IL	365,541,679	204,977,218	2,500,000	0	158,064,461
67423	UBS Life Ins Co USA	CA	44,979,718	6,730,353	2,500,000	0	35,749,365
86371	Ullico Life Ins Co	TX	11,868,333	273,235	5,682,300	0	5,912,798
80314	Unicare Life & Hlth Ins Co	IN	469,053,917	342,803,454	3,000,000	0	123,250,463
11121	Unified Life Ins Co	TX	179,569,877	156,765,867	1,750,000	750,000	20,304,010
91529	Unimerica Ins Co	WI	410,077,144	228,956,594	2,600,000	0	178,520,550
80837	Union Central Life Ins Co	NE	6,491,294,422	5,933,124,133	2,500,000	0	555,670,289
62596	Union Fidelity Life Ins Co	KS	19,510,637,069	18,941,294,314	2,903,775	0	566,438,975
69744	Union Labor Life Ins Co	MD	2,813,706,488	2,726,040,682	3,578,700	0	84,087,106
70408	Union Security Ins Co	KS	5,085,826,710	4,651,113,839	5,000,000	0	429,712,871
92916	United Amer Ins Co	NE	1,683,448,545	1,471,858,984	3,000,000	0	208,589,561
65269	United Benefit Life Ins Co	OH	3,113,272	53,556	1,500,000	0	1,559,716
87645	United Fidelity Life Ins Co	TX	778,232,613	328,062,411	4,000,000	0	446,170,202
69922	United Home Life Ins Co	IN	75,087,626	56,692,684	2,503,247	0	15,891,695
69930	United Ins Co Of Amer	IL	3,591,712,146	3,155,635,945	10,152,088	0	425,924,113
69973	United Life Ins Co	IA	1,648,018,882	1,490,044,658	5,265,000	0	152,709,224
92703	United Natl Life Ins Co Of Amer	IL	13,531,286	9,643,411	1,000,000	0	2,887,875
69868	United Of Omaha Life Ins Co	NE	18,122,473,437	16,895,600,881	9,000,000	0	1,217,872,556
42129	United Security Assur Co Of PA	PA	147,875,914	131,695,005	2,500,000	0	13,680,909
70106	United States Life Ins Co In NYC	NY	25,538,037,807	23,772,797,264	3,961,316	0	1,761,279,227
63479	United Teacher Assoc Ins Co	TX	939,975,854	855,565,378	2,500,005	0	81,910,471
72850	United World Life Ins Co	NE	114,871,299	66,251,301	2,530,000	0	46,089,998
79413	UnitedHealthcare Ins Co	CT	14,512,561,082	9,473,069,016	3,000,000	0	5,036,492,066
97179	UnitedHealthcare Life Ins Co	WI	56,953,177	27,696,602	6,000,000	0	23,256,575
63819	Unity Financial Life Ins Co	OH	172,735,320	161,632,835	2,524,500	0	8,577,985
70130	Universal Guar Life Ins Co	OH	348,061,708	313,163,889	2,000,000	0	32,897,819
70173	Universal Underwriters Life Ins Co	KS	155,864,689	133,874,898	2,500,000	0	19,489,791
62235	Unum Life Ins Co Of Amer	ME	19,078,536,320	17,520,669,272	5,000,000	0	1,552,867,048
80705	US Br Great West Life Assur Co	MI	78,643,179	63,548,522	0	0	15,094,657
80802	US Br Sun Life Assur Co of Canada	MI	15,368,893,261	14,602,151,104	0	0	766,742,157
80659	US Business of Canada Life Assur Co	MI	4,318,881,067	4,183,464,266	0	0	135,416,801
84530	US Financial Life Ins Co	OH	638,132,457	575,654,514	4,050,000	0	58,427,943
69663	USAA Life Ins Co	TX	21,113,959,166	19,140,563,600	2,500,000	95,000,000	1,875,895,566
94358	USable Life	AR	408,256,523	241,938,717	4,925,000	0	161,392,806
68632	Vantis Life Ins Co	CT	896,338,991	824,615,483	3,187,628	0	68,535,880
70238	Variable Ann Life Ins Co	TX	77,174,391,941	72,362,526,287	3,575,000	0	4,808,290,654
70319	Washington Natl Ins Co	IN	5,286,071,673	4,854,172,693	25,036,850	0	406,862,130
70335	West Coast Life Ins Co	NE	4,516,103,717	4,066,112,702	5,000,000	0	444,991,015
70483	Western & Southern Life Ins Co	OH	9,405,282,427	5,194,271,524	1,000,000	0	4,210,010,903
91413	Western Reserve Life Assur Co of OH	OH	9,420,319,417	9,014,872,565	2,500,000	0	402,946,852
92622	Western Southern Life Assur Co	OH	13,146,807,242	11,970,126,754	2,500,000	0	1,174,180,488
66133	Wilton Reassur Co	MN	3,470,778,858	2,861,992,996	2,500,000	0	606,285,865
60704	Wilton Reassur Life Co of NY	NY	901,333,134	788,208,602	2,502,500	0	110,622,031
88080	XL Life Ins & Ann Co	IL	13,943,659	260,506	5,000,000	0	8,683,153
71323	Zale Life Ins Co	AZ	11,447,047	2,366,169	2,500,000	0	6,580,878

Non-Domestic Life Insurers							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
90557	Zurich Amer Life Ins Co	IL	12,968,646,199	12,836,586,861	2,500,000	0	129,559,338
70483	Western & Southern Life Ins Co	OH	9,405,282,427	5,194,271,524	1,000,000	0	4,210,010,903
91413	Western Reserve Life Assur Co of OH	OH	9,420,319,417	9,014,872,565	2,500,000	0	402,946,852
92622	Western Southern Life Assur Co	OH	13,146,807,242	11,970,126,754	2,500,000	0	1,174,180,488
66133	Wilton Reassur Co	MN	3,470,778,858	2,861,992,996	2,500,000	0	606,285,865
60704	Wilton Reassur Life Co of NY	NY	901,333,134	788,208,602	2,502,500	0	110,622,031
88080	XL Life Ins & Ann Co	IL	13,943,659	260,506	5,000,000	0	8,683,153
71323	Zale Life Ins Co	AZ	11,447,047	2,366,169	2,500,000	0	6,580,878
90557	Zurich Amer Life Ins Co	IL	12,968,646,199	12,836,586,861	2,500,000	0	129,559,338
Totals Non-Domestic Life Insurer(s)			5,884,125,515,484	5,514,725,074,182	2,504,498,601	206,731,481	366,689,211,224

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
Totals for Non-Domestic Life Insurers		415	5,884,125,515,484	5,514,725,074,182	2,504,498,601	206,731,481	366,689,211,224
Grand Totals for All Life Insurers		415	5,884,125,515,484	5,514,725,074,182	2,504,498,601	206,731,481	366,689,211,224

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	1,790,985,802	1,187,324,115	0	0	603,661,687
12611	Farmers & Mechanics Fire & Cas Ins	WV	9,785,333	6,477,880	1,600,000	0	3,307,453
15342	Farmers Home Fire Ins. Company	WV	4,276,551	14,599	0	0	4,261,952
36315	Farmers Mech Mut Fire Ins Of WV	WV	56,031,212	17,029,752	0	0	39,001,460
40070	Farmers Mut Ins Co	WV	13,401,483	4,994,084	0	0	8,407,399
38504	First Surety Corp	WV	10,162,169	4,093,659	1,000,000	0	6,068,509
14281	Inland Mut Ins Co	WV	6,398,734	574,404	0	0	5,824,330
12779	Mountaineer Freedom RRG Inc	WV	38,241,380	20,488,640	0	0	17,752,740
14656	Municipal Mut Ins Co	WV	32,537,344	10,535,646	0	0	22,001,701
11057	Mutual Protective Assoc. of WV	WV	1,964,831	184,264	0	0	1,780,568
10904	Pan Handle Farmers Mut Ins Co Of WV	WV	4,480,332	2,044,981	0	0	2,435,351
11056	Patrons Mutual Fire Ins. Co.	WV	669,944	541	0	0	669,403
11055	Peoples Mutual Fire Insurance Co.	WV	1,205,198	112,031	0	0	1,093,167
15137	Pinnaclepoint Ins Co	WV	37,009,020	27,332,615	1,200,000	0	9,676,405
15415	Safe Ins Co	WV	9,146,417	2,234,628	0	0	6,911,789
15136	Summitpoint Ins Co	WV	37,007,723	27,331,230	1,200,000	0	9,676,493
15431	West Virginia Farmers Mut Ins Assoc	WV	6,497,893	1,696,136	0	0	4,801,757
11972	West Virginia Mut Ins Co	WV	181,005,148	75,900,334	0	0	105,104,814
10911	West Virginia Natl Auto Ins Co	WV	10,211,766	5,696,782	1,001,000	0	4,514,984
11003	WVa Ins Co	WV	46,834,455	8,598,963	0	0	38,235,492
Totals Domestic Property Insurer(s)			2,297,852,735	1,402,665,284	6,001,000	0	895,187,454

Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
25232	21st Century Advantage Ins Co	MN	28,418,077	740,306	4,200,000	0	27,677,771
44245	21st Century Assur Co	DE	68,104,027	1,643,582	5,000,000	0	66,460,445
36404	21st Century Cas Co	CA	12,433,687	515,820	3,300,000	0	11,917,867
34789	21st Century Centennial Ins Co	PA	555,757,400	17,328,878	4,200,000	0	538,428,522
12963	21st Century Ins Co	CA	880,840,080	19,182,770	3,000,000	0	861,657,310
10245	21st Century Ins Co Of the SW	TX	5,384,676	0	2,500,000	0	5,384,676
32220	21st Century N Amer Ins Co	NY	571,988,257	39,408,466	5,000,000	0	532,579,791
36587	21st Century Natl Ins Co	NY	24,505,640	1,006,327	6,000,000	0	23,499,313
23795	21st Century Pacific Ins Co	CO	44,377,482	1,694,819	3,000,000	0	42,682,663
20796	21st Century Premier Ins Co	PA	264,538,284	6,620,324	4,200,000	0	257,917,960
23833	21st Century Security Ins Co	PA	195,305,698	6,827,064	3,000,000	0	188,478,634
22896	Aca Fin Guar Corp	MD	391,426,697	302,379,649	15,000,000	0	89,047,048
10921	ACA Ins Co	IN	76,467,067	35,346,951	3,415,965	0	41,120,117
31325	Acadia Ins Co	NH	140,734,321	90,263,245	5,000,000	0	50,471,076
10807	ACCC Ins Co	TX	283,399,091	225,395,590	5,150,000	0	58,003,501
10349	Acceptance Cas Ins Co	NE	69,464,896	19,705,809	3,000,000	0	49,759,087
12304	Accident Fund Gen Ins Co	MI	233,100,396	194,867,742	3,000,000	0	38,232,654
10166	Accident Fund Ins Co of Amer	MI	2,257,698,732	1,573,646,577	3,000,000	0	684,052,155
12305	Accident Fund Natl Ins Co	MI	211,635,519	158,198,784	3,000,000	0	53,436,735
26379	Accredited Surety & Cas Co Inc	FL	24,458,165	3,843,065	3,060,000	0	20,615,100
22667	Ace Amer Ins Co	PA	11,697,282,605	9,020,292,145	5,000,000	0	2,676,990,460
20702	Ace Fire Underwriters Ins Co	PA	101,081,334	29,770,098	4,250,000	0	71,311,236
20699	Ace Prop & Cas Ins Co	PA	7,214,081,859	5,293,609,609	10,000,000	0	1,920,472,250
19984	ACIG Ins Co	IL	382,185,037	266,896,331	4,000,000	0	115,288,706
22950	Acstar Ins Co	IL	63,657,979	34,756,808	3,500,000	0	28,901,171
14184	Acuity A Mut Ins Co	WI	2,826,417,384	1,624,095,448	0	0	1,202,321,936
33987	ADM Ins Co	AZ	443,744,239	421,827,165	5,000,000	0	21,917,074
44318	Admiral Ind Co	DE	58,210,992	19,614,820	3,506,250	0	38,596,172
40517	Advantage Workers Comp Ins Co	IN	118,647,150	68,417,752	3,000,000	0	50,229,398
33898	Aegis Security Ins Co	PA	97,859,200	46,374,165	4,200,000	0	51,485,035
36153	Aetna Ins Co of CT	CT	16,830,863	1,870,705	3,000,000	0	14,960,158
35963	AF&L Ins Co	PA	164,164,360	164,161,554	3,750,000	0	2,806

