2015

West Virginia Offices of the Insurance Commissioner

2014 Annual Report

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

Michael D. Riley, Commissioner
West Virginia Offices of the Insurance Commissioner

STATE OF WEST VIRGINIA
Offices of the Insurance Commissioner

EARL RAY TOMBLIN
Governor

MICHAEL D. RILEY
Insurance Commissioner

November 1, 2015

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 2014 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, 2014 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 $198.1M 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, was initially scheduled to terminate all policy coverage on December 31, 2013 due to the availability of guaranteed coverage provided with the implementation of the Affordable Health Care Act. Due to early technical difficulties emerging in the Federal Marketplace and the Healthcare.gov website, AccessWV coverage was extended to March 31, 2014. The payment of claims run-off continued through the end of 2014 at which time AccessWV had a cash balance of $ 4,798,146.

- The **Agents Licensing and Education Division** presides over processing and maintaining records on individual producers licensed to transact insurance business in WV, and issued 18,157 new and reinstated licenses in 2014, while handling over 182,000 company appointments and appointment cancellations.

- The **Board of Review** (Workers' Compensation) exercises exclusive jurisdiction over all appeals from decisions issued by the Workers' Compensation Office of Judges pursuant to West Virginia Code §23-5-11. During 2014, the Board held hearings monthly and issued written rulings on Petitions to Stay, motions, appeals, and Petitions for Award of Claimant's Attorney Fees and Costs.

- The **Claims Services Division** (Workers' Compensation) oversees management of the workers' compensation "Old Fund" . As of December 31, 2014, there were 15,311 open claims.

- The **Office of Consumer Advocacy** assisted consumers with complaints during 2014, that yielded financial awards totaling $86,282 directly to consumers. The Office of Consumer Advocacy also participated in the review of 57 Certificate of Need applications and 35 Hospital Rate Review Applications.

- The **Consumer Service Division** assists our insurance consumers with questions and complaints. The division received a total of 2,008 written complaints from insurance consumers in 2014. Over the course of the year, the Division responded to an average of 99 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 2,443 applications for exemption during 2014, and granted 2,042 of the same.

- The **Financial Accounting Unit** is responsible for the preparation of audited financial statements, monthly financial reports, the budget, management and administration of federal grant funds, daily cash management and investment processing which includes accounts payable and all agency cash receipts processing through the state's accounting system. The unit also calculates workers' compensation maximum and medical reimbursement rates and evaluates workers' compensation managed health care plans. In 2014, the unit received its ninth 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 2,667 separate insurance entities transacting business in West Virginia during 2014.

- The **Self-Insurance Unit** (Workers' Compensation) is responsible for regulating the 83 employers that currently self-insure their workers' compensation coverage in West Virginia and the approximately 100 employers who no longer self-insure but continue to administer claims incurred during their period of self-insurance. No new companies were approved for self-insured status during calendar year 2014.

- 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 856 referrals in 2014 which lead to 28 arrests or indictments and resulted in 29 convictions or pleas.

- The **Health Policy Division** works toward the implementation of a Health Insurance Marketplace in West Virginia in conjunction with the Patient Protection and Affordable Care Act (PPACA). In February 2013, WV announced it would become a Partnership state, meaning that West Virginia consumers will experience 'The Marketplace' as an online portal at www.Healthcare.gov to compare information on available health plan options, enroll in health plans, and receive subsidies, if financially eligible.

- The **Legal Division** provides legal counsel to the Insurance Commissioner and staff, drafts and promulgates statutes, investigates code/rule violations, responds to litigation, hearings and coordinates receivership activities. During 2014, the Division was involved with 10 new statutes or regulations directly impacting insurance; 379 matters of litigation, Administrative, or Circuit Court Hearings; and 1,025 investigations by the regulatory compliance unit including 142 orders.

- The **Market Conduct Unit** undertakes examinations of insurance companies doing business in West Virginia in order to determine statutory compliance. In 2014, the unit conducted 58 level one and 27 level two analyses on licensed companies concerning compliance. Four Agreed Orders were entered by the Insurance Commissioner with penalties totaling $52,000 being assessed as a result of violations discovered during examinations. One informal regulatory intervention was also overseen by the unit resulting in $94,937.90 in restitution being returned West Virginia policyholders. The unit also participated in 8 multi-state collaborative actions which resulted in $141,588.70 in penalties and other assessments. The Market Conduct Unit completed seventeen (17) comprehensive compliance audits on employers which are self-insured for workers' compensation resulting in penalties totaling Six Thousand Five Hundred Dollars ($6,500.00).

- The **Revenue Recovery Unit** (Workers' Compensation) is responsible for the collection of all monies due to the Uninsured Employers' Fund and to the Old Fund, as well as the collection of fines imposed upon employers where workers' compensation coverage has been cancelled. During 2014, the unit collected over $921k from businesses in default and placed 1,113 liens on businesses who had failed to work to cure default obligations.

- The **Office of Judges** (Workers' Compensation) provides the first level of judicial review in workers' compensation litigation by processing appeals from initial workers' compensation claim management decisions. During 2014, this unit ruled upon 9,344 written motions and rendered 2,855 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 2014, the division received a total of 6,548 filings, of which, 6,106 were ultimately approved.

- The **State Agency Workers' Compensation (SAWC) Program** is a combined insurance policy providing workers' compensation coverage for 108 state agencies and boards. The program includes over 900 locations throughout the state and provides coverage for approximately 24,000 state employees.

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

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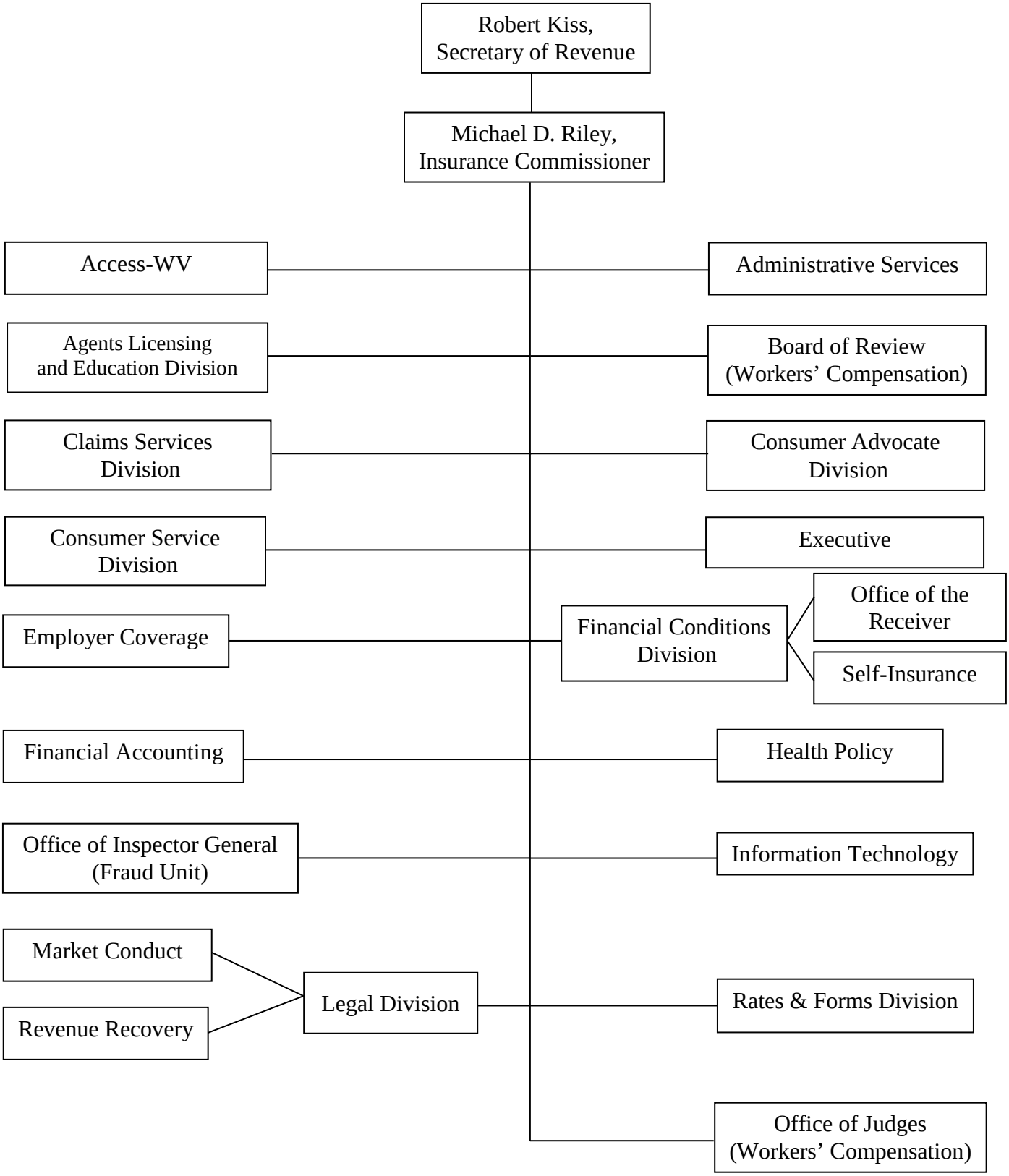
Section 1

