West Virginia Offices of the Insurance Commissioner

2011 Annual Report

STATE OF WEST VIRGINIA
Offices of the Insurance Commissioner

EARL RAY TOMBLIN
Governor

MICHAEL D. RILEY
Insurance Commissioner

November 1, 2012

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 2011 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, 2011 annual statements filed with this agency by the insurance companies licensed in this State.

Respectfully submitted,

Michael D. Riley
Insurance Commissioner

1124 Smith Street
Charleston, WV 25301

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Executive Summary

This report to the Governor of West Virginia provides detail about the structure and activities of the ***West Virginia Offices of the Insurance Commissioner*** 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 $194.6M in total revenue collected from the previous year. It includes an interdepartmental organizational chart, historical list of insurance commissioners, and then proceeds to identify the individual revenue streams managed by this agency.

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

- ***AccessWV***-(*West Virginia Health Insurance Plan.),* the state high-risk health insurance pool, increased their policyholders from 884 to 976 during 2011 while providing insurance to 1,431 individuals; they ended the year with a cash balance of $12.98 million.

- The **Agents Licensing and Education Division** presides over processing and maintaining records on individual producers licensed to transact insurance business in WV, and issued 17,877 new licenses in 2011, while handling over 181,000 company appointments and appointment cancellations.

- The **Board of Review** (Workers' Compensation) handles appeals of Workers' Compensation claims and during 2011 they maintained their goal of operating without a backlog. They received an average of 106 new appeals per month and issued an average of 106 dispositions per month.

- 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 61.42% of the active caseload has now been closed. In addition, the liability of the old fund continues to decline resulting in $16.1 million less in claim payments during FY 2012 than FY 2011.

- The **Office of Consumer Advocacy** assisted consumers in 56 complaints during 2011 and also participated in the review of 41 Certificate of Need applications and 28 Hospital Rate Review Applications.

- The **Consumer Service Division** assists our insurance consumers with questions and complaints. The division received a total of 2,014 written complaints from insurance consumers in 2011. Over the course of the year, the Division responded to an average of 117 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 2,765 applications for exemption during 2011, and approved 2,323 of the same.

- The **Financial Accounting Unit** is responsible for the preparation of audited financial statements, monthly financial reports, and the budget. In 2011, the unit received a sixth 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 2,396 separate insurance entities transacting business in West Virginia during 2011 (*up from 2,275 in 2010*).

- The **Receivership Division** (Office of the Receiver) is responsible for the administration of insurance companies which are in a liquidation status in West Virginia. As of 2011, there were no companies in a liquidation status in West Virginia.

- The **Self-Insurance Unit** (Workers' Compensation) is responsible for regulating the 89 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. Two new companies were approved for self insured status in calendar year 2011.

- 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 794 referrals in 2011 leading to 34 arrests and resulting in 26 convictions.

- The **Legal Division** provides legal counsel to the Insurance Commissioner and staff, drafts and promulgates statutes, investigates code/rule violations, responds to litigation, hearings and coordinates receivership activities. During 2010, the Division was involved with 23 new statutes or regulations directly impacting insurance; 381 matters of litigation, Administrative, or Circuit Court Hearings; and 1,045 investigations by the regulatory compliance unit.

- The **Market Conduct Unit** undertakes examinations of insurance companies doing business in West Virginia in order to determine statutory compliance. In 2011, the unit conducted 94 level one and 22 level two analyses on licensed companies concerning compliance. Seven Agreed Orders were entered by the Insurance Commissioner with penalties totaling $43,000.00 being assessed as a result of violations discovered during examinations. Additionally, West Virginians received $67,255.05 in restitution as a result of market conduct examinations.

- The **Revenue Recovery Unit** (Workers' Compensation) is responsible for the collection of all monies due to the Uninsured Employers' Fund and to the Old Fund, as well as the collection of fines imposed upon employers where workers' compensation coverage has been cancelled. During 2011, the unit collected nearly $1.4M from businesses in default and placed 1,397 liens on businesses who had failed to work to cure default obligations.

- The **Medical Rates and Plans Unit** (Workers' Compensation) calculates workers' compensation maximum medical reimbursement rates and evaluates workers' compensation managed health care plans. In 2011 the division continued to maintain the fee schedules (*comprised of thousands of codes and fees*), as well as evaluating 75 requests for modifications to workers' compensation managed health care plans.

- 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 2011, this unit made continued improvements in the time standard compliance measures required by 93 CSR 2, and notably ruled upon 10,831 written motions and rendered 3,388 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 2011, the division received a total of 6,334 filings, 98.6% of which were ultimately approved.

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

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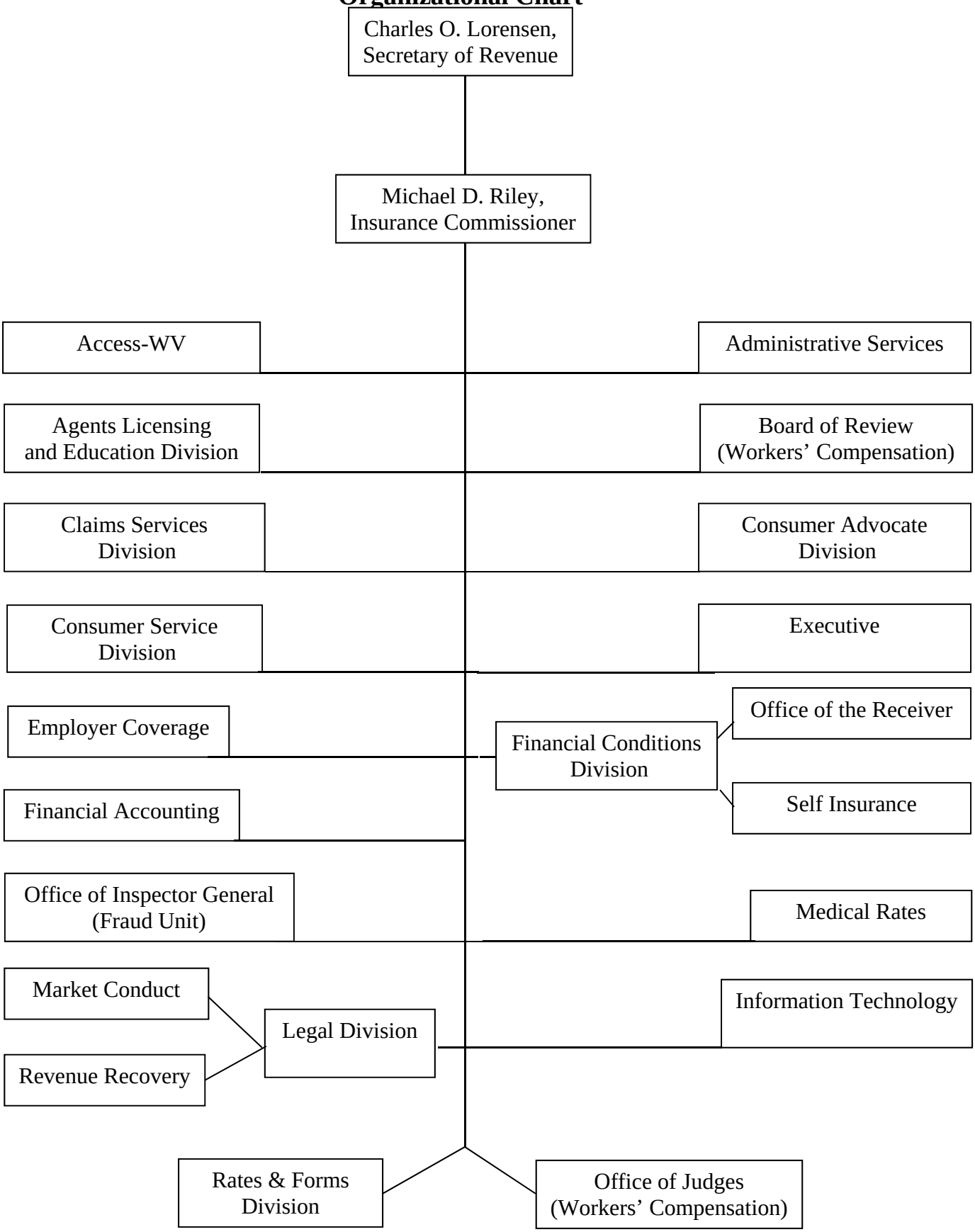
Section 1

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*

Fees and Taxes Collected During the Last 5 Fiscal Years

	FY 2007-2008	FY 2008-2009	FY 2009-2010	FY 2010-2011	FY 2011-2012
General Revenue					
Insurer Exam/Assesment Fee	$506,970	$608,653	$553,131	$526,579	$387,585
Penalty Fee	$397,223	$290,995	$620,255	$489,474	$823,151
Total General Revenue	**$904,193**	**$899,648**	**$1,173,386**	**$1,016,053**	**$1,210,736**
Special Revenue					
*Insurance Tax Fund	$100,442,751	$104,420,867	$104,444,435	$108,034,197	$110,380,332
Insurer Exam/Assessment Fee	$863,035	$1,110,650	$941,132	$960,574	$604,713
Fees & Charges	$39,150,714	$38,928,927	$41,337,499	$41,627,707	$42,504,698
Fire Marshal	$1,515,851	$1,513,025	$1,597,395	$1,619,643	$1,688,336
Mun. Pension & Prot. Fund	$25,688,529	$25,835,077	$25,583,646	$25,893,977	$25,701,648
Vol. Firement & Teachers Ret.	$11,869,797	$11,887,224	$12,170,434	$12,076,654	$12,560,582
Total Special Revenue	**$179,530,677**	**$183,695,770**	**$186,074,541**	**$190,212,752**	**$193,440,309**
Grand Total Collected	**$180,434,870**	**$184,595,418**	**$187,247,927**	**$191,228,805**	**$194,651,045**

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

APPROPRIATED EXPENDITURE SCHEDULE
INSURANCE COMMISSION FUND 7152
FISCAL YEAR 2012
JULY 1, 2011 - JUNE 30, 2012

APPROPRIATED			
Personal Services	16,462,396		
Increment	399,416		
Employee Benefits	7,482,591		
Current Expenses	13,820,282		
			$ 38,164,685
ACTUAL EXPENDITURES			
Personal Services	12,604,018		
Increment	259,660		
Employee Benefits	4,741,798		
Current Expenses	7,097,201		
TOTAL EXPENDITURES		24,702,677	
APPROPRIATION BALANCE			
Personal Services	3,858,378		
Increment	139,756		
Employee Benefits	2,740,793		
Current Expenses	6,723,081		
TOTAL FUNDS REMAINING		13,462,008	
			$ 38,164,685

ASSESSMENT FEES COLLECTED

JULY 1, 2011 THROUGH JUNE 30, 2012	$	42,504,698

West Virginia
Offices of the Insurance Commissioner

Statement of Revenues, Expenses, and Changes in Fund Net Assets
Proprietary Funds

For the Year Ended June 30, 2011
(In Thousands)

	Workers' Compensation	Access WV	Total
Operating Revenues			
Statutory Allocations	200,763	$ -	200,763
Assessments and Employer Surcharges	49,815	1,057	50,872
Net Premium Revenue	1,046	5,366	6,412
Other Operating Revenue	1,325	142	1,467
Total Operating Revenue	**$252,949**	**$6,565**	**$259,514**
Operating Expenses and Claims Provisions			
Claims and Claim Adjustment Provisions	159,997	6,337	166,334
General and Administration	20,066	377	20,443
Total Operating Expenses and Claims Provisions	**$180,063**	**$6,714**	**$186,777**
Operating Income	**$72,886**	**($149)**	**$72,737**
Nonoperating Revenues			
Investment Earnings	109,061	316	109,377
Total Nonoperating Revenues	**$109,061**	**$316**	**$109,377**
Change in Net Assets (Deficit)	**$181,947**	**$167**	**$182,114**
Total Net Assets (Deficit) - Beginning of Year	**($1,006,961)**	**$12,353**	**($994,608)**
Total Net Assets (Deficit) - End of Year	**($825,014)**	**$12,520**	**($812,494)**

West Virginia
Offices of the Insurance Commissioner
Schedule of Net Assets
Workers' Compensation Information
June 30, 2011
(In Thousands)

	WC Old Fund Debt Reduction	Coal Workers' Pneumoconiosis	Uninsured Fund	Self-Insured Funds	Total
Assets:					
Current Assets					
Cash and Cash Equivalents	938,210	261,609	9,049	9,883	1,218,751
Receivables, Net:					
Statutory Allocations	10,320	-	-	-	10,320
Assessments	-	-	135	-	135
Employer Surcharge	9,147	-	-	-	9,147
Premiums	21	-	-	-	21
Other	1	-	-	-	1
Total Current Assets	***$957,699***	***$261,609***	***$9,184***	***$9,883***	***$1,238,375***
Total Assets	**$957,699**	**$261,609**	**$9,184**	**$9,883**	**$1,238,375**
Liabilities:					
Current Liabilities:					
Est. Liab.for Unpaid Claims & Adj. Exp.	213,000	11,500	600	-	225,100
OPEB Liability	393	-	-	-	393
Accrued Exp and Other Liab.	94	-	-	2	96
Total Current Liabilities	***$213,487***	***$11,500***	***$600***	***$2***	***$225,589***
Noncurrent Liabilities:					
Est. Liab.for Unpaid Claims & Adj. Exp.	1,708,800	124,400	4,100	500	1,837,800
Total Noncurrent Liabilities	***1,708,800***	***124,400***	***4,100***	***500***	***1,837,800***
Total Liabilities	**$1,922,287**	**$135,900**	**$4,700**	**$502**	**$2,063,389**
Net Assets:					
Restricted for:					
Coal Workers' Pneumoconiosis	-	125,709	-	-	125,709
Uninsured Fund	-	-	4,484	-	4,484
Self-Insured Fund	-	-	-	9,381	9,381
Unrestricted (Deficit)	(964,588)	-	-	-	(964,588)
Total Net Assets (Deficit)	**($964,588)**	**$125,709**	**$4,484**	**$9,381**	**($825,014)**

West Virginia
Offices of the Insurance Commissioner
Statement of Net Assets
Proprietary Funds
June 30, 2011
(In Thousands)

	Worker's Compensation	Access WV	Total
Assets:			
Current Assets			
Cash and Cash Equivalents	1,218,751	13,323	1,232,074
Receivables, Net:			
Statutory Allocations	10,320	-	10,320
Assessments	135	-	135
Employer Surcharge	9,147	-	9,147
Premiums	21	-	21
Other	1	-	1
Total Current Assets	***$1,238,375***	***$13,323***	***$1,251,698***
Total Assets	**$1,238,375**	**$13,323**	**$1,251,698**
Liabilities:			
Current Liabilities			
Est. Liab. for Unpaid Claims & Claim Adj. Exp.	225,100	720	225,820
OPEB Liability	393	22	415
Accrued Expenses and Other Liabilities	96	61	157
Total Current Liabilities	***$225,589***	***$803***	***$226,392***
Noncurrent Liabilities			
Est. Liab. for Unpaid Claims & Claim Adj. Exp.	1,837,800	-	1,837,800
Total Noncurrent Liabilities	***$1,837,800***	***$-***	***$1,837,800***
Total Liabilities	**$2,063,389**	**$803**	**$2,064,192**
Net Assets:			
Restricted for:			
Coal Workers' Pneumoconiosis	125,709	-	125,709
Uninsured Fund	4,484	-	4,484
Self-Insured Funds	9,381	-	9,381
Access WV	-	12,520	12,520
Unrestricted (Deficit)	(964,588)	-	(964,588)
Total Net Assets (Deficit)	**($825,014)**	**$12,520**	**($812,494)**

Appropriated Expenditure Schedule
Consumer Advocate Fund 7151

Fiscal Year 2012
July 1, 2011 - June 30, 2012

APPROPRIATED			
Personal Services	383,295		
Increment	6,360		
Employee Benefits	153,544		
Current Expenses	272,242		
			$815,441
ACTUAL EXPENDITURES			
Personal Services	180,951		
Increment	5,948		
Employee Benefits	58,773		
Current Expenses	5,055		
TOTAL EXPENDITURES		***250,727***	
APPROPRIATION BALANCE			
Personal Services	202,344		
Increment	412		
Employee Benefits	94,771		
Current Expenses	267,187		
TOTAL FUNDS REMAINING		***564,714***	
			$815,441

Appropriated Expenditure Schedule
Examination Fund 7150

Fiscal Year 2012
July 1, 2011 - June 30, 2012

APPROPRIATED			
Personal Services	518,696		
Increment	6,892		
Employee Benefits	183,992		
Current Expenses	1,470,286		
			$ 2,179,866
ACTUAL EXPENDITURES			
Personal Services	375,338		
Increment	6,300		
Employee Benefits	124,138		
Current Expenses	235,185		
TOTAL EXPENDITURES		***740,961***	
APPROPRIATION BALANCE			
Personal Services	143,358		
Increment	592		
Employee Benefits	59,854		
Current Expenses	1,235,101		
TOTAL FUNDS REMAINING		**1,438,905**	
			$2,179,866

ASSESSMENT FEES COLLECTED

JULY 1, 2011 TO JUNE 30, 2012	**$601,713**

Section 2

Divisional Reports

AccessWV
West Virginia Health Insurance Plan

Introduction

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

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

AccessWV was launched in July 2005 and had completed its sixth full year of operation by December 2011.

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

Access WV offers four plans — A, B , C, and D. All plans cover the same broad array of services but differ in their premiums, deductibles and out-of-pocket maximums. Annual medical deductibles range from $400 to $4,000 for individual coverage and $800 to $8,000 for family coverage for in-network services. The medical deductibles are double for out-of-network services. A separate deductible, ranging from $200 to $2,000 for individual coverage and $400 to $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 is $25,000. A combined lifetime maximum of $1,000,000 for medical and pharmaceutical benefits applies to all plans.

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

Premiums

The enabling legislation provides that ***AccessWV*** premiums be set at 125-150 percent of the standard risk rate as determined by considering the premium rates charged by other insurers offering coverage in the individual market in West Virginia. Premium levels are set by the Board of Directors and vary based on geographic region, age band, gender and tier (single or family). 2011 rates were found to be 132% of the standard market rates.

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

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 2011

2011 Enrollment

Enrollment Growth. AccessWV continued to grow steadily throughout 2011. The plan began January 2011 with 884 policies and ended the year with 976, a 10 percent increase. Total membership, including dependents of policyholders, went from 1010 to 1152, a 14 percent increase. Monthly enrollment is as follows.

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
# Policies	888	904	904	913	919	924	923	926	941	948	961	976
# Members	*1017*	*1040*	*1047*	*1065*	*1079*	*1074*	*1067*	*1077*	*1106*	*1129*	*1140*	*1152*

Total Served During Year. While enrollment grew to 976 policyholders and 1152 members, the end-of-year membership understates the impact of the program, as some members leave and others take their places. During 2011, ***AccessWV*** enrolled 1,201 new policyholders and provided insurance coverage to 1,431 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.

Lapsed Coverages. During 2011, 280 policyholders ended their coverage in ***AccessWV***. Cancellations were either at the member's request, including for reasons of eligibility for other coverage, including Medicare, Medicaid or employer-sponsored coverage, or for nonpayment of premiums, which accounted for 39% of cancellations.

Plans. Access WV offers four products -- Plan A, Plan B, Plan C, and Plan D. As of December 2011, the plurality of policyholders - 39 percent - were enrolled in Plan C, the option with the second highest deductibles and the second lowest premiums.

County. As of December 2011**,** membership was held by residents of all but one West Virginia county, Calhoun. Counties with the largest number of policies were Kanawha (143), Cabell (69), Monongalia (61), Wood (50), and Berkeley (52).

Gender. Females accounted for 56 percent of policies and males, 44 percent.

Age. More than two-thirds – 65% - of policyholders were age 50 and over at the end of 2011, a slight increase from the 62 percent who met that criterion a year earlier.

Tier. Nearly all policies were Individual at the end of Calendar Year 2011: 93% of all policies were individual and seven percent Family. A minimum of 93% of AccessWV's policies have been Individual since the program's inception.

Eligibility Category. Most policyholders join AccessWV as Medically-eligible, as had 56% at 2011 year end. (Medically-eligible applicants are those unable to purchase coverage in the regular market or with a qualifying health condition.) Forty-three percent of policyholders as of December had joined as "federally defined eligible individuals" (HIPAA), and one percent were HCTC eligible.

Major Activities in 2011

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

Plan activities included:
Subsidy application forms and policy revision
Outreach activities to promote AccessWV and inform of subsidy availability
New premiums developed and operationalized
Premiums and plan design for Plan Year 2012 (beginning 7-1-2011)
Annual residency survey
Open enrollment period for members
Updating the Plan's Operational Protocols
Financial audit of State Fiscal Year 2012 statements

Program Outreach and Related Activities

During 2011, ***AccessWV*** continued to work through those most likely to be in contact with the eligible population, including insurance agents, carriers, providers, disease organizations and other service entities. Public appearances by the Executive Director, the Insurance Commissioner and staff from the Offices of the Insurance Commissioner also contributed to the outreach effort.

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

While many agents inform their clients about ***Access WV*** on a goodwill basis, 65 agents received rebate checks through the referral incentive enacted by the Board in 2008. The incentive serves as an opportunity for agent involvement in ***AccessWV***.

Access WV maintains a toll-free number (1-866-445-8491) as well as a local number (304-558-8264) to receive calls from prospective applicants. 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 2011.

Audited Financial Results: State Fiscal Year 2011

Access WV 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, 2011. No issues were identified for ***AccessWV***. Total net assets were reported as $12.520 million. Net premium revenues of $5.336 million for the fiscal year were less than operating expenses of $6.714 million. The audit was performed by Suttle and Stalnaker, CPAs, of Charleston.

Financial Results: Calendar Year 2011

Unaudited financial results for Calendar Year 2011 are reported here. An audit of AccessWV Financial Statements for State Fiscal Year 2012 for the period July 1, 2011, through June 30, 2012, will be undertaken during 2012.

AccessWV ended CY2011 with a cash balance of $12.98 million and a year-over-year loss of $1.57 million. The year ended with an operating loss (expenses over premiums) of $1.5 million.

Calendar Year 2011 revenues were reported as $5.54 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 2011. No federal funding was received in 2011.

Calendar Year expenditures on a cash basis were $7.11 million, with $6.77 million of that amount going to pay medical and pharmacy claims. Administrative expense was $340,877, for an administrative expense ratio of 4.8%. 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	2010	2011
Resident Agent	1,020	945
Non-Resident Agent	12,742	13,408
Surplus Lines	160	127
Adjuster	3,148	2,815
Viatical Settlement Broker	3	0
Business Entities (Agencies)	604	582
TOTAL	**17,677**	**17,877**
Renewed Producer Licenses Issued	57,434	65,268
Companies' Appointments of Agent	62,846	103,843
Cancellation of Agents' Appointments	55,531	78,027

Licensing Examination Summary

Type of Exam	2010		2011	
	# Tested /	# Passed	# Tested /	# Passed
LIFE	1,091	541	746	362
ACCIDENT & SICKNESS	836	562	538	385
PROPERTY-CASUALTY	493	260	387	224
ADJUSTER	757	541	388	309
SURPLUS LINES	1	1	2	2

Board of Review (Workers' Compensation)

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

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

The Board of Review is governed by procedural rules found in 102 CSR 1, Rules of Practice and Procedure. Currently, the Board is in the process of revising the Rules to better serve the parties in the privatized workers' compensation system.

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

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

The Board and staff are committed to adapting the appeal process to meet the goals of improving our work product and continuing to provide quality service to the litigants. The Board's monthly hearings are held at the Board's offices in Charleston; however, the Board holds hearings in another area of the state one time each year in order to accommodate attorneys and parties. The hearings have been held in Shepherdstown, Wheeling, Beckley, Berkeley Springs, and for the past two years 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)

Introduction

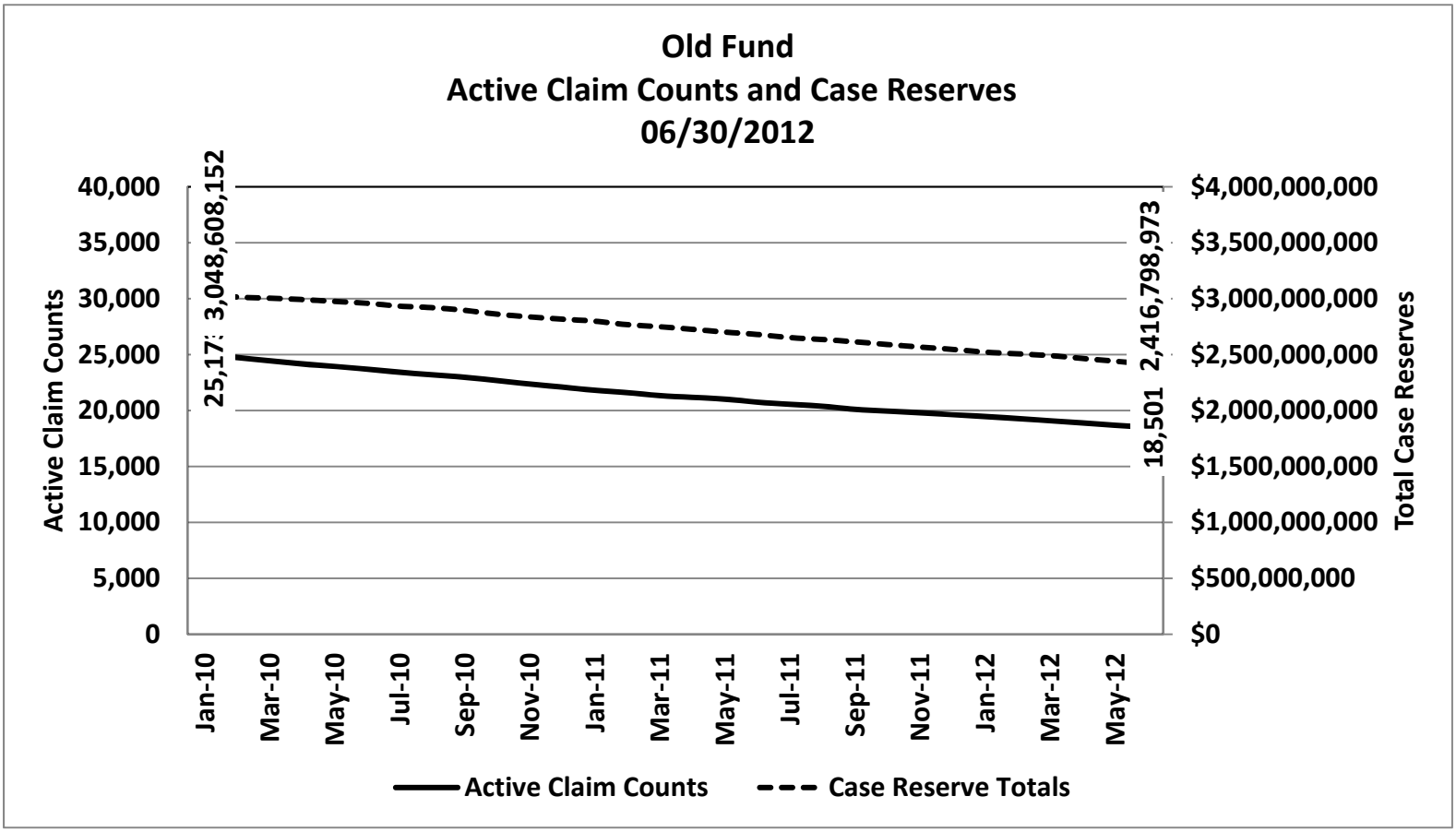
The Claims Services Division is comprised of twelve workers' compensation claims specialists whose primary duty is to assure proper management of the legacy claims of the former Workers' Compensation Commission, also known as the "Old Fund." The Old Fund consists of claims with a date of injury or date of last exposure prior to July 1, 2005. Furthermore, oversight is provided in regards to the West Virginia Uninsured Employers' Fund (UEF), which came into existence on January 1, 2006. In part, oversight is provided by conducting Best Claims Practices Reviews relative to quality claims processing and compliance with statutory and regulatory provisions. There are multiple other internal controls for which this Division is responsible to assure proper management of these claims; for example, the aforementioned bi-annual claims Best Claims Practices 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.

During FY 2012, the Claims Services Division continued to monitor the program for the best claims practices; ensuring that injured workers received medical and indemnity compensation in regards to their compensable injury in a timely and efficient manner by the three TPAs, on behalf of the Offices of the Insurance Commissioner (OIC). The old fund claims continue to be administered by three independent Third Party Administrators (TPAs): Sedgwick Claims Management Services, Wells Fargo Disability Management, and American Mining Claims Services. The last contract renewal for each of the TPA's will commence on December 1, 2012 and expire on November 30, 2013.

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 61.42% of the active caseload has been closed. Active old fund claim counts for the TPAs as of June 30, 2012, 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%**



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 saw a significant increase in the filing of FBL claims, in the last fiscal year we've experienced a decline. Overall, new claim filings (State OP, HL/OD, Uninsured and FBL) are trending downward.

New Claim Filings	FY2010	FY2011	**FY2012**
State OP	63	81	**70**
HL & OD	12	17	**10**
Uninsured Fund	36	23	**16**
FBL	462	625	**316**

Settlement Initiative
In order to provide substantial reduction in the old fund liability a settlement program was initiated in 2009. This initiative was particularly stressed for Sedgwick, as they possess the largest book of the old fund claims. The focused settlement initiative has considerably contributed to the increase in claim closures. This has produced significant savings and overall reduction in the reserves. During FY2012, Sedgwick settled with 843 claimants, for a total count of 3,489 settled claims.

Regulatory Boards
In addition, this Division performs a number of regulatory duties. The Occupational Pneumoconiosis (OP) Board and the Permanent Total Disability Review Board (PTDRB) dockets are maintained in this Division. 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 2012, there were 519 examinations scheduled before the Occupational Pneumoconiosis Board, and 128 fatal reviews. The PTDRB docket has been overseen in this Division since October 2008. In FY 2012, the PTDRB reviewed a total of 76 applications; including initial, remands and final reviews. In addition, the board reviewed 14 for employability standards as set out in Senate Bill 2013. Applications are received for the old fund, new carriers and self-insured employees.

Regulatory Boards	**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**
OP Board Examinations	602	561	495	**519**
OP Board Fatal Reviews	124	180	113	**128**
PTDRB Reviews	123	138	212	**76**
PTDRB Vocational Reviews	48	39	39	**14**

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

New Programs

During this fiscal year, the Claims Services Division was assigned a role with two additional programs. The OIC is responsible for the oversight of the WV State Agencies Workers' Compensation (SAWC) program. The SAWC program began on October 1, 2011. The Claims Services Division conducts ongoing quality assurance reviews, coordinates and participates with large loss claims staffing and travels to Pittsburgh, PA to conduct on-site bi-annual claims Best Claims Practices Reviews to ensure compliance and claims handling efficiency. The other program in which Claims Services is now involved is the Electronic Data Interchange (EDI). We are in the process of developing an EDI monitoring program. We will be monitoring all of the workers' compensation carriers to ensure regulatory compliance. In addition, we will be analyzing the data to identify trends that will be used in educating the carriers on the process and applicable policies. Lastly, we will consider the implementation of a penalty system for repeat offenders.

Claims Services Commitment

During the next year, we will continue to actively monitor the old fund; as well as the other programs assigned to this Division. We look forward to ensuring compliance within our programs and that quality customer service is provided in each claim. We know the importance of assuring that injured workers receive their medical treatment and compensation in relation to their compensable injury in an accurate and timely manner. I am confident that we will continue to take our responsibility of assuring internal controls are in place for statutory compliance, quality claims processing and cost efficient management in each program. We are in the process of adding another supervisor to this Division and reorganizing our resources to make sure that Claims Services continues to operate on a highly functional level. We are pleased with the last fiscal year's progress and look forward to what we will be able to achieve during the upcoming year.

Consumer Advocate

In 2011, the Office of Consumer Advocate served the interests of the West Virginia insurance consumer and fulfilled the expanded duties conferred upon the Office in the tort reform measures passed in 2005 in Senate Bill 418. A large portion of the Office of the Consumer Advocate's time and resources was devoted to first and third party administrative hearings.

The efforts of the Office of the Consumer Advocate on behalf of West Virginia insurance consumers yielded financial awards totaling $150,622.32 as well as a number of other important settlements and regulatory orders directly benefiting the West Virginia insurance consumer.
Also in the health care arena, the Office of the Consumer Advocate reviewed forty-one (41) Certificate of Need Applications and twenty-eight (28) 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 2011 include the West Virginia State Fair, the West Virginia Forest Festival, the Friends of Coal Auto Show, the Arts and Crafts Fair 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 Insurance Commission, participated in numerous telephonic conferences with other states and federal officials regarding national health care reform.

The Office of the Consumer Advocate participated in mandatory continuing legal education with a focus on insurance and consumer related education. In the past, the Attorney II for the Office of the Consumer Advocate attended the very prestigious National Trial Advocacy College on the campus of the University Virginia in Charlottesville, Virginia. As stated earlier, the Attorney II position is now vacant and the Director hopes that it is filled soon and hopes to be able to send the newly hired Attorney II to this fine program in the future.

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

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

Representing Consumers in First and Third Party Administrative Hearings

In 2011, the Office of the Consumer Advocate assisted insurance consumers in fifty-six (56) consumer complaints before the West Virginia Insurance Commission.[1] Thirty-four (34) of these complaints were third party complaints and the remaining twenty-two (22) complaints were first party complaints. First party complaints are complaints filed by a consumer against their own insurer, while third party complaints are complaints filed by a consumer against another person's insurer.

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

The Office of the Consumer Advocate is proud of the representation that it has provided to consumers. Further, the Office of the Consumer Advocate is also proud of the countless man hours that have been spent assisting consumers in evaluating their claims and assisting them in finding 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 an actual consumer complaint.

Third Party Complaints

A total of Forty-Seven Thousand, Three Hundred Twenty-One Dollars, Eighty-Two Cents ($47,321.82) was awarded directly to West Virginians in the form of settlements in twelve (12) of the thirty-four (34) third party complaints that the Office of the Consumer Advocate worked on in 2011.

Market conduct exams and UTPA violations have occurred in cases that went to hearing. Consumer's failed to contact and request representation of Office of the Consumer Advocate in five (5) separate cases. One (1) case was settled between the insurance company and consumer after our involvement was made known. Eleven (11) consumers obtained private counsel. Seven (7) consumer complaint cases are pending and are either awaiting hearing or are awaiting final order.

First Party Complaints

A total of One Hundred Three Thousand, Three Hundred Dollars and Fifty Cents ($103,300.50) was awarded directly to West Virginia consumers in the form of settlements in eight (8) of the twenty-two (22) first party complaints that the Office of the Consumer Advocate worked on in 2011.

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

Five (5) consumers withdrew their consumer complaint, retained private counsel and pursued their claims in circuit court. The Office of the Consumer Advocate directly assisted the consumers in finding private counsel and evaluating their cases. One (1) consumer had their non-monetary demands met by the insurance company. One (1) first party case was fully investigated and declined by the Office of the Consumer Advocate due to lack of merit. Consumer's failed to contact and request representation of Office of the Consumer Advocate in two (2) separate cases. Four (4) consumers opted to withdrawal their complaints after their cases were fully investigated by the Office of the Consumer Advocate and it was determined that the cases had no Unfair Trade Practices violations. Four (4) consumer complaint cases are either awaiting hearing or a final order. The Consumer Advocate has a pending appeal in Circuit Court in one (1) case.

THIRD PARTY COMPLAINTS
HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2011

RESPONDENT	THIRD PARTY COMPLAINTANT	RESOLUTION
GEICO Ins Co	Ronnie Fetty	Settlement - $2,305.96
Erie Insurance Company	Dofford Lambert	Settlement - $1,500.00
Nationwide Insurance Co	Mark Robertson	Did not request epresentation
21st Century Pacific Ins Co	Brenda Funk	Private Counsel
Travelers P&C Co of America	Carolyn Cook	Settlement - $1,000.00
Zurich American Insurance Co	Stephanie Morris	Private Counsel
State Farm Mutual Insurance Co	Cady Meier	Did not request epresentation
Argonaut Great Coastal Ins Co	James Lemon	Consumer w/drew complaint
Nationwide Insurance Company	Janet Casto	Settlement - $1,922.32
General Casualty Co of WI	Roger Haynes	Private Counsel
USAA Insurance Company	Mary Gotses	Settlement - $1,200.00
Dairyland Insurance Company	Paul Cogar	Settlement - $2,137.89
The Motorist Insurance Group	April Vance	Settlement - $940.00
USAA Insurance Company	Dawn Vannest	Settlement - $1,500.00
Nationwide Insurance Company	Lilah Michael	Settlement - $13,100.00
Argonaut Insurance Company	Edward Washington	Private Counsel
Farmers & Mech Mutual Ins Co	Chad Bowles	Private Counsel
Safeco Insurance Company	Brooke Salisbury	Private Counsel
Safeco Insurance company	Robert mace	Pending
Capitol Insurance Company	Patricia Cales	Private Counsel
USAA Insurance Company	Gary Allmon	Settlement - $1,000.00
Metropolitan Prop & Cas Co	Run Wong	Sett 19,749.50 by Priv Cnsl
Horace Mann Insurance Co	Richard Weaver	Did not request epresentation
Farm&Mech Fire and Cas Ins Co	Christopher Lowe	Did not request epresentation
Progressive Classic Insurance Co	Betty Redman	Did not req representation
Erie Insurance Company	Janet Edens	Sett- $966.06/Ret Priv Cnsl
Greenwich Insurance Company	Stephen DeBord	Private Counsel
XL Specialty Insurance Company	Stephen DeBord	Private Counsel
State Farm Mutual Insurance Co	Dena Pratt	Pending

THIRD PARTY COMPLAINTS, *continued*

GEICO Insurance Company	Robert Stringer	Pending
State Farm Mutual Insurance Co	April Cheuvront	Pending
GEICO Insurance Company	Andrew Smith	Prov guidnc on appeal/case pending
Municipal Mutual Insurance Co	Robert Hodges	Pending
Nat Union Fire Ins Co	Darryl Cannady	Pending

FIRST PARTY COMPLAINTS
HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2011

RESPONDENT	FIRST PARTY COMPLAINTANT	RESOLUTION
Erie Insurance Company	Samuel Smith	Settlement - $561.77
Encompass Indemnity Company	Jo Ellen Abel	Private Counsel
Municipal Mutual Ins Co of WV	Wilda Ruth Stieringer	Consumer Withdrew Complaint
Farm & Mech Fire & Cas Ins Co	Joseph Komorowski	Private Counsel – Pending
Dairyland Insurance Company	Ardith D. Messer	Settlement - $1,500.00
Prudential Insurance Company	Taylor Palmer	Consumer Withdrew Complaint
American National P&C Co	Larry Clendenin	Sett $106.50/Cons w/drew complnt
Western Southern Life Ins Co	Larry Clendenin	Closed – Fulfilled 2009 Sett agrmnt
Erie Insurance Company	Pauline & Conley Marshall	Consumer withdrew complaint
Farm & Mech Fire & Cas Ins Co	Larry Teagarden	Private Counsel
Hartford Life and Acc Ins Co	Kelly R. Bigley	Pending
Municipal Mutual Insurance Co	Philip Cameron	Did not request representation
Monumental Life Insurance Co	Carol Wampler	Did not request representation
State Farm Mutual Insurance Co	Anthony & Kim Enix	Settlement - $2,000.00
GEICO Insurance Company	Jerry Westfall, Jr.	Pending
Erie Insurance Company	Paul & Debbie Kessler	Closed – Inv found no imp activity
Farm & Mech Fire & Cas Ins Co	Noah & Enna Richmond	Sett- $33,000.00 by Private Counsel
Farm & Mech Fire & Cas Ins Co	Freda Bradley	Pending in Circuit Court
RLI Insurance Company	Sharon Pendleton	Settlement - $11,132.23
Municipal Mutual Ins Coof WV	Dale & Sheila Rodgers	Sett- $55,000.00 by Private Counsel
Cent Res Life & Medical Ins Co	Daniel Smith	Did not request representation

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-one (41) CON applications: (total capital expenditure $673,188,684.00).

CERTIFICATE OF NEED - January 2011

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Marlington Associates	11-4-9342-A	Acquisition of Pocahontas Center	$5,000,000.00

CERTIFICATE OF NEED – February 2011

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Transformations	10-3-9298-X/A	Acquisition of Transformations Weight Loss & Skin Clinic	$150,000.00
Monongalia General Hospital	11-6-9361-H	Cardiac Cath Lab Renovation/Replacement	$150,000.00
Oak Hill Clinic Corp	11-1-9366-P	Ambulatory Care Center	$85,437.00

CERTIFICATE OF NEED – March 2011

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Three Rivers Medical Clinic	11-2-9370-P	Medical Clinic	$20,500.00
The Greenbrier Clinic	11-4-9369-A	Acquisition of the Greenbrier Clinic	$2,600,000.00
Loved Ones In Home Care	11-1/2/3/4/5/6/7-9353-P	In Home Personal Care Services	$0.00
HealthSouth Mountain View Regional Rehab Hospital	11-6-9391-B	Relocation of rehab beds to Bridgeport	$950,000.00

CERTIFICATE OF NEED – April 2011

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Health Care REIT	11-2/3/4/5/6/8/9-11-9388-A	Acquisition of FC-Gen Acquisition Holding	$416,750,000.00
Ventas	11-1/2/3/4-9405-A	Ventas/NHP Merger Project	$50,200,000.00

CERTIFICATE OF NEED - May 2011

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Quality Care Management	11-7-9415-PC	In Home Personal Care Services	$0.00
Hospice of the Panhandle	11-9-9406-Y	14 Bed inpatient hospice facility	$11,650,099.00
Davis Memorial Hospital	11-7-9362-H	Office/Outpatient Services building	$13,000,000.00
HCRMC Operations	11-1/3/4/6/8/9-9422-A	Sale of Securities	$44,250,000.00
OHI Asset HUD WO	11-9-9426-A	Acquisition of PV Realty Willow Tree	$16,573,750.00

CERTIFICATE OF NEED – June 2011

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Rural Health Access Corp	11-2-9432-P	Ambulatory Care Center	$0.00
FC-GEN Operations	11-6-9443-A	Transfer of membership interests	$7,915,242.00

CERTIFICATE OF NEED - July 2011

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
HCCF Management Group	11-1/2/3/4/5/6/8/9/11-9444-A	JER Buyout Project	$8,783,784.00
Cabell Huntington Hospital	11-2-9445-H	Primary therapeutic cardiac health services	$62,000.00
City Hospital	11-9-9461-H	NICU Services project	$785,000.00

CERTIFICATE OF NEED - August 2011

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
ONSite Digital Radiology Services	11-WV-9467-P	Mobile Digital Radiography Wireless Service	$1,113,900.00
Necco, Inc	11-2-9464-BM	Cabell county addition of services	$0.00
HealthSouth Morgantown Real Estate, LLC	11-6-9490-A	Acquisition of Morgantown Facility	$21,130,000.00
Kidney Dialysis & Transplant Group, PLLC dba Gentle Dialysis Center, LLC	11-6-9482-X	Acquisition of In-Center hemodialysis stations	$20,000.00

CERTIFICATE OF NEED - September 2011

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Worthington Nursing & Rehab Center, LLC and FNR Worthington, LLC	11-5-9504-NH	Ownership interests and operations of Worthington Manor, Inc	$10,000,000.00
Domestic Violence Counseling Center	11-3-9397-X/BH	Outpatient behavioral health services to residents of Kanawha County and contiguous counties	$0.00
Crestview-THS, LLC	11-7-9515	Conv of ownership of Crestview manor Nursing and Rehab from non-profit to for-profit	$400,000.00

CERTIFICATE OF NEED - October 2011

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Appalachian Regional Healthcare-Beckley ARH Hospital	11-1-9454-XH	Renovation and upgrades to Beckley ARH Hospital	$6,614,649.00
Charleston Area Medical Center	11-3-9516-P	Development of an ambulatory healthcare facility	$345,230.00
Edgewood Summit, Inc	11-3-9520-NH	Edgewood Skilled Nursing Care project	$12,850,000.00
Fresenius Medical Care	11-4-9523-A	Acquirement of Mountain ridge Dialysis, LLC	$9,676,593.00
HealthSouth Rehabilitation Hospital of Huntington	11-2-9524-B	Development of additional inpatient rehabilitation beds	$3,620,000.00
Cabell Huntington Hospital	11-2-9441-H	Renovation/Replacement of Pediatric Services into a Children's Hospital	$18,000,000.00

CERTIFICATE OF NEED - November 2011

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Bluefield Hospital Company, LLC	11-1-9521-H	Therapeutic Cardiac Catheritization Services	Pending Approval
Valley Regional Enterprises	11-9-9533-P	To lease existing building/renovate space for an Urgent Care Center	Pending Approval
Metropolitan Health Networks	11-1-9540-A	Metropolitan/Continucare Mergeer	Pending Approval
Ascent Solutions, LLC	11-6-9534-X	Acquisition of Valley Alliance Treatment Service Inc's outpatient methadone treatment facility	$50,000.00
Princeton Community Hospital	11-1-9544-X	Upgrade of mobile computerized tomography unit	$0.00

CERTIFICATE OF NEED - December 2011

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Marden Rehabilitation Associates of Portage County, Inc dba Marden Rehabilitation Associates of WV	11-1-9541-P	Ambulatory care center	$75,000.00
Cabell Huntington Hospital	11-2-9546-E	Open-bore Magnetic Resonance Imaging Unit	$2,600,000.00

Hospital Rate Review

The Office of the Consumer Advocate reviewed twenty-eight (28) 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 2011

HOSPITAL	RATE REQUEST
Princeton Community Hospital	5.5%

RATE INCREASE REQUESTS - MAY 2011

HOSPITAL	RATE REQUEST
Weirton Medical Center	3.00%
Monongalia General Hospital	4.25%
Beckley Appalachian Regional Hospital	20%

RATE INCREASE REQUESTS - JULY 2011

HOSPITAL	RATE REQUEST
Thomas Memorial Hospital	8%
Stonewall Jackson Memorial Hospital	5%
Cabell Huntington Hospital	4.75%
Saint Francis Hospital	4.5%
Pleasant Valley Hospital	6.25%
Saint Joseph’s Hospital	4.75%

RATE INCREASE REQUESTS - AUGUST 2011

HOSPITAL	RATE REQUEST
Renyolds Memorial Hospital	4.25%
Wheeling Hospital	7%
Saint Mary's Medical Center	5.25%
Jackson General Hospital	7.5%

RATE INCREASE REQUESTS – OCTOBER 2011

HOSPITAL	RATE REQUEST
Fairmont General Hospital	14%
City Hospital, Inc	5.25%
West Virginia University Hospitals	5.5%

RATE INCREASE REQUESTS – NOVEMBER 2011

HOSPITAL	RATE REQUEST
CAMC Teays Valley Hospital, Inc	4.75%
Charleston Area Medical Center	5.75%
Davis Memorial Hospital	5.5%
Greenbrier Valley Medical Center	6.75%
Raleigh General Hospital	5%
The Eye and Ear Clinic of Charleston	3.5%
Bluefield Regional Medical Center	6.5%
Williamson Memorial Hospital	5.75%
Logan Regional Medical Center	4.75%
Ohio Valley Medical Center, Inc	19%

Consumer Service Division

Purpose

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

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

Organization and Activities

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

We receive consumer inquiries by mail, telephone, and walk-in visits from the public. A complaint file is set up for each written inquiry. A total of 2,014 written inquiries were received by the division in 2011. In addition, we received 151 walk-in clients and 26,827 telephone calls of which the clerical staff handled 13,826. On average, the division handles 117 consumer inquiries per day. In 2011, complaint files were concluded in an average of 40 days.

The Consumer Service Division handled 241 third party liability complaints during 2011, 140 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 18 fairs, festivals, presentations and other events reaching more than 276 thousand consumers.

CONSUMER SERVICE DIVISION
COMPLAINTS
CALENDAR YEAR 2011

Files Opened 2,014

Life, Accident & Sickness 585

Property & Casualty 783

Workers' Compensation 646

Telephone Activity 26,827

Life, Accident & Sickness 1,845

Property & Casualty 5,460

Workers' Compensation. 5,696

Clerical 13,826

Office Visits 151

Life, Accident & Sickness 53

Property & Casualty. 70

Workers' Compensation 28

CONSUMER SERVICE COMPLAINTS
CALENDAR YEAR 2011
PROPERTY & CASUALTY COMPANIES
WITH TEN OR MORE COMPLAINTS

COMPANY NAME	# COMPLAINTS
ERIE INSURANCE PROPERTY AND CASUALTY COMPANY	66
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	58
STATE FARM FIRE AND CASUALTY COMPANY	36
NATIONWIDE MUTUAL INSURANCE COMPANY	25
WESTFIELD INSURANCE COMPANY	23
ALLSTATE INSURANCE COMPANY	21
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	21
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	17
FARMERS AND MECHANICS MUTUAL INSURANCE COMPANY OF WV	16
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	15
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION	15
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	13
SAFECO INSURANCE COMPANY OF AMERICA	13
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	12
21ST CENTURY CENTENNIAL INSURANCE COMPANY	11
GEICO GENERAL INSURANCE COMPANY	11
LIBERTY MUTUAL FIRE INSURANCE COMPANY	10
PROGRESSIVE CLASSIC INSURANCE COMPANY	10

CONSUMER SERVICE COMPLAINTS
CALENDAR YEAR 2011
LIFE, ACCIDENT & SICKNESS COMPANIES,
AND HEALTH MAINTENANCE ORGANIZATIONS
WITH TEN OR MORE COMPLAINTS

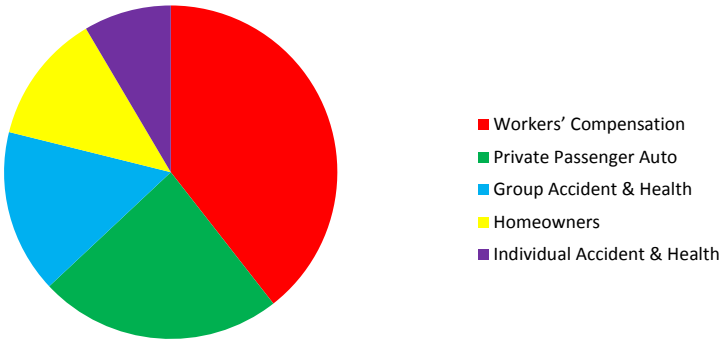
COMPANY NAME	# COMPLAINTS
HIGHMARK WEST VIRGINIA, INC.	40
UNITEDHEALTHCARE INSURANCE COMPANY	27
AETNA LIFE INSURANCE COMPANY	24
MONUMENTAL LIFE INSURANCE COMPANY	23
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	17
WASHINGTON NATIONAL INSURANCE COMPANY	17
HUMANA INSURANCE COMPANY	15
COMBINED INSURANCE COMPANY OF AMERICA	14
BANKERS LIFE & CASUALTY COMPANY	12
CARELINK HEALTH PLANS, INC.	12
METROPOLITAN LIFE INSURANCE COMPANY	12
HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	11

CONSUMER SERVICE COMPLAINTS
CALENDAR YEAR 2011
WORKERS' COMPENSATION COMPANIES AND
THIRD PARTY ADMINISTRATORS
WITH TEN OR MORE COMPLAINTS

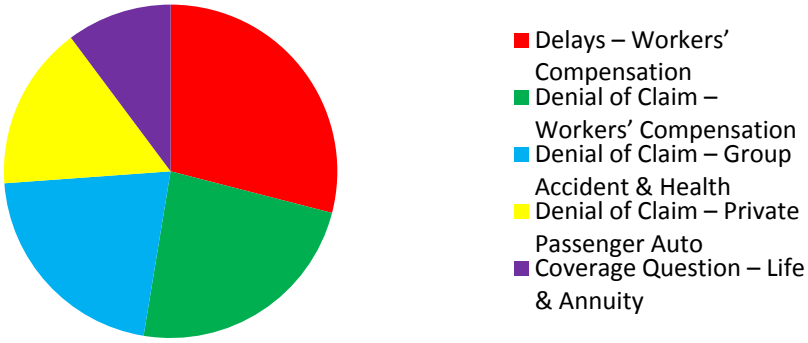
COMPANY NAME	# COMPLAINTS
SEDGWICK CLAIMS MANAGEMENT SERVICES, INC	119
BRICKSTREET MUTUAL INSURANCE COMPANY	58
WELLS FARGO INSURANCE SERVICES OF WEST VIRGINIA	15

TOP FIVE INSURANCE COVERAGE TYPE
AND REASONS FOR COMPLAINTS
CALENDER YEAR 2011

COVERAGE TYPES	# COMPLAINTS
Workers' Compensation	646
Private Passenger Auto	386
Group Accident & Health	260
Homeowners	207
Individual Accident & Health	139



COMPLAINT REASONS	# COMPLAINTS
Delays – Workers' Compensation	202
Denial of Claim – Workers' Compensation	164
Denial of Claim – Group Accident & Health	148
Denial of Claim – Private Passenger Auto	111
Coverage Question – Life & Annuity	71



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 2011, the unit was responsible for setting up 1,116 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 2011, the Unit processed 2,765 exemption applications of which there were 2,323 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

12 -Month Period	New Exemptions Issued	Renewals Granted	Total Exemptions Issued
Jan-11	71	103	174
Feb-11	70	98	168
Mar-11	73	120	193
Apr-11	79	124	203
May-11	72	173	245
Jun-11	99	181	280
Jul-11	84	102	186
Aug-11	87	142	229
Sep-11	71	118	189
Oct-11	79	108	187
Nov-11	58	82	140
Dec-11	47	82	129
	890	**1,433**	**2,323**

CY11 - YTD	
Total Exemptions Issued	2,323
Total Denials	442
Number of Applications Received	2,765

Employer Coverage	
Statistics for the Year Ending 2011	
Activity	Total
Compliance requests completed	3,036
Phone Calls	3,541
Walk-Ins	330
Uninsured Claims Received	14
DOL Reports Investigated	5,184
Rogue Account Set ups	1,116

Financial Accounting Unit

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

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

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

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

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

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

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

Financial Accounting Unit

Accomplishments for 2011

Received a sixth consecutive “clean” opinion on the OIC’s Audited Financial Statements.

Performed year end work on an interim basis when possible to do so and thereby greatly reduced the amount of time necessary for the completion of the annual financial statement preparation.

Prepared and distributed monthly financial reports for all OIC funds on a timely basis.

Prepared the annual budget and all related documents on a timely basis.

Achieved all formal staff training goals and objectives.

Financial Conditions Division

The primary responsibility of the Financial Conditions Division ("Division") is to monitor the financial stability and solvency of insurance companies admitted to do business in West Virginia. This includes 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 and/or the Deputy Commissioner as to the admissibility of these applicant companies.

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

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

FINANCIAL CONDITIONS

Companies By Type
January 1, 2011 to December 31, 2011

All Companies	**2,396**
Accredited Reinsurer	27
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	461
Managing General Agent	18
Professional Employer Organization	93
Property & Casualty	788
Purchasing Group	274
Rating Organization	8
Reciprocal	14
Reinsurance Intermediary	8
Reinsurer Life	1
Reinsurer Property & Casualty	8
Risk Pool	1
Risk Retention	83
Surplus Lines	167
Third Party Administrator (Home State)	53
Third Party Administrator (Non-Resident)	234
Third Party Administrator (Registered)	40
Title	16
Trusteed Reinsurer	11
Viatical Settlement Providers	7

FINANCIAL CONDITIONS

West Virginia Domestic Insurance Companies
January 1, 2011 to December 31, 2011

Captive Companies

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

Discount Medical Plan Organizations

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

Health Entities

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

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

Jacqueline J. Macias, Executive Director
Unicare Health Plan of West Virginia, Inc.
707 Virginia Street, East
Charleston, WV 25301
Phone: 877-864-2273

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

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

West Virginia Domestic Insurance Companies
January 1, 2011 to December 31, 2011

Joint Underwriters

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

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

Life Insurance Companies

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

Professional Employer Organizations

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

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

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

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

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

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

Professional Employer Organizations *continued*

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

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

Team Resources, Inc.
600 Westmoreland Office Park
Dunbar, WV 25064
Phone: 304-768-4120

Property Insurance Companies

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

Foster L. Sirbaugh, President
Farmers and Mechanics Fire and Casualty Insurance Company
25 Administrative Drive
Martinsburg, WV 25404
Phone: 304-263-0809

Foster L. Sirbaugh, President
Farmers and Mechanics Mutual Insurance Company of WV
25 Administrative Drive
Martinsburg, WV 25404
Phone: 304-263-0809

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

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

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

Joseph Carter Norton, President
Inland Mutual Insurance Company
1017 Sixth Avenue
Huntington, WV 25701
Phone: 304-529-2771

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

Property Insurance Companies *continued*

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

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

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

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

James Walter Buckhannan, Jr., President
West Virginia National Auto Insurance Company
330 Scott Avenue, Suite 2
Morgantown, WV 26508
Phone: 304-296-0507

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

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

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

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

Purchasing Groups

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

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

Third Party Administrators

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

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

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

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

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

Wells Fargo Ins Services of West Virginia, Inc.
dba: Wells Fargo Disability Management
426 Leon Sullivan Way
Charleston, WV 25301
Phone: 304-556-1100

Wells Fargo Third Party Administrators, Inc.
602 Virginia Street
Charleston, WV 25331
Phone: 304-340-0253

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

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

WEST VIRGINIA ESSENTIAL PROPERTY INSURANCE ASSOCIATION
THE FAIR PLAN
430 WALNUT STREET
PHILADELPHIA, PA 19106-3698
800-462-4972 215-629-8800

			DIRECT WRITTEN PREMIUMS		
ADMITTED ASSETS	LIABILITIES	MEMBERS EQUITY	FIRE	ALLIED LINES	TOTAL
$638,792	$618,034	$20,758	$333,124	$50,552	$383,676

SURPLUS LINES REPORT (UNAUDITED)
CALENDAR YEAR 2011

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 2008 through 2011 surplus lines statistics:

CALENDAR YEARS	2008	2009	2010	2011
Number of Licensed Brokers	850	943	1193	1005
Written Premiums – Net	$122,082,335	$121,622,862	$110,859,345	$98,475,662.73
Total Tax Paid	$4,973,967	$4,921,115	$4,484,831	$3,939,027.00

DOMESTIC INSURANCE COMPANY EXAMINATIONS FILED
JANUARY 1, 2011 TO DECEMBER 31, 2011

COMPANY NAME	PERIOD COVERED BY EXAMINATION	DATE EXAMINATION REPORT ADOPTED
W. Va. Insurance Company	January 1, 2005 to December 31, 2009	05/09/2011
Mountaineer Freedom RRG	October 12, 2006 to December 31, 2010	08/01/2011
WV Farmers Mutual Fire Insurance Association	January 1, 2005 to December 31, 2009	06/27/2011
WV National Auto Insurance Company	January 1, 2008 to December 31, 2010	11/21/2011

2011 Summary of West Virginia Operations
Licensed Insurers by Lines of Business
Life, Annuity, Accident and Health and Fraternal Insurance

LIFE	Premiums Written	Benefits Paid
Ordinary Life	$453,044,645	$940,212,934
Credit Life	$7,063,519	$3,463,211
Group Life	$166,389,212	$485,750,005
Industrial Life	$112,225	$3,336,749
Fraternal Life Insurance	$16,804,952	$14,335,404
Total Life Insurance:	**$643,414,553**	**$1,447,098,303**

ANNUITIES	Considerations	Benefits Paid
Life Annuities	$1,202,012,162	$396,053,715
Fraternal Annuities	$13,975,780	$5,470,751
TOTAL ANNUITIES:	**$1,215,987,942**	**$401,524,466**

ACCIDENT & HEALTH INSURANCE			Loss Ratio
Life	**Premiums Earned**	**Benefits Incurred**	**Exc. LAE**
Individual A & H Type Policies	$158,504,636	$94,863,351	60%
Group A & H	$360,407,106	$293,773,720	82%
Federal Employees Health Benefits	$2,550,783	$4,023,811	158%
Credit A & H, (Group and Ind.)	$5,096,090	$3,297,983	65%
Collectively Renewable A & H	$397,924	$470,044	118%
Total Life A & H Insurance	**$526,956,539**	**$396,428,909**	**75%**
Fraternal			
Individual A & H Type Policies	$6,106,004	$4,139,886	68%
Collectively Renewable A & H	$0	$0	0%
Total Fraternal A & H Insurance	**$6,106,004**	**$4,139,886**	**68%**
Property			
Individual A & H Type Policies	$6,897,702	$6,632,227	96%
Group A & H	$17,886,922	$10,451,741	58%
Federal Employees Health Benefits	$0	$0	0%
Credit A & H, (Group and Ind.)	$434,551	$76,171	18%
Collectively Renewable A & H	$812	($123)	-15%
Total Property A & H Insurance	**$25,219,987**	**$17,160,016**	**68%**
Hospital, Medical, and Dental Corp. (HMDI)	$787,779,698	$662,475,537	84%
Health Maintenance Org. (HMO)	$534,204,824	$466,215,376	87%
Limited Health Service Org.	$185	$0	0%
Life Org. Reporting on Health Blank	$412,229,148	$341,331,921	83%
Property Org. Reporting on Health Blank	$13,895,149	$11,474,764	83%
Total Accident & Health:	**$2,306,391,534**	**$1,899,226,409**	**82%**

Total Life, Annuity, Accident & Health, and Fraternal Insurance	**$4,165,794,029**	**$3,747,849,178**

2011 Summary of West Virginia Operations
Licensed Insurers by Lines of Business
Property Insurance

	Premiums Earned	Benefits Incurred	Loss Ratio Exc. LAE
Fire	$54,060,724	$15,491,637	29%
Allied Lines	$26,368,513	$10,672,821	40%
Ocean Marine	$3,112,908	$793,772	25%
Inland Marine	$58,975,554	$90,624,002	154%
Total Fire & Allied Lines:	**$142,517,699**	**$117,582,232**	**83%**
Multiple Peril Crop	$2,825,554	$2,566,844	91%
Farmowners Multiple Peril	$11,263,479	$3,220,334	29%
Homeowners Multiple Peril	$343,929,408	$206,923,806	60%
Commercial Multiple Peril (Non-Liability)	$105,856,984	$45,525,307	43%
Commercial Multiple Peril (Liability)	$59,026,323	$30,424,837	52%
Mortgage Guaranty	$15,122,870	$14,850,422	98%
Total Multiple Peril:	**$538,024,618**	**$303,511,550**	**56%**
Private Passenger Auto NoFault	$3,012	($656,491)	-21796%
Private Passenger Auto Other Liability	$662,469,874	$373,784,707	56%
Commercial Auto Nofault	$40,650	$7,604	19%
Commercial Auto Other Liability	$81,938,100	$42,736,717	52%
Private Passenger Physical Damage	$443,999,043	$256,873,670	58%
Commercial Auto Physical Damage	$48,408,732	$24,074,747	50%
Total Automobile:	**$1,236,859,411**	**$696,820,954**	**56%**
Financial Guaranty	$3,042,376	$93,671	3%
Medical Malpractice	$60,694,306	$37,399,794	62%
Earthquake	$1,156,545	$89,046	8%
Workers' Compensation	$399,869,644	$167,456,714	42%
Other Liability	$147,983,422	$3,621,672	2%
Products Liability	$7,601,427	$11,286,310	148%
Aircraft (All Perils)	$3,576,172	$865,929	24%
Fidelity	$3,973,307	$1,081,842	27%
Surety	$37,817,182	$3,271,083	9%
Federal Flood	$12,903,862	$975,307	8%
Burglary and Theft	$451,115	$13,691	3%
Boiler and Machinery	$5,591,156	($67,218,811)	-1202%
Credit	$5,918,005	$1,519,677	26%
Aggregate Write-ins	$3,818,574	$223,079	6%
Title	$16,213,715	$3,229,470	20%
Total Other Lines:	**$710,610,808**	**$163,908,474**	**23%**
Total Property & Title	***$2,628,012,536***	***$1,281,823,210***	***55%***
Report Total All Lines	***$6,793,806,565***	***$5,029,672,388***	***74%***

FINANCIAL CONDITIONS
Companies Licensed/Registered During
January 1, 2011 to December 31, 2011

Accredited Reinsurers

American Agricultural Insurance Company
1501 E. Woodfield Road - Suite 300W
Schaumburg, IL 60173
Phone: 847-969-2900
Licensed as of: 5/26/2011

Discount Medical Plan Organizations

First Dental Health, Inc.
P.O. Box 919029
San Diego, CA 92111
Phone: 858-689-0904
Licensed as of: 5/2/2011

Argus Health Systems, Inc.
1300 Washington Street
Kansas City, MO 64105
Phone: 816-435-2469
Licensed as of: 9/12/2011

Truhearing, Inc.
9071 South 1300 West - Suite 100
West Jordan, UT 84088
Phone:
Licensed as of: 5/2/2011

Envision Medical Solutions, Inc.
3710 Corporex Park Drive -Suite 215
Tampa, FL 33619
Phone: 954-767-2624
Licensed as of: 7/5/2011

Life

Corvesta Life Insurance Company
4818 Starkey Road
Roanoke, VA 24018
Phone: 540-491-9713
Licensed as of: 11/15/2011

Plateau Insurance Company
P.O. Box 7001
Crossville, TN 0
Phone: 931-484-8411
Licensed as of: 9/30/2011

United Life Insurance Company
P.O.Box 73909
Cedar Rapids, IA 0
Phone:
Licensed as of: 12/2/2011

Omaha Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175
Phone: 402-342-7600
Licensed as of: 1/24/2011

RBC U.S. Insurance Services, Inc.
P.O. Box 19093
Greenville, SC 29602
Phone: 864-322-1151
Licensed as of: 12/5/2011

FINANCIAL CONDITIONS
Companies Licensed/Registered During
January 1, 2011 to December 31, 2011, *continued*

Managing General Agents

Roanoke Trade Services, Inc.
1475 East Woodfield Road, - Suite 500
Schaumburg, IL 60173
Phone: 847-969-8209
Licensed as of: 11/15/2011

Professional Employer Organizations

ADP Totalsource FL XIX, Inc.
10200 Sunset Drive
Miami, FL 33173
Phone: 305-630-1000
Licensed as of: 5/13/2011

Alabama Staff, Inc. d/b/a XcelHR
1608 13th Avenue South - #200
Birmingham, AL 35205
Phone: 800-776-0076
Licensed as of: 11/15/2011

Applied Power Solutions, LLC d/b/a KDBC
890 E. Patriot Blvd. - Suite 3
Reno, NV 89511
Phone: 775-853-5433
Licensed as of: 12/30/2011

EIN Energy LLC
113 Goff Mountain Road - Ste. 301
Cross Lanes, WV 25313
Phone: 304-204-8700
Licensed as of: 7/5/2011

Harbor America Central Inc.
21977 E. Wallis Drive
Porter, TX 77365
Phone: 281-577-2629
Licensed as of: 3/28/2011

AES Select Peo Services LLC
13486 Canal Road
Sterling Heights, MI 48313
Phone: 586-997-3377
Licensed as of: 8/22/2011

American Staffing Incorporated
608 Chestnut Street
South Charleston, WV 25309
Phone: 304-766-9777
Licensed as of: 3/31/2011

CoStaff National Services, Inc.
28580 Orchard Lake Rd. - Ste. 210
Farmington Hills, MI 48334
Phone: 248-487-4455
Licensed as of: 2/22/2011

Fortune-HR, LLC d/b/a Fortune Business Solutions
13101 Telecom Drive
Tampa, FL 33637
Phone: 813-707-8652
Licensed as of: 6/23/2011

Insource Employer Solutions, Inc.
P.O.Box 78443
Atlanta, GA 30357
Phone: 678-205-4111
Licensed as of: 6/29/2011

FINANCIAL CONDITIONS
Companies Licensed/Registered During
January 1, 2011 to December 31, 2011, *continued*

Professional Employer Organizations *continued*

LRA Global HR, Inc.
P.O. Box 18626
Tampa, FL 33679
Phone: 813-258-0293
Licensed as of: 3/16/2011

Oasis Outsourcing V, Inc.
2054 Vista Parkway - Ste. 300
West Palm Beach, FL 33411
Phone: 561-227-6500
Licensed as of: 2/9/2011

Oasis Outsourcing VII, Inc.
2054 Vista Parkway
West Palm Beach, FL 33411
Phone: 561-227-6500
Licensed as of: 11/14/2011

PLC Services, Inc.
10090 East US Highway 36 - Office D
Avon, IN 46123
Phone:
Licensed as of: 9/20/2011

Premium Enterprises, Inc.
190 Highland Drive
Medina, OH 44256
Phone: 330-662-0102
Licensed as of: 4/1/2011

Professional Payroll Concepts, Inc.
500 Southridge Boulevard
Charleston, WV 25309
Phone:
Licensed as of: 12/15/2011

Professional Payroll Solutions d/b/a Employee Professionals
11691 Gateway Blvd. - Ste. 104
Fort Myers, FL 33913
Phone: 239-592-9700
Licensed as of: 1/19/2011

Payday, Inc. III
4490 North W. Street
Pensacola, FL 32505
Phone: 850-912-8884
Licensed as of: 12/16/2011

SWBC Professional Employer Services I, LLC
9311 San Pedro -Suite 600
San Antonia, TX 78216
Phone: 210-525-1241
Licensed as of: 9/23/2011

Strategic Staffing Solutions, Inc.
109 West Main Street
Trinidad, CO 81082
Phone: 719-846-2050
Licensed as of: 3/8/2011

Tilson HR, Inc.
1530 American Way - Ste. 200
Greenwood, IN 46143
Phone: 317-807-1011
Licensed as of: 1/19/2011

Trinet HR V, Inc.
1100 San Leandro Blvd Ste 300
San Leandro, CA 94577
Phone:
Licensed as of: 9/12/2011

FINANCIAL CONDITIONS
Companies Licensed/Registered During
January 1, 2011 to December 31, 2011, *continued*

Professional Employer Organizations *continued*

The Employer Advantage LLC
1027 S. Main Street - Suite #401
Joplin, MO 64801
Phone: 417-782-3909
Licensed as of: 8/19/2011

Xen 2, Inc.
7401 SW Washo Court - Suite 200
Tualatin, OR 97062
Phone: 503-612-1555
Licensed as of: 7/26/2011

Waterstone HR, LLC
12075 N. Corporate Pky. - Ste. 100
Mequon, WI 53092
Phone: 262-241-8315
Licensed as of: 6/7/2011

Property & Casualty

Aioi Nissay Dowa Insurance Company of America
475 N. Martingale Road - Ste. 330
Schaumburg, IL 60173
Phone: 847-619-4928
Licensed as of: 4/18/2011

Amtrust Insurance Company of Kansas, Inc.
P.O. Box 650771
Dallas, TX 0
Phone: 214-360-8000
Licensed as of: 6/8/2011

Catlin Indemnity Company
3340 Peachtree Road NE - Ste. 2950
Atlanta, GA 30326
Phone: 404-433-4910
Licensed as of: 6/27/2011

Fair American Insurance and Reinsurance Company
80 Pine Street -7th Floor
New York, NY 10005
Phone: 212-365-2200
Licensed as of: 10/17/2011

Atlantic States Insurance Company
P.O. Box 302
Marietta, PA 0
Phone: 717-426-1931
Licensed as of: 1/7/2011

Capson Physicians Insurance Company
221 W. 6th Street - Ste. 301
Austin, TX 78701
Phone: 512-609-7900
Licensed as of: 4/18/2011

Donegal Mutual Insurance Company
P.O. Box 302
Marietta, PA 0
Phone: 717-426-1931
Licensed as of: 1/7/2011

Fidelity National Indemnity Insurance Company
801 94th Avenue North - Suite 110
St. Petersburg, FL 33702
Phone: 800-820-3242
Licensed as of: 5/31/2011

FINANCIAL CONDITIONS
Companies Licensed/Registered During
January 1, 2011 to December 31, 2011, *continued*

Property & Casualty *continued*

Granite Re, Inc.
14001 Quailbrook Drive
Oklahoma City, OK 73134
Phone: 405-752-2600
Licensed as of: 8/9/2011

Milwaukee Casualty Insurance Co.
P.O. Box 650771
Dallas, TX 0
Phone: 262-207-8500
Licensed as of: 6/8/2011

Peninsula Indemnity Company
P.O. Box 108
Salisbury, MD 0
Phone: 410-742-5132
Licensed as of: 6/24/2011

Samsung Fire & Marine Insurance Co., Ltd (US Branch)
85 Challenger Road - 6th Floor
Ridgefield Park, NJ 7660
Phone: 212-329-6314
Licensed as of: 9/12/2011

Sirius America Insurance Company
One Liberty Plaza - 19th Floor
New York, NY 0
Phone: 212-312-2630
Licensed as of: 5/13/2011

Stonewall Insurance Company
3024 Harney Street
Omaha, NE 0
Phone: 402-916-3000
Licensed as of: 8/26/2011

Medical Mutual Insurance Company of North Carolina
P.O. Box 98028
Raleigh, NC 27624
Phone: 919-872-7117
Licensed as of: 7/29/2011

Nutmeg Insurance Company
One Hartford Plaza
Hartford, CT 0
Phone: 860-547-5000
Licensed as of: 3/23/2011

Plateau Casualty Insurance Company
P.O. Box 7001
Crossville, TN 0
Phone: 931-484-8411
Licensed as of: 10/5/2011

Security National Insurance Company
P.O. Box 650771
Dallas, TX 75251
Phone: 800-777-2249
Licensed as of: 8/9/2011

Southern Insurance Company of Virginia
1195 River Road
P.O. Box 302
Marietta, PA 0
Phone: 717-426-1931
Licensed as of: 2/8/2011

FINANCIAL CONDITIONS
Companies Licensed/Registered During
January 1, 2011 to December 31, 2011, *continued*

Purchasing Groups

123CPL
555 Croton Road - Suite 206
King of Prussia, PA 19406
Phone:
Licensed as of: 9/28/2011

Alliance of Nonprofits, Inc.
4347 Vantage Avenue - Num. B
Studio City, CA 91604
Phone:
Licensed as of: 12/12/2011

Biz Choice Last Mile Logistics Purchasing Group
1319 First Street
Napa, CA 94559
Phone:
Licensed as of: 9/28/2011

Energi RPG, LLC
Ten Centennial Drive
Peabody, MA 1960
Phone:
Licensed as of: 6/22/2011

Firstservice Financial RPG, Inc.
183 Madison Avenue - Suite 505
New York, NY 10016
Phone:
Licensed as of: 7/20/2011

Global Travel And Hospitality Network, Inc.
1145 Clark Street
Stevens Point, WI 54481
Phone:
Licensed as of: 12/22/2011

Alliance of Event Planners & Vendors, Inc. A Risk Purchasing Group
4347 Vantage Avenue - Num. B
Studio City, CA 91604
Phone: 888-201-5123
Licensed as of: 12/12/2011

Big I Risk Purchasing Group, LLC
127 S. Peyton Street
Alexandria, VA 22314
Phone:
Licensed as of: 12/13/2011

DT Podiatric Preferred, LLC
110 West Road - Suite 227
Towson, MD 21204
Phone: 410-494-4994
Licensed as of: 9/6/2011

Fire Sprinkler RPG, Inc.
961 Pottstown Pike
Chester Springs, PA 19425
Phone:
Licensed as of: 4/19/2011

Financial Services Professional Risk Purchasing Group
100 Pine Street - 11th Floor
San Francisco, CA 94111
Phone: 415-403-1419
Licensed as of: 11/8/2011

Harp, Inc.
c/o Katz & Rychik, P.C.
116 John Street - 17th Floor
New York, NY 10038
Phone: 212-766-4700
Licensed as of: 7/12/2011

FINANCIAL CONDITIONS
Companies Licensed/Registered During
January 1, 2011 to December 31, 2011, *continued*

Purchasing Groups *continued*

Independent Contractor Services PG, Inc.
2005 Merrick Road - Suite 305
Merrick, NY 11566
Phone:
Licensed as of: 3/7/2011

IPHFHA Risk Purchasing Group
One North Franklin - Suite 3600
Chicago, IL 60606
Phone:
Licensed as of: 8/10/2011

KIS PG of Florida, Inc.
c/o Humes & Wagner, LLP
147 Forest Avenue
Locust Valley, NY 11560
Phone:
Licensed as of: 9/30/2011

New England Sports, Recreation & Entertainment RPG, Inc.
100 Summer Street
Boston, MA 2110
Phone: 617-345-4124
Licensed as of: 4/13/2011

United Food & Lodging Association, Inc.
220 S. Walnut Street
Muncie, IN 47305
Phone: 317-232-2390
Licensed as of: 12/12/2011

WBC Risk Purchasing Group, Inc.
11825 North Pennsylvania Street
Carmel, IN 46032
Phone:
Licensed as of: 8/11/2011

Insurance Plus Risk Purchasing Group, LLC
5150 Palm Valley Road - Suite 103
Ponte Vedra, FL 32082
Phone:
Licensed as of: 10/5/2011

J C Stevens Crane & Boom Truck Risk Purchasing Group, Inc.
8075 Washington Village Drive
Dayton, OH 45458
Phone: 937-432-3530
Licensed as of: 3/25/2011

National Automotive Coalition, Inc.
c/o Preferred Concepts, LLC
14 Wall Street - 18th Floor
New York, NY 10005
Phone: 212-608-9400
Licensed as of: 1/4/2011

TMS-CBS RPG, LLC
8201 N. Hayden Road
Scottsdale, AZ 85258
Phone:
Licensed as of: 7/20/2011

Valley Physician Enterprise, Inc.
220 Campus Boulevard - Suite 420
Winchester, VA 22601
Phone: 540-536-4416
Licensed as of: 8/11/2011

FINANCIAL CONDITIONS
Companies Licensed/Registered During
January 1, 2011 to December 31, 2011, *continued*

Reinsurance Intermediary

Beecher Carlson Insurance Services, LLC
Six Concourse Parkway - Suite 2300
Atlanta, GA 30328
Phone: 404-460-1423
Licensed as of: 7/11/2011

Risk Retention

Aviation Alliance Insurance Risk Retention Group, Inc.
P.O. Box 9169
Missoula, MT 59807
Phone: 406-728-3113
Licensed as of: 12/9/2011

Community Health Alliance Reciprocal Risk Retention Group
P.O. Box 530
575 Madison Avenue
Burlington, VT 0
Phone: 802-864-5599
Licensed as of: 12/9/2011

Livestock Market Enhancement Risk Retention Group
5430 W. Sahara Avenue
Las Vegas, NV 89146
Phone:
Licensed as of: 7/27/2011

National Assisted Living Risk Retention Group
3740 Davinci Court - Suite 130
Norcross, GA 30092
Phone: 770-246-8535
Licensed as of: 6/7/2011

PIA Professional Liability Insurance Company, A Risk Retention Group
c/o Alps Risk & Insurance Services
P.O. Box 9169
Missoula, MN 0
Phone: 406-728-3113
Licensed as of: 9/2/2011

State Capitol Insurance Risk Retention Group, Inc.
5430 W. Sahara Avenue
Las Vegas, NV 89146
Phone: 941-955-0793
Licensed as of: 2/1/2011

Surplus Lines

Associated Industries Insurance Company, Inc.
5800 Lombardo Center
Cleveland, OH 44131
Phone:
Licensed as of: 8/19/2011

Mapfre Global Risks, Compania Internacional De Seguros Y Reaseguros, S.A.
c/o Marc M. Tract
Katten Muchin Rosenman LLP
New York, NY 10022
Phone: 212-940-8760
Licensed as of: 4/8/2011

Surplus Lines *continued*

Republic-Vanguard Insurance Company
P.O. Box 809076
Dallas, TX 0
Phone: 972-788-6812
Licensed as of: 8/30/2011

Third Party Adminstrators (Home State)

Associated Compensation Resources, Inc.
26391 Curtiss Wright Parkway - Suite 105
Richmond Heights, OH 44143
Phone: 216-731-8215
Licensed as of: 8/4/2011

Benefit Transact Solutions, LLC
6701 Highway Boulevard - Suite 210
Katy, TX 77494
Phone: 888-330-0842
Licensed as of: 1/31/2011

Patriot Claim Services, Inc.
401 E Las Olas Boulevard - Suite 1650
Fort Lauderdale, FL 33301
Phone:
Licensed as of: 11/18/2011

Third Party Administrator (Non-Resident)

Association & Society Insurance Corporation
2301 Research Blvd. - Suite 300
Rockville, MD 0
Phone: 301-816-0045
Licensed as of: 8/30/2011

American Therapy Administrators, LLC
N92 W14612 Anthony Avenue
Menomonee Falls, WI 53225
Phone: 262-241-7460
Licensed as of: 12/6/2011

Beacon Health Strategies, LLC
200 State Street - Suite 302
Boston, MA 2109
Phone:
Licensed as of: 11/7/2011

C. M. G. Agency, Inc.
10843 Old Mill Road
Omaha, NE 0
Phone: 402-551-8765
Licensed as of: 9/29/2011

Chartis Claims, Inc.
180 Maiden Lane - 29th Floor
New York, NY 10038
Phone: 212-458-9383
Licensed as of: 12/9/2011

Directweb Administrative Services, LLC
7310 N 16th Street - Suite 228
Phoenix, AZ 85020
Phone: 602-216-0006
Licensed as of: 9/12/2011

FINANCIAL CONDITIONS
Companies Licensed/Registered During
January 1, 2011 to December 31, 2011, *continued*

Third Party Administrator (Non-Resident) *continued*

DST Insurance Solutions, LLC
2000 Crown Colony Drive - 4th Floor
Legal Department
Quincy, MA 2169
Phone: 617-483-7898
Licensed as of: 6/21/2011

Elite Sales Processing, Inc.
11205 Wright Circle - Suite 120
Omaha, NE 68144
Phone: 402-933-1758
Licensed as of: 4/19/2011

Glatfelter Claims Management Inc.
183 Leader Heights Road
York, PA 17402
Phone: 717-741-0911
Licensed as of: 8/11/2011

IBM Daksh Business Process Services Philippines Incorporated
c/o Polsinelli Shughart
6201 College Boulevard - Suite 500
Overland Park, KS 66211
Phone: 913-234-7469
Licensed as of: 1/24/2011

Linkia, LLC
1375 Piccard Drive - Suite 300
Rockville, MD 20850
Phone: 301-354-3600
Licensed as of: 3/14/2011

Medex Insurance Services, Inc.
8501 Lasalle Road - Suite 200
Towson, MD 21286
Phone: 410-453-6300
Licensed as of: 3/24/2011

East Coast Risk Management, LLC
40 Lincoln Way - Suite 201
North Huntingdon, PA 15642
Phone: 724-864-8745
Licensed as of: 10/7/2011

First Service Administrators, Inc.
3035 Lakeland Hills Boulevard
Lakeland, FL 33805
Phone: 863-293-0785
Licensed as of: 12/7/2011

Healthways Wholehealth Networks, Inc.
21251 Ridgetop Circle, Suite 150
Sterling, VA 20166
Phone: 703-439-6600
Licensed as of: 12/29/2011

Johnston & Associates, Inc.
830 Crescent Centre Drive - Suite 220
Franklin, TN 37067
Phone: 615-373-0500
Licensed as of: 6/7/2011

Management Research Services, Inc.
19035 W Capitol Drive - Suite 200
Brookfield, WI 53045
Phone: 800-726-3643
Licensed as of: 11/18/2011

Nahga, Inc.
P.O. Box 189
Bridgton, ME 4009
Phone: 800-952-4320
Licensed as of: 7/21/2011

FINANCIAL CONDITIONS
Companies Licensed/Registered During
January 1, 2011 to December 31, 2011, *continued*

Third Party Administrator (Non-Resident) *continued*

Patriot Risk Services, Inc.
200 E. Broward Blvd. - Suite 1300
Fort Lauderdale, FL 33301
Phone: 954-703-8100
Licensed as of: 8/3/2011

Plateau Insurance Company
P.O. Box 7001
Crossville, TN 38557
Phone: 800-752-8328
Licensed as of: 9/8/2011

Professional Data Management Again, Inc.
280 Park Avenue - 38th Floor
New York, NY 10017
Phone: 317-844-7750
Licensed as of: 12/15/2011

Radiant Services, LLC
120 Monument Circle
Indianapolis, IN 46204
Phone: 805-557-6832
Licensed as of: 12/12/2011

Restat, LLC
11900 W. Lake Park Drive
Milwaukee, WI 53224
Phone: 414-760-4600
Licensed as of: 4/8/2011

Savvysherpa Administrative Services, LLC
6200 Shingle Creek Parkway - Suite 400
Minneapolis, MN 55430
Phone: 763-549-3540
Licensed as of: 8/18/2011

Special Insurance Services, Inc.
2740 Dallas Parkway - Suite 100
Plano, TX 75093
Phone: 972-788-0699
Licensed as of: 6/7/2011

Terra Administrators, Inc.
1208 W. Newport Center Drive - Suite 201
Deerfield Beach, FL 33442
Phone: 954-421-4076
Licensed as of: 1/6/2011

Wageworks, Inc.
1100 Park Place - 4th Floor
San Mateo, CA 94403
Phone: 248-822-7232
Licensed as of: 2/10/2011

Xcalibre Risk Services
4370 Peachtree Road N.E.
Atlanta, GA 30319
Phone: 404-266-5782
Licensed as of: 9/14/2011

Third Party Administrator (Registered)

Allegiance Cobra Services, Inc.
2806 South Garfield Street
Missoula, MT 59801
Phone: 406-721-2222
Licensed as of: 6/3/2011

Benefit Concepts, Inc. of Rhode Island
20 Risho Avenue
East Providence, RI 0
Phone: 401-438-1700
Licensed as of: 2/14/2011

FINANCIAL CONDITIONS
Companies Licensed/Registered During
January 1, 2011 to December 31, 2011, *continued*

Third Party Administrator (Registered) *continued*

Benefit Management Services, Inc.
2425 Crown Point Executive Drive
Charlotte, NC 28173
Phone: 800-228-1803
Licensed as of: 2/8/2011

Wellnet Healthcare Administrators, Inc.
57 Street Road - Suite O
Southampton, PA 18966
Phone: 888-947-9478
Licensed as of: 4/25/2011

Simplifi Health Benefit Management, LLC
250 Civic Center Drive - Suite 350
Columbus, OH 43215
Phone: 614-221-4294
Licensed as of: 5/4/2011

Trusted Reinsurer

Davinci Reinsurance Ltd.
c/o Dewey & Leboeuf LLP
1301 Avenue of the Americas
New York, NY 10019
Phone: 212-259-8011
Licensed as of: 11/22/2011

Torus Insurance (Uk) Limited
Harborside Financial Center
Plaza 5 - Suite 2900
Jersey City, NJ 7311
Phone: 201-743-7700
Licensed as of: 4/14/2011

Renaissance Reinsurance Ltd.
c/o Dewey & Leboeuf LLP
1301 Avenue of the Americas
New York, NY 10019
Phone: 212-259-8011
Licensed as of: 11/22/2011

FINANCIAL CONDITIONS
Risk Purchasing Groups
Registered as of December 31, 2011

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

A.A.L.D., Inc.
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

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

Affordable Housing Purchasing Group, Inc.
119 Summit Avenue
Summit, NJ 7901
Phone: 908-273-6105

Agents Professional Liability Service Organization
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 Ave, Num B
Studio City, CA 91604
Phone: 888-201-5123

Alliance of Nonprofits, Inc.
4347 Vantage Ave, Num B
Studio City, CA 91604
Phone:

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

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

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

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

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

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

American Massage Council
1100 W. Town & Country Road, Suite 1400
Orange, CA 92868
Phone: 800-500-3930

American Psychotherapist Professional Liability Insurance Program
c/o Captive Insurance Services, Inc.
209 Hawksbury Place
O'Fallon, MO 63368
Phone: 317-405-4144

American Acupuncture Council RPG
1100 W. Town & Country Road, Ste 1400
Orange, CA 92868
Phone: 800-838-0383

American Association of Real Estate Owners RPG, Inc.
214 West Park Avenue
Long Beach, NY 11561
Phone: 516-431-8300

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

American Medical Professional Alliance, Inc.
c/o Hitchcock & Cummings, LLP
757 Third Avenue, 25th Floor
New York, NY 10017
Phone: 212-688-3025

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

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

American Specialty Sports & Entertainment PG
P.O. Box 309
Roanoke, IN 46783-0309
Phone: 317-405-4144

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

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

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

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

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

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

ANA/SNA Purchasing Group Association
c/o Global Compliance Group
1166 Avenue of the Americas
New York, NY 10036
Phone: 312-427-1441

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

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

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

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

Associations and Professionals General Liability Purchasing Group
c/o Global Compliance Group
1166 Avenue of the Americas
New York, NY 10036
Phone: 847-803-3100

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

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

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

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

Beauty Health & Trade Alliance
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:

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

Boom Truck & Concrete Pumpers Purchasing Group
c/o Kaplan Compliance Solutions
7835 Woodlands Drive, Suite 100
Indianapolis, IN 46278
Phone:

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

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

Chiropractic Benefit Services, Inc.
8201 N. Hayden Road
Scottsdale, AZ 85258
Phone: 858-229-5520

Clearwater Transportation Insurance Program
7835 Woodland Drive
Indianapolis, IN 46278
Phone: 800-428-0470

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

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

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

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

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

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

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

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

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

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

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

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

Design Professionals Association RPG, Inc.
300 S. Riverside Plaza, Suite 2100
Chicago, IL 60606
Phone: 630-468-6043

Designpro Purchasing Group
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone:

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

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

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

DT 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

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

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

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

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

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

Excess Indemnity Purchasing Group
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

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

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

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

Energi RPG, LLC
Ten Centennial Drive
Peabody, MA 1960
Phone:

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

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

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

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

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

Financial Services Professional Risk Purchasing Group
100 Pine Street, 11th Floor
San Francisco, CA 94111
Phone: 415-403-1419

Gallagher Steel Courier Risk Purchasing Group
35 Waterview Boulevard
Parsippany, NY 7054
Phone: 973-939-3624

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

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

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

Glynn General Purchasing Group, Inc.
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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 Katz & Rychik, P.C.
116 John Street, 17th Floor
New York, NY 10038
Phone:

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

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

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

Healthcare Providers Service Organization PG
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

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

Hudson Media Protection Purchasing Group
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone:

Hudson Railroad Protective Liability Group
c/o Kaplan Compliance Services
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone:

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

Independent Garage And Towing Contractors Services, Inc.
295 Main Street, Suite 866
Buffalo, NY 14203-2595
Phone: 716-856-6600

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

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

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

Hudson QSR Purchasing Group
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone:

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

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

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

Insurance Plus Risk Purchasing Group, LLC
5150 Palm Valley Road, Suite 103
Ponte Vedra, FL 32082
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 Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

International Orthopedic Insurance Purchasing Group, Inc.
One Cleveland Center
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:

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

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

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

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

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

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

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

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

KIS PG of Florida, Inc.
c/o Humes & Wagner, LLP
147 Forest Avenue
Locust Valley, NY 11560
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KIS PG, Inc.
c/o Humes & Wagner, LLP
147 Forest Avenue
Locust Valley, NY 11560
Phone: 973-509-0080

Lawyer's Protector Plan Purchasing Group
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
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.
P.O. Box 3485
Williamsport, PA 17701
Phone: 570-326-6555

Magaw Health Care Professionals
Purchasing Group
John Fetcho
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Park Ridge, IL 60068
Phone: 847-692-7050

Marquee Hospitality Group
10900 NE 4th Street, Suite 1100
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Phone: 425-450-1090

Marsh Financial Services Professional
Risk Purchasing Group
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Medical Professionals Program
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Charleston, WV 25314
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Metropolitan Commercial Real Estate Association, Inc.
214 West Park Avenue
Long Beach, NY 11561
Phone: 908-903-2367

Midwestern Association of Obstetricians
& Gynecologists, RPG
502 Evergreen Place Court
Louisville, KY 40223
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Namic Purchasing Group, Inc.
3601 Vincennes Road
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National Association of Broadcasters
Captive Insurance Services, Inc.
209 Hawksbury Place
O'Fallon, MO 63368
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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

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

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

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

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

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

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

National Automobile Dealers PG, Inc.
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Chicago, IL 60606
Phone: 440-333-6300

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

National Dental Purchasing Group
3101 W. Martin Luther King Jr. Blvd., Suite 400
Tampa, FL 33607
Phone: 813-222-4153

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

National Automotive Coalition, Inc.
c/o Preferred Concepts, LLC
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Phone: 212-608-9400

National Chiropractic Council
1100 W. Town & Country Road, Suite 1400
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Phone: 800-622-6869

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

National Health Club Purchasing Group
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

National Newspaper Association Purchasing Group
National Newspaper Association
c/o Daniel V. O'Leary, Jr.
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 800-638-8791

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

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

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

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

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

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

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

National Society of Dental Practitioners
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NCMIC Alternative Health Risk Purchasing Group
NCMIC Group Inc.
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Des Moines, IA 50306-9690
Phone: 800-247-8043

Needcoverage.Com, Inc. A RPG
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Phone: 516-488-4747

New York Life Agents Purchasing Group
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

Non-Profit Service Organization
Daniel V. O'Leary
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Chicago, IL 60606
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North American Retail RPG, Inc.
Arizona Central Insurance Agency
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Tucson, AZ 85704-7739
Phone: 520-742-9200

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

Pets Best Insurance PG, Inc.
8722 South 300 West
Sandy, UT 84070
Phone: 877-738-7237

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

Platinum Leisure Risk Purchasing Group, Inc.
Howe Commons
65 S. Main Street, Suite 300A
Pennington, NJ 8534
Phone: 609-818-9534

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

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

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

Petroleum Marketers Purchasing Group, Inc.
c/o Ninigret Management Company, LLC
P.O. Box 230175
Hartford, CT 06123-0175
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Physicians Excess Liab. Coop. Assur.
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Pizza Delivery Industry Association, Inc.
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P.O. Box 6920
Bridgewater, NJ 08807-0920
Phone: 732-634-0088

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

Professional Association Consultants, Inc.
235 Everett
P.O. Box 2507
East Peoria, IL 61611
Phone: 000-000-0000

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

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

Psychiatrists' Purchasing Group, Inc.
c/o Hitchcock & Cummings, LLP
757 3rd Avenue, 25th Floor
New York, NY 10017
Phone: 212-688-3025

Real Estate Agents Alliance Purchasing Group
CRES Insurance Services, LLC
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

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

Protector Purchasing Group, Inc.
14 Wall Street, 18th Floor
New York, NY 10005
Phone: 212-608-9400

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

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

Real Estate 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

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

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

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

Security Investigative Risk Purchasing Group, LLC
The Mechanic Group
P.O. Box 1646
Pearl River, NY 10965
Phone: 845-735-0700

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

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

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

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

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

School Support Purchasing Group
6301 Southwest Boulevard, Suite 101
Fort Worth, TX 76132
Phone: 240-403-0152

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

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

Showstoppers Purchasing Group
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

Solidarity Purchasing Group
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 800-428-0470

Special Markets Purchasing Group, Inc.
2615 Post Road
Stevens Point, WI 54481
Phone: 715-344-2281

Sports And Recreation Providers Association
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

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

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

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

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

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

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

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
Phone:

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

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

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

Unified Properties Purchasing Group
c/o Captive Insurance Services, Inc.
209 Hawksbury Place
O'Fallon, MO 63368
Phone: 425-646-6425

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

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 Boulevard, 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

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

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

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

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 Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

FINANCIAL CONDITIONS
Name Changes Completed
January 1, 2011 to December 31, 2011

From: Ace Indemnity Insurance Company
To: Westchester Fire Insurance Company
Effective: 1/11/2011

From: Advanta Insurance Company
To: ADM Insurance Company
Effective: 02/10/2011

From: Alfred G. Gillis
To: A-G Administrators, Inc.
Effective: 01/06/2011

From: Amerin Guaranty Corporation
To: Radian Mortgage Assurance Inc.
Effective: 07/01/2011

From: BCS Life Insurance Company
To: 4 Ever Life Insurance Company
Effective: 03/01/2011

From: Chrysler Insurance Company
To: Corepointe Insurance Company
Effective: 03/02/2011

From: Deerbrook Insurance Company
To: Allstate Vehicle and Property Ins. Co.
Effective: 03/07/2011

From: Fringe Benefits Management Company
To: FBMC Benefits Management, Inc.
Effective: 03/18/2011

From: Administaff Companies II, L.P.
To: Insperity PEO Services, L.P.
Effective: 03/03/2011

From: Advanta Life Insurance Company
To: United Prosperity Life Insurance Company
Effective: 11/22/2010

From: American Hardware Mutual Insurance Co.
To: Motorists Commercial Mutual Insurance Co.
Effective: 09/07/2011

From: AXA Re Property and Casualty Insurance Co.
To: Mosaic Insurance Company
Effective: 09/21/2010

From: Blue Ridge Insurance Company
To: Catlin Indemnity Company
Effective: 01/11/2011

From: Cornhusker Casualty Company
To: Berkshire Hathaway Homestate Insurance Co.
Effective: 04/28/2011

From: Delos Insurance Company
To: Imperium Insurance Company
Effective: 12/30/2010

From: International Funding, Ltd.
To: Insurancetpa.com
Effective: 07/14/2010

FINANCIAL CONDITIONS
Name Changes Completed *continued*
January 1, 2011 to December 31, 2011

From: LM Personal Insurance Company
To: Liberty Insurance Underwriters, Inc.
Effective: 03/10/2011

From: Mountain State Blue Cross Blue Shield, Inc.
To: Highmark West Virginia, Inc.
Effective: 01/24/2011

From: National Benefit Advisory Association
To: American Association for Medical Benefits
Effective: 01/01/2010

From: National Capital Administrative Services, Inc.
To: National Capital Administrative Services, LLC
Effective: 12/21/2010

From: National Employee Benefit Companies, Inc. d/b/a Idealscripts
To: National Employee Benefit Companies, Inc.
Effective: 01/03/2011

From: Naxos Insurance Company
To: Houston Specialty Insurance Company
Effective: 12/30/2010

From: North Pointe Casualty Insurance Company
To: Berkley Assurance Company
Effective: 01/11/2011

From: Odyssey America Reinsurance Corporation
To: Odyssey Reinsurance Company
Effective: 02/10/2011

From: OM Financial Life Insurance Company
To: Fidelity & Guaranty Life Insurance Company
Effective: 04/11/2011

From: State Auto National Insurance Company
To: Hallmark National Insurance Company
Effective: 04/14/2011

From: USF Insurance Company
To: Atain Specialty Insurance Company
Effective: 08/25/2011

From: White Mountains Reinsurance Company of America
To: Sirius America Insurance Company
Effective: 09/14/2011

From: Willse & Associates, Inc.
To: Willse & Associates, LLC
Effective: 12/21/2010

From: Worldwide Insurance Services, Inc.
To: Worldwide Insurance Services, LLC
Effective: 01/01/2011

FINANCIAL CONDITIONS

Mergers Completed

January 1, 2011 to December 31, 2011

Non-Survivor: American International Life Assurance Company of NY
Survivor: United States Life Insurance Company in the City of NY
Effective Date: 12/31/2010

Non-Survivor: Audubon Indemnity Company
Survivor: National Union Fire Insurance Company of Pittsburgh, PA
Effective Date: 10/07/2010

Non-Survivor: Audubon Insurance Company
Survivor: National Union Fire Insurance Company of Pittsburgh, PA
Effective Date: 10/07/2010

Non-Survivor: Benfield, Inc.
Survivor: AON Benfield, Inc.
Effective Date: 04/21/10

Non-Survivor: Capital City Insurance Company
Survivor: North Pointe Insurance Company
Effective Date: 12/31/2010

Non-Survivor: Capital Markets Assurance Corporation
Survivor: MBIA Insurance Corporation
Effective Date: 09/30/2010

Non-Survivor: Chrina Corporation
Survivor: GM-Southwest, Inc.
Effective Date: 12/31/10

Non-Survivor: Client First National, Inc.
Survivor: Group Benefit Services, Inc.
Effective Date: 01/06/2011

Non-Survivor: Cologne Reinsurance Company of America
Survivor: General Reinsurance Corporation
Effective Date: 12/31/10

Non-Survivor: Conseco Health Insurance Company
Survivor: Washington National Insurance Company
Effective Date: 09/30/2010

Non-Survivor: Conseco Insurance Company
Survivor: Washington National Insurance Company
Effective Date: 09/30/2010

Non-Survivor: Liberty Insurance Underwriters, Inc.
Survivor: Liberty Insurance Underwriters, Inc. f/k/a LM Personal Insurance Company
Effective Date: 01/03/2011

Non-Survivor: National Union Fire Insurance Company of Louisiana
Survivor: National Union Fire Insurance Company of Pittsburgh, Pa
Effective Date: 10/07/2010

Non-Survivor: North Star Reinsurance Corporation
Survivor: General Reinsurance Corporation
Effective Date: 12/31/2010

Non-Survivor: Philadelphia United Life Insurance Company
Survivor: Baltimore Life Insurance Company
Effective Date: 12/31/2010

FINANCIAL CONDITIONS

Liquidations, Revocations, Suspension and Withdrawals

January 1, 2011 to December 31, 2011

Ariel Reinsurance Company, Ltd.
Effective: 06/01/2010
Withdrawal

Atlantic Mutual Insurance Company
Effective: 04/27/2011
Revocation

Cambridge Integrated Services Group, Inc.
Effective: 07/13/2011
Withdrawal

Capital Region Benefits, Inc.
Effective: 12/20/2010
Withdrawal

Centennial Insurance Company
Effective: 04/27/2011
Liquidation

CPA Insurance Company
Effective 01/31/2011
Withdrawal

Gard Marine & Energy, Ltd.
Effective: 06/01/2010
Withdrawal

General Recovery, Inc.
Effective: 02/07/2011
Withdrawal

Healthy Alliance Life Insurance Company
Effective: 06/01/2010
Withdrawal

Housing Insurance Services, Inc.
Effective: 05/25/2011
Withdrawal

Kentucky Hospital Service Company of Kentucky, LLC
Effective: 01/06/2011
Withdrawal

National States Insurance Company
Effective: 02/08/2011
Revocation

Satyam BPO Limited
Effective: 07/15/2011
Revocation

Universal Casualty Company
Effective: 02/22/2011
Withdrawal

Self-Insurance (Workers' Compensation)

The Workers' Compensation Self-Insurance Unit is responsible for regulating the 89 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. Two companies were approved for self insured status in calendar year 2011.