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
10014	Affiliated Fm Ins Co	RI	2,327,144,249	1,065,073,056	4,000,000	7,250,000	1,262,071,193
42609	Affirmative Ins Co	IL	219,203,460	172,912,169	2,500,000	0	46,291,290
22837	AGCS Marine Ins Co	IL	873,018,645	714,858,900	4,200,000	0	158,159,745
42757	Agri Gen Ins Co	IA	254,099,332	5,080,093	16,837,810	0	249,019,239
40258	AIG Assur Co	PA	44,117,058	1,149,428	3,000,000	0	42,967,630
19402	AIG Prop Cas Co	PA	3,656,549,580	2,490,221,261	5,000,000	0	1,166,328,318
34886	AIOI Nissay Dowa Ins Co Of Amer	NY	111,563,815	52,513,079	5,000,000	0	59,050,729
19399	AIU Ins Co	NY	285,128,495	60,211,195	5,627,800	0	224,917,300
10957	Alamance Ins Co	IL	480,599,029	122,458,708	3,500,000	0	358,140,321
24899	Alea North America Ins Co	NY	140,520,883	57,227,533	6,130,634	0	83,293,350
13285	Allegheny Cas Co	PA	34,454,259	11,758,061	1,500,000	3,200,000	22,696,196
35300	Allianz Global Risks US Ins Co	IL	3,176,922,160	2,309,633,590	29,148,900	0	867,288,570
11242	Allied Eastern Ind Co	PA	54,881,998	41,912,489	2,501,250	0	12,969,509
10127	Allied Ins Co of Amer	OH	7,834,473	20,131	3,000,000	0	7,814,342
42579	Allied Prop & Cas Ins Co	IA	340,619,432	282,377,494	3,000,000	0	58,241,938
22730	Allied World Ins Co	NH	1,687,333,232	642,806,645	5,000,000	0	1,044,526,582
10690	Allied World Natl Assur Co	NH	274,699,013	152,269,703	10,000,000	0	122,429,310
10212	Allmerica Fin Alliance Ins Co	NH	18,986,475	10,179	5,000,000	0	18,976,296
41840	Allmerica Fin Benefit Ins Co	MI	32,515,381	11,096	4,200,000	0	32,504,285
29688	Allstate Fire & Cas Ins Co	IL	148,697,210	1,209,605	7,000,000	0	147,487,605
19240	Allstate Ind Co	IL	149,356,479	5,783,579	4,200,000	0	143,572,900
19232	Allstate Ins Co	IL	43,733,281,987	26,478,545,265	4,200,000	0	17,254,736,722
17230	Allstate Prop & Cas Ins Co	IL	213,702,557	9,502,308	4,200,000	0	204,200,249
37907	Allstate Vehicle & Prop Ins Co	IL	23,552,937	254,025	4,375,000	0	23,298,911
32450	ALPS Prop & Cas Ins Co	MT	97,355,328	61,728,843	5,000,000	0	35,626,485
21296	Alterra Amer Ins Co	DE	222,418,440	72,161,151	9,000,000	0	150,257,289
10829	Alterra Reins USA Inc	CT	1,364,745,139	649,793,538	5,000,000	0	714,951,601
18708	Ambac Assur Corp	WI	5,914,756,966	5,074,495,401	82,000,000	26,411,000	840,261,565
19100	Amco Ins Co	IA	1,067,791,961	704,036,902	3,000,000	0	363,755,059
12548	American Agri Business Ins Co	TX	729,715,236	703,102,777	2,700,000	0	26,612,459
10103	American Agricultural Ins Co	IN	1,093,111,657	603,854,064	31,881,000	31,129,000	489,257,593
19720	American Alt Ins Corp	DE	452,241,288	290,492,926	5,120,000	0	161,748,363
21849	American Automobile Ins Co	MO	184,023,856	27,014,931	3,500,000	0	157,008,925
10111	American Bankers Ins Co Of FL	FL	1,844,859,238	1,302,742,564	5,083,164	0	542,116,674
20427	American Cas Co Of Reading PA	PA	140,787,315	36,104	4,200,000	0	140,751,211
10391	American Centennial Ins Co	DE	41,074,787	31,303,163	6,000,000	0	9,771,624
19941	American Commerce Ins Co	OH	306,059,404	194,064,754	3,226,140	0	111,994,650
10216	American Contractors Ind Co	CA	335,243,323	245,644,535	2,100,000	0	89,598,788
19690	American Economy Ins Co	IN	77,595,314	13,825,270	5,000,000	0	63,770,044
37990	American Empire Ins Co	OH	36,454,874	15,505,039	3,100,000	0	20,949,835
10819	American Equity Specialty Ins Co	CT	77,073,674	48,351,593	3,500,000	0	28,722,081
23450	American Family Home Ins Co	FL	530,030,905	380,246,091	4,200,000	0	149,784,814
24066	American Fire & Cas Co	NH	59,838,079	21,354,855	3,500,001	0	38,483,224
26247	American Guar & Liab Ins	NY	264,773,924	88,244,359	5,000,027	0	176,529,565
43494	American Hallmark Ins Co Of TX	TX	286,813,242	171,529,531	4,000,000	0	115,283,711
39152	American Hlthcare Ind Co	DE	75,831,826	41,494,522	5,000,000	0	34,337,305
19380	American Home Assur Co	NY	23,671,051,041	18,579,364,951	19,504,139	0	5,091,686,090
21857	American Ins Co	OH	325,526,841	41,986,603	10,501,770	0	283,540,238
31895	American Interstate Ins Co	NE	1,093,745,218	739,452,480	3,001,000	0	354,292,738
15911	American Mining Ins Co	IA	33,026,382	9,018,603	3,600,000	1,150,000	24,007,778
23469	American Modern Home Ins Co	OH	1,256,384,755	882,747,517	5,000,000	0	373,637,238
38652	American Modern Select Ins Co	OH	276,726,912	236,570,332	3,000,000	0	40,156,580
39942	American Natl Gen Ins Co	MO	101,371,519	45,155,552	2,500,000	0	56,215,967
28401	American Natl Prop & Cas Co	MO	1,155,566,510	618,074,705	4,200,000	0	537,491,805
12190	American Pet Ins Co	NY	30,459,870	14,084,898	4,800,000	0	16,374,972
19615	American Reliable Ins Co	AZ	271,183,878	192,030,106	4,200,000	0	79,153,772
19631	American Road Ins Co	MI	564,232,560	288,224,823	3,000,000	0	276,007,737
39969	American Safety Cas Ins Co	OK	192,178,914	69,697,740	2,000,000	0	122,481,174
42978	American Security Ins Co	DE	2,077,955,537	1,337,111,054	5,052,500	0	740,844,483
19992	American Select Ins Co	OH	220,263,115	128,398,345	3,000,000	0	91,864,770
17965	American Sentinel Ins Co	PA	30,626,588	15,702,343	3,000,000	0	14,924,245
42897	American Serv Ins Co Inc	IL	108,267,366	81,474,221	3,000,004	0	26,793,145

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
41998	American Southern Home Ins Co	FL	135,874,744	99,000,197	3,500,000	0	36,874,548
10235	American Southern Ins Co	KS	108,647,736	69,556,103	3,000,000	0	39,091,633
19704	American States Ins Co	IN	155,139,489	34,547,449	5,000,000	0	120,592,040
37214	American States Preferred Ins Co	IN	31,371,241	10,344,845	5,000,000	0	21,026,396
19623	American Summit Ins Co	TX	44,216,313	17,763,715	2,500,000	0	26,452,598
31380	American Surety Co	IN	13,969,721	2,406,311	2,000,000	0	11,563,410
40142	American Zurich Ins Co	IL	234,186,348	80,884,390	5,000,000	0	153,301,958
12504	Ameriprise Ins Co	WI	46,129,574	2,171,444	8,000,000	0	43,958,130
19488	Amerisure Ins Co	MI	721,576,876	505,912,867	12,500,000	0	215,664,009
23396	Amerisure Mut Ins Co	MI	1,981,826,498	1,178,060,450	5,000,000	0	803,766,048
11050	Amerisure Partners Ins Co	MI	70,482,962	48,333,557	5,000,000	0	22,149,405
27928	Amex Assur Co	IL	296,510,798	99,645,916	4,597,875	0	196,864,882
42390	Amguard Ins Co	PA	358,794,710	255,719,376	5,328,000	0	103,075,334
19976	Amica Mut Ins Co	RI	4,855,212,392	2,205,511,865	0	0	2,649,700,527
15954	AmTrust Ins Co of KS Inc	KS	43,379,561	28,104,513	4,000,022	0	15,275,048
10984	Ansur Amer Ins	MI	98,428,691	65,069,121	15,000,000	0	33,359,570
30830	Arch Ind Ins Co	NE	37,023,874	18,034,130	5,000,000	0	18,989,744
11150	Arch Ins Co	MO	2,840,864,274	2,104,236,877	5,000,000	0	736,627,397
10348	Arch Reins Co	NE	1,547,914,182	534,686,039	5,000,000	0	1,013,228,143
13177	ARCOA RRG Inc	NV	10,475,183	7,808,843	1,049	0	2,666,340
19860	Argonaut Great Central Ins Co	IL	50,313,045	25,950,273	4,318,130	0	24,362,771
19801	Argonaut Ins Co	IL	1,308,888,649	899,525,893	4,500,000	0	409,362,756
19828	Argonaut Midwest Ins Co	IL	26,055,265	9,647,250	3,750,000	0	16,408,014
41459	Armed Forces Ins Exch	KS	123,015,714	61,417,543	0	0	61,598,171
24678	Arrowood Ind Co	DE	1,539,953,840	1,279,502,506	5,000,000	0	260,451,334
43460	Aspen Amer Ins Co	TX	443,680,779	186,156,712	4,200,000	0	257,524,067
21865	Associated Ind Corp	CA	99,624,896	17,314,669	3,500,000	0	82,310,227
11240	Association Ins Co	DE	103,468,088	71,810,623	2,500,000	0	31,657,465
19305	Assurance Co Of Amer	NY	29,332,857	9,499,912	5,000,000	0	19,832,945
11558	AssuranceAmerica Ins Co	SC	49,480,763	37,421,941	2,500,000	0	12,058,822
30180	Assured Guar Corp	MD	2,504,423,929	1,811,870,296	15,000,480	0	692,553,633
18287	Assured Guar Municipal Corp	NY	5,712,135,266	3,978,985,991	15,000,000	0	1,733,149,275
29033	Atain Ins Co	TX	62,648,280	24,805,285	4,500,000	0	37,842,995
20931	Atlanta Intl Ins Co	NY	50,316,008	27,106,918	2,560,932	0	23,209,090
27154	Atlantic Specialty Ins Co	NY	2,258,814,096	1,593,006,690	9,000,027	0	665,807,406
22586	Atlantic States Ins Co	PA	595,409,199	408,802,544	4,230,000	0	186,606,655
25422	Atradius Trade Credit Ins Co	MD	98,882,942	34,300,907	6,000,000	0	64,582,035
11983	Auto Club Prop Cas Ins Co	MI	80,595,903	52,316,550	2,500,000	0	28,279,353
19062	Automobile Ins Co Of Hartford CT	CT	1,002,240,810	684,939,978	6,000,000	0	317,300,832
34460	Autoneo Ins Co	NY	52,779,460	38,355,866	3,015,920	0	14,423,594
10367	Avemco Ins Co	MD	103,085,350	33,692,907	3,003,000	0	69,392,443
13791	Aviation Alliance Ins RRG Inc	MT	2,457,771	1,223,008	14	322,625	1,234,763
29530	AXA Art Ins Corp	NY	50,157,268	20,439,167	3,000,000	0	29,718,101
33022	AXA Ins Co	NY	208,691,818	90,868,882	5,000,000	0	117,822,936
37273	Axis Ins Co	IL	1,366,013,693	839,789,799	4,968,600	0	526,223,894
20370	AXIS Reins Co	NY	2,675,912,110	1,853,221,521	5,000,000	0	822,690,589
15610	AXIS Specialty Ins Co	CT	83,323,243	25,618,734	4,000,200	0	57,704,509
24813	Balboa Ins Co	CA	297,528,226	103,057,762	4,250,000	0	194,470,464
33162	Bankers Ins Co	FL	145,373,409	89,057,731	4,500,000	0	56,315,678
18279	Bankers Standard Ins Co	PA	408,656,332	276,600,692	3,500,000	0	132,055,640
38245	BCS Ins Co	OH	267,891,365	115,023,222	3,000,000	0	152,868,143
37540	Beazley Ins Co Inc	CT	253,664,035	131,730,711	4,200,000	0	121,933,324
41394	Benchmark Ins Co	KS	159,274,899	106,974,174	5,005,000	0	52,300,725
32603	Berkley Ins Co	DE	16,122,680,430	11,215,508,141	43,000,000	10,000	4,907,172,289
38911	Berkley Natl Ins Co	IA	74,801,014	25,398,627	5,500,000	0	49,402,387
29580	Berkley Regional Ins Co	DE	681,215,263	38,034,793	4,000,000	0	643,180,469
13070	Berkshire Hathaway Assur Corp	NY	2,255,598,201	828,787,285	15,000,000	0	1,426,810,916
20044	Berkshire Hathaway Homestate Ins Co	NE	1,587,489,616	623,721,236	4,000,000	0	963,768,380
20095	Bituminous Cas Corp	IL	788,370,973	498,190,116	8,000,000	0	290,180,858
20109	Bituminous Fire & Marine Ins Co	IL	464,979,344	308,026,123	5,000,000	0	156,953,222
27081	Bond Safeguard Ins Co	SD	66,920,696	39,139,133	2,500,000	0	27,781,563
30279	Boston Ind Co Inc	SD	5,886,301	1,208,505	1,500,000	0	4,677,796