General

Organizational Chart



West Virginia Insurance Commissioners

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

**Acting Insurance Commissioner during interim period*

Financial Statements

Fees And Taxes Collected During The Last 5 Fiscal Years

	FY 2010-2011	FY 2011-2012	FY 2012-2013	FY 2013-2014	FY 2014-2015
General Revenue					
Insurer Examination Assessment Fee	$526,579	$387,585	$668,200	$491,369	$557,750
Penalty Fee	$489,474	$823,151	$1,212,349	$536,344	$550,911
Total For General Revenue	**$1,016,053**	**$1,210,736**	**$1,880,549**	**$1,027,713**	**$1,108,661**
Special Revenue					
Insurance Tax Fund*	$108,034,197	$110,380,332	$112,684,800	$115,168,647	$115,661,847
Insurer Examination Assessment Fees	$960,574	$604,713	$1,194,130	$848,900	$942,382
Fees & Charges	$41,627,707	$42,504,698	$37,992,827	$38,141,383	$37,712,818
Fire Marshal	$1,619,643	$1,688,336	$1,840,929	$1,884,594	$1,963,501
Mun. Pension & Protection Fund	$25,893,977	$25,701,648	$25,892,051	$26,475,290	$27,470,860
Vol. Firemen & Teachers Retirement	$12,076,654	$12,560,582	$12,508,591	$12,452,996	$13,273,930
Total For Special Revenue	**$190,212,752**	**$193,440,309**	**$192,113,328**	**$194,971,810**	**$197,025,339**
Grand Total Collected	**$191,228,805**	**$194,651,045**	**$193,993,877**	**$195,999,523**	**$198,134,001**

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

Appropriated Expenditure Schedule
Insurance Commission Fund 7152
Fiscal Year 2014
July 1, 2013 – June 30, 2014

APPROPRIATED			
Personal Services	16,462,396		
Increment	445,382		
Employee Benefits	7,999,349		
Other Expenses	11,092,873		
			$ 36,000,000
ACTUAL EXPENDITURES			
Personal Services	12,120,300		
Increment	260,168		
Employee Benefits	4,605,665		
Other Expenses	6,680,703		
TOTAL EXPENDITURES		23,666,836	
APPROPRIATION BALANCE			
Personal Services	4,342,096		
Increment	185,214		
Employee Benefits	3,393,684		
Other Expenses	4,412,170		
TOTAL FUNDS REMAINING		12,333,164	
			$ 36,000,000

ASSESSMENT FEES COLLECTED

JULY 1, 2013 THROUGH JUNE 30, 2014 $ 38,141,383

Statement of Revenues, Expenses, And Changes in Fund Net Position (Deficit)
Proprietary Funds
For the Year Ended June 30, 2014
(In Thousands)

	Workers' Compensation	AccessWV	State Entities Workers' Compensation	Total
Operating Revenues:				
Assessments	44,032	-	-	44,032
Premium Revenue, Net	1,066	3,809	15,702	20,577
Other Operating Revenue	69	128	0	197
Total Operating Revenue	45,167	3,937	15,702	64,806
Operating Expenses and Claims Provisions:				
Claims and Claim Adjustment Provisions	116,968	6,810	9,896	133,674
General and Administration	12,171	399	1,390	13,960
Total Operating Expenses and Claims Provisions	129,139	7,209	11,286	147,634
Operating Income (Loss)	(83,972)	(3,272)	4,416	(82,828)
Non-operating Revenues:				
Investment Earnings	124,978	58	-	125,036
Lottery Revenue	11,000	-	-	11,000
Personal Income Tax	95,400	-	-	95,400
Severance Tax	109,520	-	-	109,520
Total Non-operating Revenues	340,898	58	-	340,956
Change in Net Position (Deficit)	256,926	(3,214)	4,416	258,128
Total Net Position (Deficit) - Beginning of Year	(460,729)	7,964	23,801	(428,964)
Total Net Position (Deficit) - End of Year	**$ (203,803)**	**$ 4,750**	**$ 28,217**	**$(170,836)**

Schedule of Net Position (Deficit)
Workers' Compensation Information
June 30, 2014
(In Thousands)

	WC Old Fund Debt Reduction	Coal Workers' Pneumoconiosis	Uninsured Fund	Self-Insured Funds	Total
Assets:					
Current Assets-					
Cash and Cash Equivalents	1,199,415	269,606	11,818	22,944	1,503,783
Receivables, Net:					
Statutory Allocations	11,746	-	-	-	11,746
Assessments	-	-	122	-	122
Employer Surcharge	9,340	-	-	-	9,340
Premiums	18	-	-	-	18
Total Current Assets	1,220,519	269,606	11,940	22,944	1,525,009
Total Assets	1,220,519	269,606	11,940	22,944	1,525,009
Liabilities:					
Current Liabilities-					
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	186,900	17,400	400	1,100	205,800
Accrued Expenses and Other Liabilities	1,328	78	1	5	1,412
Total Current Liabilities	188,228	17,478	401	1,105	207,212
Non-current Liabilities:					
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	1,382,600	127,400	1,700	9,900	1,521,600
Total Non-current Liabilities	1,382,600	127,400	1,700	9,900	1,521,600
Total Liabilities	1,570,828	144,878	2,101	11,005	1,728,812
Net Position:					
Restricted for:					
Coal Workers' Pneumoconiosis	-	124,728	-	-	124,728
Uninsured Fund	-	-	9,839	-	9,839
Self-Insured Fund	-	-	-	11,939	11,939
Unrestricted (Deficit)	(350,309)	-	-	-	(350,309)
Total Net Position (Deficit)	**$(350,309)**	**$124,728**	**$9,839**	**$1,939**	**$(203,803)**

Statement of Net Position (Deficit)
Proprietary Funds
June 30, 2014
(In Thousands)