Self-insured employers in West Virginia self-administer their claims. Ordinarily, the employer hires a third party administrator (TPA) to mange 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 dependant upon each employer's exposure base since self-insured employers are joint and severely liable for defaults of other self-insured employers. The purpose of the risk pools is to provide the means to pay claims for defaulted self-insured employers without placing the burden on the taxpayers of West Virginia.

Annual financial condition reviews require the employer to submit three years of audited financial statements which are then analyzed to determine 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 the Inspector General)

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

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

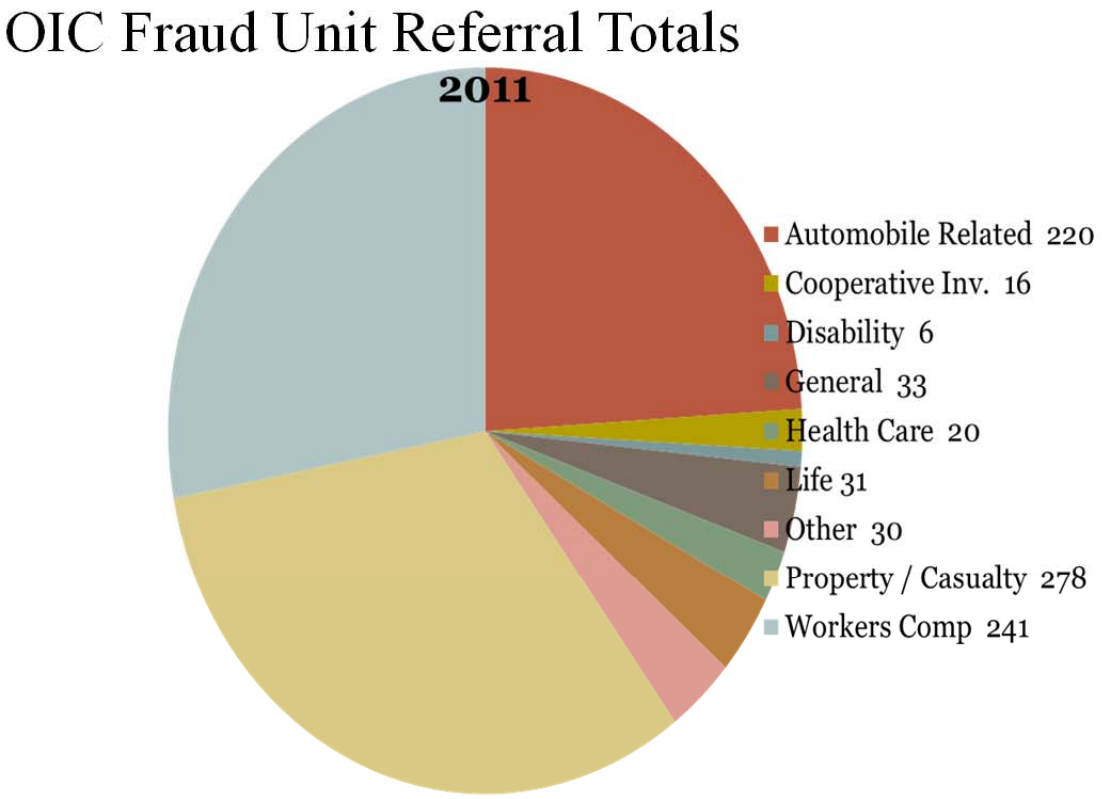
- Beckley
- Charleston
- Fairmont
- Huntington
- Logan
- Martinsburg
- Parkersburg
- Wheeling

The geographic locations of these field offices allow investigators to respond quickly to reports of alleged insurance fraud. It also allows investigators to foster relationships with local law enforcement and prosecutors that the Fraud Unit relies on and works with to bring about successful prosecutions. Three (3) WV State Troopers are currently assigned to work full time with the Fraud Unit.

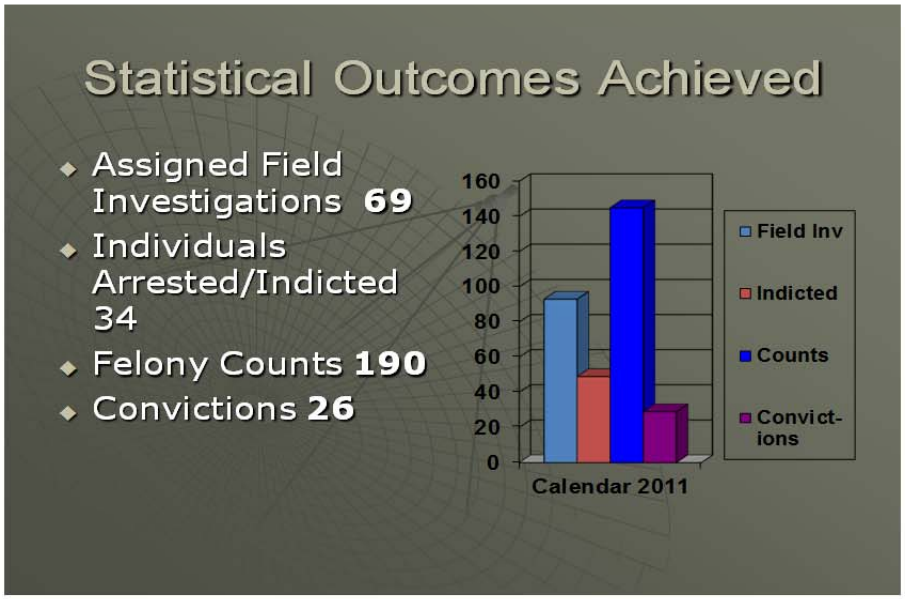
There are three ways in which the public and the insurance industry can report suspected insurance fraud to the Fraud Unit; by calling toll free @ 1-800-779-6853; online reporting @ www.wvinsurance.gov; and by correspondence at P.O. Box 2901, Charleston, WV, 25301-2901. The Fraud Unit's case management and reporting application has been recognized as one of the premier systems in the nation for its ability to manage cases, detect trends in fraud, and create investigative reports suitable for immediate presentation to prosecutors for review. It has also been designed to receive referrals directly from the online reporting function and is integrated with the National Association of Insurance Commissioners (NAIC) online reporting tool.

The Fraud Unit has been proactive in its approach to educate the public on what constitutes insurance fraud as well as the costs associated with insurance fraud. A brochure explaining the types of fraud, what the penalties are and what happens when someone reports suspected fraud was developed and is given out at fairs and festivals across the state as well as distributed to each WV State Police Detachment. Additionally, representatives from the Unit appeared at various functions, events, and meetings statewide taking the message to the general public that insurance fraud is not a victimless crime, but one that victimizes everyone in the form of higher costs for goods and services.

The Inspector General and or his designee have appeared on "Inside Insurance", a television show airing statewide on PBS, with the programming airing twenty-two (22) times, for a total air time of over eleven (11) hours of programming dedicated to the issue of insurance fraud and how to report such to the OIC's Fraud Unit. Numerous presentations have been given to a wide range of groups and organizations on what is being done to combat insurance fraud in the state and what they can do to assist in those efforts. Statistics for activities conducted by the Fraud Unit during calendar year 2011 are depicted in the following chart:



Successful investigations resulting in prosecutions were conducted in numerous counties through out the state. Prosecutions involved such activity as workers compensation fraud; conventional insurance claimant fraud; staged motor vehicle crashes; fraudulent "slip, trip, and fall" claims against businesses; insurance fraud by means of arson; and embezzlement of policy holder premium funds by insurance industry personnel. Such successful prosecutions were the result of working in cooperation with local and state law enforcement agencies and locally elected prosecutors as well as the two (2) U.S. Attorney Offices. As a result of thorough investigations and well prepared reports, along with efficient case management of referrals, successful prosecutions were realized. The following chart depicts statistical data relevant to investigations, prosecutions and convictions in calendar year 2010:



Training

In 2011, the Fraud Unit obtained specialized training for multiple employees from a variety of sources:
Virginia School of Polygraph: Licensed Polygraph Examiner Training
Basic Fraud Investigations Hot Topics Webinar
14th Annual Fraud Director's Conference
2011 Anatomy and Terminology: Essentials from an ICD10 – CM/PCS Perspective Training
NADDI (National Association of Drug Diversion Investigators) WV Chapter Training Conference
CPT Changes 2011 eLearning Workshop
I2 America's User Conference
3rd Generation Pistol Armorer
Deception Detecting Techniques
Hot Topics and Trends in Insurance Fraud Investigation
IASIU (International Association of Special Investigation Units) WV Chapter Annual Conference.

In 2011 there were many cases involving a broad spectrum of criminal activity when it came to investigations and prosecutions of insurance fraud. The following cases are offered as examples of the types of cases the Fraud Unit completed in calendar year 2011:

2011 Case Highlights

There were additional subjects and cases not listed here due to the fact that some cases have multiple subjects involved and there are times that some subjects will enter a plea while others involved in the same case are still litigating their defense. Therefore, in an effort to not jeopardize any pending prosecution, those individuals and cases were not detailed in this report.

Benjamin S. Hall – age 38, from Beckley, was indicted on one (1) felony count of "Wrongfully seeking Workers' Compensation", plead guilty on November 14, 2011 to receiving Temporary Total Disability benefits from Brickstreet Insurance Company while he continued to work privately and receiving monetary payments for the demolition of a residential structure in Mabscott, West Virginia. Mr. Hall was sentenced to one (1) year probation and ordered to pay restitution to Brickstreet.

Edsel & Kimberly Muncy – a husband and wife of Dawsonville Georgia, plead guilty via an information to one (1) felony count each to "Workers' Compensation Fraud" after an investigation proved that they continued to receive financial benefits from the State of West Virginia, Workers' Compensation Old Fund, that were intended for the care of Edsel Muncys' mother Jurusha Muncy who had passed away twelve (12) months earlier. Both Mr. and Mrs. Muncy were sentenced to two (2) years of probation and ordered to pay restitution in the amount of $12,081.50.

Christopher L. Simpson – age 43, from Christiansburg Virginia, was indicted on thirty-five (35) felony counts related to "Workers' Compensation Fraud" on June 8, 2011, for receiving, forging and uttering thirty four (34) checks issued by the State of West Virginia, which were made payable to Joseph J. Simpson, the accused's deceased father, from June 2007 through March 2010. Christopher L. Simpson was also accused of forging his deceased father's signature on three (3) "Continuation of Benefits Forms" dated between June 21, 2007, and June 23, 2009. Thirty-two (32) counts were dismissed in exchange for Mr. Simpson's plea to three (3) felony counts related to the insurance fraud and was sentenced to five (5) years of probation; ordered to pay restitution in the amount of $37,063.62; and perform one-hundred fifty (150) hours community service.

James A. Vannatter – age 41, from Beckley was indicted on July 28th, 2010 on one (1) felony count of "Wrongfully seeking Workers' Compensation Benefits" claiming a Workers' Compensation injury for which he was receiving TTD for a period of 577 days from April 1, 2005 through October 29, 2006. During this time frame Mr. Vannatter was working and receiving wages for remodeling a law office and 4 residential apartments in Beckley. Mr. Vannatter plead guilty in November of 2011 and was sentenced to one (1) year of probation and ordered to pay restitution in the amount of $1,000.00.

Thomas B. Dale – age 45, from Mount Storm was indicted on a total of nine (9) felony counts (Four (4) counts of Failure to Subscribe to WC Insurance, Four (4) Counts of Failure to file premium tax report (WC) and one (1) count of failure to pay. The investigation established that Thomas Dale, who had been in business from 1985, through 2009, and operated his business under a variety of names. On numerous occasions, Mr. Dale would obtain a Workers' Compensation policy for his business and then fail to pay the premiums. The policies would subsequently be cancelled for non-payment. In the last eleven (11) years, Mr. Dale had seven (7) different workers compensation policies and had consistently failed to pay the premiums when due. Mr. Dale plead guilty to one (1) felony count of failure to subscribe to Workers' Compensation and was ordered to serve a one-to-ten year prison sentence, which was then suspended and was given probation for a period of five years. Mr. Dale was also ordered to pay restitution in the amount of $35,460.81 plus interest.

Scott D. Tennant – age 45, of Maidsville, was indicted on a total of two (2) felony counts consisting of one (1) felony count of failure to pay WC insurance and one (1) felony count of failure to pay unemployment insurance. The investigation revealed that Mr. Tennant illegally operated a general contracting business with employees from 1998 through 2009. During this time frame Mr. Tennant operated his business under three (3) different names. Over those years Mr. Tennant had paid his employees in cash or by personal check and failed to subscribe to Workers' Compensation Insurance and failed to make the required payments into Employment Security, also known as Unemployment. Mr. Tennant had received numerous mailings regarding these violations which he continued to ignore. Mr. Tennant plead guilty to both counts of the indictment and was ordered to pay restitution in the amount of $193,963.46.

James O. Woods Jr. – age 39, of Craigsville was indicted on August 16th, 2011, on one (1) felony count of "failure to subscribe to Workers' Compensation insurance" for continuing to operate Green Mountain Resources/Woods Construction Company after being enjoined from conducting business in this state by order of the Kanawha County Circuit Court in 2002 for failure to maintain workers' compensation coverage. This company at that time had incurred a liability to the WV Workers' Compensation Commission in the amount of $25, 048.14. Mr. Woods Jr., and other members of the original company went on to create a total of three (3) more companies in order to avoid paying WC insurance. Mr. Woods Jr. was sentenced to five (5) years of probation and was ordered to pay $60,000.00 restitution.

Larry A. Leach Jr. – age 43, of Lost Creek was arrested by the WV State Police following an investigation by the OIC Fraud Unit on three (3) felony counts, which include one (1) felony count each "fraudulent claims to an insurance company, obtaining money under false pretenses, and acquiring a controlled substance by fraud. All three (3) charges stemmed from a staged motor vehicle collision on December 5th, in 2005. Mr. Leach Jr. has plead guilty to the three (3) charges and is awaiting sentencing at the conclusion of his co-conspirator's prosecution.

Michael P. McDonald – age 37, of Inwood was indicted on one (1) felony count of "filing a fraudulent claim to an insurance company" on May 11, 2011. The investigation revealed that Michael Paul McDonald reported an alleged burglary to the Berkeley County Sheriff's Office on April 24, 2009. Shortly thereafter, Michael Paul McDonald filed an insurance claim for property damage and content losses due to the alleged burglary. Statements from witnesses showed that the alleged burglary never occurred and that Michael Paul McDonald had submitted a fraudulent homeowner's insurance claim. Mr. McDonald subsequently plead guilty to the charge in December of 2011 and was given a suspended prison sentence and five (5) years of supervised probation and was ordered to pay restitution in the amount of $16,446.31 to the victim (insurance company).

Denfert D. Blankenship – age 31, of Bradshaw, **Ricky Kennedy** and **Patricia Kennedy** (ages unknown) were indicted by the McDowell County Grand Jury in February 2011 on a total of eight (8) felonies for their parts in a conspiracy to file a fraudulent insurance claim from a staged injury. Mr. Blankenship contended that a driver in the parking lot of a local convenience store ran over his foot after being transported by Ricky Kennedy and Patricia Kennedy to the location to perpetrate the fraud. Mr. Blankenship ultimately plead guilty to one (1) felony count of "insurance fraud" and one (1) misdemeanor count of "destruction of property" and was sentenced to jail for a period of (1) year and given credit for time served and ordered to pay restitution in the amount of $723.09. After the plea deal with Mr. Blankenship the charges against the Kennedy's were dismissed by the Prosecutor and not pursued.

Lois J Cadle – age 55, of Cross Lanes was indicted by a Kanawha County Grand Jury on two (2) felony counts; one (1) felony count of obtaining money under false pretenses, and one (1) felony count of financial exploitation of an elderly person. Ms. Cadle was indicted for her role as an agent for an insurance company in convincing an elderly lady to cash in her annuities and deposit the money into a checking account because Ms. Cadle advised her that a checking account would pay her a bigger return on her money. Once at the bank, Ms. Cadle tricked the elderly lady into depositing $15,000.00 into Ms. Cadle's personal checking account.

Ladonna M. Goehler – age 66, of Moorefield was indicted by a Hardy County Grand Jury in February of 2010 on two (2) felony counts; one (1) felony count of "obtaining money, property, or services by false pretenses and one (1) felony count of "filing a false claim to an insurance company". On December 22, 2006 Ms. Goehler obtained homeowners insurance for a home that she told the insurance company she owned, which was not true. She failed to tell the insurance company that the she had not fully purchased the home as of the date that a fire had occurred in the home prior to the closing of the property by final sale. Ms. Goehler filed an insurance claim and collected a total of $230,814.76 for her claims. In January of 2011 she plead guilty to one (1) felony count of filing a false claim to an insurance company and was sentenced to one (1) to ten (10) years in a penitentiary, which was then suspended and she was placed on five (5) years of supervised probation; ordered to pay all court costs, and ordered to pay restitution in the amount of $230,814.76 payable in monthly payments to the victim (insurance company).

James E. Hill – age 25, of Spanishburg, was indicted by a Mercer County Grand Jury on February 15th on one (1) felony count of "filing a fraudulent claim with an insurance company". In August 2008, Mr. Hill and two other passengers were involved in an automobile crash in which Mr. Hill coerced one of the passengers to claim they were driving as he had a suspended license and was not eligible to be driving any motor vehicle. Mr. Hill plead guilty to the felony count for which he was indicted and agreed to pay restitution for the wrongfully obtained benefits gained from his perpetrated fraud.

Kimberly Quinn Lynch – age unknown, of Elkview, was indicted by a Kanawha County Grand Jury in January of 2011 on a total of three (3) felony counts that included one (1) felony count of "forgery" of an insurance certificate and two (2) felony counts of the "uttering" of an insurance certificate. Mrs. Lynch had forged two (2) insurance certificates, placing one in the car of their daughter who was subsequently involved in a motor vehicle accident in which a forged insurance certificate was presented to the responding officer as a true document. This resulted in the insurance company of the other driver involved in the crash paying for the damage to the car under the "uninsured" portion of their policy. Mrs. Lynch plead guilty to one (1) felony count of forgery and sentenced to one (1) year of supervised probation, and ordered to pay restitution in the amount of $4,200.00 and associated court costs.

Christopher J. Thrain – age 43, of Ellamore, was indicted by a Federal Grand Jury in late 2010 on one (1) felony count of "aiding and abetting mail fraud". Mr. Thrain plead guilty in May of 2011 to the charge for his participation in a staged auto crash ring. Since these "staged" crashes occurred in multiple counties and Mr. Thrain utilized the US Postal Service to perpetrate these insurance frauds, he was prosecuted at the federal level. Mr. Thrain is still awaiting sentencing as the prosecutions of his co-conspirators are pending.

Angela M. Meadows – age 30, along with her husband **Kevin Meadows**, both of Princeton, were each indicted by a Mercer County Grand Jury in June of 2010, on two (2) felony counts each that included one (1) felony count of filing a "fraudulent claim to an insurance company" and one (1) felony count of "conspiracy to submit a fraudulent claim to an insurance company". The Meadows were charged with conspiring with each other to report Mr. Meadow's four wheeler as stolen and collect the applicable insured value. As part of a plea agreement, Angela Meadows plead guilty in June of 2011, to one (1) felony count of "attempt to commit a felony" and was sentenced to one (1) year of supervised probation and ordered to pay all associated court costs associated with their prosecution. Charges against Mr. Meadows were dismissed by the Prosecutor as part of the plea agreement.

Legal Division

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

As of January 1, 2006, a host of new regulatory duties were transferred to the OIC from the former Workers' Compensation Commission, and the Legal Division performs several functions relative to those duties including recovery of pre December 1, 2005 workers' compensation premium taxes and fines, collection of fines assessed against uninsured employers and injunction cases filed against uninsured employers. In addition, the OIC is responsible for the administration of several funds associated with the workers' compensation system, including the Uninsured Employers' Fund ("UEF" - for claims filed after 1-1-06 against uninsured employers) and the Workers' Compensation Old Fund (all claims with dates of injury or dates of last exposure before 7-1-05). Legal Division staff advises and works directly with the third party administrators of the UEF and the Old Fund on the proper administration, litigation and settlement of these claims.

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

LEGISLATION

The following is a brief synopsis of the significant legislation enacted during the 2011 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 253 - Amending insurance code with respect to holding companies. (Effective July 1, 2012) (OIC bill)

This bill amends the "West Virginia Insurance Holding Company Systems Act," W. Va. Code §33-27-1 *et seq*. As part of comprehensive reforms being undertaken in reaction to concerns about systemic risk to financial markets, the National Association of Insurance Commissioners ("NAIC") recently amended its model law (#440) to strengthen regulatory control over holding companies seeking to acquire or divest themselves of affiliates. The bill adopts these changes, including the concept of "enterprise risk" as "any activity, circumstance, event or series of events involving one or more affiliates of an insurer that, if not remedied promptly, is likely to have a material adverse effect upon the financial condition or liquidity of the insurer or its insurance holding company system as a whole." The bill also provides for enhanced coordination of regulatory efforts by state and international insurance regulators' participation in "supervisory colleges" in which they will be able to share information about and conduct joint examinations of holding company systems involving insurance entities.

The bill is effective July 1, 2012, in order to allow other states to enact similar legislation over the next year. Corresponding rules based on an NAIC model are expected to go into effect at the same time.

Senate Bill 356 - Making captive insurance company organized as risk retention group subject to certain insurance code provisions. (Effective July 1, 2011) (OIC bill)

This bill amends several provisions of the insurance code regulating captive risk retention groups with respect to financial examinations, reinsurance requirements and the filing of annual audited financial reports. The changes are necessary to meet new requirements of the NAIC accreditation program for state insurance regulators.

Senate Bill 408 - Creating WV Health Benefit Exchange Act. (Effective June 10, 2011) (OIC bill)

This bill establishes a West Virginia Health Benefit Exchange. Under the federal Patient Protection and Affordable Care Act ("ACA"), each state is given the option of establishing its own exchange for the sale and purchase of qualified health insurance plans in the individual market that will be eligible for federal premium subsidies and to provide for the establishment of a Small Business Health Options Program ("SHOP" Exchange) to assist qualified small employers in facilitating the enrollment of their employees in qualified health plans. The exchange must be approved by the federal Department of Health and Human Services by 2013 in order to be able to begin operations by January 1, 2014.

The bill creates a ten-member governing Board composed of four state agency heads (OIC, Health Care Authority, Medicaid and CHIP); four gubernatorial appointees (subject to advice and consent of the Senate) to represent individual consumers, small employers, labor and producers; and two selected by advisory committees to represent providers and payers. The six non-agency members will serve 4-year terms and may only be removed by the Governor for cause. The Board must "promulgate rules necessary to obtain federal recognition of the exchange as a certified exchange under the ACA."

The bill also provides that if the ACA or any portion of it is invalidated by Congress or the courts, the Board will issue a bulletin on the effect of such invalidation on the state's Exchange law and will make recommendations to the Legislature.

Senate Bill 435 - Amending insurance code with respect to surplus lines insurance. (Effective July 1, 2011) (OIC bill)

This bill amends "The Nonadmitted Insurance Act" (W. Va. Code §33-12C-1 *et seq.*) to implement provisions of the federal Nonadmitted and Reinsurance Reform Act of 2010 ("NRRA", added as an amendment to the Dodd-Frank Wall Street Reform & Consumer Protection Act). NRRA streamlines the regulation of surplus lines insurance covering risks in multiple states; limits regulation and taxation of nonadmitted insurance to the insured's "home state"; implements nationwide eligibility requirements in conformance with the NAIC model act pertaining to surplus lines insurance; and preempts inconsistent state laws.

With respect to taxes on policies covering risks in multiple states, the bill authorizes the Insurance Commissioner to enter into tax-allocation agreements with other states, including the use of a clearinghouse established as part of the Nonadmitted Insurance Multi-state Agreement ("NIMA") developed by the NAIC.

Senate Bill 472 - Relating to portable electronics insurance. (Effective June 10, 2011)

This bill exempts vendors of "portable electronics" products – computers, cameras, TVs, etc. -- and their employees from producer licensing requirements with regard to the sale and solicitation of "portable electronics insurance," which is defined as "insurance providing coverage for the repair or replacement of portable electronics which may cover portable electronics against any one or more of the following causes of loss: loss, theft, mechanical failure, malfunction, damage or other applicable perils." The definition expressly excludes service contracts, extended warranties, manufacturer warranties or coverage under a homeowner's, renter's, auto, commercial multi-peril or similar policy. This exemption is dependent on the vendor's compliance with certain new requirements such as the maintaining a list of all locations in the state at which it offers portable electronics coverage; making written disclosures about the insurance available to prospective customers; appointing a licensed insurer or insurance producer to oversee the administration of the insurance program and a training program for employees; not compensating employees based primarily on the number of customers enrolled for the insurance; and abiding by the statutory policy termination requirements. The Insurance Commissioner may impose fines on vendors for violations ($500 per violation, $5000 aggregate) and suspend the vendor's privilege of transacting such insurance at specific business locations where violations have occurred. An insurer or producer appointed by the vendor to oversee the program is subject to administrative sanctions in W. Va. Code §33-12-24.

House Bill 2517 - Workers' Compensation - Allowing corrections industries to directly purchase workers' compensation coverage for inmates. (Effective June 9, 2011) (WV Division of Corrections bill).

This bill implements the federal Prison Industry Enhancement Certification Program by providing that individuals confined in a state correctional facility or juvenile services facility are eligible to receive workers' compensation benefits for injuries incurred while working in a program authorized by W. Va. Code §25-7-14 or §25-7-16. It also authorizes the purchase of workers' compensation insurance -- by the Commissioner of the Division of Corrections for prison inmates and the Director of Juvenile Services for persons under his or her supervision -- who are participating in the certification program, provided that reimbursement is made by a private person or entity to the agency for all costs of the workers' compensation insurance or equivalent coverage as a condition of an agreement entered to establish a program for inmates or residents to manufacture articles and products.

House Bill 2693 - Requiring insurance coverage for autism spectrum disorders. (Effective July 1, 2011)

This bill mandates coverage after January 1, 2012 – under group insurance policies (more than 25 employees), HMOs, PEIA, CHIP and Medicaid – for the diagnosis and treatment of "autism spectrum disorders" for children. To be eligible, a child must be diagnosed with autism spectrum disorder before age 8; treatments must be medically necessary and prescribed by a physician or licensed psychologist in accordance with a treatment plan, subject to review by the agency or health plan every 6 months; and progress in the child's condition must be shown for coverage to continue. The annual maximum benefit is capped at $30,000 a year for the first three years of treatment and thereafter at $2,000 a month until the child turns 18. To the extent that the coverage causes an increase of at least 1% of actual total costs of coverage for the plan year, the agency or health insurance plan may apply additional cost containment measures. After 2013, mandated benefits that exceed the yet-to-be specified essential health benefits under the ACA will no longer be required. The state agencies are required to file annual reports with the Joint Committee on Government and Finance.

House Bill 2745 - Providing that certain information provided by insurance companies to the Insurance Commissioner is confidential and creating all-payer claims database. (Effective June 10, 2011) (OIC bill)

The bill amends §33-4-14 to deem actuarial reports, work papers and actuarial opinion summaries submitted by insurers in connection with their annual financial statements as confidential and privileged information. Such information would be exempt from any type of disclosure requirement (FOIA request, subpoena, discovery) by the Insurance Commissioner. The documents, however, may be obtained directly from the insurer by a litigant as permitted by the West Virginia Rules of Civil Procedure. The bill further precludes the Insurance Commissioner or her representatives from being subpoenaed to testify about such information. The exemption is an NAIC accreditation requirement for OIC financial examinations to be accepted by other states.

The bill also adds a new article, W. Va. Code §33-4A-1 *et seq*., that authorizes the Insurance Commissioner (OIC), Secretary of the Department of Health and Human Resources ("DHHR") and the Chair of the Health Care Authority ("HCA") to enter into a Memorandum of Understanding ("MOU") to develop a health insurance paid-claims database ("all-payer claims database" or "APCD"). The bill sets forth the minimum provisions of the MOU and requires a plan for financial stability of the APCD. OIC would be responsible for collecting the data from insurers, DHHR for maintaining it, and HCA for disseminating it to other agencies, researchers, etc. for study of health care utilization, expenditures and performance. The data collected is subject to confidentiality provisions and applicable state and federal privacy laws. The agencies must report annually to the Governor and Joint Commission on Government and Finance.

House Bill 2876 - Expanding eligibility for subsidies to enrollees in the model health plan. (Effective June 7, 2011) (AccessWV bill)

The bill expands eligibility for subsidies to enrollees of the West Virginia Health Insurance Plan ("AccessWV"), the state's insurance plan for individuals who are unable to obtain affordable insurance due to a pre-existing condition. The bill raises the threshold income level from an annual household income of at or below 200% of the federal poverty level to 400% and authorizes AccessWV's board of directors to adopt emergency rules setting forth eligibility criteria.

House Bill 3163 - Relating to workers' compensation programs of state government entities. (Effective March 12, 2011) (OIC bill)

This bill, which adds a new section to the Insurance Code (W. Va. Code §33-2-21a), mandates that the Insurance Commissioner manage the worker's compensation programs of state agencies, including the coverage of agencies. "Executive agencies" (those under a super-secretary, except Parkways Authority and State Police) would be required to participate in the program. Other state entities (designated "discretionary participants") such as the members of the Board of Public Works, State Supreme Court, Legislature, Parkways Authority, State Police and any other spending unit required to provide a detailed expenditure schedule to the Secretary of Revenue, would be permitted, but not required, to participate; no county or municipality or their instrumentalities may participate in the program. The bill provides an exemption for OIC from the state purchasing rules as long as contracts are competitively bid, and the Commissioner may promulgate emergency rules. The Commissioner is required to submit monthly reports concerning the status and progress of the program to the Joint Committee on Government and Finance.

House Bill 3271 - Relating to distribution of state funds to volunteer fire companies and departments. (Effective June 10, 2011)

This bill provides that volunteer fire departments ("VFDs") that experience increases in workers' compensation premiums after July 1, 2011 can receive money to cover the increases under a program to be administered by the State Auditor with funds appropriated by the Legislature. OIC is responsible for determining the total amount of premium due for the total base-year premium and annually for fiscal years after July 1, 2011. The Auditor may promulgate emergency rules and must submit a report to the Joint Committee on Government and Finance by February 1, 2015.

RULES

The following Title 114 (Insurance Commissioner) insurance related legislative rules (authorized for promulgation by Senate Bill 177) became effective in 2011:

114 CSR 6 - Credit Life Insurance, Credit Accident and Sickness Insurance, and Credit Unemployment Insurance (amended rule, effective July 1, 2011)

The amendments to this rule, which are based on NAIC's "Consumer Credit Insurance Model Regulation" (Model #370), add requirements that an insurer must follow when transacting credit unemployment insurance (e.g. minimum benefit period of six months) and lists the permissible grounds for excluding coverage (e.g. illegal walk out). The amendments also provide for loss ratio standards to be reviewed by the Insurance Commissioner every three years. The filings required by the amendments to subsections 6.6 & 6.7 (loss ratios) and §7 (credit unemployment insurance rates, forms and rules) must be made by August 31, 2011; insurers are advised to contact OIC's Rates & Forms Division for additional guidance (304-558-2094).

114 CSR 11B - Suitability in Annuity Transactions (amended rule, effective July 1, 2011)

These amendments bring this rule into compliance with NAIC Model #275, which was recently updated to strengthen the provisions regarding inappropriate and abusive marketing practices and to better ensure that consumers are adequately advised with respect to the suitability of a proposed sale in light of his or her particular circumstances. The amendments include clarification that the insurer is responsible for compliance with model requirements even if the insurer contracts with a third party; a requirement of company review of all annuity transactions; establishment of general and product-specific training requirements for producers; and company recordkeeping requirements.

114 CSR 25 - Insurance Adjusters (amended rule, effective July 1, 2011)

In response to increased federal oversight of the federally-underwritten crop insurance program, the state adjuster statutes (W. Va. Code §33-12B-1 *et seq.*) were amended in 2010 to create a separate crop adjuster license. This amendment to the corresponding rule includes a requirement of proficiency testing and certification by a federally-approved vendor. The amendment also revises or adds sections dealing with emergency adjusters, recordkeeping, standards of conduct, contracts between public adjusters and insureds, fees charged by public adjusters, escrow or trust accounts held by public adjusters, renewal of lapsed licenses, and the Commissioner's authority to nonrenew, suspend or revoke a license.

114 CSR 32 - Long-Term Care Insurance (amended rule, effective July 1, 2011)

These amendments bring the rule into compliance with 2009 amendments to NAIC Model #641. The amendments add an external review process for any long-term care insurance claim denial based on a company determination that the "benefit trigger" has not been met. It also adds "prompt pay" provisions that define a "clean claim," provides an interest penalty on unpaid claims and clarifies that flagrant violations are subject to the Unfair Trade Practices Act, W. Va. Code §33-11-1 *et seq*.

114 CSR 41 - Actuarial Opinion and Memorandum Rule (amended rule, effective July 1, 2011)

The amendments to this rule bring it into compliance with NAIC Model #822, as amended in 2009, by allowing an appointed actuary to comment on the impact of an insufficiency of assets on a company during one or more interim periods. This change is required under NAIC's financial accreditation program.

114 CSR 41A - Property and Casualty Actuarial Opinion (new rule, effective June 10, 2011)

This new rule, which sets forth standards for Property and Casualty insurers' and reinsurers' actuarial opinions and actuarial opinion summaries filed with OIC, is based on NAIC Model 745, "Property and Casualty Actuarial Opinion Model Law." The actuarial opinion and actuarial opinion summary required by this rule are filing requirements under the NAIC's annual statement instructions.

114 CSR 61 - Credit Personal Property (amended rule, effective July 1, 2011)

This rule amends the current rule, first adopted in 2003, to bring it into compliance with recent updates to NAIC Model #365. The amendment makes approved rates effective for three years.

114 CSR 65 - Self-Insurance Risk Pools for Political Subdivisions (amended rule, effective April 19, 2011)

This rule amendment sets forth the criteria for establishing and maintaining self-insurance programs and pools for "political subdivisions" (e.g. counties and municipalities) to self-insure their workers' compensation risks. The amendments mandate that members of the pool be jointly and severally responsible for liabilities of the pool under the Workers' Compensation Code; sets requirements regarding the withdrawal or termination of members from a pool; and provides for various filing requirements with OIC. The rule expressly excludes such pools from participation in the self-insured guaranty risk pool or self-insured security risk pool. Such pools are not required to obtain approval of the Industrial Council.

114 CSR 68 - Valuation of Life Insurance Policies (amended rule, effective July 1, 2011)

This rule amendment brings the rule into compliance with NAIC model #830, amended in 2009. The model provides tables of select mortality factors and rules for use; rules concerning minimum standards for the valuations of plans with non-level premiums or benefits; and rules concerning minimum standards for the valuations of plans with secondary guarantees. The amendments change the general calculation requirements for premium deficiency reserves.

114 CSR 69A – Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities (amended rule, effective July 1, 2011)

This rule amendment brings the rule into compliance with NAIC model #815, amended in 2009. The amendments change the conditions under which the 2001 CSO Preferred Class Structure Table is permitted in a statutory financial statement.

114 CSR 85 - Professional Employer Organizations (amended rule, effective May 10, 2011)

A 2010 amendment to the PEO statute provided that OIC could enforce compliance by *unlicensed* PEO through the use of the same enforcement tools available against persons violating the Unauthorized Insurers Act (W. Va. Code §33-44-1 *et seq*.). These amendments of the PEO rule incorporate these enforcement provisions, e.g. administrative penalties.

114 CSR 91 - Health Maintenance Organization Point of Service Option (new rule, effective July 1, 2011)

The new rule, authorized by legislation enacted in 2010, sets forth requirements to be followed by an HMO that offers a point of service ("POS") option to its enrollees. A POS option gives an enrollee the choice of going outside the HMO's panel of health care providers, but the extent of such out-of-network coverage is usually significantly less than that of in-network coverage and may require a deductible and co-payment. The rule sets parameters for the option and provides the Insurance Commissioner with substantial oversight in how such options are carried out in practice.

EMERGENCY ORDERS

Four (4) emergency orders and one (1) amended emergency order were issued by the Insurance Commissioner in 2011.

11-EO-01 - Emergency Order entered on March 25, 2011 - Re: Isolated Severe Storm on March 23, 2011 containing heavy rainfall, strong winds and hail causing considerable damage to private and public property located throughout the State of West Virginia. Normal time frames for claim handling and settlement set forth in West Virginia Code of State Rules Title 114, Series 14, Section 5 and subsections 6.2., 6.3., 6.7., 7.3.c., and 7.5. were suspended in the State of West Virginia for claims arising out of the severe storm which began on March 23, 2011.

11-E0-01A - Amended Emergency Order entered on April 25, 2011 to extend the April 25, 2011 claims reporting deadline contained in Emergency Order 11-EO-01 entered on March 25, 2011.

11-EO-02 - Emergency Adjuster Order entered on March 25, 2011 - Re: Isolated Severe Storm on March 23, 2011 containing heavy rainfall, strong winds and hail causing considerable damage to private and public property located throughout the State of West Virginia. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in the State of West Virginia during the emergency situation.

11-EO-03 - Emergency Adjuster Order entered May 31, 2011 - Re: Multiple severe thunderstorms on May 26 and 27, 2011 containing high winds and significant hail causing considerable damage to private and public property located in Greenbrier, Mineral and Monroe counties in West Virginia. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in these counties during the emergency situation.

11-EO-04 - Emergency Order entered May 31, 2011 - Re: Multiple severe thunderstorms on May 26 and 27, 2011 containing high winds and significant hail causing considerable damage to private and public property located in Greenbrier, Mineral and Monroe counties in West Virginia. Normal time frames for claim handling and settlement set forth in West Virginia Code of State Rules Title 114, Series 14, Section 5 and subsections 6.2., 6.3., 6.7., 7.3.c., and 7.5. were suspended in the State of West Virginia for claims arising out of the May 26 and 27, 2011 severe thunderstorms.

LITIGATION

The Insurance Commissioner was a party to or involved in the following civil actions in the year 2011:

State of WV ex rel. Offices of WV Insurance Commissioner v. Timmie L. Thomas et al. Civil Action No. 11-C-7

State of WV ex rel. Offices of WV Insurance Commissioner v. James Yost et al. Civil Action No. 11-C-420

State of WV ex rel. Offices of WV Insurance Commissioner v. Otis R. Mann Jr. et al. Civil Action No. 11-C-773

State of WV ex rel. Offices of WV Insurance Commissioner v. Dixie Furniture Company Inc. et al. Civil Action No. 11-C-795

State of WV ex rel. Offices of WV Insurance Commissioner v. Dobbins Fisher Pittman Associates et al. Civil Action No. 10-C-1525

State of WV ex rel. Offices of WV Insurance Commissioner v. Gunthers Cleaning Inc. et al. Civil Action No. 11-C-402

State of WV ex rel. Offices of WV Insurance Commissioner v. John Kitzmiller et al. Civil Action No. 11-C-1559

State of WV ex rel. Offices of WV Insurance Commissioner v. Alana Kuhn et al. Civil Action No. 11-C-945

State of WV ex rel. Offices of WV Insurance Commissioner v. Lawrence Trucking Service & Repair LLC et al. Civil Action No. 11-C-942

State of WV ex rel. Offices of WV Insurance Commissioner v. Pamela Lopez et al. Civil Action No. 11-C-473

State of WV ex rel. Offices of WV Insurance Commissioner v. Martinsburg Concrete Products Co. et al. Civil Action No. 10-C-1401

State of WV ex rel. Offices of WV Insurance Commissioner v. Outdoor Lighting Perceptives et al. Civil Action No. 11-C-476

State of WV ex rel. Offices of WV Insurance Commissioner v. Proven Construction Management Inc. et al. Civil Action No. 11-C-492

State of WV ex rel. Offices of WV Insurance Commissioner v. R & E Services Inc. et al. Civil Action No. 09C-1238

State of WV ex rel. Offices of WV Insurance Commissioner v. Jonathan P. Rice et al. Civil Action No. 11-C-1533

State of WV ex rel. Offices of WV Insurance Commissioner v. The Charles Corporation et al. Civil Action No. 11-C-31541

State of WV ex rel. Offices of WV Insurance Commissioner v. Tom's Custom Auto Repair et al. Civil Action No. 11-C-1261

State of WV ex rel. Offices of WV Insurance Commissioner v. Topping Auto Parts and Hardware Inc. et al. Civil Action No. 11-C-294

State of WV ex rel. Offices of WV Insurance Commissioner v. Wellspring Properties LLC et al. Civil Action No. 11-C-293

State of WV ex rel. Offices of WV Insurance Commissioner v. Rockin Robs Auto Care LLC et al. Civil Action No. 11-C-5

State of WV ex rel. Offices of WV Insurance Commissioner v. Lomax Heating & Air Conditioning Inc. et al. Civil Action No. 11-C-629

State of WV ex rel. Offices of WV Insurance Commissioner v. Duke Molisee et al. Civil Action No. 11-C-674

State of WV ex rel. Offices of WV Insurance Commissioner v. Jennings Lumber et al. Civil Action No. 11-C-797

State of WV ex rel. Offices of WV Insurance Commissioner v. Uphold Excavating Inc. et al. Civil Action No. 11-C-796

State of WV ex rel. Offices of WV Insurance Commissioner v. Barrett's Excavating & Hauling LLC et al. Civil Action No. 11-C-1077

State of WV ex rel. Offices of WV Insurance Commissioner v. David Montgomery et al. Civil Action No. 10-C-701

State of WV ex rel. Offices of WV Insurance Commissioner v. Henry Cox et al. Civil Action No. 11-C-395

State of WV ex rel. Offices of WV Insurance Commissioner v. Dajak Inc. et al. Civil Action No. 11-C-1078

State of WV ex rel. Offices of WV Insurance Commissioner v. S & E Construction et al. Civil Action No. 10-C-168

State of WV ex rel. Offices of WV Insurance Commissioner v. CD Guest Services LLC et al. Civil Action No. 11-C-305

State of WV ex rel. Offices of WV Insurance Commissioner v. Shane Carranza Construction et al. Civil Action No. 10-C-731

State of WV ex rel. Offices of WV Insurance Commissioner v. Black Diamond Transfer LLC et al. Civil Action No. 10-C-1988

State of WV ex rel. Offices of WV Insurance Commissioner v. Daniel Birchfield et al. Civil Action No. 11-C-594

State of WV ex rel. Offices of WV Insurance Commissioner v. Arlene Armstrong et al. Civil Action No. 11-C-798

State of WV ex rel. Offices of WV Insurance Commissioner v. F. J. Curia Trucking. LLC et al. Civil Action No. 09-C-616

State of WV ex rel. Offices of WV Insurance Commissioner v. Nighthawk Investigator & Security. LLC. *et al* Civil Action No. 09-C-1874

State of WV ex rel. Offices of WV Insurance Commissioner v. Greenbrier Enterprises Corp. Civil Action No. 07-C-2726

State of WV ex rel. Offices of WV Insurance Commissioner v. Stearling Renovations, et al. Civil Action No. 10-C-1157

State of WV ex rel. Offices of WV Insurance Commissioner v. Duke Molisee. dba Superior Gutters, Civil Action No. 10-C-1396

State of WV ex rel. Offices of WV Insurance Commissioner v. Beldin R. Frve. dba Beldin's Contracting. Civil Action No. 10-C-1398

State of WV ex rel. Offices of WV Insurance Commissioner v. Dobbins. Fisher & Pittman Associates. Civil Action No. 10-C-1525

State of WV ex rel. Offices of WV Insurance Commissioner v. Mark Lett, dba Total Care Auto. Civil Action No. 10-C-1771

State of WV ex rel. Offices of WV Insurance Commissioner v. Damron Electric Incorporated, et al Civil Action No. 10-C-1290

State of WV ex rel. Offices of WV Insurance Commissioner v. All Seasons Floral & Tuxedos Inc. Civil Action No. 10-C-2235

State of WV ex rel. Offices of WV Insurance Commissioner v. Franklin Thomas dba Big Frank's Roll & Tow Scrap Metal. Civil Action No. 10-C-921

State of WV ex rel. Offices of WV Insurance Commissioner v. Connolly Manor LLC. Civil Action No. 10-C-1395

State of WV ex rel. Offices of WV Insurance Commissioner v. Designer Home Builders Inc. Civil Action No. 10-C-2101

State of WV ex rel. Offices of WV Insurance Commissioner v. Jeffrey A. Smurthwaite dba Charley Company. Civil Action No. 10-C-1710

State of WV ex rel. Offices of WV Insurance Commissioner v. Dana M. Sanders dba Mountaineer Roofing & Siding. Civil Action No. 10-C-2231

State of WV ex rel. Offices of WV Insurance Commissioner v. Leland Havnes dba Wet Pets Fish World. Civil Action No. 10-C-2099

State of WV ex rel. Offices of WV Insurance Commissioner v. Johns Tree Service & Landscaping Inc. Civil Action No. 10-C-1038

State of WV ex rel. Offices of WV Insurance Commissioner v. McDish LLC. Civil Action No. 10-C-169

State of WV ex rel. Offices of WV Insurance Commissioner v. Wilbert Pavne. Civil Action No. 10-C-799

State of WV ex rel. Offices of WV Insurance Commissioner v. BMG Construction LLC. Civil Action No. 09-C-955

LITIGATION, *continued*

Northern Hancock Bank & Trust Co. and Harold D. Andrews & Claire Andrews v. Estate of Joseph A. Cahoon. Beulah Cahoon. Midland Funding. WV State Tax Dept. WV Bureau of Employment Programs. Dept. of Insurance Commissioner for the State of WV. University of Pittsburgh Physicians. Sears Roebuck & Co. Potters Adjustment Bureau. Wesbanco Bank. Wheeling. Estate Recoveries. Inc. Citicorp Credit Services. USA. UPMC Presbyterian Hospital. Civil Action No. 10-C-140W

Benedum Airport Authority v. Mary V. Morgan: Gary D. Morgan: Linda O. Morgan: George Williams: Flora Williams: Gerald Williams: Stephan Williams: Appalachian Energy Development. Inc.: Appalachian Energy Reserves. Inc.: WV Bureau of Employment Programs. Workers' Compensation Div.: & WV Workers' Compensation Commission. Civil Action No. 06-C-479-3

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

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

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

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

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

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

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

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

REFERRALS OPENED

A total of one thousand forty-five (1,045) referrals were opened by the Regulatory Compliance Unit of the Legal Division in 2011. 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 2011.

TYPE OF REFERRAL	NUMBER OF REFERRALS
Company	15
Company - Rates & Forms	3
Company - Fincon	26
First Party	63
First Party - Rate & Form	0
General Inquiries	19
Market Conduct - Analysis	8
Market Conduct - Multi State Collaborative	7
Market Conduct - Self Insured	4
Market Conduct - Statutory	0
Market Conduct - Third Party	0
Other Litigation - Subpoenas	1
Producer Licensing - Administrative Action	164
Producer Licensing - Application	110
Producer Licensing - Clearance	74
Third Party	138
WCC Compliance - 85 CSR 8 6.6(b) - Private Carrier Audit Appeal	0
WCC Compliance - Contempt	7
WCC Compliance - General Referral	40
WCC Compliance - Failure to Timely Act	78
WCC Compliance - Fine Reductions	36
WCC Compliance - Injunctions	78
WCC Compliance - Postings	168
WCC Compliance - UEF Issues	0
WCC Compliance - Writs & Suggestions	6
	1,045

ADMINISTRATIVE PROCEEDING CASES OPENED

A total of two hundred fifty-two (252) administrative proceeding cases were opened by the Regulatory Compliance Unit of the Legal Division in 2011. 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 2011.

TYPE OF REFERRAL	# CASES OPENED
Administrative Proceeding - Producer Licensing	21
Administrative Proceeding - First Party	36
Administrative Proceeding - Fincon	18
Administrative Proceeding - Failure to Timely Act	12
Administrative Proceeding - Market Conduct	7
Administrative Proceeding - Market Conduct - Self Insured	17
Administrative Proceeding - Company	2
Administrative Proceeding - Company - Rates & Forms	0
Administrative Proceeding - Third Party	139
	252

ADMINISTRATIVE PROCEEDING CASES CLOSED

A total of one hundred ninety-eight (198) administrative proceeding cases were closed by the Regulatory Compliance Unit of the Legal Division in 2011. Below is a breakdown of the different type of administrative proceedings with the number closed for 2011.

TYPE OF REFERRAL	# CASES CLOSED
Administrative Proceeding - Producer Licensing	25
Administrative Proceeding - First Party	28
Administrative Proceeding - Company	1
Administrative Proceeding - Fincon	16
Administrative Proceeding - Failure to Timely Act	2
Administrative Proceeding - Market Conduct	1
Administrative Proceeding - Market Conduct - Self Insured	5
Administrative Proceeding - Third Party	120
	198

HEARINGS

A total of sixty-five (65) hearings were held in 2011. Below is a breakdown of the different types of hearings held in 2011. The WC Contempt and WC Injunction hearings were held in Circuit Court.

TYPE OF HEARINGS	# HEARINGS SCHEDULED	# HEARINGS HELD
Appeal - Third Party	4	1
Company	5	0
Fincon	11	3
First Party	68	16
Producer Licensing	28	10
Third Party	56	5
Third Party - Initial	145	0
WC Contempt	44	24
WC Injunction	12	6
	373	65

INVESTIGATIONS OPENED

A total of six hundred ninety-seven (697) investigations on all matters were opened by the Regulatory Compliance Unit of the Legal Division in 2011. Below is a breakdown of the different types of investigations opened during 2011.

TYPE OF INVESTIGATIONS	# CASES OPENED
Producer Licensing	314
Company	17
First Party	1
General Referral	7
Special Investigations	0
Third Party	140
WC Contempt	22
WC General Referral	29
WC Posting	167
	697

INVESTIGATIONS CLOSED

A total of six hundred sixty-seven (667) investigations on all matters were closed by the Regulatory Compliance Unit of the Legal Division in 2011. Below is a breakdown of the different types of investigations closed during 2011.

TYPE OF INVESTIGATIONS	# CASES CLOSED
Producer Licensing	308
Company	13
First Party	1
General Referral	15
Third Party	122
WC Contempt	15
WC General Referral	34
WC Posting	159
	667

POSTINGS

Three hundred and forty-three (343) 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 2011. Two hundred thirteen (213) non-compliant employers were posted and/or handled by the Regulatory Compliance Unit. Ninety-eight (98) postings were attempted but could not be completed due to various reasons, e.g. employer was no longer in business, employer was no longer at the address on file, etc. The remainder were employers that were brought into compliance or whose accounts were otherwise resolved.

ORDERS & COLLABORATIVE ACTIONS

A total of one hundred four (104) orders were prepared by the Regulatory Compliance Unit (RCU) of the Legal Division in 2011 and zero (0) collaborative actions were entered into as a result of market conduct actions concerning issues with multistate insurers in 2011. Below is a breakdown of the types of orders prepared by the RCU, collaborative actions and fine and restitution amounts for 2011.

TYPE OF CASE	FINAL ORDERS PREPARED BY RCU	COLLABORATIVE ACTIONS	FINE AMOUNT	RESTITUTION AMOUNT
Company	0		$0.00	
				$0.00
Company - Rates & Forms	0		$0.00	
Company - Fincon	11		$210,103.80	
First Party	16		$0.00	
Market Conduct	5	0	$20,500.00	$67,255.05
Market Conduct – Third Party	2		$22,500.00	
Market Conduct – Self Insured	7		1,000.00	
Producer Licensing	23		$40,584.32	
Third Party	5		$0.00	
WCC Compliance - Contempt	1		$0.00	
WCC Compliance -Injunctions	34		$73,571.20	
	104	0	$368,259.32	$67,255.05

DISPOSITIONS OF CASES

A total of two hundred seventy-nine (279) cases were closed by the Regulatory Compliance Unit of the Legal Division in 2011. 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	2
FINCON COA - Suspended	1
AGENT LICENSING - Revoked	13
AGENT LICENSING - Suspended	4
FINCON - Final Report Adopted	5
MARKET CONDUCT - Final Report Adopted	14
WC POSTINGS - Posted	213
WC INJUNCTIONS - Injunctions Granted	26
WC CONTEMPT - Contempt Granted	1
	279

DISCIPLINARY ACTIONS

Individual Insurance Producers

During the year 2011, Forty Thousand Five Hundred Eighty Four Dollars and Thirty-Two Cents ($40,584.32) in penalties were assessed as a result of disciplinary actions taken against individual insurance producers for violation of W. Va. Code §33-12-18(a), Acting as an agent of an insurer without being an appointed agent of that insurer; §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)(7), Having been convicted of or pleaded nolo contendere to a misdemeanor in connection with his or her activities as an agent, solicitor, or excess line broker; under the provisions of §33-12-24(e), In addition to the revocation of a license, a person may, after hearing, be subject to a civil penalty in a sum not to exceed five thousand dollars; and §33-43-7 for failure to timely file tax returns as required by W. Va. Code §33-43-6 and failure to timely file surplus lines reports as required by W. Va. Code §33-12C-17.

The licenses of thirteen (13) individual insurance producers were revoked in 2011 for violation of W. Va. Code §33-12-12(a)(1), The person is currently licensed as a resident and in good standing in his or her home state; §33-12-12(e), If the insurance department of the nonresident insurance producer's resident state suspends, terminates, or revokes the producer's insurance license in that state, the nonresident insurance producer shall notify the commissioner and shall return the West Virginia nonresident license; §33-12-24(b)(1), Providing incorrect, misleading, incomplete or materially untrue information in the license application; §33-12-24(b)(2), Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner; §33-12-24(b)(3), Obtaining or attempting to obtain a license through misrepresentation or fraud; §33-12-24(b)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing business; §33-12-24(b)(6), Having been convicted of or pleaded nolo contendere to any felony; §33-12-24(b)(9), Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; §33-12-24(b)(10), Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province district or territory; and §33-12-24(b)(11), Forging another's name to an application for insurance or to any document related to an insurance transaction or fraudulently procured a forged signature to an insurance application or any other document, knowing the signature to be forged.

The licenses of four (4) individual insurance producers were suspended in 2011 for violation of W. Va. Code §33-12-24(b)(2), Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner; §33-12-24(b)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing business; §33-12-24(b)(7), Having been convicted of or pleaded nolo contendere to a misdemeanor in connection with his or her activities as an agent, solicitor, or excess line broker; and §33-12-24(b)(11), Forging another's name to an application for insurance or to any document related to an insurance transaction or fraudulently procured a forged signature to an insurance application or any other document, knowing the signature to be forged; for failure to timely file tax returns as required by W. Va. Code §33-43-6; failure to timely file surplus lines reports as required by W. Va. Code §33-12C-17; and for failure to pay interest and penalties assessed in accordance with W. Va. Code §33-43-7.

Insurers

During the year 2011, Two Hundred Fifty Four Thousand, One Hundred Three Dollars and Eighty Cents ($254,103.80) in penalties were assessed as a result of disciplinary actions taken against insurers for violation of W. Va. Code §33-12C-7, Surplus Lines Tax and as a result of market conduct examinations conducted in accordance with Chapters Twenty-Three and Thirty-Three of the West Virginia Code.

During the year 2011, Sixty-seven Thousand Two Hundred Fifty-five Dollars and Five Cents ($67,255.05) in restitution was received by insureds as a result of market conduct examinations conducted in accordance with W. Va. Code §33-29-9.

The certificate of authority of one (1) insurer was suspended in 2011 under the provisions of W. Va. Code §33-3-10 for no longer meeting 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, Failure of either singularly or a combination of two or more hazardous financial conditions.

The certificates of authority of two (2) insurers were revoked in 2011 under the provisions of W. Va. Code §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 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, Failure of either singularly or a combination of two or more hazardous financial conditions.

APPEALS OPENED

A total of five (5) appeal cases were opened by the Regulatory Compliance Unit of the Legal Division in 2011. Below is a breakdown of the different type of appeals with the number opened for 2011.

APPEALS	NUMBER OF APPEALS
Third Party	5
	5

Market Conduct

Seven (7) "Agreed Orders Adopting Reports of Market Conduct Examination, Directing Corrective Action and Assessing Penalties" were entered by the Insurance Commissioner in 2011 as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9. West Virginians received $67,255.05 in restitution. Penalties totaling $43,000.00 were assessed as a result of violations discovered during these market conduct examinations.

The unit conducted ninety four (94) level one and twenty-two (22) level two analyses on licensed companies concerning compliance with the West Virginia Code and the West Virginia Code of State Rules.

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

The Market Conduct Unit completed seven (7) comprehensive compliance audits on employers which are self-insured for workers' compensation resulting in penalties totaling $1,000.00.

The following professional designations were earned by Market Conduct Personnel in 2011:

One (1) Associate, Insurance Regulatory Compliance (AIRC)
One (1) Market Conduct Management (MCM)
One (1) Associate Professional in Insurance Regulation (APIR)

Revenue Recovery Division

Revenue Recovery is responsible for the collection of all monies due to the Uninsured Employers' Fund and the Old Fund, as well as collecting fines imposed on employers when the workers' compensation coverage has been cancelled. The unit contacts employers who have defaulted on their workers' compensation premium payments, and takes action against employers who do not pay. Those actions include placement of employers on the Employer Violator System (EVS) and the filing of liens against companies, owners and officers. The Division will seek injunctions to close the business of an employer who fails to maintain workers' compensation insurance, as well as make determinations on whether an employer was out of business or did not have employees when the workers' compensation coverage was cancelled. They work with other state agencies to revoke any business license that the non-paying employer may have. This Division works closely with the Insurance Commission's Regulatory Compliance Division and with the Employer Coverage Division to verify employers who are operating without workers' compensation insurance coverage. Some of the major activities of the Revenue Recovery Division are listed in depth below.

Cash Receipts

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

January	$114,763.22
February	$68,937.17
March	$108,248.36
April	$132,325.79
May	$92,891.00
June	$154,819.34
July	$120,773.11
August	$112,154.02
September	$144,753.30
October	$76,267.09
November	$109,369.01
December	$130,150.17
Total 2011	**$1,365,451.58**

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 2011, more than 2,600 letter notices were sent to employers that were reported to be uninsured. There were 21,930 contacts both by telephone and in-person between Revenue Recovery and the uninsured employer.

Employer Violator System (EVS)

The Division reviews all employers reported to not have the mandatory workers' compensation insurance and places the employer and the officers of the business on the listing. This electronic report allows other state agencies to search for and identify an employer that may apply for other state licensure or permits. If the employer is on EVS, other agencies may not grant licensure or permits until the default is cured and the business is appropriately insured. In 2011, there were 36,528 accounts listed on EVS.

Liens, Injunctions, and Regulatory Compliance

The Division prepared and mailed 1,397 liens to the county clerk of West Virginia Counties in 2011. 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, 568 lien releases were prepared and mailed to the county clerk offices. The liens would be placed due to the employer not working with the Division to cure the default and the lien releases were performed at the time the default was cured.

There were 173 investigation and/or posting requests prepared and forwarded to Regulatory Compliance and the Office of Inspector General during 2011.

Medical Rates and Plans (Workers' Compensation)

The Medical Rates and Plans Division is a unit of Financial Services created on January 1, 2006 with the integration of workers' compensation into the Offices of the Insurance Commissioner (OIC). The primary functions of the Medical Rates and Plans Division are based on requirements set forth in WV Code §23-4-3. These functions are to calculate the workers' compensation maximum medical reimbursement rates and evaluate managed health care plans. Secondary responsibilities range from preparation, analysis and reconciliation of reports to responding to internal and external stakeholder requests for assistance and education on medical and compensation related issues. To make informed decisions and recommendations the staff researches various federal, state and local laws including compensation rules and regulations, medical fee schedules, national standards, and the latest news and trends of various health insurance carriers and Medicare/ Medicaid. These functions contribute to workers' compensation insurance cost containment.

Medical Rates:
In accordance with WV Code the workers' compensation maximum medical fee schedules are set by the OIC. These fee schedules and reimbursement rates determine the maximum a carrier/payor can pay a provider for covered goods and/ or services on behalf of an injured worker outside of a managed health care plan. The schedules are comprised of thousands of national standard medical codes and each code has a calculated reimbursement value based on methodology. The Medical Rates and Plans area of the OIC website allows internal and external customers to view the current OIC maximum fee schedule methodology.

During the reporting period, in-depth analysis was performed to determine the effects of using existing WV workers' compensation maximum fee schedule methodology and the impact of any proposed revisions on associated medical costs. These complex econometric models were analyzed to enable informed decisions regarding the need for any formula changes. The existing fee schedule methodology that follows a more standardized national insurance approach was reviewed, along with those adopted by various states including those that surround WV. A comparative analysis of a national workers' compensation bill review survey was also performed. This division looks for opportunities for West Virginia to benchmark in a national arena. Staff members attended a Centers for Medicare and Medicaid training opportunity, as well as several webinar trainings to enhance understanding of national billing, coding, and reimbursement trends.

Based on research, workers' compensation maximum medical fee schedule methodologies were developed for nine separate fee schedules. These schedules comprised thousands of codes and fees. It was determined that the current methodology should be updated for the coming period. These new schedules were published July 1, 2011 and are effective for dates of service from July 1, 2011 through June 30, 2012. The Medical Rates and Plans Division continues to focus on customer education with every contact opportunity.

National codes change frequently throughout the course of every year, and fee schedules require regular review to ensure insurance market and billing relevance along with impact analysis. The reference library that supports the medical rate analysis system is updated as needed to assure the most current information is available for regulatory analysis and stakeholder requests. The Insurance Commissioner annually provides the legislature a copy of the schedules.

Managed Health Care Plans:
The West Virginia Legislature in an attempt to ensure effective, high quality, and cost effective care to injured workers determined that all workers' compensation managed health care plans operating in WV be reviewed and approved bi-annually by the Offices of the Insurance Commissioner. The Medical Rates and Plans Division develops and maintains, the applications and approval processes for Managed Health Care Plans (MHCP) for workers' compensation. A managed health care renewal application was developed and is used to facilitate review of plans that have been approved for two years or more.

These managed health care plans are normally fiduciary or non-fiduciary in nature and their comprehensive applications, approval, and renewal processes reflect those differences. The applications are based on national standards and are regularly reviewed and receive enhancements as necessary. Continued alignment with national standards and proven strategies for quality assurance and improvement requires regular review. This division provides individual assistance to stakeholders during the application process to smooth any difficulties they may encount er. During the 2011calendar year this division recommended to the Commissioner an additional two (2) new workers' compensation managed health care plans for approval in WV, and four (4) managed health care plans for renewal. A previously approved, yet inactive managed health care plan expired and decided not to renew.

Managed health care plans are not static and fluctuate in their business needs after their applications have been approved. This division continues to work with approved plans and assists them in the various plan and provider network changes that any health care organization experiences on a frequent basis. The regulatory review and approval systems were developed to facilitate the needs of the stakeholders. The Medical Rates and Plans Division processed 75 requests from the approved plans for amendments or modifications during this period.

Year	Total Requests Processed	Requests for Amendments	Requests for Modifications	Requests Approved	Requests Denied
2011	75	5	70	74	1

By the end of calendar year 2011, a total of fifteen (15) workers' compensation managed health care plans were approved to operate in WV. Many providers participate in more than one network and have multiple service locations. Some networks participate in more than one MHCP.

Based on the requirements of Series 85, Rule 21 managed health care plans must report semiannually. A system was developed to standardize the plan reporting process. In addition to the medical cost data, these reports include information on the number of grievances filed with each managed health care plan and a summary of the action taken. The data collected in this system is an aggregate of the claims managed by each health care plan and experienced by multiple employers and/or carriers. The reported data is sorted by a set of disease and injury numbers called the International Classification of Disease (ICD) codes. The type of information collected includes the: number of employees and injuries treated by each code; total medical costs sorted by physician, hospital, drug and others costs; average costs per injured employee and average cost per code; along with the number of days employees were absent from work. Due to approval dates of the plans, only eleven (11) were required to report for both periods during the 2011 calendar year. The following is an aggregate of some of the reported data:

Aggregate Health Plans Reporting Period	# of Employees Treated by ICD-9 Code During the 6 month Period	Total Medical Cost	# of Days Absent from Work	Grievances Reported
January 1-June 30, 2011	30,263	$46,489,523.56	755,253	494
July 1–December 31, 2011	27,817	$37,794,352.49	578,349	378

A grievance reporting tool is included in the semi-annual reports that allows the approved plans to state the results of their grievance process. Each plan may determine whether their grievance process is mandatory or optional. These terms are further defined to mean: Mandatory MHCP grievance process (intent of MHCP is to have a grievance process that must be exhausted before litigation); Optional MHCP grievance process (intent of MHCP is to have a grievance process that may be exhausted before litigation). During 2011, all but one (1) of the approved MHCP's, reported mandatory grievance processes.

A Client Reporting process was developed to assist the plans in communicating client participation in the MHCP. Client reporting represents carriers, third party administrators, and self-insured employers. Regular subscriber employers are not included in this data. Aggregate participation was reported as: 80 clients and 110 sub-clients.

Other:

The Medical Rates and Plans Division maintains a website that encompasses their regulatory functions. This website enables stakeholders to easily access information, forms, applications and directions for their use. When appropriate, telephone callers to the division, are directed to this web site so they may have instant access to the information. This website includes a direct email inquiry for customer use. More than 100 inquiries were processed just from this source alone. In addition to answering specific managed care and medical fee schedule questions, the Medical Rates and Plans direct email inquiry address provided valuable feedback concerning the stakeholder community's satisfaction, perceptions, and opinions about the services provided by this division and assists in its oversight and process improvement initiatives. Based on this and other information, the website is reviewed and revised on a regular basis as information and responsibilities change and to improve service.

Complex data bases and spreadsheets are continually utilized to track and support various functions of this division and are reviewed and revised on a regular basis to enhance lessons learned and improve division benchmarking opportunities and functionality. The information garnered from these information systems also allows Medical Rates and Plans to provide support to other divisions within the OIC and other agencies, such as: Administrative, Legal, Medical Director, Customer Services, Claims Services, Self-Insurance, WV uniform credentialing initiative, and the Governor's Office of Health Enhancement and Lifestyle Planning.

Office of Judges (Workers' Compensation)

The primary responsibility of the Office of Judges is to process protests from initial workers' compensation claim management decisions made by insurers or their agents. Jurisdiction of the Office of Judges commenced on July 1, 1991. Early in the history of the office, the sole responsibility was to perform judicial review of actions of the Administrative Agency, the Workers' Compensation Division. Since privatization of the workers' compensation market in 2005, the Office of Judges reviews claim management decisions from private insurance carriers , 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-seven employees, including fourteen Administrative Law Judges. The operation is housed in two primary locations including Charleston and Beckley. [2] Additionally, evidentiary hearings are conducted in seven venues across the State, including Charleston, Beckley, Fairmont, Parkersburg, Wheeling, Elkins and Martinsburg.

The issues in litigation traditionally arise under Chapter 23 of the West Virginia Code, as well as Workers' Compensation Rules found in Title 85 of the Code of State Regulations. The Office of Judges is governed by procedural rules found in 93 CSR 1, Litigation of Protests, and 93 CSR 2, Time Standard Rules. Pursuant to rule, the Office of Judges establishes a deadline for the filing of evidence by the parties. The Office of Judges conducts hearings, receives and weighs evidence, as well as receives argument by the parties. At the end of the evidentiary time frame, a written decision is issued by an Administrative Law Judge.

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

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

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

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.

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2 Due a decline in litigation, the Office of Judges closed a field office located in Fairmont, West Virginia resulting in substantial cost savings to the State.

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

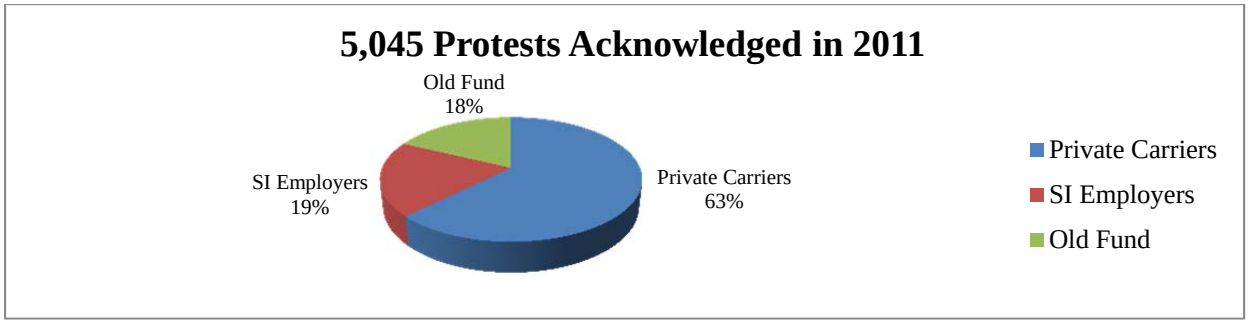
Non-Workers' Compensation Matters:
Third Party Claims Arising under the Unfair Trade Practices Act: Pursuant to W.Va. Code §§33-11-4a(h) and §33-2-10, the OIC receives complaints arising from alleged unfair methods of competition or unfair or deceptive acts or practices of insurance policies and insurance contracts, except workers' compensation insurance. The Office of Judges has been designated as at least one responsible entity to conduct hearings, receive evidence, briefs, memoranda or motions and issue a recommendation to the Insurance Commissioner. The Commissioner will enter a final order following the hearing. The hearing will be conducted in accordance with the West Virginia Administrative Procedures Act.

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

In the wake of the statutory reforms enacted in 2003, and the onset of privatization in 2005, the volume of litigation before the Office of Judges substantially decreased over the last few years. While the volume of litigation varies at any given time, the decline in litigation appears to have reached a plateau. Recent initiatives at the Office of Judges have been aimed at adapting the operation to better serve West Virginia's newly privatized workers' compensation market, including continued improvements to our work product with regard to quality and efficiency.

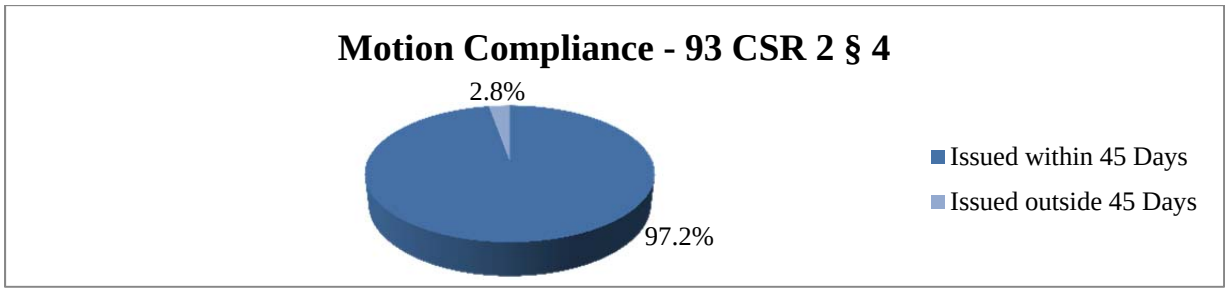
The OOJ continues to work in the area of public outreach and provides a statistical report to the Workers' Compensation Industrial Council on a monthly basis, as well as provides a monthly update on litigation trends to the Workers' Compensation Committee of the West Virginia State Bar. Also in FY 2011, the Office of Judges held legal workshops in Charleston and Morgantown. These workshops are designed to provide the workers' compensation practitioner with pertinent information related to practicing before the Office of Judges, including litigation statistics, updates on the law and procedural practice pointers.

Protests Acknowledged
In calendar year 2011, the Office of Judges acknowledged 5,045 protests. The breakdown of protests is as follows: 3,158 protests from private carrier market, 984 protests from the self-insured market and 903 protests arising from the Old Fund.



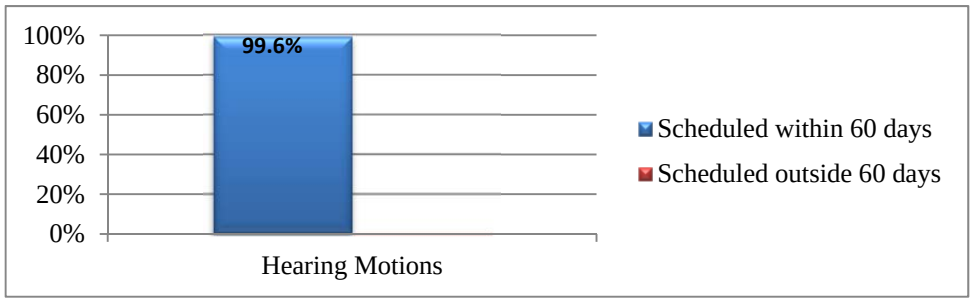
Time Standard Compliance
Pursuant to regulation, the Office of Judges is required to process protests in a timely manner in
Order that the parties to litigation may receive decisions without unreasonable delay. Additionally, on an annual basis, the Office of Judges is required to report on "the degree of compliance" with the time limitations set forth in the Rule. The following statistical analysis reflects the performance of the Office of Judge for calendar year 2011.

A. 93 CSR 2 § 4 Motions
The Rule requires the Office of Judges to act upon a motion "within 45 days of the date of submission" of the motion or on the date of the final decision, whichever is earlier. Of the 10,831 written motions ruled upon in the 2011 calendar year, **97.2%** were issued in compliance with the time standard.



B. 93 CSR 2 § 5 Hearings

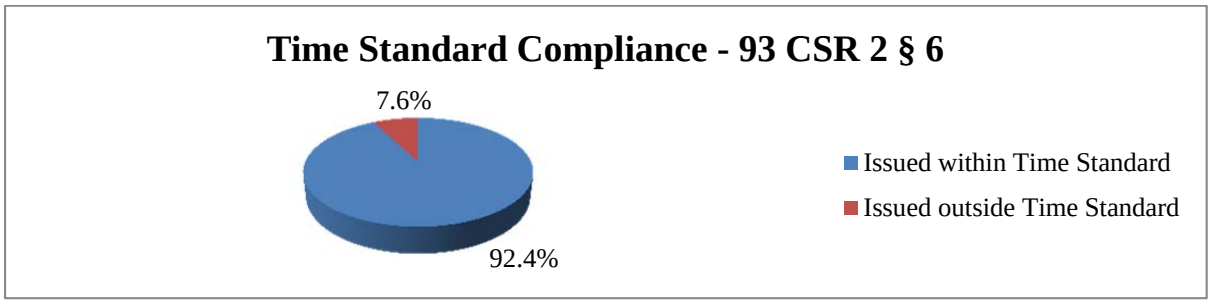
The Rule requires the Office of Judges to schedule a hearing "within 60 days from the receipt of the request for hearing." Of the **853*** hearings scheduled in the past calendar year, **99.6**% were scheduled in compliance with the time standard.



The Office of Judges held a total of 1228 hearings in calendar year 2011 including 364 OP Board and 28 PTD hearings which are automatically set at expiration of the parties' time frames.

C. 93 CSR 2 § 6 Time Standards

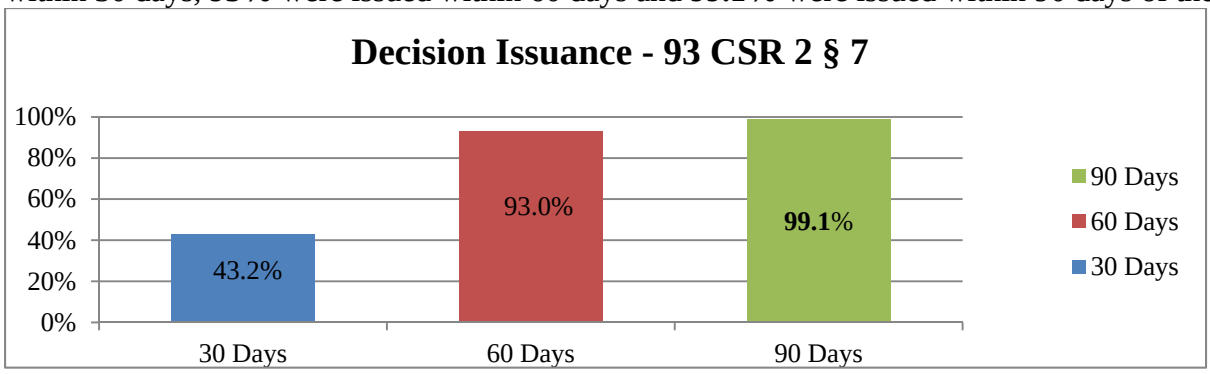
The Rule requires the Office of Judges to issue a final decision within various time limits depending upon the issue involved (measuring time from the date of receipt of the protest to issuance of the decision). Pursuant to 93 CSR 2 § 3.1 the percentage of final decisions that must be at or under the applicable time standards as provided in 93 CSR 2 § 6 is 80%. The Office of Judges issued **92.4**% of its decisions within the time standard.



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

D. 93 CSR 2 § 7 Issuance of Decisions

The Rule requires the Office of Judges to issue 60% of its decisions within 30 days of the Order to Submit; 80% of its decisions within 60 days of the Order to Submit; and 100% of its decisions with 90 days of the Order to Submit. Of the 3,388 decisions issued in the past calendar year, **43.2%** were issued within 30 days, **93%** were issued within 60 days and **99.1%** were issued within 90 days of the Order to Submit.



Rates and Forms Division

The Rates and Forms Division reviews rate, rule, form and advertising filings (proposals) submitted by the licensed insurance companies for use in our insurance markets. All personal lines, property and casualty product filings (such as for auto, workers' compensation and homeowners insurance) as well as all accident and sickness products (such as health insurance and long term care) must receive proper approval from the division before using the newly proposed forms or rates in our State. Similarly, all commercial lines, property and casualty product filings (such as commercial auto or business owners policies) and all accident sickness group association filings are also reviewed by the division within 30 days of the receipt of their filing and can be and are disapproved by the division, although those products do not require approval prior to use in our marketplace.

2011 Filing Summary

P&C	**Jan**	**Feb**	**Mar**	**Apr**	**May**	**June**	**Jul**	**Aug**	**Sept**	**Oct**	**Nov**	**Dec**	**Total**
Received	236	240	352	275	271	274	266	308	253	274	224	251	3,224
Acknowledged	10	4	7	5	9	2	5	6	4	10	7	6	75
Approved	227	233	322	281	248	276	260	291	248	265	224	240	3,115
Disapproved	2	0	0	1	1	0	0	0	2	0	1	1	8
Withdrawn	18	3	3	0	3	3	8	6	2	3	0	1	50
Total	257	240	332	287	261	281	273	303	256	278	232	248	3,248
L&H	**Jan**	**Feb**	**Mar**	**Apr**	**May**	**June**	**Jul**	**Aug**	**Sept**	**Oct**	**Nov**	**Dec**	**Total**
Received	229	223	295	249	326	283	274	280	244	216	221	270	3,110
Acknowledged	47	9	48	11	60	66	19	16	3	12	11	12	314
Approved	194	186	217	218	202	175	217	243	183	192	184	164	2,375
Disapproved	1	0	1	1	1	0	0	0	0	0	0	0	4
Withdrawn	0	0	5	4	0	4	2	3	2	2	1	1	24
Total	242	195	271	234	263	245	238	262	188	206	196	177	2,717
Total Filings Received	465	463	647	524	597	557	540	588	497	490	445	521	6,334
Total Filings Resolved	499	435	603	521	524	526	511	565	444	484	428	425	5,965

Filings by Type and Year

	2011	**2010**	**2009**
Total Filings Rec	6,334	8,369	8,540
% of P&C Filings	51%	66%	63%
% of L&H Filings	49%	34%	37%
Disapproved Filings	12	18	17
Withdrawn Filings	74	96	59
Filing Fees	$742,507	$680,426	$656,710

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

Private Passenger Auto

2011 Market Share	Company	Eff Date	% Req'd	Granted	WV #:
24.70%	***State Farm Mutl Auto***	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
	Bi-annual rate filing	10/28/2009	0.00%	0.00%	81024001
	Model Year Changes	1/1/2009	0.00%	0.00%	81009003
2011 Market Share	**Company**	**Eff Date**	**% Req'd**	**Granted**	**WV #:**
15.10%	***Nationwide Mutl Ins Co***	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
2011 Market Share	**Company**	**Eff Date**	**% Req'd**	**Granted**	**WV #:**
11.10%	***Erie Ins P&C***	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
	Bi-annual rate filing	5/1/2009	0.00%	0.00%	81125022
		1/1/2009	-0.90%	-0.90%	80912008
2011 Market Share	**Company**	**Eff Date**	**% Req'd**	**Granted**	**WV #:**
3.40%	***Allstate Ins Co***	9/19/2011	0.00%	0.00%	100010758
		9/13/2010	0.00%	0.00%	100004741
	Bi-annual rate filing	11/16/2009	0.00%	0.00%	100000396
		8/31/2009	0.00%	0.00%	90824026
	Bi-annual rate filing	5/12/2009	0.00%	0.00%	90508000
2011 Market Share	**Company**	**Eff Date**	**% Req'd**	**Granted**	**WV #:**
2.90%	***Westfield Ins Co***	10/10/2011	3.20%	3.20%	100009924
		11/2/2010	0.00%	0.00%	100004034
		5/10/2010	0.00%	0.00%	100002018
	Auto / Home Combined	9/14/2009	4.00%	4.00%	90625018
		4/1/2009	3.90%	3.90%	81222030

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

Comprehensive Major Medical

2011 Market Share	Company	Eff Date	% Req'd	Granted	WV #:
83.97%	***Mountain State Blue Cross Blue Shield*** *(Forms DPNB97-DPSB97)*	1/1/2012	3.50%	3.50%	100011109
		4/1/2012	0.70%	0.70%	100012518
		7/1/2012	2.00%	2.00%	100013886
		10/1/2012	2.00%	2.00%	100015329

2011 Market Share	Company	Eff Date	% Req'd	Granted	WV #:
6.69%	***Time Insurance Company*** *(Form 227Merged to Form TIM)*	5/18/2012	6.00%	0.00%	100013013

2011 Market Share	Company	Eff Date	% Req'd	Granted	WV #:
2.52%	***Health Plan of Upper Ohio Valley***	2/28/2012	9.50%	9.50%	100012849

2011 Market Share	Company	Eff Date	% Req'd	Granted	WV #:
2.34%	***John Alden Life Insurance Company*** *(Form 390 Merged to Form JIM)*	5/18/2012	6.00%	0.00%	100013009

Section 3

Insurance Business in West Virginia

2011 West Virginia Property & Casualty Market Share Report

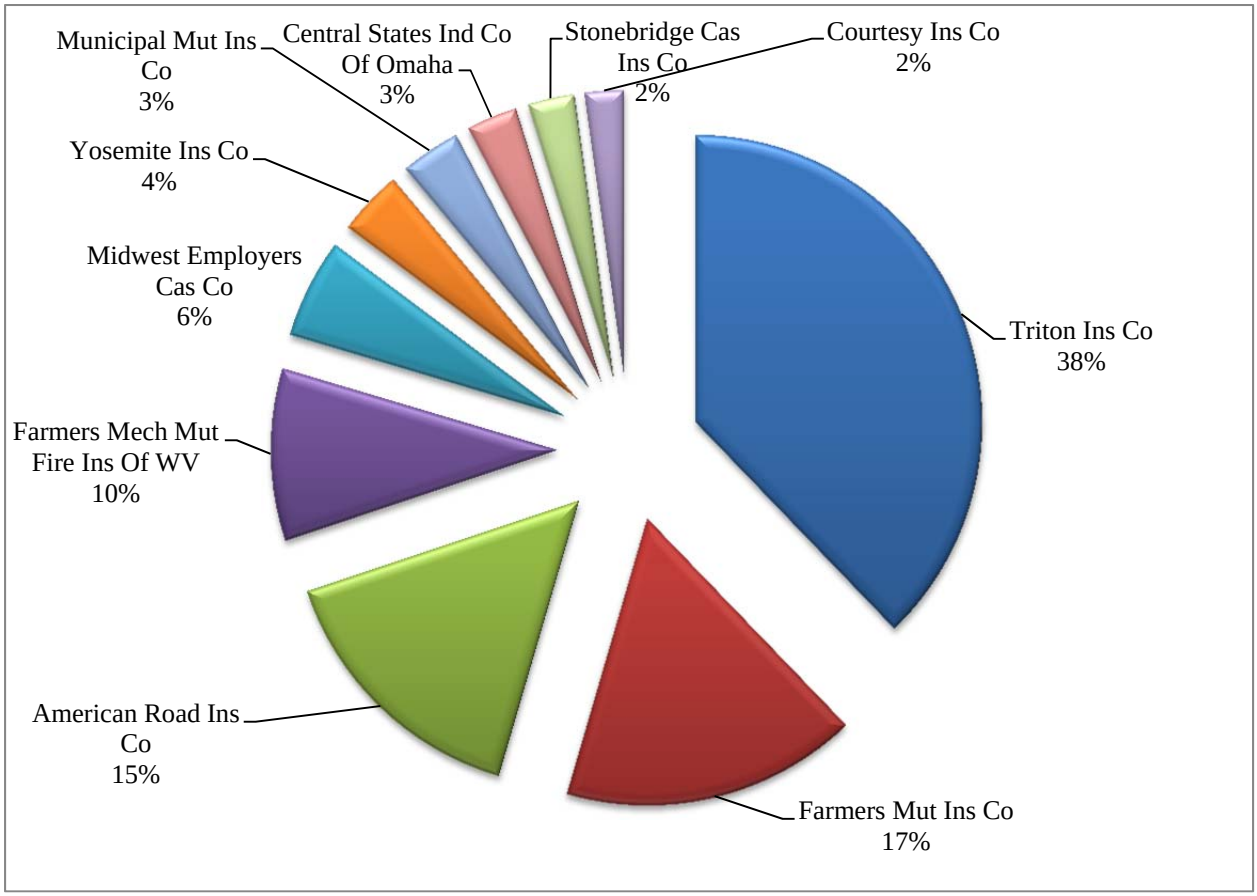
Aggregate Write-ins

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Triton Ins Co	35.72%	$1,364,040
2	Farmers Mut Ins Co	15.81%	$603,899
3	American Road Ins Co	14.52%	$554,346
4	Farmers Mech Mut Fire Ins Of WV	9.17%	$350,236
5	Midwest Employers Cas Co	5.32%	$203,171
6	Yosemite Ins Co	3.48%	$132,914
7	Municipal Mut Ins Co	3.21%	$122,458
8	Central States Ind Co Of Omaha	2.72%	$103,709
9	Stonebridge Cas Ins Co	2.48%	$94,834
10	Courtesy Ins Co	2.08%	$79,516
11	Allstate Prop & Cas Ins Co	1.36%	$51,952
12	Great Amer Ins Co of NY	1.07%	$40,691
13	Allstate Ins Co	0.92%	$35,070
14	Virginia Surety Co Inc	0.87%	$33,326
15	Gray Ins Co	0.59%	$22,601
16	Great Amer Alliance Ins Co	0.45%	$17,285
17	American Bankers Ins Co Of FL	0.21%	$7,986
18	Great Amer Assur Co	0.17%	$6,309
19	Allstate Ind Co	0.13%	$4,879
20	Great Amer Spirit Ins Co	0.03%	$1,287
21	West Virginia Natl Auto Ins Co	0.03%	$972
22	American Reliable Ins Co	0.01%	$315
23	Harleysville Mut Ins Co	0.00%	$78
24	Encompass Home & Auto Ins Co	0.00%	$54
25	Balboa Ins Co	-0.03%	($1,159)
26	Great Amer Ins Co	-0.32%	($12,195)

2011 West Virginia Market Share Report
Aggregate Write-ins *continued*

Total for Top 10 Insurers	94.51%	$3,609,123
Total for All Other Insurers	5.49%	$209,451
Total for All Insurers	100.00%	$3,818,574

Aggregate Write-ins



2011 West Virginia Market Share Report

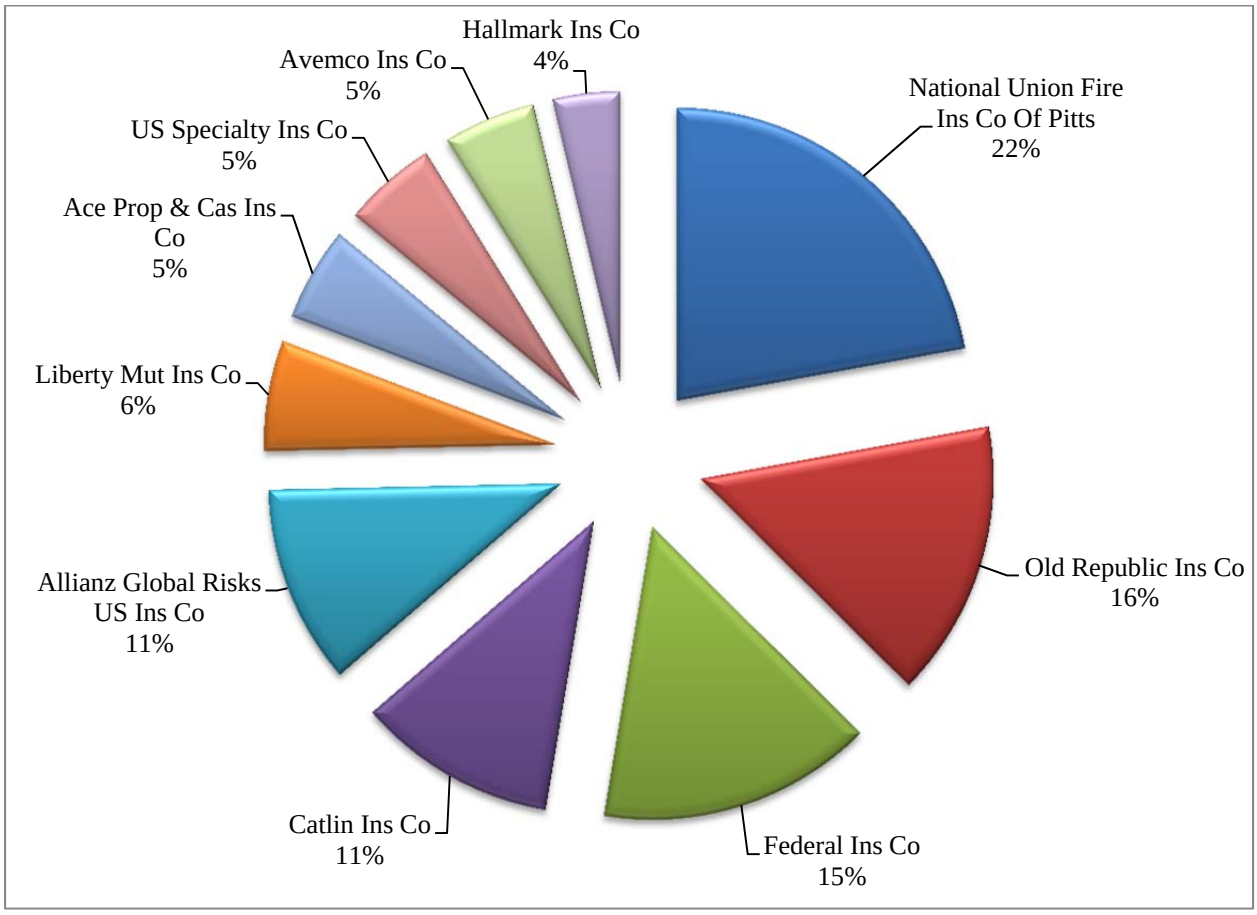
Aircraft

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	National Union Fire Ins Co Of Pitts	18.73%	$669,736
2	Old Republic Ins Co	12.94%	$462,775
3	Federal Ins Co	12.87%	$460,256
4	Catlin Ins Co	9.33%	$333,502
5	Allianz Global Risks US Ins Co	9.30%	$332,488
6	Liberty Mut Ins Co	5.17%	$184,751
7	Ace Prop & Cas Ins Co	4.41%	$157,559
8	US Specialty Ins Co	4.39%	$156,987
9	Avemco Ins Co	4.33%	$154,776
10	Hallmark Ins Co	3.16%	$112,884
11	National Liab & Fire Ins Co	2.97%	$106,187
12	General Reins Corp	2.97%	$106,183
13	American Alt Ins Corp	2.44%	$87,166
14	XL Specialty Ins Co	1.65%	$59,072
15	Starnet Ins Co	1.27%	$45,275
16	National Ind Co	0.96%	$34,183
17	North Amer Specialty Ins Co	0.67%	$23,805
18	American Commerce Ins Co	0.55%	$19,722
19	Tokio Marine & Nichido Fire Ins Co	0.51%	$18,078
20	Mitsui Sumitomo Ins Co of Amer	0.43%	$15,361
21	Star Ins Co	0.42%	$15,158
22	QBE Ins Corp	0.27%	$9,785
23	Arch Ins Co	0.19%	$6,712
24	Westchester Fire Ins Co	0.13%	$4,489
25	Illinois Natl Ins Co	0.00%	$12
26	Commerce & Industry Ins Co	0.00%	($4)
27	Insurance Co Of The State Of PA	-0.02%	($726)