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
19658	Bristol W Ins Co	OH	120,817,586	77,201,336	3,000,000	0	43,616,250
13528	Brotherhood Mut Ins Co	IN	443,294,255	265,105,262	0	0	178,188,996
14380	Build Amer Mut Assur Co	NY	486,528,878	17,479,483	0	0	469,049,395
20117	California Cas Ind Exch	CA	571,834,546	235,378,232	0	0	336,456,315
36340	Camico Mut Ins Co	CA	93,766,670	55,237,927	0	0	38,528,743
12260	Campmed Cas & Ind Co Inc	NH	20,208,341	562,953	3,000,000	0	19,645,388
10464	Canal Ins Co	SC	848,967,374	404,153,495	15,000,000	0	444,813,878
10472	Capitol Ind Corp	WI	411,162,534	238,251,743	4,201,416	0	172,910,791
19348	Capson Physicians Ins Co	TX	20,736,494	13,184,291	2,500,000	0	7,552,203
10510	Carolina Cas Ins Co	IA	178,402,247	83,111,548	3,686,551	0	95,290,700
40134	Castlepoint Natl Ins Co	IL	468,500,604	437,996,926	4,200,000	0	30,503,678
26697	Casualty Underwriters Ins Co	UT	4,298,989	31,580	2,000,000	0	4,267,409
11255	Caterpillar Ins Co	MO	639,627,777	396,202,509	3,500,000	0	243,425,268
24503	Catlin Ind Co	DE	95,056,019	17,546,962	4,200,000	0	77,509,057
19518	Catlin Ins Co	TX	190,914,938	126,695,427	5,000,000	0	64,219,511
20176	Celina Mut Ins Co	OH	64,300,324	39,275,441	0	0	25,024,883
10891	CEM Ins Co	IL	34,018,785	24,012,192	1,750,000	0	10,006,593
11499	Censtat Cas Co	NE	16,428,952	584,795	3,500,000	0	15,844,157
34274	Central States Ind Co Of Omaha	NE	412,274,277	66,271,300	2,600,002	0	346,002,981
34649	Centre Ins Co	DE	89,076,137	49,891,694	5,000,000	0	39,184,443
42765	Centurion Cas Co	IA	131,918,494	1,141,308	2,600,000	0	130,777,186
20710	Century Ind Co	PA	964,270,390	939,270,390	4,250,000	0	25,000,000
36951	Century Surety Co	OH	642,081,930	463,453,354	3,000,000	0	178,628,576
25615	Charter Oak Fire Ins Co	CT	916,865,957	670,950,703	4,200,000	0	245,915,254
14388	Cherokee Guar Co Inc a RRG	AZ	9,365,319	7,261,915	1,500,000	0	2,103,404
10642	Cherokee Ins Co	MI	377,627,751	226,078,823	3,000,000	0	151,548,928
22810	Chicago Ins Co	IL	108,222,850	55,116,830	3,600,000	0	53,106,020
12777	Chubb Ind Ins Co	NY	327,428,915	200,505,696	3,500,000	0	126,923,219
10052	Chubb Natl Ins Co	IN	280,441,488	151,935,393	4,500,000	0	128,506,095
10669	Church Ins Co	NY	26,075,459	9,953,120	12,790,500	0	16,122,339
18767	Church Mut Ins Co	WI	1,357,735,735	884,546,351	0	0	473,189,385
25771	CIFG Assur N Amer Inc	NY	685,948,095	133,525,842	15,000,000	0	552,422,253
22004	CIM Ins Corp	MI	17,910,503	854,229	2,500,000	0	17,056,274
28665	Cincinnati Cas Co	OH	361,054,298	44,528,070	3,750,000	0	316,526,228
10677	Cincinnati Ins Co	OH	10,559,843,756	6,234,173,325	3,586,355	0	4,325,670,432
11839	Circle Star Ins Co RRG	VT	2,522,593	1,055,289	1,000	0	1,467,304
31534	Citizens Ins Co Of Amer	MI	1,476,562,770	814,380,345	3,400,000	0	662,182,425
20532	Clarendon Natl Ins Co	NJ	643,158,921	352,267,760	4,800,000	0	290,891,161
25070	Clearwater Ins Co	DE	1,304,099,847	924,013,125	8,396,058	0	380,086,722
10019	Clearwater Select Ins Co	CT	1,111,773,412	739,185,566	15,318,656	55	372,587,846
33480	Clermont Ins Co	IA	23,166,756	1,779,437	4,200,000	0	21,387,319
29114	CMG Mortgage Assur Co	WI	7,147,703	391,322	2,000,000	0	6,756,381
40266	CMG Mortgage Ins Co	WI	382,132,688	220,709,078	2,750,000	0	161,423,610
31887	Coface N Amer Ins Co	MA	146,964,828	81,944,523	2,600,000	0	65,020,305
36552	Coliseum Reins Co	DE	320,741,647	117,773,684	26,503,260	0	202,967,963
34347	Colonial Amer Cas & Surety Co	MD	27,251,071	4,992,184	5,000,000	0	22,258,887
10758	Colonial Surety Co	PA	46,564,795	20,593,165	3,000,000	0	25,971,630
36927	Colony Specialty Ins Co	OH	69,475,722	42,218,500	3,500,000	0	27,257,222
27812	Columbia Ins Co	NE	19,012,886,606	5,558,773,759	3,000,000	30,006	13,454,112,847
40371	Columbia Mut Ins Co	MO	378,356,656	222,891,563	0	0	155,465,093
19410	Commerce & Industry Ins Co	NY	7,339,225,480	5,433,644,641	3,198,000	0	1,905,580,839
10220	Commonwealth Ins Co Of Amer	WA	28,881,286	9,488,974	3,000,000	0	19,392,312
11536	Community Hlth Alliance Recip RRG	VT	108,573,539	94,109,114	0	0	14,464,425
10794	Companion Commercial Ins Co	SC	20,915,813	1,781,968	3,000,000	0	19,133,845
12157	Companion Prop & Cas Ins Co	SC	998,571,135	747,733,400	4,200,000	0	250,837,735
21989	Compass Ins Co	NY	11,813,804	1,543,701	947,420	0	10,270,103
32190	Constitution Ins Co	NY	16,382,809	3,238,262	4,200,002	0	13,144,547
20443	Continental Cas Co	IL	42,642,332,621	31,505,633,012	35,632,565	0	11,136,699,609
39551	Continental Heritage Ins Co	FL	7,765,310	551,297	2,000,000	500,040	7,214,013
28258	Continental Ind Co	IA	129,067,890	75,302,721	4,000,002	0	53,765,169
35289	Continental Ins Co	PA	2,345,533,197	978,673,206	53,566,360	0	1,366,859,991
15204	Continental Risk Underwriters RRG In	NV	799,523	88,315	375,000	0	711,208

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
10804	Continental Western Ins Co	IA	200,330,522	114,874,620	5,000,000	0	85,455,904
37206	Contractors Bonding & Ins Co	WA	195,534,458	84,042,835	3,000,000	0	111,491,623
10499	Corepointe Ins Co	MI	225,293,066	91,557,471	5,000,000	0	133,735,595
20990	Country Mut Ins Co	IL	4,150,272,831	2,324,735,886	0	0	1,825,536,945
26492	Courtesy Ins Co	FL	686,487,618	378,042,921	3,000,000	0	308,444,697
18961	Crestbrook Ins Co	OH	100,394,739	570,985	3,000,000	0	99,823,754
31348	Crum & Forster Ind Co	DE	46,042,384	30,307,227	3,500,000	0	15,735,157
11681	CSAA AFFINITY INS CO	PA	205,893,459	59,168,121	3,750,000	0	146,725,338
10847	Cumis Ins Society Inc	IA	1,637,594,165	1,015,857,066	5,831,488	0	621,737,099
21164	Dairyland Ins Co	WI	1,163,189,493	691,525,167	4,012,000	0	471,664,326
34924	Dakota Truck Underwriters	SD	100,092,571	60,915,921	0	0	39,176,650
16624	Darwin Natl Assur Co	DE	689,271,654	325,237,562	3,500,000	0	364,034,089
16705	Dealers Assur Co	OH	80,714,715	29,936,639	4,200,990	0	50,778,076
37184	Deerfield Ins Co	IL	108,875,900	48,624,179	3,500,000	0	60,251,721
40975	Dentists Ins Co	CA	308,016,878	133,904,511	5,000,000	0	174,112,367
42587	Depositors Ins Co	IA	247,142,313	210,825,896	3,000,000	0	36,316,417
12718	Developers Surety & Ind Co	IA	123,509,966	47,695,277	3,000,000	0	75,814,689
10659	Diamond Ins Co	IL	41,333,333	33,432,156	2,500,000	0	7,901,177
42048	Diamond State Ins Co	IN	172,990,119	121,232,190	5,000,000	0	51,757,929
23736	Direct Natl Ins Co	AR	16,554,586	9,753,057	2,500,000	0	6,801,529
36463	Discover Prop & Cas Ins Co	CT	140,430,209	76,045,261	6,300,000	0	64,384,948
34495	Doctors Co An Interins Exch	CA	3,313,221,939	1,581,532,888	0	0	1,731,689,051
13692	Donegal Mut Ins Co	PA	383,820,409	179,373,443	0	0	204,446,966
33499	Dorinco Reins Co	MI	1,571,415,880	1,041,871,744	5,000,000	0	529,544,136
13019	Eastern Advantage Assur Co	PA	33,755,075	22,321,538	2,501,250	0	11,433,537
10724	Eastern Alliance Ins Co	PA	221,192,998	140,898,955	4,200,000	0	80,294,043
14702	Eastguard Ins Co	PA	81,715,857	48,845,116	5,000,000	0	32,870,741
22926	Economy Fire & Cas Co	IL	456,314,753	93,525,316	3,000,000	0	362,789,437
38067	Economy Preferred Ins Co	IL	28,800,126	18,596,098	3,000,000	0	10,204,028
40649	Economy Premier Assur Co	IL	86,418,699	42,210,327	3,000,000	0	44,208,372
21261	Electric Ins Co	MA	1,448,715,389	926,155,536	3,500,000	0	522,559,854
21326	Empire Fire & Marine Ins Co	NE	90,777,902	42,615,415	4,000,000	0	48,162,487
25402	Employers Assur Co	FL	548,704,166	351,889,992	2,500,000	0	196,814,174
20648	Employers Fire Ins Co	MA	19,383,524	33,146	4,500,000	0	19,350,378
21458	Employers Ins of Wausau	WI	5,599,777,330	4,316,041,606	5,000,000	0	1,283,735,724
21415	Employers Mut Cas Co	IA	2,537,980,901	1,416,094,407	0	0	1,121,886,494
11252	Encompass Home & Auto Ins Co	IL	13,346,410	232,736	2,350,000	0	13,113,674
15130	Encompass Ind Co	IL	26,230,561	1,274,395	3,021,700	0	24,956,166
10358	Encompass Ins Co	IL	11,086,260	311,840	5,000,000	0	10,774,420
10071	Encompass Ins Co Of Amer	IL	21,710,335	768,847	10,000,000	0	20,941,488
10641	Endurance Amer Ins Co	DE	1,313,789,478	1,066,302,389	6,000,000	0	247,487,089
11551	Endurance Reins Corp of Amer	DE	1,489,693,828	860,645,068	5,000,000	0	629,048,760
26263	Erie Ins Co	PA	771,785,785	477,337,944	2,350,000	0	294,447,841
16233	Erie Ins Co Of NY	NY	80,588,855	58,568,146	2,350,000	0	22,020,709
26271	Erie Ins Exch	PA	12,591,700,109	6,124,738,470	0	0	6,466,961,639
26830	Erie Ins Prop & Cas Co	PA	85,885,624	74,398,482	2,350,000	0	11,487,142
13634	Essent Guar Inc	PA	546,787,934	200,381,588	2,500,000	0	346,406,346
37915	Essentia Ins Co	MO	73,809,194	47,779,194	4,505,000	0	26,030,000
25712	Esurance Ins Co	WI	196,025,065	8,392,854	3,000,000	500,000	187,632,211
30210	Esurance Prop & Cas Ins Co	CA	91,140,705	62,252,809	3,003,000	0	28,887,896
20516	Euler Hermes N Amer Ins Co	MD	385,237,068	247,674,160	2,500,000	0	137,562,908
10120	Everest Natl Ins Co	DE	640,416,006	533,105,626	5,000,000	0	107,310,380
26921	Everest Reins Co	DE	9,288,410,914	6,474,074,024	10,000,000	0	2,814,336,890
24961	Everspan Fin Guar Corp	WI	217,194,190	3,601,743	15,000,000	0	213,592,447
35181	Executive Risk Ind Inc	DE	2,977,323,104	1,758,697,609	5,000,000	0	1,218,625,495
21482	Factory Mut Ins Co	RI	13,795,712,203	4,642,256,727	0	0	9,153,455,476
35157	Fair Amer Ins & Reins Co	NY	254,754,234	24,146,623	5,000,000	0	230,607,611
18864	Fairmont Ins Co	CA	26,500,643	13,100,316	8,340,000	0	13,400,327
25518	Fairmont Premier Ins Co	CA	123,209,997	20,275,833	3,808,000	0	102,934,164
24384	Fairmont Specialty Ins Co	CA	144,839,110	67,415,859	3,100,000	0	77,423,251
13803	Farm Family Cas Ins Co	NY	1,036,704,756	689,649,824	3,606,205	0	347,054,932
21652	Farmers Ins Exch	CA	15,557,125,672	11,677,404,569	0	0	3,879,721,103