	Workers' Compensation	AccessWV	State Entities Workers' Compensation	Total
Assets:				
Current Assets:				
Cash and Cash Equivalents	$1,503,783	$ 4,905	$ 22,375	$1,531,063
Receivables, Net:				
Statutory Allocations	11,746	-	-	11,746
Assessments	122	-	-	122
Employer Surcharge	9,340	-	-	9,340
Premiums	18	-	-	18
Other	-	-	-	-
Prepaid Assets	-	-	2,031	2,031
Loss Reserve Fund	-	-	16,511	16,511
Total Current Assets	1,525,009	4,905	40,917	1,570,831
Total Assets	1,525,009	4,905	40,917	1,570,831
Liabilities:				
Current Liabilities:				
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	205,800	70	8,500	214,370
Accrued Expenses and Other Liabilities	1,412	51	-	1,463
OPEB Liability	-	34	-	34
Total Current Liabilities	207,212	155	8,500	215,867
Noncurrent Liabilities:				
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	1,521,600	-	4,200	1,525,800
Total Non-current Liabilities	1,521,600	-	4,200	1,525,800
Total Liabilities	1,728,812	155	12,700	1,741,667
Net Position:				
Restricted for:				
Coal Workers' Pneumoconiosis	124,728	-	-	124,728
Uninsured Fund	9,839	-	-	9,839
Self-Insured Funds	11,939	-	-	11,939
AccessWV	-	4,750	-	4,750
State Entities Workers' Compensation Program Fund	-	-	28,217	28,217
Unrestricted (Deficit)	(350,309)	-	-	(350,309)
Total Net Position (Deficit)	$ (203,803)	$ 4,750	$ 28,217	$ (170,836)

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

APPROPRIATED

Personal Services	383,295		
Increment	7,080		
Employee Benefits	158,369		
Other Expenses	269,186		
			$ 817,930

ACTUAL EXPENDITURES

Personal Services	169,890	
Increment	720	
Employee Benefits	50,096	
Other Expenses	5,748	
TOTAL EXPENDITURES		226,454

APPROPRIATION BALANCE

Personal Services	213,405	
Increment	6,360	
Employee Benefits	108,273	
Other Expenses	263,438	
TOTAL FUNDS REMAINING		591,476
		$ 817,930

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

APPROPRIATED			
Personal Services	518,696		
Increment	7,852		
Employee Benefits	190,057		
Other Expenses	1,465,802		
			$ 2,182,407
ACTUAL EXPENDITURES			
Personal Services	323,140		
Increment	3,240		
Employee Benefits	106,051		
Other Expenses	553,134		
TOTAL EXPENDITURES		985,565	
APPROPRIATION BALANCE			
Personal Services	195,556		
Increment	4,612		
Employee Benefits	84,006		
Other Expenses	912,668		
TOTAL FUNDS REMAINING		1,196,842	
			$ 2,182,407
ASSESSMENT FEES COLLECTED			
JULY 1, 2013 TO JUNE 30, 2014		$ 848,900	

Section 2

Division Reports

AccessWV

West Virginia Health Insurance Plan

AccessWV, the state high-risk health insurance pool, was initially scheduled to terminate all policy coverage on December 31, 2013 due to the availability of guaranteed coverage provided with the implementation of the Affordable Health Care Act. Due to early technical difficulties emerging in the Federal Marketplace and the Healthcare.gov website, ***AccessWV*** coverage was extended to March 31, 2014. The payment of claims run-off continued through the end of 2014 at which time ***AccessWV*** had a cash balance of $ 4,798,146.

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	**2013**	**2014**
Resident Agent	1,043	1,114
Non-Resident Agent	15,954	15,612
Surplus Lines	161	145
Adjuster	3,994	4,502
Viatical Settlement Broker	1	0
Business Entities (Agencies)	738	584
TOTAL	**21,891**	**21,957**

	2013	**2014**
Renewed Producer Licenses Issued	24,045	37,224
Companies' Appointments of Agent	123,612	103,843
Cancellation of Agents' Appointments	104,044	78,007
Reinstatements	1,449	1,431

Licensing Examination Summary

	2013		**2014**	
Type of Exam	**# Tested**	**# Passed**	**# Tested**	**# Passed**
Life	1,390	598	1,966	1,353
Accident & Sickness	813	559	1,213	964
Property-Casualty	583	307	1,544	1,002
Company Adjuster	670	533	1,107	583
Surplus Lines	2	2	3	2
Public Adjuster	5	3	6	2
Personal Lines	0	0	6	5

Board of Review (Workers' Compensation)

Pursuant to West Virginia Code §23-5-11(b), the primary responsibility of the Board of Review is to review appeals from final orders issued by the Office of Judges. Our goal is to resolve these appeals in a fair, efficient, and timely manner. The Board of Review is governed by procedural rules found in 102 CSR 1, Rules of Practice and Procedure. At the conclusion of the appeal process, the Board issues a written decision, which may be appealed to the Supreme Court of Appeals as set forth in West Virginia Code §23-5-15.

In the course of considering workers' compensation appeals, the Board of Review rules on motions for stay submitted pursuant to West Virginia Code §23-5-9 and 85 CSR 1 §18. Also, the Board reviews and issues rulings on other motions submitted by the parties. 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).

When the claimant is successful in an appeal involving the denial of medical benefits, the claimant's attorney may file a Petition for Award of Claimant's Attorney Fees and Costs if the claimant meets the criteria in West Virginia Code §23-5-16(c). The Petition is submitted to the Board of Review if the final decision on the issue is entered by the Board. At the appropriate time, the Board issues a ruling on the Petition.

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

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

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

Claims Services Division (Workers' Compensation—Old Fund)

The Claims Services Division is comprised of seventeen employees that provide oversight of the Old Fund Program; the legacy claims liability that existed upon the privatization of workers' compensation. In addition, this Division provides claims oversight of the Uninsured Employer Fund (UEF), the Federal Black Lung Program with dates of last exposure prior to January 1, 2006, and the State Agency Workers' Compensation (SAWC) Program. Primary objectives ensure the claims are properly reserved and administered to the Best Claims Practice standards, and are in compliance with statutory and regulatory provisions. The Claims Services Division is responsible for additional internal controls assuring proper management of these claims which include the Best Claims Practice Reviews 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. Regulatory duties of this Division include maintaining the Occupational Pneumoconiosis (OP) Board and the Permanent Total Disability Review Board (PTDRB) dockets, the Claims Index, and the Electronic Data Interchange (EDI) program. The Claims Services Division also coordinates with the West Virginia State Auditor's Office and the TPAs to establish Electronic Fund Transfers (EFTS) for injured workers or their dependents who receive benefits.