2011 West Virginia Market Share Report
Aircraft *continued*

Total for Top 10 Insurers	84.61%	$3,025,714
Total for All Other Insurers	15.39%	$550,458
Total for All Insurers	100.00%	$3,576,172

Aircraft



2011 West Virginia Market Share Report
Allied Lines

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Farm Family Cas Ins Co	11.69%	$3,083,795
2	Factory Mut Ins Co	9.55%	$2,519,468
3	Zurich Amer Ins Co	7.59%	$2,002,002
4	State Auto Prop & Cas Ins Co	6.04%	$1,591,854
5	American Security Ins Co	5.66%	$1,492,636
6	Westfield Ins Co	4.29%	$1,130,344
7	Farmers Mech Mut Fire Ins Of WV	3.67%	$966,650
8	Nationwide Mut Fire Ins Co	3.26%	$858,395
9	American Modern Select Ins Co	3.04%	$802,103
10	Wva Ins Co	2.90%	$765,212
11	Erie Ins Prop & Cas Co	2.27%	$598,409
12	Travelers Prop Cas Co Of Amer	2.18%	$575,730
13	Cincinnati Ins Co	2.07%	$545,942
14	HDI Gerling Amer Ins Co	2.05%	$541,048
15	American Modern Home Ins Co	2.04%	$537,313
16	Travelers Ind Co	2.00%	$527,883
17	RSUI Ind Co	1.90%	$501,279
18	Westchester Fire Ins Co	1.74%	$458,740
19	Westport Ins Corp	1.51%	$398,249
20	Balboa Ins Co	1.48%	$390,663
21	Axis Ins Co	1.39%	$366,120
22	State Automobile Mut Ins Co	1.35%	$357,044
23	Liberty Mut Fire Ins Co	1.23%	$324,992
24	American Natl Prop & Cas Co	1.18%	$310,155
25	Allianz Global Risks US Ins Co	1.08%	$285,472
26	Safe Ins Co	1.07%	$283,197
27	Farmers Mut Ins Co	0.96%	$254,042
28	General Ins Co Of Amer	0.95%	$251,555
29	St Paul Mercury Ins Co	0.89%	$235,787
30	Municipal Mut Ins Co	0.69%	$182,570
31	United Serv Automobile Assn	0.65%	$170,819
32	American Guar & Liab Ins	0.58%	$153,617
33	Foremost Ins Co Grand Rapids MI	0.57%	$149,155
34	Sentry Select Ins Co	0.54%	$141,087
35	XL Ins Amer Inc	0.51%	$133,577
36	St Paul Fire & Marine Ins Co	0.48%	$126,744
37	St Paul Protective Ins Co	0.42%	$109,719
38	Motorists Mut Ins Co	0.38%	$100,196
39	Nationwide Mut Ins Co	0.37%	$96,945
40	Continental Cas Co	0.35%	$93,339

2011 West Virginia Market Share Report
Allied Lines *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	Property & Cas Ins Co Of Hartford	0.30%	$80,060
42	USAA Cas Ins Co	0.29%	$76,838
43	Federated Mut Ins Co	0.28%	$74,969
44	Scottsdale Ind Co	0.28%	$73,524
45	AXA Ins Co	0.28%	$73,481
46	Pennsylvania Lumbermens Mut Ins	0.28%	$73,139
47	West Virginia Farmers Mut Ins Assoc	0.28%	$72,777
48	Lumbermens Underwriting Alliance	0.24%	$63,124
49	Tokio Marine & Nichido Fire Ins Co	0.24%	$63,026
50	Affiliated Fm Ins Co	0.23%	$60,465
51	Nationwide Prop & Cas Ins Co	0.19%	$49,610
52	West Virginia Natl Auto Ins Co	0.19%	$48,825
53	Great Amer Assur Co	0.18%	$47,340
54	Travelers Ind Co Of CT	0.16%	$42,576
55	Travelers Ind Co Of Amer	0.14%	$36,217
56	Independent Mut Fire Ins Co	0.13%	$35,231
57	Hanover Ins Co	0.13%	$34,542
58	Phoenix Ins Co	0.13%	$33,142
59	Greenwich Ins Co	0.12%	$32,227
60	Hartford Underwriters Ins Co	0.12%	$31,712
61	American States Ins Co	0.12%	$31,639
62	Seneca Ins Co Inc	0.12%	$31,582
63	American Alt Ins Corp	0.12%	$30,378
64	The Cincinnati Ind Co	0.11%	$28,534
65	Alterra Amer Ins Co	0.11%	$28,527
66	Lititz Mut Ins Co	0.10%	$27,344
67	Nationwide Agribusiness Ins Co	0.10%	$26,850
68	Horace Mann Ins Co	0.10%	$26,476
69	American Reliable Ins Co	0.10%	$26,391
70	Verlan Fire Ins Co MD	0.10%	$25,854
71	Universal Underwriters Ins Co	0.10%	$25,506
72	Federated Serv Ins Co	0.10%	$25,223
73	Ace Amer Ins Co	0.10%	$25,176
74	North Pointe Ins Co	0.09%	$24,453
75	Liberty Ins Corp	0.09%	$23,587
76	Automobile Ins Co Of Hartford CT	0.09%	$22,513
77	Charter Oak Fire Ins Co	0.08%	$21,451
78	National Union Fire Ins Co Of Pitts	0.08%	$20,083
79	Selective Ins Co Of Amer	0.07%	$19,529
80	Granite State Ins Co	0.07%	$17,614

2011 West Virginia Market Share Report
Allied Lines *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
81	Universal Underwriters Of TX Ins	0.07%	$17,478
82	Pan Handle Farmers Mut Ins Co Of WV	0.07%	$17,331
83	Cincinnati Cas Co	0.06%	$16,611
84	American Fire & Cas Co	0.06%	$15,734
85	Wesco Ins Co	0.05%	$13,903
86	Hartford Fire In Co	0.05%	$13,713
87	USAA Gen Ind Co	0.05%	$12,273
88	Hartford Ins Co Of The Midwest	0.05%	$12,208
89	Northland Ins Co	0.05%	$11,905
90	Amica Mut Ins Co	0.04%	$9,460
91	Sentinel Ins Co Ltd	0.03%	$9,017
92	Guideone Specialty Mut Ins Co	0.03%	$8,750
93	OneBeacon Amer Ins Co	0.03%	$8,681
94	Sompo Japan Ins Co of Amer	0.03%	$8,567
95	First Natl Ins Co Of Amer	0.03%	$8,414
96	Garrison Prop & Cas Ins Co	0.03%	$8,394
97	MutualAid eXchange	0.03%	$8,051
98	Beazley Ins Co Inc	0.03%	$7,986
99	Fidelity & Deposit Co Of MD	0.03%	$7,893
100	General Cas Co Of WI	0.03%	$7,856
101	United Cas Ins Co Of Amer	0.03%	$7,646
102	American Economy Ins Co	0.03%	$7,583
103	Ohio Cas Ins Co	0.03%	$7,201
104	Federated Rural Electric Ins Exch	0.03%	$6,917
105	New Hampshire Ins Co	0.02%	$6,421
106	Employers Mut Cas Co	0.02%	$5,949
107	Transguard Ins Co Of Amer Inc	0.02%	$5,856
108	Arch Ins Co	0.02%	$5,504
109	Hartford Cas Ins Co	0.02%	$4,873
110	Armed Forces Ins Exch	0.02%	$4,637
111	Diamond State Ins Co	0.02%	$4,629
112	United States Fire Ins Co	0.02%	$4,273
113	Guideone Mut Ins Co	0.01%	$3,835
114	Markel Ins Co	0.01%	$3,641
115	AXIS Reins Co	0.01%	$3,409
116	Maryland Cas Co	0.01%	$3,367
117	Sentry Ins A Mut Co	0.01%	$2,924
118	West Amer Ins Co	0.01%	$2,733
119	Allstate Ins Co	0.01%	$2,593
120	Assurance Co Of Amer	0.01%	$2,110
121	Harleysville Mut Ins Co	0.01%	$1,953

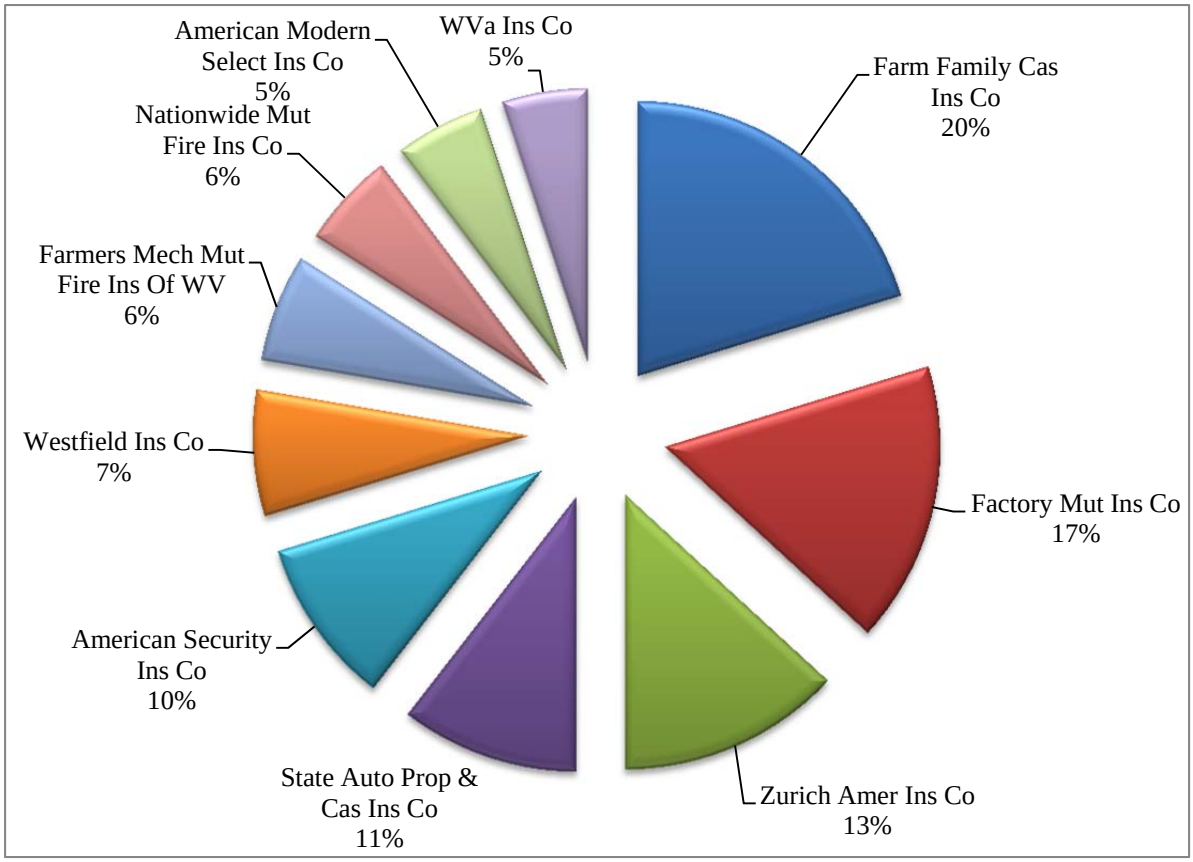
2011 West Virginia Market Share Report
Allied Lines *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
122	American Ins Co	0.01%	$1,856
123	Fidelity Natl Ins Co	0.01%	$1,731
124	Employers Fire Ins Co	0.01%	$1,448
125	Firemans Fund Ins Co	0.00%	$1,294
126	Church Mut Ins Co	0.00%	$1,293
127	Great Amer Ins Co of NY	0.00%	$1,267
128	Employers Ins of Wausau	0.00%	$1,127
129	Illinois Natl Ins Co	0.00%	$1,113
130	Federal Ins Co	0.00%	$1,067
131	Regis Ins Co	0.00%	$1,039
132	Harco Natl Ins Co	0.00%	$805
133	Continental Ins Co	0.00%	$703
134	LM Ins Corp	0.00%	$640
135	Star Ins Co	0.00%	$543
136	Valley Forge Ins Co	0.00%	$416
137	Empire Fire & Marine Ins Co	0.00%	$374
138	Castlepoint Natl Ins Co	0.00%	$365
139	Utica Mut Ins Co	0.00%	$287
140	Firemens Ins Co Of Washington DC	0.00%	$253
141	Massachusetts Bay Ins Co	0.00%	$231
142	Northern Ins Co Of NY	0.00%	$217
143	Philadelphia Ind Ins Co	0.00%	$213
144	Electric Ins Co	0.00%	$213
145	Sparta Ins Co	0.00%	$212
146	National Cas Co	0.00%	$201
147	Standard Guar Ins Co	0.00%	$201
148	Great Amer Ins Co	0.00%	$196
149	Capitol Ind Corp	0.00%	$190
150	Vigilant Ins Co	0.00%	$172
151	Continental Western Ins Co	0.00%	$172
152	Atlantic Specialty Ins Co	0.00%	$171
153	Pennsylvania Manufacturers Assoc Ins	0.00%	$143
154	First Liberty Ins Corp	0.00%	$120
155	Nova Cas Co	0.00%	$107
156	Tower Natl Ins Co	0.00%	$100
157	Great Northern Ins Co	0.00%	$67
158	Meridian Citizens Mut Ins Co	0.00%	$46
159	Wausau Underwriters Ins Co	0.00%	$46
160	Chartis Prop Cas Co	0.00%	$44
161	Everest Natl Ins Co	0.00%	$28
162	QBE Ins Corp	0.00%	$27

2011 West Virginia Market Share Report
Allied Lines *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
163	Great Amer Alliance Ins Co	0.00%	$25
164	Associated Ind Corp	0.00%	$25
165	Berkley Natl Ins Co	0.00%	$24
166	Twin City Fire Ins Co Co	0.00%	$17
167	T H E Ins Co	0.00%	$11
168	Trumbull Ins Co	0.00%	$10
169	Hartford Accident & Ind Co	0.00%	$2
170	National Farmers Union Prop & Cas	0.00%	$2
171	Great Midwest Ins Co	0.00%	($2)
	Total for Top 10 Insurers	57.69%	$15,212,459
	Total for All Other Insurers	42.31%	$11,156,054
	Total for All Insurers	100.00%	$26,368,513

Allied Lines



2011 West Virginia Market Share Report

Boiler and Machinery

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Factory Mut Ins Co	26.27%	$1,468,657
2	National Union Fire Ins Co Of Pitts	12.94%	$723,492
3	Federal Ins Co	10.17%	$568,626
4	Travelers Prop Cas Co Of Amer	5.61%	$313,438
5	Hartford Steam Boil Inspec & Ins Co	3.21%	$179,349
6	Cincinnati Ins Co	2.86%	$159,822
7	Axis Ins Co	2.77%	$154,964
8	XL Ins Amer Inc	2.68%	$150,108
9	Nationwide Prop & Cas Ins Co	2.55%	$142,475
10	Westfield Ins Co	2.53%	$141,286
11	Nationwide Mut Ins Co	2.52%	$140,681
12	Brotherhood Mut Ins Co	2.50%	$139,765
13	Westport Ins Corp	2.23%	$124,461
14	Continental Cas Co	2.12%	$118,495
15	Travelers Ind Co	1.91%	$106,992
16	Allianz Global Risks US Ins Co	1.90%	$106,034
17	Motorists Mut Ins Co	1.80%	$100,716
18	Zurich Amer Ins Co	1.21%	$67,413
19	State Auto Prop & Cas Ins Co	1.06%	$59,362
20	Great Northern Ins Co	0.83%	$46,293
21	Lumbermens Underwriting Alliance	0.81%	$45,105
22	Liberty Mut Fire Ins Co	0.79%	$44,069
23	Pennsylvania Lumbermens Mut Ins	0.66%	$36,675
24	Affiliated Fm Ins Co	0.61%	$33,918
25	St Paul Mercury Ins Co	0.58%	$32,288
26	Tokio Marine & Nichido Fire Ins Co	0.56%	$31,531
27	American Guar & Liab Ins	0.53%	$29,558
28	Federated Mut Ins Co	0.52%	$29,074
29	Nationwide Mut Fire Ins Co	0.51%	$28,732
30	St Paul Protective Ins Co	0.46%	$25,789
31	New Hampshire Ins Co	0.33%	$18,262
32	Nationwide Agribusiness Ins Co	0.29%	$16,038
33	Phoenix Ins Co	0.27%	$15,316
34	Great Amer Ins Co of NY	0.26%	$14,694
35	Travelers Ind Co Of CT	0.24%	$13,481
36	State Automobile Mut Ins Co	0.24%	$13,295
37	Granite State Ins Co	0.20%	$11,307
38	Sompo Japan Ins Co of Amer	0.19%	$10,465
39	Scottsdale Ind Co	0.19%	$10,406

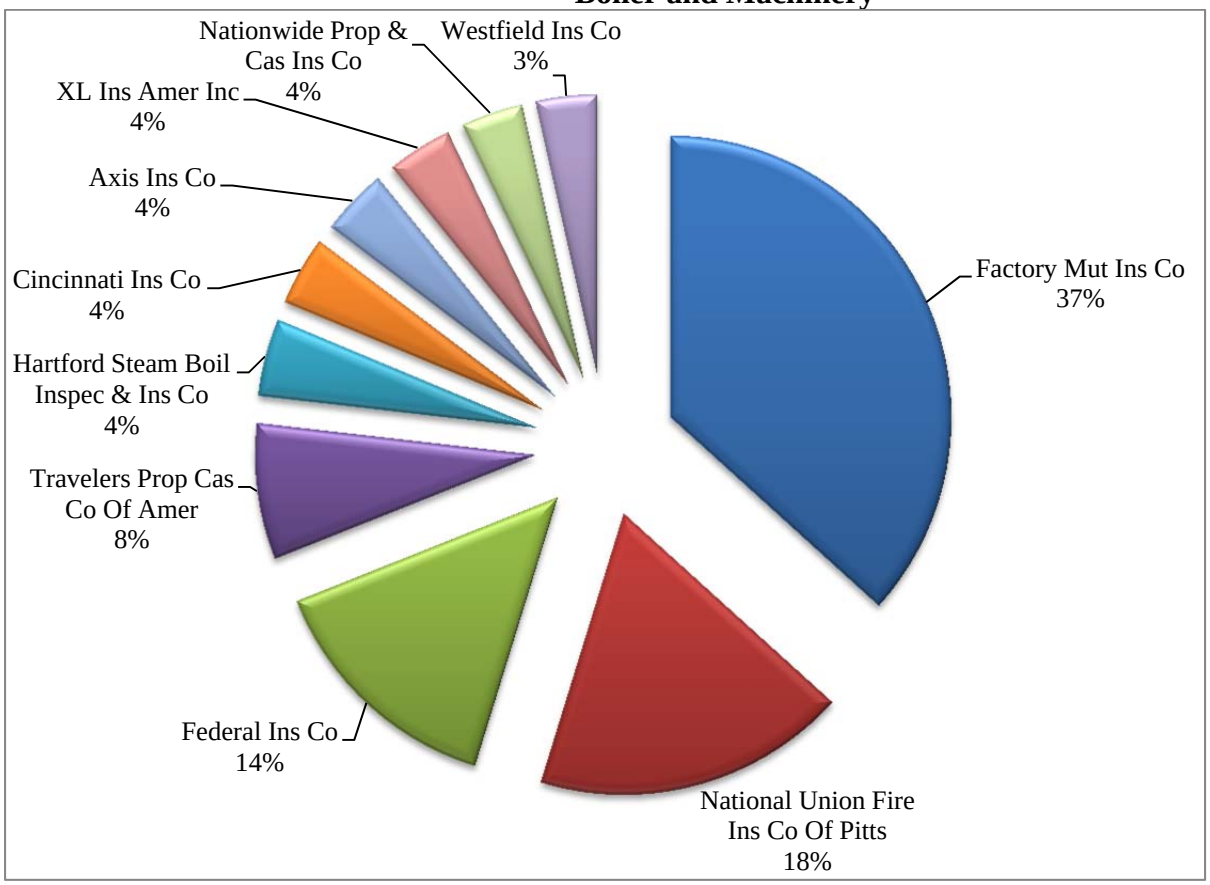
2011 West Virginia Market Share Report
Boiler and Machinery ***continued***

Rank	Company Name	Percent Of Market	Direct Premiums Earned
40	Great Amer Ins Co	0.17%	$9,242
41	Hartford Fire In Co	0.16%	$9,105
42	National Cas Co	0.15%	$8,118
43	Travelers Ind Co Of Amer	0.14%	$7,943
44	Praetorian Ins Co	0.14%	$7,735
45	Verlan Fire Ins Co MD	0.14%	$7,669
46	Sparta Ins Co	0.13%	$7,068
47	Vigilant Ins Co	0.12%	$6,717
48	Allstate Ins Co	0.09%	$5,257
49	Universal Underwriters Ins Co	0.09%	$4,792
50	Federated Serv Ins Co	0.09%	$4,780
51	Universal Underwriters Of TX Ins	0.07%	$3,820
52	Regis Ins Co	0.07%	$3,644
53	Great Amer Alliance Ins Co	0.05%	$2,519
54	Illinois Natl Ins Co	0.04%	$2,473
55	Great Amer Assur Co	0.04%	$2,204
56	Insurance Co Of The State Of PA	0.04%	$2,150
57	Indemnity Ins Co Of North Amer	0.04%	$2,089
58	North Pointe Ins Co	0.03%	$1,946
59	Beazley Ins Co Inc	0.03%	$1,622
60	AXIS Reins Co	0.03%	$1,617
61	Cincinnati Cas Co	0.03%	$1,490
62	American Fire & Cas Co	0.02%	$1,298
63	Employers Mut Cas Co	0.02%	$1,203
64	American States Ins Co	0.02%	$1,087
65	Hanover Ins Co	0.02%	$1,083
66	The Cincinnati Ind Co	0.02%	$1,031
67	American Economy Ins Co	0.02%	$995
68	Motorists Commercial Mut Ins Co	0.02%	$950
69	Bancinsure Inc	0.01%	$824
70	St Paul Fire & Marine Ins Co	0.01%	$803
71	Property & Cas Ins Co Of Hartford	0.01%	$750
72	OneBeacon Amer Ins Co	0.01%	$682
73	First Natl Ins Co Of Amer	0.01%	$630
74	Charter Oak Fire Ins Co	0.01%	$596
75	Continental Ins Co	0.01%	$459
76	Continental Western Ins Co	0.01%	$430
77	General Ins Co Of Amer	0.01%	$393
78	Fidelity & Deposit Co Of MD	0.01%	$367
79	American Select Ins Co	0.00%	$223
80	Twin City Fire Ins Co Co	0.00%	$176

2011 West Virginia Market Share Report
Boiler and Machinery ***continued***

Rank	Company Name	Percent Of Market	Direct Premiums Earned
81	Vanliner Ins Co	0.00%	$156
82	Hartford Ins Co Of The Midwest	0.00%	$141
83	T H E Ins Co	0.00%	$92
84	Employers Fire Ins Co	0.00%	$77
85	Pacific Ind Co	0.00%	$73
86	Hartford Cas Ins Co	0.00%	$72
87	Firemens Ins Co Of Washington DC	0.00%	$66
88	Meridian Citizens Mut Ins Co	0.00%	$37
89	Atlantic Specialty Ins Co	0.00%	$18
90	Westfield Natl Ins Co	0.00%	$12
	Total for Top 10 Insurers	71.58%	$4,002,217
	Total for All Other Insurers	28.42%	$1,588,939
	Total for All Insurers	100.00%	$5,591,156

Boiler and Machinery



2011 West Virginia Market Share Report
Burglary and Theft

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Travelers Cas & Surety Co Of Amer	30.13%	$135,900
2	Nationwide Mut Ins Co	8.45%	$38,119
3	Federal Ins Co	7.75%	$34,948
4	Westfield Ins Co	7.61%	$34,349
5	Cincinnati Ins Co	7.61%	$34,313
6	Zurich Amer Ins Co	4.94%	$22,287
7	State Auto Prop & Cas Ins Co	3.64%	$16,410
8	Motorists Mut Ins Co	3.46%	$15,606
9	Sentry Select Ins Co	2.96%	$13,354
10	St Paul Fire & Marine Ins Co	2.23%	$10,040
11	State Automobile Mut Ins Co	1.84%	$8,289
12	National Union Fire Ins Co Of Pitts	1.64%	$7,381
13	Universal Underwriters Ins Co	1.41%	$6,346
14	Hiscox Ins Co Inc	1.32%	$5,962
15	Employers Fire Ins Co	1.30%	$5,848
16	Federated Mut Ins Co	1.20%	$5,416
17	Nationwide Mut Fire Ins Co	1.14%	$5,159
18	Hartford Fire In Co	1.08%	$4,865
19	Ironshore Ind Inc	0.96%	$4,309
20	Southern States Ins Exch	0.77%	$3,455
21	Scottsdale Ind Co	0.71%	$3,215
22	XL Ins Amer Inc	0.65%	$2,952
23	Executive Risk Ind Inc	0.63%	$2,827
24	Nationwide Agribusiness Ins Co	0.61%	$2,747
25	American Guar & Liab Ins	0.55%	$2,472
26	Universal Underwriters Of TX Ins	0.50%	$2,257
27	Motorists Commercial Mut Ins Co	0.49%	$2,198
28	Great Amer Ins Co of NY	0.38%	$1,714
29	Wesco Ins Co	0.36%	$1,612
30	Farmington Cas Co	0.35%	$1,599
31	Twin City Fire Ins Co Co	0.32%	$1,425
32	Allstate Ins Co	0.31%	$1,418
33	Independent Mut Fire Ins Co	0.25%	$1,149
34	Great Northern Ins Co	0.25%	$1,142
35	Vigilant Ins Co	0.24%	$1,096
36	Travelers Prop Cas Co Of Amer	0.22%	$978
37	Cincinnati Cas Co	0.21%	$957
38	Philadelphia Ind Ins Co	0.18%	$830
39	Federated Serv Ins Co	0.18%	$795
40	Hanover Ins Co	0.16%	$706

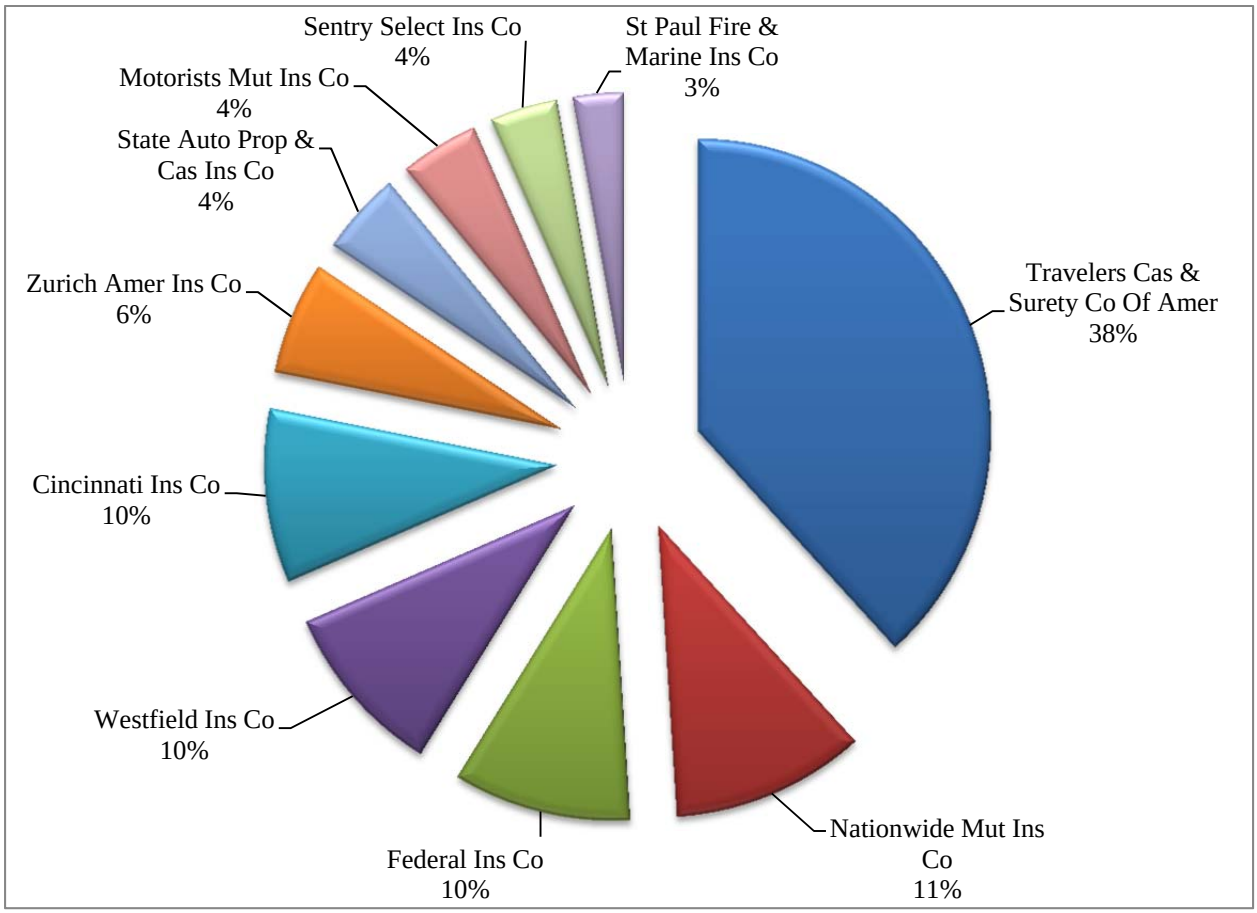
2011 West Virginia Market Share Report
Burglary and Theft *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	St Paul Mercury Ins Co	0.16%	$704
42	Erie Ins Prop & Cas Co	0.10%	$464
43	Continental Cas Co	0.10%	$454
44	Farmland Mut Ins Co	0.10%	$443
45	The Cincinnati Ind Co	0.09%	$427
46	Phoenix Ins Co	0.09%	$392
47	Selective Ins Co Of Amer	0.08%	$350
48	American Zurich Ins Co	0.06%	$292
49	Federated Rural Electric Ins Exch	0.06%	$270
50	Travelers Ind Co Of CT	0.06%	$266
51	North Pointe Ins Co	0.06%	$250
52	Fidelity & Deposit Co Of MD	0.05%	$217
53	Greenwich Ins Co	0.04%	$197
54	Great Amer Assur Co	0.04%	$192
55	Travelers Ind Co Of Amer	0.03%	$148
56	Darwin Natl Assur Co	0.03%	$146
57	American States Ins Co	0.03%	$127
58	Wausau Business Ins Co	0.02%	$110
59	Travelers Cas & Surety Co	0.02%	$110
60	Employers Mut Cas Co	0.02%	$110
61	Harleysville Mut Ins Co	0.02%	$100
62	National Cas Co	0.02%	$86
63	Erie Ins Co	0.02%	$84
64	Church Mut Ins Co	0.02%	$70
65	Utica Mut Ins Co	0.01%	$62
66	Charter Oak Fire Ins Co	0.01%	$61
67	Nationwide Ins Co Of Amer	0.01%	$61
68	Pennsylvania Lumbermens Mut Ins	0.01%	$50
69	Berkley Regional Ins Co	0.01%	$23
70	Liberty Mut Ins Co	0.00%	$2
71	Discover Prop & Cas Ins Co	0.00%	$1
72	US Specialty Ins Co	-0.35%	($1,599)

2011 West Virginia Market Share Report
Burglary and Theft *continued*

Total for Top 10 Insurers	78.77%	$355,326
Total for All Other Insurers	21.23%	$95,789
Total for All Insurers	100.00%	$451,11

Burglary and Theft



2011 West Virginia Market Share Report
Commercial Auto

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Erie Ins Prop & Cas Co	10.81%	$14,088,975
2	Westfield Ins Co	10.23%	$13,335,638
3	United Financial Cas Co	6.02%	$7,851,797
4	National Cas Co	5.70%	$7,427,387
5	Travelers Prop Cas Co Of Amer	3.71%	$4,841,110
6	State Auto Prop & Cas Ins Co	3.51%	$4,575,634
7	Cincinnati Ins Co	3.35%	$4,370,397
8	Knightbrook Ins Co	2.79%	$3,641,070
9	Nationwide Mut Ins Co	2.74%	$3,568,667
10	American Alt Ins Corp	2.73%	$3,564,517
11	Northland Ins Co	2.42%	$3,157,888
12	Motorists Mut Ins Co	2.35%	$3,064,203
13	Zurich Amer Ins Co	2.35%	$3,058,258
14	Charter Oak Fire Ins Co	2.33%	$3,032,517
15	Sentry Select Ins Co	2.01%	$2,621,994
16	State Farm Mut Auto Ins Co	2.00%	$2,610,162
17	Farm Family Cas Ins Co	1.98%	$2,583,731
18	Travelers Ind Co Of Amer	1.76%	$2,291,878
19	National Liab & Fire Ins Co	1.59%	$2,070,227
20	Ace Amer Ins Co	1.51%	$1,965,814
21	St Paul Fire & Marine Ins Co	1.43%	$1,866,930
22	Travelers Ind Co	1.43%	$1,858,474
23	Travelers Ind Co Of CT	1.20%	$1,568,127
24	Federal Ins Co	1.19%	$1,555,773
25	Arch Ins Co	1.18%	$1,545,020
26	Greenwich Ins Co	1.13%	$1,470,184
27	Liberty Mut Fire Ins Co	0.96%	$1,245,905
28	Nationwide Prop & Cas Ins Co	0.96%	$1,245,330
29	Nationwide Mut Fire Ins Co	0.94%	$1,230,144
30	Insurance Co Of The State Of PA	0.79%	$1,032,904
31	Philadelphia Ind Ins Co	0.77%	$999,945
32	Empire Fire & Marine Ins Co	0.72%	$944,115
33	New Hampshire Ins Co	0.72%	$943,289
34	Argonaut Great Central Ins Co	0.71%	$930,787
35	Phoenix Ins Co	0.69%	$894,727
36	Canal Ins Co	0.65%	$851,595
37	Allstate Ins Co	0.65%	$842,332
38	Federated Mut Ins Co	0.61%	$793,025
39	American Guar & Liab Ins	0.60%	$781,408
40	Nationwide Agribusiness Ins Co	0.59%	$772,764

2011 West Virginia Market Share Report
Commercial Auto *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	Sentinel Ins Co Ltd	0.48%	$630,664
42	State Automobile Mut Ins Co	0.44%	$571,188
43	American States Ins Co	0.41%	$536,765
44	Maxum Cas Ins Co	0.41%	$530,651
45	OneBeacon Amer Ins Co	0.40%	$523,739
46	Castlepoint Natl Ins Co	0.39%	$505,755
47	Hartford Fire In Co	0.38%	$496,327
48	Allstate Ind Co	0.37%	$488,849
49	Plaza Ins Co	0.37%	$487,919
50	General Ins Co Of Amer	0.37%	$483,149
51	Hartford Underwriters Ins Co	0.36%	$467,010
52	North Pointe Ins Co	0.35%	$450,369
53	Motors Ins Corp	0.34%	$442,967
54	Liberty Mut Ins Co	0.32%	$416,397
55	Church Mut Ins Co	0.31%	$398,558
56	State Farm Fire & Cas Co	0.30%	$396,742
57	American Fire & Cas Co	0.30%	$395,227
58	Brotherhood Mut Ins Co	0.28%	$364,588
59	Ohio Security Ins Co	0.28%	$359,736
60	Argonaut Midwest Ins Co	0.27%	$355,677
61	Universal Underwriters Ins Co	0.26%	$339,839
62	Occidental Fire & Cas Co Of NC	0.26%	$336,864
63	Great Northern Ins Co	0.25%	$326,860
64	Stratford Ins Co	0.25%	$325,839
65	Travelers Cas Ins Co Of Amer	0.24%	$309,122
66	Wesco Ins Co	0.23%	$295,856
67	Scottsdale Ind Co	0.22%	$289,059
68	Great Amer Assur Co	0.22%	$288,056
69	National Specialty Ins Co	0.22%	$285,863
70	Star Ins Co	0.21%	$275,170
71	Federated Serv Ins Co	0.20%	$258,354
72	Pennsylvania Manufacturers Assoc Ins	0.19%	$245,804
73	Commerce & Industry Ins Co	0.18%	$238,496
74	Bituminous Cas Corp	0.18%	$230,022
75	Gateway Ins Co	0.18%	$229,669
76	Old Republic Ins Co	0.17%	$222,142
77	Guideone Specialty Mut Ins Co	0.16%	$211,655
78	Granite State Ins Co	0.16%	$206,977
79	Wausau Underwriters Ins Co	0.16%	$205,978
80	Maryland Cas Co	0.16%	$202,705
81	Ohio Cas Ins Co	0.16%	$202,102

2011 West Virginia Market Share Report
Commercial Auto *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
82	Carolina Cas Ins Co	0.15%	$195,350
83	Cincinnati Cas Co	0.14%	$186,680
84	Great Divide Ins Co	0.14%	$184,571
85	Lancer Ins Co	0.13%	$175,579
86	American Economy Ins Co	0.13%	$175,046
87	Liberty Ins Underwriters Inc	0.13%	$164,890
88	National Interstate Ins Co	0.12%	$153,510
89	Firemens Ins Co Of Washington DC	0.11%	$144,912
90	Universal Underwriters Of TX Ins	0.11%	$137,663
91	Assurance Co Of Amer	0.10%	$134,727
92	United States Fire Ins Co	0.10%	$133,526
93	Southern States Ins Exch	0.10%	$125,824
94	Crum & Forster Ind Co	0.10%	$125,655
95	Imperium Ins Co	0.10%	$124,718
96	Sentry Ins A Mut Co	0.10%	$124,631
97	First Natl Ins Co Of Amer	0.09%	$123,649
98	Tokio Marine & Nichido Fire Ins Co	0.09%	$122,526
99	American Home Assur Co	0.09%	$121,936
100	Ace Fire Underwriters Ins Co	0.09%	$120,404
101	Pennsylvania Lumbermens Mut Ins	0.09%	$117,732
102	Great Amer Ins Co	0.09%	$116,175
103	Hartford Ins Co Of The Midwest	0.09%	$112,875
104	American Automobile Ins Co	0.09%	$111,197
105	Great Midwest Ins Co	0.08%	$106,763
106	West Amer Ins Co	0.08%	$104,586
107	St Paul Protective Ins Co	0.08%	$101,030
108	Continental Cas Co	0.08%	$100,136
109	Ullico Cas Co	0.08%	$100,084
110	Hanover Ins Co	0.08%	$98,319
111	National Fire Ins Co Of Hartford	0.08%	$98,203
112	Rockwood Cas Ins Co	0.07%	$94,363
113	Harleysville Mut Ins Co	0.07%	$85,675
114	First Guard Ins Co	0.06%	$83,375
115	Wausau Business Ins Co	0.06%	$81,850
116	Massachusetts Bay Ins Co	0.06%	$79,143
117	Transguard Ins Co Of Amer Inc	0.06%	$76,383
118	Valley Forge Ins Co	0.06%	$74,698
119	Continental Ins Co	0.06%	$73,106
120	American Southern Ins Co	0.06%	$72,886
121	Ace Prop & Cas Ins Co	0.06%	$72,814
122	St Paul Mercury Ins Co	0.06%	$72,329

2011 West Virginia Market Share Report
Commercial Auto *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
123	Electric Ins Co	0.06%	$72,248
124	Diamond State Ins Co	0.05%	$71,629
125	Transportation Ins Co	0.05%	$71,539
126	Great West Cas Co	0.05%	$68,681
127	Preferred Professional Ins Co	0.05%	$67,207
128	General Cas Co Of WI	0.05%	$66,016
129	Cumis Ins Society Inc	0.05%	$63,931
130	Government Employees Ins Co	0.05%	$63,607
131	American Zurich Ins Co	0.05%	$63,443
132	American Cas Co Of Reading PA	0.05%	$62,169
133	Northern Ins Co Of NY	0.05%	$60,474
134	Sparta Ins Co	0.05%	$60,286
135	RLI Ins Co	0.05%	$59,692
136	National Continental Ins Co	0.04%	$58,324
137	Property & Cas Ins Co Of Hartford	0.04%	$58,306
138	Yosemite Ins Co	0.04%	$56,358
139	Illinois Natl Ins Co	0.04%	$55,746
140	Vanliner Ins Co	0.04%	$55,242
141	Selective Ins Co Of Amer	0.04%	$51,825
142	XL Specialty Ins Co	0.04%	$51,120
143	Employers Mut Cas Co	0.04%	$47,459
144	Praetorian Ins Co	0.04%	$47,356
145	Twin City Fire Ins Co Co	0.04%	$47,103
146	Liberty Ins Corp	0.04%	$47,028
147	Continental Western Ins Co	0.03%	$40,493
148	Motorists Commercial Mut Ins Co	0.03%	$38,845
149	Navigators Ins Co	0.02%	$32,255
150	Nova Cas Co	0.02%	$29,585
151	Sompo Japan Ins Co of Amer	0.02%	$29,314
152	Celina Mut Ins Co	0.02%	$28,886
153	The Cincinnati Ind Co	0.02%	$27,387
154	Amerisure Mut Ins Co	0.02%	$25,756
155	Zurich Amer Ins Co Of IL	0.02%	$25,318
156	American Southern Home Ins Co	0.02%	$23,295
157	Berkley Natl Ins Co	0.02%	$21,600
158	Corepointe Ins Co	0.02%	$21,364
159	QBE Ins Corp	0.02%	$21,100
160	Discover Prop & Cas Ins Co	0.01%	$18,803
161	Pennsylvania Natl Mut Cas Ins Co	0.01%	$18,651
162	National Amer Ins Co	0.01%	$18,556
163	Stonington Ins Co	0.01%	$17,391

2011 West Virginia Market Share Report
Commercial Auto *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
164	Gramercy Ins Co	0.01%	$17,295
165	American Family Home Ins Co	0.01%	$15,764
166	Employers Ins of Wausau	0.01%	$15,499
167	Great Amer Ins Co of NY	0.01%	$14,285
168	Farmland Mut Ins Co	0.01%	$14,014
169	Federated Rural Electric Ins Exch	0.01%	$13,897
170	Great Amer Alliance Ins Co	0.01%	$13,871
171	Mitsui Sumitomo Ins USA Inc	0.01%	$13,772
172	Balboa Ins Co	0.01%	$12,114
173	North River Ins Co	0.01%	$11,560
174	Harco Natl Ins Co	0.01%	$11,384
175	First Liberty Ins Corp	0.01%	$11,255
176	American Ins Co	0.01%	$11,082
177	Axis Ins Co	0.01%	$10,670
178	Mitsui Sumitomo Ins Co of Amer	0.01%	$8,756
179	Starr Ind & Liab Co	0.01%	$8,567
180	Utica Mut Ins Co	0.01%	$7,880
181	T H E Ins Co	0.01%	$6,979
182	Old Republic Gen Ins Corp	0.01%	$6,952
183	Procentury Ins Co	0.01%	$6,900
184	Pennsylvania Manufacturers Ind Co	0.01%	$6,733
185	American Modern Home Ins Co	0.00%	$4,916
186	Westfield Natl Ins Co	0.00%	$4,634
187	Tower Ins Co Of NY	0.00%	$4,213
188	Indiana Lumbermens Mut Ins Co	0.00%	$3,743
189	Companion Prop & Cas Ins Co	0.00%	$3,413
190	Everest Natl Ins Co	0.00%	$3,223
191	Riverport Ins Co	0.00%	$2,871
192	Firemans Fund Ins Co	0.00%	$2,721
193	Atlantic Specialty Ins Co	0.00%	$2,621
194	Pharmacists Mut Ins Co	0.00%	$2,543
195	Tower Natl Ins Co	0.00%	$2,525
196	Employers Fire Ins Co	0.00%	$2,303
197	Bancinsure Inc	0.00%	$2,140
198	LM Ins Corp	0.00%	$1,810
199	XL Ins Amer Inc	0.00%	$1,775
200	National Surety Corp	0.00%	$1,685

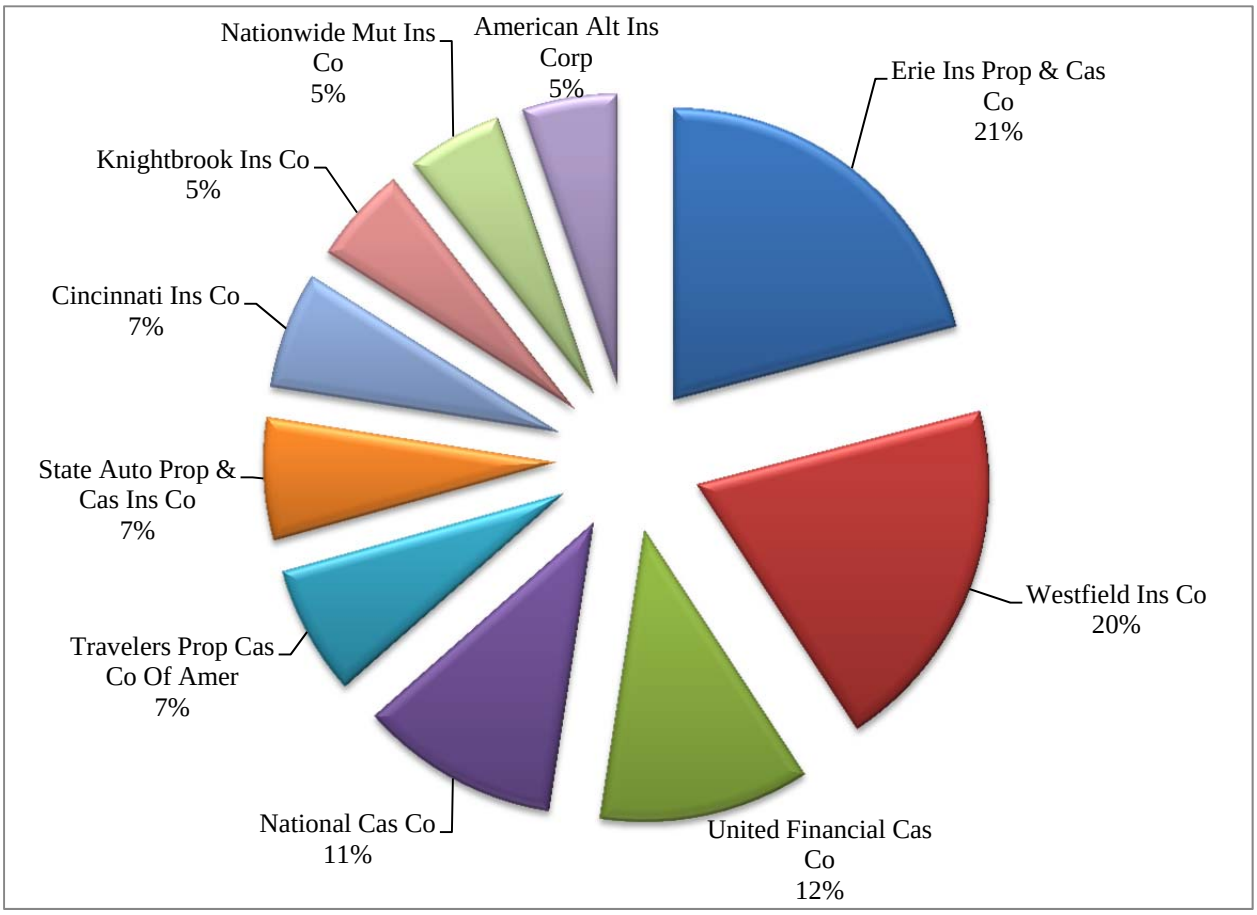
2011 West Virginia Market Share Report
Commercial Auto *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
201	Indemnity Ins Co Of North Amer	0.00%	$1,586
202	AIU Ins Co	0.00%	$1,438
203	Vigilant Ins Co	0.00%	$1,170
204	Inland Mut Ins Co	0.00%	$1,122
205	American Road Ins Co	0.00%	$1,073
206	Markel Ins Co	0.00%	$1,044
207	Safety Natl Cas Corp	0.00%	$871
208	Seneca Ins Co Inc	0.00%	$854
209	Manufacturers Alliance Ins Co	0.00%	$709
210	Regent Ins Co	0.00%	$595
211	Insurance Co of N Amer	0.00%	$513
212	American Safety Cas Ins Co	0.00%	$318
213	Sentry Cas Co	0.00%	$200
214	Pacific Employers Ins Co	0.00%	$158
215	Chartis Cas Co	0.00%	$64
216	Lumbermens Mut Cas Co	0.00%	$64
217	Meridian Citizens Mut Ins Co	0.00%	$54
218	American Select Ins Co	0.00%	$45
219	Amerisure Ins Co	0.00%	$20
220	Fidelity & Deposit Co Of MD	0.00%	$5
221	Starnet Ins Co	0.00%	($155)
222	Hartford Accident & Ind Co	0.00%	($475)
223	United States Fidelity & Guar Co	0.00%	($3,131)
224	Travelers Cas & Surety Co	0.00%	($4,573)
225	Fidelity & Guar Ins Co	0.00%	($5,932)
226	Lincoln Gen Ins Co	-0.01%	($7,879)
227	Chartis Prop Cas Co	-0.01%	($13,001)
228	Hartford Cas Ins Co	-0.06%	($72,007)
229	State Natl Ins Co Inc	-0.06%	($77,367)
230	National Union Fire Ins Co Of Pitts	-6.38%	($8,324,524)

2011 West Virginia Market Share Report
Commercial Auto *continued*

Total for Top 10 Insurers	51.59%	$67,265,192
Total for All Other Insurers	48.41%	$63,122,290
Total for All Insurers	100.00%	$130,387,482

Commercial Auto



2011 West Virginia Market Share Report
Commercial Multi-peril (Liability)

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Westfield Ins Co	15.95%	$9,416,106
2	Erie Ins Prop & Cas Co	13.32%	$7,862,563
3	Federal Ins Co	5.93%	$3,500,519
4	Cincinnati Ins Co	5.53%	$3,263,499
5	Nationwide Mut Ins Co	3.97%	$2,341,979
6	State Auto Prop & Cas Ins Co	3.29%	$1,943,470
7	Charter Oak Fire Ins Co	3.12%	$1,844,352
8	Philadelphia Ind Ins Co	2.98%	$1,757,452
9	American Alt Ins Corp	2.70%	$1,596,173
10	Travelers Prop Cas Co Of Amer	2.54%	$1,501,080
11	Nationwide Prop & Cas Ins Co	2.27%	$1,337,835
12	Travelers Ind Co Of Amer	1.99%	$1,175,120
13	State Farm Fire & Cas Co	1.95%	$1,151,271
14	Travelers Ind Co Of CT	1.93%	$1,140,453
15	Church Mut Ins Co	1.78%	$1,050,857
16	Phoenix Ins Co	1.59%	$939,689
17	Farmers Mech Mut Fire Ins Of WV	1.39%	$818,712
18	Travelers Cas Ins Co Of Amer	1.39%	$818,071
19	Argonaut Great Central Ins Co	1.32%	$778,358
20	American Fire & Cas Co	1.20%	$706,322
21	Farm Family Cas Ins Co	1.16%	$684,138
22	Nationwide Mut Fire Ins Co	1.15%	$681,407
23	Travelers Ind Co	1.03%	$608,217
24	Brotherhood Mut Ins Co	1.00%	$588,476
25	Arch Ins Co	0.98%	$577,620
26	Hartford Cas Ins Co	0.98%	$576,865
27	Guideone Specialty Mut Ins Co	0.86%	$506,058
28	Allstate Ins Co	0.69%	$409,154
29	Farmers Mut Ins Co	0.68%	$400,911
30	Guideone Mut Ins Co	0.65%	$381,807
31	New Hampshire Ins Co	0.64%	$379,311
32	Bituminous Cas Corp	0.61%	$359,886
33	Wausau Underwriters Ins Co	0.59%	$346,963
34	Farmers & Mechanics Fire & Cas Ins I	0.56%	$329,449
35	Sentinel Ins Co Ltd	0.54%	$316,622
36	Motorists Mut Ins Co	0.47%	$277,491
37	Great Northern Ins Co	0.42%	$245,323
38	Hartford Fire In Co	0.40%	$238,645
39	State Automobile Mut Ins Co	0.40%	$237,737
40	National Fire Ins Co Of Hartford	0.39%	$231,694

2011 West Virginia Market Share Report
Commercial Multi-peril (Liability) ***continued***

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	Hanover Ins Co	0.39%	$229,046
42	Nova Cas Co	0.33%	$195,686
43	Sparta Ins Co	0.32%	$189,568
44	American Economy Ins Co	0.32%	$188,420
45	American Zurich Ins Co	0.31%	$183,657
46	Employers Ins of Wausau	0.31%	$181,921
47	American States Ins Co	0.30%	$177,720
48	Granite State Ins Co	0.27%	$161,168
49	American Ins Co	0.23%	$137,291
50	Allstate Ind Co	0.23%	$134,116
51	Federated Mut Ins Co	0.22%	$129,484
52	Praetorian Ins Co	0.22%	$128,178
53	Markel Ins Co	0.21%	$121,071
54	American Cas Co Of Reading PA	0.19%	$111,582
55	Cumis Ins Society Inc	0.19%	$109,523
56	Harleysville Mut Ins Co	0.18%	$106,412
57	Continental Cas Co	0.18%	$105,196
58	Seneca Ins Co Inc	0.18%	$104,114
59	Twin City Fire Ins Co Co	0.16%	$96,894
60	Illinois Natl Ins Co	0.16%	$91,904
61	Zurich Amer Ins Co	0.15%	$89,793
62	Valley Forge Ins Co	0.15%	$89,044
63	Indemnity Ins Co Of North Amer	0.15%	$88,716
64	Cincinnati Cas Co	0.15%	$87,341
65	National Cas Co	0.14%	$83,186
66	First Liberty Ins Corp	0.14%	$81,555
67	Great Midwest Ins Co	0.14%	$81,200
68	West Amer Ins Co	0.14%	$80,266
69	Ohio Cas Ins Co	0.13%	$77,019
70	American Guar & Liab Ins	0.13%	$75,789
71	Tokio Marine & Nichido Fire Ins Co	0.12%	$71,635
72	Amerisure Mut Ins Co	0.11%	$65,596
73	Firemans Fund Ins Co	0.11%	$65,553
74	Hartford Ins Co Of The Midwest	0.11%	$64,876
75	Plaza Ins Co	0.11%	$64,330
76	Starnet Ins Co	0.11%	$62,268
77	State Natl Ins Co Inc	0.10%	$60,232
78	Pennsylvania Manufacturers Assoc Ins	0.10%	$59,267
79	Hartford Underwriters Ins Co	0.10%	$57,149
80	Navigators Ins Co	0.10%	$57,104
81	Maryland Cas Co	0.09%	$55,517

2011 West Virginia Market Share Report
Commercial Multi-peril (Liability) ***continued***

Rank	Company Name	Percent Of Market	Direct Premiums Earned
82	Lititz Mut Ins Co	0.09%	$54,293
83	National Surety Corp	0.09%	$53,170
84	Stonington Ins Co	0.08%	$49,405
85	OneBeacon Amer Ins Co	0.08%	$47,721
86	Great Amer Ins Co	0.08%	$44,704
88	Assurance Co Of Amer	0.07%	$42,063
89	American Automobile Ins Co	0.07%	$41,619
90	Property & Cas Ins Co Of Hartford	0.07%	$41,615
91	Ullico Cas Co	0.07%	$40,829
92	Southern States Ins Exch	0.07%	$40,386
93	General Ins Co Of Amer	0.07%	$40,170
94	Westfield Natl Ins Co	0.07%	$39,785
95	Continental Ins Co	0.07%	$39,615
96	First Natl Ins Co Of Amer	0.07%	$38,828
97	Everest Natl Ins Co	0.06%	$37,670
98	Star Ins Co	0.06%	$37,339
99	Pharmacists Mut Ins Co	0.06%	$36,108
100	United States Fire Ins Co	0.06%	$35,588
101	Safeco Ins Co Of Amer	0.06%	$34,517
102	Firemens Ins Co Of Washington DC	0.06%	$32,864
103	Vigilant Ins Co	0.05%	$31,950
104	Regis Ins Co	0.05%	$28,500
105	Wausau Business Ins Co	0.04%	$26,191
106	Continental Western Ins Co	0.04%	$24,000
107	Pennsylvania Manufacturers Ind Co	0.04%	$23,206
108	Liberty Mut Fire Ins Co	0.04%	$21,211
109	The Cincinnati Ind Co	0.03%	$20,272
110	Northland Ins Co	0.03%	$18,970
111	Nationwide Agribusiness Ins Co	0.03%	$17,594
112	Bituminous Fire & Marine Ins Co	0.03%	$17,308
113	Transportation Ins Co	0.03%	$16,472
114	Jewelers Mut Ins Co	0.02%	$13,529
115	Associated Ind Corp	0.02%	$11,063
116	American Family Home Ins Co	0.02%	$10,909
117	Utica Mut Ins Co	0.02%	$8,912
118	Tower Natl Ins Co	0.01%	$8,849
119	Manufacturers Alliance Ins Co	0.01%	$8,074
120	Massachusetts Bay Ins Co	0.01%	$7,413
121	Great Amer Assur Co	0.01%	$6,578

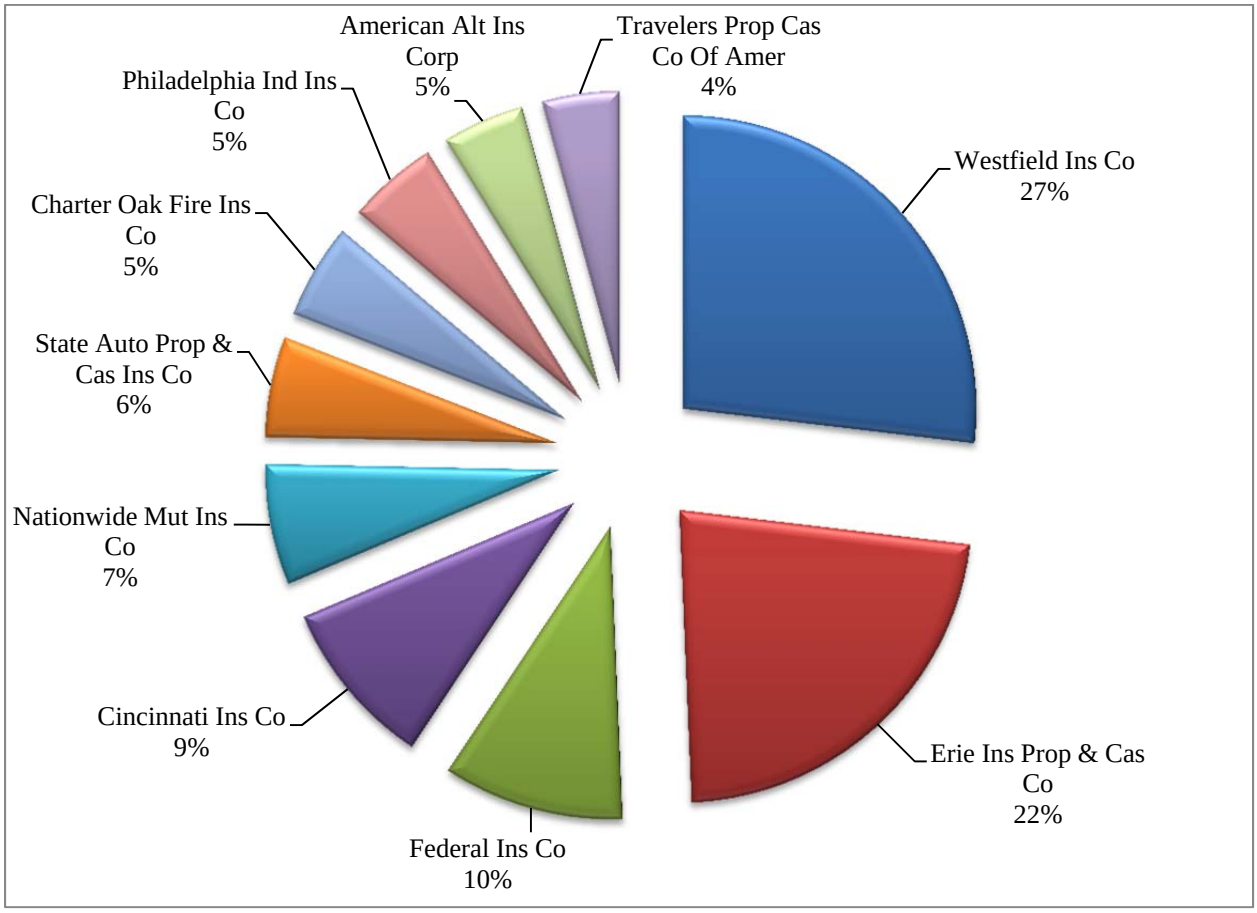
2011 West Virginia Market Share Report
Commercial Multi-peril (Liability) ***continued***

Rank	Company Name	Percent Of Market	Direct Premiums Earned
122	Castlepoint Natl Ins Co	0.01%	$6,555
123	Hartford Accident & Ind Co	0.01%	$6,398
124	Bancinsure Inc	0.01%	$6,314
125	American Bankers Ins Co Of FL	0.01%	$6,099
126	Employers Fire Ins Co	0.01%	$5,860
127	Indiana Lumbermens Mut Ins Co	0.01%	$5,609
128	Northern Ins Co Of NY	0.01%	$5,589
129	Great Amer Ins Co of NY	0.01%	$5,373
130	Great Amer Alliance Ins Co	0.01%	$5,150
131	Diamond State Ins Co	0.01%	$4,793
132	General Cas Co Of WI	0.01%	$4,368
133	RLI Ins Co	0.01%	$3,960
134	Greenwich Ins Co	0.01%	$3,882
135	Peninsula Ins Co	0.01%	$3,357
136	Mitsui Sumitomo Ins Co of Amer	0.01%	$3,288
137	North River Ins Co	0.00%	$2,928
138	MutualAid eXchange	0.00%	$2,762
139	Amerisure Ins Co	0.00%	$2,601
140	Pacific Ind Co	0.00%	$2,487
141	Regent Ins Co	0.00%	$2,404
142	Fidelity & Deposit Co Of MD	0.00%	$2,313
143	Discover Prop & Cas Ins Co	0.00%	$2,228
144	QBE Ins Corp	0.00%	$1,858
145	Tower Ins Co Of NY	0.00%	$1,820
146	Liberty Ins Corp	0.00%	$1,637
147	Vanliner Ins Co	0.00%	$1,478
148	Crum & Forster Ind Co	0.00%	$1,313
149	Colonial Amer Cas & Surety Co	0.00%	$1,246
150	Markel Amer Ins Co	0.00%	$1,213
151	Corepointe Ins Co	0.00%	$1,152
152	LM Ins Corp	0.00%	$1,141
153	American Select Ins Co	0.00%	$1,089
154	Capitol Ind Corp	0.00%	$1,065
155	National Union Fire Ins Co Of Pitts	0.00%	$896
156	Pennsylvania Natl Mut Cas Ins Co	0.00%	$355
157	St Paul Fire & Marine Ins Co	0.00%	$40
158	Ace Amer Ins Co	0.00%	$40
159	Sompo Japan Ins Co of Amer	0.00%	$25
160	Atlantic Specialty Ins Co	0.00%	$21
161	Sequoia Ins Co	0.00%	$14

2011 West Virginia Market Share Report
Commercial Multi-peril (Liability) *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	59.34%	$35,027,193
Total for All Other Insurers	40.66%	$23,999,130
Total for All Insurers	100.00%	$59,026,323

Commercial Multi-peril (Liability)



2011 West Virginia Market Share Report
Commercial Multi-peril (Non-Liability)

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Erie Ins Prop & Cas Co	14.32%	$15,162,855
2	Westfield Ins Co	9.68%	$10,251,148
3	National Union Fire Ins Co Of Pitts	5.61%	$5,938,915
4	Travelers Prop Cas Co Of Amer	5.40%	$5,715,121
5	Cincinnati Ins Co	4.81%	$5,094,757
6	Nationwide Mut Ins Co	4.65%	$4,920,171
7	Federal Ins Co	4.10%	$4,340,705
8	Church Mut Ins Co	2.76%	$2,920,199
9	State Auto Prop & Cas Ins Co	2.56%	$2,712,086
10	State Farm Fire & Cas Co	2.55%	$2,703,256
11	Charter Oak Fire Ins Co	2.29%	$2,429,165
12	Travelers Ind Co Of CT	2.20%	$2,330,299
13	Hartford Cas Ins Co	2.14%	$2,265,101
14	Motorists Mut Ins Co	1.85%	$1,960,039
15	Travelers Ind Co Of Amer	1.84%	$1,948,782
16	Nationwide Prop & Cas Ins Co	1.68%	$1,780,161
17	Brotherhood Mut Ins Co	1.63%	$1,721,726
18	American Alt Ins Corp	1.61%	$1,707,919
19	Ace Amer Ins Co	1.53%	$1,617,264
20	Farmers Mech Mut Fire Ins Of WV	1.44%	$1,520,465
21	Travelers Cas Ins Co Of Amer	1.40%	$1,477,022
22	Philadelphia Ind Ins Co	1.37%	$1,454,406
23	Farm Family Cas Ins Co	1.17%	$1,236,064
24	Argonaut Great Central Ins Co	1.06%	$1,125,757
25	Nationwide Mut Fire Ins Co	1.03%	$1,090,622
26	Travelers Ind Co	1.01%	$1,071,346
27	Allstate Ins Co	0.87%	$922,844
28	Phoenix Ins Co	0.82%	$864,647
29	Maryland Cas Co	0.77%	$814,396
30	Liberty Mut Ins Co	0.67%	$704,321
31	American Fire & Cas Co	0.58%	$612,133
32	Sentinel Ins Co Ltd	0.57%	$608,541
33	Hartford Fire In Co	0.57%	$598,919
34	Guideone Mut Ins Co	0.56%	$595,260
35	Farmers Mut Ins Co	0.56%	$587,773
36	Allstate Ind Co	0.51%	$538,592
37	Sompo Japan Ins Co of Amer	0.49%	$522,415
38	Guideone Specialty Mut Ins Co	0.49%	$520,424
39	OneBeacon Amer Ins Co	0.45%	$480,977
40	Arch Ins Co	0.45%	$479,049

2011 West Virginia Market Share Report
Commercial Multi-peril (Non-Liability) ***continued***

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	Great Northern Ins Co	0.45%	$472,490
42	State Automobile Mut Ins Co	0.41%	$434,843
43	Assurance Co Of Amer	0.40%	$425,274
44	Continental Cas Co	0.37%	$392,942
45	Cumis Ins Society Inc	0.37%	$387,373
46	Zurich Amer Ins Co	0.30%	$315,596
47	QBE Ins Corp	0.29%	$302,556
48	National Fire Ins Co Of Hartford	0.27%	$287,857
49	Nova Cas Co	0.26%	$271,129
50	American Economy Ins Co	0.24%	$252,641
51	Southern States Ins Exch	0.23%	$242,482
52	Generali Us Branch	0.23%	$238,598
53	Praetorian Ins Co	0.20%	$215,050
54	New Hampshire Ins Co	0.19%	$203,322
55	Seneca Ins Co Inc	0.18%	$194,594
56	Great Amer Ins Co of NY	0.18%	$188,689
57	American States Ins Co	0.18%	$187,332
58	National Surety Corp	0.17%	$182,894
59	Federated Mut Ins Co	0.17%	$177,719
60	National Cas Co	0.15%	$163,976
61	American Zurich Ins Co	0.15%	$162,567
62	Employers Ins of Wausau	0.15%	$161,728
63	Hanover Ins Co	0.15%	$154,752
64	Mitsui Sumitomo Ins Co of Amer	0.14%	$151,496
65	AGCS Marine Ins Co	0.14%	$143,115
66	Hartford Ins Co Of The Midwest	0.13%	$132,453
67	Sparta Ins Co	0.12%	$129,848
68	Cincinnati Cas Co	0.12%	$126,443
69	Granite State Ins Co	0.12%	$123,115
70	Wausau Underwriters Ins Co	0.11%	$116,730
71	American Ins Co	0.11%	$114,956
72	Ohio Cas Ins Co	0.11%	$112,825
73	Valley Forge Ins Co	0.10%	$108,166
74	Harleysville Mut Ins Co	0.10%	$108,127
75	Star Ins Co	0.10%	$102,346
76	Farmers & Mechanics Fire & Cas Ins I	0.09%	$99,088
77	Lititz Mut Ins Co	0.09%	$97,737
78	West Amer Ins Co	0.09%	$97,638
79	Great Amer Ins Co	0.09%	$93,456
80	Vigilant Ins Co	0.09%	$91,683
81	Firemans Fund Ins Co	0.09%	$90,953

2011 West Virginia Market Share Report
Commercial Multi-peril (Non-Liability) ***continued***

Rank	Company Name	Percent Of Market	Direct Premiums Earned
82	American Guar & Liab Ins	0.08%	$87,264
83	Fidelity & Deposit Co Of MD	0.08%	$84,246
84	Northland Ins Co	0.08%	$83,574
85	Markel Ins Co	0.08%	$80,182
86	RLI Ins Co	0.08%	$79,932
87	Northern Ins Co Of NY	0.07%	$77,658
88	Liberty Mut Fire Ins Co	0.07%	$75,159
89	St Paul Mercury Ins Co	0.07%	$73,921
90	Indemnity Ins Co Of North Amer	0.07%	$72,933
91	Commonwealth Ins Co Of Amer	0.07%	$69,988
92	Plaza Ins Co	0.07%	$69,343
93	First Natl Ins Co Of Amer	0.06%	$64,203
94	American Automobile Ins Co	0.06%	$64,101
95	Illinois Natl Ins Co	0.06%	$62,351
96	Nationwide Agribusiness Ins Co	0.06%	$61,965
97	Safeco Ins Co Of Amer	0.05%	$56,089
98	Twin City Fire Ins Co Co	0.05%	$52,985
99	Housing Authority Prop A Mut Co	0.05%	$51,299
100	Great Amer Alliance Ins Co	0.04%	$46,185
101	Property & Cas Ins Co Of Hartford	0.04%	$45,199
102	Great Amer Assur Co	0.04%	$42,552
103	Ullico Cas Co	0.04%	$42,369
104	State Natl Ins Co Inc	0.04%	$42,312
105	General Ins Co Of Amer	0.04%	$41,841
106	American Cas Co Of Reading PA	0.04%	$41,502
107	Housing Enterprise Ins Co Inc	0.04%	$40,363
108	The Cincinnati Ind Co	0.04%	$37,072
109	Pennsylvania Manufacturers Ind Co	0.03%	$35,447
110	Continental Ins Co	0.03%	$34,974
111	Regis Ins Co	0.03%	$34,778
112	Transportation Ins Co	0.03%	$31,948
113	Stonington Ins Co	0.03%	$31,675
114	Westfield Natl Ins Co	0.03%	$31,016
115	Diamond State Ins Co	0.03%	$30,412
116	Great Midwest Ins Co	0.03%	$28,534
117	Associated Ind Corp	0.03%	$28,520
118	Pharmacists Mut Ins Co	0.03%	$27,760
119	Hartford Underwriters Ins Co	0.03%	$26,933
120	Amerisure Mut Ins Co	0.02%	$24,098
121	Colonial Amer Cas & Surety Co	0.02%	$23,858
122	St Paul Protective Ins Co	0.02%	$23,659

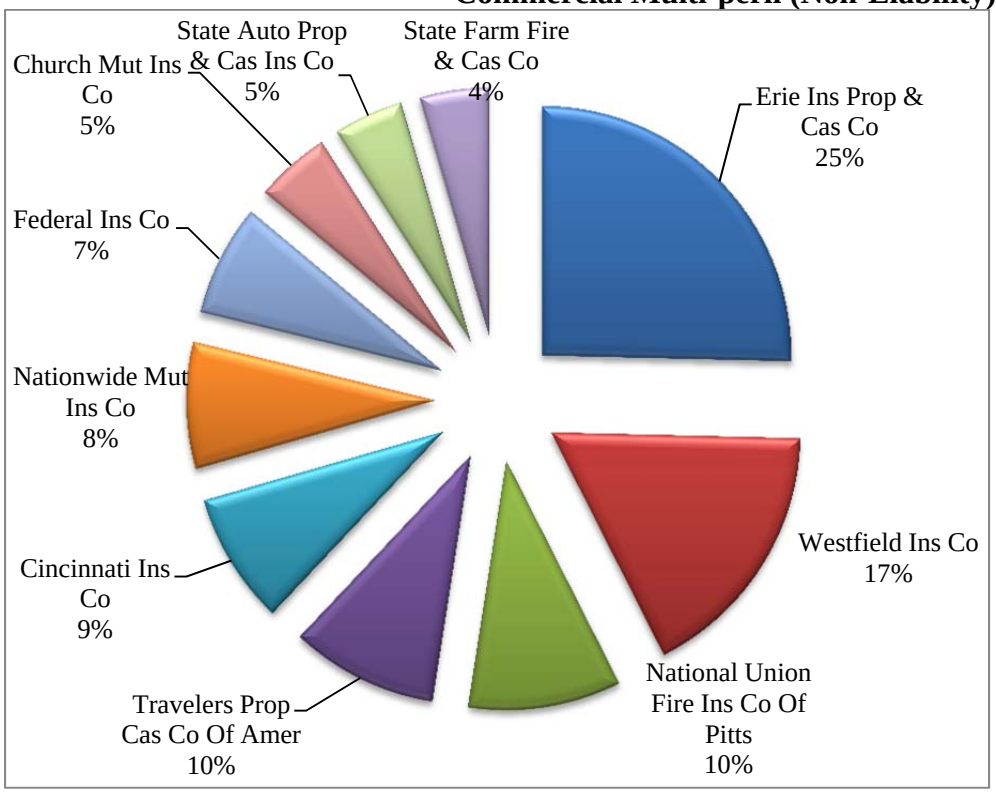
2011 West Virginia Market Share Report
Commercial Multi-peril (Non-Liability) ***continued***

Rank	Company Name	Percent Of Market	Direct Premiums Earned
123	Jewelers Mut Ins Co	0.02%	$22,696
124	Motorists Commercial Mut Ins Co	0.02%	$22,130
125	Employers Fire Ins Co	0.02%	$21,793
126	American Family Home Ins Co	0.02%	$21,532
127	St Paul Fire & Marine Ins Co	0.02%	$19,986
128	United States Fire Ins Co	0.02%	$19,659
129	Bituminous Cas Corp	0.02%	$18,841
130	Everest Natl Ins Co	0.02%	$18,109
131	Tokio Marine & Nichido Fire Ins Co	0.02%	$17,305
132	Pennsylvania Manufacturers Assoc Ins	0.02%	$16,660
133	First Liberty Ins Corp	0.01%	$15,352
134	Wausau Business Ins Co	0.01%	$13,917
135	Bancinsure Inc	0.01%	$12,726
136	MutualAid eXchange	0.01%	$12,509
137	Farmland Mut Ins Co	0.01%	$12,345
138	Affiliated Fm Ins Co	0.01%	$11,679
139	American Bankers Ins Co Of FL	0.01%	$11,288
140	Navigators Ins Co	0.01%	$10,987
141	Castlepoint Natl Ins Co	0.01%	$8,757
142	Utica Mut Ins Co	0.01%	$8,565
143	Scottsdale Ind Co	0.01%	$7,331
144	Continental Western Ins Co	0.01%	$6,750
145	General Cas Co Of WI	0.01%	$6,418
146	Peninsula Ins Co	0.01%	$6,235
147	Starnet Ins Co	0.01%	$5,484
148	Tower Ins Co Of NY	0.00%	$5,217
149	North River Ins Co	0.00%	$5,110
150	Vanliner Ins Co	0.00%	$4,432
151	Greenwich Ins Co	0.00%	$4,418
152	Tower Natl Ins Co	0.00%	$3,789
153	Hartford Accident & Ind Co	0.00%	$3,186
154	American Select Ins Co	0.00%	$3,162
155	Atlantic Specialty Ins Co	0.00%	$2,809
156	Liberty Ins Corp	0.00%	$1,811
157	Discover Prop & Cas Ins Co	0.00%	$1,601
158	Mitsui Sumitomo Ins USA Inc	0.00%	$1,488
159	Indiana Lumbermens Mut Ins Co	0.00%	$1,451
160	National Interstate Ins Co	0.00%	$1,219
161	Corepointe Ins Co	0.00%	$1,093
162	Pennsylvania Natl Mut Cas Ins Co	0.00%	$1,067
163	Firemens Ins Co Of Washington DC	0.00%	$863

2011 West Virginia Market Share Report
Commercial Multi-peril (Non-Liability) *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
164	Hartford Steam Boil Inspec & Ins Co	0.00%	$837
165	Sequoia Ins Co	0.00%	$486
166	Century Surety Co	0.00%	$468
167	Darwin Natl Assur Co	0.00%	$468
168	Crum & Forster Ind Co	0.00%	$231
169	Regent Ins Co	0.00%	$195
170	Capitol Ind Corp	0.00%	$171
171	Bituminous Fire & Marine Ins Co	0.00%	$15
172	National Farmers Union Prop & Cas	0.00%	$6
173	Berkley Natl Ins Co	0.00%	$3
174	Trans Pacific Ins Co	0.00%	$1
175	TNUS Ins Co	0.00%	($9)
176	Liberty Ins Underwriters Inc	0.00%	($79)
	Total for Top 10 Insurers	56.45%	$59,759,213
	Total for All Other Insurers	43.55%	$46,097,771
	Total for All Insurers	100.00%	$105,856,984

Commercial Multi-peril (Non-Liability)



2011 West Virginia Market Share Report

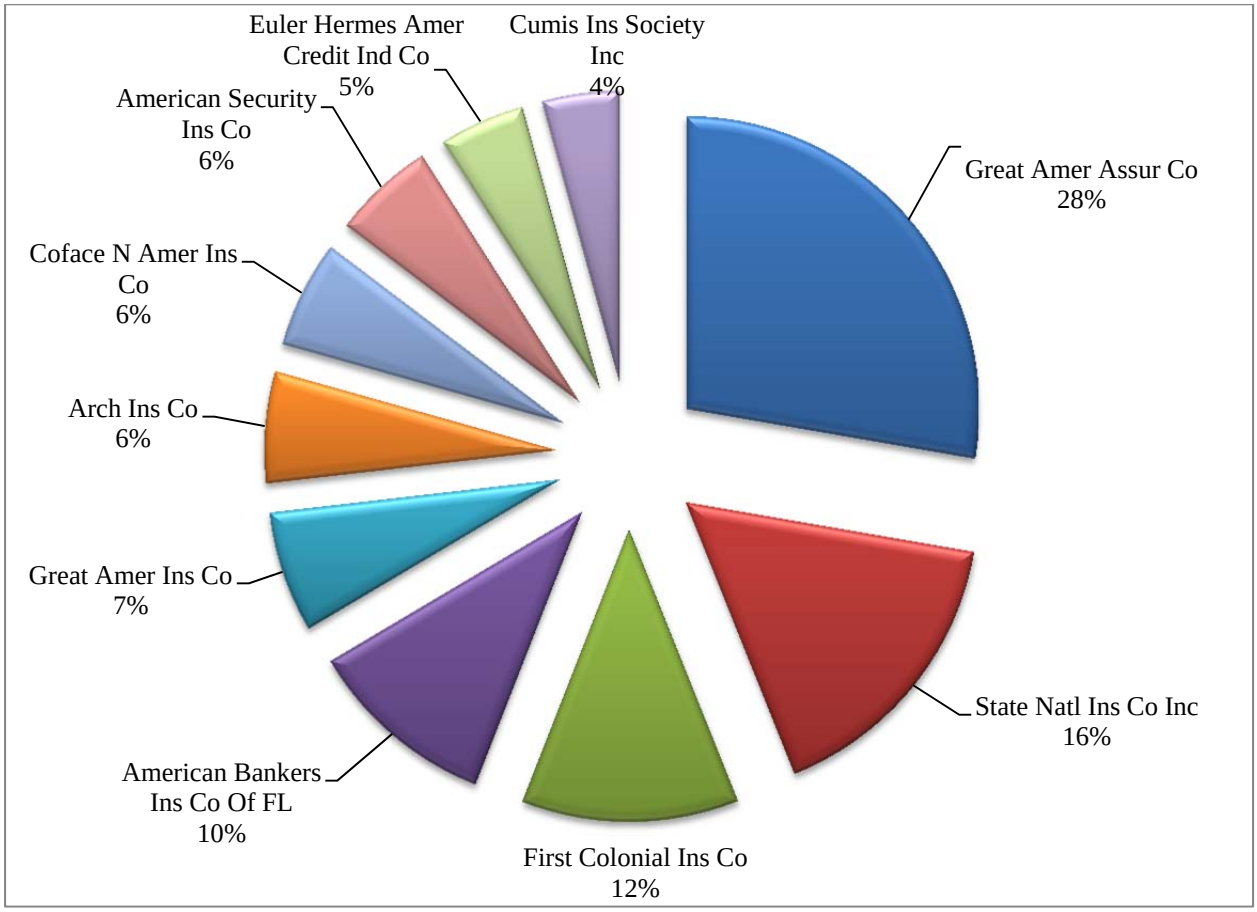
Credit

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Great Amer Assur Co	24.15%	$1,429,156
2	State Natl Ins Co Inc	14.12%	$835,861
3	First Colonial Ins Co	10.46%	$619,074
4	American Bankers Ins Co Of FL	9.18%	$543,366
5	Great Amer Ins Co	5.84%	$345,493
6	Arch Ins Co	5.38%	$318,234
7	Coface N Amer Ins Co	5.18%	$306,829
8	American Security Ins Co	4.92%	$291,224
9	Euler Hermes Amer Credit Ind Co	4.14%	$245,207
10	Cumis Ins Society Inc	3.73%	$220,976
11	Old Republic Ins Co	2.84%	$167,947
12	Great Amer Alliance Ins Co	2.27%	$134,066
13	Bancinsure Inc	1.74%	$103,000
14	Virginia Surety Co Inc	1.12%	$66,496
15	Ace Amer Ins Co	1.05%	$61,888
16	Ohio Ind Co	0.89%	$52,924
17	Wesco Ins Co	0.70%	$41,569
18	Knightbrook Ins Co	0.53%	$31,228
19	American Reliable Ins Co	0.52%	$31,014
20	HSBC Ins Co of DE	0.35%	$20,726
21	US Specialty Ins Co	0.33%	$19,688
22	Zale Ind Co	0.30%	$17,697
23	Employers Fire Ins Co	0.13%	$7,680
24	Stonebridge Cas Ins Co	0.11%	$6,646
25	American Gen Ind Co	0.00%	$16

2011 West Virginia Market Share Report
Credit *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	87.11%	$5,155,420
Total for All Other Insurers	12.89%	$762,585
Total for All Insurers	100.00%	$5,918,005

Credit



2011 West Virginia Market Share Report
Earthquake

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	National Union Fire Ins Co Of Pitts	23.54%	$272,271
2	Travelers Ind Co	13.78%	$159,323
3	Travelers Prop Cas Co Of Amer	9.81%	$113,406
4	State Farm Fire & Cas Co	7.41%	$85,652
5	Westchester Fire Ins Co	4.66%	$53,864
6	Allianz Global Risks US Ins Co	4.03%	$46,612
7	United Serv Automobile Assn	3.03%	$35,047
8	Liberty Mut Fire Ins Co	2.86%	$33,084
9	Axis Ins Co	2.83%	$32,683
10	Westfield Ins Co	2.70%	$31,253
11	State Auto Prop & Cas Ins Co	2.36%	$27,292
12	Lumbermens Underwriting Alliance	2.27%	$26,220
13	State Automobile Mut Ins Co	1.98%	$22,892
14	RSUI Ind Co	1.87%	$21,579
15	XL Ins Amer Inc	1.69%	$19,507
16	Nationwide Mut Fire Ins Co	1.65%	$19,077
17	Westport Ins Corp	1.44%	$16,656
18	Arch Ins Co	1.40%	$16,158
19	Nationwide Prop & Cas Ins Co	1.27%	$14,664
20	Motorists Mut Ins Co	0.84%	$9,747
21	Zurich Amer Ins Co	0.83%	$9,571
22	Sompo Japan Ins Co of Amer	0.74%	$8,553
23	American Guar & Liab Ins	0.73%	$8,439
24	USAA Cas Ins Co	0.72%	$8,352
25	Vigilant Ins Co	0.66%	$7,685
26	Continental Cas Co	0.47%	$5,485
27	Employers Ins of Wausau	0.41%	$4,769
28	Pennsylvania Lumbermens Mut Ins	0.39%	$4,554
29	American Natl Prop & Cas Co	0.36%	$4,133
30	Granite State Ins Co	0.26%	$3,030
31	Chartis Prop Cas Co	0.22%	$2,538
32	Amica Mut Ins Co	0.20%	$2,326
33	Ace Amer Ins Co	0.18%	$2,121
34	Metropolitan Prop & Cas Ins Co	0.17%	$1,973
35	Property & Cas Ins Co Of Hartford	0.16%	$1,879
36	American Zurich Ins Co	0.16%	$1,835
37	Cincinnati Ins Co	0.15%	$1,755
38	Federal Ins Co	0.15%	$1,688
39	Beazley Ins Co Inc	0.13%	$1,555
40	USAA Gen Ind Co	0.12%	$1,335

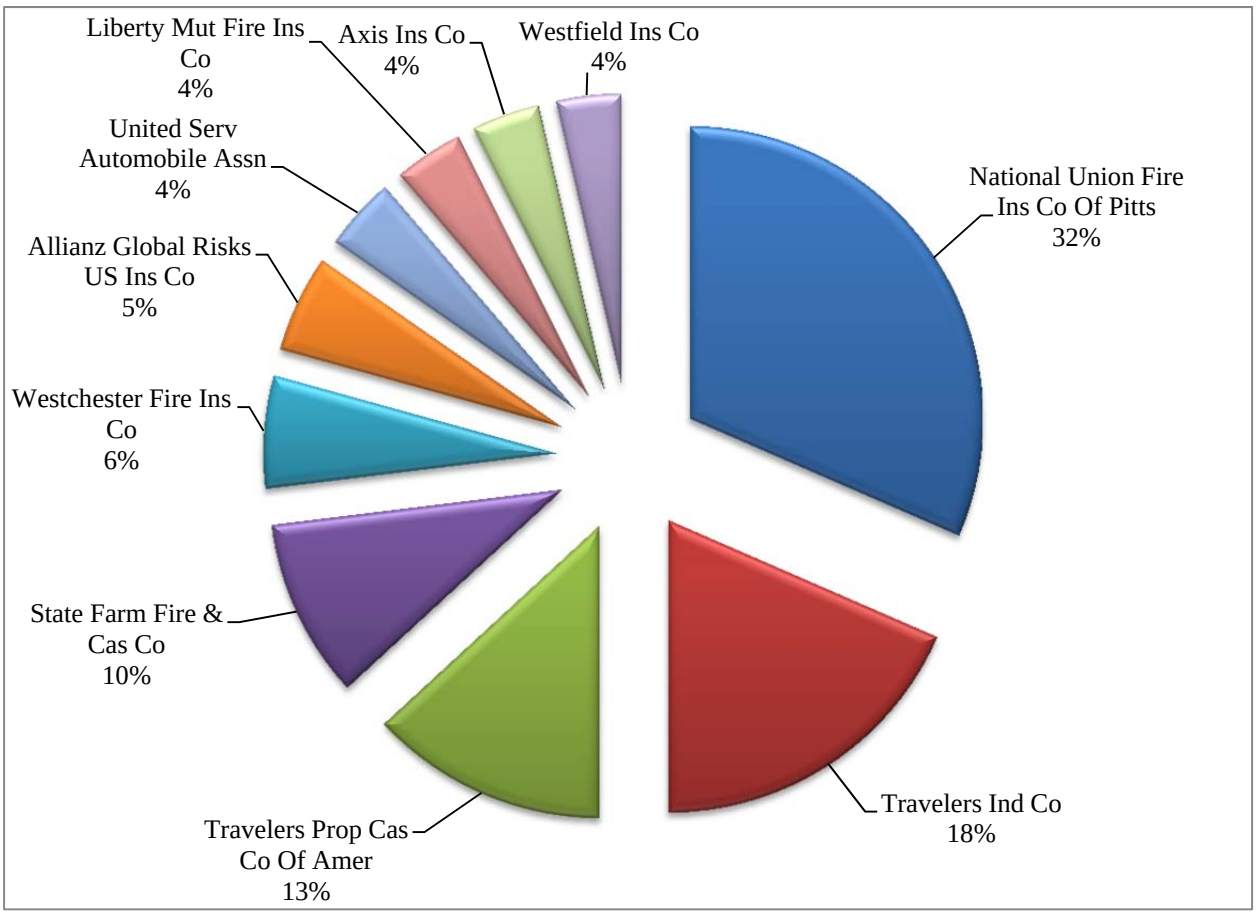
2011 West Virginia Market Share Report
Earthquake *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	American Economy Ins Co	0.11%	$1,253
42	Assurance Co Of Amer	0.10%	$1,152
43	Federated Serv Ins Co	0.10%	$1,104
44	West Virginia Farmers Mut Ins Assoc	0.09%	$1,028
45	Hartford Ins Co Of The Midwest	0.09%	$1,016
46	Scottsdale Ind Co	0.07%	$854
47	Economy Premier Assur Co	0.07%	$821
48	Wausau Underwriters Ins Co	0.06%	$746
49	Teachers Ins Co	0.06%	$721
50	AXIS Reins Co	0.06%	$695
51	Standard Fire Ins Co	0.05%	$556
52	Fidelity & Deposit Co Of MD	0.05%	$545
53	Travelers Ind Co Of Amer	0.05%	$545
54	Insurance Co Of The West	0.05%	$525
55	Nationwide Mut Ins Co	0.05%	$524
56	Horace Mann Ins Co	0.04%	$501
57	Nationwide Agribusiness Ins Co	0.04%	$480
58	Sentinel Ins Co Ltd	0.04%	$432
59	American Natl Gen Ins Co	0.04%	$420
60	Liberty Ins Corp	0.04%	$409
61	ACA Ins Co	0.03%	$378
62	Charter Oak Fire Ins Co	0.02%	$195
63	Federated Mut Ins Co	0.02%	$184
64	Garrison Prop & Cas Ins Co	0.02%	$176
65	Employers Fire Ins Co	0.01%	$151
66	American States Ins Co	0.01%	$113
67	Lititz Mut Ins Co	0.01%	$99
68	Maryland Cas Co	0.01%	$60
69	MutualAid eXchange	0.00%	$56
70	National Interstate Ins Co	0.00%	$51
71	Fidelity Natl Ins Co	0.00%	$48
72	Sentry Select Ins Co	0.00%	$40
73	LM Ins Corp	0.00%	$38
74	Bankers Standard Ins Co	0.00%	$30
75	Ace Fire Underwriters Ins Co	0.00%	$22
76	The Cincinnati Ind Co	0.00%	$15
77	New Hampshire Ins Co	0.00%	$10
78	Employers Mut Cas Co	0.00%	$9
79	Regent Ins Co	0.00%	($20)

2011 West Virginia Market Share Report
Earthquake *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	74.64%	$863,195
Total for All Other Insurers	25.36%	$293,350
Total for All Insurers	100.00%	$1,156,545

Earthquake



2011 West Virginia Market Share Report

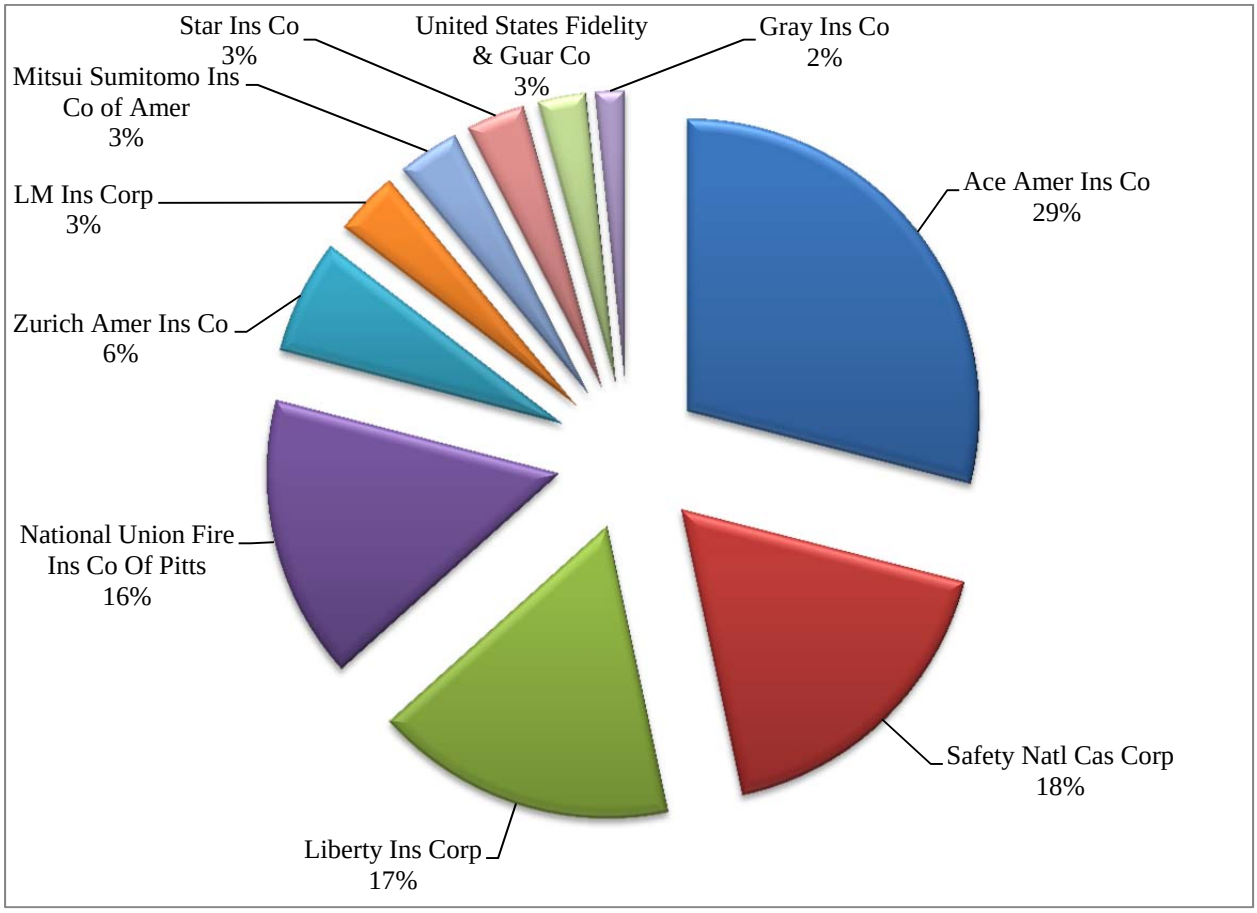
Excess Workers' Compensation

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Ace Amer Ins Co	27.77%	$661,887
2	Safety Natl Cas Corp	16.90%	$402,803
3	Liberty Ins Corp	16.01%	$381,696
4	National Union Fire Ins Co Of Pitts	15.03%	$358,170
5	Zurich Amer Ins Co	6.09%	$145,126
6	LM Ins Corp	3.43%	$81,655
7	Mitsui Sumitomo Ins Co of Amer	3.29%	$78,380
8	Star Ins Co	3.13%	$74,496
9	United States Fidelity & Guar Co	2.56%	$61,040
10	Gray Ins Co	1.57%	$37,516
11	Arch Ins Co	1.55%	$37,044
12	Old Republic Ins Co	1.52%	$36,342
13	Sentry Ins A Mut Co	0.74%	$17,717
14	Travelers Ind Co Of CT	0.31%	$7,290
15	Travelers Prop Cas Co Of Amer	0.29%	$6,909
16	Great Northern Ins Co	0.01%	$305
17	Federal Ins Co	0.01%	$221
18	American Home Assur Co	0.00%	$5
19	Westport Ins Corp	-0.21%	($4,891)

2011 West Virginia Market Share Report
Excess Workers' Compensation *continued*

Market	Percent Of Earned	Direct Premiums
Total for Top 10 Insurers	95.77%	$2,282,769
Total for All Other Insurers	4.23%	$100,942
Total for All Insurers	100.00%	$2,383,711