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
41483	Farmington Cas Co	CT	1,000,645,073	713,216,233	6,000,000	0	287,428,840
13838	Farmland Mut Ins Co	IA	485,219,229	319,194,112	0	0	166,025,117
20281	Federal Ins Co	IN	31,761,349,603	17,020,037,687	20,980,068	0	14,741,311,916
13935	Federated Mut Ins Co	MN	4,523,516,730	2,005,260,489	0	0	2,518,256,241
11118	Federated Rural Electric Ins Exch	KS	458,795,940	305,460,406	0	0	153,335,534
28304	Federated Serv Ins Co	MN	405,995,933	221,849,421	3,000,000	0	184,146,512
39306	Fidelity & Deposit Co Of MD	MD	219,506,772	50,547,235	5,000,000	0	168,959,537
35386	Fidelity & Guar Ins Co	IA	21,599,151	2,357,224	5,000,000	0	19,241,927
25879	Fidelity & Guar Ins Underwriters Inc	WI	170,719,503	69,726,163	13,434,900	0	100,993,340
35009	Financial Cas & Surety Inc	TX	20,556,102	7,657,343	2,600,000	0	12,898,759
12815	Financial Guar Ins Co	NY	1,999,284,803	1,932,884,803	15,000,000	300,000,000	66,400,000
39136	Finial Reins Co	CT	1,257,670,525	445,528,302	3,500,000	0	812,142,223
21873	Firemans Fund Ins Co	CA	9,843,737,123	7,365,084,683	4,200,000	0	2,478,652,440
21784	Firemens Ins Co Of Washington DC	DE	91,349,993	60,480,770	3,500,000	0	30,869,223
10336	First Acceptance Ins Co Inc	TX	197,428,369	102,564,846	3,000,000	0	94,863,523
37710	First Amer Prop & Cas Ins Co	CA	95,549,918	52,006,600	5,000,000	0	43,543,318
29980	First Colonial Ins Co	FL	380,763,369	186,937,979	2,500,000	0	193,825,390
10351	First Dakota Ind Co	SD	40,073,441	28,710,182	1,250,000	0	11,363,259
11177	First Fin Ins Co	IL	533,579,628	140,108,987	2,500,000	0	393,470,641
10676	First Guard Ins Co	AZ	18,933,106	652,921	3,000,000	0	18,280,185
33588	First Liberty Ins Corp	IL	22,880,157	721,391	3,600,000	0	22,158,766
24724	First Natl Ins Co Of Amer	NH	79,664,937	26,616,790	5,000,000	0	53,048,147
33383	First Professionals Ins Co	FL	464,844,676	289,812,017	5,000,000	0	175,032,659
27626	Firstcomp Ins Co	NE	293,406,229	177,809,346	1,500,000	0	115,596,883
35585	Flagship City Ins Co	PA	41,087,191	29,423,747	2,350,000	0	11,663,444
13978	Florists Mut Ins Co	IL	159,845,503	116,575,787	0	0	43,269,716
11185	Foremost Ins Co Grand Rapids MI	MI	1,938,558,470	908,633,775	4,800,000	0	1,029,924,695
11800	Foremost Prop & Cas Ins Co	MI	64,923,263	47,568,970	3,525,000	0	17,354,293
41513	Foremost Signature Ins Co	MI	66,534,781	46,815,897	3,600,000	0	19,718,884
10801	Fortress Ins Co	IL	137,750,489	78,025,406	19,046,430	0	59,725,083
10985	Fortuity Ins Co	MI	36,525,418	22,431,591	5,000,000	0	14,093,827
14249	Founders Ins Co	IL	224,777,564	174,220,817	5,000,000	0	50,556,747
11600	Frank Winston Crum Ins Co	FL	43,376,549	29,063,414	3,000,000	0	14,313,135
13986	Frankenmuth Mut Ins Co	MI	1,069,339,692	624,293,749	0	0	445,045,942
22209	Freedom Specialty Ins Co	OH	32,879,485	20,881,222	3,504,000	0	11,998,263
21253	Garrison Prop & Cas Ins Co	TX	1,255,480,389	749,039,418	4,200,000	0	506,440,971
28339	Gateway Ins Co	MO	37,415,410	26,165,837	3,815,000	0	11,249,572
14138	GEICO Advantage Ins Co	NE	629,586,006	145,022,814	10,000,000	0	484,563,192
41491	Geico Cas Co	MD	2,707,239,880	1,706,255,603	3,010,000	0	1,000,984,277
14139	GEICO Choice Ins Co	NE	339,501,321	102,676,573	10,000,000	0	236,824,748
35882	Geico Gen Ins Co	MD	215,672,817	92,067,357	3,080,000	0	123,605,460
22055	Geico Ind Co	MD	7,811,195,409	4,174,876,963	3,000,000	0	3,636,318,445
14137	GEICO Secure Ins Co	NE	322,212,968	55,662,608	10,000,000	0	266,550,360
24414	General Cas Co Of WI	WI	866,565,714	553,858,026	4,000,000	0	312,707,688
30007	General Fidelity Ins Co	SC	408,094,128	108,203,295	7,500,000	0	299,890,833
24732	General Ins Co Of Amer	NH	126,166,276	21,613,392	5,000,000	0	104,552,884
22039	General Reins Corp	DE	16,219,709,818	4,658,021,746	11,000,000	0	11,561,688,072
39322	General Security Natl Ins Co	NY	273,093,990	173,265,984	5,000,000	0	99,828,006
11967	General Star Natl Ins Co	DE	256,381,284	58,335,603	4,000,000	0	198,045,681
11231	Generali Us Branch	NY	67,498,187	38,142,874	0	0	29,355,313
38962	Genesis Ins Co	CT	203,932,086	61,005,459	3,500,000	0	142,926,627
37095	Genworth Financial Assur Corp	NC	13,557,409	7,426	2,500,000	0	13,549,983
41432	Genworth Home Equity Ins Corp	NC	6,474,629	4,009,078	1,000,000	0	2,465,551
38458	Genworth Mortgage Ins Corp	NC	2,373,472,834	1,413,186,688	4,288,747	0	960,286,146
16675	Genworth Mortgage Ins Corp Of NC	NC	351,920,440	228,304,530	2,500,000	0	123,615,910
11049	Genworth Mortgage Reins Corp	NC	23,707,872	1,589,676	2,500,000	0	22,118,196
18759	Genworth Residential Mortgage Assur	NC	100,557,359	18,515,408	3,425,000	0	82,041,951
29823	Genworth Residential Mortgage Ins Co	NC	214,961,571	135,057,839	3,000,000	0	79,903,732
10799	Geovera Ins Co	CA	89,617,955	60,616,096	5,000,000	0	29,001,859
21032	Global Reins Corp Of Amer	NY	432,836,781	235,630,046	40,162,820	0	197,206,735
22063	Government Employees Ins Co	MD	25,778,845,243	13,689,078,999	33,436,758	0	12,089,766,244
26310	Granite Re Inc	OK	34,400,088	17,377,916	2,500,000	0	17,022,172

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
23809	Granite State Ins Co	PA	43,527,614	3,652,854	5,000,000	0	39,874,760
36307	Gray Ins Co	LA	288,980,545	177,745,816	5,000,000	0	111,234,729
26832	Great Amer Alliance Ins Co	OH	31,487,619	8,138	3,501,000	0	31,479,482
26344	Great Amer Assur Co	OH	18,911,673	800	3,510,000	0	18,910,873
16691	Great Amer Ins Co	OH	5,376,892,481	3,973,589,959	15,440,600	0	1,403,302,522
22136	Great Amer Ins Co of NY	NY	46,130,228	3,850	3,800,000	0	46,126,378
31135	Great Amer Security Ins Co	OH	19,567,526	1,000	3,504,000	0	19,566,526
33723	Great Amer Spirit Ins Co	OH	21,710,755	1,100	3,504,000	0	21,709,655
25224	Great Divide Ins Co	ND	189,474,025	123,743,503	6,000,000	0	65,730,523
18694	Great Midwest Ins Co	TX	128,261,299	72,203,105	3,050,000	0	56,058,194
20303	Great Northern Ins Co	IN	1,653,109,375	1,174,271,553	4,166,675	0	478,837,822
11371	Great West Cas Co	NE	1,736,576,969	1,189,691,896	2,500,000	0	546,885,073
22187	Greater NY Mut Ins Co	NY	863,745,134	449,212,314	0	0	414,532,820
22322	Greenwich Ins Co	DE	1,053,324,072	636,766,892	3,558,100	0	416,557,180
36650	Guarantee Co Of N Amer USA	MI	235,553,349	79,800,029	4,000,008	0	155,753,319
11398	Guarantee Ins Co	FL	393,968,902	336,248,806	3,600,120	0	57,720,096
15032	Guideone Mut Ins Co	IA	1,814,524,221	1,354,475,136	0	0	460,049,085
14559	Guideone Specialty Mut Ins Co	IA	465,256,795	371,906,164	0	0	93,350,631
34037	Hallmark Ins Co	AZ	206,581,680	131,062,019	3,500,000	0	75,519,661
19530	Hallmark Natl Ins Co	OH	77,069,948	56,307,013	2,400,000	0	20,762,935
36064	Hanover Amer Ins Co	NH	28,554,502	28,694	5,000,000	0	28,525,808
17337	Hanover Fire & Cas Ins Co	PA	3,935,785	1,146,767	1,656,100	0	2,789,019
22292	Hanover Ins Co	NH	6,047,143,269	4,217,454,706	5,000,000	0	1,829,688,563
26433	Harco Natl Ins Co	IL	346,914,438	177,750,165	3,500,004	0	169,164,273
14141	Harford Mut Ins Co	MD	352,791,674	165,310,563	0	0	187,481,111
23582	Harleysville Ins Co	PA	104,378,158	69,647,095	2,612,500	0	34,731,063
35696	Harleysville Preferred Ins Co	PA	285,993,855	90,120,228	4,230,000	0	195,873,627
26182	Harleysville Worcester Ins Co	PA	327,585,998	92,023,825	3,500,000	0	235,562,173
22357	Hartford Accident & Ind Co	CT	11,122,420,384	7,850,909,068	40,000,000	0	3,271,511,316
29424	Hartford Cas Ins Co	IN	2,206,987,999	1,301,195,477	4,800,000	0	905,792,522
19682	Hartford Fire In Co	CT	25,684,838,414	11,603,425,503	55,320,000	0	14,081,412,911
37478	Hartford Ins Co Of The Midwest	IN	550,079,553	117,977,551	4,200,000	0	432,102,002
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,372,027,353	731,093,711	10,000,000	0	640,933,642
29890	Hartford Steam Boil Inspec Ins Co CT	CT	99,326,657	48,204,540	3,000,000	0	51,122,117
30104	Hartford Underwriters Ins Co	CT	1,561,290,500	949,900,497	6,504,000	0	611,390,002
31550	Haulers Ins Co Inc	TN	65,711,079	29,949,492	3,000,000	0	35,761,587
41343	HDI Gerling Amer Ins Co	IL	313,667,539	180,943,992	5,000,000	0	132,723,545
35904	Health Care Ind Inc	CO	493,074,151	360,637,538	2,250,000	250,000	132,436,613
32077	Heritage Cas Ins Co	KS	60,485,041	154,631	3,000,000	0	60,330,410
39527	Heritage Ind Co	CA	207,686,607	95,086,842	3,000,000	0	112,599,765
35599	Highmark Cas Ins Co	PA	398,493,400	237,545,471	2,500,000	0	160,947,929
10200	Hiscox Ins Co Inc	IL	125,241,688	69,914,380	4,200,000	0	55,327,308
17221	Homesite Ins Co	CT	224,177,946	143,058,039	4,540,000	0	81,119,907
13927	Homesite Ins Co Of The Midwest	ND	314,580,279	219,179,060	3,010,000	0	95,401,219
22578	Horace Mann Ins Co	IL	432,491,056	255,482,920	3,582,010	0	177,008,136
22756	Horace Mann Prop & Cas Ins Co	IL	272,402,309	157,276,401	3,000,000	0	115,125,908
10069	Housing Authority Prop A Mut Co	VT	165,394,450	48,259,107	0	0	117,135,343
11206	Housing Enterprise Ins Co Inc	VT	59,652,027	31,953,047	20,000,000	0	27,698,980
25054	Hudson Ins Co	DE	819,044,413	405,095,761	7,500,000	238	413,948,652
29068	IDS Prop Cas Ins Co	WI	1,268,348,797	737,635,112	5,000,000	0	530,713,685
35246	Illinois Ins Co	IA	30,950,905	12,513,344	3,420,000	0	18,437,561
23817	Illinois Natl Ins Co	IL	73,124,857	3,042,255	5,000,000	0	70,082,602
44369	Imperial Fire & Cas Ins Co	LA	109,241,610	65,451,326	3,000,000	0	43,790,284
35408	Imperium Ins Co	TX	361,272,461	226,498,532	4,200,000	0	134,773,929
43575	Indemnity Ins Co Of North Amer	PA	361,371,690	256,034,441	4,501,500	0	105,337,249
26581	Independence Amer Ins Co	DE	102,111,090	44,236,539	3,000,000	0	57,874,551
29831	Independent Mut Fire Ins Co	IL	39,928,941	5,257,387	0	0	34,671,554
14265	Indiana Lumbermens Mut Ins Co	IN	57,516,985	38,423,222	0	0	19,093,763
22268	Infinity Ins Co	IN	1,966,392,700	1,299,832,237	3,000,000	0	666,560,463
22713	Insurance Co of N Amer	PA	787,125,136	604,284,069	11,357,109	0	182,841,067
19429	Insurance Co Of The State Of PA	PA	3,299,767,027	2,554,571,179	5,005,500	0	745,195,848
27847	Insurance Co Of The West	CA	1,314,510,758	780,966,462	4,200,000	0	533,544,296