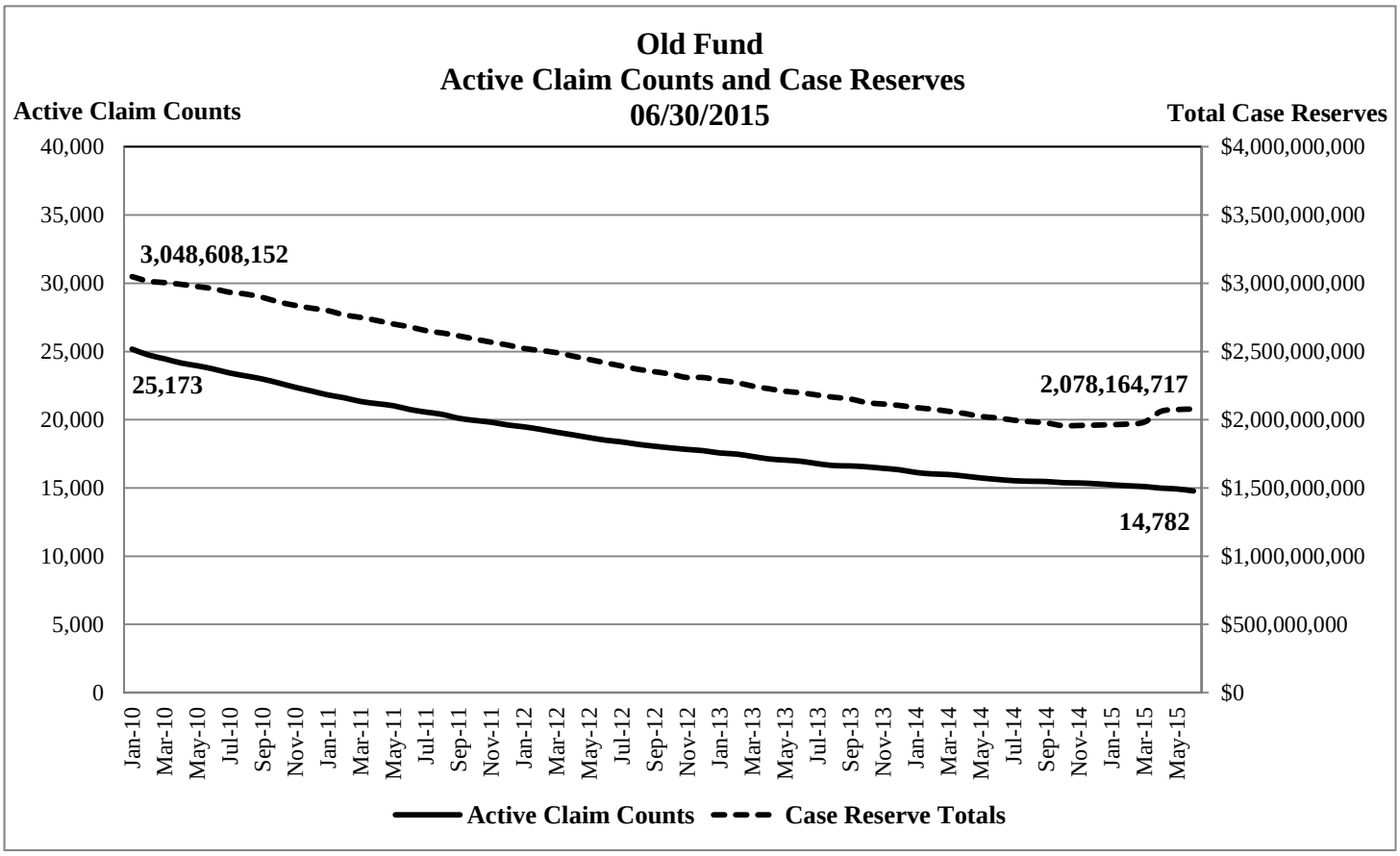
During FY2015, on behalf of the Offices of the Insurance Commissioner (OIC), the Claims Services Division continued monitoring the programs for its best claims practices ensuring injured workers receive medical and indemnity compensation for their compensable injury in a timely and efficient manner by the two TPAs. Historically, the Old Fund claims were administered by three independent Third Party Administrators (TPAs): Sedgwick Claims Management Services, Wells Fargo Disability Management, which became HealthSmart Casualty Claims Solutions on June 1, 2013, and American Mining Claims Services. When the contract expired on November 30, 2013, all three TPAs renewed; however, shortly thereafter, American Mining Claims Services initiated termination of their contract and approval was given by the OIC. All claims being administered by American Mining Claims Services were transitioned to HealthSmart for continued administration. The Claims Services Division facilitated a multitude of meetings with the TPAs, OIC Executives, and key departments within the OIC. A timeline was agreed upon and implemented by the OIC. The initial focus for HealthSmart was to ensure all indemnity benefits were set up accurately and all payments were paid timely. This focus was a huge endeavor and required reserves to be placed on all of the transitioned claims. An additional primary focus for HealthSmart was to ensure medications and treatment was not interrupted. HealthSmart was committed to ensuring the benefit recipients were appropriately provided for. Additional work hours were required, and HealthSmart was devoted to utilizing as many resources as necessary for a successful takeover of this book of business. It was imperative that this transition be transparent to the benefit recipients, and we achieved transparency and received a pleasing result from everyone's efforts. Both TPAs and the OIC were diligent in their communication and efforts to ensure this book of business was properly transitioned. Currently, HealthSmart and Sedgwick CMS continue to administer the old fund claims liability.

Claims 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 69.17% of the active caseload has been closed.

Active old fund claim counts for the TPAs as of June 30, 2014, are as follows:

Counts as of	Sedgwick	HealthSmart	American Mining	Totals	Closed
1/31/2008	39,227	4,750	3,984	47,961	
6/30/2008	25,484	3,455	3,792	32,731	31.75%
6/30/2009	22,425	2,894	3,237	28,556	40.46%
6/30/2010	19,837	2,373	2,814	25,024	47.82%
6/30/2011	17,346	2,188	2,381	21,915	54.31%
6/30/2012	15,451	1,871	1,179	18,501	61.42%
6/30/2013	14,075	1,775	1,101	16,951	64.66%
6/30/2014	13,114	2,512	-0-	15,626	67.42%
6/30/2015	12,376	2,406	-0-	14,782	69.17%



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

Occupational Disease Claims

Please note that 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. The claim(s) is 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 these claims and assign to a TPA for administration. In addition, new claims are filed for Federal Black Lung (FBL), and the date of last exposure must be prior to January 1, 2006. The FBL claims are paid via the Coal Workers' Pneumoconiosis Fund (CWPF).

New Claim Filings	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015
State OP	63	81	70	28	79	**66**
HL & OD	12	17	10	8	7	**11**
Uninsured Employer Fund	36	23	16	16	20	**11**
FBL	462	625	316	217	460	**328**

Regulatory Boards

As stated previously, regulatory duties of the Claims Services Division include maintaining the Occupational Pneumoconiosis (OP) Board and the Permanent Total Disability Review Board (PTDRB) dockets. We have one full-time designated occupational pneumoconiosis (OP) employee who is responsible for 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 FY2015, there were 383 examinations scheduled before the OP Board, and 33 fatal reviews. The PTDRB docket has been overseen in this Division since October 2008. In FY2015, the PTDRB had 38 reviews; including initial, remands, and final reviews. In addition, the OP Board reviewed 10 applications for employability standards as outlined in Senate Bill 2013. Applications are received for the old fund, new carriers and self-insured employees.

Regulatory Boards	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015
OP Board Examinations	561	495	519	515	582	**383**
OP Board Fatal Reviews	180	113	128	143	94	**33**
PTDRB Reviews	138	212	76	183	209	**38**
PTDRB Vocational Reviews	39	39	14	3	18	**10**

Electronic Data Interchange (EDI) Program

The implementation of the Electronic Data Interchange (EDI) program resulted from the passage of §Title 85, Series 2, Workers' Compensation Claims Index. The purpose of EDI is to provide a consistent way of reporting claims to the OIC. Any workers' compensation claim that is filed in the state of WV is captured on our Claims Index System. Pursuant to our regulations, the First Report of Injury (FROI) and Second Report of Injury (SROI) must be submitted electronically within 10 days of notification that an injury has occurred, using the Release 3 EDI standards as adopted by the International Association of Industrial

Accident Boards and Commissions (IAIABC). The OIC's website contains information and links to our EDI Implementation Guide. In addition, we provide the procedural steps on how to apply for a trading partner profile and become eligible to file as a Carrier/TPA/Self-Insured Employer through the EDI. The program has continued to develop nicely over the past year.

Claims Index

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

Nurse Program

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

Consumer Advocate

In 2014, the Office of Consumer Advocate served the interests of the West Virginia insurance consumer and fulfilled the expanded duties conferred upon the Office in the tort reform measures passed in 2005 in Senate Bill 418. A large portion of the Office of the Consumer Advocate's time and resources was devoted to first and third party administrative hearings.