Excess Workers' Compensation



2011 West Virginia Market Share Report

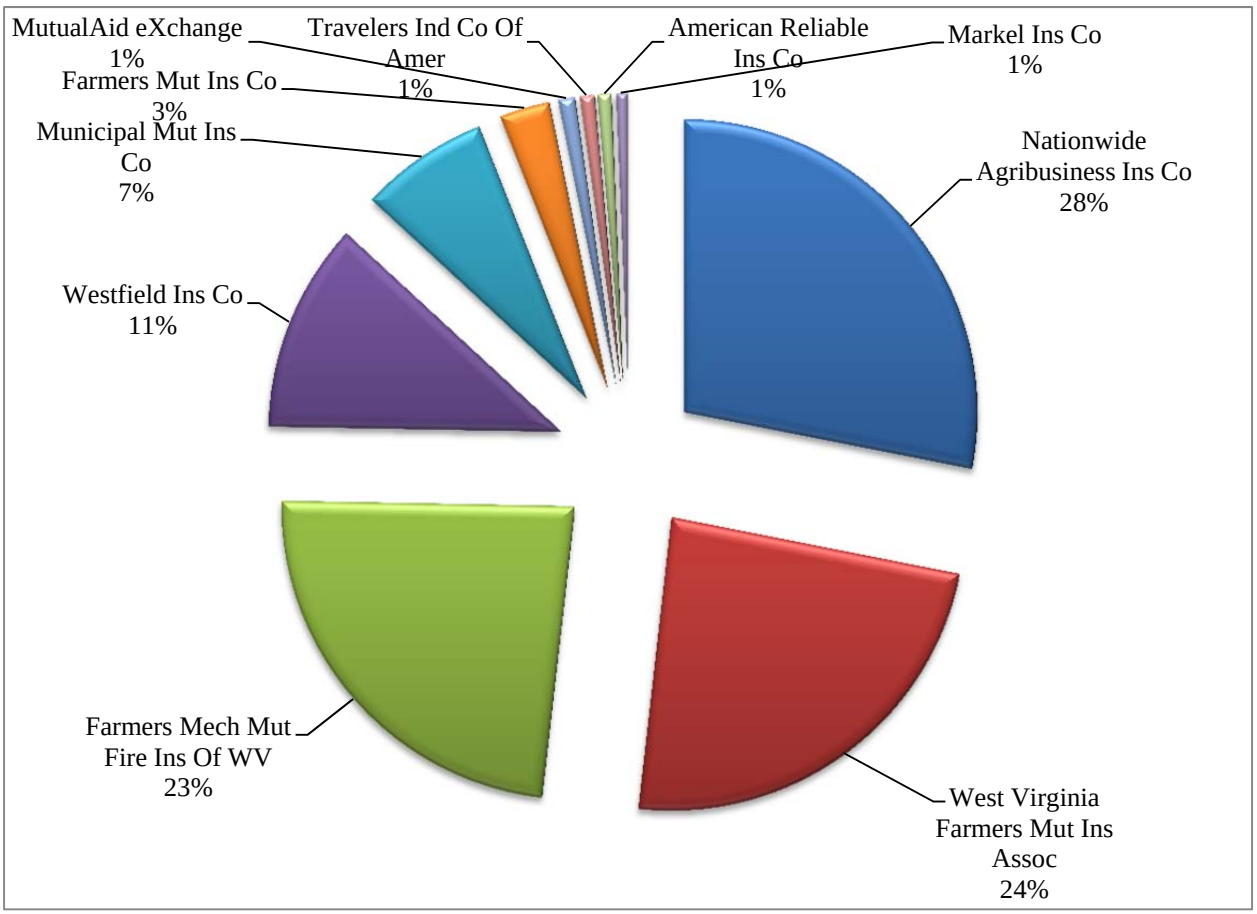
Farmowners Multiple Peril

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Nationwide Agribusiness Ins Co	27.83%	$3,134,359
2	West Virginia Farmers Mut Ins Assoc	23.47%	$2,642,994
3	Farmers Mech Mut Fire Ins Of WV	23.26%	$2,619,739
4	Westfield Ins Co	11.47%	$1,292,051
5	Municipal Mut Ins Co	7.07%	$796,565
6	Farmers Mut Ins Co	2.77%	$311,515
7	MutualAid eXchange	0.93%	$104,998
8	Travelers Ind Co Of Amer	0.82%	$92,162
9	American Reliable Ins Co	0.77%	$86,211
10	Markel Ins Co	0.64%	$72,095
11	Indemnity Ins Co Of North Amer	0.51%	$56,922
12	Travelers Ind Co Of CT	0.14%	$15,448
13	Travelers Ind Co	0.13%	$14,778
14	American Bankers Ins Co Of FL	0.10%	$11,267
15	Meridian Citizens Mut Ins Co	0.06%	$6,245
16	American States Ins Co	0.05%	$5,140
17	Charter Oak Fire Ins Co	0.00%	$511
18	Great Amer Ins Co	0.00%	$479

2011 West Virginia Market Share Report
Farmowners Multiple Peril *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	99.02%	$11,152,689
Total for All Other Insurers	0.98%	$110,790
Total for All Insurers	100.00%	$11,263,479

Farmowners Multiple Peril



2011 West Virginia Market Share Report

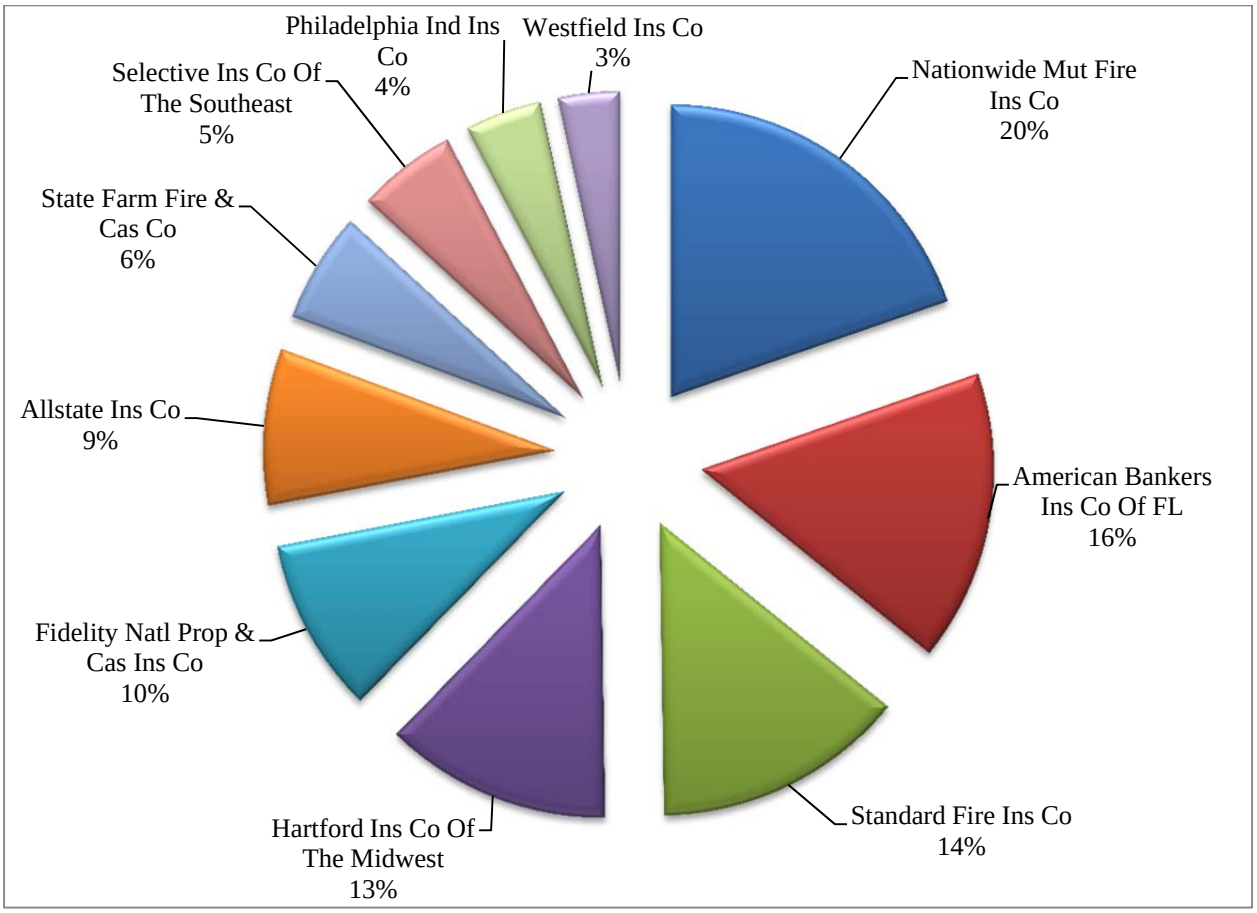
Federal Flood

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Nationwide Mut Fire Ins Co	17.55%	$2,264,653
2	American Bankers Ins Co Of FL	14.36%	$1,853,537
3	Standard Fire Ins Co	12.45%	$1,606,485
4	Hartford Ins Co Of The Midwest	11.20%	$1,445,040
5	Fidelity Natl Prop & Cas Ins Co	8.62%	$1,112,383
6	Allstate Ins Co	7.72%	$996,802
7	State Farm Fire & Cas Co	5.47%	$705,615
8	Selective Ins Co Of The Southeast	4.92%	$634,463
9	Philadelphia Ind Ins Co	3.80%	$490,835
10	Westfield Ins Co	3.06%	$394,847
11	Liberty Mut Fire Ins Co	2.03%	$261,571
12	USAA Gen Ind Co	1.99%	$256,354
13	Harleysville Mut Ins Co	1.31%	$168,910
14	American Natl Prop & Cas Co	1.00%	$128,871
15	Hartford Underwriters Ins Co	0.90%	$115,660
16	Fidelity Natl Ind Ins Co	0.82%	$105,484
17	Occidental Fire & Cas Co Of NC	0.60%	$77,438
18	QBE Ins Corp	0.55%	$70,734
19	New Hampshire Ins Co	0.35%	$44,802
20	Foremost Ins Co Grand Rapids MI	0.35%	$44,578
21	State Auto Prop & Cas Ins Co	0.31%	$39,886
22	Rural Comm Ins Co	0.24%	$31,010
23	Metropolitan Prop & Cas Ins Co	0.22%	$27,966
24	National Interstate Ins Co	0.08%	$10,019
25	First Amer Prop & Cas Ins Co	0.07%	$9,574
26	Homesite Ins Co Of The Midwest	0.04%	$5,522
27	NGM Ins Co	0.01%	$735
28	Bankers Ins Co	0.00%	$88

2011 West Virginia Market Share Report
Federal Flood *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	89.16%	$11,504,660
Total for All Other Insurers	10.84%	$1,399,202
Total for All Insurers	100.00%	$12,903,862

Federal Flood



2011 West Virginia Market Share Report
Fidelity

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Cumis Ins Society Inc	24.13%	$958,746
2	Federal Ins Co	13.66%	$542,921
3	Travelers Cas & Surety Co Of Amer	13.40%	$532,379
4	St Paul Mercury Ins Co	11.52%	$457,836
5	Everest Natl Ins Co	4.36%	$173,266
6	Westfield Ins Co	3.96%	$157,336
7	Western Surety Co	3.05%	$121,213
8	Progressive Cas Ins Co	2.28%	$90,421
9	Zurich Amer Ins Co	2.24%	$88,822
10	Fidelity & Deposit Co Of MD	2.05%	$81,494
11	Colonial Amer Cas & Surety Co	2.05%	$81,447
12	State Auto Prop & Cas Ins Co	1.96%	$77,748
13	Cincinnati Ins Co	1.82%	$72,295
14	RLI Ins Co	1.54%	$61,308
15	National Union Fire Ins Co Of Pitts	1.51%	$59,895
16	Arch Ins Co	1.13%	$44,818
17	Hartford Fire In Co	0.84%	$33,548
18	Sentry Select Ins Co	0.80%	$31,922
19	Motorists Mut Ins Co	0.72%	$28,492
20	Old Republic Surety Co	0.67%	$26,628
21	Great Amer Ins Co	0.60%	$23,885
22	St Paul Fire & Marine Ins Co	0.59%	$23,612
23	State Automobile Mut Ins Co	0.50%	$20,004
24	Erie Ins Co	0.48%	$18,899
25	Federated Mut Ins Co	0.41%	$16,451
26	State Farm Fire & Cas Co	0.30%	$11,912
27	Erie Ins Prop & Cas Co	0.29%	$11,547
28	Executive Risk Ind Inc	0.25%	$10,106
29	Ohio Farmers Ins Co	0.24%	$9,650
30	United States Fire Ins Co	0.21%	$8,542
31	Federated Serv Ins Co	0.21%	$8,379
32	Twin City Fire Ins Co Co	0.17%	$6,752
33	Continental Cas Co	0.16%	$6,409
34	Colonial Surety Co	0.16%	$6,377
35	Great Northern Ins Co	0.15%	$5,869
36	Universal Underwriters Ins Co	0.14%	$5,627
37	Nationwide Mut Ins Co	0.14%	$5,451
38	Philadelphia Ind Ins Co	0.12%	$4,879
39	Hanover Ins Co	0.10%	$4,088
40	Westchester Fire Ins Co	0.10%	$3,920

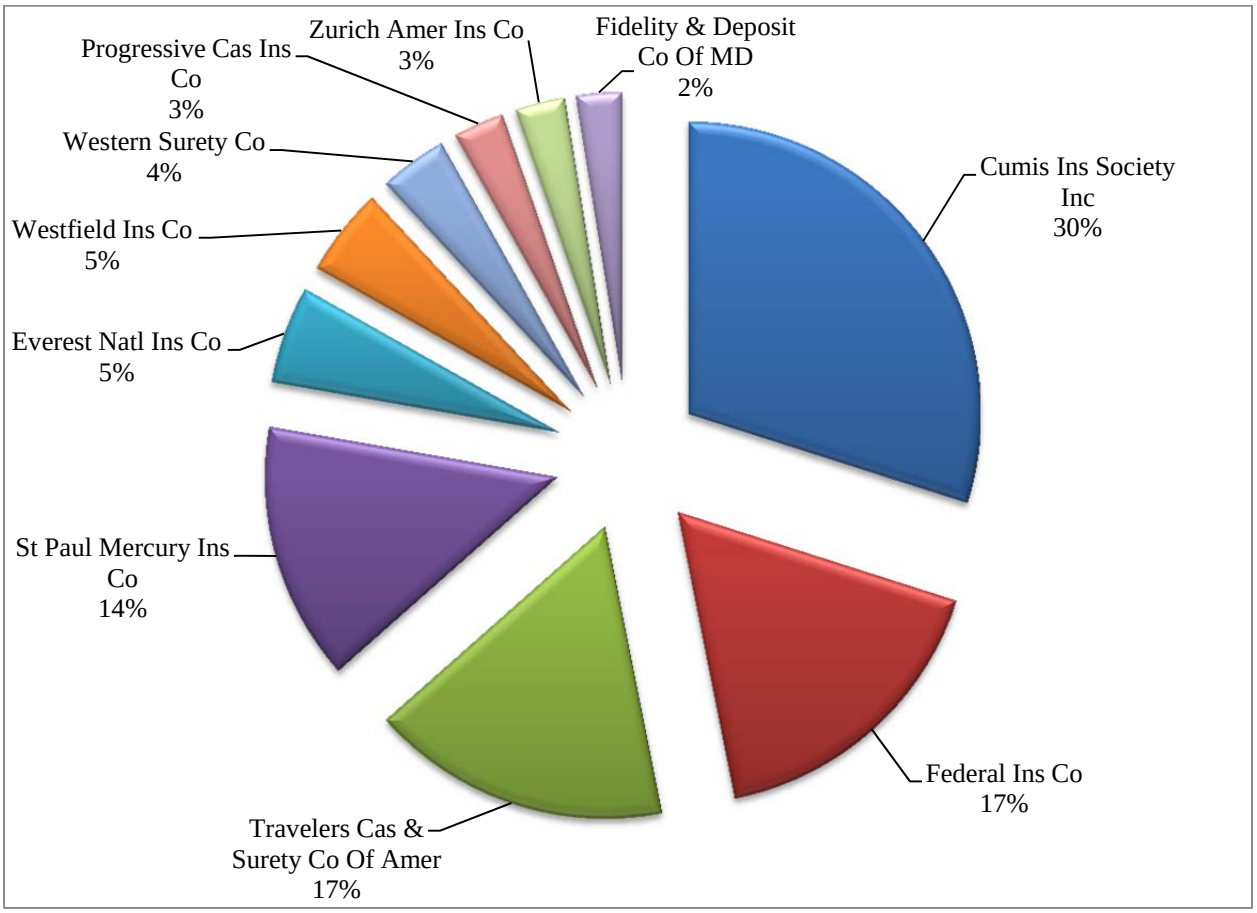
2011 West Virginia Market Share Report
Fidelity *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	American Guar & Liab Ins	0.08%	$3,156
42	Travelers Prop Cas Co Of Amer	0.08%	$3,155
43	Universal Underwriters Of TX Ins	0.07%	$2,881
44	Ohio Cas Ins Co	0.07%	$2,631
45	Pennsylvania Natl Mut Cas Ins Co	0.06%	$2,233
46	Travelers Ind Co Of CT	0.06%	$2,221
47	Darwin Natl Assur Co	0.05%	$2,061
48	Great Amer Assur Co	0.05%	$1,827
49	Travelers Ind Co Of Amer	0.04%	$1,565
50	Greenwich Ins Co	0.04%	$1,444
51	Platte River Ins Co	0.04%	$1,401
52	Phoenix Ins Co	0.03%	$1,384
53	Berkley Regional Ins Co	0.03%	$1,368
54	Travelers Cas & Surety Co	0.03%	$1,346
55	Vigilant Ins Co	0.03%	$1,183
56	OneBeacon Amer Ins Co	0.02%	$960
57	American Zurich Ins Co	0.02%	$925
58	Federated Rural Electric Ins Exch	0.02%	$860
59	American States Ins Co	0.02%	$826
60	Charter Oak Fire Ins Co	0.02%	$705
61	American Economy Ins Co	0.02%	$657
62	Selective Ins Co Of Amer	0.02%	$645
63	Pennsylvania Lumbermens Mut Ins	0.01%	$584
64	Scottsdale Ind Co	0.01%	$519
65	General Cas Co Of WI	0.01%	$475
66	Great Amer Ins Co of NY	0.01%	$296
67	Allstate Ins Co	0.01%	$240
68	NGM Ins Co	0.01%	$227
69	Bancinsure Inc	0.00%	$178
70	Vanliner Ins Co	0.00%	$156
71	American Alt Ins Corp	0.00%	$133
72	Employers Mut Cas Co	0.00%	$56
73	Century Surety Co	0.00%	$55
74	United States Fidelity & Guar Co	0.00%	$49
75	Guarantee Co Of N Amer USA	0.00%	$10
76	Transportation Ins Co	0.00%	$1

2011 West Virginia Market Share Report
Fidelity *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	80.65%	$3,204,434
Total for All Other Insurers	19.35%	$768,873
Total for All Insurers	100.00%	$3,973,307

Fidelity

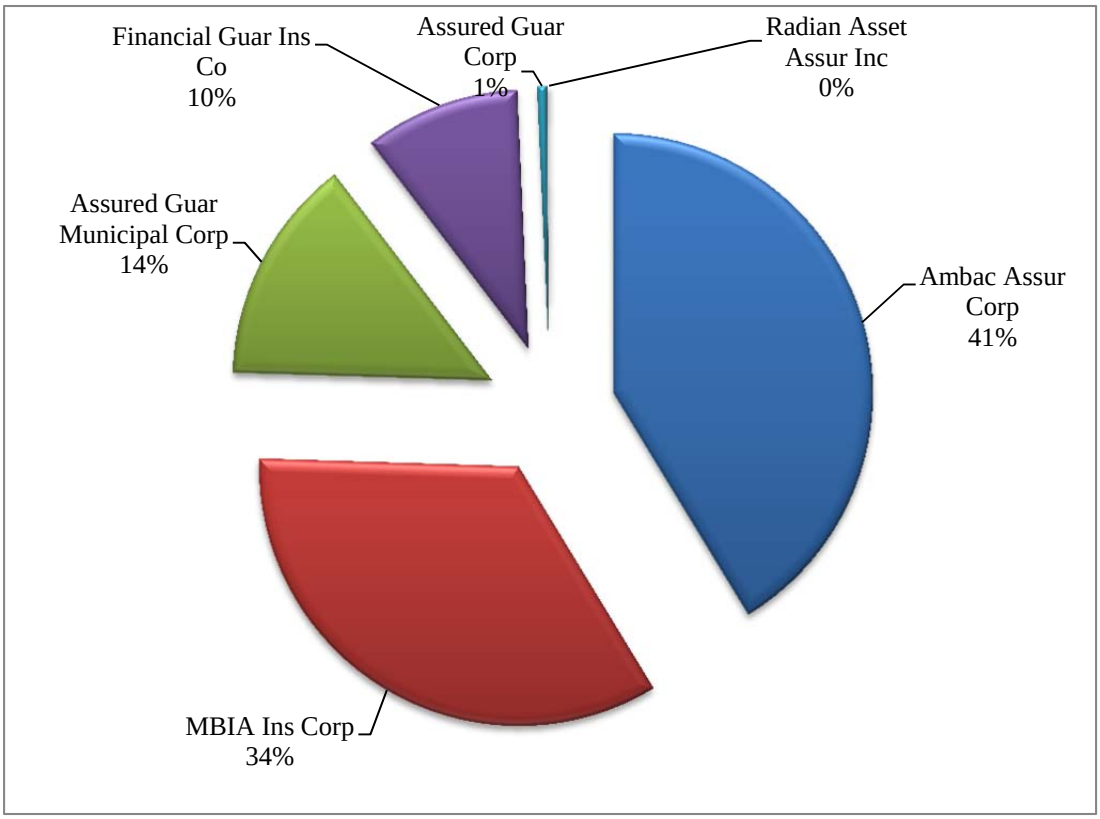


2011 West Virginia Market Share Report
Financial Guaranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Ambac Assur Corp	41.30%	$1,256,431
2	MBIA Ins Corp	34.19%	$1,040,088
3	Assured Guar Municipal Corp	14.13%	$429,825
4	Financial Guar Ins Co	9.69%	$294,751
5	Assured Guar Corp	0.61%	$18,500
6	Radian Asset Assur Inc	0.09%	$2,781

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	100.00%	$3,042,376
Total for All Other Insurers		
Total for All Insurers	100.00%	$3,042,376

Financial Guaranty



2011 West Virginia Market Share Report
Fire

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Farm Family Cas Ins Co	7.37%	$3,983,983
2	Wva Ins Co	6.35%	$3,433,023
3	Farmers Mech Mut Fire Ins Of WV	5.75%	$3,111,124
4	Zurich Amer Ins Co	5.41%	$2,923,069
5	American Security Ins Co	5.19%	$2,807,332
6	State Auto Prop & Cas Ins Co	4.44%	$2,398,602
7	Dorinco Reins Co	4.37%	$2,363,266
8	Erie Ins Prop & Cas Co	4.02%	$2,175,282
9	Nationwide Mut Fire Ins Co	3.92%	$2,121,123
10	Travelers Prop Cas Co Of Amer	3.81%	$2,061,413
11	Municipal Mut Ins Co	3.28%	$1,771,864
12	HDI Gerling Amer Ins Co	2.96%	$1,599,839
13	RSUI Ind Co	2.84%	$1,534,100
14	Factory Mut Ins Co	2.67%	$1,443,269
15	American Modern Select Ins Co	2.63%	$1,421,959
16	Westfield Ins Co	2.51%	$1,354,254
17	Axis Ins Co	2.11%	$1,143,288
18	Farmers Mut Ins Co	2.06%	$1,114,415
19	Safe Ins Co	2.01%	$1,088,102
20	American Modern Home Ins Co	1.65%	$892,298
21	Cincinnati Ins Co	1.47%	$793,029
22	Westchester Fire Ins Co	1.36%	$735,278
23	Liberty Mut Fire Ins Co	1.28%	$690,274
24	Travelers Ind Co	1.17%	$633,242
25	General Ins Co Of Amer	1.17%	$631,133
26	Allianz Global Risks US Ins Co	1.11%	$597,401
27	State Automobile Mut Ins Co	0.99%	$535,374
28	Pan Handle Farmers Mut Ins Co Of WV	0.89%	$481,297
29	Westport Ins Corp	0.84%	$455,884
30	Foremost Ins Co Grand Rapids MI	0.81%	$438,102
31	Balboa Ins Co	0.78%	$420,809
32	Continental Cas Co	0.77%	$416,685
33	United Serv Automobile Assn	0.76%	$413,345
34	West Virginia Farmers Mut Ins Assoc	0.76%	$410,040
35	Lumbermens Underwriting Alliance	0.51%	$276,841
36	XL Ins Amer Inc	0.51%	$276,495
37	Pennsylvania Lumbermens Mut Ins	0.50%	$267,737
38	Sentry Select Ins Co	0.49%	$262,652
39	Tokio Marine & Nichido Fire Ins Co	0.44%	$236,350
40	Yosemite Ins Co	0.40%	$215,885

2011 West Virginia Market Share Report
Fire *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	Generali Us Branch	0.38%	$203,616
42	St Paul Mercury Ins Co	0.37%	$201,751
43	Encompass Ins Co Of Amer	0.35%	$188,718
44	Federated Mut Ins Co	0.34%	$185,161
45	USAA Cas Ins Co	0.33%	$177,785
46	Motorists Mut Ins Co	0.30%	$160,491
47	St Paul Fire & Marine Ins Co	0.30%	$160,485
48	American Guar & Liab Ins	0.28%	$153,428
49	St Paul Protective Ins Co	0.26%	$138,785
50	AGCS Marine Ins Co	0.24%	$127,243
51	Insurance Co Of The State Of PA	0.23%	$125,958
52	West Virginia Natl Auto Ins Co	0.23%	$121,968
53	Affiliated Fm Ins Co	0.22%	$116,867
54	Independent Mut Fire Ins Co	0.20%	$105,684
55	Travelers Ind Co Of CT	0.18%	$96,214
56	Nationwide Mut Ins Co	0.17%	$93,263
57	Horace Mann Ins Co	0.16%	$86,855
58	Sompo Japan Ins Co of Amer	0.15%	$81,907
59	Charter Oak Fire Ins Co	0.14%	$76,693
60	AXA Ins Co	0.13%	$71,834
61	National Union Fire Ins Co Of Pitts	0.13%	$71,548
62	Greenwich Ins Co	0.13%	$69,600
63	Phoenix Ins Co	0.12%	$65,193
64	Hartford Underwriters Ins Co	0.12%	$62,912
65	Lititz Mut Ins Co	0.11%	$58,524
66	American Reliable Ins Co	0.11%	$56,943
67	Federal Ins Co	0.10%	$56,193
68	The Cincinnati Ind Co	0.10%	$53,322
69	Verlan Fire Ins Co MD	0.09%	$50,404
70	Aegis Security Ins Co	0.09%	$46,896
71	Seneca Ins Co Inc	0.09%	$46,088
72	AXIS Reins Co	0.08%	$42,429
73	Travelers Ind Co Of Amer	0.08%	$41,493
74	Federated Serv Ins Co	0.07%	$38,675
75	Encompass Ind Co	0.07%	$38,244
76	Universal Underwriters Ins Co	0.07%	$38,120
77	American States Ins Co	0.06%	$33,657
78	Automobile Ins Co Of Hartford CT	0.06%	$32,379
79	Cincinnati Cas Co	0.06%	$29,970
80	Wesco Ins Co	0.05%	$29,679
81	United Cas Ins Co Of Amer	0.05%	$29,273

2011 West Virginia Market Share Report
Fire *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
82	Pennsylvania Natl Mut Cas Ins Co	0.05%	$27,001
83	USAA Gen Ind Co	0.05%	$26,937
84	Granite State Ins Co	0.05%	$26,731
85	Diamond State Ins Co	0.05%	$26,363
86	Universal Underwriters Of TX Ins	0.05%	$25,811
87	Arch Ins Co	0.04%	$23,623
88	Garrison Prop & Cas Ins Co	0.04%	$23,546
89	Nationwide Prop & Cas Ins Co	0.04%	$19,982
90	MutualAid eXchange	0.04%	$19,295
91	Selective Ins Co Of Amer	0.03%	$18,227
92	American Fire & Cas Co	0.03%	$17,367
93	Amica Mut Ins Co	0.03%	$17,352
94	Encompass Home & Auto Ins Co	0.02%	$13,372
95	Employers Mut Cas Co	0.02%	$11,291
96	Ohio Cas Ins Co	0.02%	$10,855
97	Beazley Ins Co Inc	0.02%	$9,950
98	Transguard Ins Co Of Amer Inc	0.02%	$9,929
99	First Natl Ins Co Of Amer	0.02%	$9,054
100	Hanover Ins Co	0.02%	$8,597
101	Armed Forces Ins Exch	0.02%	$8,112
102	United States Fire Ins Co	0.01%	$7,980
103	Hartford Fire In Co	0.01%	$7,611
104	ACA Ins Co	0.01%	$7,074
105	Alterra Amer Ins Co	0.01%	$5,776
106	Starnet Ins Co	0.01%	$5,677
107	American Ins Co	0.01%	$5,341
108	Markel Ins Co	0.01%	$4,912
109	Ace Amer Ins Co	0.01%	$4,589
110	Federated Rural Electric Ins Exch	0.01%	$4,241
111	OneBeacon Amer Ins Co	0.01%	$4,203
112	Star Ins Co	0.01%	$3,927
113	General Cas Co Of WI	0.01%	$3,921
114	American Economy Ins Co	0.01%	$3,360
115	Nationwide Agribusiness Ins Co	0.01%	$3,357
116	Northland Ins Co	0.01%	$3,110
117	Guideone Mut Ins Co	0.01%	$3,106
118	Harleysville Mut Ins Co	0.01%	$3,097
119	Regis Ins Co	0.01%	$2,923
120	Continental Ins Co	0.01%	$2,728
121	Guideone Specialty Mut Ins Co	0.00%	$2,309
122	Church Mut Ins Co	0.00%	$2,078

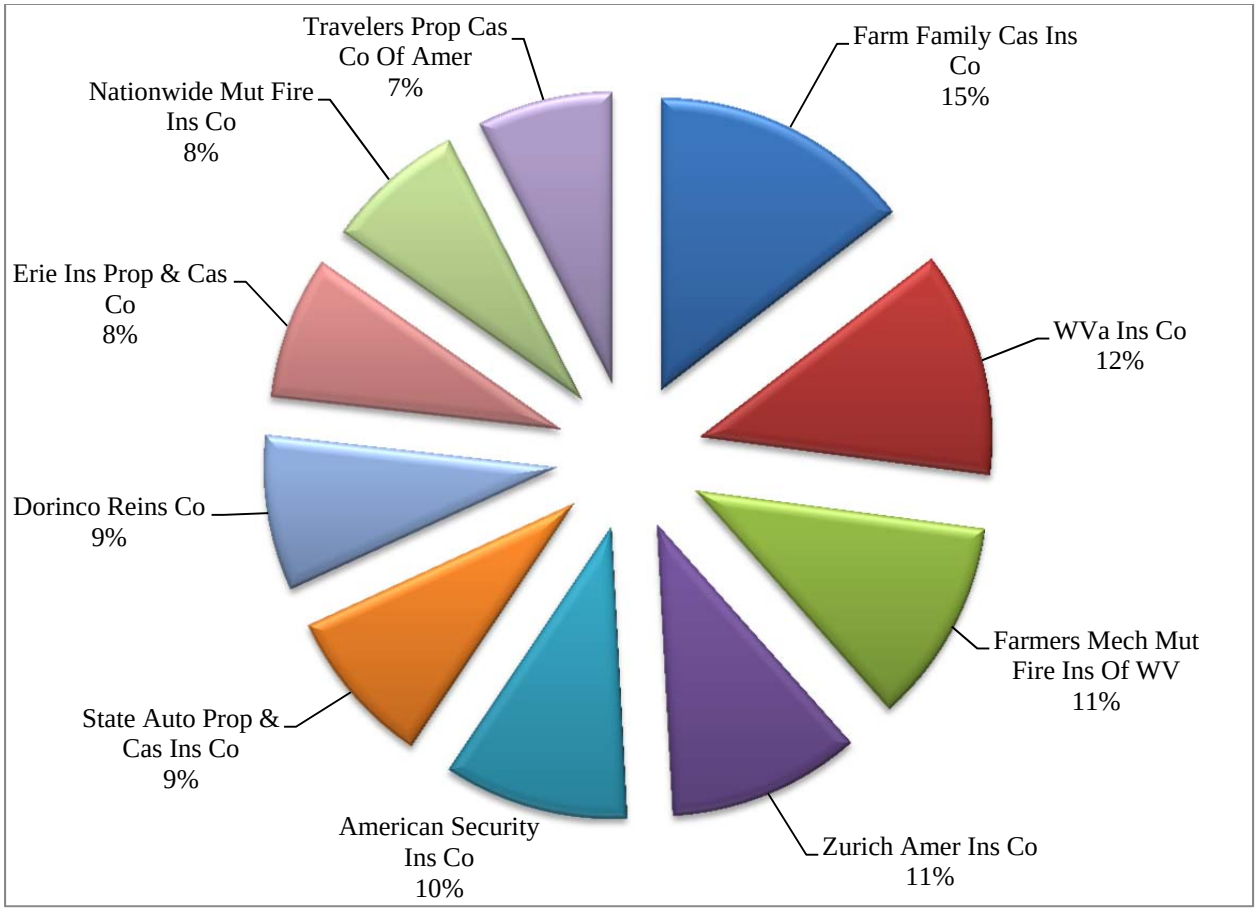
2011 West Virginia Market Share Report
Fire *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
123	Sentry Ins A Mut Co	0.00%	$1,600
124	Allstate Ins Co	0.00%	$1,571
125	West Amer Ins Co	0.00%	$1,381
126	Capitol Ind Corp	0.00%	$1,334
127	Castlepoint Natl Ins Co	0.00%	$1,146
128	Vigilant Ins Co	0.00%	$1,134
129	Great Amer Ins Co of NY	0.00%	$1,085
130	Chubb Natl Ins Co	0.00%	$1,054
131	New Hampshire Ins Co	0.00%	$939
132	Empire Fire & Marine Ins Co	0.00%	$870
133	Great Midwest Ins Co	0.00%	$837
134	Standard Guar Ins Co	0.00%	$805
135	Electric Ins Co	0.00%	$724
136	Valley Forge Ins Co	0.00%	$711
137	Nipponkoa Ins Co Ltd US Br	0.00%	$667
138	Harco Natl Ins Co	0.00%	$653
139	National Cas Co	0.00%	$543
140	American Alt Ins Corp	0.00%	$481
141	Great Northern Ins Co	0.00%	$473
142	Pennsylvania Manufacturers Assoc Ins	0.00%	$430
143	Nova Cas Co	0.00%	$395
144	Sparta Ins Co	0.00%	$288
145	Utica Mut Ins Co	0.00%	$241
146	Tower Natl Ins Co	0.00%	$229
147	Great Amer Assur Co	0.00%	$196
148	Firemens Ins Co Of Washington DC	0.00%	$169
149	Atlantic Specialty Ins Co	0.00%	$165
150	Philadelphia Ind Ins Co	0.00%	$115
151	Associated Ind Corp	0.00%	$107
152	Employers Fire Ins Co	0.00%	$87
153	Berkley Natl Ins Co	0.00%	$79
154	Great Amer Alliance Ins Co	0.00%	$52
155	United States Liab Ins Co	0.00%	$51
156	Everest Natl Ins Co	0.00%	$49
157	Continental Western Ins Co	0.00%	$30
158	T H E Ins Co	0.00%	$22
159	QBE Ins Corp	0.00%	$17
160	Great Amer Ins Co	0.00%	$17
161	Massachusetts Bay Ins Co	0.00%	$11
162	Pacific Ind Co	0.00%	$3
163	National Farmers Union Prop & Cas	0.00%	$2

2011 West Virginia Market Share Report
Fire *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
164	State Natl Ins Co Inc	0.00%	($460)
	Total for Top 10 Insurers	50.64%	$27,378,217
	Total for All Other Insurers	49.36%	$26,682,507
	Total for All Insurers	100.00%	$54,060,724

Fire



2011 West Virginia Market Share Report
Homeowners Multiple Peril

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Fire & Cas Co	26.22%	$90,161,363
2	Erie Ins Prop & Cas Co	12.84%	$44,148,754
3	Nationwide Mut Fire Ins Co	9.90%	$34,038,523
4	Nationwide Prop & Cas Ins Co	6.97%	$23,983,233
5	Westfield Ins Co	4.68%	$16,105,050
6	Allstate Ins Co	4.02%	$13,822,166
7	Farmers Mech Mut Fire Ins Of WV	2.70%	$9,288,383
8	State Auto Prop & Cas Ins Co	2.56%	$8,790,568
9	Liberty Mut Fire Ins Co	2.31%	$7,944,225
10	Wva Ins Co	2.28%	$7,838,789
11	Municipal Mut Ins Co	2.15%	$7,385,170
12	Allstate Prop & Cas Ins Co	2.05%	$7,058,911
13	United Serv Automobile Assn	1.79%	$6,145,805
14	Foremost Ins Co Grand Rapids MI	1.46%	$5,007,757
15	Safeco Ins Co Of Amer	1.40%	$4,813,721
16	Property & Cas Ins Co Of Hartford	1.32%	$4,546,522
17	Encompass Ins Co Of Amer	1.17%	$4,036,899
18	American Natl Prop & Cas Co	1.17%	$4,015,370
19	Encompass Ind Co	1.09%	$3,757,490
20	Motorists Mut Ins Co	1.08%	$3,729,483
21	USAA Cas Ins Co	0.85%	$2,937,276
22	Allstate Ind Co	0.81%	$2,782,534
23	Metropolitan Prop & Cas Ins Co	0.77%	$2,649,043
24	American Modern Home Ins Co	0.76%	$2,627,936
25	Liberty Ins Corp	0.70%	$2,412,629
26	Pan Handle Farmers Mut Ins Co Of WV	0.57%	$1,967,678
27	Farmers Mut Ins Co	0.56%	$1,934,382
28	Safe Ins Co	0.48%	$1,645,664
29	Homesite Ins Co Of The Midwest	0.47%	$1,627,998
30	Foremost Prop & Cas Ins Co	0.46%	$1,590,210
31	Teachers Ins Co	0.43%	$1,491,974
32	American Bankers Ins Co Of FL	0.39%	$1,334,285
33	Horace Mann Ins Co	0.38%	$1,321,958
34	Aegis Security Ins Co	0.28%	$976,097
35	Hartford Ins Co Of The Midwest	0.26%	$907,992
36	Vigilant Ins Co	0.26%	$902,851
37	Auto Club Prop Cas Ins Co	0.26%	$897,008
38	American Family Home Ins Co	0.23%	$787,742
39	Standard Fire Ins Co	0.22%	$766,592
40	USAA Gen Ind Co	0.21%	$708,326

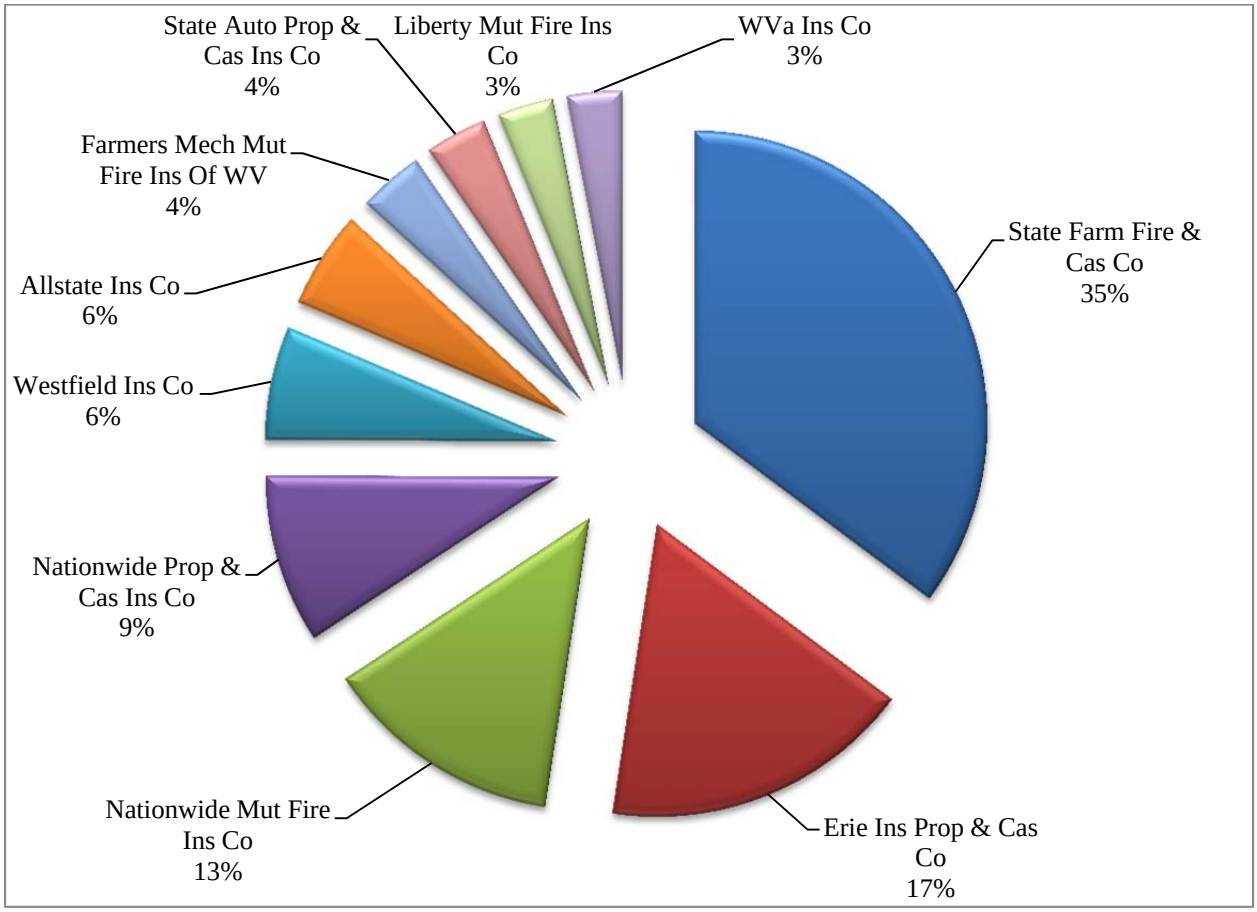
2011 West Virginia Market Share Report
Homeowners Multiple Peril *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	Lititz Mut Ins Co	0.20%	$683,354
42	Sentinel Ins Co Ltd	0.19%	$645,485
43	Federal Ins Co	0.17%	$573,995
44	Cincinnati Ins Co	0.16%	$561,269
45	Amica Mut Ins Co	0.14%	$482,115
46	Chartis Prop Cas Co	0.11%	$394,975
47	Economy Premier Assur Co	0.11%	$381,278
48	Garrison Prop & Cas Ins Co	0.11%	$376,508
49	Encompass Home & Auto Ins Co	0.10%	$355,476
50	Empire Fire & Marine Ins Co	0.10%	$331,941
51	American Security Ins Co	0.07%	$243,421
52	American Natl Gen Ins Co	0.07%	$236,080
53	West Virginia Natl Auto Ins Co	0.05%	$179,075
54	Armed Forces Ins Exch	0.05%	$168,728
55	ACA Ins Co	0.04%	$127,934
56	Fidelity Natl Ins Co	0.03%	$100,966
57	Travelers Ind Co Of Amer	0.03%	$100,291
58	Standard Guar Ins Co	0.03%	$88,454
59	MutualAid eXchange	0.02%	$80,271
60	American Reliable Ins Co	0.02%	$79,416
61	American Ins Co	0.02%	$70,990
62	Balboa Ins Co	0.02%	$59,712
63	LM Ins Corp	0.01%	$48,408
64	Church Mut Ins Co	0.01%	$46,082
65	Great Northern Ins Co	0.01%	$40,984
66	California Cas Ind Exch	0.01%	$40,581
67	Fidelity & Deposit Co Of MD	0.01%	$40,391
68	Electric Ins Co	0.01%	$20,048
69	Farmers & Mechanics Fire & Cas Ins I	0.01%	$17,948
70	Bankers Standard Ins Co	0.00%	$16,930
71	Automobile Ins Co Of Hartford CT	0.00%	$7,876
72	Hartford Fire In Co	0.00%	$6,226
73	Merastar Ins Co	0.00%	$5,939
74	Sentry Ins A Mut Co	0.00%	$3,744
75	QBE Ins Corp	0.00%	$3,562
76	Hartford Underwriters Ins Co	0.00%	$1,374
77	First Amer Prop & Cas Ins Co	0.00%	$1,132
78	NGM Ins Co	0.00%	$669
79	Twin City Fire Ins Co Co	0.00%	$604
80	Trumbull Ins Co	0.00%	$584
81	Hartford Accident & Ind Co	0.00%	$139

2011 West Virginia Market Share Report
Homeowners Multiple Peril *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
82	Harleysville Mut Ins Co	0.00%	$87
83	The Cincinnati Ind Co	0.00%	$7
84	Cincinnati Cas Co	0.00%	$2
85	Nationwide Mut Ins Co	-0.46%	($1,584,000)
	Total for Top 10 Insurers	74.47%	$256,121,054
	Total for All Other Insurers	25.53%	$87,808,354
	Total for All Insurers	100.00%	$343,929,408

Homeowners Multiple Peril



2011 West Virginia Market Share Report
Inland Marine

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Continental Cas Co	12.87%	$7,590,426
2	Liberty Mut Ins Co	11.69%	$6,894,917
3	Westfield Ins Co	7.12%	$4,197,183
4	Travelers Prop Cas Co Of Amer	6.35%	$3,742,370
5	American Security Ins Co	6.01%	$3,546,955
6	State Farm Fire & Cas Co	4.32%	$2,545,166
7	Allianz Global Risks US Ins Co	4.03%	$2,376,474
8	Factory Mut Ins Co	3.23%	$1,905,183
9	Old Republic Ins Co	2.83%	$1,669,289
10	American Bankers Ins Co Of FL	2.08%	$1,229,177
11	New Hampshire Ins Co	2.03%	$1,198,436
12	AGCS Marine Ins Co	1.93%	$1,139,368
13	Farm Family Cas Ins Co	1.88%	$1,106,393
14	Erie Ins Prop & Cas Co	1.71%	$1,007,198
15	State Auto Prop & Cas Ins Co	1.29%	$760,011
16	Stonebridge Cas Ins Co	1.27%	$746,264
17	Essentia Ins Co	1.19%	$703,208
18	Jefferson Ins Co	1.19%	$701,706
19	Zurich Amer Ins Co	1.11%	$652,148
20	Sentry Select Ins Co	1.05%	$620,786
21	Arch Ins Co	1.00%	$591,714
22	Motorists Mut Ins Co	0.95%	$559,849
23	Nationwide Mut Ins Co	0.95%	$558,874
24	Hartford Fire In Co	0.83%	$492,289
25	Allstate Ins Co	0.77%	$455,965
26	American Modern Home Ins Co	0.77%	$453,632
27	RSUI Ind Co	0.77%	$452,772
28	Nationwide Mut Fire Ins Co	0.75%	$443,677
29	Greenwich Ins Co	0.74%	$435,051
30	Cincinnati Ins Co	0.72%	$424,821
31	RLI Ins Co	0.67%	$396,820
32	Progressive Classic Ins Co	0.62%	$368,312
33	Navigators Ins Co	0.57%	$338,005
34	Nationwide Prop & Cas Ins Co	0.57%	$337,993
35	Northland Ins Co	0.57%	$333,986
36	Argonaut Ins Co	0.57%	$333,685
37	Great Amer Ins Co of NY	0.54%	$315,786
38	Hanover Ins Co	0.50%	$295,084
39	Phoenix Ins Co	0.50%	$294,891
40	St Paul Fire & Marine Ins Co	0.41%	$242,343

2011 West Virginia Market Share Report
Inland Marine *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	North River Ins Co	0.34%	$201,658
42	Assurance Co Of Amer	0.33%	$193,476
43	Amex Assur Co	0.33%	$193,361
44	American Zurich Ins Co	0.31%	$183,832
45	Foremost Ins Co Grand Rapids MI	0.31%	$181,345
46	Great Amer Assur Co	0.30%	$174,617
47	Encompass Ins Co Of Amer	0.30%	$174,510
48	Federal Ins Co	0.28%	$163,041
49	Safeco Ins Co Of Amer	0.27%	$158,202
50	Vigilant Ins Co	0.26%	$152,452
51	Jewelers Mut Ins Co	0.24%	$141,487
52	United Serv Automobile Assn	0.23%	$136,872
53	Westchester Fire Ins Co	0.22%	$129,673
54	Seneca Ins Co Inc	0.22%	$129,244
55	Great Midwest Ins Co	0.22%	$128,591
56	Tokio Marine & Nichido Fire Ins Co	0.21%	$123,928
57	Affiliated Fm Ins Co	0.20%	$120,464
58	Wesco Ins Co	0.20%	$119,326
59	Starnet Ins Co	0.20%	$116,169
60	United Financial Cas Co	0.19%	$112,342
61	National Cas Co	0.19%	$110,852
62	Canal Ins Co	0.18%	$108,036
63	Repwest Ins Co	0.18%	$104,353
64	American Alt Ins Corp	0.17%	$102,943
65	HDI Gerling Amer Ins Co	0.17%	$99,761
66	United States Fire Ins Co	0.16%	$95,980
67	Bituminous Cas Corp	0.16%	$93,527
68	National Union Fire Ins Co Of Pitts	0.15%	$86,880
69	Caterpillar Ins Co	0.14%	$83,027
70	Castlepoint Natl Ins Co	0.14%	$81,097
71	Progressive Max Ins Co	0.14%	$79,999
72	Charter Oak Fire Ins Co	0.13%	$78,904
73	CNL Ins Amer Inc	0.13%	$77,595
74	Liberty Mut Fire Ins Co	0.13%	$76,602
75	Markel Ins Co	0.12%	$72,205
76	USAA Cas Ins Co	0.12%	$70,429
77	Allstate Prop & Cas Ins Co	0.12%	$69,346
78	Encompass Ind Co	0.11%	$67,137
79	Ace Amer Ins Co	0.11%	$66,604
80	Great Amer Ins Co	0.11%	$66,420
81	State Automobile Mut Ins Co	0.10%	$58,923

2011 West Virginia Market Share Report
Inland Marine *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
82	American Home Assur Co	0.09%	$54,209
83	Star Ins Co	0.09%	$51,309
84	Diamond State Ins Co	0.08%	$48,998
85	Federated Mut Ins Co	0.08%	$46,878
86	Lumbermens Underwriting Alliance	0.08%	$45,371
87	American Road Ins Co	0.08%	$44,530
88	Praetorian Ins Co	0.08%	$44,497
89	Travelers Ind Co Of Amer	0.07%	$43,521
90	Ohio Cas Ins Co	0.07%	$42,345
91	Maxum Cas Ins Co	0.07%	$41,905
92	Alterra Amer Ins Co	0.07%	$40,471
93	XL Specialty Ins Co	0.07%	$38,962
94	Pennsylvania Lumbermens Mut Ins	0.06%	$36,978
95	West Virginia Farmers Mut Ins Assoc	0.06%	$35,509
96	Knightbrook Ins Co	0.06%	$35,508
97	National Liab & Fire Ins Co	0.06%	$35,149
98	Metropolitan Prop & Cas Ins Co	0.06%	$34,863
99	Ohio Ind Co	0.06%	$34,797
100	American Guar & Liab Ins	0.06%	$34,778
101	American Natl Prop & Cas Co	0.06%	$34,340
102	BCS Ins Co	0.06%	$34,038
103	Aetna Ins Co of CT	0.06%	$33,558
104	Chartis Prop Cas Co	0.06%	$33,542
105	Zale Ind Co	0.05%	$30,462
106	American Reliable Ins Co	0.05%	$30,330
107	Property & Cas Ins Co Of Hartford	0.05%	$30,290
108	Travelers Ind Co	0.05%	$29,229
109	American States Ins Co	0.05%	$28,732
110	Markel Amer Ins Co	0.04%	$24,206
111	Granite State Ins Co	0.04%	$22,124
112	Transguard Ins Co Of Amer Inc	0.04%	$21,124
113	Firemans Fund Ins Co	0.04%	$20,793
114	Pennsylvania Manufacturers Assoc Ins	0.04%	$20,712
115	Harleysville Mut Ins Co	0.03%	$20,286
116	Empire Fire & Marine Ins Co	0.03%	$19,219
117	Catlin Ins Co	0.03%	$18,448
118	American Pet Ins Co	0.03%	$17,991
119	Nationwide Agribusiness Ins Co	0.03%	$16,675
120	Teachers Ins Co	0.03%	$16,417
121	AXA Art Ins Corp	0.03%	$14,946
122	Axis Ins Co	0.02%	$14,254

2011 West Virginia Market Share Report
Inland Marine *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
123	OneBeacon Amer Ins Co	0.02%	$14,059
124	Travelers Ind Co Of CT	0.02%	$13,516
125	USAA Gen Ind Co	0.02%	$13,387
126	Central States Ind Co Of Omaha	0.02%	$12,751
127	State Natl Ins Co Inc	0.02%	$11,852
128	Liberty Ins Underwriters Inc	0.02%	$11,208
129	Illinois Natl Ins Co	0.02%	$10,863
130	Philadelphia Ind Ins Co	0.02%	$10,587
131	American Ins Co	0.02%	$10,272
132	Liberty Ins Corp	0.02%	$10,235
133	Cincinnati Cas Co	0.02%	$10,110
134	Occidental Fire & Cas Co Of NC	0.02%	$9,931
135	Encompass Home & Auto Ins Co	0.02%	$9,654
136	Economy Premier Assur Co	0.02%	$9,447
137	Garrison Prop & Cas Ins Co	0.02%	$9,344
138	Aegis Security Ins Co	0.02%	$9,250
139	Horace Mann Ins Co	0.02%	$9,249
140	Armed Forces Ins Exch	0.02%	$9,118
141	Allstate Ind Co	0.01%	$8,392
142	General Cas Co Of WI	0.01%	$8,371
143	Motorists Commercial Mut Ins Co	0.01%	$7,500
144	Continental Ins Co	0.01%	$7,383
145	First Natl Ins Co Of Amer	0.01%	$7,109
146	Pacific Specialty Ins Co	0.01%	$6,919
147	Lititz Mut Ins Co	0.01%	$6,559
148	Gateway Ins Co	0.01%	$6,403
149	Stratford Ins Co	0.01%	$6,371
150	St Paul Mercury Ins Co	0.01%	$5,985
151	QBE Ins Corp	0.01%	$5,948
152	Great Northern Ins Co	0.01%	$5,730
153	Amica Mut Ins Co	0.01%	$5,663
154	Hartford Ins Co Of The Midwest	0.01%	$5,627
155	XL Ins Amer Inc	0.01%	$5,624
156	Great West Cas Co	0.01%	$5,602
157	Carolina Cas Ins Co	0.01%	$5,537
158	Balboa Ins Co	0.01%	$5,527
159	T H E Ins Co	0.01%	$5,335
160	National Interstate Ins Co	0.01%	$5,131
161	Indemnity Ins Co Of North Amer	0.01%	$4,965
162	Vanliner Ins Co	0.01%	$4,818
163	Gramercy Ins Co	0.01%	$4,542

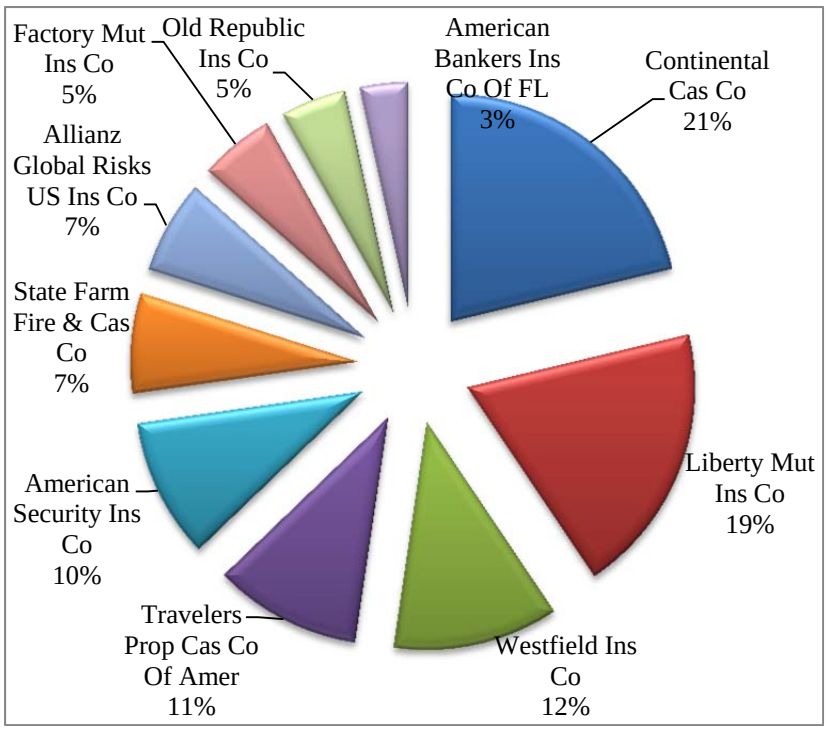
2011 West Virginia Market Share Report
Inland Marine *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
164	Standard Fire Ins Co	0.01%	$4,526
165	Ace Fire Underwriters Ins Co	0.01%	$4,499
166	Aspen Amer Ins Co	0.01%	$4,468
167	Federated Serv Ins Co	0.01%	$4,348
168	The Cincinnati Ind Co	0.01%	$4,080
169	Nova Cas Co	0.01%	$3,625
170	Great Amer Alliance Ins Co	0.01%	$3,558
171	Pharmacists Mut Ins Co	0.01%	$3,062
172	St Paul Protective Ins Co	0.01%	$3,056
173	Discover Prop & Cas Ins Co	0.01%	$3,049
174	Lyndon Southern Ins Co	0.01%	$2,987
175	OneBeacon Ins Co	0.00%	$2,370
176	Pennsylvania Natl Mut Cas Ins Co	0.00%	$2,321
177	Hiscox Ins Co Inc	0.00%	$2,273
178	Sentinel Ins Co Ltd	0.00%	$2,104
179	Securian Cas Co	0.00%	$2,057
180	Hartford Cas Ins Co	0.00%	$1,699
181	Firemens Ins Co Of Washington DC	0.00%	$1,624
182	Westfield Natl Ins Co	0.00%	$1,608
183	American Economy Ins Co	0.00%	$1,599
184	Scottsdale Ind Co	0.00%	$1,245
185	Everest Natl Ins Co	0.00%	$1,234
186	Trumbull Ins Co	0.00%	$1,224
187	Darwin Natl Assur Co	0.00%	$1,201
188	MutualAid eXchange	0.00%	$1,140
189	ACA Ins Co	0.00%	$943
190	Mitsui Sumitomo Ins Co of Amer	0.00%	$899
191	Harco Natl Ins Co	0.00%	$789
192	Amguard Ins Co	0.00%	$771
193	Church Mut Ins Co	0.00%	$729
194	North Pointe Ins Co	0.00%	$696
195	Employers Mut Cas Co	0.00%	$659
196	Federated Rural Electric Ins Exch	0.00%	$577
197	Maryland Cas Co	0.00%	$446
198	Fidelity Natl Ins Co	0.00%	$429
199	Corepointe Ins Co	0.00%	$416
200	Hartford Steam Boil Inspec & Ins Co	0.00%	$377
201	Southern States Ins Exch	0.00%	$359
202	Safe Ins Co	0.00%	$333
203	Electric Ins Co	0.00%	$297
204	Insurance Co Of The West	0.00%	$294

2011 West Virginia Market Share Report
Inland Marine *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
205	Bituminous Fire & Marine Ins Co	0.00%	$271
206	General Ins Co Of Amer	0.00%	$244
207	California Cas Ind Exch	0.00%	$231
208	Sparta Ins Co	0.00%	$228
209	Universal Underwriters Ins Co	0.00%	$189
210	LM Ins Corp	0.00%	$173
211	Sentry Ins A Mut Co	0.00%	$150
212	Employers Fire Ins Co	0.00%	$90
213	Progressive Paloverde Ins Co	0.00%	$70
214	Utica Mut Ins Co	0.00%	$63
215	North Amer Specialty Ins Co	0.00%	$53
216	IDS Prop Cas Ins Co	0.00%	$48
217	Twin City Fire Ins Co Co	0.00%	$6
218	Fidelity & Deposit Co Of MD	0.00%	($2)
219	Lincoln Gen Ins Co	0.00%	($655)
220	Cumis Ins Society Inc	0.00%	($1,161)
	Total for Top 10 Insurers	60.53%	$35,697,140
	Total for All Other Insurers	39.47%	$23,278,414
	Total for All Insurers	100.00%	$58,975,554

Inland Marine



2011 West Virginia Market Share Report

Medical Malpractice

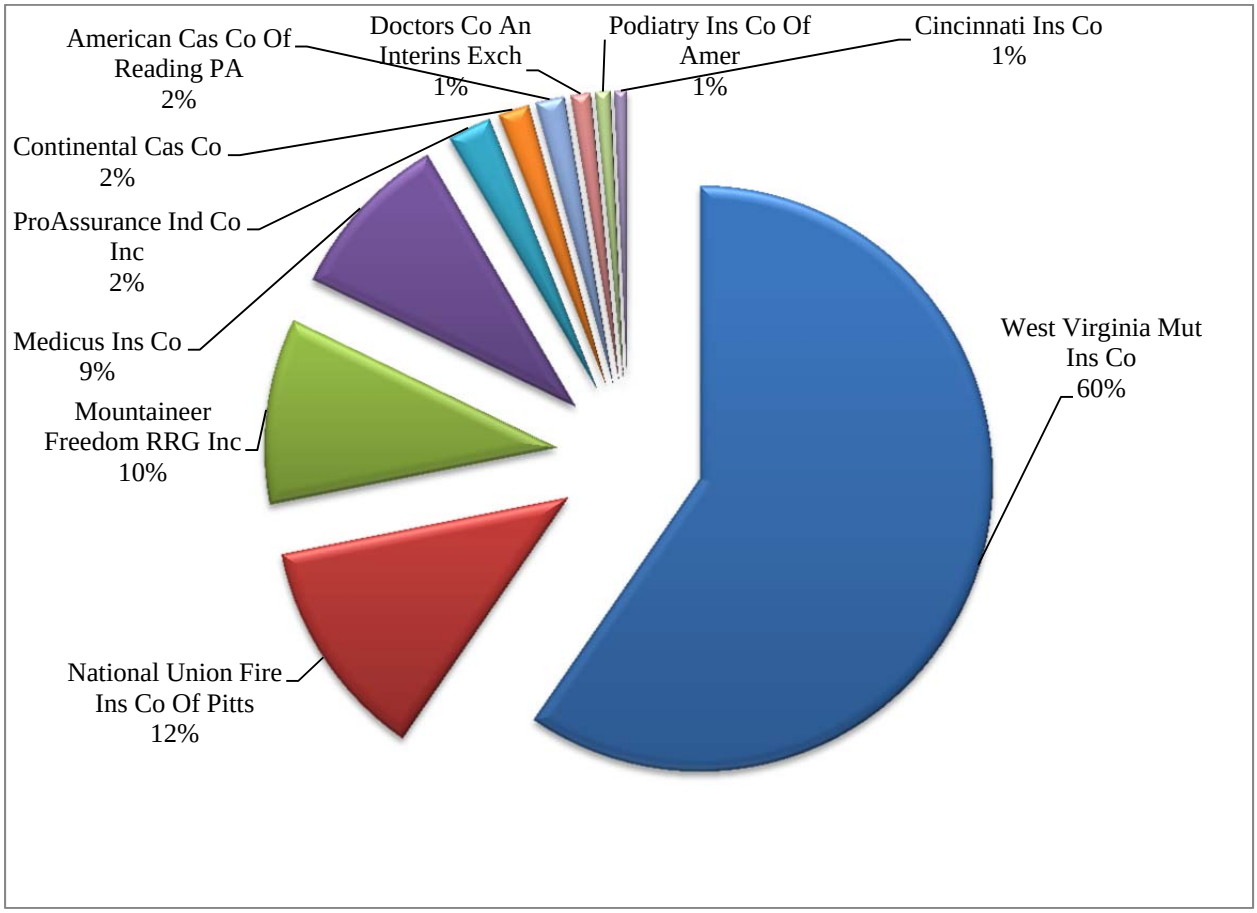
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	West Virginia Mut Ins Co	58.14%	$35,287,909
2	National Union Fire Ins Co Of Pitts	11.98%	$7,269,658
3	Mountaineer Freedom RRG Inc	10.04%	$6,090,886
4	Medicus Ins Co	9.13%	$5,539,308
5	ProAssurance Ind Co Inc	2.38%	$1,444,415
6	Continental Cas Co	1.70%	$1,031,849
7	American Cas Co Of Reading PA	1.58%	$960,386
8	Doctors Co An Interins Exch	1.09%	$659,222
9	Podiatry Ins Co Of Amer	0.83%	$500,791
10	Cincinnati Ins Co	0.69%	$420,639
11	Medical Protective Co	0.61%	$368,058
12	NCMIC Ins Co	0.54%	$329,832
13	Liberty Ins Underwriters Inc	0.43%	$262,049
14	Ace Amer Ins Co	0.21%	$127,485
15	Darwin Natl Assur Co	0.15%	$91,098
16	American Alt Ins Corp	0.15%	$90,023
17	Church Mut Ins Co	0.07%	$44,564
18	Zurich Amer Ins Co	0.07%	$40,057
19	Campmed Cas & Ind Co Inc	0.05%	$33,099
20	PACO Assur Co Inc	0.04%	$21,368
21	State Farm Fire & Cas Co	0.03%	$18,786
22	Pharmacists Mut Ins Co	0.02%	$14,752
23	Fortress Ins Co	0.02%	$12,786
24	Chicago Ins Co	0.02%	$12,138
25	Granite State Ins Co	0.02%	$9,904
26	Everest Natl Ins Co	0.01%	$8,628
27	Empire Fire & Marine Ins Co	0.01%	$6,160
28	Executive Risk Ind Inc	0.01%	$6,081
29	Community Hlth Alliance Recip RRG	0.00%	$1,094
30	Nationwide Mut Ins Co	0.00%	$612
31	Nationwide Mut Fire Ins Co	0.00%	$58
32	American Home Assur Co	-0.02%	($9,389)

2011 West Virginia Market Share Report

Medical Malpractice *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	97.55%	$59,205,063
Total for All Other Insurers	2.45%	$1,489,243
Total for All Insurers	100.00%	$60,694,306

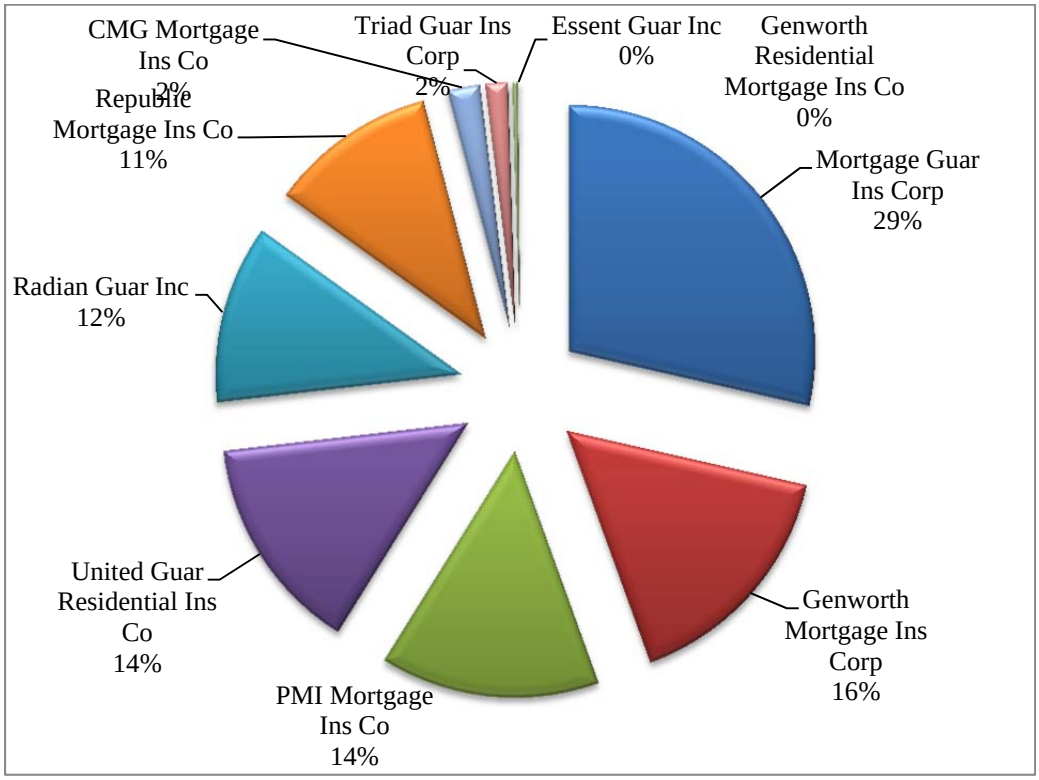
Medical Malpractice



2011 West Virginia Market Share Report
Mortgage Guaranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mortgage Guar Ins Corp	28.54%	$4,316,321
2	Genworth Mortgage Ins Corp	15.92%	$2,407,453
3	PMI Mortgage Ins Co	14.41%	$2,179,295
4	United Guar Residential Ins Co	14.30%	$2,162,756
5	Radian Guar Inc	11.74%	$1,775,575
6	Republic Mortgage Ins Co	11.00%	$1,663,216
7	CMG Mortgage Ins Co	2.12%	$321,168
8	Triad Guar Ins Corp	1.47%	$222,721
9	Genworth Residential Mortgage Ins Co	0.34%	$50,742
10	Essent Guar Inc	0.14%	$21,703
11	CMG Mortgage Assur Co	0.01%	$1,375
12	United Guar Mortgage Ind Co	0.00%	$315
13	MGIC Ind Corp	0.00%	$230
	Total for Top 10 Insurers	99.99%	$15,120,950
	Total for All Other Insurers	0.01%	$1,920
	Total for All Insurers	100.00%	$15,122,870

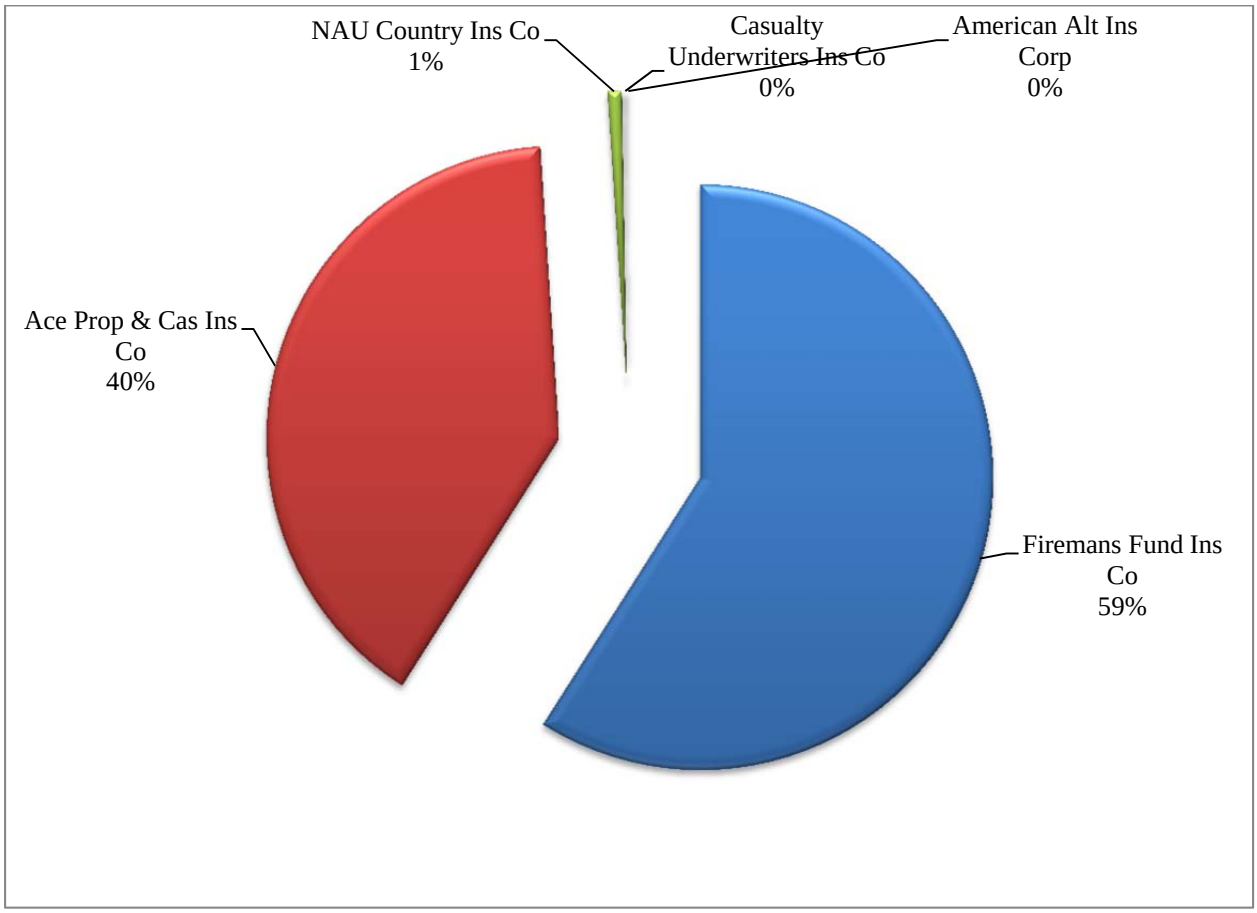
Mortgage Guaranty



2011 West Virginia Market Share Report
Mulitple Peril Crop

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Firemans Fund Ins Co	59.01%	$1,667,476
2	Ace Prop & Cas Ins Co	39.95%	$1,128,752
3	NAU Country Ins Co	0.77%	$21,687
4	Casualty Underwriters Ins Co	0.22%	$6,218
5	American Alt Ins Corp	0.05%	$1,421
	Total for Top 10 Insurers	100.00%	$2,825,554
	Total for All Other Insurers		
	Total for All Insurers	100.00%	$2,825,554

Mulitple Peril Crop



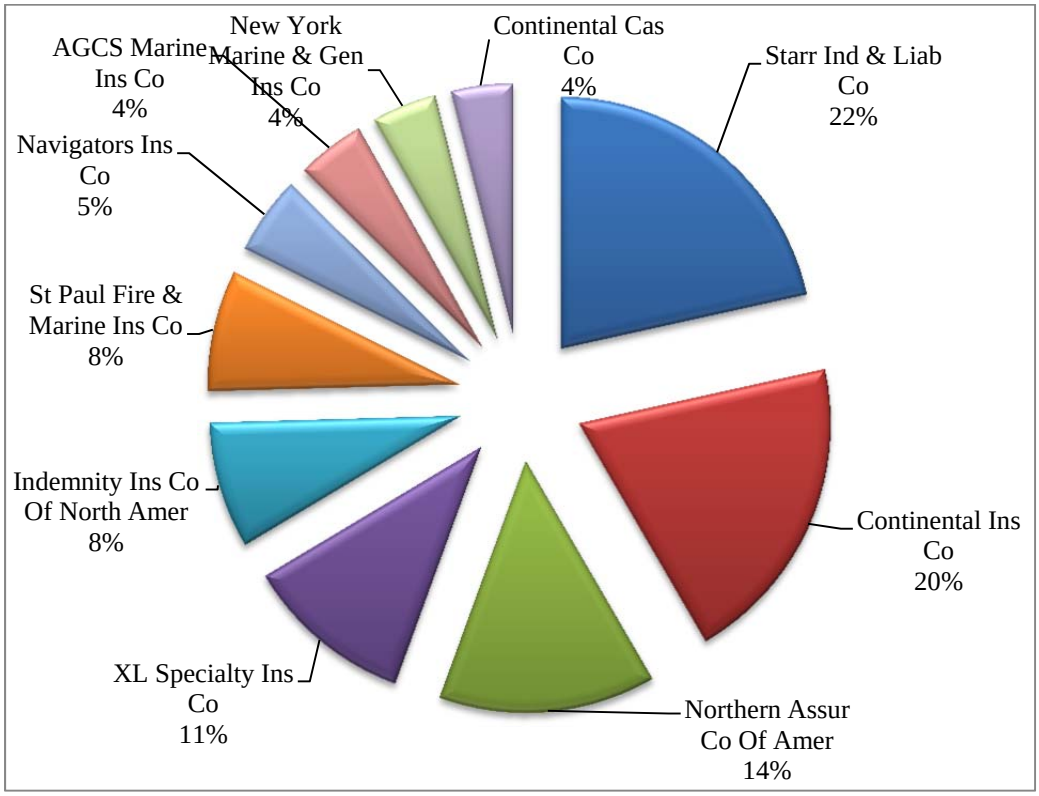
2011 West Virginia Market Share Report
Ocean Marine

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Starr Ind & Liab Co	17.50%	$544,872
2	Continental Ins Co	16.30%	$507,557
3	Northern Assur Co Of Amer	11.34%	$353,046
4	XL Specialty Ins Co	8.83%	$274,966
5	Indemnity Ins Co Of North Amer	6.61%	$205,638
6	St Paul Fire & Marine Ins Co	6.34%	$197,425
7	Navigators Ins Co	4.11%	$127,924
8	AGCS Marine Ins Co	3.57%	$111,057
9	New York Marine & Gen Ins Co	3.40%	$105,876
10	Continental Cas Co	3.25%	$101,180
11	AXIS Reins Co	3.23%	$100,558
12	RLI Ins Co	1.80%	$56,019
13	Federal Ins Co	1.63%	$50,638
14	National Union Fire Ins Co Of Pitts	1.26%	$39,267
15	Liberty Mut Ins Co	1.07%	$33,401
16	Markel Amer Ins Co	0.98%	$30,630
17	Foremost Ins Co Grand Rapids MI	0.96%	$29,889
18	Axis Ins Co	0.95%	$29,695
19	Property & Cas Ins Co Of Hartford	0.90%	$28,090
20	AXA Ins Co	0.80%	$24,881
21	Catlin Ins Co	0.61%	$18,962
22	OneBeacon Ins Co	0.58%	$18,180
23	Ace Amer Ins Co	0.58%	$18,166
24	American Modern Home Ins Co	0.51%	$16,003
25	Seaworthy Ins Co	0.39%	$12,143
26	Motorists Mut Ins Co	0.25%	$7,746
27	United Serv Automobile Assn	0.25%	$7,724
28	Liberty Mut Fire Ins Co	0.23%	$7,288
29	State Auto Prop & Cas Ins Co	0.22%	$6,932
30	Travelers Prop Cas Ins Co	0.19%	$5,985
31	State Natl Ins Co Inc	0.18%	$5,551
32	Vigilant Ins Co	0.16%	$5,056
33	Firemans Fund Ins Co	0.14%	$4,425
34	USAA Cas Ins Co	0.14%	$4,395
35	Standard Fire Ins Co	0.14%	$4,330
36	Old United Cas Co	0.11%	$3,321
37	Amica Mut Ins Co	0.10%	$3,011
38	Ace Fire Underwriters Ins Co	0.07%	$2,182
39	Insurance Co of N Amer	0.07%	$2,106
40	American Bankers Ins Co Of FL	0.06%	$1,875

2011 West Virginia Market Share Report
Ocean Marine *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	American Home Assur Co	0.06%	$1,727
42	National Cas Co	0.05%	$1,604
43	Automobile Ins Co Of Hartford CT	0.05%	$1,458
44	Hartford Fire In Co	0.03%	$950
45	Hartford Ins Co Of The Midwest	0.02%	$614
46	Atlantic Specialty Ins Co	0.01%	$356
47	Star Ins Co	0.01%	$298
48	Travelers Ind Co Of Amer	0.01%	$262
49	Sentinel Ins Co Ltd	0.01%	$194
50	Great Northern Ins Co	0.00%	$115
51	New Hampshire Ins Co	0.00%	$108
52	Chartis Prop Cas Co	-0.04%	($1,196)
53	Tokio Marine & Nichido Fire Ins Co	-0.05%	($1,572)
	Total for Top 10 Insurers	81.26%	$2,529,541
	Total for All Other Insurers	18.74%	$583,367
	Total for All Insurers	100.00%	$3,112,908

Ocean Marine



2011 West Virginia Market Share Report
Other Liability

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	National Union Fire Ins Co Of Pitts	22.21%	$32,866,240
2	Westfield Ins Co	3.98%	$5,886,924
3	Travelers Ind Co	3.78%	$5,600,002
4	Federal Ins Co	3.53%	$5,228,086
5	St Paul Fire & Marine Ins Co	3.12%	$4,621,737
6	Zurich Amer Ins Co	2.85%	$4,222,475
7	Travelers Ind Co Of Amer	2.68%	$3,965,803
8	Erie Ins Prop & Cas Co	2.63%	$3,895,262
9	Attorneys Liab Protection Soc RRG	2.49%	$3,685,833
10	Greenwich Ins Co	2.40%	$3,551,224
11	Cincinnati Ins Co	2.39%	$3,538,195
12	State Auto Prop & Cas Ins Co	1.91%	$2,828,712
13	Liberty Ins Underwriters Inc	1.80%	$2,664,042
14	State Farm Fire & Cas Co	1.69%	$2,494,946
15	Travelers Cas & Surety Co Of Amer	1.67%	$2,473,140
16	Motorists Mut Ins Co	1.52%	$2,252,168
17	Travelers Prop Cas Co Of Amer	1.38%	$2,041,221
18	Ace Amer Ins Co	1.37%	$2,034,457
19	Farm Family Cas Ins Co	1.27%	$1,874,078
20	American Guar & Liab Ins	1.23%	$1,827,518
21	Nationwide Mut Ins Co	1.18%	$1,748,043
22	Continental Cas Co	1.12%	$1,650,344
23	New Hampshire Ins Co	1.02%	$1,504,541
24	Nationwide Mut Fire Ins Co	1.01%	$1,489,138
25	Arch Ins Co	0.94%	$1,395,395
26	Insurance Co Of The State Of PA	0.93%	$1,380,686
27	Charter Oak Fire Ins Co	0.89%	$1,322,283
28	Philadelphia Ind Ins Co	0.81%	$1,200,304
29	St Paul Mercury Ins Co	0.79%	$1,169,746
30	Caterpillar Ins Co	0.79%	$1,163,108
31	Westport Ins Corp	0.75%	$1,109,331
32	Cumis Ins Society Inc	0.73%	$1,076,663
33	RSUI Ind Co	0.72%	$1,058,571
34	American Alt Ins Corp	0.65%	$957,637
35	Farmers Mech Mut Fire Ins Of WV	0.65%	$956,517
36	State Automobile Mut Ins Co	0.63%	$934,560
37	American Automobile Ins Co	0.59%	$878,018
38	Liberty Mut Fire Ins Co	0.58%	$858,647
39	Argonaut Great Central Ins Co	0.55%	$806,735
40	Sentry Select Ins Co	0.54%	$801,675

2011 West Virginia Market Share Report
Other Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	OneBeacon Amer Ins Co	0.53%	$790,553
42	Travelers Ind Co Of CT	0.52%	$769,815
43	General Star Natl Ins Co	0.51%	$755,976
44	Phoenix Ins Co	0.47%	$696,324
45	Founders Ins Co	0.46%	$676,721
46	Twin City Fire Ins Co Co	0.45%	$666,084
47	National Cas Co	0.45%	$660,971
48	Hartford Cas Ins Co	0.37%	$554,220
49	Great Amer Ins Co	0.36%	$530,321
50	Federated Mut Ins Co	0.35%	$517,256
51	XL Ins Amer Inc	0.35%	$515,406
52	Great Midwest Ins Co	0.35%	$514,472
53	Scottsdale Ind Co	0.31%	$460,248
54	Axis Ins Co	0.31%	$458,615
55	Hudson Ins Co	0.30%	$451,126
56	Transportation Ins Co	0.30%	$447,633
57	US Specialty Ins Co	0.28%	$419,354
58	Navigators Ins Co	0.27%	$399,060
59	RLI Ins Co	0.27%	$396,993
60	United States Liab Ins Co	0.27%	$395,075
61	Catlin Ins Co	0.27%	$392,513
62	North River Ins Co	0.25%	$376,174
63	Liberty Mut Ins Co	0.24%	$361,043
64	Rockwood Cas Ins Co	0.24%	$349,840
65	Everest Natl Ins Co	0.24%	$349,290
66	Allstate Ins Co	0.23%	$340,730
67	Markel Amer Ins Co	0.22%	$321,329
68	Allied World Natl Assur Co	0.21%	$316,280
69	Nationwide Prop & Cas Ins Co	0.21%	$307,426
70	Nationwide Agribusiness Ins Co	0.20%	$301,996
71	Nova Cas Co	0.20%	$296,502
72	Westchester Fire Ins Co	0.20%	$293,736
73	Executive Risk Ind Inc	0.20%	$288,911
74	Firemans Fund Ins Co	0.19%	$274,681
75	AXA Ins Co	0.18%	$266,917
76	Farmers Mut Ins Co	0.18%	$265,823
77	Lancer Ins Co	0.18%	$260,454
78	Starr Ind & Liab Co	0.17%	$254,128
79	Employers Fire Ins Co	0.17%	$253,247
80	American States Ins Co	0.17%	$249,999
81	St Paul Protective Ins Co	0.16%	$243,976

2011 West Virginia Market Share Report
Other Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
82	United Serv Automobile Assn	0.16%	$240,134
83	Safeco Ins Co Of Amer	0.16%	$231,831
84	Mountaineer Freedom RRG Inc	0.15%	$219,606
85	Ace Prop & Cas Ins Co	0.15%	$219,079
86	Ohio Cas Ins Co	0.15%	$218,791
87	Tokio Marine & Nichido Fire Ins Co	0.15%	$218,004
88	Guideone Mut Ins Co	0.15%	$216,503
89	Safe Ins Co	0.14%	$208,572
90	Progressive Cas Ins Co	0.14%	$205,223
91	Universal Underwriters Ins Co	0.14%	$203,503
92	American Ins Co	0.14%	$202,723
93	Darwin Natl Assur Co	0.13%	$199,634
94	American Bankers Ins Co Of FL	0.13%	$198,640
95	T H E Ins Co	0.13%	$195,416
96	Commerce & Industry Ins Co	0.13%	$189,947
97	Hartford Fire In Co	0.12%	$182,412
98	Beazley Ins Co Inc	0.12%	$181,118
99	Progressive Classic Ins Co	0.12%	$174,172
100	Allstate Ind Co	0.12%	$171,670
101	American Modern Select Ins Co	0.11%	$168,810
102	Camico Mut Ins Co	0.11%	$166,816
103	Encompass Ins Co Of Amer	0.11%	$165,031
104	Berkley Ins Co	0.11%	$158,252
105	Federated Serv Ins Co	0.10%	$154,256
106	General Ins Co Of Amer	0.10%	$150,093
107	Wesco Ins Co	0.10%	$148,150
108	Toyota Motor Ins Co	0.10%	$143,026
109	American Zurich Ins Co	0.10%	$142,321
110	Carolina Cas Ins Co	0.10%	$141,897
111	Great Amer Alliance Ins Co	0.10%	$141,755
112	Hallmark Ins Co	0.10%	$141,421
113	Pennsylvania Lumbermens Mut Ins	0.09%	$136,047
114	Pennsylvania Natl Mut Cas Ins Co	0.09%	$132,946
115	National Fire Ins Co Of Hartford	0.09%	$130,296
116	Discover Prop & Cas Ins Co	0.08%	$125,401
117	Wausau Underwriters Ins Co	0.08%	$124,282
118	Old Republic Ins Co	0.08%	$121,482
119	Old Republic Gen Ins Corp	0.08%	$114,738
120	Granite State Ins Co	0.08%	$113,957
121	Brotherhood Mut Ins Co	0.08%	$113,649
122	Church Mut Ins Co	0.07%	$107,108

2011 West Virginia Market Share Report
Other Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
123	National Liab & Fire Ins Co	0.07%	$105,549
124	Lyndon Prop Ins Co	0.07%	$105,503
125	Hanover Ins Co	0.07%	$103,814
126	Great Amer Ins Co of NY	0.07%	$102,942
127	Chartis Cas Co	0.07%	$101,503
128	Fidelity & Deposit Co Of MD	0.07%	$101,343
129	National Interstate Ins Co	0.07%	$97,571
130	Pennsylvania Gen Ins Co	0.07%	$96,763
131	Southern States Ins Exch	0.06%	$92,965
132	Encompass Ind Co	0.06%	$90,918
133	Praetorian Ins Co	0.06%	$87,169
134	XL Specialty Ins Co	0.06%	$83,570
135	Valiant Ins Co	0.06%	$81,630
136	Sentinel Ins Co Ltd	0.05%	$79,333
137	West Virginia Natl Auto Ins Co	0.05%	$78,370
138	Cincinnati Cas Co	0.05%	$78,143
139	Bituminous Cas Corp	0.05%	$76,916
140	American Modern Home Ins Co	0.05%	$75,697
141	Argonaut Ins Co	0.05%	$71,832
142	Universal Underwriters Of TX Ins	0.05%	$69,958
143	Northland Ins Co	0.05%	$68,602
144	United States Fire Ins Co	0.05%	$66,900
145	Chicago Ins Co	0.04%	$65,063
146	Riverport Ins Co	0.04%	$65,040
147	American Security Ins Co	0.04%	$60,304
148	Foremost Ins Co Grand Rapids MI	0.04%	$59,525
149	Government Employees Ins Co	0.04%	$58,288
150	Selective Ins Co Of Amer	0.04%	$57,121
151	Farmers & Mechanics Fire & Cas Ins I	0.04%	$57,016
152	Starnet Ins Co	0.04%	$54,697
153	Campmed Cas & Ind Co Inc	0.04%	$53,226
154	The Cincinnati Ind Co	0.04%	$52,003
155	Star Ins Co	0.03%	$51,188
156	Ullico Cas Co	0.03%	$49,992
157	Chartis Prop Cas Co	0.03%	$48,727
158	USAA Cas Ins Co	0.03%	$45,968
159	Crum & Forster Ind Co	0.03%	$43,469
160	American Natl Prop & Cas Co	0.03%	$42,582
161	New York Marine & Gen Ins Co	0.03%	$40,736
162	Freedom Specialty Ins Co	0.03%	$40,625
163	Hartford Ins Co Of The Midwest	0.03%	$40,619

2011 West Virginia Market Share Report
Other Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
164	Avemco Ins Co	0.03%	$40,313
165	Harleysville Mut Ins Co	0.03%	$40,253
166	Vanliner Ins Co	0.03%	$39,652
167	Vigilant Ins Co	0.03%	$39,475
168	Progressive Max Ins Co	0.03%	$39,428
169	Metropolitan Prop & Cas Ins Co	0.03%	$37,548
170	Markel Ins Co	0.03%	$37,376
171	Knightbrook Ins Co	0.02%	$36,113
172	Amica Mut Ins Co	0.02%	$35,963
173	BCS Ins Co	0.02%	$35,643
174	Aetna Ins Co of CT	0.02%	$31,542
175	Colonial Amer Cas & Surety Co	0.02%	$30,432
176	United Financial Cas Co	0.02%	$30,303
177	Federated Rural Electric Ins Exch	0.02%	$29,131
178	Hartford Underwriters Ins Co	0.02%	$28,461
179	Professionals Direct Ins Co	0.02%	$27,617
180	Motorists Commercial Mut Ins Co	0.02%	$27,282
181	National Amer Ins Co	0.02%	$26,150
182	Diamond State Ins Co	0.02%	$26,054
183	Lititz Mut Ins Co	0.02%	$25,687
184	West Virginia Farmers Mut Ins Assoc	0.02%	$25,143
185	General Cas Co Of WI	0.02%	$24,513
186	Horace Mann Ins Co	0.02%	$23,854
187	Great Northern Ins Co	0.02%	$23,823
188	North Pointe Ins Co	0.02%	$22,882
189	Sparta Ins Co	0.01%	$20,693
190	Property & Cas Ins Co Of Hartford	0.01%	$20,663
191	Zurich Amer Ins Co Of IL	0.01%	$19,543
192	Employers Mut Cas Co	0.01%	$18,879
193	Liberty Ins Corp	0.01%	$17,797
194	Pacific Ind Co	0.01%	$17,610
195	LM Ins Corp	0.01%	$17,171
196	Electric Ins Co	0.01%	$16,917
197	Encompass Home & Auto Ins Co	0.01%	$16,354
198	Great Divide Ins Co	0.01%	$16,206
199	American Fire & Cas Co	0.01%	$16,110
200	Housing Enterprise Ins Co Inc	0.01%	$15,620
201	Canal Ins Co	0.01%	$15,035
202	Farmland Mut Ins Co	0.01%	$14,919
203	National Continental Ins Co	0.01%	$14,528
204	First Natl Ins Co Of Amer	0.01%	$13,410

2011 West Virginia Market Share Report
Other Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
205	OneBeacon Ins Co	0.01%	$12,689
206	National Specialty Ins Co	0.01%	$12,605
207	Celina Mut Ins Co	0.01%	$12,011
208	Pharmacists Mut Ins Co	0.01%	$11,111
209	Illinois Natl Ins Co	0.01%	$10,744
210	AXIS Reins Co	0.01%	$10,370
211	Deerfield Ins Co	0.01%	$10,313
212	State Natl Ins Co Inc	0.01%	$9,401
213	National Surety Corp	0.01%	$9,269
214	Castlepoint Natl Ins Co	0.01%	$9,239
215	Capitol Ind Corp	0.01%	$8,918
216	Trumbull Ins Co	0.01%	$8,840
217	American Southern Ins Co	0.01%	$8,747
218	Transguard Ins Co Of Amer Inc	0.01%	$8,712
219	Western Surety Co	0.01%	$8,653
220	Seneca Ins Co Inc	0.01%	$8,565
221	Employers Ins of Wausau	0.01%	$8,417
222	American Reliable Ins Co	0.01%	$8,090
223	Bancinsure Inc	0.01%	$7,661
224	Pan Handle Farmers Mut Ins Co Of WV	0.01%	$7,515
225	Utica Mut Ins Co	0.00%	$7,005
226	St Paul Guardian Ins Co	0.00%	$7,000
227	Continental Western Ins Co	0.00%	$6,780
228	Firemens Ins Co Of Washington DC	0.00%	$6,709
229	First Liberty Ins Corp	0.00%	$6,418
230	Indemnity Ins Co Of North Amer	0.00%	$5,863
231	Torus Natl Ins Co	0.00%	$5,810
232	Continental Ins Co	0.00%	$5,656
233	Armed Forces Ins Exch	0.00%	$5,540
234	Century Surety Co	0.00%	$5,262
235	Ironshore Ind Inc	0.00%	$4,892
236	Automobile Ins Co Of Hartford CT	0.00%	$4,478
237	Atlantic Specialty Ins Co	0.00%	$4,266
238	West Amer Ins Co	0.00%	$4,074
239	Empire Fire & Marine Ins Co	0.00%	$3,983
240	HDI Gerling Amer Ins Co	0.00%	$3,921
241	American Cas Co Of Reading PA	0.00%	$3,823
242	Hiscox Ins Co Inc	0.00%	$3,782
243	ACA Ins Co	0.00%	$3,496
244	USAA Gen Ind Co	0.00%	$3,238
245	Wausau Business Ins Co	0.00%	$3,212

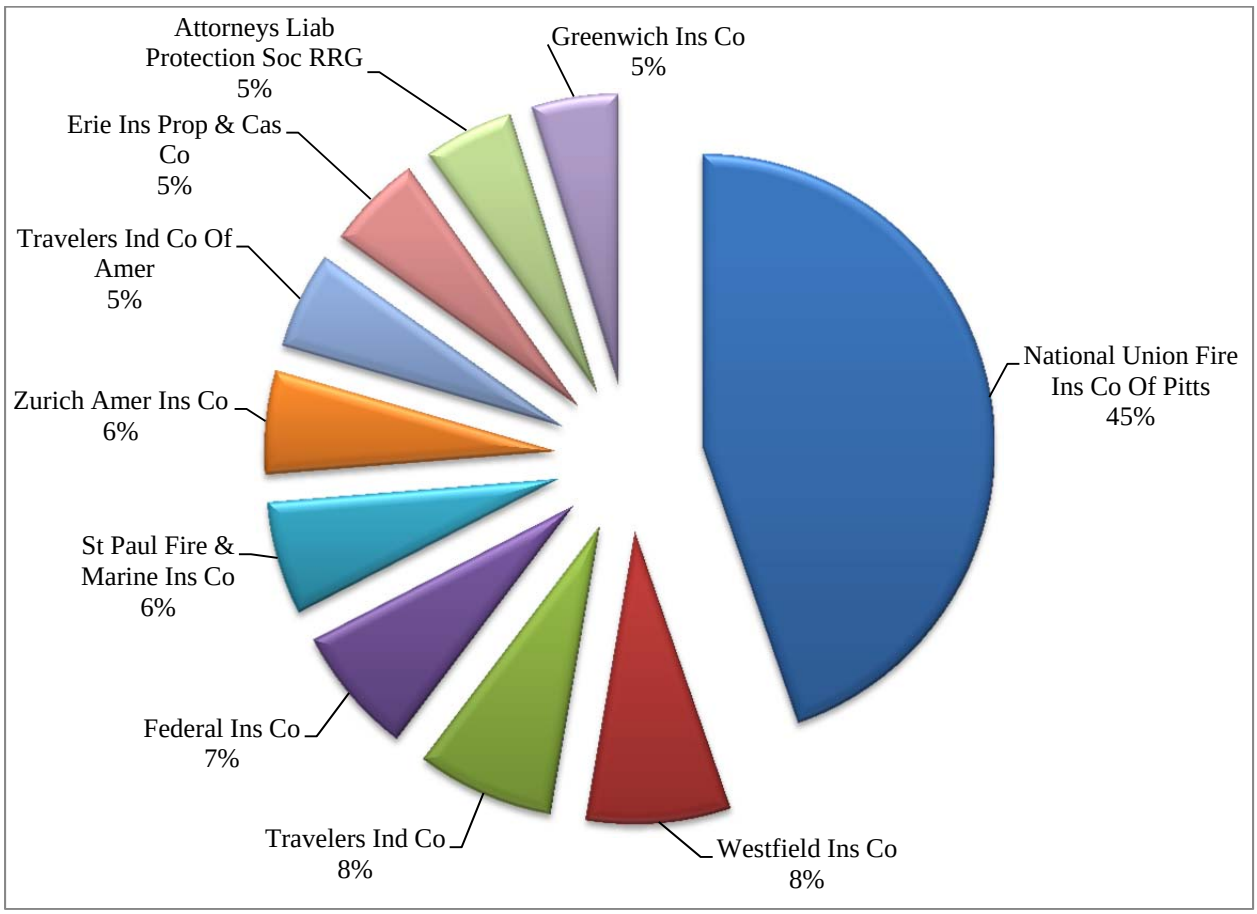
2011 West Virginia Market Share Report
Other Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
246	Safety Natl Cas Corp	0.00%	$3,061
247	Occidental Fire & Cas Co Of NC	0.00%	$2,976
248	Inland Mut Ins Co	0.00%	$2,464
249	Merchants Bonding Co a Mut	0.00%	$2,232
250	Garrison Prop & Cas Ins Co	0.00%	$2,145
251	Sentry Ins A Mut Co	0.00%	$2,008
252	Westfield Natl Ins Co	0.00%	$1,936
253	Regis Ins Co	0.00%	$1,784
254	Travelers Cas & Surety Co	0.00%	$1,701
255	Amerisure Mut Ins Co	0.00%	$1,651
256	Gateway Ins Co	0.00%	$1,582
257	Foremost Signature Ins Co	0.00%	$1,559
258	Podiatry Ins Co Of Amer	0.00%	$1,318
259	PACO Assur Co Inc	0.00%	$1,280
260	MutualAid eXchange	0.00%	$1,274
261	American Economy Ins Co	0.00%	$1,254
262	Progressive Paloverde Ins Co	0.00%	$1,206
263	Benchmark Ins Co	0.00%	$1,181
264	Hartford Accident & Ind Co	0.00%	$1,141
265	Atain Ins Co	0.00%	$1,022
266	Pennsylvania Manufacturers Assoc Ins	0.00%	$967
267	Great Amer Assur Co	0.00%	$961
268	Allstate Prop & Cas Ins Co	0.00%	$820
269	State Farm Mut Auto Ins Co	0.00%	$544
270	North Amer Specialty Ins Co	0.00%	$505
271	Aspen Amer Ins Co	0.00%	$460
272	Corepointe Ins Co	0.00%	$432
273	Securian Cas Co	0.00%	$285
274	Meridian Citizens Mut Ins Co	0.00%	$278
275	American Select Ins Co	0.00%	$252
276	Arrowood Ind Co	0.00%	$247
277	Nipponkoa Ins Co Ltd US Br	0.00%	$208
278	American Commerce Ins Co	0.00%	$195
279	QBE Ins Corp	0.00%	$138
280	Pacific Employers Ins Co	0.00%	$54
281	Fidelity Natl Ins Co	0.00%	$11
282	Harco Natl Ins Co	0.00%	$6
283	Trans Pacific Ins Co	0.00%	$1
284	United States Fidelity & Guar Co	0.00%	$1
285	Lincoln Gen Ins Co	0.00%	($5)
286	Lumbermens Mut Cas Co	0.00%	($12)