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
22772	Integon Ind Corp	NC	52,302,366	19,535,793	3,000,000	0	32,766,573
29742	Integon Natl Ins Co	NC	1,149,452,724	989,700,552	3,500,000	0	159,752,172
11592	International Fidelity Ins Co	NJ	235,091,678	150,817,320	1,500,000	0	84,274,359
10749	Intrepid Ins Co	MI	32,776,755	3,969,164	10,000,000	0	28,807,591
23647	Ironshore Ind Inc	MN	270,426,386	149,886,269	5,000,000	0	120,540,117
11630	Jefferson Ins Co	NY	59,522,126	20,874,765	4,181,500	0	38,647,361
14354	Jewelers Mut Ins Co	WI	304,935,604	122,352,213	0	0	182,583,391
36781	John Deere Ins Co	IA	345,340,282	222,746,977	3,750,000	0	122,593,305
10885	Key Risk Ins Co	NC	51,244,788	22,730,547	4,500,000	0	28,514,241
13722	Knightbrook Ins Co	DE	162,260,165	120,789,331	4,218,200	0	41,470,834
26077	Lancer Ins Co	IL	517,518,846	345,784,210	3,100,000	0	171,734,636
37940	Lexington Natl Ins Corp	MD	54,134,207	34,302,954	2,000,400	0	19,831,253
13307	Lexon Ins Co	TX	131,009,371	87,011,436	4,213,226	0	43,997,935
42404	Liberty Ins Corp	IL	218,583,178	3,160,972	3,500,000	0	215,422,206
19917	Liberty Ins Underwriters Inc	IL	173,773,971	53,930,881	3,500,000	0	119,843,090
23035	Liberty Mut Fire Ins Co	WI	5,561,558,829	4,345,262,810	10,000,000	0	1,216,296,019
23043	Liberty Mut Ins Co	MA	44,475,809,095	29,349,412,770	10,000,000	0	15,126,396,325
14486	Liberty Mut Mid Atlantic Ins Co	MA	19,655,247	1,526,319	0	0	18,128,928
33855	Lincoln Gen Ins Co	PA	113,234,607	111,586,194	4,200,000	0	1,648,413
14400	Lititz Mut Ins Co	PA	222,442,154	81,341,093	0	0	141,101,061
14084	Livestock Market Enhancement RRG	NV	503,319	14	500,000	0	503,305
36447	LM Gen Ins Co	IL	10,330,194	726,873	3,500,000	0	9,603,321
33600	LM Ins Corp	IL	113,443,635	2,344,528	3,600,000	0	111,099,107
32352	LM Prop & Cas Ins Co	IN	64,486,963	38,600,993	4,400,000	0	25,885,970
23108	Lumbermens Underwriting Alliance	MO	295,871,711	245,290,855	0	0	50,580,856
35769	Lyndon Prop Ins Co	MO	365,366,864	218,768,886	4,000,000	0	146,597,978
10051	Lyndon Southern Ins Co	DE	70,672,564	39,680,181	3,000,000	0	30,992,383
42617	MAG Mut Ins Co	GA	1,609,939,340	869,592,612	0	0	740,346,728
11054	Maiden Reins Co	MO	1,159,634,699	890,036,406	4,000,000	0	269,598,293
36897	Manufacturers Alliance Ins Co	PA	175,449,263	108,739,424	5,970,000	0	66,709,839
28932	Markel Amer Ins Co	VA	441,097,769	305,305,931	5,000,100	0	135,791,838
38970	Markel Ins Co	IL	1,225,693,994	878,307,917	4,200,000	0	347,386,077
19356	Maryland Cas Co	MD	173,116,699	24,105,395	4,717,500	0	149,011,305
22306	Massachusetts Bay Ins Co	NH	61,150,643	4,770	5,000,000	0	61,145,873
10784	Maxum Cas Ins Co	DE	54,581,773	38,324,482	3,500,000	0	16,257,291
12041	MBIA Ins Corp	NY	1,280,131,204	877,102,893	15,000,269	275,908,000	403,028,311
32522	Medical Mut Ins Co Of NC	NC	597,982,934	263,750,040	0	0	334,232,894
11843	Medical Protective Co	IN	3,286,341,352	1,880,620,797	4,800,000	0	1,405,720,555
12754	Medicus Ins Co	TX	96,599,549	64,281,845	2,500,000	0	32,317,704
22241	Medmarc Cas Ins Co	VT	275,252,336	88,002,537	3,000,000	0	187,249,799
11030	Memic Ind Co	NH	279,659,574	173,572,429	3,000,000	0	106,087,145
33650	Mendota Ins Co	MN	113,053,740	83,072,706	2,442,452	0	29,981,034
31968	Merastar Ins Co	IL	32,605,685	23,315,823	3,000,000	0	9,289,861
14494	Merchants Bonding Co a Mut	IA	133,809,578	47,875,773	0	0	85,933,805
11595	Merchants Natl Bonding Inc	IA	17,311,541	6,756,126	3,000,000	0	10,555,415
10502	Meridian Citizens Mut Ins Co	IN	31,961,104	22,793,690	0	0	9,167,414
40169	Metropolitan Cas Ins Co	RI	196,904,450	145,654,694	3,000,000	0	51,249,756
25321	Metropolitan Drt Prop & Cas Ins Co	RI	109,108,388	79,553,518	3,000,000	0	29,554,870
39950	Metropolitan Gen Ins Co	RI	39,778,983	4,859,495	3,000,000	0	34,919,488
34339	Metropolitan Grp Prop & Cas Ins Co	RI	582,487,524	237,590,971	3,000,000	0	344,896,553
26298	Metropolitan Prop & Cas Ins Co	RI	5,499,670,294	3,274,808,958	3,000,000	315,000,000	2,224,861,336
40150	MGA Ins Co Inc	TX	227,481,890	124,787,133	12,000,000	0	102,694,757
22594	MGIC Assur Corp Gen Account	WI	10,495,024	342,218	3,500,000	0	10,152,806
18740	MGIC Ind Corp	WI	480,955,832	22,883,061	3,588,000	0	458,072,771
38660	MIC Gen Ins Corp	MI	35,292,001	15,058,519	5,000,000	0	20,233,482
38601	MIC Prop & Cas Ins Corp	MI	90,120,236	36,299,698	5,000,000	0	53,820,538
40932	Mico Ins Co	OH	14,478,574	1,654,046	2,252,000	0	12,824,528
23507	Mid Amer Fire & Cas Co	NH	8,978,055	844,900	2,500,000	0	8,133,155
21687	Mid Century Ins Co	CA	3,714,700,964	2,793,436,946	4,800,000	0	921,264,018
23434	Middlesex Ins Co	WI	653,237,357	410,485,895	4,200,000	0	242,751,461
14532	Middlesex Mut Assur Co	CT	265,800,762	182,159,928	0	0	83,640,834
20451	Midstates Reins Corp	IL	87,806,637	53,700,793	800,000	200,000	34,105,844

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
27138	Midvale Ind Co	IL	12,751,234	653,406	3,500,000	0	12,097,828
23612	Midwest Employers Cas Co	DE	147,541,921	53,963,072	3,531,000	0	93,578,849
23515	Midwestern Ind Co	NH	28,950,502	2,071,017	3,500,000	0	26,879,485
41653	Milbank Ins Co	IA	516,568,533	386,971,647	3,000,000	0	129,596,886
26662	Milwaukee Cas Ins Co	WI	37,356,609	22,444,692	4,000,000	0	14,911,917
42234	Minnesota Lawyers Mut Ins Co	MN	153,711,761	80,682,905	0	0	73,028,856
20362	Mitsui Sumitomo Ins Co of Amer	NY	845,215,783	525,585,615	5,000,000	0	319,630,168
22551	Mitsui Sumitomo Ins USA Inc	NY	118,970,389	58,301,917	5,000,000	0	60,668,472
14613	Montgomery Mut Ins Co	MA	50,348,914	1,854,237	0	0	48,494,677
29858	Mortgage Guar Ins Corp	WI	4,406,235,074	2,885,594,908	5,000,000	0	1,520,640,166
16187	Mosaic Ins Co	DE	19,973,853	1,393,148	4,046,965	0	18,580,705
13331	Motorists Commercial Mut Ins Co	OH	336,894,974	195,978,427	0	0	140,916,547
14621	Motorists Mut Ins Co	OH	1,335,833,011	767,048,720	0	0	568,784,291
22012	Motors Ins Corp	MI	2,604,963,121	1,509,331,824	5,000,000	0	1,095,631,298
10227	Munich Reins Amer Inc	DE	16,840,757,210	11,552,713,679	8,235,771	0	5,288,043,531
13559	Municipal Assur Corp	NY	1,516,209,012	1,001,817,106	15,000,000	0	514,391,906
11878	MutualAid eXchange	KS	25,900,542	10,809,459	0	0	15,091,083
14366	NASW RRG Inc	DC	2,328,603	1,025,056	0	0	1,303,547
23663	National Amer Ins Co	OK	172,994,318	112,083,318	5,000,000	0	60,911,000
11806	National Assisted Living RRG Inc	DC	8,158,162	4,290,513	2,528,135	0	3,867,649
11991	National Cas Co	WI	280,886,646	155,012,065	5,000,000	0	125,874,581
10243	National Continental Ins Co	NY	187,439,458	138,547,958	6,429,106	0	48,891,500
16217	National Farmers Union Prop & Cas	WI	178,352,524	136,677,201	4,200,000	0	41,675,323
20478	National Fire Ins Co Of Hartford	IL	116,254,520	78,631	5,000,000	0	116,175,889
42447	National Gen Assur Co	MO	38,566,071	22,801,746	2,500,000	0	15,764,325
23728	National Gen Ins Co	MO	55,608,815	29,808,966	2,000,000	2,500,000	25,799,849
11044	National General Ins Online Inc	MO	18,541,475	8,602,132	4,000,000	0	9,939,343
44016	National Home Ins Co RRG	CO	42,854,354	26,297,781	1,400,000	0	16,556,573
20087	National Ind Co	NE	151,911,726,481	54,685,674,659	5,500,000	0	97,226,051,822
27944	National Ins Assn	IN	13,021,980	1,956	0	0	13,020,024
32620	National Interstate Ins Co	OH	1,054,079,940	770,660,825	3,000,000	0	283,419,115
20052	National Liab & Fire Ins Co	CT	1,836,127,178	937,172,355	5,000,000	0	898,954,824
15474	National Lloyds Ins Co	TX	199,919,362	101,317,472	0	0	98,601,890
13695	National Mortgage Ins Corp	WI	194,180,118	13,870,243	2,530,000	0	180,309,875
23825	National Public Finance Guar Corp	NY	5,339,688,236	3,253,556,348	15,000,000	0	2,086,131,888
12114	National Security Fire & Cas Co	AL	64,700,462	38,383,096	1,500,000	0	26,317,374
22608	National Specialty Ins Co	TX	52,674,670	21,268,753	3,500,000	0	31,405,917
21881	National Surety Corp	IL	160,271,143	33,575,322	3,500,077	0	126,695,821
19445	National Union Fire Ins Co Of Pitts	PA	24,709,620,069	18,873,141,482	4,478,750	0	5,836,478,587
26093	Nationwide Affinity Co of Amer	OH	348,214,321	335,534,748	5,000,000	0	12,679,573
28223	Nationwide Agribusiness Ins Co	IA	377,133,601	310,432,163	2,849,976	400,000	66,701,438
10723	Nationwide Assur Co	WI	142,815,444	83,748,181	3,500,000	0	59,067,263
23760	Nationwide Gen Ins Co	OH	172,303,215	150,361,289	2,500,000	0	21,941,926
25453	Nationwide Ins Co Of Amer	WI	504,892,486	355,943,298	3,375,000	0	148,949,188
23779	Nationwide Mut Fire Ins Co	OH	5,410,139,901	2,965,062,569	0	0	2,445,077,332
23787	Nationwide Mut Ins Co	OH	32,675,758,115	20,883,229,605	0	0	11,792,528,510
37877	Nationwide Prop & Cas Ins Co	OH	575,012,088	519,407,400	3,000,000	0	55,604,688
25240	NAU Country Ins Co	MN	1,300,080,790	1,025,290,164	3,000,000	0	274,790,626
42307	Navigators Ins Co	NY	2,215,012,757	1,410,940,048	5,000,000	0	804,072,709
15865	NCMIC Ins Co	IA	593,933,151	352,472,324	5,000,000	0	241,460,827
24171	Netherlands Ins Co The	NH	126,737,377	43,469,659	3,600,000	0	83,267,718
21830	New England Ins Co	CT	43,903,987	4,292,503	7,200,000	0	39,611,484
23841	New Hampshire Ins Co	PA	3,271,396,563	2,539,971,117	5,325,065	0	731,425,446
12130	New South Ins Co	NC	82,148,530	66,527,035	3,000,000	0	15,621,495
16608	New York Marine & Gen Ins Co	NY	891,736,605	651,633,473	8,827,889	0	240,103,132
14788	NGM Ins Co	FL	2,265,302,318	1,328,418,312	5,250,000	0	936,884,006
27073	Nipponkoa Ins Co Ltd US Br	NY	251,565,076	177,424,711	0	0	74,140,365
33200	Norcal Mut Ins Co	CA	1,323,311,537	689,109,696	0	0	634,201,841
31470	Norguard Ins Co	PA	426,874,298	275,920,502	5,250,000	0	150,953,796
29700	North Amer Elite Ins Co	NH	123,437,828	88,229,778	3,500,000	0	35,208,050
29874	North Amer Specialty Ins Co	NH	514,172,911	141,125,693	4,800,000	0	373,047,218
27740	North Pointe Ins Co	PA	98,714,532	77,711,892	3,500,000	0	21,002,639