During 2014, the efforts of the Office of the Consumer Advocate on behalf of West Virginia insurance consumers yielded financial awards totaling $86,282 which go directly into the pocket of the consumer as well as a number of other important settlements and regulatory orders directly benefiting the West Virginia insurance consumer.

During the undersigned's entire tenure, the Office of the Consumer Advocate has been involved in obtaining financial settlements totaling $2,201,947 on behalf of West Virginia insurance consumers. These awards go directly into the pocket of the consumer. The Office of the Consumer Advocate is very proud of this accomplishment.

In the health care arena in 2014, the Office of the Consumer Advocate reviewed 57 Certificate of Need Applications and 35 Rate Review Applications before the West Virginia Health Care Authority. Furthermore, the Office of the Consumer Advocate continues to investigate matters related to the cost of health insurance, including the practice of hospital discount rate contracts and other methods to foster competition among health insurance companies to facilitate a reduction in costs for consumers.

The Office of the Consumer Advocate attended many State conferences and State festivals as a means of interacting with and disseminating information to West Virginia insurance consumers. State festivals attended in 2014 include the West Virginia Strawberry Festival, The State Fair, the West Virginia Forest Festival, the WV Hunting Show, the West Virginia Pumpkin Festival and the Black Walnut Festival.

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

The Office of the Consumer Advocate 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 Office of Consumer Advocate read any pertinent opinions and attended oral arguments at the Supreme Court chambers when insurance related cases were on the Court's docket.

Finally, the Office of the Consumer Advocate maintained progress toward the ongoing long term goal of consumer outreach and education. Said goal will be achieved by direct and media outreach to consumers and by setting up information booths across the state at fairs and festivals such as: The West Virginia State Fair, the Friends of Coal Auto Fair in Beckley, the Forest Festival, the Arts and Crafts Fair, the WV Strawberry Festival, The WV Hunting Show and the WV Pumpkin Festival.

Representing Consumers in First and Third Party Administrative Hearings

In 2014, the Office of the Consumer Advocate provided formal representation to insurance consumers in 63 consumer complaints before the West Virginia Insurance Commission. 38 of these complaints were third party complaints and the remaining 25 were first party complaints. First party complaints are complaints filed by a consumer against their own insurer, while third party complaints are complaints filed by a consumer against another person's insurer. In addition to formal representation, it should be noted that the Office of the Consumer Advocate also assisted and advised hundreds of West Virginia consumers throughout the year via email inquiries, telephonic inquiries, office visits, or other means. This assistance has directly benefited those consumers and in many cases has resolved the consumers' insurance issues or queries without requiring the filing of an actual consumer complaint with the WVOIC.

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

Third Party Complaints

A total of $42,429.24 was awarded directly to West Virginia consumers in the form of settlements in 14 of the 38 third party complaints that the Office of the Consumer Advocate worked on in 2014. [1]

In 2 consumer complaint cases, the Office of the Consumer Advocate either declined to represent after conducting a full investigation of the case and finding no Unfair Trade Practices Violations and/or the consumer withdrew their claim after the Office of the Consumer Advocate conducted a full investigation and could find no violations of the Unfair Trade Practices Act.

In 2 consumer complaint cases, the Legal Division in the WVOIC failed to find merit in the claim and declined to set a hearing.

In 2 consumer complaint cases, the matter went to a full evidentiary hearing and the hearing examiner denied the consumer complaint and dismissed the case after a full hearing.

In 1 consumer complaint case, the consumer did not prevail at the hearing on the merits and has appealed the matter to circuit court.

In 10 consumer complaint cases, the consumer opted to obtain private counsel for representation.

In 5 consumer complaint cases, the consumers failed, for whatever reason, to request representation after they were contacted by the Office of the Consumer Advocate.

In 2 consumer complaint cases, the matters are still pending and are either awaiting hearing or are awaiting final order or appealed to Circuit Court.

First Party Complaints

A total of $213,853.20 was awarded directly to West Virginia consumers in the form of settlements in 9 of the 25 first party complaints that the Office of the Consumer Advocate worked on in 2014.[2]

In 3 consumer complaint cases, the Office of the Consumer Advocate either declined to represent after conducting a full investigation of the case and finding no Unfair Trade Practices Violations and/or the consumer withdrew their claim after the Office of the Consumer Advocate conducted a full investigation and could find no violations of the Unfair Trade Practices Act.

In 4 consumer complaint cases, the Legal Division in the WVOIC failed to find merit in the claim and declined to set a hearing.

In 1 consumer complaint case, the matter went to a full evidentiary hearing and the hearing examiner denied the consumer complaint and dismissed the case after a full hearing.

In 3 consumer complaint cases, the consumer opted to obtain private counsel for representation.

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

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

In 3 consumer complaint cases, the consumers failed, for whatever reason, to request representation after they were contacted by the Office of the Consumer Advocate.

In 2 consumer complaint cases, the matters are still pending and are either awaiting hearing or are awaiting final order or appealed to Circuit Court. One of those consumer complaint cases is currently under investigation by the OIC Legal Division.

THIRD PARTY COMPLAINTS
HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2014

RESPONDENT	THIRD PARTY COMPLAINTANT	RESOLUTION
GEICO General Insurance Company	Andrew Smith	Pending in Circuit Court
State Farm Mutual Automobile Insurance Company	Joseph McCutcheon	Legal declined to find merit and grant a hearing
Liberty Insurance Underwriters, Inc.	Andre Portee	Consumer withdrew complaint after full investigation
Encompass Insurance Company of America	David Miller	Declined to represent after full investigation
Allstate Property & Casualty Insurance Company	Brenda Smith	Settlement - $2,476.68
United States Automobile Association	Joshua Sherman	Settlement - $1,318.00
State Auto Property & Casualty Company	Jason Yuan	Case went to hearing and claim was denied by hearing examiner
USAA General Indemnity Company	Daniel Davis	Consumer failed to request representation
Grange Mutual Casualty Insurance Company	Darrell Pearson	Private Counsel
OneBeacon America Insurance Company	Derek & Kelly Blunden	Settlement - $2,300.00
Erie Property & Casualty Insurance Company	Pearl Saunders	Private Counsel
State Automobile Mutual Insurance Company	Robert Williams	Settlement - $178.19
Twin City Fire Insurance Company (The Hartford)	Andre Portee	Legal Division did not grant a hearing
Safeco Insurance Company of America	Lisa Baker	Consumer failed to request representation
Safeco Insurance Company of America	Charles Burford	Private Counsel
Philadelphia Indemnity Insurance Company	Rachel Johnson	Settlement - $2,137.00
National Union Fire Insurance Company of Pittsburgh, PA	Alan & Lillian Sigmon	Case went to hearing and claim was denied by hearing examiner
State Farm Mutual Automobile Insurance Company	Abby Corbin	Private Counsel
GEICO Indemnity Company	Joseph & Patricia Cruickshanks	Private Counsel
Liberty Mutual Fire Insurance Company	Craig Quickle	Settlement – (confidential)
Sentinel Insurance Company	Robert Setser	Settlement - $4,000.00