2011 West Virginia Market Share Report
Other Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
287	MIC Prop & Cas Ins Corp	0.00%	($844)
288	Regent Ins Co	0.00%	($853)
289	Stonington Ins Co	0.00%	($2,643)
290	Standard Fire Ins Co	-0.03%	($47,467)
291	Valley Forge Ins Co	-0.05%	($74,366)
292	American Home Assur Co	-1.06%	($1,561,814)
	Total for Top 10 Insurers	49.68%	$73,523,586
	Total for All Other Insurers	50.32%	$74,459,836
	Total for All Insurers	100.00%	$147,983,422

Other Liability



2011 West Virginia Market Share Report
Private Passenger Auto

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Mut Auto Ins Co	24.77%	$274,114,029
2	Nationwide Mut Ins Co	15.50%	$171,482,456
3	Erie Ins Prop & Cas Co	10.80%	$119,470,978
4	Allstate Ins Co	3.52%	$38,998,890
5	Westfield Ins Co	2.95%	$32,676,435
6	Allstate Prop & Cas Ins Co	2.54%	$28,128,257
7	Progressive Classic Ins Co	2.49%	$27,584,180
8	Geico Ind Co	2.36%	$26,162,640
9	Geico Gen Ins Co	2.27%	$25,112,275
10	State Auto Prop & Cas Ins Co	2.14%	$23,665,432
11	Safeco Ins Co Of Amer	2.03%	$22,463,731
12	Liberty Mut Fire Ins Co	1.97%	$21,815,093
13	Progressive Max Ins Co	1.74%	$19,243,229
14	Hartford Ins Co Of The Midwest	1.59%	$17,546,063
15	Nationwide Prop & Cas Ins Co	1.58%	$17,492,870
16	State Farm Fire & Cas Co	1.55%	$17,145,999
17	United Serv Automobile Assn	1.31%	$14,474,785
18	Property & Cas Ins Co Of Hartford	1.29%	$14,264,923
19	Titan Ind Co	1.12%	$12,432,276
20	21st Century Centennial Ins Co	1.04%	$11,504,303
21	Government Employees Ins Co	0.96%	$10,573,012
22	21st Century Pacific Ins Co	0.89%	$9,862,828
23	American Natl Prop & Cas Co	0.83%	$9,234,330
24	Peak Prop & Cas Ins Corp	0.82%	$9,057,144
25	Trumbull Ins Co	0.80%	$8,816,792
26	USAA Cas Ins Co	0.73%	$8,038,729
27	Encompass Ind Co	0.67%	$7,400,382
28	Allstate Ind Co	0.64%	$7,085,854
29	West Virginia Natl Auto Ins Co	0.63%	$7,003,172
30	Metropolitan Drt Prop & Cas Ins Co	0.61%	$6,753,005
31	National Gen Assur Co	0.55%	$6,132,927
32	Motorists Mut Ins Co	0.54%	$5,985,670
33	Sentinel Ins Co Ltd	0.50%	$5,534,646
34	Farmers & Mechanics Fire & Cas Ins I	0.48%	$5,333,638
35	Auto Club Prop Cas Ins Co	0.48%	$5,310,724
36	Horace Mann Ins Co	0.47%	$5,238,196
37	Encompass Ins Co Of Amer	0.45%	$4,973,482
38	Metropolitan Prop & Cas Ins Co	0.42%	$4,673,051
39	Dairyland Ins Co	0.42%	$4,635,250
40	Horace Mann Prop & Cas Ins Co	0.30%	$3,365,096

2011 West Virginia Market Share Report
Private Passenger Auto *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	USAA Gen Ind Co	0.30%	$3,295,681
42	Garrison Prop & Cas Ins Co	0.29%	$3,158,759
43	Teachers Ins Co	0.27%	$2,987,956
44	Nationwide Mut Fire Ins Co	0.23%	$2,493,365
45	National Union Fire Ins Co Of Pitts	0.22%	$2,457,073
46	Nationwide Ins Co Of Amer	0.22%	$2,393,172
47	Hallmark Natl Ins Co	0.19%	$2,128,842
48	Peninsula Ins Co	0.16%	$1,743,702
49	American Select Ins Co	0.13%	$1,455,564
50	Amica Mut Ins Co	0.10%	$1,113,181
51	Foremost Ins Co Grand Rapids MI	0.09%	$969,956
52	Nationwide Assur Co	0.08%	$930,524
53	Encompass Home & Auto Ins Co	0.08%	$912,544
54	American Bankers Ins Co Of FL	0.08%	$892,857
55	Hartford Accident & Ind Co	0.08%	$852,721
56	Western United Ins Co	0.07%	$753,715
57	Metropolitan Cas Ins Co	0.05%	$604,905
58	Liberty Ins Corp	0.05%	$601,500
59	American Natl Gen Ins Co	0.05%	$564,340
60	First Liberty Ins Corp	0.04%	$435,626
61	Philadelphia Ind Ins Co	0.04%	$402,488
62	Rider Ins Co	0.04%	$391,133
63	Economy Premier Assur Co	0.03%	$339,201
64	Victoria Fire & Cas Co	0.03%	$336,616
65	Phoenix Ins Co	0.03%	$308,322
66	California Cas Ind Exch	0.03%	$306,603
67	Mico Ins Co	0.02%	$238,152
68	General Ins Co Of Amer	0.02%	$228,024
69	National Gen Ins Co	0.02%	$215,811
70	Celina Mut Ins Co	0.02%	$209,060
71	Twin City Fire Ins Co Co	0.02%	$180,247
72	American Reliable Ins Co	0.02%	$177,044
73	Essentia Ins Co	0.02%	$166,947
74	American Modern Home Ins Co	0.01%	$140,121
75	Response Worldwide Ins Co	0.01%	$130,079
76	Vigilant Ins Co	0.01%	$123,919
77	Travelers Ind Co	0.01%	$102,153
78	Progressive Paloverde Ins Co	0.01%	$99,993
79	Markel Amer Ins Co	0.01%	$92,040
80	Travelers Ind Co Of Amer	0.01%	$88,355
81	Merastar Ins Co	0.01%	$87,194

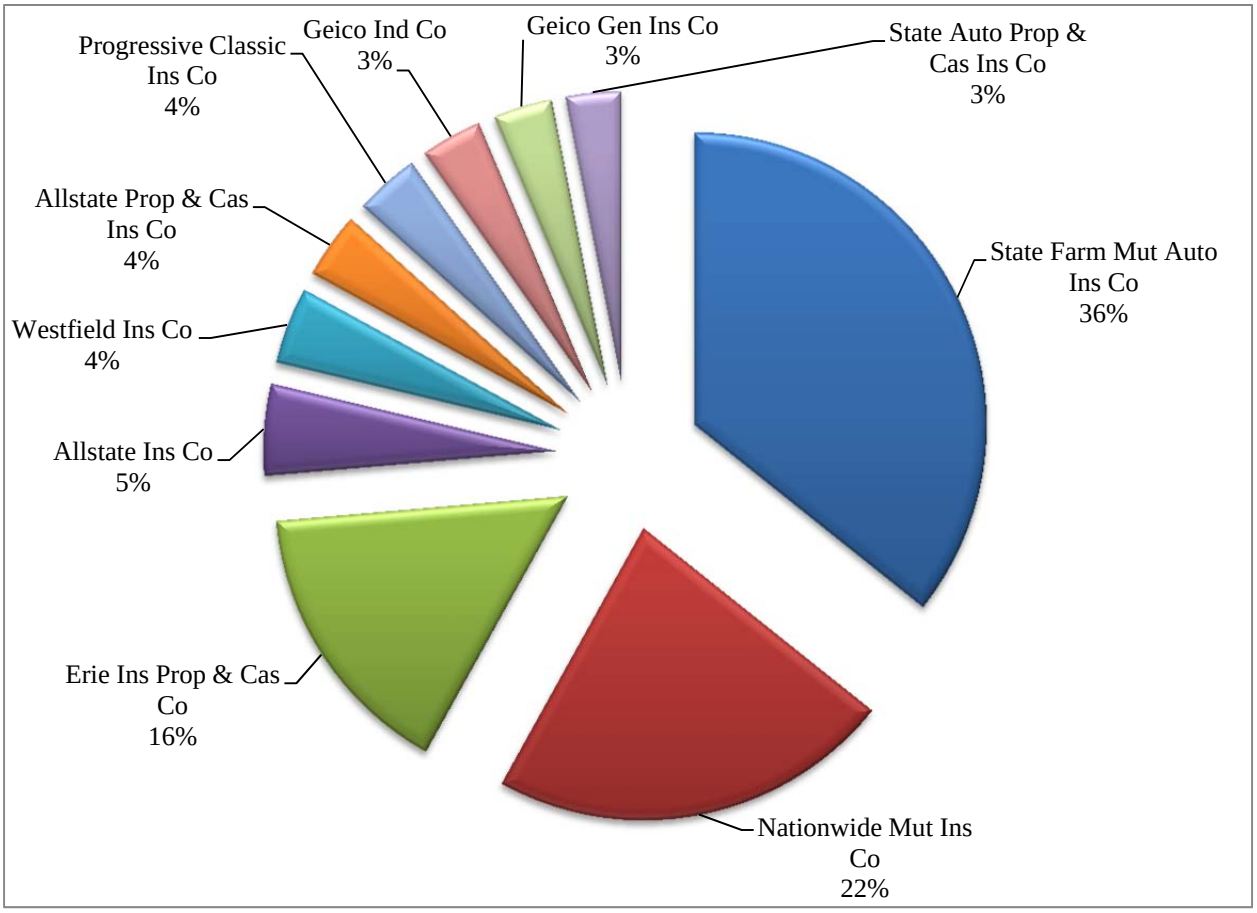
2011 West Virginia Market Share Report
Private Passenger Auto *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
82	Federal Ins Co	0.01%	$83,424
83	Hartford Cas Ins Co	0.01%	$79,881
84	Electric Ins Co	0.01%	$78,467
85	Chartis Prop Cas Co	0.01%	$76,455
86	Foremost Prop & Cas Ins Co	0.01%	$62,990
87	American Modern Select Ins Co	0.00%	$39,984
88	Foremost Signature Ins Co	0.00%	$36,746
89	Infinity Ins Co	0.00%	$35,031
90	Companion Prop & Cas Ins Co	0.00%	$19,336
91	NGM Ins Co	0.00%	$19,047
92	Autoone Ins Co	0.00%	$15,681
93	Pacific Specialty Ins Co	0.00%	$9,521
94	Harleysville Mut Ins Co	0.00%	$8,287
95	Sentry Ins A Mut Co	0.00%	$8,123
96	Great Northern Ins Co	0.00%	$7,127
97	Allstate Vehicle & Prop Ins Co	0.00%	$5,751
98	Hartford Underwriters Ins Co	0.00%	$4,073
99	Ohio Cas Ins Co	0.00%	$2,294
100	Aegis Security Ins Co	0.00%	$2,028
101	Ironshore Ind Inc	0.00%	$1,875
102	National Liab & Fire Ins Co	0.00%	$1,682
103	Ace Amer Ins Co	0.00%	$1,041
104	Pennsylvania Natl Mut Cas Ins Co	0.00%	$38
105	Granite State Ins Co	0.00%	($1)
106	Illinois Natl Ins Co	0.00%	($2)
107	Progressive Direct Ins Co	0.00%	($50)
108	Maryland Cas Co	0.00%	($68)
109	Lincoln Gen Ins Co	0.00%	($99)
110	AIU Ins Co	0.00%	($1,438)
111	Chartis Cas Co	0.00%	($2,272)
112	American Home Assur Co	0.00%	($7,833)
113	21st Century N Amer Ins Co	0.00%	($11,447)

2011 West Virginia Market Share Report
Private Passenger Auto *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	69.36%	$767,395,572
Total for All Other Insurers	30.64%	$339,076,357
Total for All Insurers	100.00%	$1,106,471,929

Private Passenger Auto



2011 West Virginia Market Share Report
Products Liability

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	American Home Assur Co	12.08%	$918,215
2	Travelers Ind Co Of Amer	8.73%	$663,386
3	American Guar & Liab Ins	8.18%	$621,714
4	State Auto Prop & Cas Ins Co	6.43%	$488,946
5	Zurich Amer Ins Co	4.97%	$377,539
6	St Paul Fire & Marine Ins Co	4.65%	$353,402
7	Ace Amer Ins Co	4.62%	$350,814
8	Liberty Mut Fire Ins Co	3.82%	$290,168
9	Cincinnati Ins Co	3.32%	$252,264
10	Sentry Select Ins Co	2.27%	$172,618
11	Motorists Mut Ins Co	2.23%	$169,463
12	Federal Ins Co	2.22%	$168,835
13	National Union Fire Ins Co Of Pitts	2.17%	$165,237
14	Hartford Fire In Co	2.05%	$155,504
15	Benchmark Ins Co	2.01%	$152,973
16	AXA Ins Co	1.96%	$148,818
17	Twin City Fire Ins Co Co	1.52%	$115,470
18	Firemans Fund Ins Co	1.42%	$107,861
19	Nationwide Mut Ins Co	1.34%	$101,857
20	Federated Mut Ins Co	1.28%	$97,115
21	Great Northern Ins Co	1.25%	$94,949
22	Medmarc Cas Ins Co	1.25%	$94,723
23	American Ins Co	1.22%	$92,896
24	Tokio Marine & Nichido Fire Ins Co	1.13%	$85,987
25	Erie Ins Prop & Cas Co	1.09%	$82,801
26	Travelers Prop Cas Co Of Amer	1.05%	$79,830
27	Liberty Mut Ins Co	0.95%	$72,439
28	Southern States Ins Exch	0.83%	$63,118
29	State Automobile Mut Ins Co	0.78%	$59,095
30	Wesco Ins Co	0.75%	$57,282
31	Hartford Cas Ins Co	0.70%	$53,306
32	Travelers Ind Co Of CT	0.67%	$50,766
33	Farm Family Cas Ins Co	0.65%	$49,181
34	National Liab & Fire Ins Co	0.62%	$46,753
35	Nationwide Mut Fire Ins Co	0.60%	$45,748
36	Nationwide Prop & Cas Ins Co	0.52%	$39,243
37	Phoenix Ins Co	0.48%	$36,614
38	Electric Ins Co	0.47%	$35,458
39	Arch Ins Co	0.45%	$34,140
40	Old Republic Ins Co	0.44%	$33,669

2011 West Virginia Market Share Report
Products Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	Westfield Ins Co	0.43%	$32,732
42	Charter Oak Fire Ins Co	0.39%	$29,988
43	Pennsylvania Lumbermens Mut Ins	0.38%	$29,149
44	HDI Gerling Amer Ins Co	0.36%	$27,627
45	Granite State Ins Co	0.35%	$26,860
46	Federated Serv Ins Co	0.34%	$25,952
47	Nationwide Agribusiness Ins Co	0.32%	$24,497
48	Pennsylvania Natl Mut Cas Ins Co	0.31%	$23,526
49	Travelers Ind Co	0.28%	$20,905
50	Westchester Fire Ins Co	0.27%	$20,411
51	Wausau Underwriters Ins Co	0.26%	$19,997
52	Great Amer Ins Co	0.21%	$15,659
53	Star Ins Co	0.20%	$14,851
54	Hanover Ins Co	0.19%	$14,537
55	United States Fire Ins Co	0.18%	$13,835
56	Philadelphia Ind Ins Co	0.17%	$12,698
57	North River Ins Co	0.17%	$12,567
58	American Zurich Ins Co	0.14%	$10,950
59	Starr Ind & Liab Co	0.13%	$9,730
60	Selective Ins Co Of Amer	0.13%	$9,526
61	National Amer Ins Co	0.12%	$9,470
62	St Paul Mercury Ins Co	0.12%	$8,924
63	Vigilant Ins Co	0.11%	$8,698
64	Catlin Ins Co	0.11%	$8,553
65	Sentry Ins A Mut Co	0.10%	$7,318
66	Northland Ins Co	0.09%	$6,540
67	American States Ins Co	0.08%	$6,406
68	American Fire & Cas Co	0.08%	$6,145
69	Allstate Ins Co	0.08%	$5,765
70	Cincinnati Cas Co	0.07%	$5,568
71	Campmed Cas & Ind Co Inc	0.07%	$5,521
72	Transportation Ins Co	0.07%	$5,391
73	Motorists Commercial Mut Ins Co	0.06%	$4,497
74	Commerce & Industry Ins Co	0.05%	$4,166
75	Firemens Ins Co Of Washington DC	0.05%	$3,726
76	Hartford Underwriters Ins Co	0.05%	$3,509
77	Aviation Alliance Ins RRG Inc	0.04%	$3,270
78	The Cincinnati Ind Co	0.04%	$2,959
79	Farmland Mut Ins Co	0.03%	$2,169
80	Universal Underwriters Ins Co	0.03%	$2,128
81	First Natl Ins Co Of Amer	0.03%	$1,947

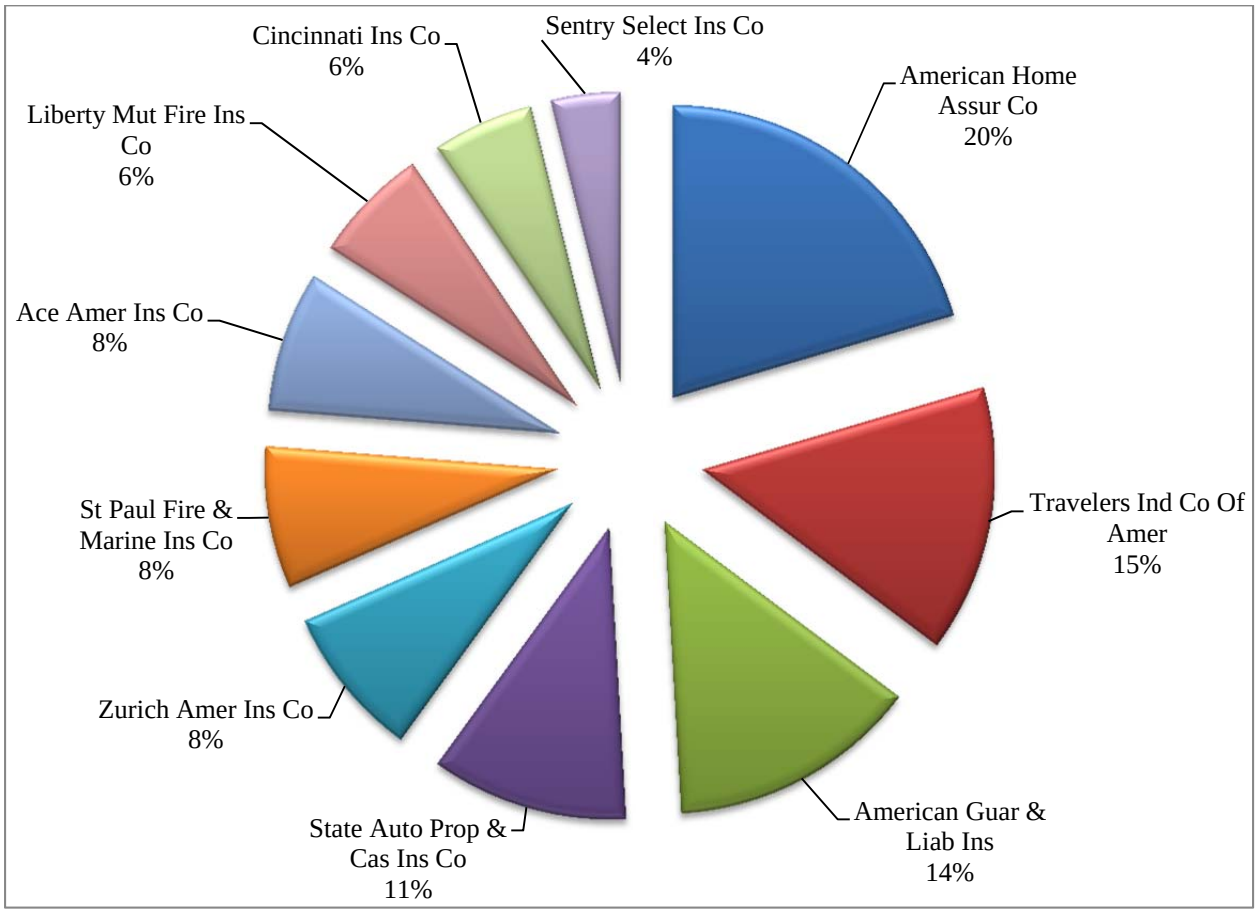
2011 West Virginia Market Share Report
Products Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
82	Indiana Lumbermens Mut Ins Co	0.02%	$1,841
83	West Amer Ins Co	0.02%	$1,818
84	Amerisure Mut Ins Co	0.02%	$1,735
85	Employers Mut Cas Co	0.02%	$1,661
86	Continental Western Ins Co	0.02%	$1,652
87	Crum & Forster Ind Co	0.02%	$1,596
88	Harleysville Mut Ins Co	0.02%	$1,272
89	Illinois Natl Ins Co	0.02%	$1,246
90	Lititz Mut Ins Co	0.02%	$1,232
91	Universal Underwriters Of TX Ins	0.01%	$848
92	Safety Natl Cas Corp	0.01%	$814
93	National Surety Corp	0.01%	$770
94	National Fire Ins Co Of Hartford	0.01%	$682
95	Valley Forge Ins Co	0.01%	$596
96	LM Ins Corp	0.01%	$553
97	Liberty Ins Corp	0.01%	$500
98	Sparta Ins Co	0.00%	$305
99	Utica Mut Ins Co	0.00%	$292
100	American Cas Co Of Reading PA	0.00%	$290
101	Insurance Co Of The State Of PA	0.00%	$101
102	St Paul Guardian Ins Co	0.00%	$100
103	Everest Natl Ins Co	0.00%	$84
104	General Ins Co Of Amer	0.00%	$77
105	American Economy Ins Co	0.00%	$70
106	Wausau Business Ins Co	0.00%	$51
107	Brotherhood Mut Ins Co	0.00%	$29
108	Pennsylvania Manufacturers Assoc Ins	0.00%	$24
109	American Automobile Ins Co	0.00%	$15
110	Capitol Ind Corp	0.00%	$13
111	First Liberty Ins Corp	0.00%	$9
112	General Cas Co Of WI	0.00%	$7
113	National Cas Co	0.00%	$6
114	Greenwich Ins Co	0.00%	$5
115	Continental Cas Co	0.00%	$3
116	Pacific Employers Ins Co	0.00%	$3
117	Lumbermens Mut Cas Co	0.00%	($3)
118	Trans Pacific Ins Co	0.00%	($15)
119	Hartford Accident & Ind Co	0.00%	($129)
120	Ohio Cas Ins Co	-0.01%	($688)
121	Hartford Ins Co Of The Midwest	-0.02%	($1,482)
122	New Hampshire Ins Co	-0.03%	($2,549)

2011 West Virginia Market Share Report
Products Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
123	Employers Ins of Wausau	-0.04%	($2,871)
	Total for Top 10 Insurers	59.06%	$4,489,066
	Total for All Other Insurers	40.94%	$3,112,361
	Total for All Insurers	100.00%	$7,601,427

Products Liability



2011 West Virginia Market Share Report
Surety

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Travelers Cas & Surety Co Of Amer	23.33%	$8,824,308
2	Liberty Mut Ins Co	6.79%	$2,569,408
3	Ohio Farmers Ins Co	6.19%	$2,340,285
4	Fidelity & Deposit Co Of MD	5.88%	$2,224,100
5	Lexon Ins Co	5.17%	$1,954,689
6	Western Surety Co	5.11%	$1,933,419
7	Federal Ins Co	3.75%	$1,419,919
8	Great Amer Ins Co	3.20%	$1,209,114
9	United States Surety Co	2.86%	$1,082,703
10	First Surety Corp	2.29%	$865,270
11	Aegis Security Ins Co	2.13%	$806,108
12	RLI Ins Co	2.08%	$785,934
13	Travelers Cas & Surety Co	2.02%	$765,436
14	Safeco Ins Co Of Amer	1.96%	$740,973
15	Hartford Fire In Co	1.91%	$722,160
16	International Fidelity Ins Co	1.69%	$638,648
17	Argonaut Ins Co	1.60%	$605,551
18	Westchester Fire Ins Co	1.50%	$568,166
19	Erie Ins Prop & Cas Co	1.36%	$513,024
20	Lyndon Prop Ins Co	1.35%	$508,720
21	National Union Fire Ins Co Of Pitts	1.33%	$501,159
22	Ohio Ind Co	1.30%	$491,411
23	US Specialty Ins Co	1.25%	$472,226
24	Cincinnati Ins Co	1.02%	$385,312
25	Bond Safeguard Ins Co	0.91%	$344,294
26	Old Republic Surety Co	0.89%	$335,984
27	St Paul Fire & Marine Ins Co	0.89%	$334,740
28	Hudson Ins Co	0.70%	$264,281
29	Lexington Natl Ins Corp	0.59%	$223,346
30	Colonial Surety Co	0.54%	$203,816
31	Developers Surety & Ind Co	0.52%	$196,317
32	Platte River Ins Co	0.50%	$190,393
33	Hanover Ins Co	0.46%	$172,180
34	Ohio Cas Ins Co	0.45%	$169,033
35	Merchants Bonding Co a Mut	0.39%	$149,093
36	American Contractors Ind Co	0.37%	$140,226
37	Berkley Regional Ins Co	0.36%	$135,959
38	Arch Ins Co	0.27%	$101,009
39	American Southern Ins Co	0.25%	$96,239
40	Companion Prop & Cas Ins Co	0.25%	$95,645

2011 West Virginia Market Share Report
Surety *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	Guarantee Co Of N Amer USA	0.25%	$95,502
42	Southwest Marine & Gen Ins Co	0.24%	$91,418
43	State Automobile Mut Ins Co	0.22%	$84,493
44	State Farm Fire & Cas Co	0.21%	$81,194
45	American Safety Cas Ins Co	0.21%	$79,048
46	Insurance Co Of The State Of PA	0.21%	$77,935
47	Bankers Ins Co	0.19%	$72,774
48	North Amer Specialty Ins Co	0.18%	$68,793
49	Nationwide Mut Ins Co	0.18%	$66,253
50	XL Specialty Ins Co	0.17%	$65,384
51	Utica Mut Ins Co	0.17%	$63,697
52	Continental Ins Co	0.17%	$63,552
53	Suretec Ins Co	0.15%	$56,370
54	Westfield Ins Co	0.14%	$51,721
55	Seneca Ins Co Inc	0.12%	$44,669
56	Rockwood Cas Ins Co	0.11%	$40,908
57	American Cas Co Of Reading PA	0.11%	$39,981
58	Pennsylvania Natl Mut Cas Ins Co	0.10%	$36,547
59	Washington Intl Ins Co	0.10%	$36,440
60	United States Fidelity & Guar Co	0.10%	$36,341
61	RLI Ind Co	0.09%	$33,982
62	Hartford Cas Ins Co	0.08%	$32,110
63	Safety Natl Cas Corp	0.07%	$26,993
64	American Guar & Liab Ins	0.07%	$26,895
65	Acstar Ins Co	0.07%	$26,377
66	Financial Cas & Surety Inc	0.07%	$24,613
67	Lincoln Gen Ins Co	0.06%	$22,431
68	Selective Ins Co Of Amer	0.06%	$22,422
69	Ullico Cas Co	0.06%	$22,053
70	Star Ins Co	0.05%	$19,502
71	Employers Mut Cas Co	0.05%	$18,315
72	Hartford Accident & Ind Co	0.05%	$17,389
73	American States Ins Co	0.04%	$16,667
74	Contractors Bonding & Ins Co	0.04%	$15,472
75	Continental Cas Co	0.04%	$13,471
76	NGM Ins Co	0.04%	$13,373
77	American Home Assur Co	0.04%	$13,273
78	New Hampshire Ins Co	0.03%	$12,398
79	First Natl Ins Co Of Amer	0.03%	$10,573
80	National Fire Ins Co Of Hartford	0.03%	$10,191
81	Old Republic Ins Co	0.02%	$8,423

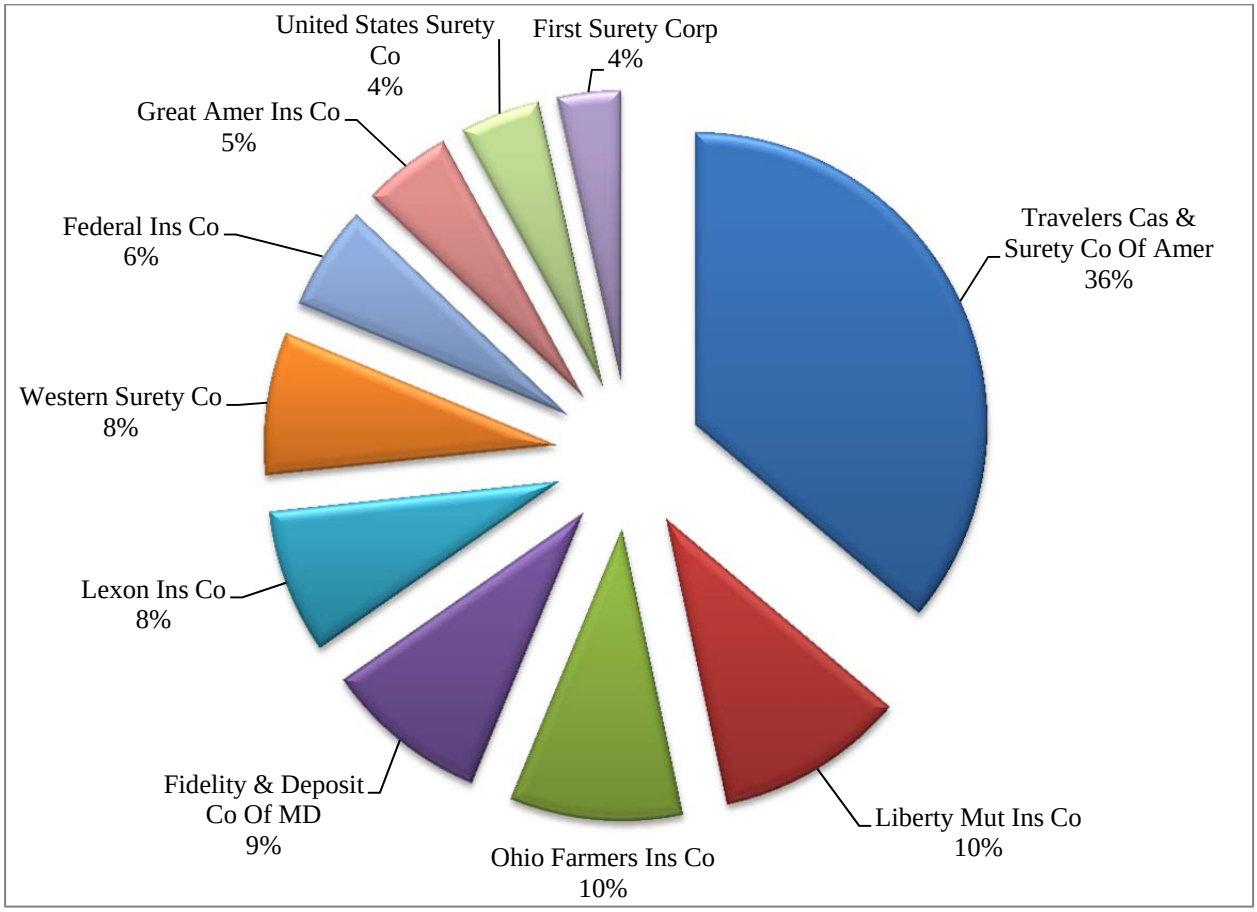
2011 West Virginia Market Share Report
Surety *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
82	Federated Mut Ins Co	0.02%	$7,952
83	Progressive Cas Ins Co	0.02%	$6,529
84	Vigilant Ins Co	0.01%	$5,119
85	Radian Asset Assur Inc	0.01%	$5,112
86	American Bankers Ins Co Of FL	0.01%	$5,097
87	Travelers Ind Co	0.01%	$4,965
88	Indemnity Ins Co Of North Amer	0.01%	$3,724
89	Motors Ins Corp	0.01%	$3,624
90	United States Fire Ins Co	0.01%	$3,512
91	Farmington Cas Co	0.01%	$3,169
92	United Fire & Cas Co	0.01%	$3,057
93	Universal Fire & Cas Ins Co	0.01%	$3,016
94	Sentry Select Ins Co	0.01%	$2,903
95	Protective Ins Co	0.01%	$2,006
96	Everest Reins Co	0.01%	$1,995
97	Gray Ins Co	0.00%	$1,812
98	American Motorists Ins Co	0.00%	$1,500
99	Procentury Ins Co	0.00%	$1,460
100	OneBeacon Ins Co	0.00%	$1,328
101	General Ins Co Of Amer	0.00%	$1,241
102	Corepointe Ins Co	0.00%	$1,030
103	Philadelphia Ind Ins Co	0.00%	$997
104	Fidelity & Guar Ins Co	0.00%	$874
105	Cumis Ins Society Inc	0.00%	$750
106	Insurance Co of N Amer	0.00%	$571
107	Electric Ins Co	0.00%	$570
108	American Ins Co	0.00%	$560
109	Pacific Ind Co	0.00%	$448
110	Aspen Amer Ins Co	0.00%	$349
111	Peerless Ins Co	0.00%	$184
112	Massachusetts Bay Ins Co	0.00%	$157
113	Bancinsure Inc	0.00%	$136
114	Allegheny Cas Co	0.00%	$114
115	Century Surety Co	0.00%	$104
116	American Manufacturers Mut Ins Co	0.00%	$100
117	Cherokee Ins Co	0.00%	$100
118	West Amer Ins Co	0.00%	$100
119	Motorists Commercial Mut Ins Co	0.00%	$99
120	LM Ins Corp	0.00%	$87
121	New York Marine & Gen Ins Co	0.00%	$63
122	Insurance Co Of The West	0.00%	$58

2011 West Virginia Market Share Report
Surety *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
123	Repwest Ins Co	0.00%	$50
124	Accredited Surety & Cas Co Inc	0.00%	$42
125	Harco Natl Ins Co	0.00%	$1
126	Carolina Cas Ins Co	0.00%	($24)
	Total for Top 10 Insurers	64.58%	$24,423,215
	Total for All Other Insurers	35.42%	$13,393,967
	Total for All Insurers	100.00%	$37,817,182

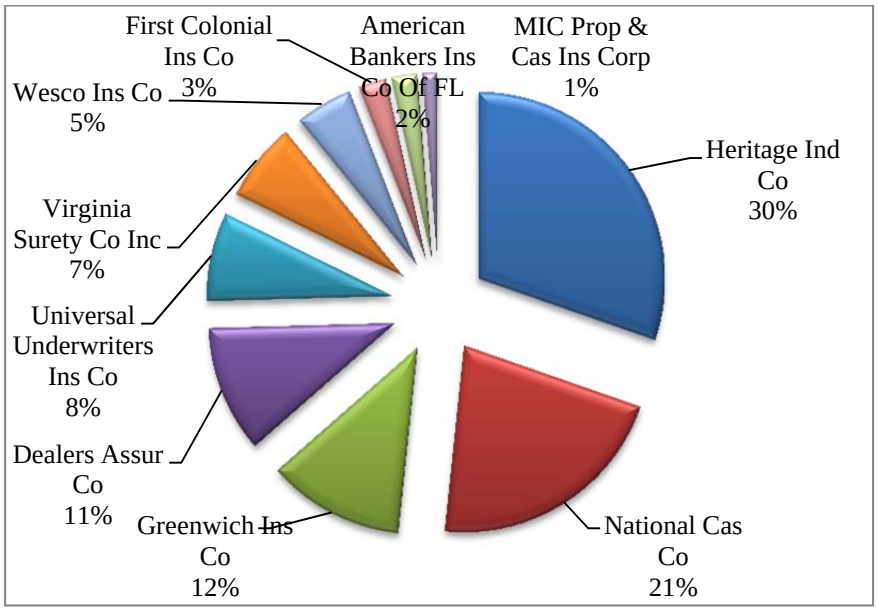
Surety



2011 West Virginia Market Share Report
Warranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Heritage Ind Co	29.55%	$898,860
2	National Cas Co	20.81%	$632,923
3	Greenwich Ins Co	11.60%	$352,820
4	Dealers Assur Co	10.73%	$326,378
5	Universal Underwriters Ins Co	7.50%	$228,198
6	Virginia Surety Co Inc	6.69%	$203,525
7	Wesco Ins Co	4.84%	$147,168
8	First Colonial Ins Co	2.35%	$71,362
9	American Bankers Ins Co Of FL	2.17%	$66,001
10	MIC Prop & Cas Ins Corp	1.25%	$37,903
11	Great Amer Ins Co	0.84%	$25,446
12	Lyndon Prop Ins Co	0.70%	$21,329
13	Old Republic Ins Co	0.49%	$14,829
14	American Reliable Ins Co	0.16%	$4,980
15	Great Amer Ins Co of NY	0.12%	$3,731
16	Balboa Ins Co	0.11%	$3,250
17	Courtesy Ins Co	0.09%	$2,781
18	Continental Ins Co	0.00%	$56
19	Firemans Fund Ins Co	0.00%	$1
	Total for Top 10 Insurers	97.49%	$2,965,138
	Total for All Other Insurers	2.51%	$76,403
	Total for All Insurers	100.00%	$3,041,541

Warranty



2011 West Virginia Market Share Report
Workers Compensation

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	BrickStreet Mut Ins Co	55.99%	$223,893,187
2	New Hampshire Ins Co	3.46%	$13,839,908
3	National Union Fire Ins Co Of Pitts	2.66%	$10,636,778
4	Commerce & Industry Ins Co	2.55%	$10,204,738
5	Travelers Prop Cas Co Of Amer	1.77%	$7,066,303
6	Zurich Amer Ins Co	1.72%	$6,880,160
7	Rockwood Cas Ins Co	1.61%	$6,454,794
8	American Zurich Ins Co	1.50%	$6,002,120
9	Travelers Ind Co	1.26%	$5,032,533
10	LM Ins Corp	1.20%	$4,784,375
11	Old Republic Ins Co	1.06%	$4,224,564
12	Wausau Underwriters Ins Co	0.98%	$3,925,730
13	Charter Oak Fire Ins Co	0.96%	$3,827,610
14	Travelers Ind Co Of CT	0.94%	$3,756,118
15	Firstcomp Ins Co	0.93%	$3,707,629
16	American Mining Ins Co Inc	0.92%	$3,679,369
17	Westfield Ins Co	0.87%	$3,460,017
18	American Guar & Liab Ins	0.77%	$3,093,866
19	Twin City Fire Ins Co Co	0.77%	$3,087,030
20	Chartis Prop Cas Co	0.76%	$3,025,126
21	Flagship City Ins Co	0.75%	$3,017,361
22	Hartford Underwriters Ins Co	0.68%	$2,731,897
23	Chartis Cas Co	0.61%	$2,452,746
24	Liberty Ins Corp	0.55%	$2,191,400
25	Erie Ins Exch	0.54%	$2,174,856
26	Zurich Amer Ins Co Of IL	0.54%	$2,145,161
27	Indemnity Ins Co Of North Amer	0.49%	$1,957,191
28	Phoenix Ins Co	0.48%	$1,911,879
29	Continental Cas Co	0.46%	$1,822,261
30	Motorists Mut Ins Co	0.45%	$1,787,685
31	Hartford Ins Co Of The Midwest	0.44%	$1,742,774
32	Insurance Co Of The State Of PA	0.41%	$1,632,112
33	Hartford Accident & Ind Co	0.41%	$1,623,472
34	Companion Prop & Cas Ins Co	0.40%	$1,598,889
35	Dallas Natl Ins Co	0.40%	$1,588,435
36	Pennsylvania Manufacturers Assoc Ins	0.37%	$1,496,489
37	Liberty Mut Fire Ins Co	0.34%	$1,379,441
38	Ace Amer Ins Co	0.34%	$1,355,393
39	Arch Ins Co	0.32%	$1,268,382
40	Travelers Cas Ins Co Of Amer	0.31%	$1,240,794

2011 West Virginia Market Share Report
Workers Compensation *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	State Natl Ins Co Inc	0.29%	$1,167,456
42	Employers Ins of Wausau	0.28%	$1,131,179
43	Sentry Ins A Mut Co	0.27%	$1,075,642
44	Federal Ins Co	0.25%	$998,997
45	First Liberty Ins Corp	0.25%	$995,925
46	Hartford Fire In Co	0.24%	$958,766
47	Old Republic Gen Ins Corp	0.23%	$913,205
48	Great Amer Alliance Ins Co	0.22%	$879,440
49	Sentry Select Ins Co	0.22%	$870,819
50	State Auto Prop & Cas Ins Co	0.22%	$865,635
51	Farmington Cas Co	0.20%	$807,084
52	Standard Fire Ins Co	0.20%	$805,421
53	State Automobile Mut Ins Co	0.20%	$786,755
54	Cincinnati Cas Co	0.19%	$763,665
55	Amguard Ins Co	0.19%	$758,338
56	Sentinel Ins Co Ltd	0.19%	$749,833
57	Bituminous Cas Corp	0.17%	$675,258
58	Chubb Ind Ins Co	0.15%	$595,962
59	Farm Family Cas Ins Co	0.15%	$589,751
60	Valley Forge Ins Co	0.12%	$474,359
61	Hartford Cas Ins Co	0.12%	$468,713
62	Cincinnati Ins Co	0.11%	$458,230
63	Travelers Cas & Surety Co	0.11%	$453,936
64	Allied Eastern Ind Co	0.11%	$451,541
65	Granite State Ins Co	0.11%	$428,510
66	National Fire Ins Co Of Hartford	0.11%	$427,975
67	Berkshire Hathaway Homestate Ins Co	0.11%	$420,803
68	Erie Ins Co Of NY	0.10%	$417,722
69	Eastguard Ins Co	0.10%	$405,006
70	Liberty Mut Ins Co	0.10%	$388,755
71	Erie Ins Prop & Cas Co	0.09%	$378,690
72	United States Fire Ins Co	0.09%	$378,433
73	Wausau Business Ins Co	0.09%	$365,338
74	Travelers Ind Co Of Amer	0.09%	$364,993
75	Norguard Ins Co	0.09%	$348,774
76	American Home Assur Co	0.09%	$346,895
77	Milbank Ins Co	0.09%	$344,942
78	Argonaut Ins Co	0.08%	$311,652
79	Amerisure Mut Ins Co	0.08%	$310,770
80	The Cincinnati Ind Co	0.07%	$290,941

2011 West Virginia Market Share Report
Workers Compensation *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
81	Fidelity & Guar Ins Co	0.07%	$270,968
82	American Cas Co Of Reading PA	0.06%	$241,003
83	Preferred Professional Ins Co	0.06%	$238,007
84	SeaBright Ins Co	0.06%	$231,386
85	XL Specialty Ins Co	0.06%	$222,269
86	Everest Natl Ins Co	0.05%	$215,874
87	Sentry Cas Co	0.05%	$213,435
88	Argonaut Midwest Ins Co	0.05%	$204,925
89	Great Divide Ins Co	0.05%	$201,846
90	Protective Ins Co	0.05%	$197,202
91	Wesco Ins Co	0.05%	$193,392
92	Pacific Employers Ins Co	0.04%	$177,079
93	Ullico Cas Co	0.04%	$176,305
94	Transportation Ins Co	0.04%	$168,594
95	Southern Ins Co	0.04%	$157,814
96	United WI Ins Co	0.04%	$154,897
97	Manufacturers Alliance Ins Co	0.04%	$148,930
98	Westfield Natl Ins Co	0.04%	$144,963
99	Northern Ins Co Of NY	0.04%	$142,016
100	Great West Cas Co	0.03%	$136,544
101	Illinois Natl Ins Co	0.03%	$135,714
102	Continental Western Ins Co	0.03%	$135,662
103	Lumbermens Underwriting Alliance	0.03%	$127,653
104	Pennsylvania Manufacturers Ind Co	0.03%	$122,401
105	Praetorian Ins Co	0.03%	$118,953
106	Trumbull Ins Co	0.03%	$111,582
107	Pacific Ind Co	0.03%	$107,969
108	Brotherhood Mut Ins Co	0.03%	$107,070
109	Sparta Ins Co	0.03%	$105,150
110	Erie Ins Co	0.03%	$104,920
111	Continental Ind Co	0.02%	$95,914
112	National Amer Ins Co	0.02%	$95,495
113	Mitsui Sumitomo Ins USA Inc	0.02%	$92,827
114	Church Mut Ins Co	0.02%	$91,998
115	Sompo Japan Ins Co of Amer	0.02%	$87,426
116	Safety First Ins Co	0.02%	$85,398
117	American Ins Co	0.02%	$80,053
118	Ace Prop & Cas Ins Co	0.02%	$79,191
119	TNUS Ins Co	0.02%	$78,041
120	American Alt Ins Corp	0.02%	$74,041
121	Vanliner Ins Co	0.02%	$72,590

2011 West Virginia Market Share Report
Workers Compensation *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
122	Bankers Standard Ins Co	0.02%	$70,826
123	Tokio Marine & Nichido Fire Ins Co	0.02%	$67,468
124	Vigilant Ins Co	0.02%	$64,194
125	Assurance Co Of Amer	0.02%	$62,161
126	Accident Fund Ins Co of Amer	0.02%	$60,800
127	Tower Natl Ins Co	0.01%	$59,329
128	North River Ins Co	0.01%	$57,893
129	Greenwich Ins Co	0.01%	$57,251
130	Great Amer Ins Co of NY	0.01%	$56,984
131	Mitsui Sumitomo Ins Co of Amer	0.01%	$55,581
132	Massachusetts Bay Ins Co	0.01%	$51,253
133	Nationwide Agribusiness Ins Co	0.01%	$47,409
134	Maryland Cas Co	0.01%	$47,328
135	Accident Fund Natl Ins Co	0.01%	$46,645
136	Tower Ins Co Of NY	0.01%	$45,608
137	Cherokee Ins Co	0.01%	$44,150
138	Great Northern Ins Co	0.01%	$43,979
139	Companion Commercial Ins Co	0.01%	$39,655
140	Associated Ind Corp	0.01%	$38,722
141	Ace Fire Underwriters Ins Co	0.01%	$30,802
142	Argonaut Great Central Ins Co	0.01%	$30,741
143	Work First Cas Co	0.01%	$29,846
144	National Interstate Ins Co	0.01%	$28,858
145	Hanover Ins Co	0.01%	$28,845
146	Bituminous Fire & Marine Ins Co	0.01%	$27,974
147	Markel Ins Co	0.01%	$27,419
148	Guarantee Ins Co	0.01%	$24,890
149	Pharmacists Mut Ins Co	0.01%	$24,550
150	Amerisure Ins Co	0.01%	$23,818
151	United States Fidelity & Guar Co	0.01%	$23,135
152	OneBeacon Ins Co	0.01%	$22,328
153	Midwest Employers Cas Co	0.01%	$21,567
154	Safety Natl Cas Corp	0.01%	$20,882
155	Znat Ins Co	0.00%	$18,626
156	Nova Cas Co	0.00%	$17,039
157	OneBeacon Amer Ins Co	0.00%	$16,666
158	Property & Cas Ins Co Of Hartford	0.00%	$16,402
159	Eastern Alliance Ins Co	0.00%	$14,254
160	General Cas Co Of WI	0.00%	$13,661
161	Firemens Ins Co Of Washington DC	0.00%	$13,576
162	Great Amer Assur Co	0.00%	$13,572

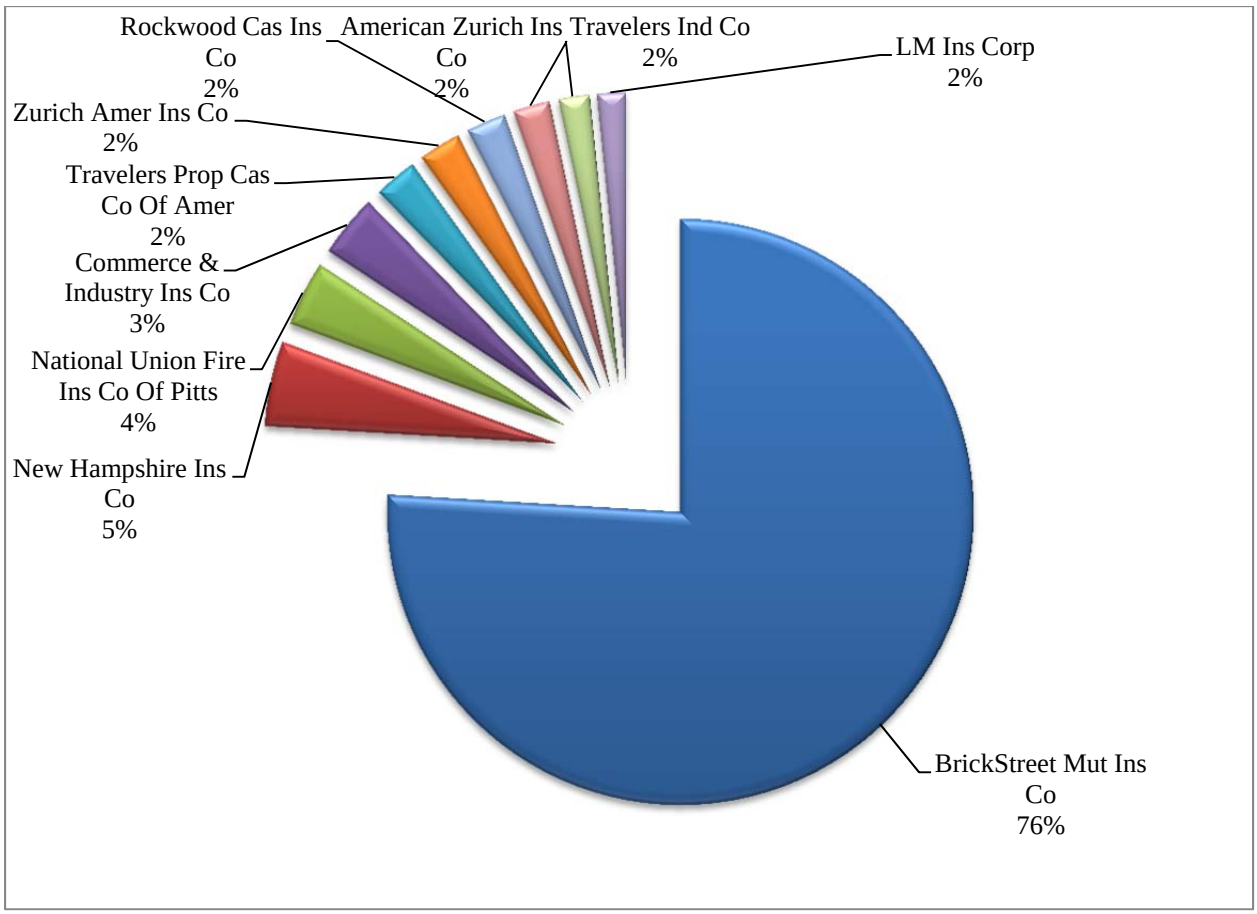
2011 West Virginia Market Share Report
Workers Compensation *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
163	Riverport Ins Co	0.00%	$11,697
164	Eastern Advantage Assur Co	0.00%	$11,343
165	Imperium Ins Co	0.00%	$10,350
166	Berkley Natl Ins Co	0.00%	$10,088
167	Transguard Ins Co Of Amer Inc	0.00%	$10,010
168	American Select Ins Co	0.00%	$8,703
169	Discover Prop & Cas Ins Co	0.00%	$8,610
170	Federated Rural Electric Ins Exch	0.00%	$7,435
171	Continental Ins Co	0.00%	$7,175
172	QBE Ins Corp	0.00%	$6,919
173	Great Amer Ins Co	0.00%	$6,598
174	Electric Ins Co	0.00%	$5,762
175	Accident Fund Gen Ins Co	0.00%	$5,172
176	Carolina Cas Ins Co	0.00%	$4,897
177	Nipponkoa Ins Co Ltd US Br	0.00%	$4,249
178	Advantage Workers Comp Ins Co	0.00%	$3,347
179	XL Ins Amer Inc	0.00%	$3,290
180	AIU Ins Co	0.00%	$2,772
181	Firemans Fund Ins Co	0.00%	$2,623
182	American Automobile Ins Co	0.00%	$1,627
183	Farmland Mut Ins Co	0.00%	$1,578
184	New York Marine & Gen Ins Co	0.00%	$886
185	Hanover Amer Ins Co	0.00%	$662
186	Bancinsure Inc	0.00%	$489
187	Starnet Ins Co	0.00%	$354
188	American Interstate Ins Co	0.00%	$309
189	Frank Winston Crum Ins Inc	0.00%	$233
190	American Motorists Ins Co	0.00%	$229
191	American Fire & Cas Co	0.00%	$185
192	Fidelity & Guar Ins Underwriters Inc	0.00%	$163
193	National Surety Corp	0.00%	$112
194	American Manufacturers Mut Ins Co	0.00%	$57
195	Employers Mut Cas Co	0.00%	$42
196	Ohio Cas Ins Co	0.00%	$18
197	Technology Ins Co Inc	0.00%	$6
198	West Amer Ins Co	0.00%	$2
199	Lumbermens Mut Cas Co	0.00%	($83)
200	Gateway Ins Co	0.00%	($278)
201	Trans Pacific Ins Co	0.00%	($1,238)
202	Employers Fire Ins Co	0.00%	($2,583)
203	Regent Ins Co	0.00%	($5,581)

2011 West Virginia Market Share Report
Workers Compensation *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
204	Berkley Regional Ins Co	0.00%	($10,631)
205	ACIG Ins Co	-0.01%	($28,820)
	Total for Top 10 Insurers	73.72%	$294,794,896
	Total for All Other Insurers	26.28%	$105,074,748
	Total for All Insurers	100.00%	$399,869,644

Workers Compensation



2011 West Virginia Market Share Report
Property Totals

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Mut Auto Ins Co	10.83%	$286,070,626
2	BrickStreet Mut Ins Co	8.47%	$223,893,187
3	Erie Ins Prop & Cas Co	7.92%	$209,396,800
4	Nationwide Mut Ins Co	6.95%	$183,582,102
5	State Farm Fire & Cas Co	4.45%	$117,501,901
6	Westfield Ins Co	3.78%	$99,948,674
7	Allstate Ins Co	2.15%	$56,840,796
8	National Union Fire Ins Co Of Pitts	2.09%	$55,186,576
9	State Auto Prop & Cas Ins Co	1.92%	$50,848,580
10	Nationwide Mut Fire Ins Co	1.77%	$46,809,821
11	Nationwide Prop & Cas Ins Co	1.77%	$46,750,822
12	Allstate Prop & Cas Ins Co	1.34%	$35,309,286
13	West Virginia Mut Ins Co	1.34%	$35,287,909
14	Liberty Mut Fire Ins Co	1.33%	$35,067,729
15	Safeco Ins Co Of Amer	1.08%	$28,499,064
16	Progressive Classic Ins Co	1.06%	$28,126,664
17	Travelers Prop Cas Co Of Amer	1.06%	$28,062,063
18	Geico Ind Co	0.99%	$26,162,640
19	Geico Gen Ins Co	0.95%	$25,112,275
20	Hartford Ins Co Of The Midwest	0.83%	$22,010,816
21	United Serv Automobile Assn	0.82%	$21,624,531
22	Zurich Amer Ins Co	0.79%	$20,980,997
23	Cincinnati Ins Co	0.77%	$20,376,538
24	Motorists Mut Ins Co	0.76%	$20,209,046
25	Federal Ins Co	0.76%	$19,992,488
26	Farmers Mech Mut Fire Ins Of WV	0.74%	$19,631,826
27	Progressive Max Ins Co	0.73%	$19,362,656
28	Property & Cas Ins Co Of Hartford	0.72%	$19,134,699
29	New Hampshire Ins Co	0.69%	$18,149,199
30	Ace Amer Ins Co	0.62%	$16,272,261
31	Travelers Ind Co	0.60%	$15,778,125
32	Farm Family Cas Ins Co	0.57%	$15,191,114
33	American Natl Prop & Cas Co	0.52%	$13,769,781
34	Continental Cas Co	0.50%	$13,258,459
35	Charter Oak Fire Ins Co	0.48%	$12,665,031
36	Titan Ind Co	0.47%	$12,432,276
37	Wva Ins Co	0.46%	$12,037,024
38	Travelers Cas & Surety Co Of Amer	0.45%	$11,965,726
39	Liberty Mut Ins Co	0.44%	$11,625,434
40	21st Century Centennial Ins Co	0.44%	$11,504,303

2011 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	USAA Cas Ins Co	0.43%	$11,359,771
42	Encompass Ind Co	0.43%	$11,354,171
43	Allstate Ind Co	0.42%	$11,214,887
44	Travelers Ind Co Of Amer	0.41%	$10,822,464
45	Government Employees Ins Co	0.40%	$10,695,530
46	Commerce & Industry Ins Co	0.40%	$10,637,342
47	Municipal Mut Ins Co	0.39%	$10,258,627
48	21st Century Pacific Ins Co	0.37%	$9,862,828
49	Travelers Ind Co Of CT	0.37%	$9,806,590
50	Encompass Ins Co Of Amer	0.36%	$9,538,639
51	National Cas Co	0.34%	$9,099,757
52	Peak Prop & Cas Ins Corp	0.34%	$9,057,144
53	Trumbull Ins Co	0.34%	$8,939,032
54	American Alt Ins Corp	0.34%	$8,869,459
55	Sentinel Ins Co Ltd	0.32%	$8,576,871
56	American Security Ins Co	0.32%	$8,500,435
57	United Financial Cas Co	0.30%	$7,994,442
58	St Paul Fire & Marine Ins Co	0.30%	$7,958,288
59	West Virginia Natl Auto Ins Co	0.28%	$7,432,382
60	Metropolitan Prop & Cas Ins Co	0.28%	$7,424,444
61	Factory Mut Ins Co	0.28%	$7,336,577
62	Old Republic Ins Co	0.26%	$6,970,843
63	Rockwood Cas Ins Co	0.26%	$6,939,905
64	American Guar & Liab Ins	0.26%	$6,899,903
65	Foremost Ins Co Grand Rapids MI	0.26%	$6,880,307
66	Metropolitan Drt Prop & Cas Ins Co	0.26%	$6,753,005
67	American Zurich Ins Co	0.26%	$6,751,941
68	Horace Mann Ins Co	0.25%	$6,707,088
69	American Bankers Ins Co Of FL	0.25%	$6,493,786
70	Arch Ins Co	0.24%	$6,444,422
71	Philadelphia Ind Ins Co	0.24%	$6,335,750
72	Mountaineer Freedom RRG Inc	0.24%	$6,310,492
73	Auto Club Prop Cas Ins Co	0.23%	$6,207,732
74	National Gen Assur Co	0.23%	$6,132,927
75	Phoenix Ins Co	0.23%	$6,062,520
76	Greenwich Ins Co	0.23%	$5,978,303
77	Farmers & Mechanics Fire & Cas Ins I	0.22%	$5,837,139
78	Liberty Ins Corp	0.22%	$5,690,229
79	Sentry Select Ins Co	0.21%	$5,539,849
80	Medicus Ins Co	0.21%	$5,539,308
81	Farmers Mut Ins Co	0.21%	$5,472,760

2011 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
82	LM Ins Corp	0.19%	$4,936,051
83	American Modern Home Ins Co	0.18%	$4,747,916
84	Wausau Underwriters Ins Co	0.18%	$4,740,472
85	Church Mut Ins Co	0.18%	$4,663,536
86	Dairyland Ins Co	0.18%	$4,635,250
87	Teachers Ins Co	0.17%	$4,497,068
88	Nationwide Agribusiness Ins Co	0.17%	$4,426,731
89	USAA Gen Ind Co	0.16%	$4,317,531
90	Mortgage Guar Ins Corp	0.16%	$4,316,321
91	Twin City Fire Ins Co Co	0.16%	$4,254,793
92	Insurance Co Of The State Of PA	0.16%	$4,251,119
93	State Automobile Mut Ins Co	0.16%	$4,124,492
94	Hartford Cas Ins Co	0.15%	$3,964,833
95	Hartford Fire In Co	0.15%	$3,921,040
96	Travelers Cas Ins Co Of Amer	0.15%	$3,845,009
97	Allianz Global Risks US Ins Co	0.14%	$3,744,481
98	Knightbrook Ins Co	0.14%	$3,743,919
99	Firstcomp Ins Co	0.14%	$3,707,629
100	Attorneys Liab Protection Soc RRG	0.14%	$3,685,833
101	Northland Ins Co	0.14%	$3,684,575
102	American Mining Ins Co Inc	0.14%	$3,679,369
103	Argonaut Great Central Ins Co	0.14%	$3,672,378
104	Garrison Prop & Cas Ins Co	0.14%	$3,578,874
105	RSUI Ind Co	0.14%	$3,568,301
106	Chartis Prop Cas Co	0.13%	$3,567,210
107	Hartford Underwriters Ins Co	0.13%	$3,530,690
108	Horace Mann Prop & Cas Ins Co	0.13%	$3,365,096
109	Federated Mut Ins Co	0.12%	$3,278,631
110	Safe Ins Co	0.12%	$3,225,868
111	West Virginia Farmers Mut Ins Assoc	0.12%	$3,187,491
112	Standard Fire Ins Co	0.12%	$3,140,444
113	Liberty Ins Underwriters Inc	0.12%	$3,102,110
114	Brotherhood Mut Ins Co	0.11%	$3,035,303
115	Flagship City Ins Co	0.11%	$3,017,361
116	United States Fire Ins Co	0.11%	$2,975,572
117	Cumis Ins Society Inc	0.11%	$2,816,801
118	Chartis Cas Co	0.10%	$2,552,040
119	Fidelity & Deposit Co Of MD	0.10%	$2,542,912
120	Hartford Accident & Ind Co	0.09%	$2,503,844
121	Great Amer Ins Co	0.09%	$2,475,010
122	Pan Handle Farmers Mut Ins Co Of WV	0.09%	$2,473,821

2011 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
123	American Modern Select Ins Co	0.09%	$2,432,856
124	Genworth Mortgage Ins Corp	0.09%	$2,407,453
125	Indemnity Ins Co Of North Amer	0.09%	$2,399,627
126	Nationwide Ins Co Of Amer	0.09%	$2,393,233
127	National Liab & Fire Ins Co	0.09%	$2,365,547
128	Dorinco Reins Co	0.09%	$2,363,266
129	Ohio Farmers Ins Co	0.09%	$2,349,935
130	HDI Gerling Amer Ins Co	0.09%	$2,272,196
131	Westchester Fire Ins Co	0.09%	$2,268,277
132	St Paul Mercury Ins Co	0.09%	$2,259,273
133	Firemans Fund Ins Co	0.08%	$2,238,381
134	Axis Ins Co	0.08%	$2,210,663
135	Zurich Amer Ins Co Of IL	0.08%	$2,190,021
136	PMI Mortgage Ins Co	0.08%	$2,179,295
137	Erie Ins Exch	0.08%	$2,174,856
138	United Guar Residential Ins Co	0.08%	$2,162,756
139	Hallmark Natl Ins Co	0.08%	$2,128,842
140	Westport Ins Corp	0.08%	$2,099,690
141	Western Surety Co	0.08%	$2,063,286
142	State Natl Ins Co Inc	0.08%	$2,054,837
143	Great Amer Assur Co	0.08%	$2,013,559
144	Lexon Ins Co	0.07%	$1,954,689
145	OneBeacon Amer Ins Co	0.07%	$1,908,082
146	RLI Ins Co	0.07%	$1,840,658
147	Pennsylvania Manufacturers Assoc Ins	0.07%	$1,840,496
148	Aegis Security Ins Co	0.07%	$1,840,379
149	General Ins Co Of Amer	0.07%	$1,827,920
150	Radian Guar Inc	0.07%	$1,775,575
151	American Fire & Cas Co	0.07%	$1,770,521
152	Peninsula Ins Co	0.07%	$1,753,294
153	Companion Prop & Cas Ins Co	0.06%	$1,717,283
154	Amica Mut Ins Co	0.06%	$1,669,071
155	Republic Mortgage Ins Co	0.06%	$1,663,216
156	Ace Prop & Cas Ins Co	0.06%	$1,657,395
157	Foremost Prop & Cas Ins Co	0.06%	$1,653,200
158	Homesite Ins Co Of The Midwest	0.06%	$1,633,520
159	Dallas Natl Ins Co	0.06%	$1,588,435
160	First Liberty Ins Corp	0.06%	$1,546,260
161	AGCS Marine Ins Co	0.06%	$1,520,783
162	Employers Ins of Wausau	0.06%	$1,501,769
163	American Select Ins Co	0.06%	$1,469,038

2011 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
164	American Cas Co Of Reading PA	0.06%	$1,460,736
165	Bituminous Cas Corp	0.06%	$1,454,449
166	Vigilant Ins Co	0.05%	$1,445,058
167	ProAssurance Ind Co Inc	0.05%	$1,444,415
168	Triton Ins Co	0.05%	$1,364,040
169	Argonaut Ins Co	0.05%	$1,322,720
170	Great Northern Ins Co	0.05%	$1,315,817
171	Encompass Home & Auto Ins Co	0.05%	$1,307,454
172	Cincinnati Cas Co	0.05%	$1,306,979
173	Empire Fire & Marine Ins Co	0.05%	$1,306,662
174	American States Ins Co	0.05%	$1,275,627
175	Ambac Assur Corp	0.05%	$1,256,431
176	Guideone Specialty Mut Ins Co	0.05%	$1,249,196
177	Sentry Ins A Mut Co	0.05%	$1,247,781
178	Caterpillar Ins Co	0.05%	$1,246,135
179	Great Amer Alliance Ins Co	0.05%	$1,243,908
180	Travelers Cas & Surety Co	0.05%	$1,217,955
181	Guideone Mut Ins Co	0.05%	$1,200,511
182	National Fire Ins Co Of Hartford	0.04%	$1,186,898
183	Granite State Ins Co	0.04%	$1,151,298
184	Hanover Ins Co	0.04%	$1,145,593
185	Starr Ind & Liab Co	0.04%	$1,127,978
186	Maryland Cas Co	0.04%	$1,123,752
187	Fidelity Natl Prop & Cas Ins Co	0.04%	$1,112,383
188	XL Ins Amer Inc	0.04%	$1,108,734
189	American Automobile Ins Co	0.04%	$1,096,577
190	United States Surety Co	0.04%	$1,082,703
191	US Specialty Ins Co	0.04%	$1,066,656
192	Tokio Marine & Nichido Fire Ins Co	0.04%	$1,054,266
193	Wesco Ins Co	0.04%	$1,047,937
194	MBIA Ins Corp	0.04%	$1,040,088
195	Old Republic Gen Ins Corp	0.04%	$1,034,895
196	QBE Ins Corp	0.04%	$1,009,347
197	Canal Ins Co	0.04%	$974,666
198	Navigators Ins Co	0.04%	$965,336
199	Lititz Mut Ins Co	0.04%	$954,829
200	Nationwide Assur Co	0.04%	$930,524
201	Heritage Ind Co	0.03%	$898,860
202	Balboa Ins Co	0.03%	$890,915
203	Essentia Ins Co	0.03%	$870,155
204	First Surety Corp	0.03%	$865,270

2011 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
205	Assurance Co Of Amer	0.03%	$860,963
206	Great Midwest Ins Co	0.03%	$860,395
207	Universal Underwriters Ins Co	0.03%	$854,248
208	Stonebridge Cas Ins Co	0.03%	$847,865
209	Scottsdale Ind Co	0.03%	$846,401
210	Ohio Cas Ins Co	0.03%	$844,426
211	American Family Home Ins Co	0.03%	$835,947
212	Nova Cas Co	0.03%	$814,067
213	Farmington Cas Co	0.03%	$811,852
214	Everest Natl Ins Co	0.03%	$807,454
215	American Natl Gen Ins Co	0.03%	$800,840
216	XL Specialty Ins Co	0.03%	$795,343
217	Catlin Ins Co	0.03%	$771,978
218	Amguard Ins Co	0.03%	$759,108
219	General Star Natl Ins Co	0.03%	$755,976
220	Western United Ins Co	0.03%	$753,714
221	Sompo Japan Ins Co of Amer	0.03%	$748,672
222	Great Amer Ins Co of NY	0.03%	$747,536
223	Continental Ins Co	0.03%	$742,965
224	Transportation Ins Co	0.03%	$741,577
225	Economy Premier Assur Co	0.03%	$730,747
226	American Ins Co	0.03%	$728,020
227	Hudson Ins Co	0.03%	$715,407
228	Pennsylvania Lumbermens Mut Ins	0.03%	$702,645
229	Jefferson Ins Co	0.03%	$701,706
230	First Colonial Ins Co	0.03%	$690,436
231	Founders Ins Co	0.03%	$676,721
232	Valley Forge Ins Co	0.03%	$673,625
233	North River Ins Co	0.03%	$667,890
234	Doctors Co An Interins Exch	0.02%	$659,222
235	Praetorian Ins Co	0.02%	$648,939
236	Star Ins Co	0.02%	$646,127
237	St Paul Protective Ins Co	0.02%	$646,014
238	International Fidelity Ins Co	0.02%	$638,648
239	Lyndon Prop Ins Co	0.02%	$635,552
240	Selective Ins Co Of The Southeast	0.02%	$634,463
241	American Economy Ins Co	0.02%	$632,878
242	Plaza Ins Co	0.02%	$621,593
243	Castlepoint Natl Ins Co	0.02%	$612,914
244	Metropolitan Cas Ins Co	0.02%	$604,905
245	American Road Ins Co	0.02%	$599,949

2011 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
246	Chubb Ind Ins Co	0.02%	$595,962
247	BCS Ins Co	0.02%	$587,014
248	AXA Ins Co	0.02%	$585,931
249	Lumbermens Underwriting Alliance	0.02%	$584,314
250	Ohio Ind Co	0.02%	$579,132
251	Maxum Cas Ins Co	0.02%	$572,556
252	Southern States Ins Exch	0.02%	$568,589
253	Argonaut Midwest Ins Co	0.02%	$560,602
254	Seneca Ins Co Inc	0.02%	$559,710
255	Harleysville Mut Ins Co	0.02%	$544,537
256	Federated Serv Ins Co	0.02%	$521,866
257	The Cincinnati Ind Co	0.02%	$518,049
258	Sparta Ins Co	0.02%	$513,646
259	Podiatry Ins Co Of Amer	0.02%	$502,109
260	American Reliable Ins Co	0.02%	$500,733
261	North Pointe Ins Co	0.02%	$500,596
262	Wausau Business Ins Co	0.02%	$490,669
263	Markel Amer Ins Co	0.02%	$469,418
264	Safety Natl Cas Corp	0.02%	$455,424
265	Markel Ins Co	0.02%	$452,494
266	Allied Eastern Ind Co	0.02%	$451,541
267	Motors Ins Corp	0.02%	$446,591
268	Generali Us Branch	0.02%	$442,214
269	Lancer Ins Co	0.02%	$436,032
270	Ullico Cas Co	0.02%	$431,634
271	Assured Guar Municipal Corp	0.02%	$429,825
272	Amerisure Mut Ins Co	0.02%	$429,606
273	Occidental Fire & Cas Co Of NC	0.02%	$427,209
274	Amex Assur Co	0.02%	$422,089
275	Berkshire Hathaway Homestate Ins Co	0.02%	$420,803
276	Erie Ins Co Of NY	0.02%	$417,722
277	Yosemite Ins Co	0.02%	$405,157
278	Eastguard Ins Co	0.02%	$405,006
279	Great Divide Ins Co	0.02%	$402,624
280	United States Liab Ins Co	0.01%	$395,126
281	Rider Ins Co	0.01%	$391,133
282	Illinois Natl Ins Co	0.01%	$372,163
283	Medical Protective Co	0.01%	$368,058
284	Old Republic Surety Co	0.01%	$362,612
285	Ohio Security Ins Co	0.01%	$359,736
286	Northern Assur Co Of Amer	0.01%	$353,046

2011 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
287	Norguard Ins Co	0.01%	$348,774
288	Carolina Cas Ins Co	0.01%	$347,657
289	California Cas Ind Exch	0.01%	$347,415
290	Milbank Ins Co	0.01%	$344,942
291	Bond Safeguard Ins Co	0.01%	$344,294
292	Affiliated Fm Ins Co	0.01%	$343,394
293	Victoria Fire & Cas Co	0.01%	$336,616
294	Stratford Ins Co	0.01%	$332,210
295	NCMIC Ins Co	0.01%	$329,832
296	Dealers Assur Co	0.01%	$326,378
297	CMG Mortgage Ins Co	0.01%	$321,168
298	Allied World Natl Assur Co	0.01%	$316,280
299	Mitsui Sumitomo Ins Co of Amer	0.01%	$313,761
300	Executive Risk Ind Inc	0.01%	$307,925
301	Coface N Amer Ins Co	0.01%	$306,829
302	Preferred Professional Ins Co	0.01%	$305,214
303	Virginia Surety Co Inc	0.01%	$303,347
304	Progressive Cas Ins Co	0.01%	$302,173
305	National Specialty Ins Co	0.01%	$298,467
306	National Interstate Ins Co	0.01%	$296,359
307	Employers Fire Ins Co	0.01%	$296,001
308	Financial Guar Ins Co	0.01%	$294,751
309	Darwin Natl Assur Co	0.01%	$294,608
310	West Amer Ins Co	0.01%	$292,598
311	Starnet Ins Co	0.01%	$291,681
312	Northern Ins Co Of NY	0.01%	$285,952
313	First Natl Ins Co Of Amer	0.01%	$277,817
314	Fidelity & Guar Ins Co	0.01%	$265,909
315	Universal Underwriters Of TX Ins	0.01%	$260,717
316	Hallmark Ins Co	0.01%	$254,305
317	Celina Mut Ins Co	0.01%	$249,957
318	National Surety Corp	0.01%	$247,900
319	Euler Hermes Amer Credit Ind Co	0.01%	$245,207
320	Pennsylvania Natl Mut Cas Ins Co	0.01%	$244,689
321	Imperium Ins Co	0.01%	$240,983
322	Mico Ins Co	0.01%	$238,152
323	Gateway Ins Co	0.01%	$237,376
324	SeaBright Ins Co	0.01%	$231,386
325	Electric Ins Co	0.01%	$230,704
326	MutualAid eXchange	0.01%	$230,356
327	Midwest Employers Cas Co	0.01%	$224,738

2011 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
328	Westfield Natl Ins Co	0.01%	$223,954
329	Lexington Natl Ins Corp	0.01%	$223,346
330	Triad Guar Ins Corp	0.01%	$222,721
331	Continental Western Ins Co	0.01%	$215,968
332	National Gen Ins Co	0.01%	$215,811
333	Sentry Cas Co	0.01%	$213,635
334	Diamond State Ins Co	0.01%	$212,878
335	Great West Cas Co	0.01%	$210,827
336	Colonial Surety Co	0.01%	$210,193
337	T H E Ins Co	0.01%	$207,855
338	Firemens Ins Co Of Washington DC	0.01%	$204,761
339	Beazley Ins Co Inc	0.01%	$202,231
340	Protective Ins Co	0.01%	$199,208
341	Developers Surety & Ind Co	0.01%	$196,317
342	Armed Forces Ins Exch	0.01%	$196,135
343	Avemco Ins Co	0.01%	$195,089
344	Platte River Ins Co	0.01%	$191,794
345	Pennsylvania Manufacturers Ind Co	0.01%	$187,787
346	Hartford Steam Boil Inspec & Ins Co	0.01%	$180,564
347	Selective Ins Co Of Amer	0.01%	$179,645
348	Vanliner Ins Co	0.01%	$178,524
349	American Southern Ins Co	0.01%	$177,872
350	Jewelers Mut Ins Co	0.01%	$177,712
351	Pacific Employers Ins Co	0.01%	$177,294
352	Crum & Forster Ind Co	0.01%	$172,264
353	Camico Mut Ins Co	0.01%	$166,816
354	Discover Prop & Cas Ins Co	0.01%	$159,692
355	Central States Ind Co Of Omaha	0.01%	$159,588
356	AXIS Reins Co	0.01%	$159,078
357	Berkley Ins Co	0.01%	$158,252
358	Ace Fire Underwriters Ins Co	0.01%	$157,909
359	Southern Ins Co	0.01%	$157,814
360	Manufacturers Alliance Ins Co	0.01%	$157,713
361	United WI Ins Co	0.01%	$154,897
362	Benchmark Ins Co	0.01%	$154,154
363	Mitsui Sumitomo Ins USA Inc	0.01%	$152,358
364	Merchants Bonding Co a Mut	0.01%	$151,325
365	National Amer Ins Co	0.01%	$149,671
366	New York Marine & Gen Ins Co	0.01%	$147,561
367	Toyota Motor Ins Co	0.01%	$143,026
368	Independent Mut Fire Ins Co	0.01%	$142,064

2011 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
369	American Contractors Ind Co	0.01%	$140,226
370	ACA Ins Co	0.01%	$139,825
371	Massachusetts Bay Ins Co	0.01%	$138,210
372	Colonial Amer Cas & Surety Co	0.01%	$136,983
373	General Cas Co Of WI	0.01%	$135,604
374	Bancinsure Inc	0.01%	$134,938
375	Transguard Ins Co Of Amer Inc	0.00%	$132,014
376	Response Worldwide Ins Co	0.00%	$130,079
377	Pacific Ind Co	0.00%	$128,590
378	Berkley Regional Ins Co	0.00%	$126,718
379	Erie Ins Co	0.00%	$123,904
380	Pharmacists Mut Ins Co	0.00%	$119,886
381	United States Fidelity & Guar Co	0.00%	$117,434
382	General Reins Corp	0.00%	$106,183
383	Employers Mut Cas Co	0.00%	$105,633
384	Fidelity Natl Ind Ins Co	0.00%	$105,484
385	Repwest Ins Co	0.00%	$104,403
386	Motorists Commercial Mut Ins Co	0.00%	$103,500
387	Fidelity Natl Ins Co	0.00%	$103,185
388	Progressive Paloverde Ins Co	0.00%	$101,269
389	Utica Mut Ins Co	0.00%	$97,004
390	Pennsylvania Gen Ins Co	0.00%	$96,763
391	Continental Ind Co	0.00%	$95,914
392	Stonington Ins Co	0.00%	$95,828
393	Guarantee Co Of N Amer USA	0.00%	$95,512
394	Medmarc Cas Ins Co	0.00%	$94,723
395	North Amer Specialty Ins Co	0.00%	$93,156
396	Merastar Ins Co	0.00%	$93,133
397	Campmed Cas & Ind Co Inc	0.00%	$91,845
398	Southwest Marine & Gen Ins Co	0.00%	$91,418
399	Standard Guar Ins Co	0.00%	$89,460
400	Bankers Standard Ins Co	0.00%	$87,786
401	Safety First Ins Co	0.00%	$85,398
402	Verlan Fire Ins Co MD	0.00%	$83,928
403	First Guard Ins Co	0.00%	$83,375
404	Courtesy Ins Co	0.00%	$82,297
405	Valiant Ins Co	0.00%	$81,630
406	Riverport Ins Co	0.00%	$79,609
407	American Safety Cas Ins Co	0.00%	$79,366
408	Associated Ind Corp	0.00%	$78,437
409	TNUS Ins Co	0.00%	$78,032

2011 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
410	CNL Ins Amer Inc	0.00%	$77,595
411	Chicago Ins Co	0.00%	$77,201
412	Tower Natl Ins Co	0.00%	$74,821
413	Alterra Amer Ins Co	0.00%	$74,774
414	Bankers Ins Co	0.00%	$72,862
415	National Continental Ins Co	0.00%	$72,852
416	Regis Ins Co	0.00%	$72,668
417	Commonwealth Ins Co Of Amer	0.00%	$69,988
418	Automobile Ins Co Of Hartford CT	0.00%	$68,704
419	Aetna Ins Co of CT	0.00%	$65,100
420	Federated Rural Electric Ins Exch	0.00%	$63,328
421	Gray Ins Co	0.00%	$61,929
422	Accident Fund Ins Co of Amer	0.00%	$60,800
423	OneBeacon Ins Co	0.00%	$56,895
424	Tower Ins Co Of NY	0.00%	$56,858
425	Suretec Ins Co	0.00%	$56,370
426	Housing Enterprise Ins Co Inc	0.00%	$55,983
427	Housing Authority Prop A Mut Co	0.00%	$51,299
428	Genworth Residential Mortgage Ins Co	0.00%	$50,742
429	Zale Ind Co	0.00%	$48,159
430	Accident Fund Natl Ins Co	0.00%	$46,645
431	Bituminous Fire & Marine Ins Co	0.00%	$45,568
432	Farmland Mut Ins Co	0.00%	$45,468
433	Cherokee Ins Co	0.00%	$44,250
434	Freedom Specialty Ins Co	0.00%	$40,625
435	Companion Commercial Ins Co	0.00%	$39,655
436	Foremost Signature Ins Co	0.00%	$38,305
437	MIC Prop & Cas Ins Corp	0.00%	$37,059
438	United Cas Ins Co Of Amer	0.00%	$36,919
439	Washington Intl Ins Co	0.00%	$36,440
440	Infinity Ins Co	0.00%	$35,031
441	National Ind Co	0.00%	$34,183
442	AF&L Ins Co	0.00%	$34,160
443	NGM Ins Co	0.00%	$34,051
444	RLI Ind Co	0.00%	$33,982
445	Berkley Natl Ins Co	0.00%	$31,794
446	Rural Comm Ins Co	0.00%	$31,010
447	Work First Cas Co	0.00%	$29,846
448	Professionals Direct Ins Co	0.00%	$27,617
449	Amerisure Ins Co	0.00%	$26,439
450	Acstar Ins Co	0.00%	$26,377

2011 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
451	Corepointe Ins Co	0.00%	$25,487
452	Guarantee Ins Co	0.00%	$24,890
453	Financial Cas & Surety Inc	0.00%	$24,613
454	American Southern Home Ins Co	0.00%	$23,295
455	PACO Assur Co Inc	0.00%	$22,648
456	Gramercy Ins Co	0.00%	$21,837
457	Essent Guar Inc	0.00%	$21,703
458	NAU Country Ins Co	0.00%	$21,687
459	HSBC Ins Co of DE	0.00%	$20,726
460	American Commerce Ins Co	0.00%	$19,917
461	Znat Ins Co	0.00%	$18,626
462	Assured Guar Corp	0.00%	$18,500
463	American Pet Ins Co	0.00%	$17,991
464	Pacific Specialty Ins Co	0.00%	$16,440
465	Autoone Ins Co	0.00%	$15,681
466	Contractors Bonding & Ins Co	0.00%	$15,472
467	AXA Art Ins Corp	0.00%	$14,946
468	Eastern Alliance Ins Co	0.00%	$14,254
469	Lincoln Gen Ins Co	0.00%	$13,794
470	Harco Natl Ins Co	0.00%	$13,638
471	Fortress Ins Co	0.00%	$12,786
472	Indiana Lumbermens Mut Ins Co	0.00%	$12,645
473	Seaworthy Ins Co	0.00%	$12,143
474	Hiscox Ins Co Inc	0.00%	$12,017
475	Capitol Ind Corp	0.00%	$11,691
476	Eastern Advantage Assur Co	0.00%	$11,343
477	Ironshore Ind Inc	0.00%	$11,076
478	First Amer Prop & Cas Ins Co	0.00%	$10,706
479	Atlantic Specialty Ins Co	0.00%	$10,427
480	Deerfield Ins Co	0.00%	$10,313
481	Keystone Ins Co	0.00%	$9,268
482	Procentury Ins Co	0.00%	$8,360
483	Radian Asset Assur Inc	0.00%	$7,893
484	21st Century Premier Ins Co	0.00%	$7,392
485	St Paul Guardian Ins Co	0.00%	$7,100
486	Meridian Citizens Mut Ins Co	0.00%	$6,660
487	Casualty Underwriters Ins Co	0.00%	$6,218
488	Travelers Prop Cas Ins Co	0.00%	$5,985
489	Century Surety Co	0.00%	$5,889
490	Torus Natl Ins Co	0.00%	$5,810
491	Allstate Vehicle & Prop Ins Co	0.00%	$5,751

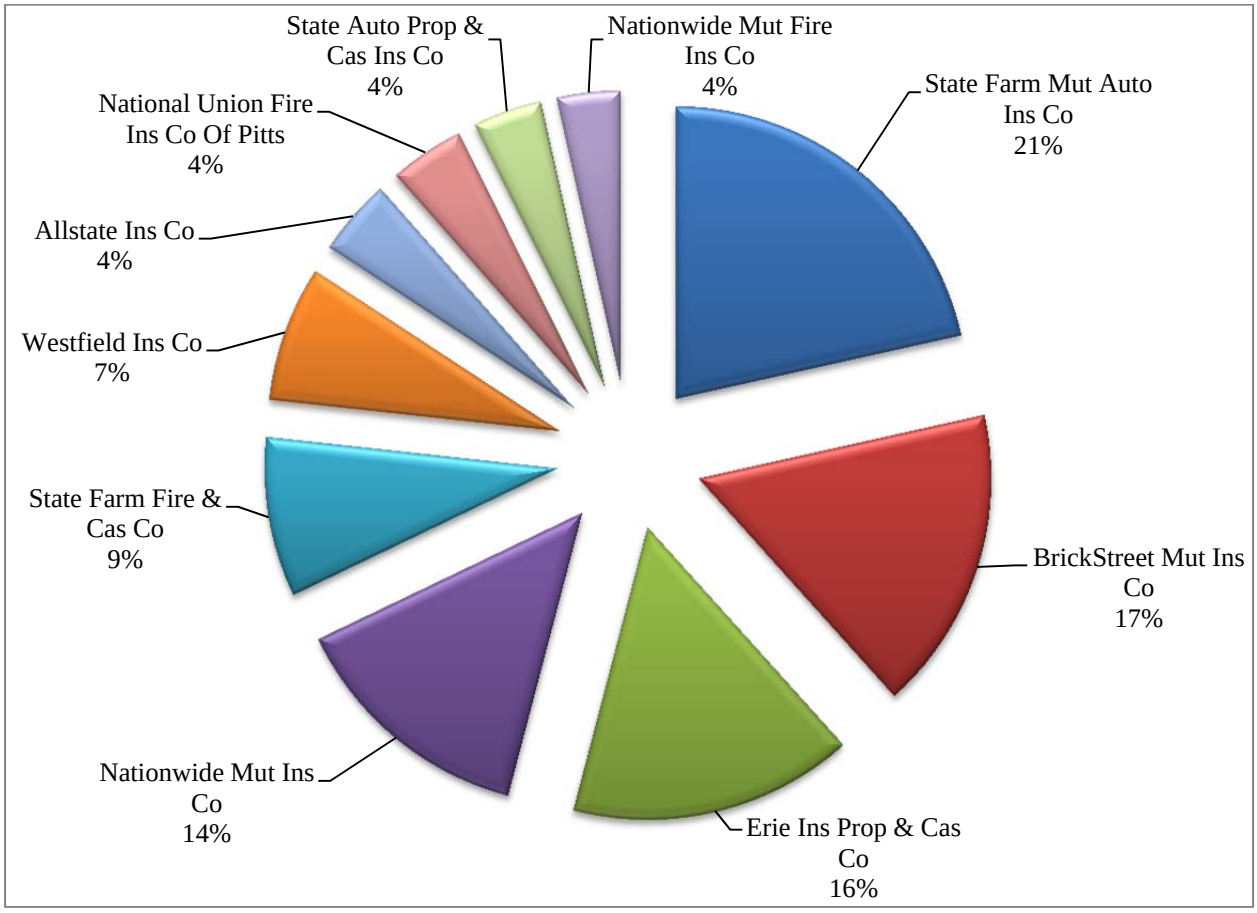
2011 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
492	Aspen Amer Ins Co	0.00%	$5,277
493	Accident Fund Gen Ins Co	0.00%	$5,172
494	Nipponkoa Ins Co Ltd US Br	0.00%	$5,124
495	Inland Mut Ins Co	0.00%	$3,586
496	Advantage Workers Comp Ins Co	0.00%	$3,347
497	Old United Cas Co	0.00%	$3,321
498	Aviation Alliance Ins RRG Inc	0.00%	$3,270
499	Insurance Co of N Amer	0.00%	$3,190
500	United Fire & Cas Co	0.00%	$3,057
501	Universal Fire & Cas Ins Co	0.00%	$3,016
502	Lyndon Southern Ins Co	0.00%	$2,987
503	AIU Ins Co	0.00%	$2,772
504	Securian Cas Co	0.00%	$2,342
505	Everest Reins Co	0.00%	$1,995
506	American Motorists Ins Co	0.00%	$1,729
507	CMG Mortgage Assur Co	0.00%	$1,375
508	Great Amer Spirit Ins Co	0.00%	$1,287
509	Community Hlth Alliance Recip RRG	0.00%	$1,094
510	Chubb Natl Ins Co	0.00%	$1,054
511	Atain Ins Co	0.00%	$1,022
512	American Sentinel Ins Co	0.00%	$888
513	Insurance Co Of The West	0.00%	$877
514	Hanover Amer Ins Co	0.00%	$662
515	Sequoia Ins Co	0.00%	$500
516	United Guar Mortgage Ind Co	0.00%	$315
517	American Interstate Ins Co	0.00%	$309
518	Arrowood Ind Co	0.00%	$247
519	Frank Winston Crum Ins Inc	0.00%	$233
520	MGIC Ind Corp	0.00%	$230
521	Independence Amer Ins Co	0.00%	$188
522	Peerless Ins Co	0.00%	$184
523	Fidelity & Guar Ins Underwriters Inc	0.00%	$163
524	American Manufacturers Mut Ins Co	0.00%	$157
525	Allegheny Cas Co	0.00%	$114
526	IDS Prop Cas Ins Co	0.00%	$48
527	Accredited Surety & Cas Co Inc	0.00%	$42
528	American Gen Ind Co	0.00%	$16
529	National Farmers Union Prop & Cas	0.00%	$10
530	Technology Ins Co Inc	0.00%	$6
531	Lumbermens Mut Cas Co	0.00%	($34)
532	Progressive Direct Ins Co	0.00%	($50)

2011 West Virginia Market Share Report
Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
533	Trans Pacific Ins Co	0.00%	($1,251)
534	Regent Ins Co	0.00%	($3,259)
535	21st Century N Amer Ins Co	0.00%	($11,447)
536	ACIG Ins Co	0.00%	($28,820)
537	American Home Assur Co	0.00%	($121,505)
	Total for Top 10 Insurers	50.34%	$1,330,079,063
	Total for All Other Insurers	49.66%	$1,312,364,986
	Total for All Insurers	100.00%	$2,642,444,049

Property Totals



2011 West Virginia Life, Accident & Health Market Share Report

Annuities

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Pruco Life Ins Co	9.34%	$113,629,221
2	Teachers Ins & Ann Assoc Of Amer	8.19%	$99,646,359
3	MetLife Investors USA Ins Co	8.08%	$98,201,183
4	Jackson Natl Life Ins Co	5.44%	$66,149,305
5	Variable Ann Life Ins Co	4.79%	$58,295,548
6	Lincoln Natl Life Ins Co	4.41%	$53,672,443
7	Western Natl Life Ins Co	4.34%	$52,742,911
8	Ing Life Ins & Ann Co	3.64%	$44,269,895
9	Northwestern Mut Life Ins Co	3.41%	$41,511,285
10	Allianz Life Ins Co Of N Amer	2.86%	$34,784,381
11	Metropolitan Life Ins Co	2.80%	$34,039,792
12	RiverSource Life Ins Co	2.76%	$33,533,399
13	AXA Equitable Life Ins Co	2.66%	$32,351,384
14	New York Life Ins & Ann Corp	2.40%	$29,143,671
15	Prudential Ins Co Of Amer	2.31%	$28,125,880
16	Aviva Life & Ann Co	2.11%	$25,641,561
17	Great Amer Life Ins Co	1.69%	$20,501,830
18	Symetra Life Ins Co	1.64%	$19,922,471
19	Protective Life Ins Co	1.32%	$16,110,547
20	American Equity Invest Life Ins Co	1.32%	$16,092,347
21	Pacific Life Ins Co	1.22%	$14,865,363
22	John Hancock Life Ins Co (USA)	1.19%	$14,516,623
23	Forethought Life Ins Co	1.07%	$12,983,879
24	Bankers Life & Cas Co	1.05%	$12,728,322
25	ING USA Ann & LIfe Ins Co	1.00%	$12,156,993
26	Transamerica Life Ins Co	0.99%	$12,092,975
27	Sun Life Assur Co Of Canada US	0.94%	$11,475,672
28	American Natl Ins Co	0.91%	$11,046,272
29	Great W Life & Ann Ins Co	0.82%	$9,986,109
30	SunAmerica Ann & Life Assur Co	0.79%	$9,600,247
31	State Farm Life Ins Co	0.77%	$9,367,701
32	Security Benefit Life Ins Co	0.66%	$7,995,202
33	American Gen Life Ins Co	0.55%	$6,655,649
34	Massachusetts Mut Life Ins Co	0.54%	$6,563,890
35	North Amer Co Life & Hlth Ins	0.54%	$6,544,314
36	Modern Woodmen Of Amer	0.52%	$6,353,920
37	USAA Life Ins Co	0.51%	$6,162,515
38	National Western Life Ins Co	0.49%	$5,989,436
39	Horace Mann Life Ins Co	0.48%	$5,806,805

2011 West Virginia Market Share Report
Annuities *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
40	Life Ins Co Of The Southwest	0.44%	$5,302,493
41	Midland Natl Life Ins Co	0.41%	$4,994,446
42	Principal Life Ins Co	0.41%	$4,927,745
43	Genworth Life Ins Co	0.40%	$4,871,984
44	Guardian Ins & Ann Co Inc	0.39%	$4,720,979
45	Fidelity & Guar Life Ins Co	0.39%	$4,692,943
46	Reliastar Life Ins Co	0.38%	$4,641,228
47	Cuna Mut Ins Society	0.37%	$4,491,041
48	Ohio Natl Life Ins Co	0.33%	$4,058,987
49	United Of Omaha Life Ins Co	0.32%	$3,851,499
50	Western Southern Life Assur Co	0.31%	$3,750,702
51	Farm Family Life Ins Co	0.28%	$3,455,519
52	Thrivent Financial For Lutherans	0.28%	$3,351,059
53	Nationwide Life Ins Co	0.27%	$3,289,536
54	Metlife Ins Co of CT	0.24%	$2,952,655
55	Prudential Ann Life Assur Corp	0.24%	$2,870,899
56	Woodmen World Life Ins Soc	0.22%	$2,704,199
57	MetLIfe Investors Ins Co	0.22%	$2,624,091
58	Bankers Life Ins Co	0.19%	$2,347,526
59	American United Life Ins Co	0.19%	$2,309,640
60	Erie Family Life Ins Co	0.18%	$2,187,405
61	Fidelity Investments Life Ins Co	0.17%	$2,076,712
62	United Amer Ins Co	0.15%	$1,851,261
63	Reliance Standard Life Ins Co	0.15%	$1,811,062
64	Cincinnati Life Ins Co	0.12%	$1,497,035
65	TIAA Cref Life Ins Co	0.12%	$1,444,780
66	Ameritas Life Ins Corp	0.11%	$1,383,656
67	PHL Variable Ins Co	0.11%	$1,345,989
68	Liberty Natl Life Ins Co	0.11%	$1,341,758
69	American Gen Life & Acc Ins Co	0.11%	$1,318,576
70	Standard Ins Co	0.11%	$1,301,058
71	State Life Ins Co	0.11%	$1,294,818
72	Lafayette Life Ins Co	0.10%	$1,225,198
73	Lincoln Benefit Life Co	0.08%	$974,699
74	National Slovak Society Of The Usa	0.07%	$833,230
75	Employees Life Co Mut	0.07%	$831,363
76	Genworth Life & Ann Ins Co	0.07%	$808,381
77	Allstate Life Ins Co	0.07%	$806,636
78	New England Life Ins Co	0.07%	$792,811
79	Liberty Life Ins Co	0.06%	$760,670