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
21105	North River Ins Co	NJ	938,192,988	675,113,095	4,200,000	0	263,079,893
36455	Northbrook Ind Co	IL	39,152,075	351,211	4,200,000	0	38,800,864
19372	Northern Ins Co Of NY	NY	38,014,366	8,520,416	9,762,500	0	29,493,950
24031	Northland Cas Co	CT	104,153,508	69,988,478	3,000,000	0	34,165,029
24015	Northland Ins Co	CT	1,157,606,508	624,315,817	3,500,000	0	533,290,691
13045	Northstone Ins Co	PA	38,312,751	27,445,065	1,200,000	0	10,867,686
42552	Nova Cas Co	NY	95,631,438	5,088,167	4,200,000	0	90,543,271
39608	Nutmeg Ins Co	CT	421,694,345	165,053,100	4,200,000	0	256,641,246
34630	Oak River Ins Co	NE	527,367,279	356,457,815	3,000,000	0	170,909,464
31208	Oakwood Ins Co	TN	30,349,090	9,615,045	3,163,338	0	20,734,048
14190	OBI Natl Ins Co	PA	12,950,877	7,522	4,500,000	0	12,943,355
23248	Occidental Fire & Cas Co Of NC	NC	420,433,129	265,435,424	2,600,000	5,000,000	154,997,705
23680	Odyssey Reins Co	CT	7,447,983,240	4,345,434,364	6,982,500	0	3,102,548,876
35602	Ohic Ins Co	OH	106,835,890	63,127,149	3,591,990	0	43,708,741
24074	Ohio Cas Ins Co	NH	5,639,598,048	4,255,479,567	4,500,000	0	1,384,118,481
24104	Ohio Farmers Ins Co	OH	2,404,576,906	595,886,710	0	0	1,808,690,196
26565	Ohio Ind Co	OH	133,325,549	88,101,019	3,000,746	0	45,224,530
24082	Ohio Security Ins Co	NH	78,244,676	63,259,337	3,500,430	0	14,985,339
17558	Old Guard Ins Co	OH	392,030,185	227,678,238	2,500,000	0	164,351,947
24139	Old Republic Gen Ins Corp	IL	1,730,622,775	1,298,953,782	4,200,000	0	431,668,993
24147	Old Republic Ins Co	PA	2,472,679,037	1,534,854,613	3,800,004	0	937,824,424
35424	Old Republic Security Assur Co	AZ	6,563,697	13,011	3,000,000	0	6,550,686
40444	Old Republic Surety Co	WI	105,661,490	53,740,473	2,900,000	0	51,921,017
37060	Old United Cas Co	KS	603,836,502	301,278,745	3,000,000	0	302,557,757
34940	Omni Ind Co	IL	68,727,145	41,788,553	3,000,000	0	26,938,592
39098	Omni Ins Co	IL	210,357,485	124,641,003	3,000,000	0	85,716,482
20621	OneBeacon Amer Ins Co	MA	93,051,679	4,778,779	6,000,000	0	88,272,900
21970	OneBeacon Ins Co	PA	1,085,924,002	219,735,320	4,200,000	0	866,188,682
15385	OneCIS Ins Co	IL	20,417,087	2,020,145	3,000,000	0	18,396,942
30175	Oriska Ins Co	NY	57,380,443	50,503,371	1,500,000	0	6,877,072
22748	Pacific Employers Ins Co	PA	3,309,042,046	2,167,462,486	6,000,000	0	1,141,579,560
20346	Pacific Ind Co	WI	6,640,456,676	3,869,034,872	5,535,000	0	2,771,421,804
37850	Pacific Specialty Ins Co	CA	377,076,218	171,209,570	3,500,000	0	205,866,648
10222	PACO Assur Co Inc	IL	73,761,399	39,988,649	2,950,000	0	33,772,750
38636	Partner Reins Co Of The US	NY	4,886,697,028	3,554,688,370	4,800,000	0	1,332,008,658
11835	PartnerRe Amer Ins Co	DE	169,444,930	40,923,431	3,000,000	0	128,521,499
10006	Partnerre Ins Co Of NY	NY	136,441,776	20,498,482	6,000,000	0	115,943,294
22250	Pathfinder Ins Co	CO	5,548,997	0	2,500,000	0	5,548,997
25755	Peachtree Cas Ins Co	FL	21,451,652	11,364,253	2,200,000	0	10,087,399
18139	Peak Prop & Cas Ins Corp	WI	48,188,811	9,104,296	3,000,000	0	39,084,515
18333	Peerless Ind Ins Co	IL	207,806,082	31,631,057	3,500,000	0	176,175,025
24198	Peerless Ins Co	NH	13,621,186,110	10,834,743,223	8,848,635	0	2,786,442,887
39900	Peninsula Ind Co	MD	11,328,998	1,193,096	2,300,000	0	10,135,902
14958	Peninsula Ins Co	MD	83,571,408	41,679,921	2,500,000	0	41,891,487
14982	Penn Millers Ins Co	PA	160,626,891	78,612,492	5,000,000	0	82,014,399
21962	Pennsylvania Ins Co	IA	25,977,365	12,368,120	4,200,000	0	13,609,244
14974	Pennsylvania Lumbermens Mut Ins	PA	419,154,424	303,214,064	0	0	115,940,360
12262	Pennsylvania Manufacturers Assoc Ins	PA	761,192,006	536,719,056	6,116,300	0	224,472,950
41424	Pennsylvania Manufacturers Ind Co	PA	200,042,649	122,980,079	4,600,000	0	77,062,570
14990	Pennsylvania Natl Mut Cas Ins Co	PA	1,126,053,955	584,860,489	0	0	541,193,466
37648	Permanent Gen Assur Corp	OH	219,128,816	131,652,279	5,000,000	0	87,476,537
13714	Pharmacists Mut Ins Co	IA	247,541,204	158,926,551	0	0	88,614,653
18058	Philadelphia Ind Ins Co	PA	6,526,061,043	4,369,347,538	3,599,950	0	2,156,713,505
12319	Philadelphia Reins Corp	PA	205,871,360	83,478,577	3,000,000	0	122,392,783
25623	Phoenix Ins Co	CT	4,009,352,279	2,430,210,785	10,000,000	0	1,579,141,493
26794	Plans Liab Ins Co	OH	82,331,631	42,433,745	2,942,436	0	39,897,886
10817	Plateau Cas Ins Co	TN	33,957,394	15,678,671	4,200,000	0	18,278,723
10357	Platinum Underwriters Reins Inc	MD	1,620,318,130	1,071,075,746	5,000,000	0	549,242,384
18619	Platte River Ins Co	NE	126,206,410	84,904,167	4,800,000	0	41,302,243
30945	Plaza Ins Co	MO	49,920,771	24,837,997	4,500,000	0	25,082,774
10287	PMI Ins Co	AZ	93,642,626	28,850,432	2,500,000	0	64,792,194
18732	PMI Mortgage Assur Co	AZ	26,911,144	1,283,835	2,000,000	0	25,627,310

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
27251	PMI Mortgage Ins Co	AZ	1,894,357,445	3,443,313,440	3,000,000	0	-1,548,955,995
14460	Podiatry Ins Co Of Amer	IL	339,673,470	225,399,896	5,000,000	0	114,273,574
37257	Praetorian Ins Co	PA	971,913,137	723,550,227	8,500,000	0	248,362,910
36234	Preferred Professional Ins Co	NE	408,932,635	202,841,098	5,305,944	0	206,091,537
15586	Preserver Ins Co	NJ	169,820,231	159,855,401	4,850,000	0	9,964,830
42226	Princeton Ins Co	NJ	628,491,820	189,652,209	4,200,000	0	438,839,611
12873	Privilege Underwriters Recp Exch	FL	171,678,810	111,597,395	0	0	60,081,415
38954	ProAssurance Cas Co	MI	1,341,973,274	818,371,648	3,188,145	0	523,601,626
33391	ProAssurance Ind Co Inc	AL	1,718,415,145	964,731,590	8,846,429	0	753,683,555
21903	Procentury Ins Co	MI	211,669,399	165,619,689	3,601,000	0	46,049,711
11127	Professional Solutions Ins Co	IA	20,413,803	10,979,287	3,000,000	0	9,434,516
29017	Professionals Advocate Ins Co	MD	125,374,737	30,992,848	4,379,000	0	94,381,889
25585	Professionals Direct Ins Co	MI	21,854,791	26,607	11,231,581	0	21,828,184
11851	Progressive Advanced Ins Co	OH	318,750,386	189,734,847	3,000,000	0	129,015,539
24260	Progressive Cas Ins Co	OH	5,772,433,590	4,229,323,289	3,000,000	0	1,543,110,301
44288	Progressive Choice Ins Co	OH	17,179,633	9,876,514	2,650,000	0	7,303,119
42994	Progressive Classic Ins Co	WI	322,819,487	230,913,774	3,008,000	0	91,905,713
12879	Progressive Commercial Cas Co	OH	9,311,134	29,451	3,000,000	0	9,281,683
16322	Progressive Direct Ins Co	OH	4,724,165,455	3,290,880,613	3,000,480	0	1,433,284,842
24279	Progressive Max Ins Co	OH	351,101,388	242,172,826	3,604,824	0	108,928,562
38628	Progressive Northern Ins Co	WI	1,305,390,796	934,665,498	3,008,000	0	370,725,298
42919	Progressive Northwestern Ins Co	OH	1,267,549,552	895,980,555	3,000,025	0	371,568,997
44695	Progressive Paloverde Ins Co	IN	108,856,572	72,975,012	1,500,000	0	35,881,560
37834	Progressive Preferred Ins Co	OH	652,455,735	468,726,997	3,003,300	0	183,728,738
32786	Progressive Specialty Ins Co	OH	941,276,707	555,052,435	3,500,000	0	386,224,272
34690	Property & Cas Ins Co Of Hartford	IN	222,986,751	117,874,342	4,200,000	0	105,112,409
12416	Protective Ins Co	IN	741,136,735	365,312,349	7,650,000	0	375,824,386
24295	Providence Washington Ins Co	RI	124,559,135	95,502,692	5,021,200	0	29,056,442
15059	Public Serv Ins Co	IL	535,102,873	399,141,132	4,200,000	0	135,961,741
29807	PXRE Reins Co	CT	32,144,339	11,745,676	5,000,000	0	20,398,663
39217	QBE Ins Corp	PA	2,138,231,351	1,459,487,208	4,387,500	500,000	678,744,144
10219	QBE Reins Corp	PA	1,232,851,837	418,126,389	30,000,000	0	814,725,447
23752	Quanta Ind Co	CO	73,890,313	50,617,845	4,200,000	0	23,272,468
36250	Radian Asset Assur Inc	NY	1,501,451,185	303,417,421	15,000,000	0	1,198,033,764
33790	Radian Guar Inc	PA	3,657,543,100	2,339,779,169	2,500,000	0	1,317,763,931
30872	Radian Mortgage Assur Inc	PA	18,001,115	20,706	5,625,456	0	17,980,409
38512	Rampart Ins Co	NY	38,822,712	27,440,660	5,000,000	0	11,382,052
18538	Red Rock Ins Co	OK	65,071,997	43,564,810	3,500,000	0	21,507,187
24449	Regent Ins Co	WI	125,157,651	94,012,226	4,000,000	0	31,145,425
37052	Regis Ins Co	PA	6,856,625	4,780,825	2,000,000	0	2,075,800
22179	Republic Ind Co Of Amer	CA	847,723,506	595,413,169	3,500,000	0	252,310,337
43753	Republic Ind Co of CA	CA	40,271,156	18,571,841	3,525,000	0	21,699,315
28452	Republic Mortgage Ins Co	NC	1,932,845,070	1,563,456,095	2,500,000	0	369,388,975
32174	Republic Mortgage Ins Co Of FL	FL	30,579,565	22,505,498	2,533,346	0	8,074,067
31275	Republic Mortgage Ins Of NC	NC	391,056,669	322,819,888	2,500,000	0	68,236,781
31089	Repwest Ins Co	AZ	284,739,547	157,903,951	3,300,000	0	126,835,596
43044	Response Ins Co	IL	25,865,011	2,964,339	5,000,000	0	22,900,671
26050	Response Worldwide Ins Co	IL	11,277,609	935,015	3,000,000	0	10,342,594
34509	Rider Ins Co	NJ	42,679,122	29,572,271	2,550,000	0	13,106,851
36684	Riverport Ins Co	MN	101,486,856	62,231,542	3,500,000	0	39,255,314
28860	RLI Ind Co	IL	43,723,584	815,734	4,200,000	0	42,907,850
13056	RLI Ins Co	IL	1,679,437,985	820,216,660	10,000,375	0	859,221,325
35505	Rockwood Cas Ins Co	PA	238,772,613	154,582,984	3,845,000	0	84,189,629
22314	RSUI Ind Co	NH	3,323,214,161	1,830,828,677	4,800,000	0	1,492,385,484
39039	Rural Comm Ins Co	MN	5,245,222,646	4,645,392,087	3,000,000	0	599,830,559
23132	RVI Amer Ins Co	CT	94,566,084	26,388,696	2,772,000	0	68,177,388
24740	Safeco Ins Co Of Amer	NH	4,747,068,958	3,558,396,422	5,000,000	0	1,188,672,536
11215	Safeco Ins Co Of IN	IN	16,320,219	1,732,625	3,300,000	0	14,587,594
24759	Safeco Natl Ins Co	NH	21,001,563	7,238,020	2,500,000	0	13,763,543
11123	Safety First Ins Co	IL	18,506,298	4,140,184	3,000,000	0	14,366,114
15105	Safety Natl Cas Corp	MO	4,183,550,016	3,029,703,656	5,000,000	25,000,000	1,153,846,360
12521	Safeway Ins Co	IL	408,120,983	128,843,308	3,000,000	0	279,277,675