RESPONDENT	THIRD PARTY COMPLAINTANT	RESOLUTION
Hartford Casualty Insurance Company	Bankruptcy Estate of Cazon, LLC	Private Counsel
USAA Casualty Insurance Company	Carl Ables	Settlement - $1,850.00
Nationwide Mutual Insurance Company	Stacy Gallant	Consumer failed to request representation
GEICO General Insurance Company	Jacob Wayda	Still pending
Nationwide Mutual Fire Insurance Company	Steve Goodwin	Private Counsel
Liberty Mutual Insurance Company	Brandy Simpson	Consumer failed to request representation
Safeco Insurance Company of America	John Walker	Settlement - $1,250.00
National Union Fire Insurance Company of Pittsburgh, PA	Rachel Brewer	Private Counsel
Hartford Casualty Insurance Company	Jayann S. Jones	Settlement - $2,612.99
Motorists Mutual Insurance Company	John Wilkie	Private Counsel
Sentry Insurance A Mutual Company	Anthony Sellaro	Settlement - $1,831.84
Zurich American Insurance Company	Helen Benson	Settlement – (confidential)
GEICO General Insurance Company	Thomas Harding	Consumer failed to request representation
American Guarantee and Liability Insurance Company	Latisha Stout	Settlement - $1,617.60
Church Mutual Insurance Company	Bob Vance	Private Counsel
Assurance Company of America	Jackie Renick	Settlement - $6,404.20
National Union Fire Insurance Company of Pittsburgh, PA	Leonor Puher	Still pending

FIRST PARTY COMPLAINTS
HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2014

RESPONDENT	FIRST PARTY COMPLAINTANT	RESOLUTION
Farmers & Mechanics Mutual Insurance Company of WV	Freda Bradley	Private Counsel - Settlement – (confidential)
Westfield Insurance Company	Dean & Karen Starkey	OIC Legal failed to schedule a hearing
Farm Family Casualty Insurance Company	Mike Ross	OIC Legal did not find merit and did not set for hearing
Hartford	Dewey Keiper	OIC Legal did not find merit and did not set for hearing
Highmark West Virginia	Andrew Smith	OIC Legal did not find merit and did not set for hearing
State Farm Insurance Company	Amy Rhoe	Declined to represent after full investigation
State Farm Mutual Automobile Insurance Company	Lauren Keller	Settlement - $300.00
Erie Insurance Property & Casualty Company	Chris Boyd	Insurance Company accepted liability after Consumer Advocate intervened Settlement - $7,250.00
State Farm Mutual Automobile Insurance Company	Deborah A. Dooley	Case went to hearing and claim was denied by hearing examiner

RESPONDENT	FIRST PARTY COMPLAINTANT	RESOLUTION
Auto Club Property & Casualty Insurance Company	Melissa Price	Private Counsel – Settlement – (confidential)
Erie Property & Casualty Insurance Company	Constance A. Kadala	Consumer withdrew complaint
State Farm Fire & Casualty Insurance Company	Terry Burns	Private Counsel
Safeco Insurance Company of America	Donald Hensley	Settlement - $549.00
Allstate Insurance Company	Linda Blankenship	Private Counsel
Jackson National Life Insurance Company	Allen Davis	Settlement in Circuit Court – (confidential)
Allstate Property & Casualty Insurance Company	Donald C. Gillenwater	Settlement - $3,500.00
Municipal Mutual Insurance Company	Sharon Shand	Consumer failed to request representation
W.Va. Insurance Company	Kelly McGill	Settlement - $850.00
Travelers Casualty Insurance Company of America	Tom Minturn	Still pending
W.Va. Insurance Company	Dannie & Thelma Barb	Still pending
Peoples Insurance Agency	Chad Clark	Consumer failed to request representation
Allstate Insurance Company	Joe Tennant	Consumer withdrew complaint after full investigation
State Auto Property & Casualty Company	Joyce Yirberg	Private Counsel
Nationwide Property & Casualty Insurance Company	Earl & Barbara Yost	Consumer failed to request representation
American Bankers Insurance Company of Florida	Jackie Renick	Settlement - $6,404.20

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 57 CON applications: (total capital expenditure $565,721,324.94).

CERTIFICATE OF NEED - January 2014

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
St. Mary's Medical Center, Inc.	13-2-10075-P	Acquisition of Barboursville Physical Therapy Services	$550,000.00
West Virginia Radiation Therapy Services, Inc.	13-3-10076-A	Acquisition of Charleston Radiation Therapy Consultants, PLLC's Radiation Therapy Services	$31,320,000.00
Sistersville General Hospital	13-5-10015-X/P	Development of St. Mary's Urgent Care Facility	$10,000.00
Diversicare Rose Terrace, LLC	13-2-10071-A	Acquisition of real property	$7,800,000.00
United Hospital Center	13-7-10094-P	Upshur County Plastic Surgery Physician	$50,000.00
Bio-Medical Applications of West Virginia, Inc. d/b/a FMC Milton	14-2-10107-R	Develop a new 13-station dialysis facility y in Milton	$1,718,229.00
Bio-Medical Applications of West Virginia, Inc. d/b/a FMC Man	14-2-10108-R	Develop a new 13-station dialysis facility in Man	$1,526,026.00
Weirton Medical Center	13-11-10093-A	Acquisition of Elite Physical Therapy in Chester, WV	$98,000.00
Weirton Medical Center	14-11-10111-A	Acquisition of sleep center	$160,000.00
Camden on Gauley Medical Center, Inc.	14-7-10118-P	Camden Family Health-Lewis Co High School-Based Health Center	$460,053.00

CERTIFICATE OF NEED – February 2014

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Chesterfield Land Company, LLC	13-3-10057-A	Acquisition of the real property of Eastbrook Center LLC	$2,530,000.00
Gentiva Health Services, Inc.	14-1/2/3/4-10088-A	Development of Nursing Care – Home Health Agency, Inc.	$3,826,000.00
Symphony Diagnostic Services No. 1 LLC d/b/a MobilexUSA	14-3-10116-X/A	Acquisition of OnSite Digital Radiology Services LLC	$1,250,000.00
Appalachian Regional Healthcare, Inc. and ARH Tug Valley Health Services, Inc.	14-2-10123-A	Acquire Williamson Memorial Hospital	$10,000,000.00
Jefferson Medical Center	14-9-10112-A	Acquisition of Harpers Ferry Family Medicine	$500,000.00
MRT JV, LLC and Monongalia General Hospital	14-6-10127-A/E	Acquisition of Fairmont Regional Cancer Center/Development of radiation therapy services on Campus of Monongalia General Hospital	$10,620,000.00

CERTIFICATE OF NEED – March 2014

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Cabell Huntington Hospital	13-2-10038-E	Construction of vault & replacement of linear accelerator in Cabell Co	$5,568,240.00
Brookdale Senior Living, Inc.	14-6-10137-A	Merger of Brookdale Senior Living, Inc. and Emeritus Corporation	$2,750,000.00
Lincoln Primary Care Center, Inc.	13-3-10087-P	Site located at 1563 Sand Plant Road, South Charleston, WV	$3,855,495.00
Berkeley Medical Center and University Healthcare Foundation, Inc.	14-9-10140-A	Medical office building financing	$7,220,000.00
Ohio Valley Medical Center, Inc.	13-10-10072-X/P	Ambulatory Care Center in Triadelphia, Ohio County, WV	$126,000.00

CERTIFICATE OF NEED – April 2014

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
NECCO, Inc.	14-3/5-10134-BH	Behavioral Health Services Project for Kanawha, Jackson, Putnam and Roane Co.	$0.00
Berkeley Medical Center	14-9-10154-A	Acquisition and relocation of Jefferson Physical Therapy	$53,000.00
Cabell Health Care Center, LLC Clay Health Care Center, LLC Hillcrest Health Care Center, LLC Cedar Holdings, LLC and Southern Investments and Leasing Company, LLC	14-2/3-10156-A	Acquisition of Rose Terrace Health and Rehabilitation Center, Laurel Nursing and Rehabilitation and Boone Health Care Center	$17,000,000.00
Genesis HealthCare Trust Genesis HealthCare CAN Holdings, Inc. Genesis HealthCare Trust Holdings, Inc.	13-2/3/4/5/6/7/8/9/10/11-10080-A	Restructure the indirect parent entities of Genesis to add three applicants	$60,788,801.00
Charleston Radiation Therapy Consultants, PLLC	14-3-10159-E	Third linear accelerator	$1,000,000.00
PWNR,LLC PNCN, LLC ARHC NCRWDWV01,LLC ARHC WNPBGWV01,LLC	14-4/5-10160-A	Acquisition of NCNRC and WNRC Nursing Home	$33,105,000.00
Riparian Investments LLC Dry Hill Properties LLC	14-1-10163-A	Acquisition of Heartland of Beckley	$13,350,000.00