2011 West Virginia Market Share Report
Annuities *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
80	Sentry Life Ins Co	0.06%	$725,316
81	CM Life Ins Co	0.06%	$702,641
82	Hartford Life & Ann Ins Co	0.06%	$683,749
83	First Investors Life Ins Co	0.06%	$679,836
84	Minnesota Life Ins Co	0.05%	$650,950
85	Assurity Life Ins Co	0.05%	$629,363
86	Motorists Life Ins Co	0.05%	$619,088
87	Monumental Life Ins Co	0.05%	$602,046
88	Jefferson Natl Life Ins Co	0.05%	$600,762
89	Integrity Life Ins Co	0.05%	$564,248
90	Union Central Life Ins Co	0.04%	$542,222
91	Americo Fin Life & Ann Ins Co	0.04%	$428,023
92	Equitrust Life Ins Co	0.03%	$384,698
93	Penn Mut Life Ins Co	0.03%	$368,189
94	American Fidelity Assur Co	0.03%	$349,259
95	Sagicor Life Ins Co	0.03%	$324,504
96	Annuity Investors Life Ins Co	0.02%	$284,075
97	Hartford Life Ins Co	0.02%	$264,453
98	Kansas City Life Ins Co	0.02%	$242,643
99	Security Mut Life Ins Co Of NY	0.02%	$235,000
100	Liberty Bankers Life Ins Co	0.02%	$215,266
101	William Penn Assn	0.02%	$200,843
102	Western Reserve Life Assur Co of OH	0.01%	$165,746
103	Columbus Life Ins Co	0.01%	$157,883
104	First Cath Slovak Ladies Assn USA	0.01%	$137,459
105	Degree Of Honor Protective Assn	0.01%	$137,331
106	Union Security Ins Co	0.01%	$133,388
107	Presidential Life Ins Co	0.01%	$125,120
108	Mony Life Ins Co Of Amer	0.01%	$107,549
109	ISDA fraternal Assoc	0.01%	$101,699
110	Standard Life & Accident Ins Co	0.01%	$87,038
111	Unified Life Ins Co	0.01%	$71,787
112	Western Catholic Union	0.01%	$70,111
113	Sunamerica Life Ins Co	0.01%	$69,800
114	New York Life Ins Co	0.01%	$61,471
115	Washington Natl Ins Co	0.00%	$54,620
116	Liberty Life Assur Co Of Boston	0.00%	$51,100
117	Prudential Retirement Ins & Ann Co	0.00%	$49,053
118	Amica Life Ins Co	0.00%	$44,788
119	National Guardian Life Ins Co	0.00%	$43,950
120	Federated Life Ins Co	0.00%	$41,144

2011 West Virginia Market Share Report
Annuities *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
121	Church Life Ins Corp	0.00%	$35,001
122	Golden Rule Ins Co	0.00%	$34,615
123	Zurich Amer Life Ins Co	0.00%	$34,559
124	Guardian Life Ins Co Of Amer	0.00%	$34,449
125	Homesteaders Life Co	0.00%	$31,984
126	First Cath Slovak Union Of US & CN	0.00%	$31,500
127	Thrivent Life Ins Co	0.00%	$29,552
128	Investors Heritage Life Ins Co	0.00%	$29,089
129	Nationwide Life & Ann Ins Co	0.00%	$28,761
130	Polish Natl Alliance Us Of Na	0.00%	$26,962
131	Aetna Life Ins Co	0.00%	$26,942
132	Colorado Bankers Life Ins Co	0.00%	$25,414
133	Greek Catholic Union Of The USA	0.00%	$25,360
134	American Memorial Life Ins Co	0.00%	$24,029
135	American Gen Life Ins Co of DE	0.00%	$22,638
136	Madison Natl Life Ins Co Inc	0.00%	$19,100
137	Metropolitan Tower Life Ins Co	0.00%	$16,915
138	Occidental Life Ins Co Of NC	0.00%	$14,177
139	Commonwealth Ann & Life Ins Co	0.00%	$13,062
140	Time Ins Co	0.00%	$12,317
141	American Heritage Life Ins Co	0.00%	$10,236
142	Molina Hlthcare Ins Co	0.00%	$10,000
143	Continental Gen Ins Co	0.00%	$9,492
144	Columbian Mut Life Ins Co	0.00%	$8,250
145	Primerica Life Ins Co	0.00%	$7,911
146	Harleysville Life Ins Co	0.00%	$6,135
147	Baltimore Life Ins Co	0.00%	$5,380
148	Farmers New World Life Ins Co	0.00%	$5,183
149	Universal Guar Life Ins Co	0.00%	$4,724
150	Ohio State Life Ins Co	0.00%	$4,691
151	Lincoln Heritage Life Ins Co	0.00%	$4,088
152	Humanadental Ins Co	0.00%	$2,620
153	American Amicable Life Ins Co Of TX	0.00%	$2,391
154	Investors Ins Corp	0.00%	$2,000
155	MTL Ins Co	0.00%	$1,780
156	Fidelity Security Life Ins Co	0.00%	$1,616
157	Trustmark Ins Co	0.00%	$1,546
158	Reassure Amer Life Ins Co	0.00%	$1,494
159	United Fidelity Life Ins Co	0.00%	$1,420
160	Reserve Natl Ins Co	0.00%	$1,314

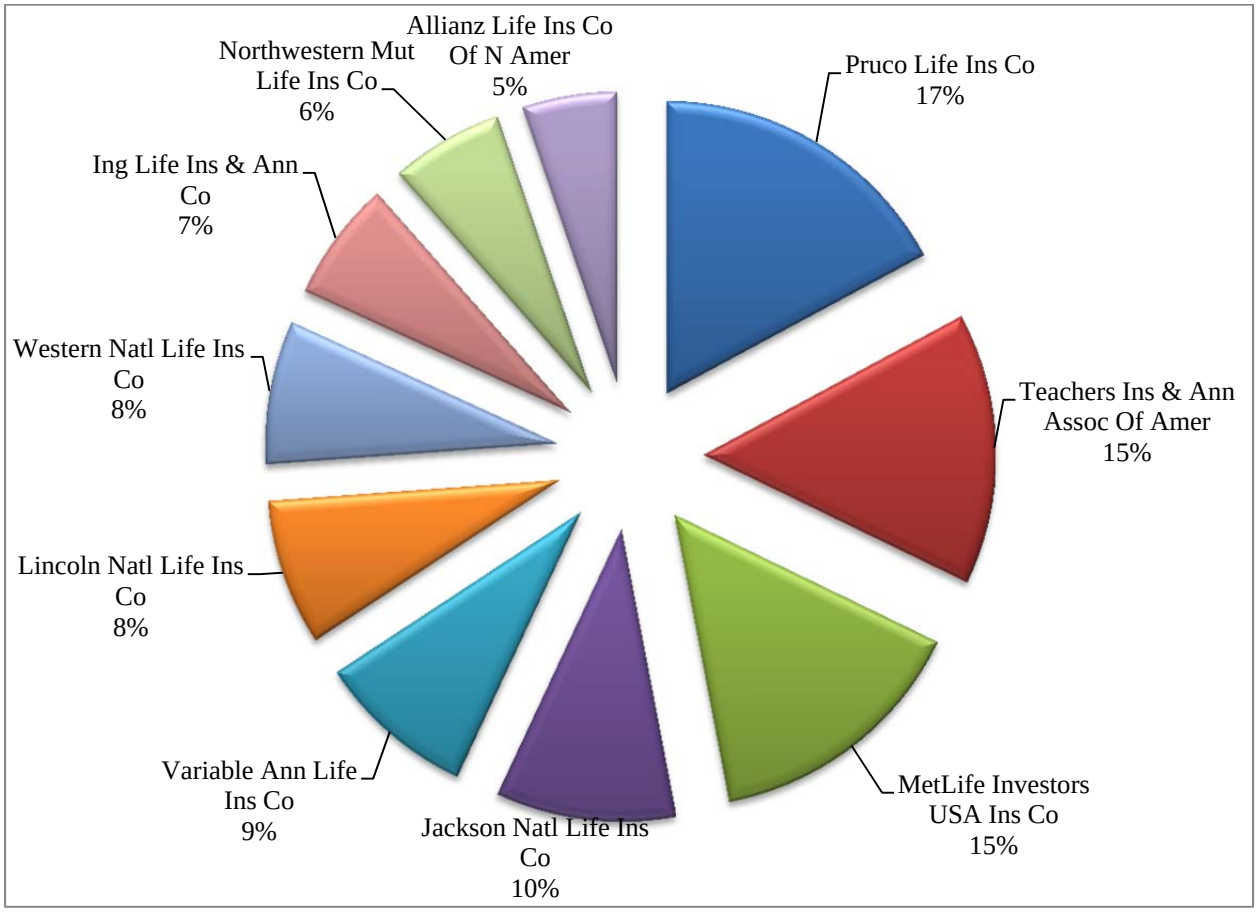
2011 West Virginia Market Share Report
Annuities *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
161	Shenandoah Life Ins Co	0.00%	$1,282
162	Mid West Natl Life Ins Co Of TN	0.00%	$1,274
163	Trans World Assur Co	0.00%	$1,200
164	Chesapeake Life Ins Co	0.00%	$1,131
165	CICA Life Ins Co of Amer	0.00%	$1,040
166	LifeSecure Ins Co	0.00%	$989
167	American Capitol Ins Co	0.00%	$940
168	American Fidelity Life Ins Co	0.00%	$940
169	Womans Life Ins Society	0.00%	$825
170	Loyal Christian Benefit Assn	0.00%	$800
171	Bankers Fidelity Life Ins Co	0.00%	$600
172	Central Reserve Life Ins Co	0.00%	$600
173	Great Southern Life Ins Co	0.00%	$600
174	Beneficial Life Ins Co	0.00%	$600
175	Phoenix Life Ins Co	0.00%	$597
176	United Natl Life Ins Co Of Amer	0.00%	$560
177	Investors Life Ins Co N Amer	0.00%	$500
178	American Bankers Life Assur Co Of FL	0.00%	$420
179	Columbian Life Ins Co	0.00%	$400
180	Ohio Natl Life Assur Corp	0.00%	$400
181	Royal Neighbors Of Amer	0.00%	$360
182	Guarantee Trust Life Ins Co	0.00%	$313
183	Loyal Amer Life Ins Co	0.00%	$276
184	American Income Life Ins Co	0.00%	$243
185	Conseco Life Ins Co	0.00%	$188
186	Serb Natl Federation	0.00%	$122
187	Country Investors Life Assur Co	0.00%	$100
188	Union Fidelity Life Ins Co	0.00%	$51
189	Wilton Reassur Life Co of NY	0.00%	$50
190	Mega Life & Hlth Ins Co The	0.00%	$40
191	Government Personnel Mut Life Ins Co	0.00%	$24

2011 West Virginia Market Share Report
Annuities *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	54.52%	$662,902,531
Total for All Other Insurers	45.48%	$553,085,411
Total for All Insurers	100.00%	$1,215,987,942

Annuities



2011 West Virginia Market Share Report

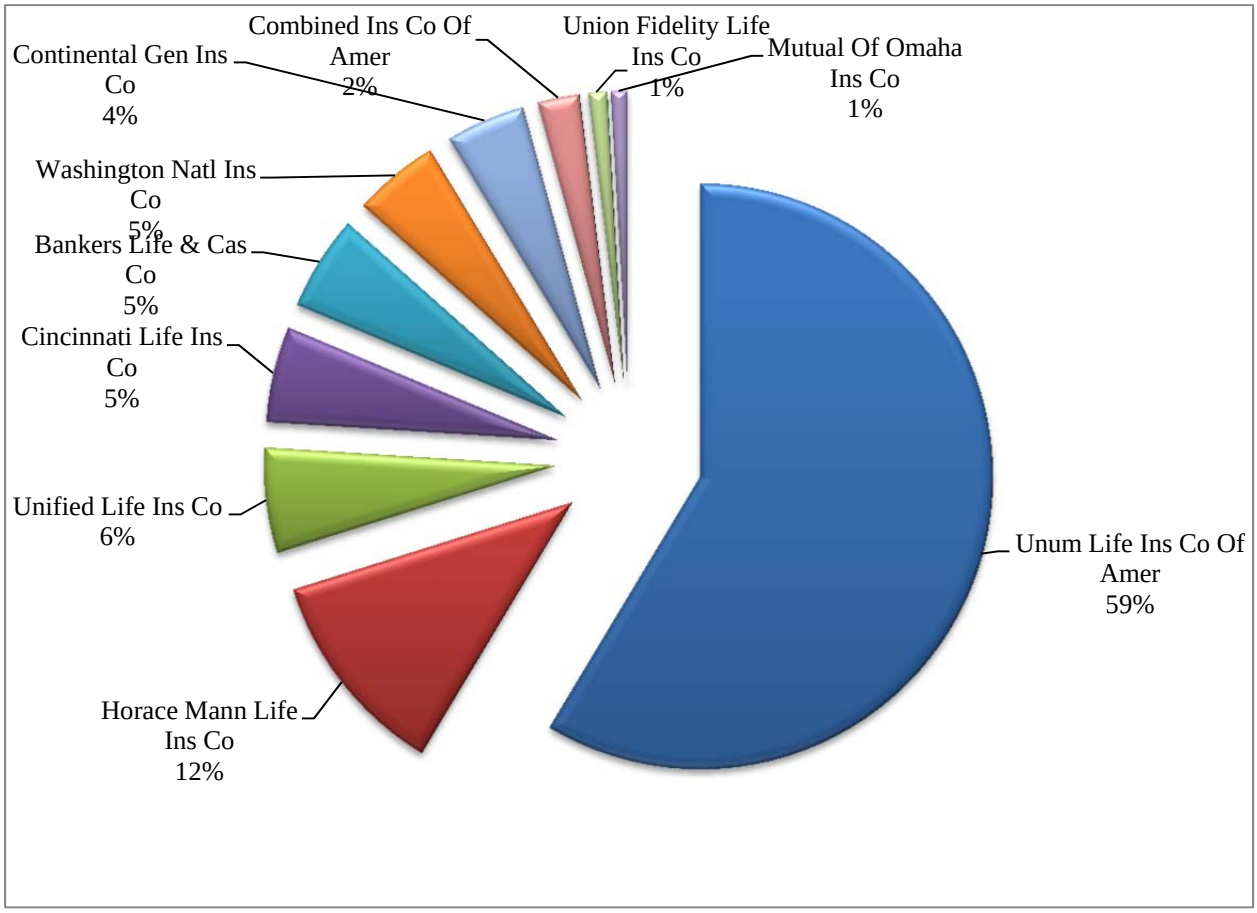
Collectively Renewable A&H

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Unum Life Ins Co Of Amer	57.29%	$228,432
2	Horace Mann Life Ins Co	11.31%	$45,087
3	Unified Life Ins Co	5.68%	$22,648
4	Cincinnati Life Ins Co	5.19%	$20,688
5	Bankers Life & Cas Co	5.14%	$20,506
6	Washington Natl Ins Co	4.66%	$18,593
7	Continental Gen Ins Co	4.30%	$17,127
8	Combined Ins Co Of Amer	2.28%	$9,086
9	Union Fidelity Life Ins Co	1.01%	$4,027
10	Mutual Of Omaha Ins Co	0.89%	$3,557
11	World Ins Co	0.87%	$3,457
12	Primerica Life Ins Co	0.27%	$1,068
13	Philadelphia Amer Life Ins Co	0.22%	$871
14	Perico Life Ins Co	0.21%	$829
15	National Cas Co	0.12%	$480
16	Lincoln Natl Life Ins Co	0.10%	$391
17	American Pioneer Life Ins Co	0.10%	$385
18	Government Employees Ins Co	0.08%	$332
19	Standard Life & Accident Ins Co	0.08%	$328
20	Central Reserve Life Ins Co	0.07%	$262
21	Professional Ins Co	0.05%	$219
22	Boston Mut Life Ins Co	0.03%	$120
23	Commercial Travelers Mut Ins Co	0.02%	$85
24	Monumental Life Ins Co	0.02%	$61
25	Trustmark Ins Co	0.01%	$51
26	Loyal Amer Life Ins Co	0.01%	$46

2011 West Virginia Market Share Report
Collectively Renewable A&H, *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	97.75%	$389,751
Total for All Other Insurers	2.25%	$8,985
Total for All Insurers	100.00%	$398,736

Collectively Renewable A&H



2011 West Virginia Market Share Report

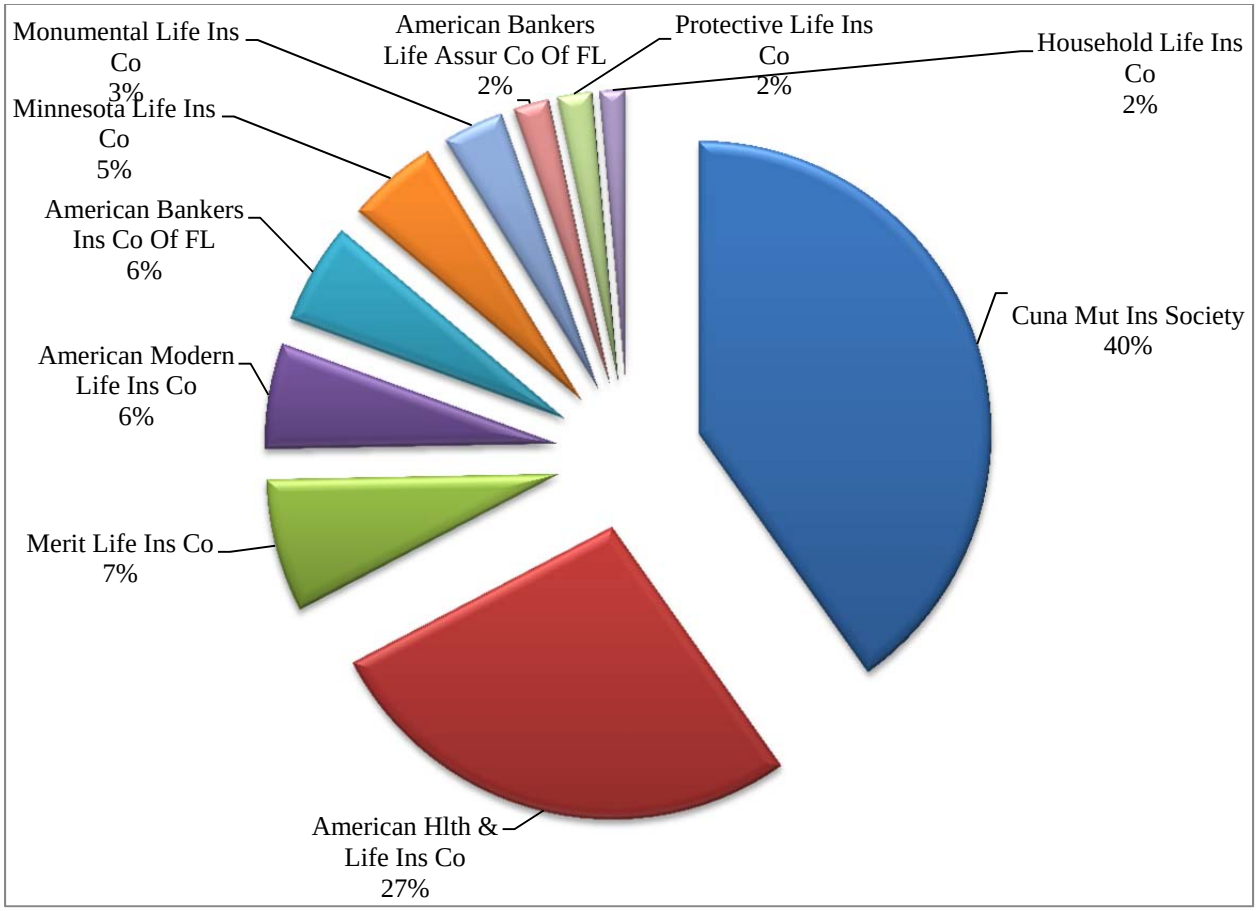
Credit A&H

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Cuna Mut Ins Society	37.25%	$2,059,928
2	American Hlth & Life Ins Co	25.15%	$1,391,132
3	Merit Life Ins Co	6.84%	$378,136
4	American Modern Life Ins Co	5.44%	$300,680
5	American Bankers Ins Co Of FL	5.19%	$287,103
6	Minnesota Life Ins Co	4.68%	$258,711
7	Monumental Life Ins Co	3.16%	$174,909
8	American Bankers Life Assur Co Of FL	1.85%	$102,460
9	Protective Life Ins Co	1.81%	$99,975
10	Household Life Ins Co	1.32%	$73,258
11	American Security Ins Co	1.06%	$58,563
12	State Farm Mut Auto Ins Co	1.03%	$57,050
13	Stonebridge Life Ins Co	0.87%	$47,862
14	Individual Assur Co Life Hlth & Acc	0.86%	$47,573
15	American United Life Ins Co	0.81%	$44,640
16	American Natl Ins Co	0.69%	$38,029
17	Central States Ind Co Of Omaha	0.58%	$31,835
18	Central States H & L Co Of Omaha	0.35%	$19,399
19	American Republic Ins Co	0.34%	$18,538
20	Zale Life Ins Co	0.25%	$13,789
21	Investors Heritage Life Ins Co	0.20%	$10,930
22	Centurion Life Ins Co	0.18%	$10,189
23	American Heritage Life Ins Co	0.10%	$5,740
24	Guarantee Trust Life Ins Co	0.08%	$4,467
25	XL Life Ins & Ann Co	0.04%	$2,299
26	American Gen Assur Co	0.03%	$1,645
27	Resource Life Ins Co	0.02%	$1,223
28	Securian Life Ins Co	0.00%	$77
29	Bankers Life Ins Co	0.00%	$76
30	JMIC Life Ins Co	0.00%	$25
31	Balboa Life Ins Co	-0.01%	($472)
32	Parker Centennial Assur Co	-0.07%	($3,986)
33	Transamerica Life Ins Co	-0.09%	($5,142)

2011 West Virginia Market Share Report
Credit A&H *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	92.69%	$5,126,292
Total for All Other Insurers	7.31%	$404,349
Total for All Insurers	100.00%	$5,530,6

Credit A&H



2011 West Virginia Market Share Report

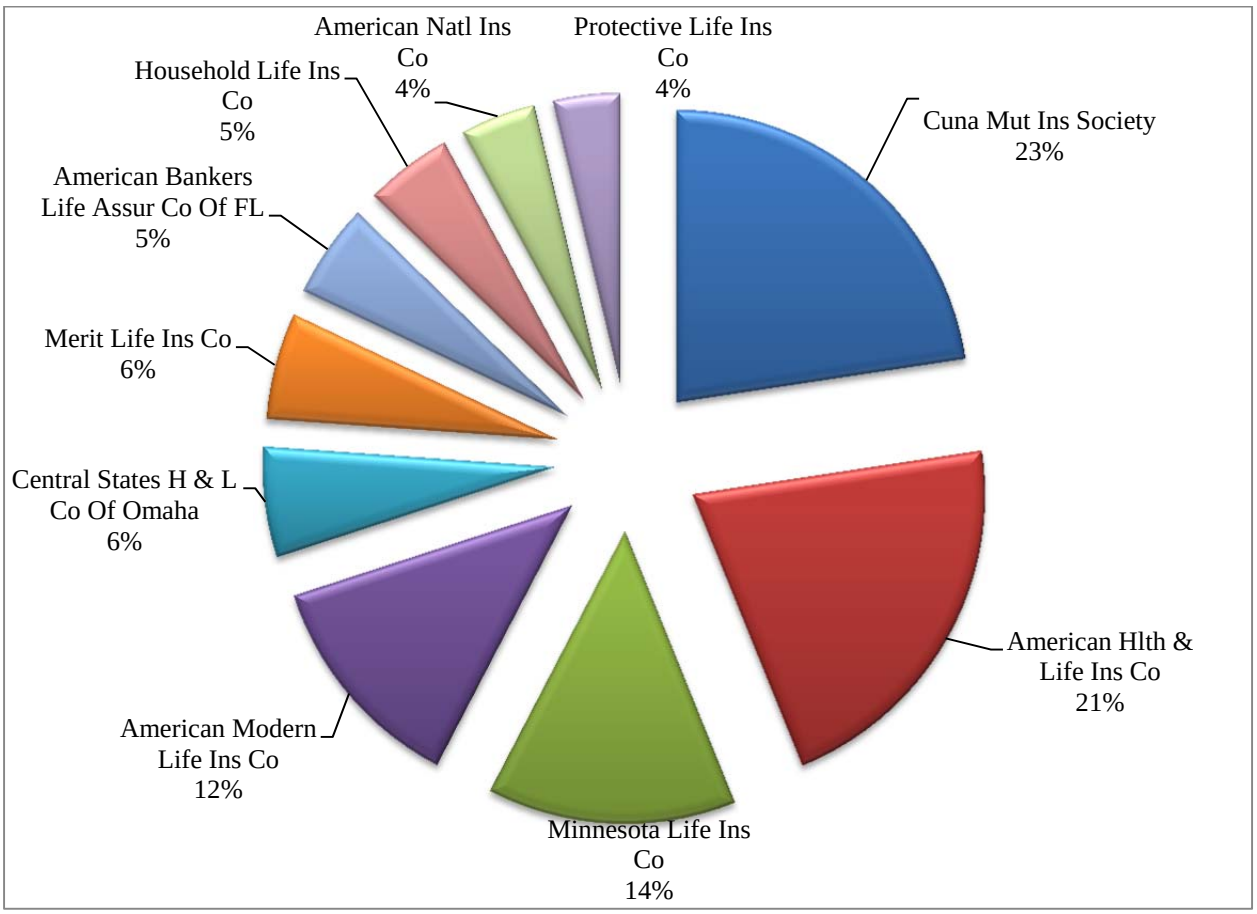
Credit Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Cuna Mut Ins Society	21.45%	$1,515,024
2	American Hlth & Life Ins Co	20.17%	$1,424,376
3	Minnesota Life Ins Co	13.07%	$923,015
4	American Modern Life Ins Co	11.73%	$828,870
5	Central States H & L Co Of Omaha	5.79%	$409,280
6	Merit Life Ins Co	5.61%	$396,575
7	American Bankers Life Assur Co Of FL	4.96%	$350,165
8	Household Life Ins Co	4.59%	$323,874
9	American Natl Ins Co	3.96%	$280,026
10	Protective Life Ins Co	3.54%	$249,757
11	American Republic Ins Co	1.63%	$115,380
12	Individual Assur Co Life Hlth & Acc	0.88%	$62,026
13	Guarantee Trust Life Ins Co	0.85%	$59,795
14	Centurion Life Ins Co	0.61%	$42,808
15	Stonebridge Life Ins Co	0.54%	$37,806
16	Investors Heritage Life Ins Co	0.53%	$37,496
17	American United Life Ins Co	0.45%	$32,057
18	American Gen Assur Co	0.16%	$11,007
19	Renaissance Life & Hlth Ins Co of Am	0.10%	$6,792
20	Zale Life Ins Co	0.04%	$2,898
21	Securian Life Ins Co	0.00%	$30
22	XL Life Ins & Ann Co	0.00%	($9)
23	Resource Life Ins Co	0.00%	($31)
24	Universal Underwriters Life Ins Co	0.00%	($178)
25	Balboa Life Ins Co	0.00%	($238)
26	United States Life Ins Co In NYC	0.00%	($324)
27	Transamerica Life Ins Co	-0.08%	($5,460)
28	Parker Centennial Assur Co	-0.13%	($9,386)
29	American Heritage Life Ins Co	-0.16%	($11,479)
30	Monumental Life Ins Co	-0.26%	($18,433)

2011 West Virginia Market Share Report
Credit Life *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	94.87%	$6,700,962
Total for All Other Insurers	5.13%	$362,557
Total for All Insurers	100.00%	$7,063,519

Credit Life

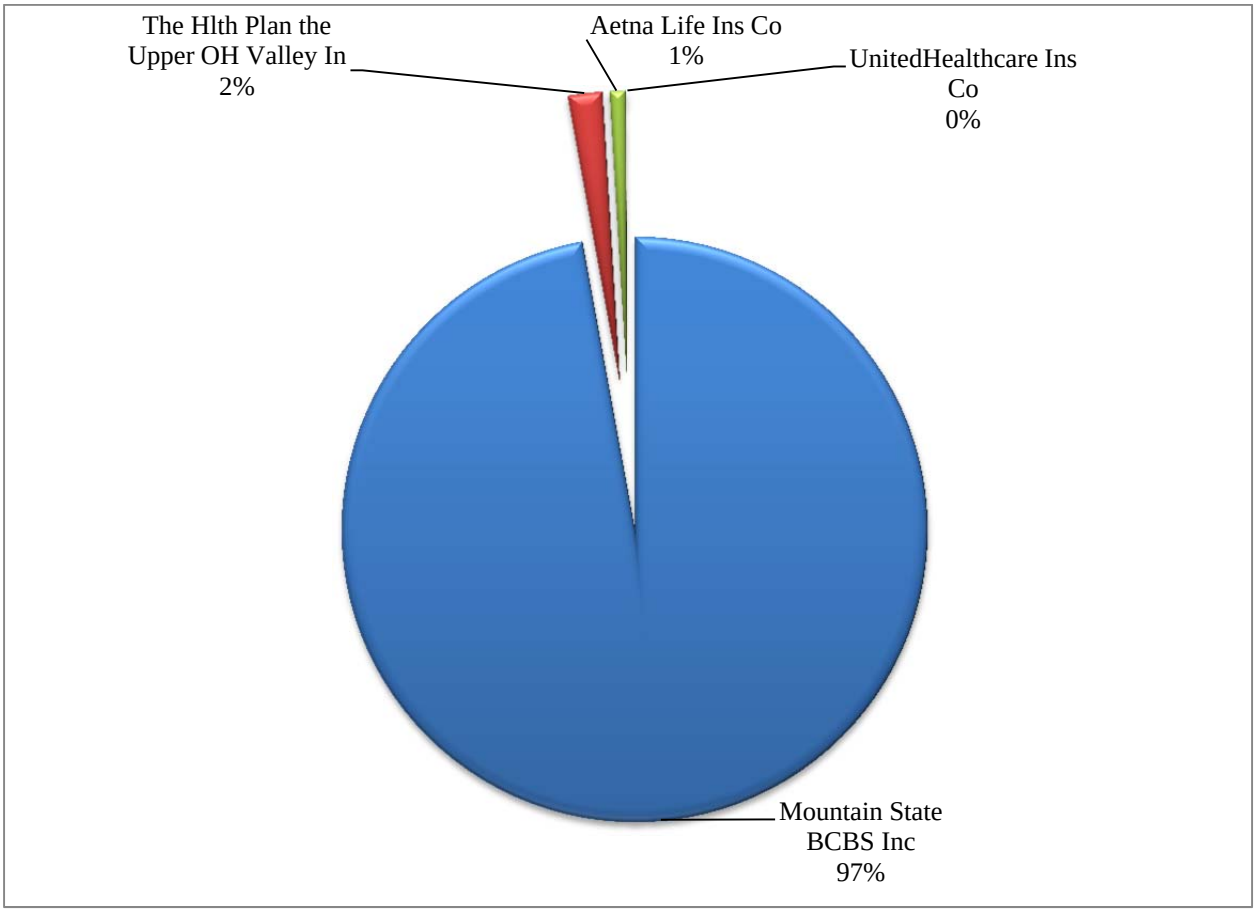


2011 West Virginia Market Share Report

Federal Employees Health Benefits Program

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	97.13%	$259,577,924
2	The Hlth Plan the Upper OH Valley In	1.91%	$5,111,198
3	Aetna Life Ins Co	0.89%	$2,385,483
4	UnitedHealthcare Ins Co	0.06%	$165,300
	Total for Top 10 Insurers	100.00%	$267,239,905
	Total for All Other Insurers		
	Total for All Insurers	100.00%	$267,239,905

Federal Employees Health Benefits Program Premium



2011 West Virginia Market Share Report

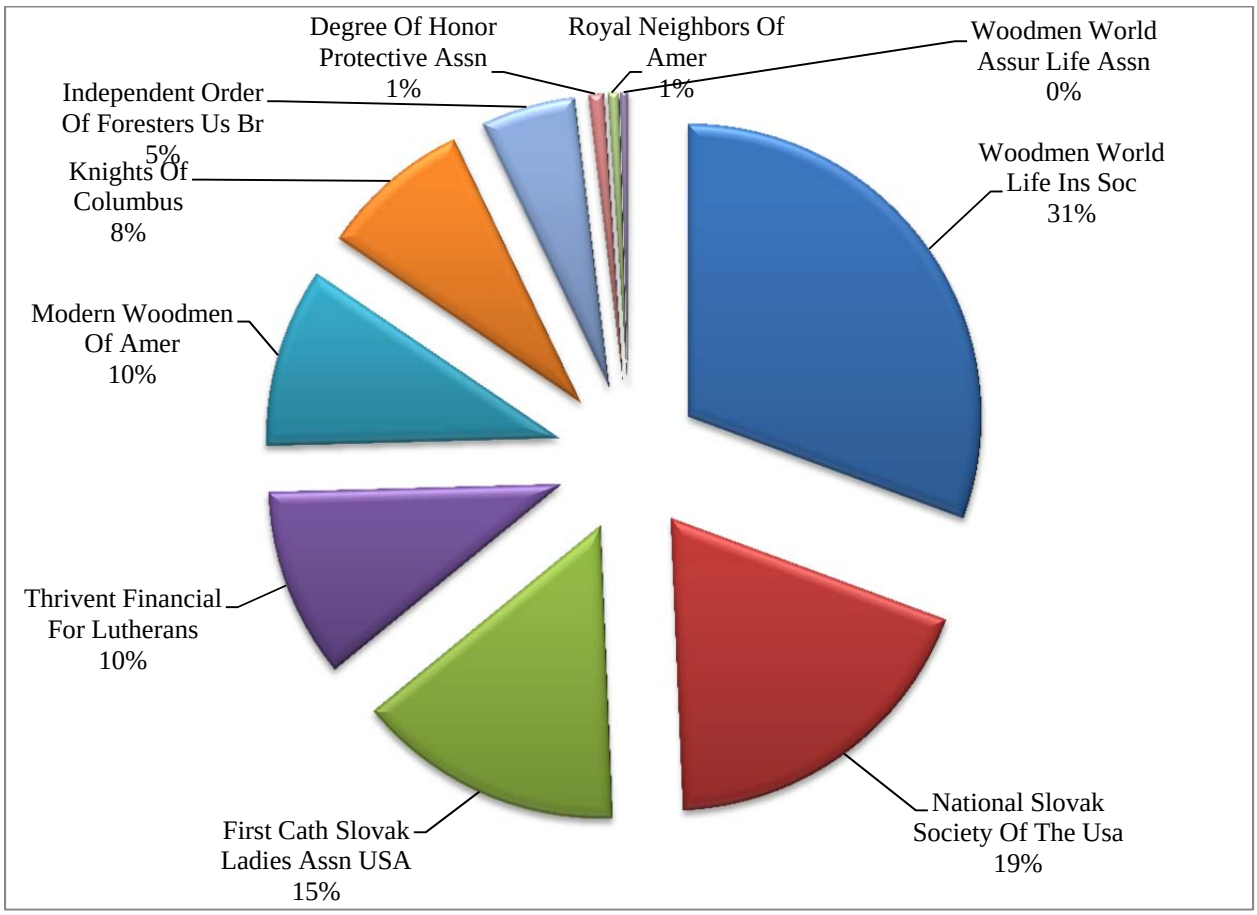
Fraternal Life Insurance

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Woodmen World Life Ins Soc	30.30%	$5,091,085
2	National Slovak Society Of The Usa	18.47%	$3,103,241
3	First Cath Slovak Ladies Assn USA	14.59%	$2,451,633
4	Thrivent Financial For Lutherans	10.36%	$1,740,990
5	Modern Woodmen Of Amer	9.81%	$1,648,599
6	Knights Of Columbus	8.27%	$1,390,127
7	Independent Order Of Foresters Us Br	5.17%	$868,588
8	Degree Of Honor Protective Assn	0.84%	$141,390
9	Royal Neighbors Of Amer	0.60%	$100,231
10	Woodmen World Assur Life Assn	0.45%	$75,397
11	Western Catholic Union	0.26%	$42,857
12	Womans Life Ins Society	0.22%	$37,726
13	Slovene Natl Benefit Society	0.20%	$32,827
14	Croatian Fraternal Union Of Amer	0.13%	$21,504
15	William Penn Assn	0.07%	$11,747
16	Order of United Commerical Travelers	0.06%	$9,539
17	Polish Natl Alliance Us Of Na	0.04%	$7,137
18	ISDA fraternal Assoc	0.04%	$6,075
19	Greek Catholic Union Of The USA	0.03%	$5,796
20	First Cath Slovak Union Of US & CN	0.03%	$5,660
21	Catholic Financial Life	0.03%	$5,293
22	Loyal Christian Benefit Assn	0.03%	$4,546
23	Serb Natl Federation	0.02%	$2,565
24	Polish Roman Catholic Union Of Amer	0.00%	$399

2011 West Virginia Market Share Report
Fraternal Life Insurance *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	98.85%	$16,611,281
Total for All Other Insurers	1.15%	$193,671
Total for All Insurers	100.00%	$16,804,952

Fraternal Life Insurance



2011 West Virginia Market Share Report
Group A&H

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	40.40%	$427,995,057
2	UnitedHealthcare Ins Co	11.60%	$122,934,103
3	Coventry Hlth & Life Ins Co	10.54%	$111,706,097
4	The Hlth Plan the Upper OH Valley In	8.18%	$86,622,964
5	Carelink Hlth Plans Inc	3.82%	$40,464,987
6	Connecticut Gen Life Ins Co	1.87%	$19,804,676
7	Metropolitan Life Ins Co	1.64%	$17,416,422
8	Hartford Life & Accident Ins Co	1.57%	$16,590,522
9	Aetna Life Ins Co	1.41%	$14,887,954
10	Golden Rule Ins Co	1.22%	$12,930,432
11	THP Ins Co	1.09%	$11,552,695
12	Guardian Life Ins Co Of Amer	1.03%	$10,941,510
13	Standard Ins Co	0.94%	$9,977,735
14	Ace Amer Ins Co	0.75%	$7,979,522
15	Unum Life Ins Co Of Amer	0.56%	$5,935,362
16	Fidelity Security Life Ins Co	0.53%	$5,616,936
17	Prudential Ins Co Of Amer	0.52%	$5,554,754
18	Washington Natl Ins Co	0.50%	$5,324,738
19	Trustmark Life Ins Co	0.50%	$5,255,819
20	Lincoln Natl Life Ins Co	0.48%	$5,044,283
21	Principal Life Ins Co	0.47%	$5,017,643
22	Life Ins Co Of N Amer	0.38%	$4,058,993
23	HCC Life Ins Co	0.38%	$4,005,121
24	John Alden Life Ins Co	0.34%	$3,615,430
25	Medical Benefits Mut Life Ins Co	0.33%	$3,478,384
26	HM LIfe Ins Co	0.32%	$3,390,079
27	Mega Life & Hlth Ins Co The	0.32%	$3,373,759
28	Union Security Ins Co	0.30%	$3,225,998
29	World Ins Co	0.30%	$3,130,333
30	Companion Life Ins Co	0.29%	$3,073,823
31	State Farm Mut Auto Ins Co	0.29%	$3,061,793
32	Optimum Choice Inc	0.26%	$2,775,368
33	Liberty Life Assur Co Of Boston	0.26%	$2,730,836
34	Consumers Life Ins Co	0.26%	$2,714,706
35	American Fidelity Assur Co	0.25%	$2,694,796
36	Reliastar Life Ins Co	0.21%	$2,263,334
37	United States Fire Ins Co	0.21%	$2,207,344
38	Monumental Life Ins Co	0.21%	$2,175,843
39	Mutual Of Omaha Ins Co	0.20%	$2,116,807
40	Ameritas Life Ins Corp	0.20%	$2,082,098

2011 West Virginia Market Share Report
Group A&H *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	Perico Life Ins Co	0.18%	$1,952,922
42	US Br Sun Life Assur Co of Canada	0.18%	$1,935,329
43	Gerber Life Ins Co	0.18%	$1,931,005
44	Cigna Hlth & Life Ins Co	0.18%	$1,921,052
45	American Heritage Life Ins Co	0.18%	$1,898,272
46	Standard Life & Accident Ins Co	0.16%	$1,721,425
47	Transamerica Life Ins Co	0.16%	$1,709,042
48	Cuna Mut Ins Society	0.13%	$1,430,052
49	United Teacher Assoc Ins Co	0.13%	$1,414,745
50	Fort Dearborn Life Ins Co	0.13%	$1,387,881
51	American Family Life Assur Co of Col	0.13%	$1,365,185
52	New York Life Ins Co	0.13%	$1,346,598
53	National Union Fire Ins Co Of Pitts	0.12%	$1,319,674
54	Trustmark Ins Co	0.12%	$1,262,800
55	Northwestern Mut Life Ins Co	0.12%	$1,261,738
56	Stonebridge Life Ins Co	0.12%	$1,221,887
57	United States Life Ins Co In NYC	0.11%	$1,207,341
58	Federated Mut Ins Co	0.11%	$1,197,947
59	Time Ins Co	0.11%	$1,145,496
60	Madison Natl Life Ins Co Inc	0.11%	$1,135,471
61	Sun Life & Hlth Ins Co	0.11%	$1,130,977
62	Symetra Life Ins Co	0.10%	$1,108,877
63	United Of Omaha Life Ins Co	0.10%	$1,088,871
64	American Medical Security Life Ins C	0.10%	$1,056,886
65	Citizens Security Life Ins Co	0.10%	$1,024,795
66	Nationwide Life Ins Co	0.09%	$982,274
67	United Amer Ins Co	0.09%	$943,525
68	Minnesota Life Ins Co	0.09%	$902,564
69	Standard Security Life Ins Co Of NY	0.08%	$884,418
70	Hartford Life Ins Co	0.08%	$883,881
71	Reliance Standard Life Ins Co	0.06%	$662,237
72	Union Labor Life Ins Co	0.06%	$642,442
73	QBE Ins Corp	0.06%	$586,703
74	Continental Amer Ins Co	0.05%	$557,356
75	National Guardian Life Ins Co	0.05%	$551,064
76	John Hancock Life Ins Co (USA)	0.05%	$518,816
77	BCS Ins Co	0.05%	$517,332
78	American Medical & Life Ins Co	0.05%	$487,253
79	Boston Mut Life Ins Co	0.05%	$484,150
80	Genworth Life Ins Co	0.05%	$478,769

2011 West Virginia Market Share Report
Group A&H *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
81	Unimerica Ins Co	0.04%	$417,055
82	Celtic Ins Co	0.04%	$401,770
83	Security Life Ins Co Of Amer	0.04%	$382,417
84	Pan Amer Life Ins Co	0.03%	$362,845
85	Compbenefits Ins Co	0.03%	$337,951
86	Brokers Natl Life Assur Co	0.03%	$335,662
87	American United Life Ins Co	0.03%	$322,598
88	Starr Ind & Liab Co	0.03%	$310,681
89	American Natl Life Ins Co Of TX	0.03%	$296,101
90	Colonial Life & Accident Ins Co	0.03%	$295,437
91	Federal Ins Co	0.02%	$241,366
92	Great W Life & Ann Ins Co	0.02%	$237,923
93	Amex Assur Co	0.02%	$228,728
94	Freedom Life Ins Co Of Amer	0.02%	$227,727
95	Humanadental Ins Co	0.02%	$220,110
96	Bankers Life & Cas Co	0.02%	$207,658
97	Guarantee Trust Life Ins Co	0.02%	$190,153
98	Allstate Life Ins Co	0.02%	$189,619
99	Liberty Life Ins Co	0.02%	$177,519
100	AAA Life Ins Co	0.02%	$160,017
101	Berkley Life & Hlth Ins Co	0.01%	$155,675
102	American Income Life Ins Co	0.01%	$153,305
103	American Gen Assur Co	0.01%	$145,572
104	Combined Ins Co Of Amer	0.01%	$140,445
105	Commercial Travelers Mut Ins Co	0.01%	$138,477
106	Western Reserve Life Assur Co of OH	0.01%	$126,741
107	American Gen Life Ins Co of DE	0.01%	$123,951
108	First Hlth Life & Hlth Ins Co	0.01%	$123,678
109	American Bankers Life Assur Co Of FL	0.01%	$118,776
110	Household Life Ins Co	0.01%	$113,936
111	Imperium Ins Co	0.01%	$105,915
112	Kanawha Ins Co	0.01%	$101,402
113	John Hancock Life & Hlth Ins Co	0.01%	$88,708
114	Union Fidelity Life Ins Co	0.01%	$88,144
115	Paul Revere Life Ins Co	0.01%	$87,577
116	Zurich Amer Ins Co	0.01%	$86,680
117	Horace Mann Life Ins Co	0.01%	$82,595
118	Balboa Life Ins Co	0.01%	$80,538
119	Transamerica Financial Life Ins Co	0.01%	$79,938
120	Provident Life & Accident Ins Co	0.01%	$67,842
121	Mid West Natl Life Ins Co Of TN	0.01%	$67,451

2011 West Virginia Market Share Report
Group A&H *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
122	Sentry Life Ins Co	0.01%	$65,349
123	Continental Life Ins Co Brentwood	0.00%	$38,908
124	American Republic Ins Co	0.00%	$34,638
125	Physicians Mut Ins Co	0.00%	$32,073
126	Central United Life Ins Co	0.00%	$26,855
127	Kansas City Life Ins Co	0.00%	$26,740
128	American Bankers Ins Co Of FL	0.00%	$26,012
129	Continental Gen Ins Co	0.00%	$25,577
130	Humana Ins Co	0.00%	$23,823
131	Mutual Of Amer Life Ins Co	0.00%	$23,758
132	Illinois Mut Life Ins Co	0.00%	$22,073
133	OneBeacon Amer Ins Co	0.00%	$19,841
134	Lincoln Life & Ann Co of NY	0.00%	$17,723
135	Government Personnel Mut Life Ins Co	0.00%	$17,432
136	American Public Life Ins Co	0.00%	$17,005
137	4 Ever Life Ins Co	0.00%	$16,393
138	American Pioneer Life Ins Co	0.00%	$14,667
139	Harleysville Life Ins Co	0.00%	$13,421
140	Oxford Life Ins Co	0.00%	$13,170
141	American Hlth & Life Ins Co	0.00%	$12,271
142	Assurity Life Ins Co	0.00%	$11,593
143	National Cas Co	0.00%	$10,768
144	Securian Life Ins Co	0.00%	$10,421
145	Colorado Bankers Life Ins Co	0.00%	$10,219
146	Reliastar Life Ins Co Of NY	0.00%	$10,109
147	Unicare Life & Hlth Ins Co	0.00%	$9,631
148	Keystone Ins Co	0.00%	$9,268
149	Philadelphia Amer Life Ins Co	0.00%	$8,663
150	Senior Hlth Ins Co of PA	0.00%	$7,500
151	American Alt Ins Corp	0.00%	$5,748
152	Loyal Amer Life Ins Co	0.00%	$5,386
153	Central States H & L Co Of Omaha	0.00%	$4,894
154	21st Century Premier Ins Co	0.00%	$4,893
155	Sears Life Ins Co	0.00%	$4,772
156	Globe Life & Accident Ins Co	0.00%	$4,244
157	Shenandoah Life Ins Co	0.00%	$4,153
158	Mamsi Life & Hlth Ins Co	0.00%	$4,030
159	Sentry Ins A Mut Co	0.00%	$3,925
160	Markel Ins Co	0.00%	$2,879
161	Jefferson Natl Life Ins Co	0.00%	$2,769
162	RiverSource Life Ins Co	0.00%	$2,556

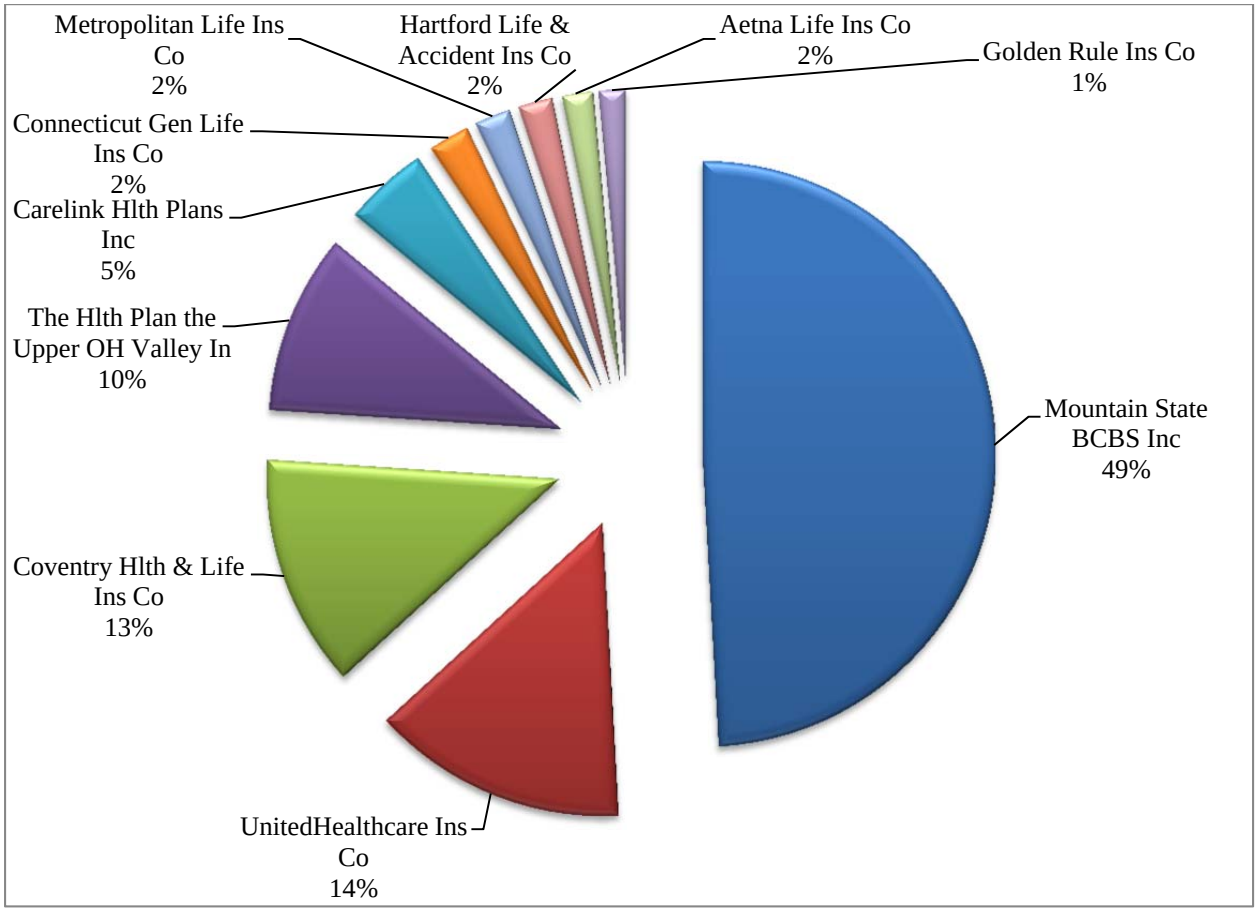
2011 West Virginia Market Share Report
Group A&H *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
163	Nationwide Mut Ins Co	0.00%	$2,207
164	Baltimore Life Ins Co	0.00%	$2,158
165	Allianz Life Ins Co Of N Amer	0.00%	$2,138
166	EPIC Life Ins Co	0.00%	$2,022
167	Great Southern Life Ins Co	0.00%	$1,965
168	Starnet Ins Co	0.00%	$1,912
169	National Benefit Life Ins Co	0.00%	$1,712
170	National Hlth Ins Co	0.00%	$1,692
171	Mony Life Ins Co	0.00%	$1,425
172	Anthem Life Ins Co	0.00%	$1,325
173	Presidential Life Ins Co	0.00%	$1,085
174	Medamerica Ins Co	0.00%	$1,044
175	Colonial Penn Life Ins Co	0.00%	$629
176	American Underwriters Life Ins Co	0.00%	$619
177	Reassure Amer Life Ins Co	0.00%	$611
178	USAA Life Ins Co	0.00%	$570
179	Vigilant Ins Co	0.00%	$504
180	Starmount Life Ins Co	0.00%	$444
181	Axis Ins Co	0.00%	$374
182	Metlife Ins Co of CT	0.00%	$372
183	Fidelity Life Assn A Legal Reserve L	0.00%	$312
184	Government Employees Ins Co	0.00%	$291
185	Great Northern Ins Co	0.00%	$288
186	Independence Amer Ins Co	0.00%	$188
187	Security Mut Life Ins Co Of NY	0.00%	$149
188	Old Republic Life Ins Co	0.00%	$110
189	American Sentinel Ins Co	0.00%	$26
190	Stonebridge Cas Ins Co	0.00%	$13
191	Continental Cas Co	0.00%	($45,900)

2011 West Virginia Market Share Report
Group A&H *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	82.25%	$871,353,214
Total for All Other Insurers	17.75%	$188,062,012
Total for All Insurers	100.00%	$1,059,415,226

Group A&H



2011 West Virginia Market Share Report
Group Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Metropolitan Life Ins Co	19.31%	$32,127,875
2	Minnesota Life Ins Co	17.71%	$29,464,126
3	Prudential Ins Co Of Amer	13.27%	$22,078,571
4	New York Life Ins Co	7.90%	$13,152,293
5	Homesteaders Life Co	4.80%	$7,986,088
6	Hartford Life & Accident Ins Co	4.49%	$7,469,557
7	Globe Life & Accident Ins Co	2.68%	$4,459,783
8	National Guardian Life Ins Co	2.32%	$3,856,681
9	Standard Ins Co	2.10%	$3,488,678
10	Forethought Life Ins Co	1.92%	$3,201,895
11	Cuna Mut Ins Society	1.83%	$3,042,994
12	Life Ins Co Of N Amer	1.61%	$2,679,593
13	Guardian Life Ins Co Of Amer	1.55%	$2,571,055
14	Fort Dearborn Life Ins Co	1.51%	$2,510,082
15	Lincoln Natl Life Ins Co	1.50%	$2,489,092
16	Unum Life Ins Co Of Amer	1.11%	$1,841,779
17	Massachusetts Mut Life Ins Co	0.94%	$1,560,698
18	US Br Sun Life Assur Co of Canada	0.92%	$1,529,364
19	Great Western Ins Co	0.84%	$1,399,281
20	Reliastar Life Ins Co	0.77%	$1,285,205
21	Liberty Life Assur Co Of Boston	0.65%	$1,086,799
22	Stonebridge Life Ins Co	0.61%	$1,022,708
23	United Of Omaha Life Ins Co	0.60%	$1,001,443
24	Union Security Ins Co	0.60%	$999,446
25	Principal Life Ins Co	0.47%	$779,913
26	American Memorial Life Ins Co	0.44%	$728,493
27	Connecticut Gen Life Ins Co	0.41%	$682,542
28	United States Life Ins Co In NYC	0.41%	$674,622
29	Trustmark Ins Co	0.40%	$669,636
30	American Gen Life Ins Co	0.40%	$660,834
31	American United Life Ins Co	0.33%	$543,633
32	AAA Life Ins Co	0.32%	$531,023
33	Monumental Life Ins Co	0.29%	$485,240
34	Companion Life Ins Co	0.25%	$418,335
35	Sun Life & Hlth Ins Co	0.23%	$385,762
36	American Gen Assur Co	0.23%	$380,201
37	Great W Life & Ann Ins Co	0.22%	$367,307
38	Union Labor Life Ins Co	0.22%	$357,902
39	5 Star Life Ins Co	0.21%	$350,297
40	Unity Financial Life Ins Co	0.21%	$349,460

2011 West Virginia Market Share Report
Group Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	State Farm Life Ins Co	0.19%	$322,229
42	Boston Mut Life Ins Co	0.18%	$307,175
43	Reliance Standard Life Ins Co	0.18%	$293,246
44	Transamerica Life Ins Co	0.17%	$285,688
45	Household Life Ins Co	0.17%	$279,474
46	UnitedHealthcare Ins Co	0.16%	$265,452
47	Aetna Life Ins Co	0.16%	$264,457
48	Universal Guar Life Ins Co	0.10%	$163,256
49	Union Fidelity Life Ins Co	0.09%	$153,480
50	Reassure Amer Life Ins Co	0.08%	$134,748
51	Liberty Life Ins Co	0.08%	$130,428
52	Merit Life Ins Co	0.07%	$121,780
53	Nationwide Life Ins Co	0.07%	$121,770
54	Liberty Natl Life Ins Co	0.07%	$120,655
55	Erie Family Life Ins Co	0.07%	$117,746
56	Hartford Life Ins Co	0.07%	$110,226
57	Allstate Life Ins Co	0.06%	$105,634
58	Symetra Life Ins Co	0.06%	$104,371
59	American Gen Life Ins Co of DE	0.06%	$97,407
60	Continental Amer Ins Co	0.06%	$94,084
61	Government Personnel Mut Life Ins Co	0.05%	$89,471
62	Colonial Life & Accident Ins Co	0.05%	$88,857
63	Provident Life & Accident Ins Co	0.05%	$87,156
64	Ing Life Ins & Ann Co	0.05%	$86,639
65	American Equity Invest Life Ins Co	0.05%	$78,219
66	Settlers Life Ins Co	0.05%	$77,065
67	Church Life Ins Corp	0.05%	$76,446
68	Humana Ins Co	0.04%	$71,571
69	American Bankers Life Assur Co Of FL	0.04%	$64,687
70	American Family Life Assur Co of Col	0.04%	$62,536
71	Sears Life Ins Co	0.03%	$56,817
72	Kanawha Ins Co	0.03%	$55,805
73	American Heritage Life Ins Co	0.03%	$55,490
74	Combined Ins Co Of Amer	0.03%	$54,791
75	Security Life Ins Co Of Amer	0.03%	$54,736
76	Gerber Life Ins Co	0.03%	$48,665
77	Medical Benefits Mut Life Ins Co	0.03%	$48,515
78	Americo Fin Life & Ann Ins Co	0.03%	$47,860
79	Sentry Life Ins Co	0.03%	$45,566
80	American Income Life Ins Co	0.03%	$45,255
81	HCC Life Ins Co	0.03%	$43,229

2011 West Virginia Market Share Report
Group Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
82	Colonial Penn Life Ins Co	0.02%	$41,419
83	4 Ever Life Ins Co	0.02%	$39,142
84	Unicare Life & Hlth Ins Co	0.02%	$38,505
85	Trustmark Life Ins Co	0.02%	$37,953
86	John Alden Life Ins Co	0.02%	$35,395
87	Fidelity Security Life Ins Co	0.02%	$32,650
88	Anthem Life Ins Co	0.02%	$31,237
89	Mutual Of Amer Life Ins Co	0.02%	$29,052
90	Citizens Security Life Ins Co	0.02%	$26,436
91	Golden Rule Ins Co	0.02%	$25,571
92	Investors Heritage Life Ins Co	0.01%	$24,920
93	Kansas City Life Ins Co	0.01%	$23,783
94	Washington Natl Ins Co	0.01%	$22,314
95	Mony Life Ins Co Of Amer	0.01%	$21,163
96	Reliastar Life Ins Co Of NY	0.01%	$17,581
97	Protective Life Ins Co	0.01%	$17,507
98	Time Ins Co	0.01%	$17,059
99	American Hlth & Life Ins Co	0.01%	$16,607
100	American Medical Security Life Ins C	0.01%	$15,569
101	American Amicable Life Ins Co Of TX	0.01%	$14,463
102	Securian Life Ins Co	0.01%	$14,238
103	Allianz Life Ins Co Of N Amer	0.01%	$13,907
104	Unimerica Ins Co	0.01%	$13,321
105	Mega Life & Hlth Ins Co The	0.01%	$13,234
106	Harleysville Life Ins Co	0.01%	$12,007
107	Individual Assur Co Life Hlth & Acc	0.01%	$11,890
108	United Investors Life Ins Co	0.01%	$11,753
109	Consumers Life Ins Co	0.01%	$11,303
110	American Natl Ins Co	0.01%	$10,524
111	Federated Life Ins Co	0.01%	$10,238
112	Continental Assur Co	0.01%	$9,908
113	Standard Security Life Ins Co Of NY	0.01%	$9,732
114	Lincoln Life & Ann Co of NY	0.01%	$9,238
115	Aviva Life & Ann Co	0.01%	$8,879
116	Phoenix Life Ins Co	0.01%	$8,615
117	Cigna Hlth & Life Ins Co	0.00%	$8,220
118	North Amer Co Life & Hlth Ins	0.00%	$7,279
119	Fidelity Life Assn A Legal Reserve L	0.00%	$7,208
120	Shenandoah Life Ins Co	0.00%	$6,610
121	EPIC Life Ins Co	0.00%	$4,646
122	United Amer Ins Co	0.00%	$4,328

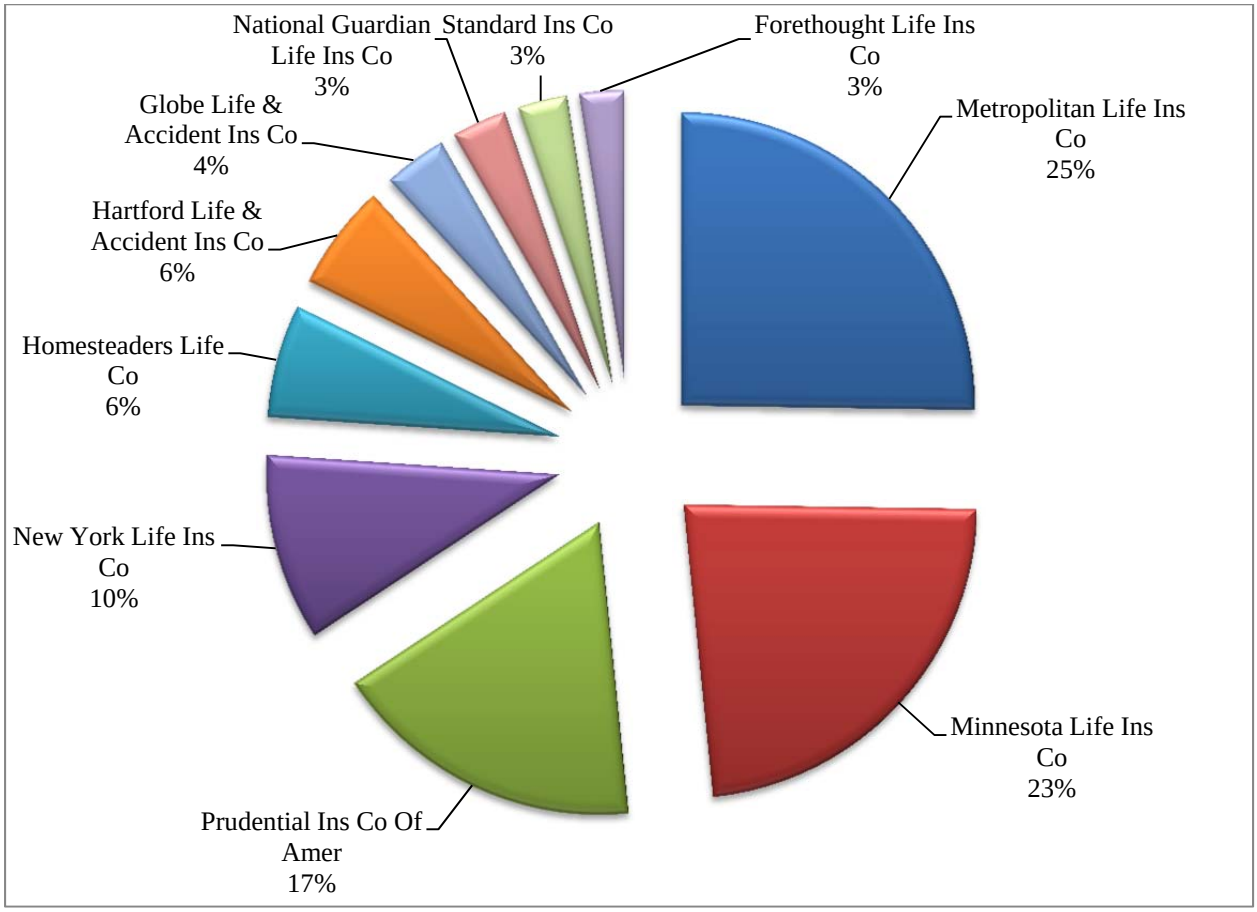
2011 West Virginia Market Share Report
Group Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
123	Monitor Life Ins Co Of NY	0.00%	$4,136
124	Pan Amer Life Ins Co	0.00%	$3,787
125	American Gen Life & Acc Ins Co	0.00%	$3,693
126	Mony Life Ins Co	0.00%	$3,208
127	Transamerica Financial Life Ins Co	0.00%	$2,784
128	HM LIfe Ins Co	0.00%	$2,779
129	Balboa Life Ins Co	0.00%	$2,571
130	Vantis Life Ins Co	0.00%	$2,547
131	Guarantee Trust Life Ins Co	0.00%	$2,430
132	Lincoln Benefit Life Co	0.00%	$2,225
133	National Benefit Life Ins Co	0.00%	$2,205
134	Provident Amer Life & Hlth Ins Co	0.00%	$1,806
135	Horace Mann Life Ins Co	0.00%	$1,694
136	Guardian Ins & Ann Co Inc	0.00%	$1,665
137	First Hlth Life & Hlth Ins Co	0.00%	$1,367
138	Paul Revere Life Ins Co	0.00%	$1,347
139	Members Life Ins Co	0.00%	$1,326
140	Loyal Amer Life Ins Co	0.00%	$1,271
141	Jackson Natl Life Ins Co	0.00%	$1,067
142	Aurora Natl Life Assur Co	0.00%	$1,003
143	Western Reserve Life Assur Co of OH	0.00%	$878
144	Pioneer Amer Ins Co	0.00%	$696
145	First Penn Pacific Life Ins Co	0.00%	$682
146	Madison Natl Life Ins Co Inc	0.00%	$602
147	National Hlth Ins Co	0.00%	$545
148	Celtic Ins Co	0.00%	$521
149	Sagicor Life Ins Co	0.00%	$508
150	Penn Ins & Ann Co	0.00%	$476
151	Lafayette Life Ins Co	0.00%	$221
152	Pioneer Security Life Ins Co	0.00%	$173
153	Life Ins Co Of The Southwest	0.00%	$145
154	American Natl Life Ins Co Of TX	0.00%	$144
155	Perico Life Ins Co	0.00%	$118
156	Genworth Life & Ann Ins Co	0.00%	$114
157	Columbian Life Ins Co	0.00%	$56
158	Mid West Natl Life Ins Co Of TN	0.00%	$31
159	Investors Consolidated Ins Co	0.00%	$19

2011 West Virginia Market Share Report
Group Life *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	76.50%	$127,285,547
Total for All Other Insurers	23.50%	$39,103,665
Total for All Insurers	100.00%	$166,389,212

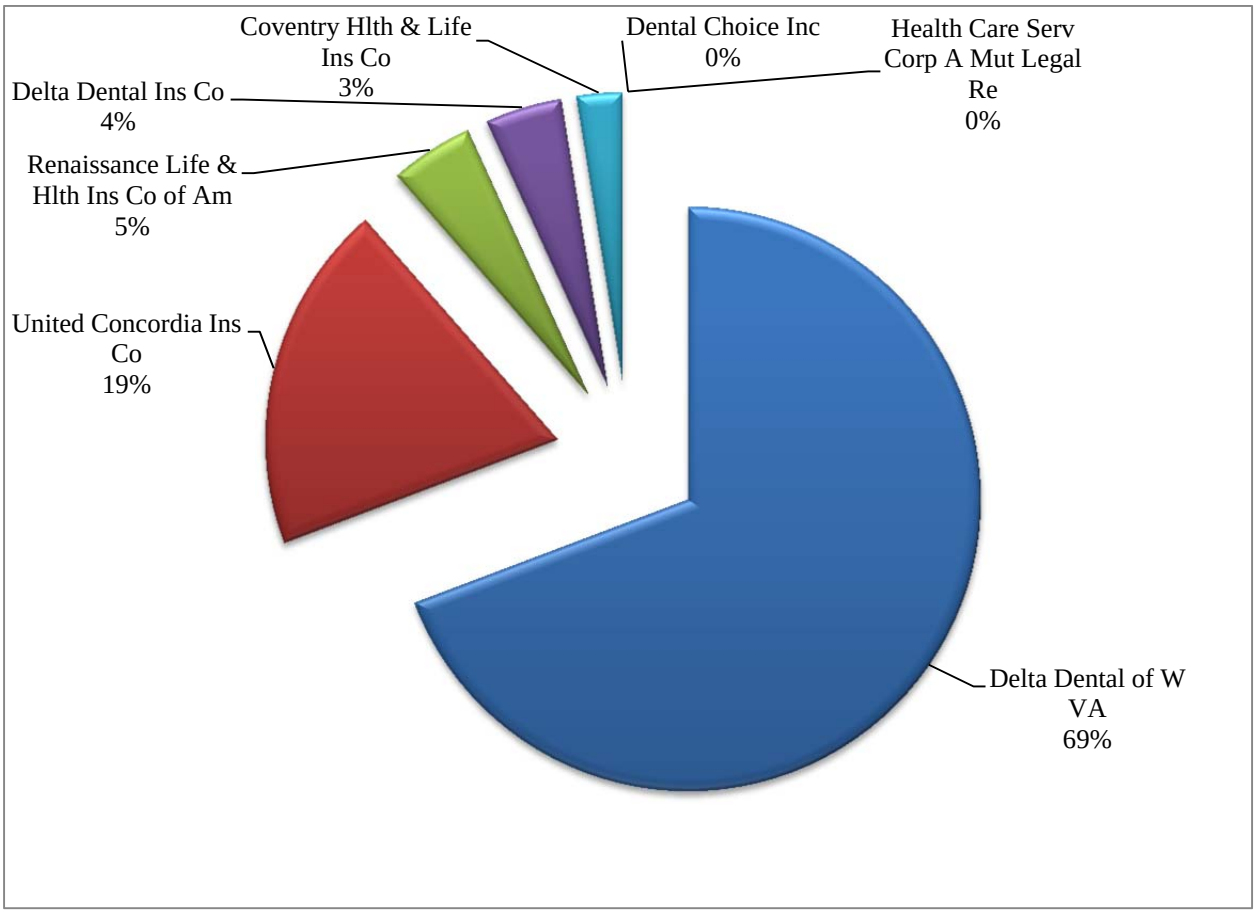
Group Life



2011 West Virginia Market Share Report
Health Insurers Reporting Dental Only

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Delta Dental of W VA	69.24%	$17,472,820
2	United Concordia Ins Co	19.32%	$4,876,245
3	Renaissance Life & Hlth Ins Co of Am	4.62%	$1,166,510
4	Delta Dental Ins Co	4.25%	$1,072,267
5	Coventry Hlth & Life Ins Co	2.56%	$646,385
6	Dental Choice Inc	0.00%	$185
7	Health Care Serv Corp A Mut Legal Re	0.00%	$84
	Total for Top 10 Insurers	100.00%	$25,234,496
	Total for All Other Insurers		
	Total for All Insurers	100.00%	$25,234,496

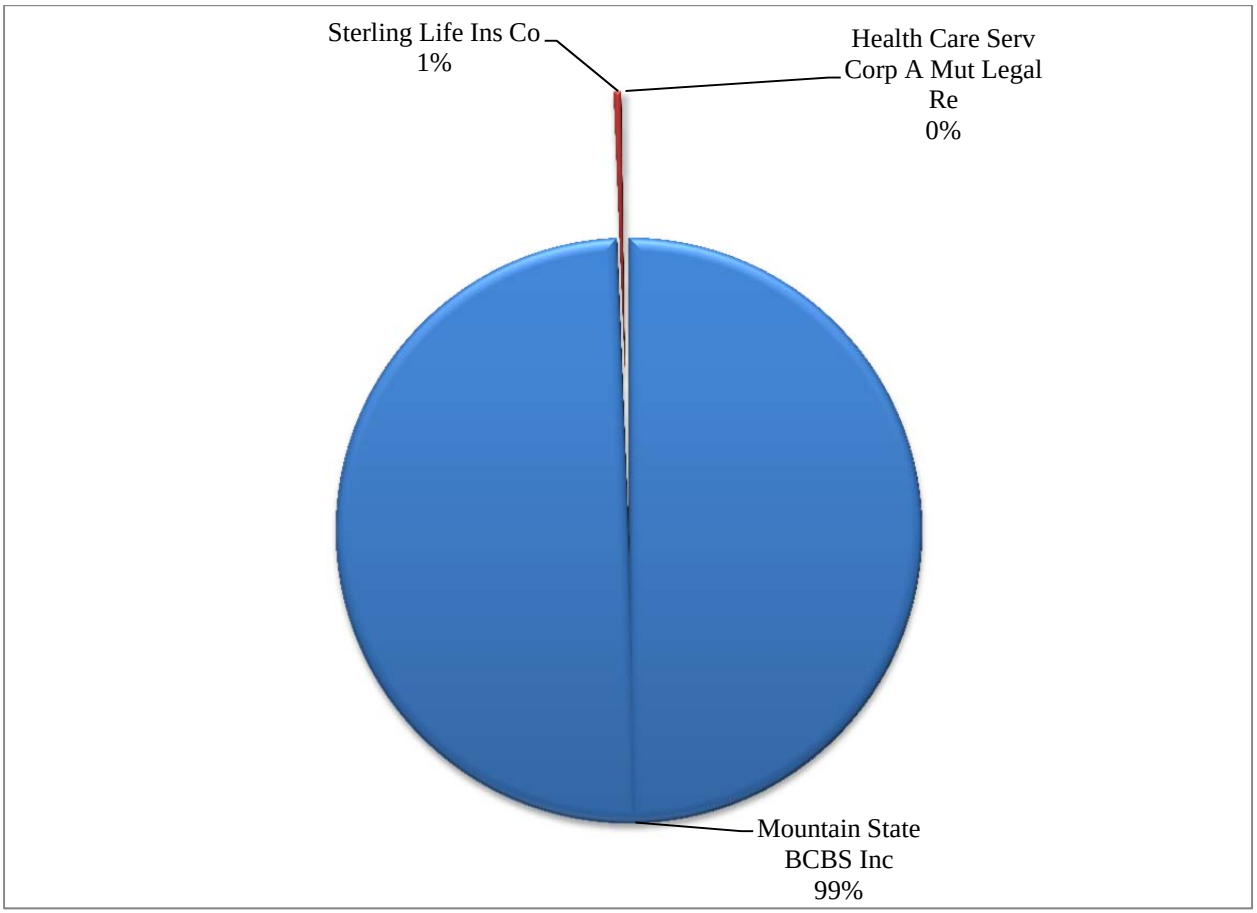
Health Insurers Reporting Dental Only



2011 West Virginia Market Share Report
Health Insurers Reporting Medicare Supplement

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	99.36%	$22,314,022
2	Sterling Life Ins Co	0.43%	$95,566
3	Health Care Serv Corp A Mut Legal Re	0.22%	$48,793
	Total for Top 10 Insurers	100.00%	$22,458,381
	Total for All Other Insurers		
	Total for All Insurers	100.00%	$22,458,381

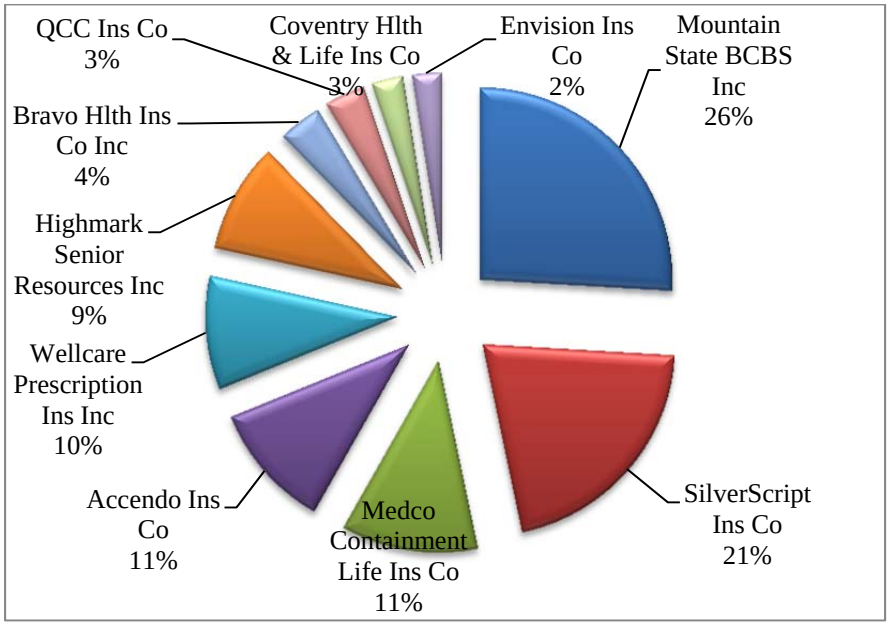
Health Insurers Reporting Medicare Supplement



2011 West Virginia Market Share Report
Health Insurers Reporting Other

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	24.20%	$20,948,098
2	SilverScript Ins Co	19.39%	$16,779,935
3	Medco Containment Life Ins Co	10.75%	$9,308,472
4	Accendo Ins Co	9.93%	$8,592,537
5	Wellcare Prescription Ins Inc	8.96%	$7,752,881
6	Highmark Senior Resources Inc	8.66%	$7,494,186
7	Bravo Hlth Ins Co Inc	3.43%	$2,970,387
8	QCC Ins Co	3.21%	$2,778,056
9	Coventry Hlth & Life Ins Co	2.47%	$2,140,923
10	Envision Ins Co	2.34%	$2,029,229
11	THP Ins Co	2.33%	$2,016,677
12	Healthspring Life & Hlth Ins Co Inc	2.10%	$1,818,149
13	Avalon Ins Co	1.76%	$1,519,723
14	Upmc Hlth Benefits Inc	0.25%	$218,826
15	Sterling Life Ins Co	0.21%	$185,519
	Total for Top 10 Insurers	93.35%	$80,794,704
	Total for All Other Insurers	6.65%	$5,758,894
	Total for All Insurers	100.00%	$86,553,598

Health Insurers Reporting Other

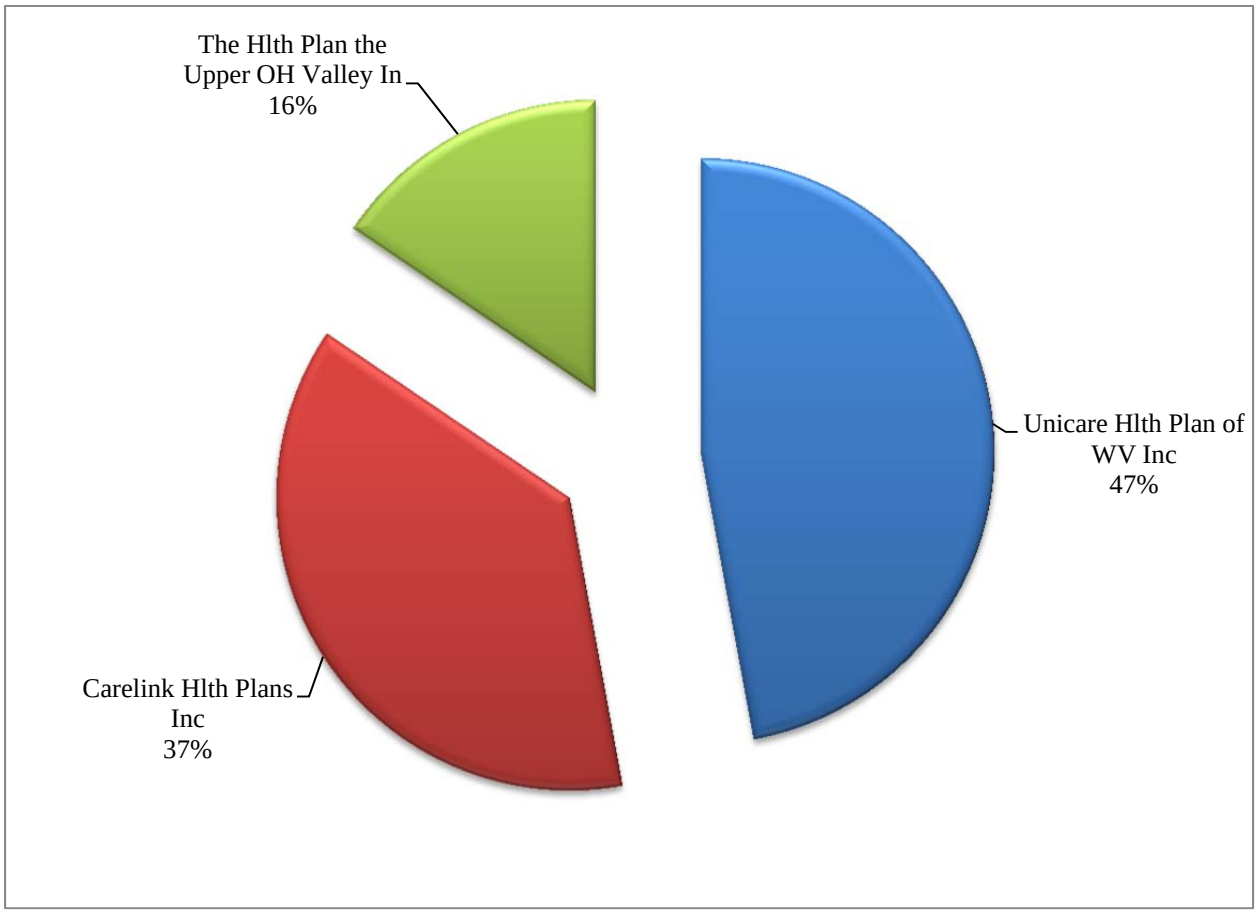


2011 West Virginia Market Share Report

Health Insurers Reporting Title XIX Medicaid

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Unicare Hlth Plan of WV Inc	47.11%	$160,140,700
2	Carelink Hlth Plans Inc	37.37%	$127,018,614
3	The Hlth Plan the Upper OH Valley In	15.52%	$52,768,816
	Total for Top 10 Insurers	100.00%	$339,928,130
	Total for All Other Insurers		
	Total for All Insurers	100.00%	$339,928,130

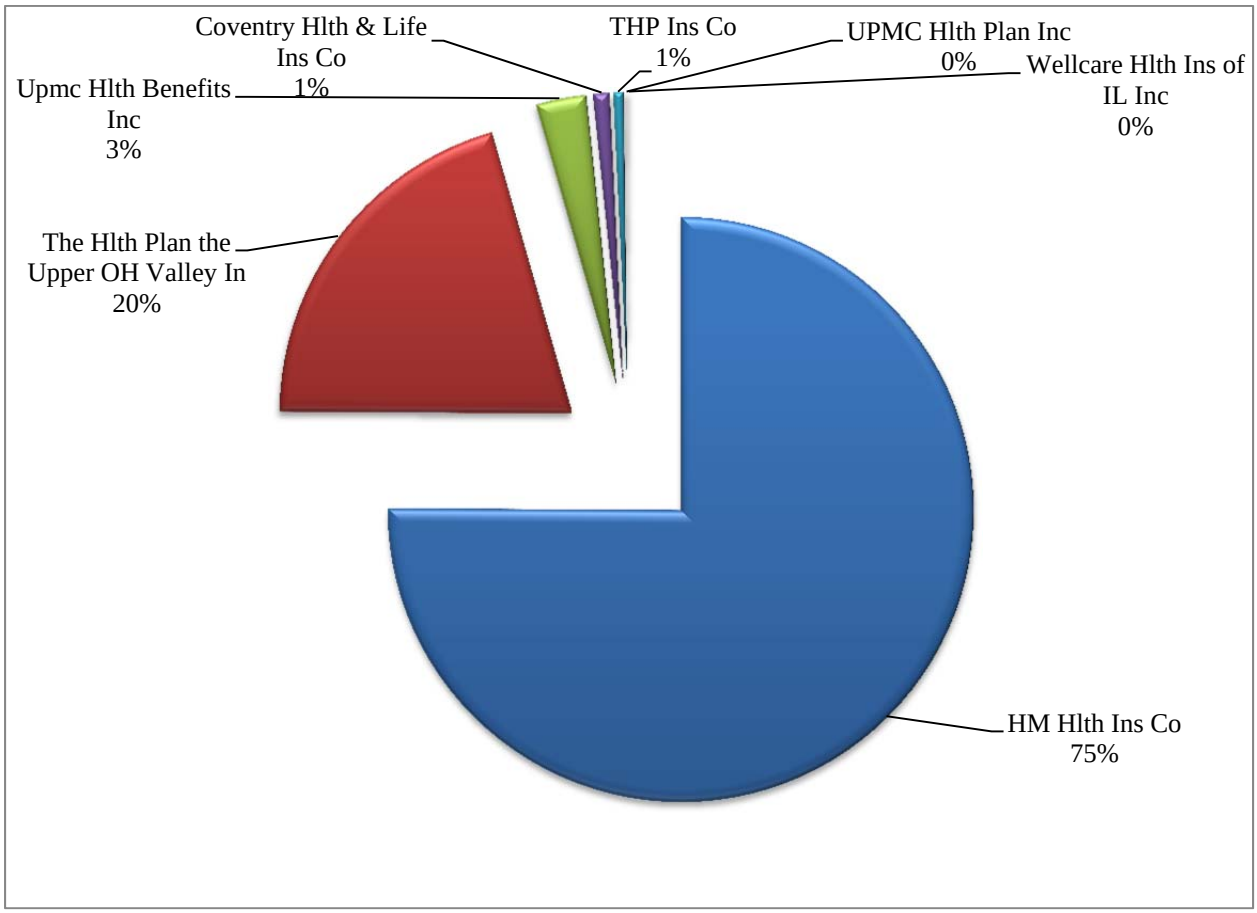
Health Insurers Reporting Title XIX Medicaid



2011 West Virginia Market Share Report
Health Insurers Reporting Title XVIII Medicare

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	HM Hlth Ins Co	75.12%	$211,587,385
2	The Hlth Plan the Upper OH Valley In	20.47%	$57,644,252
3	Upmc Hlth Benefits Inc	2.79%	$7,844,872
4	Coventry Hlth & Life Ins Co	0.90%	$2,546,424
5	THP Ins Co	0.56%	$1,565,855
6	UPMC Hlth Plan Inc	0.18%	$511,099
7	Wellcare Hlth Ins of IL Inc	-0.01%	($39,766)
	Total for Top 10 Insurers	100.00%	$281,660,121
	Total for All Other Insurers		
	Total for All Insurers	100.00%	$281,660,121

Health Insurers Reporting Title XVIII Medicare

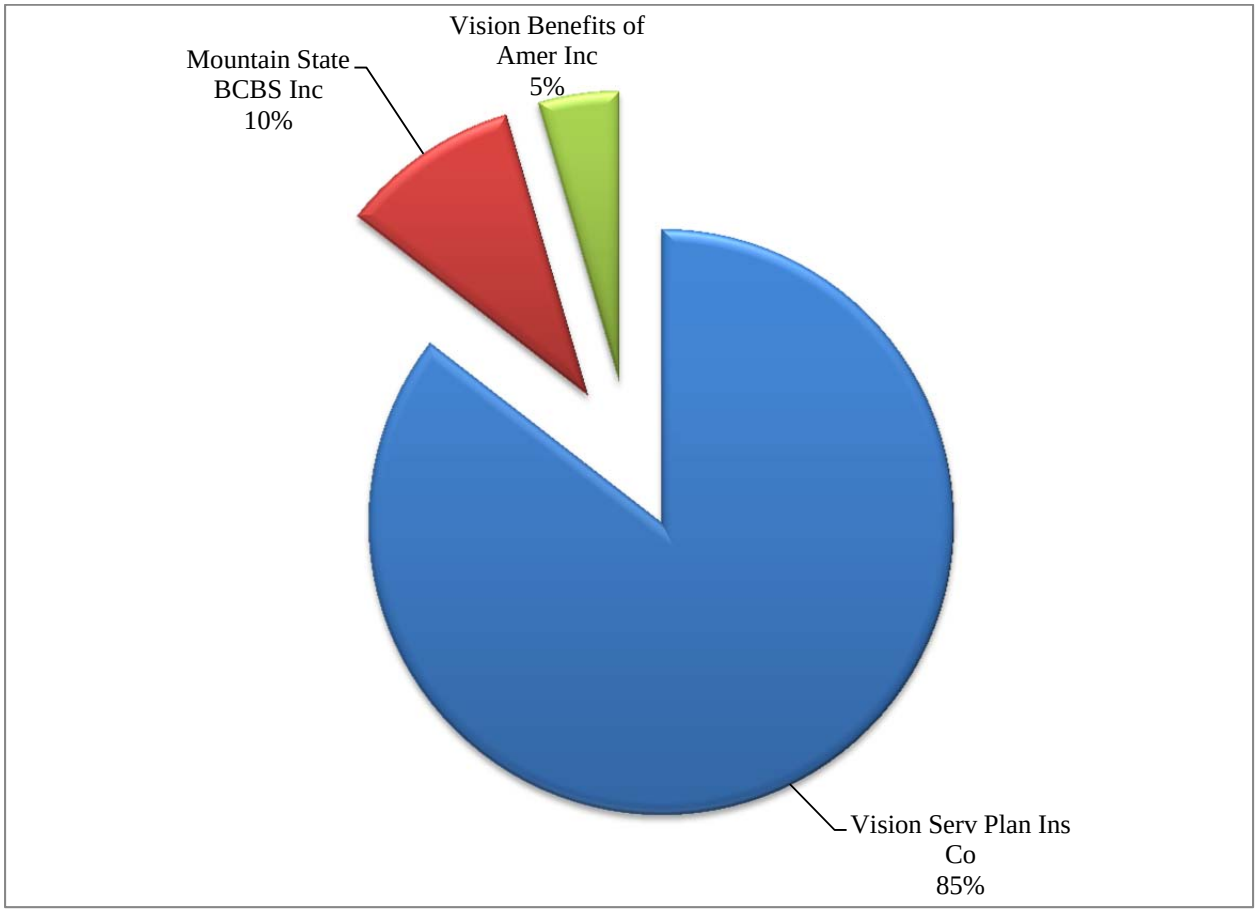


2011 West Virginia Market Share Report

Health Insurers Reporting Vision Only

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Vision Serv Plan Ins Co	85.50%	$5,831,451
2	Mountain State BCBS Inc	9.98%	$680,894
3	Vision Benefits of Amer Inc	4.52%	$308,067
	Total for Top 10 Insurers	100.00%	$6,820,412
	Total for All Other Insurers		
	Total for All Insurers	100.00%	$6,820,412

Health Insurers Reporting Vision Only



2011 West Virginia Market Share Report
Individual A&H Type Policies

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	18.23%	$38,482,816
2	American Family Life Assur Co of Col	10.32%	$21,786,028
3	United Of Omaha Life Ins Co	5.84%	$12,330,003
4	Bankers Life & Cas Co	5.55%	$11,727,349
5	Combined Ins Co Of Amer	4.09%	$8,630,790
6	Washington Natl Ins Co	3.73%	$7,873,614
7	Genworth Life Ins Co	3.40%	$7,173,072
8	Northwestern Mut Life Ins Co	2.95%	$6,232,391
9	State Farm Mut Auto Ins Co	2.95%	$6,227,048
10	Colonial Life & Accident Ins Co	2.39%	$5,047,996
11	Mutual Of Omaha Ins Co	2.20%	$4,645,728
12	Time Ins Co	2.07%	$4,372,613
13	United Amer Ins Co	2.05%	$4,331,012
14	United World Life Ins Co	1.80%	$3,809,275
15	Provident Life & Accident Ins Co	1.78%	$3,749,240
16	Bankers Fidelity Life Ins Co	1.62%	$3,424,719
17	Northwestern Long Term Care Ins Co	1.55%	$3,263,000
18	Metropolitan Life Ins Co	1.39%	$2,944,594
19	Order of United Commerical Travelers	1.23%	$2,588,014
20	John Hancock Life Ins Co (USA)	0.99%	$2,081,367
21	John Alden Life Ins Co	0.97%	$2,043,285
22	Humana Ins Co	0.91%	$1,911,940
23	American Heritage Life Ins Co	0.74%	$1,570,159
24	Massachusetts Mut Life Ins Co	0.74%	$1,565,272
25	Monumental Life Ins Co	0.72%	$1,513,346
26	Woodmen World Assur Life Assn	0.71%	$1,508,885
27	Western & Southern Life Ins Co	0.71%	$1,492,235
28	RiverSource Life Ins Co	0.69%	$1,451,094
29	American Fidelity Assur Co	0.67%	$1,422,716
30	Family Heritage Life Ins Co Of Amer	0.64%	$1,351,742
31	United Teacher Assoc Ins Co	0.63%	$1,328,014
32	Royal Neighbors Of Amer	0.63%	$1,320,505
33	Berkshire Life Ins Co of Amer	0.60%	$1,256,397
34	American Income Life Ins Co	0.57%	$1,205,182
35	Colonial Penn Life Ins Co	0.55%	$1,151,522
36	The Hlth Plan the Upper OH Valley In	0.54%	$1,146,826
37	American Gen Life & Acc Ins Co	0.54%	$1,138,675
38	Family Life Ins Co	0.50%	$1,051,593
39	Continental Gen Ins Co	0.49%	$1,034,603
40	Physicians Mut Ins Co	0.48%	$1,013,976

2011 West Virginia Market Share Report
Individual A&H Type Policies *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
41	Aetna Life Ins Co	0.46%	$977,988
42	Paul Revere Life Ins Co	0.43%	$901,678
43	Unum Life Ins Co Of Amer	0.42%	$880,518
44	New York Life Ins Co	0.40%	$852,816
45	Nationwide Life Ins Co	0.39%	$832,062
46	Loyal Amer Life Ins Co	0.39%	$812,950
47	Gerber Life Ins Co	0.32%	$665,760
48	American Alt Ins Corp	0.31%	$650,882
49	Standard Life & Accident Ins Co	0.28%	$585,727
50	Constitution Life Ins Co	0.28%	$582,670
51	Lincoln Heritage Life Ins Co	0.27%	$563,653
52	Senior Hlth Ins Co of PA	0.25%	$527,332
53	Prudential Ins Co Of Amer	0.25%	$523,179
54	Thrivent Financial For Lutherans	0.22%	$471,289
55	Golden Rule Ins Co	0.22%	$459,959
56	World Ins Co	0.22%	$455,467
57	Principal Life Ins Co	0.21%	$452,317
58	AXA Equitable Life Ins Co	0.21%	$437,373
59	USAA Life Ins Co	0.19%	$405,158
60	Allianz Life Ins Co Of N Amer	0.19%	$398,556
61	Metlife Ins Co of CT	0.18%	$376,920
62	Assurity Life Ins Co	0.18%	$373,978
63	Transamerica Life Ins Co	0.17%	$353,762
64	Celtic Ins Co	0.16%	$339,371
65	Liberty Life Ins Co	0.15%	$315,184
66	National Teachers Assoc Life Ins Co	0.15%	$310,578
67	Reassure Amer Life Ins Co	0.14%	$305,564
68	Sears Life Ins Co	0.14%	$287,011
69	Guardian Life Ins Co Of Amer	0.13%	$274,358
70	Medico Ins Co	0.13%	$269,669
71	Ohio Natl Life Assur Corp	0.12%	$263,422
72	American Gen Life Ins Co	0.12%	$249,842
73	Standard Ins Co	0.11%	$240,396
74	Forethought Life Ins Co	0.10%	$208,941
75	Provident Amer Life & Hlth Ins Co	0.10%	$203,140
76	Professional Ins Co	0.10%	$203,032
77	Continental Life Ins Co Brentwood	0.09%	$200,000
78	Protective Life Ins Co	0.09%	$186,155
79	American Republic Ins Co	0.09%	$182,833
80	Kanawha Ins Co	0.08%	$177,178
81	Stonebridge Life Ins Co	0.08%	$160,201