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
40460	Sagamore Ins Co	IN	157,153,559	33,449,503	7,500,000	0	123,704,056
38300	Samsung Fire & Marine Ins Co Ltd	NY	179,947,192	115,514,609	0	0	64,432,583
21911	San Francisco Reins Co	CA	96,536,009	23,526,865	3,921,500	0	73,009,144
30058	Scor Reins Co	NY	2,364,684,676	1,688,283,744	5,000,000	0	676,400,932
15580	Scottsdale Ind Co	OH	68,986,493	32,391,031	3,000,000	0	36,595,462
15563	SeaBright Ins Co	IL	714,433,987	487,654,001	3,500,000	0	226,779,983
37923	Seaworthy Ins Co	MD	95,666,791	43,926,024	3,000,000	0	51,740,767
10054	Securian Cas Co	MN	173,885,206	72,799,617	3,000,000	0	101,085,589
19879	Security Natl Ins Co	DE	429,014,074	349,233,648	4,000,000	0	79,780,426
22233	Select Ins Co	TX	71,520,516	249,861	3,000,000	0	71,270,655
12572	Selective Ins Co Of Amer	NJ	1,951,018,741	1,487,580,862	4,400,000	0	463,437,879
19259	Selective Ins Co Of SC	IN	542,417,549	430,480,547	5,000,000	0	111,937,002
39926	Selective Ins Co Of The Southeast	IN	414,931,809	333,156,264	3,650,000	0	81,775,545
10936	Seneca Ins Co Inc	NY	194,727,795	61,770,123	4,800,000	0	132,957,672
11000	Sentinel Ins Co Ltd	CT	205,224,645	70,752,456	4,200,000	0	134,472,189
28460	Sentry Cas Co	WI	240,263,968	167,253,837	4,700,000	0	73,010,131
24988	Sentry Ins A Mut Co	WI	6,631,964,314	2,556,630,322	0	0	4,075,333,992
21180	Sentry Select Ins Co	WI	641,304,426	413,826,220	5,000,000	0	227,478,206
22985	Sequoia Ins Co	CA	244,792,828	170,290,081	4,200,000	0	74,502,747
36560	Service Ins Co	FL	40,427,217	13,095,736	3,000,000	0	27,331,481
23388	Shelter Mut Ins Co	MO	2,756,545,353	1,189,641,286	0	0	1,566,904,068
38776	Sirius Amer Ins Co	NY	1,559,423,346	1,011,068,660	5,000,010	0	548,354,686
11126	Sompo Japan Ins Co of Amer	NY	936,303,388	455,236,190	12,057,800	0	481,067,199
19216	Southern Ins Co	TX	48,194,653	17,982,818	2,500,000	0	30,211,835
26867	Southern Ins Co Of VA	VA	132,039,250	69,336,818	4,230,000	0	62,702,432
22861	Southern Pilot Ins Co	WI	33,435,786	24,781,661	2,500,000	60,000	8,654,125
15709	Southern States Ins Exch	VA	42,410,562	25,410,562	0	0	17,000,000
12294	Southwest Marine & Gen Ins Co	AZ	106,425,790	56,389,969	3,500,000	0	50,035,821
20613	Sparta Ins Co	CT	542,637,020	365,537,229	4,500,000	0	177,099,791
14207	Spirit Commercial Auto RRG Inc	NV	25,037,467	18,082,399	750,000	0	6,955,068
24767	St Paul Fire & Marine Ins Co	CT	18,566,316,320	12,651,619,036	20,000,000	0	5,914,697,284
24775	St Paul Guardian Ins Co	CT	78,986,402	52,824,246	4,200,000	0	26,162,155
24791	St Paul Mercury Ins Co	CT	340,527,280	209,834,609	4,230,000	0	130,692,671
19224	St Paul Protective Ins Co	CT	510,117,776	281,889,423	4,200,000	0	228,228,353
19070	Standard Fire Ins Co	CT	3,605,293,999	2,370,513,049	5,000,000	0	1,234,780,950
42986	Standard Guar Ins Co	DE	476,835,420	325,960,553	3,547,500	0	150,874,867
18023	Star Ins Co	MI	1,000,349,480	690,758,321	5,040,000	0	309,591,160
40045	Starnet Ins Co	DE	202,673,835	93,232,367	6,000,000	0	109,441,469
38318	Starr Ind & Liab Co	TX	3,467,356,543	1,602,249,380	5,000,000	0	1,865,107,163
25127	State Auto Prop & Cas Ins Co	IA	2,066,548,240	1,458,848,195	5,077,200	0	607,700,045
25135	State Automobile Mut Ins Co	OH	2,196,073,212	1,337,988,395	0	0	858,084,817
13993	State Capitol Ins RRG Inc	NV	570,489	64,834	124,738	0	505,655
25143	State Farm Fire & Cas Co	IL	31,460,692,892	20,509,531,761	10,000,000	0	10,951,161,131
25151	State Farm Gen Ins Co	IL	6,388,142,050	2,935,545,626	10,000,000	0	3,452,596,424
25178	State Farm Mut Auto Ins Co	IL	129,337,905,710	53,659,031,057	0	0	75,678,874,653
12831	State Natl Ins Co Inc	TX	218,790,848	63,224,670	3,500,000	0	155,566,178
25180	Stillwater Ins Co	CA	292,251,854	136,919,505	3,250,000	0	155,332,349
16578	Stillwater Prop & Cas Ins Co	NY	119,534,206	7,163,138	3,465,564	0	112,371,068
10952	Stonebridge Cas Ins Co	OH	324,587,164	206,465,588	8,724,386	0	118,121,576
22276	Stonewall Ins Co	NE	3,357,684,655	250,962,499	5,000,000	0	3,106,722,157
31925	Stonewood Natl Ins Co	OH	227,209,331	179,468,246	4,200,000	0	47,741,085
10340	Stonington Ins Co	TX	153,595,749	107,200,742	3,500,000	0	46,395,007
40436	Stratford Ins Co	NH	168,165,211	97,167,395	3,000,000	0	70,997,816
10909	Sun Surety Ins Co	SD	16,173,669	8,347,551	2,500,225	0	7,826,118
10916	Suretec Ins Co	TX	157,619,094	79,597,557	5,000,000	0	78,021,536
24047	Surety Bonding Co Of Amer	SD	8,132,427	5,992	2,500,000	0	8,126,435
25364	Swiss Reins Amer Corp	NY	11,409,396,275	6,790,079,299	10,432,000	0	4,619,316,976
20311	Syncora Guar Inc	NY	1,034,520,401	61,188,294	15,000,000	200,000,000	973,332,107
12866	T H E Ins Co	LA	190,250,310	128,083,333	4,500,888	0	62,166,978
22683	Teachers Ins Co	IL	329,280,775	188,885,371	3,000,000	0	140,395,404
42376	Technology Ins Co Inc	NH	1,132,602,230	896,074,644	4,500,000	0	236,527,586
14395	Terrafirma RRG LLC	VT	4,938,829	558,935	0	0	4,379,894

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
29513	The Bar Plan Mut Ins Co	MO	48,286,374	30,393,653	0	0	17,892,721
23280	The Cincinnati Ind Co	OH	110,714,383	28,709,604	3,600,000	0	82,004,779
41769	The Travelers Cas Co	CT	202,708,949	140,214,481	3,500,000	0	62,494,468
25534	TIG Ins Co	CA	2,235,803,146	1,385,844,362	4,329,920	0	849,958,784
13242	Titan Ind Co	TX	244,587,665	77,214,357	4,319,951	0	167,373,308
32301	TNUS Ins Co	NY	65,689,402	12,668,967	5,000,000	0	53,020,435
10945	Tokio Marine Amer Ins Co	NY	1,383,525,649	869,152,092	5,000,100	0	514,373,557
25496	Torus Natl Ins Co	DE	139,769,273	66,783,605	4,200,000	0	72,985,668
44300	Tower Ins Co Of NY	NY	543,740,374	407,304,667	3,705,214	0	136,435,707
43702	Tower Natl Ins Co	MA	35,561,942	32,263,380	3,995,000	0	3,298,562
37621	Toyota Motor Ins Co	IA	420,031,045	225,172,419	3,000,000	0	194,858,626
41238	Trans Pacific Ins Co	NY	65,120,483	17,909,355	5,000,000	0	47,211,128
19453	Transatlantic Reins Co	NY	15,013,002,535	10,294,069,032	6,041,655	0	4,718,933,503
28886	Transguard Ins Co Of Amer Inc	IL	248,408,197	119,664,650	5,000,000	0	128,743,547
20494	Transportation Ins Co	IL	80,329,992	87,490	4,200,000	0	80,242,502
28188	Travco Ins Co	CT	216,091,261	146,522,949	6,000,000	0	69,568,312
19038	Travelers Cas & Surety Co	CT	16,464,401,449	9,905,754,944	25,000,000	0	6,558,646,505
31194	Travelers Cas & Surety Co Of Amer	CT	4,147,460,454	2,265,740,367	6,480,000	0	1,881,720,088
36170	Travelers Cas Co Of CT	CT	319,228,588	225,031,176	6,000,000	0	94,197,411
19046	Travelers Cas Ins Co Of Amer	CT	1,893,078,083	1,343,317,536	6,000,000	0	549,760,547
40282	Travelers Commercial Cas Co	CT	324,468,114	229,120,031	4,500,000	0	95,348,083
36137	Travelers Commercial Ins Co	CT	343,055,645	249,524,847	6,000,000	0	93,530,798
41750	Travelers Constitution State Ins Co	CT	203,205,723	140,215,896	3,500,000	0	62,989,828
27998	Travelers Home & Marine Ins Co	CT	410,095,646	281,111,955	5,000,000	0	128,983,691
25658	Travelers Ind Co	CT	20,662,613,986	13,956,488,515	10,790,700	0	6,706,125,470
25666	Travelers Ind Co Of Amer	CT	628,000,922	433,490,623	5,250,000	0	194,510,299
25682	Travelers Ind Co Of CT	CT	1,082,359,603	716,787,951	5,000,000	0	365,571,652
25674	Travelers Prop Cas Co Of Amer	CT	907,007,888	419,996,230	5,040,000	0	487,011,658
36161	Travelers Prop Cas Ins Co	CT	223,965,507	153,447,069	3,000,000	0	70,518,438
34894	Trenwick Amer Reins Corp	CT	84,244,199	50,098,507	25,000,000	0	34,145,692
31003	Tri State Ins Co Of MN	MN	32,011,805	1,085,292	5,000,000	0	30,926,513
41211	Triton Ins Co	TX	527,843,738	321,941,561	3,400,000	0	205,902,177
41106	Triumphe Cas Co	OH	32,512,903	14,879,720	3,000,000	0	17,633,183
21709	Truck Ins Exch	CA	1,933,396,090	1,369,922,187	0	0	563,473,903
27120	Trumbull Ins Co	CT	210,903,499	117,860,138	4,000,000	0	93,043,361
29459	Twin City Fire Ins Co	IN	641,747,713	353,605,506	4,200,000	0	288,142,207
41050	Underwriter for the Professions Ins	OR	267,521,797	197,313,534	7,500,000	0	70,208,263
25747	Unigard Ins Co	WI	410,328,649	298,489,650	3,000,000	0	111,839,000
25844	Union Ins Co	IA	104,795,626	76,566,290	5,000,000	0	28,229,336
11142	United Cas Ins Co Of Amer	IL	11,533,246	3,212,379	2,700,000	0	8,320,867
29963	United Farm Family Ins Co	NY	27,616,873	16,304,607	3,500,000	0	11,312,266
11770	United Financial Cas Co	OH	2,137,869,338	1,645,881,593	3,008,000	0	491,987,745
13021	United Fire & Cas Co	IA	1,558,730,375	892,958,189	7,000,000	0	665,772,186
26999	United Guar Mortgage Ind Co	NC	283,788,814	170,561,754	2,000,000	0	113,227,060
15873	United Guar Residential Ins Co	NC	3,059,260,763	1,593,547,410	5,997,300	0	1,465,713,353
16667	United Guar Residential Ins Co of NC	NC	448,483,696	70,630,121	2,000,000	0	377,853,575
11445	United Natl Cas Ins Co	IN	21,082,157	45,252	5,000,000	0	21,036,905
41335	United Natl Specialty Ins Co	WI	80,401,855	69,755,458	4,200,000	0	10,646,397
25941	United Serv Automobile Assn	TX	28,667,011,488	7,912,525,356	0	0	20,754,486,132
25887	United States Fidelity & Guar Co	CT	4,653,938,415	2,169,502,708	35,214,075	0	2,484,435,707
21113	United States Fire Ins Co	DE	3,154,524,880	2,342,427,670	7,862,342	0	812,097,210
25895	United States Liab Ins Co	PA	811,297,038	273,793,611	4,100,000	0	537,503,427
10656	United States Surety Co	MD	52,994,577	20,990,673	2,100,000	0	32,003,904
29157	United WI Ins Co	WI	361,166,347	287,206,236	3,000,000	0	73,960,111
16063	Unitrin Auto & Home Ins Co	NY	107,110,060	75,639,129	4,225,000	0	31,470,931
25909	Unitrin Preferred Ins Co	NY	28,158,953	19,456,645	3,900,000	0	8,702,308
40703	Unitrin Safeguard Ins Co	WI	27,190,756	20,337,523	3,000,000	0	6,853,233
32867	Universal Fire & Cas Ins Co	IN	13,430,497	6,872,146	2,000,000	250,000	6,558,351
32972	Universal Ins Co	NC	23,317,797	15,305,368	1,800,000	0	8,012,429
13200	Universal Surety Of Amer	SD	15,638,544	13,915	4,200,000	0	15,624,629
41181	Universal Underwriters Ins Co	IL	386,182,512	50,057,013	14,960,700	0	336,125,500
40843	Universal Underwriters Of TX Ins	IL	12,599,676	2,759,964	4,500,000	0	9,839,712