CERTIFICATE OF NEED - May 2014

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
United Hospital Center, Inc. d/b/a United Hospital Center	14-6-10178-P	UHC Orthopedics and Sports Medicine Grafton Office	$10,000.00
Berkeley Medical Center	14-9-10158-P	Sleep Studies and Physical Therapy at Inwood	$1,120,000.00
Alecto Healthcare Services Fairmont LLC	14-6-10184-A	Acquisition of Fairmont General Hospital	$15,705,000.00
FMS Cabell Huntington Dialysis Centers, LLC d/b/a J. Robert Pritchard Home Therapies	14-2-10188-R	Develop new End State Renal Disease treatment facility for home dialysis in Cabell Co.	$651,118.00

CERTIFICATE OF NEED – June 2014

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Princeton Community Hospital	14-1-10151-X/P	Ambulatory Care Center	$144,964.24
Total Renal Care, Inc.	14-3-10199-A	Acquisition of outpatient renal dialysis facilities	$13,600,000.00
Appalachian Regional Healthcare, Inc.	14-1-10145-P	Relocate existing sleep lab to 725 Ritter Drive, Beaver, WV	$13,919.00
Ventas, Inc.	14-4/5-10204-A	Ventas – American Realty Capitol Healthcare Trust, Inc. merger	$44,315,000.00
Weirton Medical Center	14-11-10097-X/P	Relocation of outpatient rehab therapy services	$10,000.00
Monongalia General Hospital	14-6-10202-A	Ambulatory Care Center Douglas D. Wolfe, D.O. Marion County	$100,000.00
Monongalia General Hospital	14-6-10201-H	Main Operating Suite Renovation	$11,400,000.00

CERTIFICATE OF NEED - July 2014

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Autism Management Group, LLC	14-3-10212-X	Exemption Application (Acquisition of Behavioral Health Solutions LLC)	$1,000,000.00
Appalachian Regional Healthcare, Inc.	14-1-10206-P	Develop a Physician Office Complex at Cranberry Creek Center, Beckley, WV	$3,600,000.00
Marietta Memorial Hospital	14-5-10220-P	Ambulatory Care Center Leah G. Hopkins, MD-Wood Co.	$163,004.00
Charleston Area Medical Center Charleston Area Radiation Therapy Centers, PLLC Alliance Oncology, LLC	14-3-10229-A	Acquisition of Charleston Radiation Therapy Consultants, PLLC's Radiation Therapy Services and Replacement of Select Equipment	$46,725,000.00
Chesterfield Company LLC	13-3-9959-A	Acquisition of licensed operations of Heartland of Charleston	$13,000,000.00

CERTIFICATE OF NEED - August 2014

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Wirt County Health Services Association, Inc.	13-9990-NH	Nursing Home	$5,288,190.70
Wheeling Hospital	14-10-10230-P	Acquisition of Physician Practice in Marshall County	$35,000.00
United Physicians Care, Inc.	14-6-10243-A	Acquisition of Salem Family Medicine	$100,000.00

CERTIFICATE OF NEED - September 2014

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Symphony Diagnostic Services No.1 LLC American Diagnostics Services, Inc.	14-2-10244-X	Acquisition of Quality Mobile Imaging, LLC	$1,850,000.00

CERTIFICATE OF NEED - October 2014

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
The Gatehouse, Inc.	13-7-10031-BH	Long-term residential treatment center	$457,461.00
Raleigh General Hospital	14-1-10261-P	Development of wound care center	$841,250
Kindred Healthcare Operating, Inc. Kindred Healthcare, Inc.	14-WV-100294-A	Merger of Gentiva Health Services, Inc.	$28,910,898.00
Skilled Healthcare Group, Inc. Sun Healthcare Group, Inc. Genesis Holdings, LLC	14-1/2/3/4/5/6/7/8/9/11-10300-A	Indirect interest transfers	$63,691,000.00

CERTIFICATE OF NEED - November 2014

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Monongalia General Hospital Company d/b/a Monongalia General Hospital	14-6-10241	Updating HVAC systems	$4,079,676.00
Wheeling Hospital	14-10-10259-P	Specialty physician services at Reynolds	$25,000.00
Acadia Healthcare Company, Inc.	14-1/2/3/5/6/10-10323-A	Acquisition of CRC Health Group, Inc.	$89,000,000.00
Princeton Center LLC Glenwood Park Properties LLC	14-1-10330-A	Acquisition of Glen Wood Park	$7,150,000.00
Monongalia County General Hospital Company d/b/a Monongalia General Hospital	14-6-10327-P	Ambulatory Surgery Center	$8,500,000.00

CERTIFICATE OF NEED - December 2014

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Peter J. Callahan, PLLC d/b/a Callahan Counseling Services	13-9-10027-BH	Outpatients services to residents of Berkeley, Jefferson and Morgan Counties	$0

Hospital Rate Review

The Office of the Consumer Advocate reviewed thirty-five (35) hospital rate increase applications. The West Virginia Health Care Authority approves or disapproves hospital rates and budget adjustment applications. The Office of the Consumer Advocate reviews all rate filings and may intervene for the interests of West Virginia residents in the Health Care Authority's rate filing review.

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

RATE INCREASE REQUESTS – JANUARY 2014

HOSPITAL	RATE REQUEST
Summersville Regional Medical Center	$9,321.71 inpatient $778.79 outpatient

RATE INCREASE REQUESTS – FEBRUARY 2014

HOSPITAL	RATE REQUEST
Raleigh General Hospital	Discount contract approved

RATE INCREASE REQUESTS – MARCH 2014

HOSPITAL	RATE REQUEST
Greenbrier Valley Medical Center	Discount contract approved

RATE INCREASE REQUESTS – APRIL 2014

HOSPITAL	RATE REQUEST
Weirton Medical Center	9.5%
Wetzel County Hospital	5.0%

RATE INCREASE REQUESTS – MAY 2014

HOSPITAL	RATE REQUEST
Monongalia General Hospital	4.0%
Princeton Community Hospital	5.50%
Beckley Appalachian Regional Hospital	7.25%

RATE INCREASE REQUESTS – JULY 2014

HOSPITAL	RATE REQUEST
Saint Francis Hospital	4.25%
Thomas Memorial Hospital	7.0%
Cabell Huntington Hospital	5.75%

RATE INCREASE REQUESTS - AUGUST 2014

HOSPITAL	RATE REQUEST
Pleasant Valley Hospital	3.50%

RATE INCREASE REQUESTS - SEPTEMBER 2014

HOSPITAL	RATE REQUEST
Beckley Appalachian Regional Hospital	Discount contact approved
Wheeling Hospital, Inc.	7.5%

RATE INCREASE REQUESTS – OCTOBER 2014

HOSPITAL	RATE REQUEST
Ohio Valley Medical Center	Approved
Beckley Appalachian Regional Hospital	Approved
Raleigh General Hospital	5.0%
Fairmont Regional Medical Center	10.0%
Logan Regional Medical Center	5.0%
Camden Clark Medical Center	4.50%
United Hospital Center, Inc.	4.0%
Williamson Memorial Hospital	4.0%
Summersville Regional Medical Center	5.25%
Bluefield Regional Medical Center	8.0%
Charleston Area Medical Center, Inc.	4.50%

RATE INCREASE REQUESTS – NOVEMBER 2014

HOSPITAL	RATE REQUEST
Greenbrier Valley Medical Center	7.25%
The Eye and Ear Clinic of Charleston	3.75%
City Hospital	3.75%
Davis Medical Center	5.0%
West Virginia University Hospitals, Inc.	6.50%
Ohio Valley Medical Center	9%

RATE INCREASE REQUESTS - DECEMBER 2014

HOSPITAL	RATE REQUEST
Reynolds Memorial Hospital	Discount contract approved

Consumer Service Division

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

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

Organization and Activities

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

We receive consumer inquiries by postal mail, webmail, email, telephone, an online complaint form, and walk-in visits from the public. A complaint file is set up for each written inquiry. A total of 2,008 written inquiries were received by the division in 2014. In addition, we received 132 walk-in clients and 21,695 telephone calls of which the clerical staff handled 7,771. On average, the division handles 99 consumer inquiries per day. In 2014, complaint files were concluded in an average of 37 days.