2011 West Virginia Market Share Report
Individual A&H Type Policies *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
82	Union Central Life Ins Co	0.08%	$159,553
83	Globe Life & Accident Ins Co	0.07%	$152,738
84	Ohio Natl Life Ins Co	0.07%	$152,536
85	Central United Life Ins Co	0.07%	$150,141
86	Lincoln Benefit Life Co	0.07%	$144,982
87	Illinois Mut Life Ins Co	0.06%	$133,214
88	Teachers Ins & Ann Assoc Of Amer	0.06%	$131,872
89	Woodmen World Life Ins Soc	0.06%	$128,057
90	Union Security Ins Co	0.06%	$128,031
91	Mony Life Ins Co	0.06%	$125,922
92	Farm Family Life Ins Co	0.06%	$125,115
93	Genworth Life & Ann Ins Co	0.06%	$124,018
94	Lincoln Natl Life Ins Co	0.06%	$122,218
95	United Natl Life Ins Co Of Amer	0.06%	$117,284
96	Conseco Life Ins Co	0.05%	$114,560
97	Shenandoah Life Ins Co	0.05%	$112,399
98	Connecticut Gen Life Ins Co	0.05%	$112,134
99	Sterling Investors Life Ins Co	0.05%	$106,154
100	Freedom Life Ins Co Of Amer	0.05%	$105,914
101	Minnesota Life Ins Co	0.05%	$100,522
102	Guarantee Trust Life Ins Co	0.05%	$97,051
103	Humanadental Ins Co	0.05%	$96,510
104	Union Bankers Ins Co	0.04%	$94,892
105	Medamerica Ins Co	0.04%	$92,248
106	Federated Life Ins Co	0.04%	$89,160
107	Merit Life Ins Co	0.04%	$83,514
108	Knights Of Columbus	0.04%	$79,980
109	Trustmark Ins Co	0.04%	$78,705
110	Centre Life Ins Co	0.04%	$77,567
111	Liberty Natl Life Ins Co	0.03%	$68,503
112	Boston Mut Life Ins Co	0.03%	$60,275
113	Pennsylvania Life Ins Co	0.03%	$60,184
114	Unified Life Ins Co	0.03%	$60,026
115	TIAA Cref Life Ins Co	0.03%	$57,501
116	American Natl Ins Co	0.03%	$57,335
117	Chesapeake Life Ins Co	0.03%	$57,268
118	Mega Life & Hlth Ins Co The	0.03%	$56,249
119	Cincinnati Life Ins Co	0.03%	$56,222
120	Marquette Natl Life Ins Co	0.03%	$56,045
121	National Life Ins Co	0.02%	$50,175
122	National Guardian Life Ins Co	0.02%	$48,181

2011 West Virginia Market Share Report
Individual A&H Type Policies *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
123	National Union Fire Ins Co Of Pitts	0.02%	$46,749
124	Pan Amer Life Ins Co	0.02%	$45,817
125	Central States H & L Co Of Omaha	0.02%	$43,942
126	American Gen Life Ins Co of DE	0.02%	$42,914
127	Monarch Life Ins Co	0.02%	$40,690
128	American Pioneer Life Ins Co	0.02%	$39,847
129	Central Reserve Life Ins Co	0.02%	$39,416
130	Union Fidelity Life Ins Co	0.02%	$37,957
131	State Life Ins Co	0.02%	$37,320
132	AF&L Ins Co	0.02%	$34,160
133	Cuna Mut Ins Society	0.02%	$33,943
134	United Ins Co Of Amer	0.02%	$32,851
135	Consumers Life Ins Co	0.02%	$31,862
136	Pacificare Life & Hlth Ins Co	0.01%	$30,795
137	Markel Ins Co	0.01%	$29,670
138	Lafayette Life Ins Co	0.01%	$28,557
139	John Hancock Life & Hlth Ins Co	0.01%	$27,601
140	American Progressive L&H Ins Of NY	0.01%	$25,809
141	General Amer Life Ins Co	0.01%	$25,785
142	US Business of Crown Life Ins Co	0.01%	$24,451
143	Country Life Ins Co	0.01%	$23,918
144	Government Personnel Mut Life Ins Co	0.01%	$22,818
145	New Era Life Ins Co	0.01%	$20,735
146	Reliastar Life Ins Co Of NY	0.01%	$20,732
147	American Bankers Ins Co Of FL	0.01%	$19,197
148	Unicare Life & Hlth Ins Co	0.01%	$18,998
149	Equitable Life & Cas Ins Co	0.01%	$18,460
150	Symetra Life Ins Co	0.01%	$18,139
151	Physicians Life Ins Co	0.01%	$14,433
152	Erie Family Life Ins Co	0.01%	$12,895
153	United Security Assur Co Of PA	0.01%	$12,266
154	Oxford Life Ins Co	0.01%	$12,172
155	Central States Ind Co Of Omaha	0.01%	$11,293
156	Universal Guar Life Ins Co	0.01%	$10,994
157	New England Life Ins Co	0.01%	$10,725
158	Cigna Hlth & Life Ins Co	0.00%	$9,619
159	Old Republic Ins Co	0.00%	$9,381
160	Christian Fidelity Life Ins Co	0.00%	$8,541
161	Travelers Ind Co	0.00%	$8,082
162	Citizens Security Life Ins Co	0.00%	$7,566
163	US Br Great West Life Assur Co	0.00%	$7,477

2011 West Virginia Market Share Report
Individual A&H Type Policies *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
164	Philadelphia Amer Life Ins Co	0.00%	$7,447
165	Health Care Serv Corp A Mut Legal Re	0.00%	$7,171
166	American Continental Ins Co	0.00%	$7,072
167	THP Ins Co	0.00%	$6,733
168	Ameritas Life Ins Corp	0.00%	$6,563
169	Independent Order Of Foresters Us Br	0.00%	$6,359
170	Penn Mut Life Ins Co	0.00%	$6,298
171	Jefferson Natl Life Ins Co	0.00%	$5,808
172	Brokers Natl Life Assur Co	0.00%	$5,491
173	Life Ins Co Of N Amer	0.00%	$5,030
174	Great Amer Life Ins Co	0.00%	$4,944
175	Hartford Life & Ann Ins Co	0.00%	$4,916
176	Aviva Life & Ann Co	0.00%	$4,854
177	Ability Ins Co	0.00%	$4,813
178	State Mut Ins Co	0.00%	$4,792
179	American Public Life Ins Co	0.00%	$4,562
180	American Labor Life Ins Co	0.00%	$3,974
181	Baltimore Life Ins Co	0.00%	$3,954
182	Idealife Ins Co	0.00%	$3,943
183	Starmount Life Ins Co	0.00%	$3,232
184	American United Life Ins Co	0.00%	$3,068
185	Colorado Bankers Life Ins Co	0.00%	$3,015
186	Reliastar Life Ins Co	0.00%	$2,738
187	21st Century Premier Ins Co	0.00%	$2,499
188	Old Amer Ins Co	0.00%	$2,481
189	Kansas City Life Ins Co	0.00%	$2,366
190	Modern Woodmen Of Amer	0.00%	$2,155
191	Union Labor Life Ins Co	0.00%	$1,947
192	Fidelity Security Life Ins Co	0.00%	$1,846
193	AAA Life Ins Co	0.00%	$1,817
194	Commonwealth Ann & Life Ins Co	0.00%	$1,777
195	Phoenix Life Ins Co	0.00%	$1,694
196	MTL Ins Co	0.00%	$1,646
197	American Republic Corp Ins Co	0.00%	$1,643
198	Bancinsure Inc	0.00%	$1,470
199	Jackson Natl Life Ins Co	0.00%	$1,401
200	Companion Life Ins Co	0.00%	$1,296
201	American Home Assur Co	0.00%	$1,272
202	Federal Ins Co	0.00%	$1,270
203	Primerica Life Ins Co	0.00%	$1,178
204	Transamerica Financial Life Ins Co	0.00%	$1,091

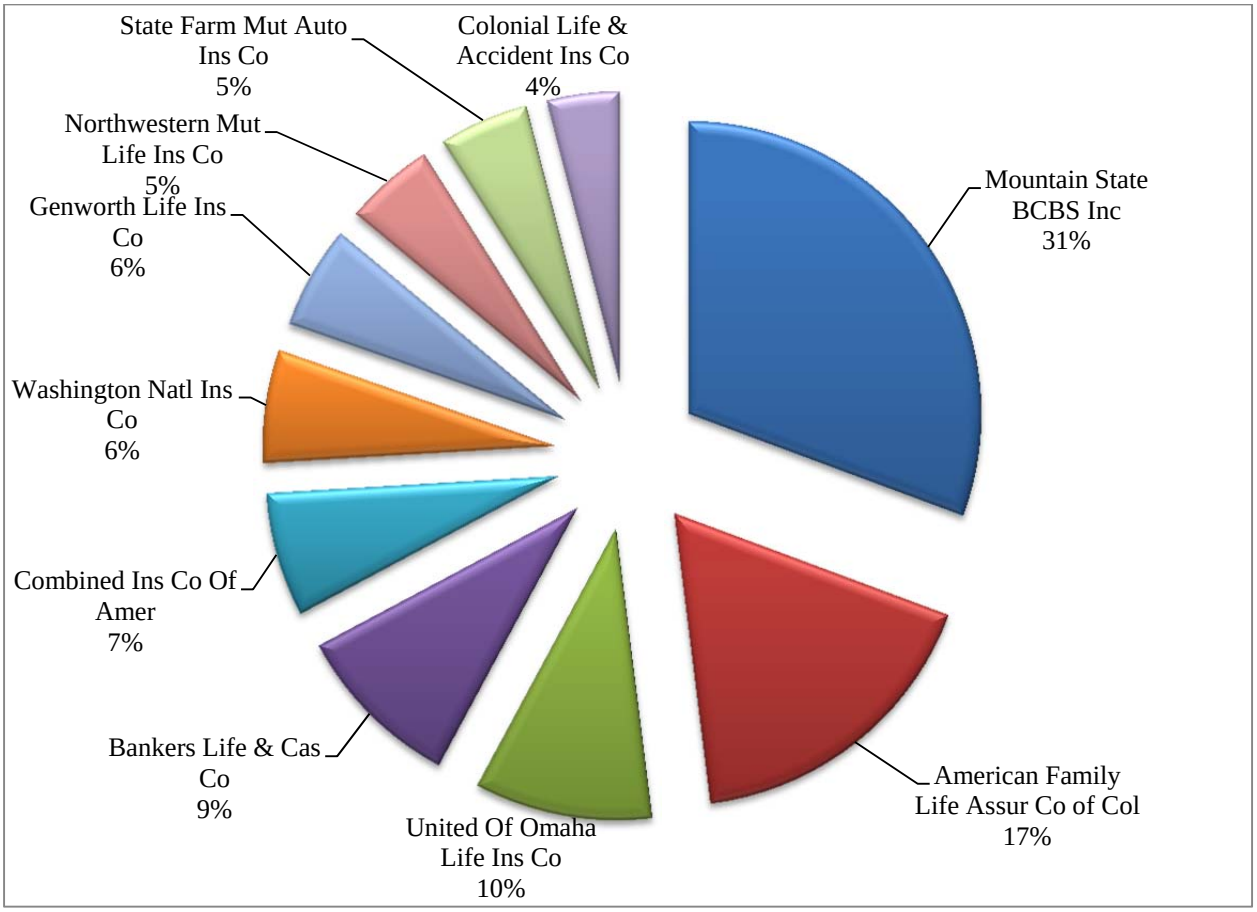
2011 West Virginia Market Share Report
Individual A&H Type Policies *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
205	Compbenefits Ins Co	0.00%	$1,068
206	Columbus Life Ins Co	0.00%	$886
207	American Sentinel Ins Co	0.00%	$862
208	Commercial Travelers Mut Ins Co	0.00%	$819
209	Security Life Of Denver Ins Co	0.00%	$675
210	Croatian Fraternal Union Of Amer	0.00%	$644
211	Reliance Standard Life Ins Co	0.00%	$580
212	Farmers New World Life Ins Co	0.00%	$522
213	World Corp Ins Co	0.00%	$463
214	Madison Natl Life Ins Co Inc	0.00%	$444
215	Teachers Protective Mut Life Ins Co	0.00%	$395
216	United States Life Ins Co In NYC	0.00%	$366
217	LifeSecure Ins Co	0.00%	$196
218	First Allmerica Fin Life Ins Co	0.00%	$190
219	ING USA Ann & LIfe Ins Co	0.00%	$181
220	First Investors Life Ins Co	0.00%	$180
221	Liberty Life Assur Co Of Boston	0.00%	$161
222	Horace Mann Life Ins Co	0.00%	$132
223	Slovene Natl Benefit Society	0.00%	$116
224	Allstate Life Ins Co	0.00%	$115
225	Banner Life Ins Co	0.00%	$113
226	Stonebridge Cas Ins Co	0.00%	$108
227	Security Life Ins Co Of Amer	0.00%	$62
228	Federal Life Ins Co	0.00%	$59
229	Columbian Mut Life Ins Co	0.00%	$53
230	Individual Assur Co Life Hlth & Acc	0.00%	$49
231	Life Ins Co Of The Southwest	0.00%	$40
232	Reserve Natl Ins Co	0.00%	$11
233	Sagicor Life Ins Co	0.00%	$1
234	American Natl Life Ins Co Of TX	0.00%	($25)
235	American States Ins Co	0.00%	($583)
236	National Cas Co	0.00%	($1,344)
237	Continental Cas Co	-0.07%	($144,314)

2011 West Virginia Market Share Report
Individual A&H Type Policies *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	59.44%	$125,511,107
Total for All Other Insurers	40.56%	$85,640,781
Total for All Insurers	100.00%	$211,151,888

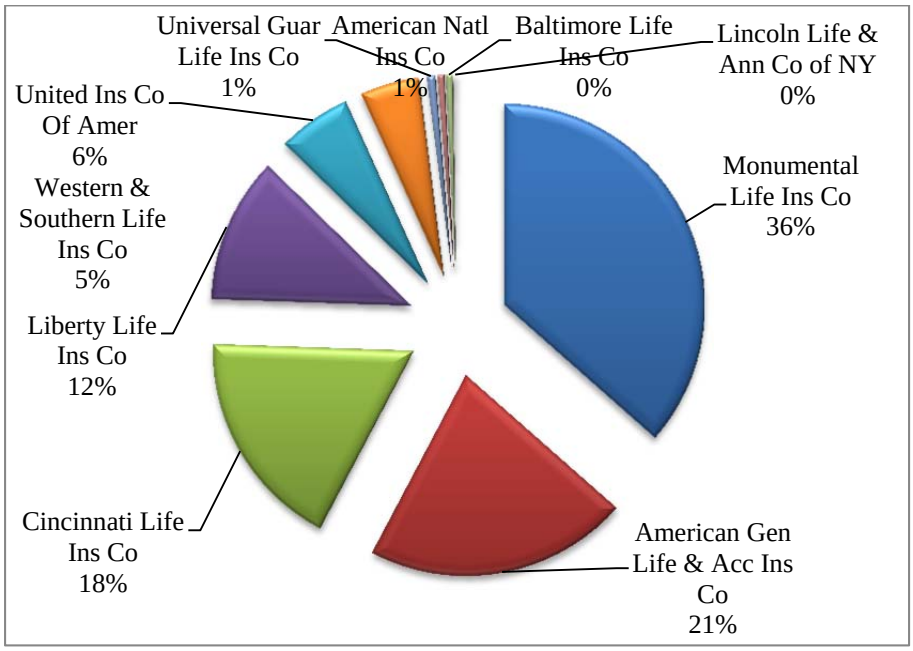
Individual A&H Type Policies



2011 West Virginia Market Share Report
Industrial Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Monumental Life Ins Co	36.41%	$40,866
2	American Gen Life & Acc Ins Co	21.20%	$23,794
3	Cincinnati Life Ins Co	17.76%	$19,930
4	Liberty Life Ins Co	11.72%	$13,155
5	United Ins Co Of Amer	5.94%	$6,661
6	Western & Southern Life Ins Co	4.74%	$5,323
7	Universal Guar Life Ins Co	0.69%	$773
8	American Natl Ins Co	0.55%	$616
9	Baltimore Life Ins Co	0.54%	$610
10	Lincoln Life & Ann Co of NY	0.23%	$261
11	Liberty Natl Life Ins Co	0.05%	$61
12	Columbian Mut Life Ins Co	0.04%	$50
13	Jackson Natl Life Ins Co	0.04%	$50
14	American Capitol Ins Co	0.03%	$33
15	Citizens Security Life Ins Co	0.02%	$23
16	National Guardian Life Ins Co	0.01%	$14
17	Union Security Ins Co	0.00%	$5
	Total for Top 10 Insurers	99.79%	$111,989
	Total for All Other Insurers	0.21%	$236
	Total for All Insurers	100.00%	$112,225

Industrial Life



2011 West Virginia Market Share Report
Ordinary Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Northwestern Mut Life Ins Co	12.28%	$55,612,869
2	State Farm Life Ins Co	5.99%	$27,141,206
3	Monumental Life Ins Co	4.19%	$19,000,272
4	Lincoln Natl Life Ins Co	4.03%	$18,249,539
5	New York Life Ins Co	3.25%	$14,704,978
6	John Hancock Life Ins Co (USA)	2.95%	$13,370,131
7	New York Life Ins & Ann Corp	2.54%	$11,514,686
8	American Gen Life & Acc Ins Co	2.51%	$11,371,780
9	Hartford Life & Ann Ins Co	2.46%	$11,159,849
10	Great W Life & Ann Ins Co	2.17%	$9,824,028
11	Prudential Ins Co Of Amer	2.15%	$9,755,453
12	Metropolitan Life Ins Co	2.13%	$9,661,822
13	United Of Omaha Life Ins Co	2.04%	$9,228,283
14	Massachusetts Mut Life Ins Co	1.95%	$8,820,413
15	AXA Equitable Life Ins Co	1.74%	$7,881,814
16	Nationwide Life Ins Co	1.63%	$7,401,762
17	Midland Natl Life Ins Co	1.45%	$6,547,146
18	Protective Life Ins Co	1.43%	$6,490,000
19	Pruco Life Ins Co	1.41%	$6,409,813
20	Genworth Life & Ann Ins Co	1.34%	$6,085,745
21	American Income Life Ins Co	1.33%	$6,030,627
22	Erie Family Life Ins Co	1.31%	$5,931,732
23	MetLife Investors USA Ins Co	1.27%	$5,773,051
24	Guardian Life Ins Co Of Amer	1.25%	$5,682,877
25	Bankers Life & Cas Co	1.17%	$5,322,050
26	American Gen Life Ins Co	1.10%	$4,971,677
27	Primerica Life Ins Co	1.10%	$4,965,680
28	Western & Southern Life Ins Co	1.08%	$4,874,003
29	Farm Family Life Ins Co	1.06%	$4,824,774
30	Nationwide Life & Ann Ins Co	1.04%	$4,709,196
31	Western Southern Life Assur Co	0.96%	$4,354,320
32	Transamerica Life Ins Co	0.95%	$4,306,198
33	Employees Life Co Mut	0.85%	$3,870,344
34	Lincoln Benefit Life Co	0.76%	$3,438,409
35	Globe Life & Accident Ins Co	0.73%	$3,284,704
36	Aviva Life & Ann Co	0.72%	$3,254,582
37	RiverSource Life Ins Co	0.64%	$2,921,972
38	New England Life Ins Co	0.57%	$2,577,724
39	Reliastar Life Ins Co	0.54%	$2,468,277

2011 West Virginia Market Share Report
Ordinary Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
40	Combined Ins Co Of Amer	0.53%	$2,404,172
41	Provident Life & Accident Ins Co	0.52%	$2,363,127
42	Reassure Amer Life Ins Co	0.51%	$2,298,326
43	Gerber Life Ins Co	0.50%	$2,270,771
44	Allstate Life Ins Co	0.46%	$2,065,041
45	Physicians Life Ins Co	0.45%	$2,054,321
46	Lincoln Heritage Life Ins Co	0.45%	$2,041,039
47	Motorists Life Ins Co	0.45%	$2,033,366
48	Horace Mann Life Ins Co	0.44%	$2,015,866
49	Cincinnati Life Ins Co	0.43%	$1,942,703
50	Teachers Ins & Ann Assoc Of Amer	0.41%	$1,866,695
51	USAA Life Ins Co	0.41%	$1,839,419
52	Colonial Penn Life Ins Co	0.40%	$1,820,622
53	Colonial Life & Accident Ins Co	0.39%	$1,781,344
54	Lafayette Life Ins Co	0.39%	$1,772,181
55	Liberty Life Ins Co	0.39%	$1,766,854
56	West Coast Life Ins Co	0.37%	$1,678,594
57	Principal Life Ins Co	0.36%	$1,622,378
58	Symetra Life Ins Co	0.35%	$1,576,567
59	General Amer Life Ins Co	0.35%	$1,575,861
60	Boston Mut Life Ins Co	0.33%	$1,496,322
61	Pacific Life Ins Co	0.32%	$1,470,006
62	Ohio Natl Life Assur Corp	0.30%	$1,380,628
63	American Family Life Assur Co of Col	0.30%	$1,362,418
64	Genworth Life Ins Co	0.30%	$1,360,369
65	Metlife Ins Co of CT	0.29%	$1,300,765
66	Banner Life Ins Co	0.29%	$1,299,716
67	Old Amer Ins Co	0.28%	$1,283,261
68	Shenandoah Life Ins Co	0.27%	$1,228,597
69	US Br Sun Life Assur Co of Canada	0.27%	$1,215,507
70	North Amer Co Life & Hlth Ins	0.26%	$1,170,779
71	Penn Mut Life Ins Co	0.25%	$1,137,119
72	Minnesota Life Ins Co	0.24%	$1,088,322
73	American Natl Ins Co	0.24%	$1,074,282
74	Mony Life Ins Co Of Amer	0.23%	$1,027,839
75	Principal Natl Life Ins Co	0.22%	$992,813
76	Liberty Life Assur Co Of Boston	0.21%	$946,728
77	United Amer Ins Co	0.21%	$940,056
78	State Life Ins Co	0.20%	$894,225
79	Fidelity & Guar Life Ins Co	0.19%	$867,974
80	Security Life Of Denver Ins Co	0.19%	$866,646

2011 West Virginia Market Share Report
Ordinary Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
81	Metropolitan Tower Life Ins Co	0.18%	$836,113
82	American Heritage Life Ins Co	0.17%	$776,654
83	CM Life Ins Co	0.17%	$769,480
84	Phoenix Life Ins Co	0.17%	$756,229
85	Mony Life Ins Co	0.17%	$755,389
86	Union Central Life Ins Co	0.17%	$753,719
87	Universal Guar Life Ins Co	0.17%	$749,129
88	PHL Variable Ins Co	0.16%	$737,674
89	Kansas City Life Ins Co	0.16%	$732,488
90	Baltimore Life Ins Co	0.16%	$726,468
91	Settlers Life Ins Co	0.16%	$714,552
92	US Financial Life Ins Co	0.15%	$666,839
93	Ohio Natl Life Ins Co	0.15%	$659,313
94	United Natl Life Ins Co Of Amer	0.14%	$648,041
95	First Investors Life Ins Co	0.14%	$637,910
96	American Gen Life Ins Co of DE	0.14%	$635,191
97	Assurity Life Ins Co	0.14%	$633,731
98	Texas Life Ins Co	0.14%	$614,862
99	Cuna Mut Ins Society	0.13%	$593,203
100	Jackson Natl Life Ins Co	0.13%	$580,125
101	Time Ins Co	0.13%	$578,266
102	Conseco Life Ins Co	0.12%	$563,295
103	Stonebridge Life Ins Co	0.12%	$558,237
104	American Fidelity Assur Co	0.12%	$524,308
105	National Life Ins Co	0.11%	$518,387
106	National Guardian Life Ins Co	0.11%	$517,812
107	Standard Life & Accident Ins Co	0.11%	$508,315
108	Allianz Life Ins Co Of N Amer	0.11%	$491,468
109	Union Security Ins Co	0.11%	$486,059
110	Ameritas Life Ins Corp	0.11%	$482,259
111	Federated Life Ins Co	0.10%	$450,193
112	Washington Natl Ins Co	0.10%	$435,459
113	Chesapeake Life Ins Co	0.08%	$379,588
114	Ohio State Life Ins Co	0.08%	$373,896
115	Bankers Fidelity Life Ins Co	0.07%	$335,588
116	Americo Fin Life & Ann Ins Co	0.07%	$335,498
117	American United Life Ins Co	0.07%	$329,836
118	Fidelity Life Assn A Legal Reserve L	0.07%	$328,887
119	National Western Life Ins Co	0.07%	$325,461
120	Golden Rule Ins Co	0.07%	$324,027
121	MML Bay State Life Ins Co	0.07%	$321,174

2011 West Virginia Market Share Report
Ordinary Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
122	Columbian Life Ins Co	0.07%	$318,473
123	Merit Life Ins Co	0.07%	$314,630
124	Ing Life Ins & Ann Co	0.07%	$314,427
125	Liberty Natl Life Ins Co	0.07%	$313,257
126	Western Reserve Life Assur Co of OH	0.06%	$293,897
127	Garden State Life Ins Co	0.06%	$276,645
128	AAA Life Ins Co	0.06%	$276,533
129	Government Personnel Mut Life Ins Co	0.06%	$271,659
130	Acacia Life Ins Co	0.06%	$257,564
131	Reliastar Life Ins Co Of NY	0.06%	$254,261
132	Life Ins Co Of The Southwest	0.05%	$246,812
133	First Penn Pacific Life Ins Co	0.05%	$243,213
134	Connecticut Gen Life Ins Co	0.05%	$241,182
135	US Business of Crown Life Ins Co	0.05%	$226,092
136	Continental Gen Ins Co	0.05%	$223,824
137	United Ins Co Of Amer	0.05%	$214,226
138	Starmount Life Ins Co	0.04%	$198,611
139	TIAA Cref Life Ins Co	0.04%	$197,733
140	NYLife Ins Co Of AZ	0.04%	$196,688
141	Columbian Mut Life Ins Co	0.04%	$196,563
142	Guarantee Trust Life Ins Co	0.04%	$194,884
143	Household Life Ins Co	0.04%	$191,922
144	Country Life Ins Co	0.04%	$187,662
145	United Investors Life Ins Co	0.04%	$185,172
146	AXA Equitable Life & Ann Co	0.04%	$182,471
147	Aetna Life Ins Co	0.04%	$179,379
148	Investors Life Ins Co N Amer	0.04%	$174,755
149	United Teacher Assoc Ins Co	0.04%	$173,552
150	MTL Ins Co	0.04%	$171,104
151	Columbus Life Ins Co	0.04%	$171,061
152	Great Amer Life Ins Co	0.04%	$170,821
153	Loyal Amer Life Ins Co	0.04%	$165,176
154	Sears Life Ins Co	0.04%	$164,363
155	Hartford Life & Accident Ins Co	0.03%	$158,025
156	The Savings Bank Life Ins Co Of MA	0.03%	$155,967
157	United Home Life Ins Co	0.03%	$155,052
158	Farmers New World Life Ins Co	0.03%	$150,798
159	Investors Heritage Life Ins Co	0.03%	$150,643
160	American Amicable Life Ins Co Of TX	0.03%	$141,361
161	Great Southern Life Ins Co	0.03%	$140,141
162	Occidental Life Ins Co Of NC	0.03%	$128,780

2011 West Virginia Market Share Report
Ordinary Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
163	Pioneer Amer Ins Co	0.03%	$124,363
164	Presidential Life Ins Co	0.03%	$115,877
165	Trustmark Ins Co	0.03%	$114,519
166	5 Star Life Ins Co	0.02%	$112,833
167	Unified Life Ins Co	0.02%	$112,228
168	Hartford Life Ins Co	0.02%	$111,496
169	Security Life Ins Co Of Amer	0.02%	$106,841
170	Commonwealth Ann & Life Ins Co	0.02%	$106,203
171	Illinois Mut Life Ins Co	0.02%	$103,941
172	National Benefit Life Ins Co	0.02%	$94,939
173	Security Mut Life Ins Co Of NY	0.02%	$89,311
174	Union Fidelity Life Ins Co	0.02%	$87,001
175	Amica Life Ins Co	0.02%	$86,050
176	Pan Amer Assur Co	0.02%	$85,961
177	Colorado Bankers Life Ins Co	0.02%	$83,115
178	Jefferson Natl Life Ins Co	0.02%	$81,216
179	Surety Life Ins Co	0.02%	$78,814
180	Union Bankers Ins Co	0.02%	$78,779
181	Security Benefit Life Ins Co	0.02%	$77,509
182	Kanawha Ins Co	0.02%	$76,919
183	Sun Life Assur Co Of Canada US	0.02%	$72,539
184	United States Life Ins Co In NYC	0.02%	$68,171
185	Universal Underwriters Life Ins Co	0.01%	$66,404
186	Constitution Life Ins Co	0.01%	$63,406
187	Unity Financial Life Ins Co	0.01%	$62,723
188	Manhattan Natl Life Ins Co	0.01%	$59,583
189	Wilton Reassur Life Co of NY	0.01%	$59,269
190	Madison Natl Life Ins Co Inc	0.01%	$58,857
191	Equitable Life & Cas Ins Co	0.01%	$55,547
192	Citizens Security Life Ins Co	0.01%	$52,754
193	ING USA Ann & LIfe Ins Co	0.01%	$51,994
194	Liberty Bankers Life Ins Co	0.01%	$50,659
195	Penn Ins & Ann Co	0.01%	$49,692
196	Forethought Life Ins Co	0.01%	$47,870
197	World Ins Co	0.01%	$46,771
198	American Memorial Life Ins Co	0.01%	$44,065
199	Unum Life Ins Co Of Amer	0.01%	$43,873
200	LifeSecure Ins Co	0.01%	$43,689
201	Continental Life Ins Co Brentwood	0.01%	$43,619
202	Mega Life & Hlth Ins Co The	0.01%	$43,408
203	Senior Life Ins Co	0.01%	$42,209

2011 West Virginia Market Share Report
Ordinary Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
204	Harleysville Life Ins Co	0.01%	$40,743
205	SunAmerica Ann & Life Assur Co	0.01%	$40,567
206	Continental Assur Co	0.01%	$39,901
207	US Business of Canada Life Assur Co	0.01%	$39,091
208	American Fidelity Life Ins Co	0.01%	$38,545
209	Paul Revere Variable Ann Ins Co	0.01%	$37,943
210	American Continental Ins Co	0.01%	$36,658
211	Fort Dearborn Life Ins Co	0.01%	$34,172
212	State Mut Ins Co	0.01%	$33,748
213	American Bankers Life Assur Co Of FL	0.01%	$33,467
214	Transamerica Financial Life Ins Co	0.01%	$33,065
215	Guardian Ins & Ann Co Inc	0.01%	$32,068
216	Fidelity Investments Life Ins Co	0.01%	$30,860
217	Trans World Assur Co	0.01%	$30,662
218	American Capitol Ins Co	0.01%	$29,871
219	Old Republic Life Ins Co	0.01%	$29,536
220	Sentry Life Ins Co	0.01%	$29,292
221	Manhattan Life Ins Co	0.01%	$28,130
222	Phoenix Life & Ann Co	0.01%	$28,040
223	United Fidelity Life Ins Co	0.01%	$25,440
224	Pioneer Security Life Ins Co	0.01%	$23,843
225	Pan Amer Life Ins Co	0.00%	$21,252
226	Paul Revere Life Ins Co	0.00%	$20,115
227	First Allmerica Fin Life Ins Co	0.00%	$19,618
228	Beneficial Life Ins Co	0.00%	$19,610
229	EMC Natl Life Co	0.00%	$18,920
230	Pennsylvania Life Ins Co	0.00%	$18,818
231	Mid West Natl Life Ins Co Of TN	0.00%	$18,650
232	Standard Ins Co	0.00%	$17,788
233	American Equity Invest Life Ins Co	0.00%	$17,698
234	Sunset Life Ins Co Of Amer	0.00%	$17,694
235	Reliance Standard Life Ins Co	0.00%	$17,689
236	United World Life Ins Co	0.00%	$15,889
237	American Natl Life Ins Co Of TX	0.00%	$15,818
238	Pioneer Mut Life Ins Co	0.00%	$14,218
239	Central Reserve Life Ins Co	0.00%	$14,126
240	Vantis Life Ins Co	0.00%	$13,831
241	Midwestern United Life Ins Co	0.00%	$13,201
242	Homesteaders Life Co	0.00%	$13,192
243	American Pioneer Life Ins Co	0.00%	$12,739
244	Humanadental Ins Co	0.00%	$12,516

2011 West Virginia Market Share Report
Ordinary Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
245	US Br Great West Life Assur Co	0.00%	$12,503
246	Provident Amer Life & Hlth Ins Co	0.00%	$11,496
247	Monarch Life Ins Co	0.00%	$11,407
248	Family Heritage Life Ins Co Of Amer	0.00%	$11,011
249	Pharmacists Life Ins Co	0.00%	$10,866
250	Transamerica Advisors Life Ins Co	0.00%	$10,000
251	John Alden Life Ins Co	0.00%	$9,625
252	Mutual Of Amer Life Ins Co	0.00%	$9,289
253	Central United Life Ins Co	0.00%	$8,675
254	Aurora Natl Life Assur Co	0.00%	$8,403
255	American Gen Assur Co	0.00%	$8,129
256	Federal Life Ins Co	0.00%	$8,098
257	American Republic Ins Co	0.00%	$7,084
258	Delaware Amer Life Ins Co	0.00%	$6,836
259	Balboa Life Ins Co	0.00%	$6,480
260	Sterling Investors Life Ins Co	0.00%	$6,410
261	Freedom Life Ins Co Of Amer	0.00%	$6,277
262	Integrity Life Ins Co	0.00%	$6,207
263	Family Life Ins Co	0.00%	$5,225
264	American Progressive L&H Ins Of NY	0.00%	$5,011
265	Industrial Alliance Pacific Ins & Fi	0.00%	$4,384
266	Oxford Life Ins Co	0.00%	$3,973
267	Union Labor Life Ins Co	0.00%	$3,825
268	Molina Hlthcare Ins Co	0.00%	$3,468
269	Berkshire Life Ins Co of Amer	0.00%	$3,414
270	Pacific Life & Ann Co	0.00%	$3,241
271	Heritage Union Life Ins Co	0.00%	$3,219
272	Professional Ins Co	0.00%	$3,215
273	Lincoln Life & Ann Co of NY	0.00%	$3,158
274	CSI Life Ins Co	0.00%	$2,978
275	Zurich Amer Life Ins Co	0.00%	$2,867
276	S USA Life Ins Co Inc	0.00%	$2,847
277	Idealife Ins Co	0.00%	$2,807
278	Country Investors Life Assur Co	0.00%	$2,752
279	Medico Ins Co	0.00%	$2,728
280	Fidelity Security Life Ins Co	0.00%	$2,578
281	American Hlth & Life Ins Co	0.00%	$2,486
282	USAA Direct Life Ins Co	0.00%	$2,445
283	Protective Life & Annuity Ins Co	0.00%	$2,400
284	IA Amer Life Ins Co	0.00%	$2,400
285	Compbenefits Ins Co	0.00%	$2,291

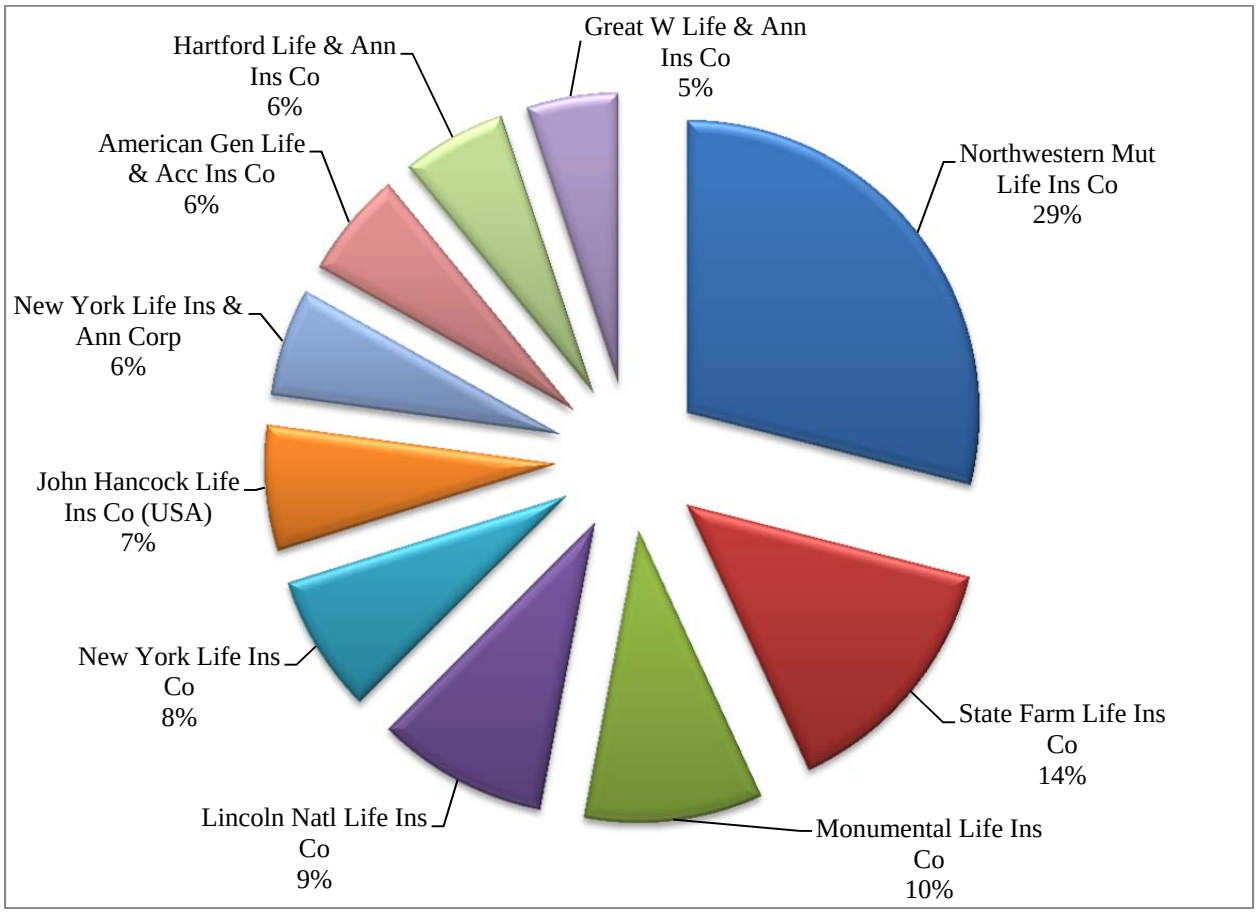
2011 West Virginia Market Share Report
Ordinary Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
286	CICA Life Ins Co of Amer	0.00%	$1,980
287	Thrivent Life Ins Co	0.00%	$1,976
288	National Teachers Assoc Life Ins Co	0.00%	$1,631
289	Life Ins Co Of N Amer	0.00%	$1,493
290	Cigna Hlth & Life Ins Co	0.00%	$1,482
291	Anthem Life Ins Co	0.00%	$1,416
292	Reserve Natl Ins Co	0.00%	$1,415
293	MetLIfe Investors Ins Co	0.00%	$1,388
294	Central States H & L Co Of Omaha	0.00%	$1,340
295	Sunamerica Life Ins Co	0.00%	$1,328
296	Members Life Ins Co	0.00%	$1,144
297	Sagicor Life Ins Co	0.00%	$1,053
298	Ullico Life Ins Co	0.00%	$825
299	Longevity Ins Co	0.00%	$791
300	Standard Security Life Ins Co Of NY	0.00%	$779
301	Landmark Life Ins Co	0.00%	$679
302	Investors Consolidated Ins Co	0.00%	$679
303	Central Security Life Ins Co	0.00%	$679
304	Teachers Protective Mut Life Ins Co	0.00%	$531
305	Monitor Life Ins Co Of NY	0.00%	$473
306	Reliable Life Ins Co	0.00%	$472
307	Symetra Natl Life Ins Co	0.00%	$455
308	Western Natl Life Ins Co	0.00%	$415
309	Securian Life Ins Co	0.00%	$388
310	Church Life Ins Corp	0.00%	$383
311	Berkley Life & Hlth Ins Co	0.00%	$348
312	Companion Life Ins Co	0.00%	$269
313	Christian Fidelity Life Ins Co	0.00%	$230
314	American Public Life Ins Co	0.00%	$141
315	New Era Life Ins Co	0.00%	$10
316	First Hlth Life & Hlth Ins Co	0.00%	($4

2011 West Virginia Market Share Report
Ordinary Life *continued*

	Percent Of Market	Direct Premiums Earned
Total for Top 10 Insurers	42.37%	$191,949,338
Total for All Other Insurers	57.63%	$261,095,307
Total for All Insurers	100.00%	$453,044,645

Ordinary Life



Admitted Assets, Liabilities, Reserved or Surplus Funds for 2011							
Domestic Fraternal Insurers							
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Common Capital Stock**	**Preferred Capital Stock**	**Surplus**
		WV	0	0	0	0	0
Totals Domestic Fraternal Insurer(s)			**0**	**0**	**0**	**0**	**0**

Admitted Assets, Liabilities, Reserved or Surplus Funds for 2011					
Non-Domestic Fraternal Insurers					
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Surplus**
56030	Catholic Financial Life	WI	1,242,691,239	1,214,740,621	27,950,618
56634	Croatian Fraternal Union Of Amer	PA	386,220,143	367,104,573	19,115,570
57088	Degree Of Honor Protective Assn	MN	207,059,887	201,371,506	5,688,381
56332	First Cath Slovak Ladies Assn USA	OH	676,100,757	590,271,287	85,829,470
56340	First Cath Slovak Union Of US & CN	OH	285,105,807	266,121,790	18,984,017
56693	Greek Catholic Union Of The USA	PA	852,673,285	824,244,985	28,428,300
58068	Independent Order Of Foresters Us Br	NY	2,789,815,266	2,630,753,911	159,061,355
56707	ISDA fraternal Assoc	PA	55,379,987	50,935,227	4,444,760
58033	Knights Of Columbus	CT	18,026,582,008	16,310,782,448	1,715,799,560
56758	Loyal Christian Benefit Assn	PA	177,514,497	173,570,621	3,943,876
57541	Modern Woodmen Of Amer	IL	11,379,654,673	10,114,257,772	1,265,396,901
56782	National Slovak Society Of The Usa	PA	584,879,949	571,260,495	13,619,454
56383	Order of United Commerical Travelers	OH	21,468,563	10,496,960	10,971,603
57622	Polish Natl Alliance Us Of Na	IL	438,353,600	424,985,889	13,367,711
57630	Polish Roman Catholic Union Of Amer	IL	184,932,631	180,928,611	4,004,020
57649	Polish Womens Alliance Of Amer	IL	56,625,258	56,008,020	617,238
57657	Royal Neighbors Of Amer	IL	792,485,851	581,004,276	211,481,575
56936	Serb Natl Federation	PA	35,462,473	34,031,252	1,431,221
57673	Slovene Natl Benefit Society	PA	189,238,854	183,559,942	5,678,912
56014	Thrivent Financial For Lutherans	WI	62,256,789,548	58,253,318,764	4,003,470,784
56006	Travelers Protective Assn Of Amer	MO	10,713,667	1,249,083	9,464,584
57711	Western Catholic Union	IL	209,507,338	197,420,397	12,086,941
57010	William Penn Assn	PA	241,893,700	221,490,074	20,403,627
56170	Womans Life Ins Society	MI	189,725,571	163,773,731	25,951,840
56499	Woodmen World Assur Life Assn	CO	58,700,026	46,681,152	12,018,874
57320	Woodmen World Life Ins Soc	NE	9,340,672,299	8,536,162,438	804,509,861
Totals Non-Domestic Fraternal Insurer(s)			**110,690,246,877**	**102,206,525,825**	**8,483,721,053**

Admitted Assets, Liabilities, Reserved or Surplus Funds for 2011				
Grand Totals of All Fraternal Insurers				
Totals for Domestic Fraternal Insurers	**0**	**0**	**0**	**0**
Totals for Non-Domestic Fraternal Insurers	**26**	**110,690,246,877**	**102,206,525,825**	**8,483,721,053**
Grand Totals for All Fraternal Insurers	**26**	**110,690,246,877**	**102,206,525,825**	**8,483,721,053**

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2011							
Domestic Health Insurers							
NAIC CODE	**Company Name**	**Bus. Type[1]**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Net Worth**	**Premiums Written**
95408	Carelink Hlth Plans Inc	HEAL	WV	64,427,884	26,726,239	37,701,645	167,483,601
12329	Delta Dental of W VA	HEAL	WV	8,665,047	4,651,249	4,013,798	17,474,520
54828	Mountain State BCBS Inc	HEAL	WV	500,946,567	212,894,307	288,052,260	802,127,430
95677	The Hlth Plan the Upper OH Valley In	HEAL	WV	235,646,427	55,924,259	179,722,168	203,294,056
60016	THP Ins Co	Life	WV	30,915,726	9,861,578	21,054,148	15,141,960
11810	Unicare Hlth Plan of WV Inc	HEAL	WV	52,606,657	24,219,950	28,386,707	160,140,700
Totals Domestic Health Insurer(s)				**893,208,308**	**334,277,582**	**558,930,726**	**1,365,662,267**

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2011							
Non-Domestic Health Insurers							
NAIC CODE	**Company Name**	**Bus. Type[1]**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Net Worth**	**Premiums Written**
63444	Accendo Ins Co	Life	UT	146,571,557	65,173,946	81,397,611	8,654,395
72052	Aetna Hlth Ins Co	Life	PA	46,231,517	18,034,954	28,196,563	0
84697	American Spec Hlth Ins Co	Life	IL	9,080,332	769,088	8,311,244	0
60250	AmFirst Ins Co	Life	OK	19,538,404	6,227,011	13,311,393	0
12151	Arcadian Hlth Plan Inc	HEAL	WA	93,449,778	54,992,125	38,457,653	0
12358	Avalon Ins Co	Life	PA	30,431,728	14,493,406	15,938,322	1,519,723
71013	Bankers Res Life Ins Co WI	Life	WI	110,071,447	48,499,920	61,571,528	0
12784	Bravo Hlth Ins Co Inc	Life	DE	148,521,060	55,506,596	93,014,464	2,970,387
81000	Cambridge Life Ins Co	Life	MO	72,312,972	25,098,475	47,214,497	0
81973	Coventry Hlth & Life	Life	DE	813,364,488	473,431,061	339,933,420	117,039,829
81396	Delta Dental Ins Co	Life	DE	139,046,221	77,277,407	61,768,814	1,081,966
48127	Dental Choice Inc	HEAL	KY	6,098,082	78,218	6,019,864	0
73474	Dentegra Ins Co	Life	DE	30,283,435	14,525,053	15,758,382	0
12747	Envision Ins Co	Life	OH	93,237,983	72,485,657	20,752,326	2,029,229
60025	Express Scripts Ins Co	Life	AZ	31,820,437	13,655,409	18,165,028	0
10244	Geisinger Ind Ins Co	P&C	PA	29,754,328	16,798,940	12,955,388	0
78611	HCSC Ins Serv Co	Life	IL	185,048,055	50,465,972	134,582,083	0
70670	Health Care Serv Corp	Life	IL	14,603,800,414	5,693,971,292	8,909,829,123	56,048
12902	Healthspring Life & Hlth	Life	TX	292,996,719	113,898,029	179,098,691	1,818,149
10131	Highmark Senior Res, Inc	Life	PA	53,050,126	16,930,523	36,119,603	7,494,186
71768	HM Hlth Ins Co	Life	PA	1,279,869,314	682,580,927	597,288,387	211,587,385
66753	Liberty Union Life Assur	Life	MI	11,528,922	7,000,028	4,528,894	0
60321	Mamsi Life & Hlth Ins Co	Life	MD	21,667,898	5,791,456	15,876,442	4,030
63762	Medco Cont Life Ins Co	Life	PA	243,997,892	60,506,401	183,491,491	9,308,472
29076	Medical Mut Of OH	P&C	OH	1,558,709,532	437,808,278	1,120,901,254	0
94587	Members Hlth Ins Co	Life	IN	29,727,909	196,923	29,530,986	0
85286	OneNation Ins Co	Life	IN	79,557,285	587,844	78,969,441	0
96940	Optimum Choice Inc	HEAL	MD	73,838,845	32,230,320	41,608,525	2,773,249
93688	QCC Ins Co	Life	PA	1,373,780,775	630,793,176	742,987,599	2,778,056
61700	Renaissance Life & Hlth	Life	IN	49,943,679	16,746,669	33,197,010	1,166,510
67636	Significa Ins Grp Inc	Life	PA	9,850,797	107,237	9,743,560	0
12575	SilverScript Ins Co	Life	TN	487,614,690	305,906,967	181,707,723	16,762,745

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2011							
Non-Domestic Health Insurers *continued*							
NAIC CODE	**Company Name**	**Bus. Type[1]**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Net Worth**	**Premiums Written**
77399	Sterling Life Ins Co	Life	IL	212,230,353	103,658,065	108,572,288	292,780
85766	United Concordia Ins Co	Life	AZ	51,516,429	21,868,287	29,648,142	4,876,245
11018	UPMC Hlth Benefits Inc	P&C	PA	33,312,589	15,629,121	17,683,468	8,067,315
95216	UPMC Hlth Plan Inc	HEAL	PA	334,401,588	200,309,694	134,091,894	511,353
53953	Vision Benefits of Amer Inc	HEAL	PA	42,715,506	6,358,620	36,356,886	308,067
39616	Vision Serv Plan Ins Co	P&C	CT	207,347,308	87,861,574	119,485,734	5,831,451
64467	Wellcare Hlth Ins of IL Inc	Life	IL	112,629,330	70,247,784	42,381,546	-39,766
10155	Wellcare Prescript Ins Inc	Life	FL	275,840,286	147,567,724	128,272,562	7,752,881
Totals Non-Domestic Health Insurer(s)				**23,444,790,010**	**9,666,070,177**	**13,778,719,829**	**414,644,685**

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2011					
Grand Totals of All Health Insurers					
Totals for Domestic Health Insurers	**6**	**893,208,308**	**334,277,582**	**558,930,726**	**1,365,662,267**
Totals for Non-Domestic Health Insurers	**40**	**23,444,790,010**	**9,666,070,177**	**13,778,719,829**	**414,644,685**
Grand Totals for All Health Insurers	**46**	**24,337,998,318**	**10,000,347,759**	**14,337,650,555**	**1,780,306,952**

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2011							
Domestic Life Insurers							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
		WV	0	0	0	0	0
Totals Domestic Life Insurer(s)			**0**	**0**	**0**	**0**	**0**

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2011							
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	174,576,127	94,900,081	2,500,000	0	77,176,046
77879	5 Star Life Ins Co	LA	218,365,922	164,104,440	2,500,050	0	51,761,432
71854	AAA Life Ins Co	MI	468,390,751	380,558,853	2,500,000	0	85,331,898
71471	Ability Ins Co	NE	840,080,873	792,886,448	2,500,000	0	44,694,426
60038	Acacia Life Ins Co	DC	1,518,023,280	1,196,018,753	3,000,000	7,500,000	311,504,527
60348	Ace Life Ins Co	CT	42,307,199	33,720,282	2,500,000	0	6,086,917
78700	Aetna Hlth & Life Ins Co	CT	1,912,983,366	1,664,161,997	2,500,000	0	246,321,369
60054	Aetna Life Ins Co	CT	20,894,358,289	17,847,209,571	62,765,560	0	2,984,383,159
82406	All Savers Ins Co	IN	15,437,930	6,330,107	2,000,000	0	7,107,824
69604	Allianz Life & Ann Co	MN	15,932,323	3,905,673	2,500,000	0	9,526,650
90611	Allianz Life Ins Co	MN	89,741,961,523	84,748,833,979	20,000,000	18,903,484	4,954,224,060
70866	Allstate Assur Co	IL	11,451,006	1,369,566	3,000,000	0	7,081,440
60186	Allstate Life Ins Co	IL	53,978,754,388	50,523,097,543	5,402,600	0	3,450,254,245
60216	Amalgamated Life Ins Co	NY	78,946,893	40,667,146	2,500,000	0	35,779,747
68594	American Amicable Life	TX	446,356,544	388,922,429	3,158,420	0	54,275,695
60275	Amer Bankers Life Of FL	FL	588,079,222	514,312,410	4,472,341	0	69,294,471
60291	American Capitol Ins Co	TX	68,513,015	59,387,207	2,500,000	0	6,625,808
12321	American Continental	TN	84,653,528	35,002,551	1,500,000	0	48,150,977
94439	American Creditors Life	DE	17,142,786	6,485,856	1,774,000	168,000	8,714,930
92738	Amer Equity Invest Life	IA	24,685,608,866	23,088,591,206	2,500,000	0	1,594,517,660
60380	Ameri Family Life Assur	NE	103,581,665,920	97,210,548,241	3,879,605	0	6,367,238,074
60410	Amer Fidelity Assur Co	OK	3,994,058,146	3,699,064,091	2,500,000	0	292,494,055
60429	American Fidelity Life	FL	455,880,887	385,613,641	2,500,000	0	67,767,246
69337	Amer Fin Security Life	MO	3,653,412	127,928	1,000,000	0	2,525,485
68373	American Gen Assur Co	IL	180,442,990	77,941,094	2,500,000	0	100,001,896
66672	American Gen Life & Acc	TN	9,550,426,099	8,921,127,507	75,603,885	0	553,694,707
60488	American Gen Life Ins Co	TX	43,097,131,688	35,703,484,821	6,000,000	850,000	7,386,796,867
66842	American Gen Life of DE	DE	9,146,118,352	8,695,492,913	4,883,515	0	445,741,924
60534	American Heritage Life	FL	1,650,118,782	1,356,433,704	3,311,316	0	290,373,762
60518	American Hlth & Life Ins	TX	1,153,180,716	781,472,010	3,000,000	0	368,708,706
60577	American Income Life Ins	IN	2,291,143,708	2,095,708,061	11,680,107	0	183,755,540
89427	American Labor Life Ins	AZ	7,156,890	2,083,348	1,100,000	0	3,973,542
81213	American Maturity Life	CT	63,502,183	17,481,963	2,500,000	0	43,520,220
81418	American Medical & Life	NY	23,827,378	15,421,135	2,000,000	0	6,406,243
97179	Amer Med Security Life	WI	65,748,428	33,406,431	6,000,000	0	26,341,997

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2011							
Non-Domestic Life Insurers, *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
67989	American Memorial Life	SD	2,202,904,713	2,102,591,367	2,500,000	0	97,813,346
65811	American Modern Life	OH	59,968,480	39,628,961	2,500,000	0	17,839,519
60739	American Natl Ins Co	TX	17,390,041,492	15,389,490,437	30,832,449	0	1,969,718,606
71773	American Natl Life of TX	TX	115,148,775	87,626,053	3,000,000	0	24,522,722
91785	American Phoenix Life	CT	19,768,118	5,799,532	5,000,000	0	8,968,586
60763	American Pioneer Life	FL	80,645,934	60,069,482	2,517,055	0	18,059,397
80624	Amer Prog L&H Of NY	NY	252,100,956	120,134,588	2,500,050	0	129,466,318
60801	American Public Life	OK	74,266,508	55,262,777	2,642,200	0	16,361,531
67679	American Republic Corp	NE	22,916,878	15,654,732	1,500,000	0	5,762,146
60836	American Republic Ins Co	IA	538,648,651	279,349,000	5,000,000	0	254,299,651
88366	American Retirement Life	OH	6,371,316	853,513	2,500,000	0	3,017,803
92649	Amer Underwriters Life	AZ	86,220,497	72,669,111	1,011,669	0	12,539,717
60895	American United Life	IN	17,342,635,551	16,506,714,126	5,000,000	0	830,921,425
61999	Americo Fin Life & Ann	TX	3,747,452,934	3,376,317,709	2,638,308	0	368,496,917
61301	Ameritas Life Ins Corp	NE	7,278,337,028	5,929,188,689	2,500,000	0	1,346,648,339
72222	Amica Life Ins Co	RI	1,067,015,637	870,007,753	5,000,000	0	192,007,884
93661	Annuity Investors Life	OH	2,520,593,610	2,363,236,000	2,500,000	0	154,857,610
61069	Anthem Life Ins Co	IN	542,738,372	464,986,617	3,267,547	0	74,484,208
71439	Assurity Life Ins Co	NE	2,403,180,678	2,145,364,225	2,500,000	0	255,316,444
61182	Aurora Natl Life Assur Co	CA	2,818,709,621	2,462,829,269	3,000,000	0	352,880,352
61689	Aviva Life & Ann Co	IA	48,504,278,279	45,825,669,656	10,000,000	0	2,668,608,622
68365	AXA Corp Solns Life Re	DE	1,387,034,019	1,107,275,466	3,269,000	0	276,489,553
62880	AXA Equit Life & Ann	CO	521,701,180	459,148,905	2,500,000	0	60,052,275
62944	AXA Equitable Life	NY	134,495,628,090	129,870,811,995	2,500,000	0	4,622,316,095
68160	Balboa Life Ins Co	CA	53,045,637	13,121,918	2,500,000	0	37,423,719
61212	Baltimore Life Ins Co	MD	944,325,648	878,934,974	2,500,000	0	62,890,674
61239	Bankers Fidelity Life Ins	GA	122,086,746	89,999,800	2,500,000	0	29,586,946
61263	Bankers Life & Cas Co	IL	14,515,876,760	13,699,080,203	10,000,000	0	806,796,557
81043	Bankers Life Ins Co	FL	94,384,092	77,899,196	3,000,000	0	13,484,899
94250	Banner Life Ins Co	MD	1,524,029,822	1,271,325,687	2,800,000	664,557	249,239,578
61395	Beneficial Life Ins Co	UT	3,185,118,765	2,673,905,541	2,500,000	0	508,713,224
64890	Berkley Life & Hlth	IA	111,975,452	52,504,200	2,500,002	0	56,971,250
62345	Berk Hathaway Life NE	NE	8,809,540,584	6,985,382,253	3,000,000	0	1,821,158,331
71714	Berkshire Life of Amer	MA	3,034,691,785	2,503,785,730	3,198,000	0	527,708,055
61476	Boston Mut Life Ins Co	MA	1,102,746,536	976,444,739	0	0	126,301,796
74900	Brokers Natl Life Assur	AR	25,005,480	8,470,523	2,500,000	0	14,034,957
61581	Capitol Life Ins Co	TX	237,065,030	219,253,787	3,080,000	0	14,731,243
80799	Celtic Ins Co	IL	68,760,964	43,260,211	2,500,000	0	23,000,753
61727	Central Reserve Life	OH	29,806,463	9,184,198	2,500,000	0	18,122,265
61735	Central Security Life	TX	78,497,213	70,071,168	2,000,000	0	6,426,048
61751	Cent Sts H & L of Omaha	NE	343,792,438	239,274,879	0	0	104,517,559
61883	Central United Life Ins Co	AR	312,453,124	255,888,101	2,500,000	200,000	53,865,023
80896	Centre Life Ins Co	MA	1,811,618,207	1,711,159,699	2,500,000	0	97,958,503
62383	Centurion Life Ins Co	IA	1,472,880,757	927,808,940	2,500,000	0	542,571,817
61808	Charter Natl Life Ins Co	IL	125,217,140	114,332,255	3,410,000	0	7,474,885
61824	Cherokee Natl Life Ins Co	GA	24,505,499	9,962,368	1,500,000	0	13,043,131
61832	Chesapeake Life Ins Co	OK	46,967,302	11,243,857	2,668,000	0	33,055,445
61859	Christian Fidelity Life	TX	85,340,012	49,140,403	2,520,000	0	33,679,609
61875	Church Life Ins Corp	NY	254,640,190	216,171,752	6,000,000	0	32,468,438
71463	CICA Life of Amer	CO	568,634,304	510,656,248	3,150,000	0	54,828,057
67369	Cigna Hlth & Life Ins Co	CT	713,420,136	169,988,956	2,520,000	0	540,911,180
76236	Cincinnati Life Ins Co	OH	3,357,267,584	3,076,083,643	3,000,000	0	278,183,941
61921	Citizens Security Life	KY	24,297,914	12,690,610	1,500,724	725,000	9,381,580

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2011							
Non-Domestic Life Insurers, *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
93432	CM Life Ins Co	CT	8,388,465,820	7,458,476,312	2,500,000	0	927,489,508
62049	Colonial Life & Accident	SC	2,521,238,630	1,988,974,114	15,076,209	0	517,188,307
62065	Colonial Penn Life Ins Co	PA	743,869,542	667,148,722	2,500,000	0	74,220,820
84786	Colorado Bankers Life	CO	202,282,496	185,360,861	2,500,000	0	14,421,635
76023	Columbian Life Ins Co	IL	266,314,539	241,537,804	4,012,125	0	20,764,610
62103	Columbian Mut Life	NY	1,230,434,446	1,141,944,169	0	0	88,490,277
99937	Columbus Life Ins Co	OH	2,958,658,421	2,752,418,745	10,000,000	0	196,239,676
62146	Combined Of Amer	IL	1,995,471,718	1,498,895,649	28,338,567	0	468,237,502
81426	Comml Travelers Mut	NY	27,594,947	24,072,021	0	0	3,522,928
84824	Commonwlth Ann & Life	MA	7,574,987,174	7,200,379,777	2,526,000	0	372,081,397
77828	Companion Life Ins Co	SC	186,795,646	76,834,099	2,500,000	0	107,461,547
60984	Compbenefits Ins Co	TX	33,220,022	10,098,545	2,004,000	0	21,117,477
73504	Congress Life Ins Co	AZ	12,797,293	621,340	2,500,000	0	9,675,954
62308	Connecticut Gen Life	CT	20,751,890,093	17,833,716,445	29,891,610	0	2,888,282,038
65900	Conseco Life Ins Co	IN	4,151,629,599	4,034,213,486	4,178,222	0	113,237,890
62359	Constitution Life Ins Co	TX	56,678,460	29,617,125	2,500,020	0	24,561,315
62375	Consumers Life Ins Co	OH	34,134,398	15,786,737	1,600,000	0	16,747,661
71730	Continental Amer Ins Co	SC	167,448,966	131,450,541	2,500,000	300,000	33,198,425
62413	Continental Assur Co	IL	3,209,999,606	2,690,572,709	21,830,865	0	497,596,032
71404	Continental Gen Ins Co	OH	234,136,142	207,245,253	4,196,559	0	22,694,330
68500	Contl Life Brentwood	TN	144,284,427	90,115,747	2,504,150	0	51,664,530
78301	Corvesta Life Ins Co	AZ	9,498,338	1,744,710	2,500,000	0	5,253,628
94218	Country Invs Life Assur	IL	248,250,179	83,540,237	3,000,000	0	161,709,942
62553	Country Life Ins Co	IL	8,947,433,239	7,946,575,524	4,500,000	0	996,357,716
82880	CSI Life Ins Co	NE	16,960,994	3,576,809	3,000,000	0	10,384,185
62626	Cuna Mut Ins Society	IA	13,762,258,178	12,361,285,459	0	0	1,400,972,719
62634	Delaware Amer Life	DE	135,816,257	84,462,602	2,500,000	0	48,853,655
97705	Direct Gen Life Ins Co	SC	22,963,678	9,573,088	2,500,000	0	10,890,590
13183	Eagle Life Ins Co	IA	106,098,826	96,372,764	2,500,000	0	7,226,062
62928	EMC Natl Life Co	IA	1,043,278,296	963,366,905	11,666,700	24,000,000	44,244,691
88595	Emphesys Ins Co	TX	4,510,501	151,434	2,613,450	0	1,745,617
84174	Employees Life Co Mut	IL	460,050,545	430,940,279	0	0	29,110,266
68276	Employers Reassur Corp	KS	10,960,761,838	10,306,826,892	2,550,000	0	651,384,946
64149	EPIC Life Ins Co	WI	54,474,806	27,832,306	2,000,000	0	24,642,500
62952	Equitable Life & Cas	UT	230,618,149	199,698,146	2,500,000	0	28,420,003
62510	Equitrust Life Ins Co	IA	7,238,941,664	6,801,804,072	3,000,000	0	434,137,592
70769	Erie Family Life Ins Co	PA	1,838,892,763	1,594,039,832	3,780,400	0	241,072,532
77968	Fam Herit Life Of Amer	OH	488,459,491	433,151,309	2,556,950	0	52,751,232
63053	Family Life Ins Co	TX	126,407,041	96,900,191	5,000,000	0	24,506,850
74004	Family Serv Life Ins Co	TX	427,354,408	399,997,623	2,500,000	0	24,856,785
63126	Farm Family Life Ins Co	NY	1,149,297,030	1,024,756,211	3,000,550	0	121,540,269
63177	Farmers New World Life	WA	6,859,593,500	6,258,620,203	6,599,833	0	594,373,464
63223	Federal Life Ins Co	IL	218,879,215	198,416,807	0	0	20,462,408
63258	Federated Life Ins Co	MN	1,187,522,931	925,973,983	4,000,000	0	257,548,947
63274	Fidelity & Guar Life	MD	15,784,822,188	14,938,388,152	3,000,000	0	843,434,036
93696	Fidelity Investments Life	UT	16,892,468,808	16,125,563,122	3,000,000	0	763,905,685
63290	Fidelity Life Assn	IL	463,738,455	288,429,731	2,500,000	0	172,808,724
71870	Fidelity Security Life	MO	702,685,352	579,847,323	2,500,000	4,200,000	116,138,030
78093	Financial Assur Life	TX	10,331,464	1,209,800	1,500,000	0	7,621,664
69140	First Allmerica Fin Life	MA	1,276,361,222	1,190,422,598	5,000,010	0	80,938,614
90328	First Hlth Life & Hlth	TX	576,992,884	213,513,116	2,500,000	0	360,979,768
63495	First Investors Life Ins Co	NY	1,192,158,160	1,155,621,026	2,538,162	0	33,998,972
67652	First Penn Pacific Life	IN	1,880,368,261	1,670,664,783	2,500,000	0	207,203,478

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2011							
Non-Domestic Life Insurers, *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
91642	Forethought Life Ins Co	IN	5,465,835,793	5,049,456,262	2,500,000	0	413,879,531
71129	Fort Dearborn Life Ins Co	IL	2,895,769,319	2,496,027,452	5,004,000	0	394,737,867
62324	Freedom Life Of Amer	TX	34,353,061	20,492,341	1,761,816	0	12,098,904
99775	Funeral Directors Life	TX	799,034,235	726,087,032	2,500,000	0	70,447,203
63657	Garden State Life Ins Co	TX	115,154,551	73,621,452	2,500,000	0	39,033,099
63665	General Amer Life Ins Co	MO	11,395,791,330	10,570,642,966	3,000,000	0	822,148,364
93521	General Fidelity Life	SC	226,887,253	31,183,965	5,000,000	0	190,703,288
86258	General Re Life Corp	CT	2,917,231,929	2,279,054,800	108,750,000	0	529,427,129
97071	Generali USA Life Re	MO	1,033,088,867	686,330,884	10,000,000	0	336,757,983
65536	Genworth Life & Ann	VA	23,484,472,138	21,641,541,294	25,651,000	0	1,817,279,844
70025	Genworth Life Ins Co	DE	35,784,159,614	32,686,843,913	4,561,258	300,000	3,092,454,443
70939	Gerber Life Ins Co	NY	2,110,008,005	1,894,477,996	148,500,000	0	67,030,009
91472	Globe Life & Accident	NE	3,208,256,885	2,771,413,227	6,027,899	300,000	430,515,760
62286	Golden Rule Ins Co	IN	814,867,949	502,784,368	3,262,704	0	308,820,877
63967	Govt Personnel Mut Life	TX	834,126,228	737,131,448	0	0	96,994,780
62200	Great Amer Life Assur Co	OH	17,276,676	9,028,294	2,500,000	0	5,748,382
63312	Great Amer Life Ins Co	OH	13,950,468,160	12,879,964,155	2,512,500	0	1,067,991,504
90212	Great Southern Life	TX	242,888,218	205,789,774	2,500,000	0	34,598,444
68322	Great W Life & Ann	CO	45,163,085,887	44,093,633,507	7,032,000	0	1,062,420,380
71480	Great Western Ins Co	UT	492,166,846	451,928,442	2,500,000	0	37,738,404
64211	Guarantee Trust Life	IL	283,684,590	241,626,972	0	0	42,057,618
78778	Guardian Ins & Ann	DE	10,135,066,531	9,881,284,994	2,500,000	0	251,281,536
64246	Guardian Life Of Amer	NY	35,130,032,754	30,557,390,423	0	0	4,572,642,330
83607	Guggenheim Life & Ann	DE	5,908,220,105	5,595,451,523	2,750,000	0	310,018,582
88340	Hannover Life Re Amer	FL	4,296,211,121	4,120,947,561	2,500,000	0	172,763,560
64327	Harleysville Life Ins Co	PA	392,433,906	372,079,559	1,530,000	0	18,824,347
93505	Hartford Intl Life Re	CT	1,254,466,401	1,162,433,961	2,500,000	0	89,532,440
70815	Hartford Life & Accident	CT	15,388,250,093	8,651,007,220	2,500,000	0	6,734,742,873
71153	Hartford Life & Ann	CT	67,757,977,717	63,826,538,646	2,500,000	0	3,928,939,071
88072	Hartford Life Ins Co	CT	144,043,794,800	138,123,645,114	5,690,000	0	5,914,459,687
92711	HCC Life Ins Co	IN	655,730,610	255,482,532	2,500,000	0	397,748,078
66141	Health Net Life Ins Co	CA	548,568,019	195,686,594	2,500,000	0	350,381,425
92908	HealthMarkets Ins Co	OK	8,961,170	38,902	3,000,000	0	5,922,268
64394	Heritage Life Ins Co	AZ	8,685,585	447,638	2,500,000	0	5,737,947
62421	Heritage Union Life	MN	8,235,010	15,786	2,500,000	0	5,719,225
93440	HM LIfe Ins Co	PA	471,644,661	252,146,584	3,000,000	0	216,498,077
64505	Homesteaders Life Co	IA	2,093,306,012	1,973,613,528	0	0	119,692,483
64513	Horace Mann Life Ins Co	IL	5,817,233,561	5,477,551,757	2,500,000	0	337,181,804
93777	Household Life Ins Co	MI	707,100,022	350,265,372	2,500,000	0	354,334,650
73288	Humana Ins Co	WI	5,403,945,772	2,629,678,622	8,833,336	0	2,765,433,814
70580	Humanadental Ins Co	WI	109,005,261	49,462,976	2,600,000	0	56,942,285
91693	IA Amer Life Ins Co	GA	182,524,954	100,870,887	11,640,370	0	70,013,668
97764	Idealife Ins Co	CT	19,603,229	5,362,031	2,500,000	0	11,741,198
64580	Illinois Mut Life Ins Co	IL	1,227,876,995	1,112,268,077	0	0	115,608,918
64602	Independence Life & Ann	RI	126,019,977	64,201,719	2,541,722	0	59,276,536
81779	Ind Assur Life Hlth &Acc	MO	53,587,724	37,840,735	2,500,000	0	13,246,989
84514	Indus Alli Pac Ins & Fi	WA	630,661,467	597,983,142	0	0	32,678,326
86509	Ing Life Ins & Ann Co	CT	69,339,992,228	67,408,056,960	2,750,000	0	1,929,185,268
80942	ING USA Ann & Life	IA	71,509,040,056	69,287,032,912	2,500,000	0	2,219,507,144
74780	Integrity Life Ins Co	OH	5,916,074,732	5,368,874,372	3,000,000	0	544,200,360
85189	Investors Consolidated	NH	15,541,923	8,256,916	2,500,000	0	4,785,007
64904	Investors Heritage Life	KY	454,142,220	434,603,986	1,500,000	0	18,038,234
64939	Investors Ins Corp	DE	251,715,230	215,377,597	2,550,000	0	33,787,634

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2011							
Non-Domestic Life Insurers, *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
63487	Investors Life N Amer	TX	705,836,167	661,787,336	2,550,000	0	41,498,831
65056	Jackson Natl Life Ins Co	MI	102,931,851,828	99,286,035,530	13,800,000	0	3,632,016,298
64017	Jefferson Natl Life Ins Co	TX	1,861,995,637	1,814,821,382	5,009,112	0	42,165,143
89958	JMIC Life Ins Co	FL	12,741,676	5,005,909	2,500,000	0	5,235,767
65080	John Alden Life Ins Co	WI	486,786,738	379,248,416	2,600,000	0	104,938,322
93610	John Hancock Life & Hlth	MA	8,947,399,835	8,349,512,336	10,955,800	0	586,931,699
65838	John Hancock Life (USA)	MI	218,286,672,552	213,315,426,323	4,728,939	100,000	4,966,417,290
65110	Kanawha Ins Co	SC	1,288,890,745	1,098,368,955	4,624,469	0	185,897,321
65129	Kansas City Life Ins Co	MO	3,224,446,857	2,917,293,562	23,120,850	0	284,032,443
65242	Lafayette Life Ins Co	OH	2,996,105,315	2,843,769,818	2,500,000	0	149,835,497
82252	Landmark Life Ins Co	TX	76,702,946	73,279,158	1,500,000	0	1,923,788
68543	Liberty Bankers Life	OK	1,301,986,963	1,171,464,392	2,500,000	0	128,022,571
65315	Lib Life Assur Of Boston	NH	15,165,147,528	14,504,515,836	2,500,000	0	658,131,692
61492	Liberty Life Ins Co	DE	7,482,665,477	7,340,093,895	2,500,000	0	140,071,582
65331	Liberty Natl Life Ins Co	NE	6,802,845,676	6,180,475,850	41,060,708	1,330,000	579,979,117
65498	Life Ins Co Of N Amer	PA	5,628,883,219	4,756,476,958	2,500,000	0	869,906,261
65528	Life Of The Southwest	TX	9,913,221,623	9,346,247,473	3,000,000	0	563,974,150
97691	Life Of The South Ins Co	GA	68,820,807	55,471,817	2,500,000	0	10,848,990
77720	LifeSecure Ins Co	MI	148,262,164	122,297,008	2,500,017	0	23,465,139
99724	LifeShield Natl Ins Co	OK	56,514,161	41,793,031	2,500,000	0	12,221,130
65595	Lincoln Benefit Life Co	NE	2,052,361,376	1,732,907,361	2,500,000	0	316,954,015
65927	Lincoln Heritage Life	IL	664,772,339	556,493,607	2,500,000	0	105,778,732
62057	Lincoln Life & Ann NY	NY	10,159,964,092	9,573,874,151	2,640,000	0	583,449,941
65676	Lincoln Natl Life Ins Co	IN	165,221,598,104	158,466,816,214	25,000,000	0	6,729,781,890
76694	London Life Reins Co	PA	464,407,085	394,548,044	14,000,000	0	55,859,041
68446	Longevity Ins Co	TX	8,373,551	373,664	2,792,306	0	5,207,581
65722	Loyal Amer Life Ins Co	OH	438,927,645	398,120,312	5,640,000	0	35,167,333
65781	Madison Natl Life	WI	686,674,688	616,408,261	3,600,000	0	66,666,427
65870	Manhattan Life Ins Co	NY	330,902,828	290,595,747	6,683,248	0	33,623,833
67083	Manhattan Natl Life	IL	197,176,138	186,905,201	2,500,000	0	7,770,937
71072	Marquette Natl Life	TX	6,257,811	1,112,760	2,500,000	0	2,645,051
65935	Massachusetts Mut Life	MA	136,968,407,839	125,551,042,335	0	0	11,417,365,503
69515	Medamerica Ins Co	PA	678,043,572	644,238,693	9,764,892	0	24,039,975
74322	Medical Benefits Mut Life	OH	23,691,147	9,716,929	0	0	13,974,216
31119	Medico Ins Co	NE	91,002,577	69,963,177	5,000,000	0	16,039,400
97055	Mega Life & Hlth	OK	346,013,046	235,490,073	2,500,000	0	108,022,973
86126	Members Life Ins Co	IA	58,606,315	30,545,294	5,000,000	0	23,061,021
65951	Merit Life Ins Co	IN	630,437,682	295,643,432	2,500,000	0	332,294,250
87726	Metlife Ins Co of CT	CT	64,781,249,320	59,647,916,402	86,488,292	0	5,046,844,626
93513	MetLIfe Investors Ins Co	MO	13,096,389,022	12,496,054,390	5,798,892	0	594,535,740
61050	MetLife Inv USA Ins Co	DE	70,927,088,545	69,255,396,215	2,300,000	200,000	1,669,192,330
65978	Metropolitan Life Ins Co	NY	333,261,361,864	319,754,592,753	4,944,667	0	13,501,824,444
97136	Metropolitan Tower Life	DE	5,041,738,497	4,213,245,345	2,500,000	0	825,993,152
66087	Mid West Natl Life Of TN	TX	137,807,523	64,084,576	2,500,000	0	71,222,947
66044	Midland Natl Life Ins Co	IA	30,132,858,287	28,278,617,314	2,549,439	0	1,851,691,535
66109	Midwestern United Life	IN	242,704,450	127,183,966	2,500,000	0	113,020,484
66168	Minnesota Life Ins Co	MN	25,661,555,429	23,624,421,637	5,000,000	0	2,032,133,792
70416	MML Bay State Life	CT	4,411,372,242	4,234,914,987	2,500,200	0	173,957,055
69647	Molina Hlthcare Ins Co	OH	8,859,300	256,575	2,727,274	0	5,875,451
66265	Monarch Life Ins Co	MA	771,852,197	766,677,704	6,007,730	0	-833,238
81442	Monitor Life Of NY	NY	11,799,119	5,639,614	1,000,000	0	5,159,505
66281	Monumental Life Ins Co	IA	31,107,348,401	30,126,495,028	10,137,150	0	970,716,230
66370	Mony Life Ins Co	NY	8,505,728,287	8,065,546,046	2,500,000	0	437,682,241

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2011							
Non-Domestic Life Insurers, *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
78077	Mony Life Of Amer	AZ	3,830,936,190	3,606,452,422	2,500,000	0	221,983,768
66311	Motorists Life Ins Co	OH	418,050,143	364,530,636	1,200,000	0	52,319,505
66427	MTL Ins Co	IL	1,652,164,919	1,555,795,043	2,500,000	0	93,869,876
66346	Munich Amer Reassur Co	GA	5,865,733,430	5,047,715,460	6,000,000	0	812,017,970
88668	Mutual Of Amer Life	NY	13,502,329,412	12,656,151,556	0	0	846,177,856
71412	Mutual Of Omaha Ins Co	NE	5,247,438,983	2,932,563,792	0	0	2,314,875,191
61409	National Benefit Life	NY	498,599,184	324,920,348	2,500,000	0	171,178,836
66583	National Guardian Life	WI	2,331,447,313	2,149,042,929	0	0	182,404,384
82538	National Hlth Ins Co	TX	7,727,612	2,717,777	4,677,963	230,000	101,872
66680	National Life Ins Co	VT	8,774,642,391	7,631,983,037	2,500,000	0	1,140,159,354
87963	Nat Teachers Assoc Life	TX	325,627,231	269,353,902	2,500,000	0	53,773,328
66850	National Western Life	CO	8,669,718,989	7,747,196,719	3,634,766	0	918,887,504
92657	Nationwide Life & Ann	OH	5,357,405,975	5,054,951,391	2,640,000	0	299,814,584
66869	Nationwide Life Ins Co	OH	99,940,796,704	96,349,883,587	3,814,779	0	3,587,098,338
91626	New England Life Ins Co	MA	10,142,100,990	9,612,689,026	2,500,000	0	526,911,964
78743	New Era Life Ins Co	TX	353,581,368	306,461,319	2,500,000	0	44,620,049
91596	New York Life Ins & Ann	DE	103,286,605,553	97,492,395,788	25,000,000	0	5,769,209,765
66915	New York Life Ins Co	NY	130,685,773,269	115,556,824,261	0	0	15,128,949,008
81264	Nippon Life Of Amer	IA	196,480,437	66,676,732	3,600,000	0	126,203,705
66974	North Amer Life & Hlth	IA	11,728,924,116	10,886,059,603	2,500,000	0	840,364,513
69000	Nwestern Long Term Care	WI	1,193,901,501	983,782,807	2,500,000	0	207,618,694
67091	Northwestern Mut Life	WI	188,691,825,087	173,878,394,205	0	0	14,813,430,882
81353	NYLife Ins Co Of AZ	AZ	199,662,260	140,122,993	2,500,000	0	57,039,267
67148	Occidental Life Of NC	TX	259,569,860	237,553,339	2,500,000	0	19,516,521
89206	Ohio Natl Life Assur Corp	OH	3,172,481,922	2,840,076,098	9,600,005	0	322,805,822
67172	Ohio Natl Life Ins Co	OH	18,129,008,165	17,226,492,191	10,000,000	0	892,515,974
67180	Ohio State Life Ins Co	TX	12,252,078	2,676,460	2,500,000	0	7,075,618
67199	Old Amer Ins Co	MO	239,020,258	221,574,929	3,036,850	963,150	13,445,332
67261	Old Republic Life Ins Co	IL	142,343,038	101,354,312	2,500,000	0	38,488,726
76007	Old United Life Ins Co	AZ	76,155,655	32,558,738	2,500,000	0	41,096,917
13100	Omaha Ins Co	NE	10,549,484	22,351	2,000,000	0	8,527,133
76112	Oxford Life Ins Co	AZ	693,458,565	564,013,324	2,500,000	0	126,945,241
97268	Pacific Life & Ann Co	AZ	4,927,207,339	4,479,532,412	2,900,000	0	444,774,927
67466	Pacific Life Ins Co	NE	95,724,385,487	90,147,404,063	30,000,000	0	5,546,981,424
70785	Pacificare Life & Hlth	IN	695,348,054	44,712,855	3,000,000	0	647,635,199
93459	Pan Amer Assur Co	LA	20,953,362	5,018,871	2,500,000	0	13,434,492
67539	Pan Amer Life Ins Co	LA	1,478,173,420	1,229,739,993	5,000,000	0	243,433,427
60003	Park Avenue Life Ins Co	DE	306,982,567	251,559,079	2,500,000	0	52,923,489
71099	Parker Centennial Assur	WI	76,624,112	32,472,938	2,500,000	0	41,651,174
67598	Paul Revere Life Ins Co	MA	4,602,368,113	4,194,380,983	9,800,000	0	398,187,130
67601	Paul Revere Variable Ann	MA	55,836,497	18,934,920	2,500,000	0	34,401,577
93262	Penn Ins & Ann Co	DE	1,592,931,093	1,461,694,706	2,500,000	0	128,736,387
67644	Penn Mut Life Ins Co	PA	13,059,814,071	11,517,066,350	0	0	1,542,747,721
67660	Pennsylvania Life Ins Co	PA	916,978,454	518,335,493	4,594,600	0	394,048,361
85561	Perico Life Ins Co	DE	69,449,918	19,579,463	2,500,000	0	47,370,455
90247	Pharmacists Life Ins Co	IA	66,823,483	60,572,983	2,500,000	0	3,750,500
67784	Philadelphia Amer Life	TX	194,773,736	170,261,243	3,000,000	0	21,512,493
60232	Phil Financial Life Assur	PA	3,660,334,549	3,635,109,362	2,774,999	0	22,450,188
93548	PHL Variable Ins Co	CT	5,438,310,578	5,125,474,054	2,500,000	0	310,336,524
93734	Phoenix Life & Ann Co	CT	51,120,638	27,559,370	2,500,000	0	21,061,268
67814	Phoenix Life Ins Co	NY	14,057,809,472	13,329,022,010	10,000,000	0	718,787,462
72125	Physicians Life Ins Co	NE	1,268,942,225	1,160,219,520	2,505,000	0	106,217,705
80578	Physicians Mut Ins Co	NE	1,732,476,430	889,051,597	0	0	843,424,833

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2011							
Non-Domestic Life Insurers, *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
67873	Pioneer Amer Ins Co	TX	58,299,884	53,147,214	2,500,000	0	2,652,670
67911	Pioneer Mut Life Ins Co	ND	486,846,463	447,607,302	3,000,000	0	36,239,161
67946	Pioneer Security Life	TX	84,261,565	21,628,814	2,500,000	0	60,132,751
97152	Plateau Ins Co	TN	19,590,739	8,711,449	2,500,000	0	8,379,290
68039	Presidential Life Ins Co	NY	3,561,218,227	3,215,794,789	2,500,875	0	342,922,563
65919	Primerica Life Ins Co	MA	1,575,790,249	1,132,649,316	2,500,000	0	440,640,933
61271	Principal Life Ins Co	IA	121,390,358,064	117,172,164,349	2,500,000	0	4,215,693,715
71161	Principal Natl Life Ins Co	IA	65,148,473	7,034,659	2,500,000	0	55,613,814
68047	Professional Ins Co	TX	104,473,521	83,626,987	2,500,000	0	18,346,534
88536	Protective Life & Annuity	AL	1,278,188,125	1,183,835,792	2,500,000	2,000	91,850,333
68136	Protective Life Ins Co	TN	32,250,893,541	29,625,008,805	5,000,000	0	2,620,884,736
67903	Prov Amer Life & Hlth	OH	21,141,002	5,503,496	2,500,000	0	13,137,506
68195	Provident Life & Accident	TN	8,417,239,993	7,764,280,465	43,501,205	0	609,458,323
79227	Pruco Life Ins Co	AZ	59,524,848,284	58,028,885,607	2,500,000	0	1,493,462,677
86630	Prudential Ann Life Assur	CT	49,168,258,607	48,496,642,162	2,500,000	0	669,116,445
68241	Prudential Of Amer	NJ	246,841,533,201	238,681,813,109	2,500,000	0	8,157,220,092
93629	Prudential Ret Ins & Ann	CT	63,442,946,150	62,363,568,736	2,500,000	0	1,076,877,414
70211	Reassure Amer Life	IN	17,110,427,798	16,020,968,358	2,500,000	0	1,086,959,440
68357	Reliable Life Ins Co	MO	21,275,145	8,655,115	4,000,000	0	8,620,029
68381	Reliance Standard Life	IL	4,618,018,426	4,095,704,480	6,003,113	50,000,000	466,310,833
67105	Reliastar Life Ins Co	MN	20,779,617,349	18,675,297,427	2,500,000	100,000	2,101,719,922
61360	Reliastar Life Of NY	NY	3,307,900,098	3,026,375,007	2,755,726	0	278,769,365
68462	Reserve Natl Ins Co	OK	118,577,093	57,991,976	2,572,500	0	58,012,617
61506	Resource Life Ins Co	IL	33,833,121	20,807,681	2,500,000	0	10,525,440
93572	RGA Reins Co	MO	16,912,965,709	15,397,031,959	2,500,000	0	1,513,433,750
65005	RiverSource Life Ins Co	MN	91,266,382,531	88,585,044,815	3,000,000	0	2,678,337,717
60183	S USA Life Ins Co Inc	AZ	13,439,926	4,780,186	3,511,000	0	5,148,740
60445	Sagicor Life Ins Co	TX	870,041,040	817,260,581	2,500,000	0	50,280,459
64688	SCOR Glob Life Amer Re	DE	1,453,012,648	1,277,756,305	2,677,500	0	172,578,843
87017	Scor Glob Life Re of TX	TX	409,013,476	376,869,307	5,002,500	0	27,141,669
90670	Scottish Re Life Corp	DE	468,077,649	423,617,392	5,330,000	0	39,130,257
87572	Scottish Re Us Inc	DE	1,722,620,111	1,393,993,654	3,600,000	0	325,026,457
69914	Sears Life Ins Co	TX	95,428,265	24,392,703	2,500,000	0	68,535,562
93742	Securian Life Ins Co	MN	167,568,773	33,371,222	2,500,000	0	131,697,551
94072	Securitas Financial Life	NC	5,463,062	116,157	2,000,000	0	3,346,906
68675	Security Benefit Life	KS	10,507,819,159	9,894,979,539	7,000,130	0	605,839,490
68721	Security Life Of Amer	MN	85,156,007	64,718,270	2,500,000	0	17,937,737
68713	Security Life Of Denver	CO	17,271,318,467	15,751,802,220	2,880,000	0	1,516,636,247
68772	Security Mut Life Of NY	NY	2,557,465,112	2,437,045,278	0	0	120,419,834
63541	Seechange Hlth Ins Co	OH	7,517,123	1,517,123	3,000,000	0	3,000,001
76325	Senior Hlth Ins Co of PA	PA	3,161,093,979	3,046,696,672	2,500,005	5,000,000	106,897,302
78662	Senior Life Ins Co	GA	39,499,311	30,165,425	2,506,451	0	6,827,435
68810	Sentry Life Ins Co	WI	3,873,509,960	3,598,716,953	3,161,780	0	271,631,227
97241	Settlers Life Ins Co	WI	378,336,654	322,731,781	31,835,800	0	23,769,073
68845	Shenandoah Life Ins Co	VA	1,432,126,756	1,416,501,814	0	0	15,624,942
71420	Sierra Hlth & Life	CA	128,654,977	55,928,868	3,600,000	0	69,126,109
69019	Standard Ins Co	OR	16,014,089,145	14,874,855,842	423,838,694	0	715,394,610
86355	Standard Life & Accident	TX	515,062,144	279,562,651	3,000,000	0	232,499,493
69078	Standard Secy Life Of NY	NY	371,621,645	265,140,218	2,586,845	0	103,894,582
68985	Starmount Life Ins Co	LA	42,002,715	23,660,216	3,000,000	0	15,342,499
94498	State Farm Hlth Ins Co	IL	8,387,402	32,002	2,500,000	0	5,855,400
69108	State Farm Life Ins Co	IL	53,597,466,065	46,799,075,475	3,000,000	0	6,795,390,590
69116	State Life Ins Co	IN	4,089,796,793	3,810,081,641	3,000,000	0	276,715,152

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2011							
Non-Domestic Life Insurers, *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital	Surplus
69132	State Mut Ins Co	GA	304,637,836	271,916,244	0	0	32,721,592
89184	Sterling Investors Life	GA	18,026,871	10,632,506	2,500,000	0	4,894,365
65021	Stonebridge Life Ins Co	VT	1,749,649,513	1,588,558,635	2,500,000	0	158,590,878
80926	Sun Life & Hlth Ins Co	CT	65,126,061	20,816,467	3,000,000	0	41,309,594
79065	Sun Life Assur Can US	DE	43,017,229,612	41,701,959,394	6,437,000	0	1,308,833,218
60941	SunAmerica Ann & Life	AZ	26,085,444,093	25,271,301,092	3,511,000	0	810,632,001
69256	Sunamerica Life Ins Co	AZ	13,825,380,075	10,918,137,667	5,636,400	0	2,901,606,008
69272	Sunset Life Of Amer	MO	379,164,466	345,420,161	5,320,000	0	28,424,308
69310	Surety Life Ins Co	NE	12,992,531	601,745	2,500,000	0	9,890,786
82627	Swiss Re Life & Hlth Am	CT	9,006,536,931	7,956,343,292	4,000,000	0	1,046,193,639
68608	Symetra Life Ins Co	WA	24,771,533,249	22,948,696,691	5,000,000	0	1,817,836,558
90581	Symetra Natl Life Ins Co	WA	16,370,117	6,919,886	2,500,000	0	6,950,231
69345	Teachers Ann Of Am	NY	225,931,548,315	198,800,651,963	2,500,000	0	27,128,396,352
69353	Teachers Prot Mut Life	PA	64,599,855	57,755,950	0	0	6,843,905
69396	Texas Life Ins Co	TX	816,476,759	764,158,935	3,177,360	0	49,140,464
70435	The Savings Bk Life MA	MA	2,395,971,590	2,202,463,538	2,700,708	0	190,807,344
97721	Thrivent Life Ins Co	MN	3,132,303,609	2,962,846,320	5,000,000	0	164,457,288
60142	TIAA Cref Life Ins Co	NY	4,250,093,252	3,851,708,017	2,500,000	0	395,885,235
69477	Time Ins Co	WI	748,697,670	475,665,307	2,500,000	0	270,532,363
69566	Trans World Assur Co	CA	345,130,477	273,088,004	2,500,002	0	69,542,471
79022	Transamer Advisors Life	AR	10,050,750,073	9,612,703,534	2,500,000	0	435,546,539
70688	Transamerica Fin Life	NY	25,478,445,363	24,786,304,646	2,058,250	441,750	689,640,717
86231	Transamerica Life Ins Co	IA	102,718,294,673	97,596,652,446	6,761,900	1,596,540	5,113,283,787
61425	Trustmark Ins Co	IL	1,264,777,260	1,008,421,083	2,500,000	0	253,856,177
62863	Trustmark Life Ins Co	IL	370,207,115	201,962,674	2,500,000	0	165,744,441
67423	UBS Life Ins Co USA	CA	43,726,323	4,173,473	2,500,000	0	37,052,850
86371	Ullico Life Ins Co	TX	15,115,836	4,203,858	5,682,300	0	5,229,678
80314	Unicare Life & Hlth	IN	642,920,080	493,592,006	3,000,000	0	146,328,074
11121	Unified Life Ins Co	TX	150,131,277	130,252,502	1,750,000	750,000	17,378,775
91529	Unimerica Ins Co	WI	289,006,509	159,115,522	2,600,000	0	127,290,987
69701	Union Bankers Ins Co	TX	304,856,527	270,303,983	2,668,002	0	31,884,542
80837	Union Central Life Ins Co	NE	6,883,167,631	6,429,262,478	2,500,000	0	451,405,153
62596	Union Fidelity Life Ins Co	KS	19,089,482,838	18,644,235,078	2,903,775	0	442,343,982
69744	Union Labor Life Ins Co	MD	3,495,047,358	3,404,028,043	3,578,700	0	87,440,615
70408	Union Security Ins Co	KS	5,139,486,777	4,683,638,374	5,000,000	0	450,848,403
92916	United Amer Ins Co	NE	1,703,525,550	1,459,672,020	3,000,000	0	240,853,530
65269	United Benefit Life Ins Co	OH	3,193,476	58,223	1,500,000	0	1,635,253
87645	United Fidelity Life	TX	717,382,881	340,511,879	4,000,000	0	372,871,002
69922	United Home Life Ins Co	IN	67,044,826	49,911,523	2,503,247	0	14,630,057
69930	United Ins Co Of Amer	IL	3,493,325,773	3,012,702,067	10,152,088	0	470,471,618
94099	United Investors Life	NE	1,495,159,690	1,286,851,032	3,000,000	0	205,308,658
69973	United Life Ins Co	IA	1,651,116,604	1,483,942,710	5,265,000	0	161,908,894
92703	United Natl Life Of Amer	IL	9,126,953	6,319,608	1,000,000	0	1,807,345
69868	United Of Omaha Life	NE	15,737,816,555	14,701,742,541	9,000,000	0	1,027,074,014
80055	United Prosperity Life	AZ	3,870,747	113,418	2,000,000	0	1,757,329
42129	United Security Ass PA	PA	122,197,374	102,554,166	2,500,000	0	17,143,208
70106	United States Life In NYC	NY	23,095,858,402	21,253,589,923	3,961,316	0	1,838,307,163
63479	United Teacher Assoc	TX	847,051,021	780,190,290	2,500,005	0	64,360,726
72850	United World Life Ins Co	NE	106,146,382	58,880,554	2,530,000	0	44,735,828
79413	UnitedHealthcare Ins Co	CT	15,022,073,890	10,600,438,232	3,000,000	0	4,418,635,658
63819	Unity Financial Life	OH	126,534,859	115,749,696	2,524,500	0	8,260,663
70130	Universal Guar Life	OH	263,176,746	230,009,524	2,000,000	0	31,167,222
70173	Universal Undwriters Life	KS	147,985,002	131,348,568	2,500,000	0	14,136,434

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2011							
Non-Domestic Life Insurers, *continued*							
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Common Capital Stock**	**Preferred Capital**	**Surplus**
62235	Unum Life Of Amer	ME	18,303,506,089	16,754,721,662	5,000,000	0	1,543,784,427
80705	US Br Great West Life As	MI	99,121,290	74,011,122	0	0	25,110,168
80802	US Br Sun Life Assur Can	MI	17,348,695,393	16,331,107,813	0	0	1,017,587,580
80659	US Bus Can Life Assur	MI	4,340,936,804	4,167,272,543	0	0	173,664,261
80675	US Bus of Crown Life	MI	296,838,571	262,554,847	0	0	34,283,724
84530	US Financial Life Ins Co	OH	628,360,706	566,509,671	4,050,000	0	57,801,035
72613	USAA Direct Life Ins Co	NE	7,413,612	988,260	2,500,000	0	3,925,352
69663	USAA Life Ins Co	TX	18,240,268,063	16,536,863,667	2,500,000	95,000,000	1,605,904,396
94358	USAble Life	AR	346,798,845	202,838,961	4,925,000	0	139,034,885
68632	Vantis Life Ins Co	CT	903,009,383	832,551,245	3,187,628	0	67,270,510
70238	Variable Ann Life Ins Co	TX	65,226,402,413	60,987,588,677	3,575,000	0	4,235,238,736
70319	Washington Natl Ins Co	IN	5,335,854,005	4,834,971,960	25,036,850	0	475,845,194
70335	West Coast Life Ins Co	NE	4,085,226,081	3,596,931,540	5,000,000	0	483,294,541
70483	Western & Southern Life	OH	8,316,245,715	4,761,689,451	1,000,000	0	3,553,556,264
70432	Western Natl Life Ins Co	TX	47,095,380,660	43,078,867,859	2,500,000	0	4,014,012,801
91413	West Res Life Assur OH	OH	8,423,143,363	8,147,945,340	2,500,000	0	272,698,023
92622	Western Southern Life	OH	11,394,862,743	10,408,003,220	2,500,000	0	984,359,523
66133	Wilton Reassur Co	MN	2,678,807,675	2,349,944,498	2,500,000	0	326,363,178
60704	Wilton Reassur Life NY	NY	1,195,088,750	1,108,069,834	2,502,500	0	84,516,425
79987	World Corp Ins Co	NE	24,107,887	876,802	5,446,696	0	17,784,389
70629	World Ins Co	NE	275,408,951	171,881,571	2,500,000	0	101,027,380
88080	XL Life Ins & Ann Co	IL	11,581,611	170,298	5,000,000	0	6,411,313
71323	Zale Life Ins Co	AZ	10,736,612	2,130,706	2,500,000	0	6,105,906
90557	Zurich Amer Life Ins Co	IL	12,697,091,607	12,528,733,149	2,500,000	0	165,858,458
Totals Non-Domestic Life Insurer(s)			**5,164,631,604,453**	**4,820,456,648,876**	**2,609,081,688**	**213,824,481**	**341,352,049,385**