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
29599	US Specialty Ins Co	TX	1,928,589,483	1,348,281,564	4,200,000	0	580,307,919
25968	USAA Cas Ins Co	TX	8,445,777,251	4,277,001,437	4,700,000	0	4,168,775,814
18600	USAA Gen Ind Co	TX	2,256,609,831	1,420,971,692	4,500,000	0	835,638,139
25976	Utica Mut Ins Co	NY	2,130,108,412	1,355,027,474	0	0	775,080,938
26611	Valiant Ins Co	DE	35,885,135	3,683,464	5,000,000	0	32,201,671
20508	Valley Forge Ins Co	PA	70,964,063	37,900	4,200,000	0	70,926,163
21172	Vanliner Ins Co	MO	325,013,236	203,095,710	3,000,000	0	121,917,525
10815	Verlan Fire Ins Co MD	NH	24,794,395	39,341	5,000,000	0	24,755,054
42889	Victoria Fire & Cas Co	OH	158,466,478	101,175,572	2,500,000	0	57,290,906
20397	Vigilant Ins Co	NY	467,945,670	203,062,939	4,500,000	0	264,882,731
16632	Vinings Ins Co	DE	65,310,491	44,102,284	2,500,000	0	21,208,208
40827	Virginia Surety Co Inc	IL	1,007,790,342	698,576,775	5,000,000	0	309,213,567
26085	Warner Ins Co	IL	12,412,948	1,048,042	3,000,000	0	11,364,906
32778	Washington Intl Ins Co	NH	108,709,723	36,281,559	4,200,000	0	72,428,164
26069	Wausau Business Ins Co	WI	43,589,590	18,465,514	10,900,000	0	25,124,076
26042	Wausau Underwriters Ins Co	WI	99,744,310	38,612,344	4,500,000	0	61,131,966
25011	Wesco Ins Co	DE	804,133,417	637,320,516	5,000,000	0	166,812,901
44393	West Amer Ins Co	IN	100,373,289	52,643,366	3,100,000	0	47,729,923
10030	Westchester Fire Ins Co	PA	2,056,086,204	1,149,515,330	5,000,100	0	906,570,874
27502	Western Gen Ins Co	CA	53,757,523	32,540,391	3,105,000	7,640,000	21,217,132
13188	Western Surety Co	SD	1,856,351,527	650,737,354	4,000,000	0	1,205,614,173
37770	Western United Ins Co	IN	238,704,441	99,372,160	4,200,000	0	139,332,281
24112	Westfield Ins Co	OH	2,450,520,897	1,459,330,676	8,220,000	0	991,190,221
24120	Westfield Natl Ins Co	OH	571,946,288	328,760,382	3,000,000	0	243,185,906
11981	Westguard Ins Co	PA	35,066,237	20,424,354	3,000,000	0	14,641,883
39845	Westport Ins Corp	MO	5,454,118,515	3,684,714,544	6,345,000	0	1,769,403,971
11932	White Pine Ins Co	MI	24,850,157	13,344,691	2,500,000	0	11,505,466
25780	Williamsburg Natl Ins Co	MI	149,107,572	117,760,320	3,000,000	0	31,347,252
24376	Woodridge Ins Co	IL	8,489,539	55,687	3,000,000	0	8,433,852
31232	Work First Cas Co	DE	44,302,249	34,013,553	3,056,820	0	10,288,694
11523	Wright Natl Flood Ins Co	TX	27,592,131	12,893,375	3,500,000	0	14,698,756
20273	WRM Amer Ind Co Inc	NY	73,445,199	6,083,883	4,723,000	0	67,361,316
40193	X L Ins Co Of NY	NY	208,201,656	130,506,779	6,000,000	0	77,694,877
24554	XL Ins Amer Inc	DE	734,200,582	487,365,509	5,000,000	0	246,835,073
20583	XL Reins Amer Inc	NY	5,527,818,384	3,283,313,150	5,000,000	0	2,244,505,234
37885	XL Specialty Ins Co	DE	440,571,430	282,228,387	5,812,500	0	158,343,043
24325	York Ins Co	RI	17,611,556	8,185,195	3,100,000	0	9,426,362
26220	Yosemite Ins Co	IN	247,983,831	94,273,872	5,000,000	0	153,709,959
30325	Zale Ind Co	TX	42,175,605	26,170,963	3,000,000	0	16,004,642
13269	Zenith Ins Co	CA	1,783,758,870	1,267,971,110	4,200,000	0	515,787,760
30120	Znat Ins Co	CA	66,600,910	41,111,501	3,120,000	0	25,489,409
16535	Zurich Amer Ins Co	NY	30,184,001,188	22,385,582,849	5,000,000	0	7,798,418,339
27855	Zurich Amer Ins Co Of IL	IL	49,354,906	15,336,181	5,000,000	0	34,018,725
Totals Non-Domestic Property Insurer(s)			1,486,905,413,582	845,424,968,516	3,934,243,335	1,203,210,964	641,480,445,069

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 Prop. 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	15,602,031	2,934,200	0	12,667,831
10023	Alliance Of Nonprofits For Ins RRG	VT	64,353,270	37,278,291	0	27,074,979
10232	American Assoc Of Orthodontists RRG	AZ	40,260,961	28,354,143	1,183,750	11,906,818
12300	American Contractors Ins Co RRG	TX	14,708,548	7,132,459	2,500,000	7,576,089
10903	American Excess Ins Exch RRG	VT	410,759,049	166,811,075	0	243,947,974
44202	American Feed Industry Ins Co RRG	IA	2,896,293	358,206	311,510	2,538,087
25448	American Safety RRG Inc	VT	13,485,902	6,082,756	0	7,403,146
11598	Applied Medico Legal Solutions RRG	AZ	104,650,517	75,414,166	28,284,599	29,236,351
44148	Architects & Engineers Ins Co RRG	DE	22,903,534	12,637,645	318,191	10,265,889
13580	ARISE Boiler Inspection & Ins Co RRG	KY	2,975,990	827,522	0	2,148,468
33677	Attorneys Ins Mut of the South Inc R	DC	14,293,248	6,555,595	0	7,737,653
22670	Attorneys Ins Mut RRG Inc	HI	15,580,415	7,575,858	0	8,004,557
10639	Attorneys Liab Assur Society Inc RRG	VT	239,131,488	158,812,284	1,000,000	80,319,204
10174	Bar Vermont RRG Inc	VT	25,376,566	9,241,307	200,000	16,135,259
44504	California Hlthcare Ins Co Inc RRG	HI	118,060,396	70,349,414	1,734,997	47,710,982
11825	Care RRG Inc	DC	17,382,253	12,617,763	1,000,000	4,764,490
10808	Cassatt RRG Inc	VT	10,225,037	6,214,355	200,000	4,010,682
43770	Clinic Mut Ins Co RRG	HI	3,907,017	251,181	918	3,655,836
44598	College Liab Ins Co Recip RRG	HI	14,267,392	4,261,114	0	10,006,278
10803	Columbia Natl RRG Inc	VT	1,706,771	570,511	206,000	1,136,260
13893	Community Blood Cntr Exch RRG	IN	21,449,618	8,411,917	0	13,037,701
11259	Community Hospital RRG	VT	217,993,666	132,840,548	0	85,153,118
10075	Consumer Specialties Ins Co RRG	VT	5,368,806	2,063,336	35,814	3,305,470
10341	Controlled Risk Ins Co Of VT RRG	VT	52,691,092	18,911,307	200,000	33,779,785
10164	Cpa Mut Ins Co Of Amer RRG	VT	23,684,385	14,191,728	0	9,492,657
43125	Delaware Professional Ins Co RRG	DE	9,372,427	6,634,383	0	2,738,044
13018	Doctors & Surgeons Natl RRG Inc	KY	10,976,447	8,853,356	500,000	2,123,091
10115	Eastern Dentists Ins Co RRG	VT	49,818,928	29,987,504	0	19,831,424
10125	Elite Transportation RRG Inc	AZ	11,087,083	8,984,924	2,100	2,102,159
11714	Emergency Physicians Ins Co RRG	NV	39,493,411	29,515,448	0	9,977,964
38466	Evergreen USA RRG Inc	VT	15,903,869	9,267,407	0	6,636,462
10842	Franklin Cas Ins Co RRG	VT	32,183,184	28,969,115	500,000	3,214,069
10163	General Eastern Ski Ins RRG Inc	VT	1,257,864	236,086	359,546	1,021,778
10080	Health Providers Ins Recip RRG	HI	78,442,545	27,458,250	0	50,984,295
26797	Housing Authority RRG Inc	VT	314,789,101	120,041,830	0	194,747,271
41246	How Ins Co A RRG	VA	122,876,670	13,425,369	1,000,000	109,451,301
10697	MCIC VT Inc RRG	VT	204,373,875	194,087,741	200,000	10,286,134
44237	Mental Hlth RRG	VT	25,237,243	12,057,148	200,031	13,180,095
11999	Midwest Ins Grp Inc RRG	VT	6,266,794	4,553,076	1,000	1,713,719
36072	National Guardian RRG Inc	HI	16,356,318	10,373,092	600,000	5,983,226
10234	National Serv Contract Ins Co RRG	DC	12,361,390	1,777,882	30,113	10,583,508
44121	Oms Natl Ins Co Rrg	IL	342,857,472	151,314,026	7,580	191,543,446
10353	Ooida RRG Inc	VT	79,351,538	62,084,252	200,000	17,267,286
44105	Ophthalmic Mut Ins Co RRG	VT	259,923,392	96,343,589	0	163,579,803
10171	Ordinary Mut RRG Corp	VT	10,321,765	4,925,005	0	5,396,760
44130	Paratransit Ins Co Mut RRG	TN	23,468,272	11,668,368	0	11,799,904
10934	Physicians Reimbursement RRG	VT	27,937,068	17,028,171	1,200,000	10,908,897
11513	Physicians Specialty Ltd RRG	SC	11,149,937	7,280,896	0	3,869,041
44083	Preferred Physicians Medical RRG	MO	195,955,602	85,318,840	800,000	110,636,762
10101	Premier Ins Exch RRG	VT	7,976,049	420,865	0	7,555,184
12907	Southwest Physicians RRG Inc	SC	73,421,009	56,447,636	4,840,000	16,973,373
10754	Spirit Mountain Ins Co RRG Inc	DC	6,462,750	3,220,744	100,000	3,242,006
44075	States Self Insurers RRG	VT	23,762,007	13,867,334	1,507,968	9,894,673
10476	STICO Mut Ins Co RRG	VT	22,706,429	11,517,551	0	11,188,878
10113	Terra Ins Co RRG	VT	27,716,531	10,890,753	73,834	16,825,778

Non-Domestic Risk Retention Groups *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus
26257	The Mutual RRG Inc	HI	80,213,684	42,178,503	0	38,035,180
10083	The Natl Catholic RRG Inc	VT	64,757,752	46,812,389	299,762	17,945,363
10084	Title Industry Assur Co RRG	VT	6,312,059	2,730,864	89,963	3,581,195
10020	United Educators Ins RRG Inc	VT	759,714,340	505,260,263	0	254,454,077
10712	United Home Ins Co A RRG	VT	2,424,684	1,020,850	249,254	1,403,834
11063	Vehicular Serv Ins Co RRG	OK	2,547,015	112,315	500,000	2,434,700
40940	Western Pacific Mut Ins Co RRG	CO	137,592,563	33,002,653	0	104,589,910
Totals Non-Domestic Risk Retention Group(s)			4,591,083,312	2,460,367,159	50,436,930	2,130,716,154

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	62	4,591,083,312	2,460,367,159	0	2,130,716,154
Grand Totals for All Risk Retention Groups	62	4,591,083,312	2,460,367,159	0	2,130,716,154

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
51411	American Guar Title Ins Co	OK	30,458,236	12,286,430	2,000,000	18,171,806	192,695
50229	Chicago Title Ins Co	NE	1,848,553,321	931,396,620	2,000,000	917,156,701	3,191,662
50083	Commonwealth Land Title Ins Co	NE	598,408,038	350,476,891	1,649,306	247,931,147	553,873
51632	EnTitle Ins Co	OH	18,991,462	5,683,624	2,000,000	13,307,838	12,332
51586	Fidelity Natl Title Ins Co	CA	1,309,240,262	842,780,219	76,131,950	466,460,043	2,472,133
50814	First Amer Title Ins Co	CA	2,234,494,269	1,238,531,599	300,000,000	995,962,670	4,755,777
50369	Investors Title Ins Co	NC	140,753,788	69,486,299	2,000,000	71,267,489	1,738,973
50377	National Investors Title Ins Co	SC	12,223,306	3,617,127	1,000,000	8,606,179	0
51020	National Title Ins Of NY Inc	NY	122,137,881	70,320,978	2,014,516	51,816,903	229,950
51330	Ohio Bar Title Ins Co	OH	45,250,576	16,677,760	1,000,000	28,572,816	0
50520	Old Republic Natl Title Ins Co	MN	918,384,088	507,868,074	1,526,434	410,516,014	6,975,498
50440	Real Advantage Title Ins Co	OH	4,177,870	19,973	1,000,000	4,164,919	0
50792	Southern Title Ins Corp	VA	12,112,001	37,558,699	1,001,123	-25,446,699	0
50121	Stewart Title Guar Co	TX	1,048,016,604	574,307,716	8,500,000	473,708,888	2,692,772
51624	United Gen Title Ins Co	CA	14,946,671	2,610,839	2,010,000	12,335,832	0
50050	Westcor Land Title Ins Co	CA	67,656,593	47,855,943	1,167,725	19,800,650	207
51152	WFG Natl Title Ins Co	SC	50,124,236	32,115,877	2,025,000	18,008,359	130,653
Totals Non-Domestic Title Insurer(s)			8,475,929,202	4,743,594,668	407,026,054	3,732,341,555	22,946,525

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	17	8,475,929,202	4,743,594,668	407,026,054	3,732,341,555	22,946,525	
Grand Totals for All Title Insurers	17	8,475,929,202	4,743,594,668	407,026,054	3,732,341,555	22,946,525	