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2011						
Grand Totals of All Life Insurers						
Totals for Domestic Life Insurers	**0**	**0**	**0**	**0**	**0**	**0**
Totals for Non-Domestic Life Insurers	**430**	**5,164,631,604,453**	**4,820,456,648,876**	**2,609,081,688**	**213,824,481**	**341,352,049,385**
Grand Totals for All Life Insurers	**430**	**5,164,631,604,453**	**4,820,456,648,876**	**2,609,081,688**	**213,824,481**	**341,352,049,385**

Admitted Assets, Liabilities, Stock, Capital & Surplus for 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	1,575,131,411	1,088,598,556	0	0	486,532,855
12611	Farmers & Mech Fire & Cas	WV	7,008,885	3,800,143	1,200,000	0	3,208,742
15342	Farmers Home Fire Ins Co	WV	4,190,880	21,289	0	0	4,089,560
36315	Farmers Mech Mut Fire WV	WV	48,075,943	14,512,460	0	0	33,563,483
40070	Farmers Mut Ins Co	WV	11,450,127	4,457,594	0	0	6,992,533
38504	First Surety Corp	WV	7,958,843	1,657,996	1,000,000	0	6,300,847
14281	Inland Mut Ins Co	WV	5,830,995	360,967	0	0	5,470,028
12779	Mountaineer Freedom RRG	WV	22,734,498	11,813,378	0	0	10,921,120
14656	Municipal Mut Ins Co	WV	27,337,516	7,457,879	0	0	19,879,637
11057	Mutual Protective Assoc WV	WV	1,451,018	135,694	0	0	1,315,324
10904	Pan Handle Farm Mut WV	WV	4,069,910	1,782,411	0	0	2,287,499
11056	Patrons Mutual Fire Ins Co	WV	670,689	478	0	0	670,211
11055	Peoples Mutual Fire Ins Co	WV	1,160,757	109,313	0	0	1,051,444
15415	Safe Ins Co	WV	8,252,527	2,289,025	0	0	5,963,502
15431	WV Farmers Mut Ins Assoc	WV	5,251,558	862,533	0	0	4,389,026
11972	West Virginia Mut Ins Co	WV	183,090,620	91,512,879	0	0	91,577,741
10911	West Virginia Natl Auto	WV	10,872,072	5,800,590	1,001,000	0	5,071,482
11003	Wva Ins Co	WV	42,762,324	8,464,320	0	0	34,298,004
Totals Domestic Property Insurer(s)			**1,967,300,573**	**1,243,637,505**	**3,201,000**	**0**	**723,583,038**

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
25232	21st Cent Ad	MN	29,143,029	3,018,745	4,200,000	0	26,124,284
44245	21st Cent As	DE	68,119,947	6,583,038	5,000,000	0	61,536,909
36404	21st Cent Cas	CA	12,874,263	1,042,200	3,300,000	0	11,832,063
34789	21st Cent Cen	PA	533,195,688	60,965,878	4,200,000	0	472,229,810
12963	21st Century	CA	944,626,303	67,556,597	3,000,000	0	877,069,706
10245	21st C Of SW	TX	5,324,926	0	2,500,000	0	5,324,926
32220	21st C N Am	NY	617,394,168	128,065,746	5,000,000	0	489,328,422
36587	21st C Natl	NY	25,241,288	3,018,745	6,000,000	0	22,222,543
23795	21st C Pacific	CO	47,091,448	6,037,491	3,000,000	0	41,053,957
20796	21st C Prem	PA	252,091,036	30,626,571	4,200,000	0	221,464,465
23833	21st C Sec	PA	202,764,416	24,149,951	3,000,000	0	178,614,465
22896	Aca Fin Guar	MD	448,171,431	330,856,668	15,000,000	0	117,314,763
10921	ACA Ins Co	IN	49,472,599	32,668,871	3,415,965	0	16,803,728
31325	Acadia Ins	NH	124,938,027	72,171,901	5,000,000	0	52,766,122
10807	ACCC Ins Co	TX	177,341,101	122,107,902	5,150,000	0	55,233,199
10349	Acceptnc Cas	NE	55,585,083	22,137,649	3,000,000	0	33,447,434
12304	Ac Fund Gen	MI	139,026,733	104,659,636	3,000,000	0	34,367,097
10166	Ac Fund Am	MI	2,126,586,472	1,547,685,424	3,000,000	0	578,901,048
12305	Ac Fund Natl	MI	205,072,010	156,455,063	3,000,000	0	48,616,947
26379	Acc Sur&Cas	FL	22,965,595	6,559,887	3,060,000	0	16,405,708
22667	Ace Amer	PA	10,093,298,941	8,093,057,218	5,000,000	0	2,000,241,723
20702	Ace Fire Und	PA	105,543,473	37,456,274	4,250,000	0	68,087,199
20699	Ace P&C	PA	6,425,044,032	4,804,225,099	10,000,000	0	1,620,818,933

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
19984	ACIG Ins Co	IL	331,685,407	249,046,625	4,000,000	0	82,638,777
22950	Acstar Ins Co	IL	74,237,632	45,759,582	3,500,000	0	28,478,050
14184	Acuity Mut	WI	2,231,677,132	1,361,274,631	0	0	870,402,501
33987	ADM Ins Co	AZ	39,723,978	18,817,432	5,000,000	0	20,906,546
44318	Admiral Ind	DE	66,713,317	32,087,630	3,506,250	0	34,625,687
40517	Adv W Comp	IN	140,100,952	89,728,391	3,000,000	0	50,372,561
33898	Aegis Secur	PA	85,453,841	41,922,712	4,200,000	0	43,531,129
36153	Aetna of CT	CT	30,242,876	13,775,769	3,000,000	0	16,467,107
35963	AF&L Ins Co	PA	176,373,545	176,305,950	3,750,000	0	67,595
10014	Affiliated Fm	RI	1,874,643,261	969,063,222	4,000,000	7,250,000	905,580,039
42609	Affirmative	IL	260,248,199	191,089,826	2,500,000	0	69,158,373
22837	AGCS Marin	IL	738,936,854	637,923,123	4,200,000	0	101,013,731
42757	Agri Gen Ins	IA	463,654,225	84,478,627	16,837,810	0	379,175,598
34886	AIOI Niss Do	NY	94,335,421	42,967,715	5,000,000	0	51,367,706
19399	AIU Ins Co	NY	2,637,990,598	2,042,387,965	5,627,800	0	595,602,633
10957	Alamance Ins	IL	450,228,330	123,603,238	3,500,000	0	326,625,092
24899	Alea N Amer	NY	170,055,013	78,860,697	6,960,496	0	91,194,316
13285	Allegheny C	PA	33,462,944	14,957,271	1,500,000	3,200,000	18,505,753
35300	Allianz Glob	CA	5,922,867,078	2,106,526,714	10,000,000	191,489	3,816,340,365
11242	Allied E Ind	PA	30,698,900	21,595,800	2,501,250	0	9,103,100
10690	Allied Wld N	NH	279,724,888	167,250,650	10,000,000	0	112,474,238
22730	Allied Wd Re	NH	1,034,881,956	205,883,918	5,000,000	0	828,998,038
10212	Allmer Fin Al	NH	18,153,764	54,212	5,000,000	0	18,099,552
41840	Allmer Fin B	MI	27,004,542	81,683	4,200,000	0	26,922,859
29688	Allstate F&C	IL	114,070,634	844,929	7,000,000	0	113,225,704
19240	Allstate Ind	IL	150,894,843	3,430,901	4,200,000	0	147,463,942
19232	Allstate Ins	IL	41,023,043,030	25,896,376,325	4,200,000	0	15,126,666,705
17230	Allstate P&C	IL	199,624,720	5,206,770	4,200,000	0	194,417,950
37907	Allstate Veh	IL	21,945,124	149,292	4,375,000	0	21,795,832
21296	Alterra Amer	DE	153,405,613	37,523,082	9,000,000	0	115,882,531
10829	Alterra Re	CT	1,177,667,376	501,190,444	5,000,000	0	676,476,932
18708	Ambac Assur	WI	7,613,074,210	7,117,780,771	82,000,000	26,411,000	495,293,439
12548	Am Agri Bus	TX	773,617,927	751,159,426	2,700,000	0	22,458,501
10103	Am Agri Ins	IN	1,089,728,169	659,548,683	31,881,000	31,129,000	430,179,486
19720	American Alt	DE	434,550,151	278,325,291	5,120,000	0	156,224,860
21849	Ameri Auto	MO	390,131,221	231,501,699	3,500,000	0	158,629,522
10111	Am Bankers	FL	1,378,659,809	973,943,455	5,083,164	0	404,716,354
20427	Amer Cas Co	PA	131,109,692	41,228	4,200,000	0	131,068,464
10391	AmeriCent	DE	28,560,326	12,869,819	6,000,000	0	15,690,507
19941	Amer Comm	OH	366,491,545	237,723,288	3,226,140	0	128,768,257
10216	Am Contrs	CA	369,713,031	304,166,436	2,100,000	0	65,546,595
19690	Am Econ	IN	1,268,229,649	1,034,199,616	5,000,000	0	234,030,033
37990	Am Empire	OH	34,249,143	10,804,455	3,100,000	0	23,444,689
10819	Am Eq Spec	CT	77,045,926	48,556,454	3,500,000	0	28,489,473
23450	Am Fam Ho	FL	516,915,126	359,463,399	4,200,000	0	157,451,727
24066	Amer F&Cas	OH	173,438,102	128,565,344	3,500,001	0	44,872,758
24376	Am Gen Ind	IL	8,729,343	155,941	3,000,000	0	8,573,402
31208	Am Gen Prop	TN	36,210,894	15,586,696	17,574,100	0	20,624,198
26247	Am Guar & L	NY	268,012,749	92,109,137	5,000,027	0	175,903,612
43494	Am Hallmark	TX	257,742,400	157,895,939	4,000,000	0	99,846,461
39152	Ame Hlthcare	DE	198,189,750	64,622,922	5,000,000	0	133,566,828
19380	Am Ho Assur	NY	23,900,272,356	18,232,968,781	19,504,139	0	5,667,303,575

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
21857	American Ins	OH	1,303,438,947	989,465,085	10,501,770	0	313,973,862
31895	Am Interstate	LA	922,556,473	608,159,609	3,001,000	0	314,396,864
30562	Am Mfgrs M	IL	10,191,517	67,885	0	0	10,123,632
15911	Am Mining	AL	31,192,147	6,370,288	3,600,000	1,150,000	24,821,859
23469	Am Mod Ho	OH	1,097,141,377	739,496,006	5,000,000	0	357,645,371
38652	Am Mod Sel	OH	195,895,936	162,572,825	3,000,000	0	33,323,111
22918	Am Motorists	IL	19,585,095	1,800	6,449,529	0	19,583,295
39942	Am Natl Gen	MO	109,048,040	55,683,712	2,500,000	0	53,364,328
28401	Am Nat P&C	MO	1,019,204,620	635,605,388	4,200,000	0	383,599,232
12190	Amer Pet	NY	12,628,672	2,438,365	4,800,000	0	10,190,308
19615	Amer Rel	AZ	296,265,671	194,453,379	4,200,000	0	101,812,292
19631	Amer Road	MI	460,725,817	255,657,748	3,000,000	0	205,068,069
39969	Am Safty Cas	OK	209,835,590	134,475,437	2,000,000	0	75,360,153
42978	Am Security	DE	1,730,364,140	1,095,785,210	5,052,500	0	634,578,930
19992	Am Select Ins	OH	186,912,599	121,243,995	2,500,000	0	65,668,604
17965	Ame Sentinel	PA	25,722,450	12,254,993	3,000,000	0	13,467,457
42897	Amer Serv	IL	116,391,225	79,035,656	3,000,004	0	37,355,569
41998	Am So Home	FL	134,808,124	100,652,463	3,500,000	0	34,155,661
10235	Am Southern	KS	99,681,795	61,693,991	3,000,000	0	37,987,804
19704	Am States Ins	IN	1,824,791,793	1,442,507,659	5,000,000	0	382,284,134
37214	Am Sts Pref	IN	185,644,832	150,624,261	5,000,000	0	35,020,571
19623	Am Summit	TX	38,614,122	14,059,887	2,500,000	0	24,554,235
31380	Am Surety	IN	13,852,475	2,809,320	2,000,000	0	11,043,155
40142	Am Zurich o	IL	177,063,569	34,379,626	5,000,000	0	142,683,943
12504	Ameriprise	WI	41,769,654	541,652	8,000,000	0	41,228,002
19488	Amerisure	MI	670,267,514	463,267,451	12,500,000	0	207,000,063
23396	Amerisre Mut	MI	1,751,737,948	1,078,688,935	5,000,000	0	673,049,013
27928	Amex Assur	IL	257,627,554	53,773,698	4,597,875	0	203,853,856
42390	Amguard Ins	PA	371,887,889	278,360,308	5,328,000	0	93,527,581
19976	Amica Mut	RI	4,126,651,274	1,866,231,994	0	0	2,260,419,280
15954	AmTrust KS	KS	21,919,031	9,066,670	4,000,022	0	12,852,361
10984	Ansur Amer	MI	93,859,764	66,153,161	15,000,000	0	27,706,604
30830	Arch Ind Ins	NE	23,350,922	396,148	5,000,000	0	22,954,774
11150	Arch Ins Co	MO	2,213,086,884	1,643,350,677	5,000,000	0	569,736,207
10348	Arch Reins	NE	1,223,532,816	400,593,651	5,000,000	0	822,939,165
19860	Argt Gr Cent	IL	49,244,574	28,184,961	4,318,130	0	21,059,613
19801	Argonaut Ins	IL	1,328,133,267	955,084,301	4,500,000	0	373,048,967
19828	Argont Midw	IL	39,313,431	23,987,506	3,750,000	0	15,325,924
41459	Armed Force	KS	127,947,493	80,038,857	0	0	47,908,636
24678	Arrowd Ind	DE	1,727,423,349	1,433,019,788	5,000,000	0	294,403,560
43460	Aspen Amer	TX	143,180,358	40,170,534	4,200,000	0	103,009,824
21865	Assoc Ind	CA	171,130,078	90,964,790	3,500,000	0	80,165,288
11240	Assoction Ins	DE	77,186,498	47,750,399	2,500,000	0	29,436,100
19305	Assur Co Am	NY	32,087,711	13,604,113	5,000,000	0	18,483,598
11558	AssurAmer	SC	61,200,806	49,795,903	1,500,000	0	11,404,903
30180	Assured Guar	MD	3,010,407,924	1,988,908,728	15,000,480	0	1,021,499,197
18287	Assrd Gu Mu	NY	4,385,623,706	3,176,319,724	15,000,000	0	1,209,303,982
29033	Atain Ins Co	TX	39,301,954	16,582,416	4,500,000	0	22,719,538
41769	Athena Assur	CT	194,850,079	139,047,926	3,500,000	0	55,802,153
20931	Atlanta Intl	NY	47,407,265	26,540,275	2,560,932	0	20,866,990
27154	Atl Specialty	NY	105,154,482	11,799,348	9,000,000	0	93,355,134
22586	Atl States Ins	PA	509,196,553	335,690,681	4,230,000	0	173,505,872

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
25422	Atradius Tr C	MD	81,582,215	20,555,982	6,000,000	0	61,026,233
32450	Attys Lb Prot	MT	92,605,463	61,881,330	5,000,000	0	30,724,133
11983	Auto Club	IA	51,748,746	20,875,580	2,500,000	0	30,873,166
19062	Auto Ins Htfd	CT	959,371,573	676,827,919	6,000,000	0	282,543,654
34460	Autoone Ins	NY	65,899,894	15,602,863	3,000,000	0	50,297,031
10367	Avemco Ins	MD	96,380,711	38,165,278	3,003,000	0	58,215,433
13791	Aviation All	MT	2,000,149	1,018,035	11	319	982,114
29530	AXA Art Ins	NY	46,793,565	16,307,997	3,000,000	0	30,485,569
33022	AXA Ins Co	NY	167,187,592	60,000,854	5,000,000	0	107,186,738
37273	Axis Ins Co	IL	1,043,996,929	514,704,575	4,968,600	0	529,292,354
20370	AXIS Reins	NY	2,296,104,674	1,588,350,901	5,000,000	0	707,753,773
15610	AXIS Special	CT	100,800,286	41,682,696	4,000,200	0	59,117,590
24813	Balboa Ins	CA	1,975,879,539	631,740,440	4,250,000	0	1,344,139,099
18538	Bancinsure	OK	99,773,389	86,977,393	3,500,000	0	12,795,996
33162	Bankers Ins	FL	116,240,232	78,684,779	4,500,000	0	37,555,453
18279	Bankers Std	PA	400,824,002	285,388,563	3,500,000	0	115,435,439
38245	BCS Ins Co	OH	230,556,413	83,940,000	3,000,000	0	146,616,413
37540	Beazley Ins	CT	229,722,097	114,707,098	4,200,000	0	115,014,999
41394	Benchmark	KS	116,403,077	71,240,033	5,005,000	0	45,163,044
32603	Berkley Ins	DE	7,830,163,642	5,219,000,138	43,000,000	10,000	2,611,163,505
38911	Berkley Natl	IA	56,920,393	5,357,039	5,500,000	0	51,563,353
29580	Berk Rgional	DE	2,683,053,632	1,983,226,278	4,000,000	0	699,827,354
13070	Berksh Hath	NY	1,709,283,054	683,460,212	15,000,000	0	1,025,822,844
20044	Bkshr Hath H	NE	776,005,943	143,584,528	4,000,000	0	632,421,415
20095	Bituminous	IL	721,373,321	470,758,665	8,000,000	0	250,614,656
20109	Bit F & Mar	IL	456,131,096	310,847,893	5,000,000	0	145,283,203
27081	Bond Safeg	IL	80,534,216	51,266,572	2,500,000	0	29,267,644
19658	Bristol W Ins	OH	153,117,541	107,960,799	3,000,000	0	45,156,742
13528	Brthrhd Mut	IN	347,431,725	201,314,868	0	0	146,116,857
20117	Cal Cas Ind	CA	631,387,564	298,292,559	0	0	333,095,005
21946	Camden Fire	NJ	16,364,258	520,762	4,200,000	0	15,843,496
36340	Camico Mut	CA	117,144,242	79,717,844	0	0	37,426,397
12260	Cmpmed Cas	NH	19,801,575	1,020,997	3,000,000	0	18,780,578
10464	Canal Ins Co	SC	850,276,534	448,357,327	15,000,000	0	401,919,207
10472	Capitol Ind	WI	409,436,197	225,228,916	4,201,416	0	184,207,281
19348	Capson Phys	TX	12,687,957	2,396,679	2,500,000	0	10,291,278
10510	Carolina Cas	IA	285,945,853	52,789,465	3,686,551	0	233,156,389
40134	Castlept Natl	IL	482,692,153	352,463,857	4,200,000	0	130,228,296
26697	Cas Undwters	UT	5,798,183	779,047	2,000,000	0	5,019,136
11255	Caterpillar	MO	473,953,909	322,338,059	3,500,000	0	151,615,850
24503	Catlin Ind Co	DE	85,271,946	9,268,276	4,200,000	0	76,003,670
19518	Catlin Ins Co	TX	144,787,530	81,065,374	5,000,000	0	63,722,156
20176	Celina Mut	OH	55,195,338	33,856,813	0	0	21,338,525
10891	CEM Ins Co	IL	11,216,271	6,601,417	1,000,000	0	4,614,854
11499	Censtat Cas	NE	15,506,231	1,748,232	2,500,000	0	13,757,999
34274	Cntrl Sts Ind	NE	287,043,545	37,437,784	2,600,002	0	249,605,761
34649	Centre Ins Co	DE	103,142,144	81,223,360	5,000,000	0	21,918,784
42765	Centur Cas	IA	194,702,059	52,020,948	2,600,000	0	142,681,111
20710	Century Ind	PA	937,538,975	912,538,975	4,250,000	0	25,000,000
36951	Cent Surety	OH	579,159,202	422,927,095	3,000,000	0	156,232,107
25615	Chr Oak Fire	CT	877,514,534	655,875,104	4,200,000	0	221,639,430
40258	Chartis Cas	PA	42,772,237	920,899	3,000,000	0	41,851,338

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
19402	Chartis P Cas	PA	4,068,161,881	2,367,701,242	5,000,000	0	1,700,460,639
10642	Cherokee Ins	MI	284,756,445	159,404,769	3,000,000	0	125,351,676
22810	Chicago Ins	IL	188,284,728	131,199,108	3,600,000	0	57,085,619
12777	Chubb Ind Co	NY	311,031,437	203,173,349	3,500,000	0	107,858,088
10052	Chubb Natl	IN	244,803,097	137,224,595	4,500,000	0	107,578,502
10669	Church Ins	NY	36,529,225	16,659,445	15,000,000	0	19,869,780
18767	Church Mut	WI	1,176,689,374	800,446,925	0	0	376,242,448
25771	CIFG Assur	NY	707,459,909	123,004,079	15,000,000	0	584,455,830
22004	CIM Ins Corp	MI	17,180,034	584,057	2,500,000	0	16,595,977
28665	Cinn Cas Co	OH	313,321,029	33,341,803	3,750,000	0	279,979,226
10677	Cinn Ins Co	OH	9,501,832,509	5,755,051,386	3,586,355	0	3,746,781,123
31534	Citizens Ins	MI	1,515,680,714	813,986,269	3,400,000	0	701,694,445
20532	Clarendn Nat	NJ	656,847,770	408,942,635	4,800,000	0	247,905,135
25070	Clearwater	DE	1,239,668,773	858,283,213	8,396,058	0	381,385,560
10019	Clearwtr Sel	DE	113,151,114	7,764,875	5,000,000	55	105,386,239
33480	Clermont Ins	IA	21,337,001	749,014	4,200,000	0	20,587,988
29114	CMG Mort A	WI	6,577,597	739,013	2,000,000	0	5,838,584
40266	CMG Mort I	WI	360,185,718	259,646,821	2,750,000	0	100,538,897
30112	CNL Ins Am	MN	35,379,568	13,808,385	2,500,000	0	21,571,183
31887	Coface N Am	MA	127,265,119	77,960,096	2,600,000	0	49,305,023
34347	Col Am C&S	MD	25,555,270	1,978,295	5,000,000	0	23,576,975
10758	Col Surety	PA	44,014,886	21,587,386	3,000,000	0	22,427,500
36927	Clny Spec Ins	OH	71,054,195	45,873,400	3,500,000	0	25,180,795
27812	Columbia Ins	NE	12,861,815,367	4,215,354,285	3,000,000	30,006	8,646,461,081
40371	Clmbia Mut	MO	359,561,910	200,999,316	0	0	158,562,594
19410	Comm & Ind	NY	7,203,882,465	5,359,822,975	3,198,000	0	1,844,059,489
10220	Cmnwlth Ins	wa	25,364,297	17,444,625	3,000,000	0	7,919,672
11536	Cmnty Hlth	VT	121,045,747	106,218,897	0	0	14,826,850
10794	Compnn Com	SC	15,016,887	5,834,342	3,000,000	0	9,182,545
12157	Comp P&C	SC	618,538,732	421,613,798	4,200,000	0	196,924,934
21989	Compass Ins	NY	11,296,292	1,390,272	947,420	0	9,906,020
12177	Compwest	CA	170,268,862	71,931,969	3,000,000	0	98,336,893
32190	Constitution	NY	12,398,900	74,976	4,200,002	0	12,323,924
20443	Ctnental Cas	IL	40,560,948,066	30,673,367,618	35,632,565	0	9,887,580,448
28258	Ctnental Ind	IA	69,144,835	41,973,542	4,000,002	0	27,171,294
35289	Ctnental Ins	PA	2,668,525,922	1,427,885,554	53,566,360	0	1,240,640,368
10804	Ctnental Wst	IA	220,680,186	136,694,843	5,000,000	0	83,985,343
37206	Cntrctrs Bond	wA	198,690,044	108,326,434	3,000,000	0	90,363,610
10499	Corepointe	MI	203,353,916	67,829,955	5,000,000	0	135,523,962
26492	Courtesy Ins	FL	536,104,864	309,251,289	3,000,000	0	226,853,576
31348	Crum & Forst	DE	37,672,078	23,847,654	3,500,000	0	13,824,424
10847	Cumis Ins	IA	1,623,298,884	1,121,450,615	5,831,488	0	501,848,269
21164	Dairyland Ins	WI	1,130,014,930	674,327,197	4,012,000	0	455,687,733
32271	Dallas Natl	TX	326,685,392	262,488,065	7,000,000	0	64,197,327
16624	Darwin Natl	DE	667,789,533	324,573,046	3,500,000	0	343,216,487
16705	Dealers Assur	OH	76,420,489	32,264,809	4,200,990	0	44,155,680
37184	Deerfield Ins	IL	79,037,302	30,520,982	3,500,000	0	48,516,320
40975	Dentists Ins	CA	257,611,743	109,375,677	5,000,000	0	148,236,066
12718	Dvloprs Sur	IA	120,069,448	43,942,317	3,000,000	0	76,127,131
10659	Diamond Ins	IL	34,483,414	28,351,257	2,500,000	0	6,132,157
42048	Diamond St	IN	165,527,985	54,497,210	5,000,000	0	111,030,775
23736	Direct Natl	AR	18,779,863	11,458,379	2,500,000	0	7,321,484

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
36463	Discovr P&C	IL	149,315,548	87,534,422	6,300,000	0	61,781,126
34495	Doctors Co	CA	2,601,485,820	1,409,534,443	0	0	1,191,951,377
13692	Donegal Mut	PA	333,829,989	158,150,930	0	0	175,679,059
33499	Dorinco Re	MI	1,576,594,285	1,059,403,456	5,000,000	0	517,190,829
13019	Eastern Adv	PA	33,682,095	24,018,163	2,501,250	0	9,663,932
10724	Eastern Alli	PA	159,804,969	106,911,757	4,200,000	0	52,893,212
14702	Eastguard Ins	PA	104,585,734	74,359,442	5,000,000	0	30,226,292
22926	Econmy F&C	IL	447,733,251	83,693,341	3,000,000	0	364,039,910
38067	Econmy Pref	IL	13,269,578	3,692,733	3,000,000	0	9,576,845
40649	Econmy Pre	IL	88,238,522	47,583,965	3,000,000	0	40,654,557
21261	Electric Ins	MA	1,444,555,055	984,392,556	3,500,000	0	460,162,502
21326	Empire F&M	NE	135,476,724	85,501,462	4,000,000	0	49,975,262
25402	Emplyrs Ass	FL	390,223,603	309,754,815	2,500,000	0	80,468,788
20648	Emplyrs Fire	MA	87,472,118	27,438,383	4,500,000	0	60,033,735
21458	Emplyrs Was	WI	3,795,737,568	2,566,932,619	5,000,000	0	1,228,804,949
21415	Emplyrs Mut	IA	2,200,535,855	1,308,093,473	0	0	892,442,382
11252	Encmp H&A	IL	6,908,955	102,571	2,350,000	0	6,806,385
15130	Encomp Ind	IL	24,855,966	640,774	3,021,700	0	24,215,192
10358	Encompass	IL	21,050,617	9,470,951	5,000,000	0	11,579,666
10071	Encomp Am	IL	21,505,212	305,656	10,000,000	0	21,199,556
10641	Endur Amer	DE	1,264,885,300	1,029,228,204	6,000,000	0	235,657,096
11551	Endur Re A	DE	1,779,225,727	1,180,851,138	5,000,000	0	598,374,589
26263	Erie Ins Co	PA	666,979,738	406,967,437	2,350,000	0	260,012,301
16233	Erie Ins NY	NY	68,633,951	48,404,567	2,350,000	0	20,229,383
26271	Erie Ins Exch	PA	10,382,284,555	5,216,306,606	0	0	5,165,977,950
26830	Erie Ins P&C	PA	71,892,933	61,096,618	2,350,000	0	10,796,316
13634	Essent Guar	PA	175,899,805	33,961,025	2,500,000	0	141,938,780
37915	Essentia Ins	MO	46,754,180	19,302,043	4,500,000	0	27,452,137
25712	Esurance Ins	WI	201,357,238	33,983,389	3,000,000	500,000	167,373,851
30210	Esurnce P&C	CA	44,705,623	13,621,031	2,600,000	0	31,084,593
20516	Euler Hermes	MD	376,404,811	233,862,085	2,500,000	0	142,542,726
10120	Everest Natl	DE	466,097,220	335,822,272	5,000,000	0	130,274,948
26921	Everest Reins	DE	8,610,623,947	6,288,508,603	10,000,000	0	2,322,115,344
24961	Everspan Fin	WI	209,605,307	11,419,664	15,000,000	0	198,185,643
35181	Exece Risk	DE	2,832,410,046	1,755,508,833	5,000,000	0	1,076,901,213
21482	Factory Mut	RI	10,978,403,000	4,546,791,476	0	0	6,431,611,524
44784	Fairfield Ins	CT	21,949,201	3,639,310	5,000,000	0	18,309,891
18864	Fairmont Ins	CA	27,927,235	16,939,685	8,340,000	0	10,987,550
25518	Fairmont Pre	CA	107,332,166	25,684,060	3,808,000	0	81,648,106
24384	Fairmont Spc	CA	148,654,114	87,069,978	3,100,000	0	61,584,136
13803	Farm Family	NY	966,550,053	673,332,505	3,606,205	0	293,217,548
21652	Farmers Ins	CA	15,237,358,460	11,417,137,118	0	0	3,820,221,342
41483	Farmington C	CT	974,400,820	713,196,610	6,000,000	0	261,204,209
13838	Farmlnd Mut	IA	398,354,068	248,158,997	0	0	150,195,071
20281	Federal Ins	IN	30,726,611,743	17,019,066,104	20,980,068	0	13,707,545,639
13935	Fedrated Mut	MN	4,075,135,217	1,837,920,370	0	0	2,237,214,847
11118	Fed Rural Elc	KS	406,339,839	284,204,674	0	0	122,135,165
28304	Fed Serv Ins	MN	370,557,208	204,947,558	3,000,000	0	165,609,649
39306	F&D Of MD	MD	244,157,256	49,366,169	5,000,000	0	194,791,087
35386	Fidy & Guar	IA	23,384,899	4,345,996	5,000,000	0	19,038,903
25879	F&G Und	WI	173,758,128	76,622,527	13,434,900	0	97,135,601
11523	Fidy Natl Ind	TX	35,517,952	26,450,700	3,500,000	0	9,067,252

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
25180	Fidelity Natl	CA	282,150,237	147,619,099	3,250,000	0	134,531,138
16578	Fid Natl P&C	NY	100,761,174	3,325,192	3,465,564	0	97,435,982
35009	Fin Cas & S	TX	18,026,641	7,983,131	2,600,000	0	10,043,510
12815	Fin Guar Ins	NY	2,049,272,707	5,616,348,802	15,000,000	300,000,000	-3,567,076,095
39136	Finial Re	CT	1,168,760,870	559,058,996	3,500,000	0	609,701,874
21873	Firemns Fund	CA	9,922,838,460	6,936,984,937	4,200,000	0	2,985,853,523
21784	Firemns DC	DE	77,589,498	47,986,769	3,500,000	0	29,602,729
10336	First Accept	TX	178,141,717	85,951,640	3,000,000	0	92,190,077
37710	First A P&C	CA	86,069,268	44,688,330	5,000,000	0	41,380,938
29980	First Colonial	FL	349,660,457	199,227,289	2,500,000	0	150,433,168
11177	First Fin Ins	IL	519,652,873	154,274,928	2,500,000	0	365,377,945
10676	First Guard	AZ	16,233,987	406,809	2,500,000	0	15,827,178
33588	First Liberty	IL	56,151,318	33,043,388	3,600,000	0	23,107,930
24724	First Natl Ins	Wa	211,639,783	164,951,953	5,000,000	0	46,687,830
33383	First Prof	FL	569,305,795	355,786,144	5,000,000	0	213,519,651
27626	Firstcomp Ins	NE	291,218,585	207,377,326	1,500,000	0	83,841,259
35585	Flagship City	PA	32,343,756	21,352,753	2,350,000	0	10,991,004
13978	Florists Mut o	IL	157,425,483	113,876,839	0	0	43,548,644
11185	Foremost MI	MI	1,691,560,299	743,164,319	4,800,000	0	948,395,980
11800	Foremst P&C	MI	46,112,872	29,405,928	3,525,000	0	16,706,944
41513	Foremst Sig	MI	49,202,969	29,933,827	3,600,000	0	19,269,142
10801	Fortress Ins	IL	62,794,935	34,870,382	11,546,430	0	27,924,553
10985	Fortuity Ins	MI	34,073,435	22,163,127	5,000,000	0	11,910,308
14249	Founders Ins	IL	248,849,411	174,853,708	5,000,000	0	73,995,704
11600	Fr Winston C	FL	45,358,941	31,916,937	3,000,000	0	13,442,004
13986	Frankenmuth	MI	954,988,373	598,989,074	0	0	355,999,299
22209	Freedm Spec	OH	22,133,112	11,305,624	3,504,000	0	10,827,488
21253	Garrisn P&C	TX	972,661,323	609,447,704	3,500,000	0	363,213,619
28339	Gateway Ins	MO	53,519,238	37,192,711	3,815,000	0	16,326,526
41491	Geico Cas Co	MD	856,053,258	605,621,383	3,010,000	0	250,431,875
35882	Geico Gen	MD	180,298,873	74,571,589	3,080,000	0	105,727,283
22055	Geico Ind Co	MD	5,845,361,830	3,747,707,862	3,000,000	0	2,097,653,968
24414	Gen Cas WI	WI	1,205,257,253	723,749,078	4,000,000	0	481,508,176
30007	Gen Fidelity	SC	660,968,022	311,443,052	7,500,000	0	349,524,970
24732	Gen Ins Amer	Wa	2,114,431,039	1,696,340,278	5,000,000	0	418,090,761
22039	Gen Reins	DE	14,004,069,590	4,843,697,824	11,000,000	0	9,160,371,766
39322	Gen Sec Natl	NY	339,949,729	243,620,210	5,000,000	0	96,329,519
11967	Gen Str Natl	OH	251,710,149	85,046,931	4,000,000	0	166,663,218
11231	Generali Us	NY	70,695,497	47,893,274	0	0	22,802,223
38962	Genesis Ins	CT	175,335,193	66,656,253	3,500,000	0	108,678,940
37095	Genworth Fin	NC	30,069,852	11,238,715	2,500,000	0	18,831,137
41432	Genwth H Eq	NC	12,261,483	33,147	2,500,000	0	12,228,336
38458	Genwth Mort	NC	2,682,208,102	2,118,196,656	4,288,747	0	564,011,446
16675	Gnw Mtge nc	NC	444,972,987	344,184,275	2,500,000	0	100,788,712
11049	Gwth Mtg Re	NC	21,415,444	128,489	2,500,000	0	21,286,955
18759	Gnwth RM A	NC	77,192,673	5,001,875	3,425,000	0	72,190,798
29823	Gnwth RM I	NC	227,478,841	122,729,984	3,000,000	0	104,748,857
10799	Geovera Ins	CA	93,111,501	62,548,734	5,000,000	0	30,562,767
21032	Global Re A	NY	436,784,509	244,423,499	4,200,000	0	192,361,010
11266	Global Re US	NY	258,567,569	170,392,521	0	0	88,175,048
11044	GMAC Ins	MO	38,914,123	29,604,866	4,000,000	0	9,309,257
22063	Gvt Empl Ins	MD	16,974,938,226	10,842,645,624	33,436,758	0	6,132,292,603

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
43265	Gramercy Ins	TX	60,737,626	49,401,330	3,750,000	0	11,336,296
26310	Granite Re	OK	31,173,326	15,980,524	2,500,000	0	15,192,802
23809	Granite State	PA	39,491,826	948,512	5,000,000	0	38,543,314
36307	Gray Ins Co	LA	302,656,494	197,167,724	5,000,000	0	105,488,772
26832	Gt Amer All	OH	30,170,196	6,668	3,501,000	0	30,163,528
26344	Gt Amer Ass	OH	18,186,918	10,984	3,510,000	0	18,175,934
16691	Gt Amer Ins	OH	5,273,621,832	3,862,328,713	15,440,600	0	1,411,293,119
22136	Gt Amer NY	NY	43,956,020	6,300	3,800,000	0	43,949,720
31135	Gt Amer Sec	OH	18,833,272	2,400	3,504,000	0	18,830,872
33723	Gt Amer Spt	OH	20,698,757	3,024	3,504,000	0	20,695,733
25224	Great Divide	ND	221,791,675	156,305,508	6,000,000	0	65,486,166
18694	Great Midwst	TX	71,353,768	21,327,317	3,050,000	0	50,026,451
20303	Great Northrn	IN	1,581,486,172	1,144,820,901	4,166,675	0	436,665,271
11371	Great W Cas	NE	1,571,228,837	1,063,872,120	2,500,000	0	507,356,717
22187	Grtr NY Mut	NY	840,381,543	453,359,054	0	0	387,022,489
22322	Greenwich	DE	913,052,220	506,433,901	3,558,100	0	406,618,319
36650	Gtee Co N A	MI	203,359,541	64,619,874	4,000,008	0	138,739,667
11398	Guarantee Ins	FL	264,686,471	217,956,946	3,600,120	0	46,729,525
15032	Guideone Mu	IA	1,074,148,359	665,700,890	0	0	408,447,469
14559	Gdeone Sp M	IA	233,470,135	148,137,008	0	0	85,333,127
34037	Hallmark Ins	AZ	212,071,928	144,808,787	3,500,000	0	67,263,141
19530	Hallmk Natl	OH	43,645,167	23,962,524	2,400,000	0	19,682,643
36064	Hanovr Amer	NH	27,137,824	105,966	5,000,000	0	27,031,858
17337	Hanovr F&C	PA	3,398,343	1,167,884	1,656,100	0	2,230,459
22292	Hanover Ins	NH	5,288,585,697	3,710,310,390	5,000,000	0	1,578,275,307
26433	Harco Natl	IL	281,398,824	153,960,298	3,500,004	0	127,438,526
14141	Harford Mut	MD	305,396,166	159,554,963	0	0	145,841,203
23582	Harlysville In	PA	135,356,137	105,709,558	2,612,500	0	29,646,579
14168	Harlysvlle M	PA	1,532,050,770	672,235,766	0	0	859,815,004
35696	Hrlysvlle Pref	PA	691,565,884	533,408,039	4,230,000	0	158,157,845
26182	Hrlysvlle Wr	PA	763,473,101	578,898,922	3,500,000	0	184,574,179
22357	Hrtfrd Acc	CT	10,631,430,293	7,808,332,995	40,000,000	0	2,823,097,297
29424	Hartford Cas	IN	2,192,424,870	1,296,894,153	4,800,000	0	895,530,717
19682	Hartford Fire	CT	24,140,340,968	11,546,018,866	55,320,000	0	12,594,322,102
37478	Hrtford Mdw	IN	451,522,608	121,517,424	4,200,000	0	330,005,185
11452	Hrtfrd St Boil	CT	1,313,943,088	669,020,348	10,000,000	0	644,922,740
29890	Hrtfrd St B ct	CT	96,401,833	50,229,388	3,000,000	0	46,172,445
30104	Hrtfrd Undrw	CT	1,571,865,279	963,559,015	6,504,000	0	608,306,264
31550	Haulers Ins	TN	57,071,812	20,309,126	3,000,000	0	36,762,686
41343	HDI Gerling	IL	257,610,607	141,174,917	5,000,000	0	116,435,689
35904	Hlth Care Ind	CO	693,436,192	488,682,391	2,250,000	250,000	204,753,801
32077	Heritage Cas	KS	78,705,428	7,884,131	3,000,000	0	70,821,297
39527	Heritage Ind	CA	204,134,227	108,241,763	3,000,000	0	95,892,465
35599	Highmrk Cas	PA	324,201,626	192,945,348	2,500,000	0	131,256,278
10200	Hiscox Ins	IL	77,771,122	24,098,393	4,200,000	0	53,672,729
17221	Homesite Ins	CT	191,915,220	133,231,389	4,540,000	0	58,683,831
13927	Hmste Mdwst	ND	241,829,652	170,158,676	3,010,000	0	71,670,976
22578	Horace Mann	IL	362,512,739	211,291,652	3,582,010	0	151,221,087
22756	H Mann P&C	IL	228,084,348	130,993,441	3,000,000	0	97,090,907
10069	Housing Auth	VT	164,864,624	56,743,266	0	0	108,121,359
11206	Hsing Enterpr	VT	51,723,834	20,221,036	30,000,000	0	31,502,798
38849	Houston Gen	TX	32,083,918	14,191,636	10,000,000	0	17,892,282

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
28657	HSBC Ins Co	DE	77,391,361	12,083,040	4,200,000	0	65,308,322
25054	Hudson Ins	DE	736,586,712	347,939,596	7,500,000	238	388,647,116
40223	ICM Ins Co	NY	8,626,496	5,085,960	5,000,000	0	3,540,537
29068	IDS Prop Cas	WI	1,039,884,267	608,838,416	5,000,000	0	431,045,851
23817	Illinois Natl	IL	74,809,413	8,707,107	5,000,000	0	66,102,306
44369	Imperial F&C	LA	91,181,208	62,190,039	3,000,000	0	28,991,169
35408	Imperium Ins	TX	503,517,232	364,298,933	4,200,000	0	139,218,299
43575	Ind Ins N Am	PA	375,111,939	281,002,666	4,501,500	0	94,109,273
26581	Indpndnc Am	DE	73,429,385	22,963,718	3,000,000	0	50,465,667
29831	Indep Mut	IL	32,182,788	3,053,216	0	0	29,129,572
14265	IN Lmbrmens	IN	93,793,337	68,282,592	0	0	25,510,746
22268	Infinity Ins	IN	1,568,670,877	1,041,919,680	3,000,000	0	526,751,197
38806	Insura P&C	IL	8,651,174	2,353,705	2,500,000	0	6,297,469
22713	Ins Co N Am	PA	755,646,710	575,138,023	11,357,109	0	180,508,687
19429	Ins Co PA	PA	4,418,657,614	2,413,830,597	5,005,500	0	2,004,827,017
27847	Ins Co West	CA	875,600,460	525,192,813	4,200,000	0	350,407,647
22772	Integon Ind	NC	322,853,860	266,888,213	3,000,000	0	55,965,647
29742	Integon Natl	NC	400,366,423	325,851,657	3,500,000	0	74,514,766
11592	Intl Fidelity	NJ	234,075,001	140,020,220	1,500,000	0	94,054,412
10749	Intrepid Ins	MI	30,391,047	2,523,321	10,000,000	0	27,867,726
23647	Ironshore Ind	MN	228,846,968	133,581,483	5,000,000	0	95,265,485
11630	Jefferson Ins	NY	37,829,052	15,131,237	4,181,500	0	22,697,815
14354	Jewelers Mut	WI	246,957,964	102,251,252	0	0	144,706,712
36781	John Deere	IA	304,387,485	233,730,269	3,750,000	0	70,657,216
15962	KS Bankers	KS	156,572,932	20,720,037	10,000,000	0	135,852,895
10885	Key Risk Ins	NC	57,405,716	28,940,576	4,500,000	0	28,465,139
11681	Keystone Ins	PA	194,610,383	60,649,675	3,750,000	0	133,960,708
13722	Knightbrook	DE	67,814,902	41,205,797	4,218,200	0	26,609,101
26077	Lancer Ins Co	IL	480,610,472	323,339,300	3,100,000	0	157,271,172
35246	Laurier Ind	IA	17,326,127	7,710,466	3,420,000	0	9,615,662
37940	Lxngtn Natl	MD	49,811,535	32,694,775	2,000,400	0	17,116,760
13307	Lexon Ins Co	TX	139,298,443	95,399,749	4,213,226	0	43,898,694
42404	Liberty Ins	IL	1,428,338,741	1,183,332,710	3,500,000	0	245,006,031
19917	Lbrty Ins Und	IL	214,008,263	101,948,070	3,500,000	0	112,060,193
23035	Lbrty Mut F	WI	4,876,778,437	3,803,735,781	10,000,000	0	1,073,042,656
23043	Liberty Mut	MA	37,394,843,149	23,798,408,089	10,000,000	0	13,596,435,060
14486	Lbrty Md At	MA	18,710,145	2,146,389	0	0	16,563,756
33855	Lincoln Gen	PA	237,776,817	234,921,854	4,200,000	0	2,854,963
14400	Lititz Mut Ins	PA	181,654,193	65,813,522	0	0	115,840,671
14084	Lvstk Mkt En	NV	502,765	0	500,000	0	502,765
36447	LM Gen Ins	IL	45,739,100	34,180,150	3,500,000	0	11,558,950
33600	LM Ins Corp	IL	230,314,865	79,129,378	3,600,000	0	151,185,487
32352	LM P&C	IN	81,973,064	46,436,412	4,400,000	0	35,536,652
27138	Lmbrmns Cas	IL	14,643,364	3,926,096	3,500,000	0	10,717,268
22977	Lmbrmns Mu	IL	856,565,862	825,434,104	0	0	31,131,758
23108	Lmbrmns Uw	MO	306,143,227	248,436,527	0	0	57,706,700
35769	Lyndon Prop	MO	389,210,291	208,505,973	4,000,000	0	180,704,318
10051	Lyndon So	DE	37,902,773	19,751,787	3,000,000	0	18,150,986
42617	MAG Mut	GA	1,510,375,252	900,278,314	0	0	610,096,938
11054	Maiden Reins	MO	1,115,318,065	847,263,446	4,000,000	0	268,054,619
36897	Mfgrs All	PA	170,713,635	99,426,609	5,970,000	0	71,287,026
28932	Markel Amer	VA	448,805,466	315,891,428	5,000,100	0	132,914,038

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
38970	Markel Ins	IL	839,699,456	633,301,972	4,200,000	0	206,397,484
19356	Maryland Cas	MD	178,246,872	25,309,212	4,717,500	0	152,937,660
22306	MA Bay Ins	NH	57,166,144	173,262	5,000,000	0	56,992,882
10784	Maxum Cas o	DE	49,568,417	34,397,695	3,500,000	0	15,170,722
12041	MBIA Ins	NY	1,612,460,177	15,904,160	15,000,269	275,908,000	1,596,556,017
32522	Medical Mut	NC	527,169,457	265,645,519	0	0	261,523,938
11843	Medical Prot	IN	2,442,487,032	1,578,576,912	4,800,000	0	863,910,120
12754	Medicus Ins	TX	73,558,059	42,098,531	2,500,000	0	31,459,528
22241	Medmarc Cas	VT	91,990,614	48,869,823	3,000,000	0	43,120,791
11030	Memic Ind	NH	184,864,774	116,405,111	3,000,000	0	68,459,663
33650	Mendota Ins	MN	91,037,518	66,368,448	2,442,452	0	24,669,070
31968	Merastar Ins	IL	40,616,196	32,237,656	3,000,000	0	8,378,541
14494	Merch Bndng	IA	109,850,121	39,820,981	0	0	70,029,140
10502	Meridian Cit	IN	28,880,453	21,615,374	0	0	7,265,079
40169	Met Cas Ins	RI	188,801,932	141,433,113	3,000,000	0	47,368,819
25321	Met Drt P&C	RI	86,174,601	57,909,171	3,000,000	0	28,265,430
39950	Met Gen Ins	RI	37,116,639	5,077,026	3,000,000	0	32,039,613
34339	Met Grp P&C	RI	550,183,132	234,178,398	3,000,000	0	316,004,734
26298	Met P&C	RI	4,967,373,706	3,110,048,681	3,000,000	315,000,000	1,857,325,025
40150	MGA Ins Co	TX	224,351,309	123,667,350	12,000,000	0	100,683,959
22594	MGIC Assur	WI	10,389,198	446,664	3,500,000	0	9,942,534
18740	MGIC Ind	WI	234,900,424	401,903	3,588,000	0	234,498,521
38660	MIC Gen Ins	MI	45,943,416	33,092,820	5,000,000	0	12,850,596
38601	MIC P&Corp	MI	124,422,258	71,701,794	5,000,000	0	52,720,464
40932	Mico Ins Co	OH	16,069,691	2,086,821	2,252,000	0	13,982,869
23507	Mid Am F&C	OH	8,839,124	838,511	2,500,000	0	8,000,613
21687	Mid Century	CA	3,749,790,192	2,926,438,619	4,800,000	0	823,351,572
23434	Middlesx Ins	WI	622,230,238	387,093,547	4,200,000	0	235,136,691
14532	Mdlsx Mut	CT	294,935,340	197,945,569	0	0	96,989,771
20451	Midstates Re	IL	121,254,390	67,645,424	800,000	200,000	53,608,965
23612	Mdwst Empl	DE	316,200,701	176,469,510	3,531,000	0	139,731,191
23515	Mdwstrn Ind	OH	28,815,383	2,356,229	3,500,000	0	26,459,154
41653	Milbank Ins	IA	538,941,577	436,923,817	2,500,000	0	102,017,760
26662	Milwke Cas	WI	21,493,459	8,981,724	4,000,000	0	12,511,735
42234	MN Lawyers	MN	132,726,172	73,468,614	0	0	59,257,558
20362	Mitsui S Am	NY	763,882,208	478,657,256	5,000,000	0	285,224,952
22551	Mitsui S USA	NY	111,992,073	53,316,366	5,000,000	0	58,675,707
14613	Mntgmry Mu	MA	51,850,356	5,624,500	0	0	46,225,856
29858	Mtge Guar	WI	5,528,912,276	3,960,130,146	5,000,000	0	1,568,782,130
16187	Mosaic Ins	DE	24,545,888	3,842,448	4,046,965	0	20,703,440
13331	Mtrst Comm	OH	327,103,589	205,754,608	0	0	121,348,980
14621	Mtrsts Mut	OH	1,228,435,140	767,588,107	0	0	460,847,033
22012	Motors Ins	MI	3,042,035,024	1,693,176,534	5,000,000	0	1,348,858,490
10227	Mnch Re Am	DE	16,096,524,220	11,834,483,238	8,235,771	0	4,262,040,981
13559	Munil & Inf	NY	75,139,690	2,238	2,500,000	0	75,137,452
11878	MtalAid eX	KS	25,345,877	8,928,758	0	0	16,417,119
23663	Natl Amer	OK	146,783,921	91,934,644	5,000,000	0	54,849,277
11806	Nat Asstd Liv	DC	6,955,481	3,867,866	2,453,530	0	3,087,614
11991	Nat Cas Co	WI	248,947,659	129,571,691	5,000,000	0	119,375,968
10243	Natl Contl Ins	NY	251,708,138	203,816,365	6,429,106	0	47,891,773
16217	Natl Frmrs U	WI	239,235,855	174,932,861	4,200,000	0	64,302,994
20478	Nat Fire Htfd	IL	132,800,955	14,753,527	5,000,000	0	118,047,428

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
42447	Nat Gen Ass	MO	62,960,624	39,686,889	2,500,000	0	23,273,735
23728	Natl Gen Ins	MO	136,019,474	81,044,830	2,000,000	2,500,000	54,974,644
20087	National Ind	NE	115,452,570,996	45,297,143,421	5,500,000	0	70,155,427,575
27944	Natl Ins Assn	IN	12,681,517	2,631	0	0	12,678,886
32620	Natl Int Ins	OH	994,710,927	701,097,223	3,000,000	0	293,613,704
20052	Nat Liab & F	CT	1,131,961,120	574,827,019	5,000,000	0	557,134,101
15474	Nat Lloyds	TX	185,814,049	91,660,045	0	0	94,154,004
23825	Nat Pub Fin	NY	6,656,074,483	5,232,412,371	15,000,000	0	1,423,662,112
12114	Nat Sec F&C	AL	61,009,516	35,550,765	1,500,000	0	25,458,751
22608	Nat Specialty	TX	34,746,343	15,685,806	3,500,000	0	19,060,537
21881	Nat Surety	IL	496,175,488	353,843,758	3,500,077	0	142,331,730
19445	Nat Union F	PA	30,405,443,775	17,791,436,929	4,478,750	0	12,614,006,846
26093	Nwide Aff	OH	209,562,110	197,513,759	5,000,000	0	12,048,351
28223	Nnwide Agri	IA	259,530,418	194,578,178	2,849,976	400,000	64,952,240
10723	Nnwide Ass	WI	72,030,603	12,573,357	3,500,000	0	59,457,246
25453	Nwide Amer	WI	271,385,284	166,289,984	3,375,000	0	105,095,300
23779	Nwide M Fire	OH	4,553,400,810	2,310,246,490	0	0	2,243,154,320
23787	Nwide Mut	OH	27,617,831,419	17,182,942,679	0	0	10,434,888,740
37877	Nnwide P&C	OH	448,880,993	395,464,475	3,000,000	0	53,416,518
25240	NAU Cntry	MN	1,345,951,139	966,147,482	3,000,000	0	379,803,657
42307	Navigatrs Ins	NY	1,903,904,075	1,241,742,531	5,000,000	0	662,161,544
15865	NCMIC Ins	IA	570,452,495	372,543,077	5,000,000	0	197,909,418
24171	Nethrlnds Ins	NH	497,968,228	340,255,236	3,600,000	0	157,712,992
21830	New Engl Ins	CT	183,447,027	9,332,396	7,200,000	0	174,114,631
23841	New Hmp Ins	PA	3,162,435,745	2,353,575,153	5,325,065	0	808,860,592
12130	New So Ins	NC	113,364,310	86,189,431	3,000,000	0	27,174,879
16608	NY Mar & G	NY	666,093,394	450,126,159	8,827,889	0	215,967,235
14788	NGM Ins Co	FL	2,018,209,381	1,247,742,251	5,250,000	0	770,467,130
27073	Nipponkoa	NY	247,191,885	156,867,606	0	0	90,324,280
31470	Norguard Ins	PA	480,203,672	346,041,074	5,250,000	0	134,162,598
29700	North Am Elt	NH	51,196,654	17,130,329	3,500,000	0	34,066,325
29874	N Amer Spec	NH	472,084,713	127,450,449	4,800,000	0	344,634,264
27740	Nth Pointe	PA	53,846,303	27,051,117	3,500,000	0	26,795,186
21105	Nth River Ins	NJ	816,823,638	534,525,134	4,200,000	0	282,298,504
36455	Nthbrook Ind	IL	38,380,538	231,714	4,200,000	0	38,148,823
38369	Nthrn Ass A	MA	153,623,304	91,441,353	4,500,000	0	62,181,951
19372	Nthrn Ins	NY	36,931,990	8,378,070	9,762,500	0	28,553,920
24031	Northlnd Cas	CT	100,998,630	68,223,922	3,000,000	0	32,774,708
24015	Northland Ins	CT	1,157,957,046	622,873,829	3,500,000	0	535,083,217
42552	Nova Cas Co	NY	94,793,819	5,921,559	4,200,000	0	88,872,260
39608	Nutmeg Ins	CT	416,450,271	170,373,282	4,200,000	0	246,076,989
23248	Occ F&C NC	NC	268,475,426	165,700,565	2,600,000	5,000,000	102,774,861
23680	Odyssey Re	CT	7,875,248,483	4,850,438,369	6,982,500	0	3,024,810,114
35602	Ohic Ins Co	OH	110,566,432	65,786,281	3,591,990	0	44,780,151
24074	Ohio Cas Ins	OH	4,859,960,864	3,772,400,873	4,500,000	0	1,087,559,991
24104	Ohio Farmers	OH	1,915,579,522	553,869,272	0	0	1,361,710,250
26565	Ohio Ind Co	OH	111,935,955	66,743,649	3,000,746	0	45,192,306
24082	Ohio Security	OH	27,663,367	13,134,015	3,500,430	0	14,529,352
17558	Old Guard	OH	337,269,784	219,106,734	2,500,000	0	118,163,050
24139	Old Rep Gen	IL	1,290,808,560	982,832,134	4,200,000	0	307,976,426
24147	Old Republic	PA	2,394,059,828	1,534,438,484	3,800,004	0	859,621,344
35424	Old Rep Sec	AZ	48,275,505	12,744,786	2,600,000	0	35,530,719

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
40444	Old Rep Sur	WI	100,986,380	52,906,887	2,900,000	0	48,079,493
37060	Old United	KS	488,005,692	236,788,257	3,000,000	0	251,217,435
34940	Omni Ind Co	IL	66,599,880	38,624,085	3,000,000	0	27,975,795
39098	Omni Ins Co	IL	193,742,851	111,954,626	3,000,000	0	81,788,225
20621	OneBcon Am	MA	483,405,267	300,538,162	6,000,000	0	182,867,105
21970	OneBcon Ins	PA	2,077,595,299	1,168,591,426	4,200,000	0	909,003,873
15385	OneCIS Ins	IL	17,865,945	2,647,155	3,000,000	0	15,218,790
30175	Oriska Ins Co	NY	16,389,244	12,988,511	1,500,000	0	3,400,733
22748	Pac Emplrs	PA	3,072,903,172	2,024,516,112	6,000,000	0	1,048,387,060
20346	Pacific Ind	WI	6,283,846,454	3,843,083,618	5,535,000	0	2,440,762,836
37850	Pacific Spec	CA	301,742,970	132,785,266	3,500,000	0	168,957,704
10222	PACO Assur	IL	71,210,047	43,618,535	2,950,000	0	27,591,512
11835	Paris Re	DE	206,619,075	122,729,504	3,000,000	0	83,889,571
10006	Partnerre NY	NY	133,948,785	21,615,212	6,000,000	0	112,333,573
22250	Pathfinder Ins	CO	8,288,481	69,284	2,500,000	0	8,219,197
25755	Peachtree Cas	FL	21,589,854	10,505,822	2,200,000	0	11,084,032
18139	Peak P&C Ins	WI	36,916,249	10,566,616	3,000,000	0	26,349,632
18333	Peerless Ind	IL	799,091,443	556,340,282	3,500,000	0	242,751,161
24198	Peerless Ins	NH	7,361,784,538	5,559,307,309	8,848,635	0	1,802,477,229
39900	Peninsula Ind	MD	10,429,693	832,117	2,300,000	0	9,597,576
14958	Peninsula Ins	MD	81,986,512	41,242,297	2,500,000	0	40,744,215
14982	Penn Millers	PA	201,227,290	132,040,717	5,000,000	0	69,186,573
21962	PA Gen Ins	PA	272,268,906	183,042,070	4,200,000	0	89,226,836
14974	PA Lmbrmns	PA	350,691,553	239,046,913	0	0	111,644,640
12262	PA Mfgrs As	PA	699,222,511	469,100,083	6,116,300	0	230,122,428
41424	PA Mfgrs Ind	PA	185,426,646	104,074,656	4,600,000	0	81,351,990
14990	PA Natl Mut	PA	1,071,125,261	619,974,689	0	0	451,150,572
37648	Perm Gen As	OH	208,301,277	122,755,489	5,000,000	0	85,545,788
13714	Phrmcsts Mut	IA	211,919,002	143,935,522	0	0	67,983,480
18058	Philadelp Ind	PA	5,462,757,389	3,595,752,568	3,599,950	0	1,867,004,821
12319	Philadelp Re	PA	153,571,037	73,043,405	3,000,000	0	80,527,632
25623	Phoenix Ins	CT	3,697,122,703	2,402,654,693	10,000,000	0	1,294,468,011
26794	Plans Liab	OH	84,320,037	30,590,502	2,942,436	0	53,729,535
10817	Plateau Cas	TN	28,560,661	12,016,082	2,500,000	0	16,544,579
10357	Plat Undwrtrs	MD	1,667,658,509	1,137,743,429	5,000,000	0	529,915,080
18619	Platte River	NE	122,299,176	84,241,986	4,800,000	0	38,057,190
30945	Plaza Ins Co	MO	41,248,027	17,499,093	4,500,000	0	23,748,934
10287	PMI Ins Co	AZ	87,336,044	44,588,563	2,500,000	0	42,747,481
18732	PMI Mtg Ass	AZ	30,832,461	895,329	2,000,000	0	29,937,132
27251	PMI Mtge Ins	AZ	2,565,694,660	4,652,197,218	3,000,000	0	-2,086,502,558
14460	Podiatry Ins	IL	326,637,182	230,967,600	5,000,000	0	95,669,582
37257	Praetorian Ins	PA	991,832,943	645,523,175	8,500,000	0	346,309,768
36234	Pref Profl Ins	NE	368,865,245	205,815,244	5,305,944	0	163,050,001
42226	Princeton Ins	NJ	1,037,354,899	686,934,641	4,200,000	0	350,420,258
12873	Privl Undrwtr	FL	110,956,108	59,511,959	0	0	51,444,148
38954	ProAssur Cas	MI	1,468,767,314	942,326,872	3,188,145	0	526,440,442
33391	ProAssur Ind	AL	1,885,716,269	1,172,677,204	8,846,429	0	713,039,065
41149	ProAssur Nat	DC	156,780,182	93,878,937	1,000,000	0	62,901,245
21903	Procentry Ins	TX	166,502,809	130,817,236	3,601,000	0	35,685,573
11127	Prof Slns Ins	IA	16,856,934	7,699,038	3,000,000	0	9,157,896
29017	Prof Adv Ins	MD	114,704,820	36,684,096	4,379,000	0	78,020,724
25585	Prof Drct Ins	MI	20,386,165	105,582	11,231,581	0	20,280,583

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
11851	Prog Adv Ins	OH	269,482,440	164,446,323	3,000,000	0	105,036,117
24260	Prog Cas Ins	OH	5,129,933,944	3,770,062,886	3,000,000	0	1,359,871,058
44288	Prog Choice	OH	201,594,070	149,191,164	2,650,000	0	52,402,906
42994	Prog Classic	WI	290,423,019	208,698,177	3,008,000	0	81,724,842
12879	Prog Cml Cas	OH	9,062,694	55,826	3,000,000	0	9,006,868
16322	Prog Dir Ins	OH	4,185,596,213	2,913,204,965	3,000,480	0	1,272,391,248
24279	Prog Max Ins	OH	314,325,961	216,068,909	3,604,824	0	98,257,052
38628	Prog Nthn Ins	WI	1,167,302,651	837,591,115	3,008,000	0	329,711,536
42919	Prog Nwstern	OH	1,127,035,186	798,559,924	3,000,025	0	328,475,262
44695	Prog Palverde	IN	99,165,772	68,433,328	1,500,000	0	30,732,444
37834	Prog Pref Ins	OH	582,318,596	418,292,754	3,003,300	0	164,025,842
32786	Prog Spec Ins	OH	1,065,769,405	491,031,409	3,500,000	0	574,737,996
34690	P&C Hrtford	IN	218,411,064	116,662,406	4,200,000	0	101,748,659
12416	Protective Ins	IN	633,464,877	321,127,313	7,650,000	0	312,337,564
24295	Prov Was Ins	RI	103,634,245	68,541,860	5,021,200	0	35,092,385
15059	Pub Serv Mut	NY	576,461,996	342,746,321	0	0	233,715,675
35157	Putnam Reins	NY	750,062,418	517,011,994	5,000,000	0	233,050,424
29807	PXRE Reins	CT	122,865,192	99,584,566	5,000,000	0	23,280,626
39217	QBE Ins	PA	2,424,870,400	1,584,076,304	4,387,500	500,000	840,794,096
10219	QBE Reinrp	PA	1,750,931,941	670,410,415	30,000,000	0	1,080,521,526
23752	Quanta Ind	CO	85,377,308	52,601,465	4,200,000	0	32,775,843
36250	Radian Asset	NY	2,049,060,892	1,075,210,795	15,000,000	0	973,850,097
33790	Radian Guar	PA	3,821,807,122	2,978,628,869	2,500,000	0	843,178,253
30872	Radian Mtge	PA	16,643,695	122,407	5,625,456	0	16,521,288
38512	Rampart Ins	NY	55,466,130	32,963,670	5,000,000	0	22,502,460
24449	Regent Ins	WI	145,685,100	105,750,814	4,000,000	0	39,934,286
37052	Regis Ins Co	PA	11,460,707	6,297,115	2,000,000	0	5,163,592
22179	Rep Ind Co	CA	830,798,667	551,955,412	3,500,000	0	278,843,255
43753	Rep Ind CA	CA	42,328,236	16,455,665	3,525,000	0	25,872,571
28452	Rep Mtg Ins	NC	1,397,247,098	1,356,651,515	2,500,000	0	40,595,583
32174	Rep Mtg FL	FL	41,066,785	34,190,947	2,533,346	0	6,875,838
31275	Rep Mtg NC	NC	441,945,758	375,722,506	2,500,000	0	66,223,252
31089	Repwest Ins	AZ	233,467,047	156,181,991	3,300,000	0	77,285,056
43044	Response Ins	IL	31,669,977	8,531,503	5,000,000	0	23,138,474
26050	Rspns Wwide	IL	21,190,535	12,149,422	3,000,000	0	9,041,113
34509	Rider Ins Co	NJ	40,771,877	25,719,293	1,200,000	0	15,052,584
36684	Riverport Ins	MN	122,987,691	83,763,563	3,500,000	0	39,224,128
28860	RLI Ind Co	IL	42,377,204	953,243	4,200,000	0	41,423,961
13056	RLI Ins Co	IL	1,467,155,387	756,969,529	10,000,375	0	710,185,858
35505	Rockwd Cas	PA	226,241,455	156,282,089	3,845,000	0	69,959,366
22314	RSUI Ind Co	NH	2,772,715,877	1,510,371,675	4,800,000	0	1,262,344,202
39039	Rural Comm	MN	6,023,734,317	5,438,355,680	3,000,000	0	585,378,637
23132	RVI Natl Ins	CT	14,798,158	118,131	2,772,000	0	14,680,027
24740	Safeco Ins Co	wa	3,854,156,105	2,983,350,470	5,000,000	0	870,805,635
11215	Safeco Ins IN	IN	33,414,501	19,320,368	3,300,000	0	14,094,133
24759	Safeco Natl	NH	72,263,557	4,650,095	2,500,000	0	67,613,462
11123	Safety First	IL	16,556,372	2,825,411	3,000,000	0	13,730,961
15105	Safety Natl	MO	2,868,933,136	2,024,461,260	5,000,000	25,000,000	844,471,876
12521	Safeway Ins	IL	364,831,327	91,827,764	3,000,000	0	273,003,563
40460	Sagamore Ins	IN	160,075,018	42,741,719	7,500,000	0	117,333,299
38300	Samsng F&M	NY	114,088,889	46,486,964	0	0	67,601,924
30058	Scor Reins	NY	2,106,552,484	1,447,898,010	5,000,000	0	658,654,474

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
15580	Scottsdle Ind	OH	55,550,716	20,580,993	3,000,000	0	34,969,723
15563	SeaBright Ins	IL	883,303,445	591,773,151	3,500,000	0	291,530,294
37923	Seaworthy	MD	67,517,641	36,089,774	3,000,000	0	31,427,867
10054	Securian Cas	MN	98,365,017	39,274,411	3,000,000	0	59,090,606
19879	Security Natl	TX	108,908,556	77,415,767	4,000,000	0	31,492,789
22233	Select Ins Co	TX	67,463,118	575,173	3,000,000	0	66,887,946
12572	Sel Ins Am	NJ	2,400,807,957	1,893,417,724	4,400,000	0	507,390,233
19259	Seltv Ins SC	IN	476,224,309	385,692,110	5,000,000	0	90,532,199
39926	Selctv Ins Se	IN	364,398,728	295,137,236	3,650,000	0	69,261,492
10936	Seneca Ins	NY	370,315,168	241,159,348	4,800,000	0	129,155,820
11000	Sentinel Ins	CT	198,434,748	69,879,724	4,200,000	0	128,555,024
28460	Sentry Cas	WI	187,879,646	116,953,482	4,700,000	0	70,926,164
24988	Sentry Ins M	WI	5,891,424,549	2,474,264,893	0	0	3,417,159,656
21180	Sentry Select	WI	616,899,399	396,636,496	5,000,000	0	220,262,903
22985	Sequoia Ins	CA	217,943,459	144,328,619	4,200,000	0	73,614,840
36560	Service Ins	FL	26,500,165	5,285,703	3,000,000	0	21,214,462
38776	Sirius Amer	NY	1,807,735,542	1,274,045,937	5,000,011	0	533,689,605
11126	Sompo Japan	NY	869,050,849	423,669,016	12,057,800	0	445,381,833
19216	Southern Ins	TX	55,682,285	24,775,178	2,500,000	0	30,907,107
26867	So Ins Co VA	VA	137,669,606	76,793,513	4,230,000	0	60,876,093
22861	So Pilot Ins	WI	44,364,275	33,489,042	2,000,000	60,000	10,875,233
15709	So States Ins	VA	41,367,702	24,867,703	0	0	16,500,000
12294	Sthwst M& G	AZ	78,497,179	41,225,787	3,000,000	0	37,271,392
20613	Sparta Ins Co	CT	477,853,199	223,390,000	4,500,000	0	254,463,199
24767	St Paul F&M	CT	18,414,741,674	12,701,137,921	20,000,000	0	5,713,603,754
24775	St Paul Grdn	CT	73,523,760	48,659,795	4,200,000	0	24,863,965
41750	St Pl Med Lb	CT	195,401,128	139,093,174	3,500,000	0	56,307,954
24791	St Paul Merc	CT	352,976,730	220,832,538	4,230,000	0	132,144,192
19224	St Paul Prot	IL	500,375,161	278,765,445	4,200,000	0	221,609,716
19070	Standard Fire	CT	3,374,009,131	2,364,142,888	5,000,000	0	1,009,866,243
42986	Standard Gar	DE	182,041,657	88,677,074	3,547,500	0	93,364,583
18023	Star Ins Co	MI	861,916,075	632,774,540	5,040,000	0	229,141,535
40045	Starnet Ins	DE	189,165,333	75,765,571	6,000,000	0	113,399,761
38318	Starr Ind & L	TX	1,158,331,515	619,358,070	5,000,000	0	538,973,445
25127	State A PC	IA	2,020,617,658	1,547,034,976	5,077,200	0	473,582,682
25135	State A Mut	OH	2,156,907,267	1,371,413,662	0	0	785,493,605
13993	State Capitol	NV	471,888	-43,863	124,486	0	515,751
25143	State F F &C	IL	27,243,276,598	19,494,591,690	10,000,000	0	7,748,684,908
25151	State F Gen	IL	5,685,482,487	2,867,575,395	10,000,000	0	2,817,907,092
25178	State F Mut	IL	108,097,364,056	47,306,340,058	0	0	60,791,023,998
12831	State Natl Ins	TX	204,377,323	63,668,957	3,500,000	0	140,708,366
10952	Stonebridge	OH	275,775,173	185,963,467	8,724,386	0	89,811,706
22276	Stonewall Ins	NE	96,670,339	27,854,874	5,000,000	0	68,815,464
10340	Stonington	TX	52,600,217	-1,133,321	3,500,000	0	53,733,538
40436	Stratford Ins	NH	162,308,447	94,525,396	3,000,000	0	67,783,051
10909	Sun Surety	SD	14,093,507	7,407,332	2,500,225	0	6,686,175
10916	Suretec Ins	TX	122,816,131	56,368,950	5,000,000	0	66,447,182
24047	Sur Bonding	SD	8,961,727	1,186,700	2,500,000	0	7,775,027
25364	Swiss Re Am	NY	12,607,963,153	7,647,019,875	6,002,850	0	4,960,943,278
20311	Syncora Guar	NY	833,682,894	647,611,879	15,000,000	200,000,000	186,071,015
12866	T H E Ins Co	LA	169,952,240	117,265,368	4,501,020	0	52,686,873
22683	Teachers Ins	IL	275,201,518	154,843,066	3,000,000	0	120,358,452

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
42376	Techn Ins Co	NH	845,785,228	652,749,483	4,500,000	0	193,035,745
29513	The Bar Plan	MO	53,780,609	31,384,640	0	0	22,395,969
23280	The Cinn Ind	OH	93,402,039	20,382,543	3,600,000	0	73,019,496
25534	TIG Ins Co	CA	2,459,792,854	1,596,903,269	4,329,920	0	862,889,585
13242	Titan Ind Co	TX	257,945,847	81,302,715	4,319,951	0	176,643,132
32301	TNUS Ins Co	NY	63,428,094	11,103,244	5,000,000	0	52,324,850
12904	Tokio Mar &	NY	1,599,149,509	900,050,912	0	0	699,098,597
25496	Torus Natl	DE	111,235,917	29,565,228	4,200,000	0	81,670,689
44300	Tower NY	NY	981,612,496	701,075,077	3,705,214	0	280,537,419
43702	Tower Natl	MA	49,207,685	36,163,221	3,995,000	0	13,044,464
37621	Toyota Motor	IA	422,784,731	265,479,920	3,000,000	0	157,304,811
41238	Trans Pacific	NY	63,546,945	14,464,200	5,000,000	0	49,082,745
19453	Transatl Re	NY	13,307,828,581	9,463,996,456	6,041,655	0	3,843,832,125
28886	Transgrd Ins	IL	212,328,789	117,314,894	5,000,000	0	95,013,895
33014	Transport Ins	OH	39,342,275	30,631,332	3,526,000	0	8,710,943
20494	Transprtatn	IL	84,203,193	62,121	4,200,000	0	84,141,072
28188	Travco Ins	CT	210,188,185	146,340,033	6,000,000	0	63,848,152
19038	Trav Cas & S	CT	14,784,708,655	9,887,488,781	25,000,000	0	4,897,219,874
31194	Trav Cas f A	CT	4,256,447,550	2,604,372,282	6,480,000	0	1,652,075,268
36170	Trav Cas CT	CT	312,791,674	228,577,200	6,000,000	0	84,214,475
19046	Trav Cs Ins A	CT	1,826,210,263	1,337,217,932	6,000,000	0	488,992,332
40282	Trav Cml Cas	CT	311,739,753	226,716,179	4,500,000	0	85,023,574
36137	Trav Cml Ins	CT	333,287,972	249,552,450	6,000,000	0	83,735,522
27998	Trav H & Mr	CT	392,387,241	283,469,642	5,000,000	0	108,917,600
25658	Travelers Ind	CT	20,948,653,374	13,973,387,175	10,790,700	0	6,975,266,199
25666	Trav Ind Am	CT	602,651,243	436,943,609	5,250,000	0	165,707,634
25682	Trav Ind CT	CT	1,017,576,250	687,059,231	5,000,000	0	330,517,018
25674	Trav P C Am	CT	792,229,785	358,499,485	5,040,000	0	433,730,300
36161	Trav P C Ins	CT	221,273,215	156,964,566	3,000,000	0	64,308,650
34894	Trenwick Am	CT	109,075,217	75,832,635	25,000,000	0	33,242,582
31003	Tri State MN	MN	34,177,929	2,116,594	5,000,000	0	32,061,335
24350	Triad Guar	IL	839,887,395	605,768,899	3,500,000	0	234,118,496
41211	Triton Ins Co	TX	633,204,322	341,203,333	3,400,000	0	292,000,989
41106	Triumphe	OH	31,282,659	14,679,084	3,000,000	0	16,603,575
21709	Truck Ins xch	CA	1,976,368,787	1,421,872,376	0	0	554,496,411
27120	Trumbull Ins	CT	211,480,460	124,929,601	4,000,000	0	86,550,860
29459	Twin Cty Fire	IN	647,610,430	357,383,475	4,200,000	0	290,226,956
37893	Ullico Cas Co	DE	384,796,604	291,708,864	5,000,000	0	93,087,738
41050	Undwtr Prof	CO	234,855,022	168,370,026	7,500,000	0	66,484,997
25747	Unigard Ins	WI	510,988,703	363,734,939	3,000,000	0	147,253,764
25844	Union Ins Co	IA	89,664,806	60,964,990	5,000,000	0	28,699,816
11142	Untd Cas Am	IL	11,360,582	3,248,430	2,700,000	0	8,112,152
11770	Untd Fin Cas	OH	1,630,419,943	1,240,154,330	3,008,000	0	390,265,613
13021	Untd F & C	IA	1,309,665,460	743,822,452	85,017,819	0	565,843,008
26999	Untd G Mtge	NC	390,220,659	296,935,745	2,000,000	0	93,284,914
15873	Untd G Res	NC	2,502,214,335	1,439,754,544	5,997,300	0	1,062,459,791
16667	Untd G R NC	NC	417,173,770	159,334,926	2,000,000	0	257,838,844
11445	Untd Nat Cas	IN	41,665,128	19,588,006	5,000,000	0	22,077,122
41335	Untd Nat Spc	WI	80,879,687	21,118,374	4,200,000	0	59,761,313
25941	Untd Svc Aut	TX	23,936,143,139	7,018,650,358	0	0	16,917,492,781
25887	Untd St F&G	CT	4,646,799,971	2,158,110,704	35,214,075	0	2,488,689,267
21113	Untd Sts Fire	DE	2,722,948,415	1,828,133,227	6,810,942	0	894,815,188

Admitted Assets, Liabilities, Stock, Capital & Surplus for Non-Domestic Property Insurers, *continued*							
NAIC	**Co Name**	**St**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Preferred Capital**	**Surplus**
25895	Untd Sts Liab	PA	577,814,742	205,457,218	4,100,000	0	372,357,524
10656	US Surety Co	MD	56,576,851	29,648,934	2,100,000	0	26,927,917
29157	United WI	WI	325,503,795	261,253,347	3,000,000	0	64,250,448
16063	Unitrin Auto	NY	120,039,774	89,805,923	4,225,000	0	30,233,851
25909	Unitrin Pref	NY	29,801,429	21,014,400	3,900,000	0	8,787,029
40703	Unitrin Sfgrd	WI	24,009,211	17,648,100	3,000,000	0	6,361,110
32867	Univ F & C	IN	11,034,395	4,565,660	2,000,000	250,000	6,468,735
32972	Univ Ins Co	NC	22,828,376	18,019,862	1,800,000	0	4,808,515
13200	Univ Surety	SD	23,936,567	8,985,928	4,200,000	0	14,950,639
41181	UnivUndrwtr	KS	376,016,137	34,216,720	14,960,700	0	341,799,417
40843	Univ Und TX	TX	11,781,895	2,389,294	4,500,000	0	9,392,601
29599	US Specialty	TX	1,889,734,956	1,382,436,485	4,000,000	0	507,298,471
25968	USAA Cas	TX	7,294,937,841	3,724,147,705	4,500,000	0	3,570,790,135
18600	USAA Gen	TX	1,099,552,951	698,238,138	4,500,000	0	401,314,813
25976	Utica Mut Ins	NY	2,334,183,893	1,601,170,027	0	0	733,013,866
26611	Valiant Ins	DE	40,382,563	10,023,292	5,000,000	0	30,359,271
20508	Valley Forge	PA	71,230,793	43,905	4,200,000	0	71,186,888
21172	Vanliner Ins	MO	298,724,874	182,789,474	3,000,000	0	115,935,400
10815	Verlan Fire	NH	23,694,614	238,009	5,000,000	0	23,456,605
42889	Victoria F&C	OH	191,570,366	123,847,372	2,250,000	0	67,722,994
20397	Vigilant Ins	NY	440,356,121	206,751,918	4,500,000	0	233,604,203
16632	Vinings Ins	DE	60,200,270	41,455,333	2,500,000	0	18,744,937
40827	Virginia Srty	IL	970,139,840	683,847,328	5,000,000	0	286,292,512
26085	Warner Ins	IL	18,289,404	6,480,095	3,000,000	0	11,809,309
32778	Wash Intl Ins	NH	115,538,596	49,209,829	4,200,000	0	66,328,767
26069	Wausau Bus	WI	207,179,616	151,181,809	10,900,000	0	55,997,807
26042	Wausau Und	WI	284,476,242	183,166,765	4,500,000	0	101,309,477
25011	Wesco Ins Co	DE	326,593,334	244,013,459	5,000,000	0	82,579,875
44393	W Amer Ins	IN	327,758,052	73,773,619	3,100,000	0	253,984,433
10030	Wstchstr Fire	PA	2,420,497,569	1,315,873,590	5,000,100	0	1,104,623,979
27502	Western Gen	CA	64,203,947	36,370,465	3,105,000	7,640,000	27,833,482
13188	Wstrn Surety	SD	1,587,129,780	697,645,147	4,000,000	0	889,484,633
37770	Wstrn United	IN	245,106,097	137,100,025	3,000,000	0	108,006,072
24112	Westfield Ins	OH	2,128,768,915	1,354,507,534	8,220,000	0	774,261,381
24120	Westfield Nat	OH	501,781,288	315,196,228	2,500,000	0	186,585,060
11981	Westguard	PA	37,647,796	25,179,269	3,000,000	0	12,468,527
39845	Westport Ins	MO	5,656,595,337	3,715,648,361	6,345,000	0	1,940,946,976
25780	Wllmsbg Nat	MI	122,483,796	101,190,758	3,000,000	0	21,293,037
31232	Work First C	DE	41,756,481	35,015,937	3,056,820	0	6,740,544
20273	WRM Amer	NY	63,914,738	11,177,868	4,723,000	0	52,736,870
40193	X L Of NY	NY	211,718,465	133,989,691	6,000,000	0	77,728,774
24554	XL Ins Amer	DE	686,329,437	462,897,769	5,000,000	0	223,431,668
20583	XL Re Amer	NY	5,128,542,003	3,034,848,395	5,000,000	0	2,093,693,608
37885	XL Specialty	DE	412,597,919	248,559,748	5,812,500	0	164,038,171
24325	York Ins Co	RI	19,954,799	9,428,409	3,100,000	0	10,526,390
26220	Yosemite Ins	IN	376,601,467	88,649,052	5,000,000	0	287,952,415
30325	Zale Ind Co	TX	30,155,303	14,924,886	3,000,000	0	15,230,417
13269	Zenith Ins Co	CA	1,714,102,071	1,094,023,219	4,200,000	0	620,078,852
30120	Znat Ins Co	CA	58,258,773	32,766,697	3,120,000	0	25,492,076
16535	Zurich Amer	NY	28,729,165,335	21,710,385,928	5,000,000	0	7,018,779,407
27855	Zurich Am IL	IL	41,128,460	5,804,170	5,000,000	0	35,324,290
Total Non-Dom Prop			**1,322,783,652,450**	**790,114,066,878**	**3,884,195,298**	**1,202,580,107**	**532,669,585,290**

Admitted Assets, Liabilities, Stock, Capital & Surplus for						
Grand Totals of All Property Insurers						
Total Domestic Prop	**19**	**1,968,131,397**	**1,243,785,386**	**3,201,000**	**0**	**724,265,980**
Total Non-Dom Prop	**802**	**1,322,783,652,450**	**790,114,066,878**	**0**	**1,202,580,107**	**532,669,585,290**
Grand Total All Prop	**821**	**1,324,751,783,847**	**791,357,852,264**	**3,887,396,298**	**1,202,580,107**	**533,393,851,270**

Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2011						
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 Domestic Risk Retention Group(s)			**0**	**0**	**0**	**0**

Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2011						
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	12,630,742	2,115,643	0	10,515,099
10023	Alliance Of Nonprof For Ins	VT	51,293,384	25,340,509	0	25,952,875
10232	Amer Assoc Of Othodontsts	AZ	34,424,422	24,959,314	1,176,540	9,465,108
12300	American Contractors Ins Co	TX	16,935,708	10,160,435	2,500,000	6,775,273
10903	American Excess Ins Exch	VT	399,329,748	187,421,065	0	211,908,683
44202	American Feed Industry Ins	IA	5,511,594	1,715,750	622,950	3,795,844
25448	American Safety RRG Inc	VT	15,818,987	7,226,888	0	8,592,099
11598	Applied Medico Legal Solns	AZ	83,909,738	61,704,864	21,565,583	22,204,874
44148	Architects & Engineers Ins	DE	20,825,286	11,613,374	320,446	9,211,912
13177	ARCOA RRG Inc	NV	10,309,783	7,840,445	1,049	2,469,338
13580	ARISE Boiler Insp & Ins Co	KY	2,384,334	660,911	0	1,723,423
33677	Attys Ins Mut of the South	DC	15,723,825	7,417,881	0	8,305,944
22670	Attorneys Ins Mut RRG Inc	HI	17,923,102	9,889,564	0	8,033,538
10639	Attorneys Liab Assur Society	VT	137,142,023	80,466,319	1,000,000	56,675,704
11033	Automotive Underwriters Ins	NV	22,389,321	13,707,900	7,652	8,681,421
10174	Bar Vermont RRG Inc	VT	21,015,380	8,139,104	200,000	12,876,276
44504	California Hlthcare Ins Co	HI	114,756,199	71,816,623	1,994,910	42,939,576
11825	Care RRG Inc	DC	11,783,694	6,981,374	1,000,000	4,802,320
10808	Cassatt RRG Inc	VT	6,480,468	2,788,723	200,000	3,691,745
43770	Clinic Mut Ins Co RRG	HI	4,524,578	170,219	918	4,354,359
44598	College Liab Ins Co Recip	HI	12,385,583	3,925,155	0	8,460,427
10803	Columbia Natl RRG Inc	VT	1,780,207	666,496	206,000	1,113,711
13893	Community Blood Cntr Exch	IN	23,756,769	11,068,981	0	12,687,788
11259	Community Hospital RRG	VT	188,607,508	121,340,532	0	67,266,976
10075	Consumer Specialties Ins Co	VT	5,673,875	2,268,657	37,851	3,405,218
10341	Controlled Risk Ins Co VT	VT	51,599,216	21,725,109	200,000	29,874,107
10164	Cpa Mut Ins Co Of Amer	VT	22,207,026	11,539,144	0	10,667,882
43125	Delaware Professional Ins Co	DE	10,606,734	6,440,580	0	4,166,154
13018	Doctors & Surgeons Natl	KY	7,583,402	5,374,863	500,000	2,208,539
10115	Eastern Dentists Ins Co RRG	VT	44,351,025	28,309,911	0	16,041,114
10125	Elite Transportation RRG Inc	AZ	12,533,312	10,496,616	1,625	2,036,696
38466	Evergreen USA RRG Inc	VT	14,890,075	8,689,845	0	6,200,230
10842	Franklin Cas Ins Co RRG	VT	30,371,799	28,200,790	500,000	2,171,009
10163	General Eastern Ski Ins RRG	VT	2,704,457	1,497,997	216,489	1,206,460
10991	Global Intl Ins Co Inc A	DC	19,078,145	678,237	12,761	18,399,908
10080	Health Providers Ins Recip	HI	77,421,268	33,887,458	0	43,533,810
26797	Housing Authority RRG Inc	VT	307,105,524	127,799,480	0	179,306,045
41246	How Ins Co A RRG	VA	123,503,283	14,018,313	1,000,000	109,484,969
11947	Lewis & Clark LTC RRG Inc	NV	21,840,572	18,215,255	27,829	3,625,316
12627	Liberty First RRG Ins Co	UT	7,766,028	6,740,499	10	1,025,529
10697	MCIC VT Inc RRG	VT	37,335,736	26,273,594	200,000	11,062,142
26257	Medamerica Mut RRG Inc	HI	67,142,949	36,024,955	0	31,117,994
44237	Mental Hlth RRG	VT	22,383,380	11,991,093	200,034	10,392,288
11999	Midwest Ins Grp Inc RRG	VT	8,824,759	7,113,996	1,000	1,710,764

Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2011						
Non-Domestic Risk Retention Groups *continued*						
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Capital and Surplus**
36072	National Guardian RRG Inc	HI	15,823,437	10,294,388	600,000	5,529,049
44016	National Home Ins Co RRG	CO	52,509,690	34,141,714	400,000	18,367,976
10234	National Serv Contract Ins	DC	9,362,832	1,709,174	30,313	7,653,658
44121	Oms Natl Ins Co Rrg	IL	357,299,562	210,734,082	7,580	146,565,480
10353	Ooida RRG Inc	VT	57,403,772	36,762,444	200,000	20,641,328
44105	Ophthalmic Mut Ins Co RRG	VT	232,983,213	92,605,365	0	140,377,848
10171	Ordinary Mut RRG Corp	VT	24,253,006	15,869,593	0	8,383,413
44130	Paratransit RRG Grp Ins Co	TN	23,250,253	14,080,013	0	9,170,240
10934	Physicians Reimbursement	VT	25,858,064	15,667,404	1,200,000	10,190,660
11513	Physicians Specialty Ltd	SC	12,579,718	6,788,822	0	5,790,896
11858	Pinnacle RRG Inc	DC	2,564,104	173,337	250,000	2,390,767
44083	Preferred Physicians Medical	MO	183,233,427	93,423,934	800,000	89,809,493
10101	Premier Ins Exch RRG	VT	8,351,763	472,078	0	7,879,685
10840	Professional Medical Ins	HI	341,550	16,261	54	325,289
10691	Residential Ins Co Inc RRG	HI	2,632,113	1,917,055	5,003	715,058
12907	Southwest Physicians RRG	SC	47,159,635	39,817,253	4,651,000	7,342,382
10754	Spirit Mountain Ins Co RRG	DC	6,200,132	3,356,714	100,000	2,843,418
44075	States Self Insurers RRG	VT	20,688,387	12,180,508	1,507,968	8,507,877
10476	STICO Mut Ins Co RRG	VT	19,902,798	9,331,516	0	10,571,282
10113	Terra Ins Co RRG	VT	27,001,100	11,409,284	77,210	15,591,816
10083	The Natl Catholic RRG Inc	VT	60,794,144	44,940,410	299,762	15,853,734
10084	Title Industry Assur Co RRG	VT	6,808,663	4,559,898	106,352	2,248,765
10020	United Educators Ins RRG	VT	674,475,222	434,563,320	0	239,911,902
10712	United Home Ins Co A RRG	VT	4,310,043	2,618,061	249,254	1,691,982
11063	Vehicular Serv Ins Co RRG	OK	2,694,381	483,663	500,000	2,210,718
40940	Western Pacific Mut Ins	CO	133,709,581	48,467,991	0	85,241,590
Totals Non-Domestic Risk Retention Group(s)			**4,138,755,538**	**2,232,808,743**	**44,678,143**	**1,905,946,793**

Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2011					
Grand Totals of All Risk Retention Groups					
Totals for Domestic RRGs	**0**	**0**	**0**	**0**	**0**
Totals for Non-Domestic RRGs	**70**	**4,138,755,538**	**2,232,808,743**	**0**	**1,905,946,793**
Grand Totals for All RRGs	**70**	**4,138,755,538**	**2,232,808,743**	**44,678,143**	**1,905,946,793**

Non-Domestic Risk Retention Groups									
Total Direct Written Premiums for 2011									
NAIC CODE	Company Name	State of DOM	Med Mal	Other Liability	Prod Liability	C Auto No-Fault	Other C Auto	CMP Liabilty	CoTotal All Lines
10023	Alliance Of Nonprof RRG	VT	0	0	0	0	0	0	0
10232	Amer Assoc Of Othodontist	AZ	10,693	0	0	0	0	0	10,693
12300	American Contractors Ins	TX	0	-1,414	0	0	-2,047	0	-3,461
10903	American Excess Ins Exch	VT	791,350	139,650	0	0	0	0	931,000
44202	American Feed Industry Ins	IA	0	0	0	0	0	0	0
25448	American Safety RRG Inc	VT	0	31,036	0	0	0	0	31,036
11598	Appl Medico Legal Solns	AZ	506,586	0	0	0	0	0	506,586
13177	ARCOA RRG Inc	NV	0	0	0	0	28,591	0	28,591
13580	ARISE Boiler Insp & Ins	KY	0	0	0	0	0	0	0
10639	Attys Liab Assur Society	VT	0	1,681,742	0	0	0	0	1,681,742
11033	Automotive Underwriters	NV	0	78,425	0	0	0	0	78,425
11825	Care RRG Inc	DC	132,387	0	0	0	0	0	132,387
11259	Community Hospital RRG	VT	4,819,885	307,652	0	0	0	0	5,127,537
10075	Consumer Specialties Ins	VT	0	38,241	0	0	0	0	38,241
10164	Cpa Mut Ins Co Of Amer	VT	0	20,228	0	0	0	0	20,228
10125	Elite Transportation RRG	AZ	0	0	0	0	0	0	0
38466	Evergreen USA RRG Inc	VT	0	0	0	0	0	0	0
10991	Global Intl Ins Co Inc	DC	0	4,160	0	0	0	0	4,160
26797	Housing Authority RRG Inc	VT	0	41,274	0	0	524	0	41,798
11947	Lewis & Clark LTC RRG	NV	0	0	0	0	0	0	0
44237	Mental Hlth RRG	VT	0	0	0	0	0	0	0
11999	Midwest Ins Grp Inc RRG	VT	0	324,300	0	0	0	0	324,300
36072	National Guardian RRG Inc	HI	565,699	0	0	0	0	0	565,699
44016	National Home Ins Co RRG	CO	0	138	0	0	0	0	138
10234	National Serv Contract Ins	DC	0	1,691	0	0	0	0	1,691
44121	Oms Natl Ins Co Rrg	IL	248,308	0	0	0	0	0	248,308
10353	Ooida RRG Inc	VT	0	2,096	0	0	115,704	0	117,800
44105	Ophthalmic Mut Ins Co	VT	885,008	0	0	0	0	0	885,008
44130	Paratransit RRG Grp Ins Co	TN	0	0	0	0	79,377	0	79,377
11513	Physicians Specialty Ltd	SC	504,006	0	0	0	0	0	504,006
11858	Pinnacle RRG Inc	DC	0	0	0	0	0	0	0
44083	Pref Physicians Medical	MO	258,509	0	0	0	0	0	258,509
10691	Residential Ins Co Inc	HI	0	0	0	0	0	0	0
12907	Southwest Physicians RRG	SC	114,218	0	0	0	0	0	114,218
10754	Spirit Mountain Ins Co	DC	0	13,558	0	0	0	0	13,558
10476	STICO Mut Ins Co RRG	VT	0	6,442	7,528	0	0	0	13,970
10113	Terra Ins Co RRG	VT	0	0	0	0	0	0	0
10084	Title Industry Assur Co	VT	0	0	0	0	0	0	0
10020	United Educators Ins RRG	VT	0	495,312	0	0	0	0	495,312
11063	Vehicular Serv Ins Co RRG	OK	0	1,270	0	0	0	0	1,270
40940	Western Pacific Mut Ins Co	CO	0	7,873	0	0	0	0	7,873
Totals Non-Domestic RRGs			**8,836,649**	**3,193,674**	**7,528**	**0**	**222,149**	**0**	**12,260,000**

Total Direct Written Premiums for 2011								
Grand Totals of All Risk Retention Groups								
Totals for Domestic RRGs	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Totals for Non-Domestic RRGs	**41**	**8,836,649**	**3,193,674**	**0**	**0**	**222,149**	**0**	**12,260,000**
Grand Totals for All RRGs	**41**	**8,836,649**	**3,193,674**	**7,528**	**0**	**222,149**	**0**	**12,260,000**

Admitted Assets, Liabilities, Capital, Surplus, and Premiums Earned for 2011							
Domestic Title Insurers							
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Common Capital Stock**	**Preferred Capital Stock**	**Surplus**
		WV	0	0	0	0	0
Totals Domestic Title Ins			**0**	**0**	**0**	**0**	**0**

Admitted Assets, Liabilities, Capital, Surplus, and Premiums Earned for 2011							
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	18,107,348	5,589,611	2,000,000	12,517,737	58,840
50229	Chicago Title Ins Co	NE	1,869,004,379	1,240,549,086	2,000,000	628,455,293	2,545,602
50083	Commonwealth Land Title Ins	NE	609,197,230	409,061,054	1,649,306	200,136,176	490,561
51632	EnTitle Ins Co	OH	11,014,417	5,804,527	2,000,000	5,209,889	12,165
51586	Fidelity Natl Title Ins Co	CA	1,329,252,864	1,082,874,768	76,131,950	246,378,096	2,175,158
50814	First Amer Title Ins Co	CA	2,159,258,040	1,330,925,193	200,000,000	828,332,847	4,362,502
50369	Investors Title Ins Co	NC	112,104,237	59,563,480	2,000,000	52,540,757	1,247,997
50377	National Investors Title Ins Co	SC	8,533,555	1,946,052	1,000,000	6,587,503	300
51020	National Title Ins Of NY Inc	NY	70,525,346	49,894,522	2,014,516	20,630,824	0
51330	Ohio Bar Title Ins Co	OH	43,881,622	21,419,703	1,000,000	22,461,919	0
50520	Old Republic Natl Title Ins Co	MN	704,129,146	480,026,158	1,526,434	224,102,988	4,025,163
50792	Southern Title Ins Corp	VA	15,605,758	40,108,769	1,001,123	-24,503,012	112,906
50121	Stewart Title Guar Co	TX	904,228,033	532,427,898	8,500,000	371,800,135	1,146,283
51624	United Gen Title Ins Co	CA	15,563,316	4,092,224	2,010,000	11,471,092	0
50050	Westcor Land Title Ins Co	CA	38,278,431	24,065,014	1,283,290	14,213,417	0
51152	WFG Natl Title Ins Co	SC	23,334,606	9,804,001	2,025,000	13,530,605	36,238
Totals Non-Domestic Title Insurer(s)			**7,932,018,328**	**5,298,152,060**	**306,141,619**	**2,633,866,266**	**16,213,715**

Admitted Assets, Liabilities, Capital, Surplus, and Premiums Earned for 2011						
Grand Totals of All Title Insurers						
Totals for Domestic Title Insurers	**0**	**0**	**0**	**0**	**0**	**0**
Totals for Non-Domestic Title Insurers	**16**	**7,932,018,328**	**5,298,152,060**	**306,141,619**	**2,633,866,266**	**16,213,715**
Grand Totals for All Title Insurers	**16**	**7,932,018,328**	**5,298,152,060**	**306,141,619**	**2,633,866,266**	**16,213,715**