The Consumer Service Division handled 366 third party liability complaints during 2014, 142 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 fairs, festivals, presentations and other events reaching more than 300,000 consumers.

CONSUMER SERVICE DIVISION
COMPLAINTS
CALENDAR YEAR 2014

Files opened 2,008

Life, Accident and Sickness 719

Property and Casualty 720

Workers' Compensation 569

Telephone Activity 21,695

Life, Accident and Sickness 4,761

Property and Casualty 4,374

Workers' Compensation 4,789

Clerical 7,771

Office Visits 132

Life, Accident and Sickness 60

Property and Casualty 48

Workers' Compensation 24

CONSUMER SERVICE COMPLAINTS
CALENDAR YEAR 2014

Property and Casualty Companies with Ten or More Complaints

COMPANY NAME	# COMPLAINTS
State Farm Mutual Automobile Insurance Company	54
Erie Insurance Property and Casualty Company	46
State Farm Fire and Casualty Company	38
Safeco Insurance Company of America	27
Farmers and Mechanics Mutual Insurance Company of WV	21
Allstate Insurance Company	18
Nationwide Mutual Insurance Company	17
National Union Fire Insurance Company of Pittsburgh, PA	15
Trumbull Insurance Company	15
GEICO General Insurance Company	13
Nationwide Insurance Company of America	13
State Auto Property & Casualty Insurance Company	13
GEICO Indemnity Company	12
Property and Casualty Insurance Company of Hartford	12
United Services Automobile Association	12

Life, Accident, and Sickness Companies, and Health Maintenance Organizations With Ten or More Complaints

COMPANY NAME	# COMPLAINTS
Highmark West Virginia, Inc.	117
Transamerica Premier Life Insurance Company	41
Humana Insurance Company	20
American General Life Insurance Company	16
Aetna Life Insurance Company	13
Bankers Life & Casualty Company	12
Metropolitan Life Insurance Company	12
Washington National Insurance Company	12

Workers' Compensation Companies and Third Party Administrators With Ten or More Complaints

COMPANY NAME	# COMPLAINTS
Sedgwick Claims Management Services, Inc.	72
BrickStreet Mutual Insurance Company	70
HealthSmart Benefit Solutions, Inc.	20
York Risk Services Group, Inc.	20
New Hampshire Insurance Company	16

Employer Coverage Unit (Workers' Compensation)

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

The unit has three primary functions. The first function focuses on compliance. The unit verifies coverage for other agencies and governmental bodies. They also try to ensure that all employers required to carry workers' compensation comply with the law. This is done by extracting expired policy data provided by the National Council on Compensation Insurance, Inc. (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 an unisured employer account to assess the employer a fine. In 2014, the unit was responsible for setting up 1,010 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 ensuring carrier compliance within the Proof of Coverage (POC) reporting 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 verify 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 2014, the Unit processed 2,443 exemption applications of which there were 2,042 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

CY2014	New Exemptions Issued	Renewals Granted	Total Exemptions Issued
Jan-14	40	98	138
Feb-14	41	79	120
Mar-14	62	122	184
Apr-14	57	125	182
May-14	47	137	184
Jun-14	52	175	227
Jul-14	62	125	187
Aug-14	59	124	183
Sep-14	55	116	171
Oct-14	54	110	164
Nov-14	33	85	118
Dec-14	70	114	184
Total	**632**	**1,410**	**2,042**

Employer Coverage	
CY2014 Exemption Summary	
Total Exemptions Issued	2,042
Total Denials	401
Number of Applications Received	2,443

Employer Coverage	
Statistics for Calendar Year 2014	
Activity	Total
Compliance requests completed	2,717
Phone Calls	3,825
Walk-Ins	348
Uninsured Claims Received	13
DOL Reports Investigated	2,071
Uninsured Account Set- ups	1,010

Financial Accounting Unit

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

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

Daily operations of the FA Unit include accounts payable processing through the state's accounting system. The FA Unit coordinates with the OIC's contracted Third Party Administrators and claims services to disburse the claims payments to beneficiaries of the insurance programs administered by the OIC, including the Workers' Compensation related funds and AccessWV, which is a high risk health insurance plan. AccessWV ceased to provide insurance coverage on March 31, 2014. The FA Unit is also responsible for handling and processing all agency cash receipts processing for all units of the OIC through the state accounting system and for depositing all non-lockbox checks with the Treasurer's Office.

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

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

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

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

The FA unit calculates workers' compensation maximum medical reimbursement rates and evaluates workers' compensation managed health care plans. In accordance with WV code, the workers' compensation maximum allowable medical reimbursements are set by the OIC. These reimbursement rates determine the maximum a carrier/payor can pay a provider for covered goods and/or services on behalf of an injured worker outside of a managed health care plan. The FA unit also reviews and approves bi-annually all workers' compensation managed health care plans operating in WV.

Accomplishments for 2014

- Received a ninth consecutive "clean" opinion on the OIC's financial statements.
- Performed year end work on an interim basis when possible to do so and greatly reduced the amount of time necessary for the completion of the annual financial statement preparation.
- Prepared and distributed monthly financial reports for all OIC funds on a timely basis.
- Prepared the annual budget and all related documents on a timely basis.
- Recommended to the Commissioner two (2) managed health care plans for renewal.
- Currently fifteen (15) workers' compensation managed health care plans are approved to operate in WV.
- Achieved all formal staff training goals and objectives.
- Implementation of the budget utilizing WVOASIS, the new state accounting system which replaces WVFIMS. The full implementation of WVOASIS occurs in fiscal year 2015.

Financial Conditions Division

The primary responsibility of the Financial Conditions Division ("Division") is to monitor the financial stability and solvency of insurance companies admitted to do business in West Virginia. This includes but not limited to traditional Life & Health and Property & Casualty companies as well as health care corporations such as Blue Cross/Blue Shield Plans and Health Maintenance Organizations. The Division is also responsible for registering, licensing and/or monitoring Risk Retention Groups, Risk Purchasing Groups, Managing General Agents, Third Party Administrators, Reinsurance Intermediaries, Viatical Settlement Providers, Discount Medical Plans, Professional Employer Organizations, Charitable Gift Annuities and Surplus Lines insurers planning to do business in the State of West Virginia. The Division has the responsibility to financially monitor employers who chose to self-insure their workers compensation risks in West Virginia.

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

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

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

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

West Virginia Offices of the Insurance Commissioner

Companies By Type

January 1, 2014 to December 31, 2014

All Companies	**2,601**
Accredited Reinsurer	27
Charitable Gift Annuity	202
Discount Medical Plan Organizations	25
Discount Prescription Drug Plan Organizations	7
Farmers Mutual Fire	11
Fraternal	29
HMDI	3
HMO	9
Joint Underwriter	3
Life	439
Managing General Agent	22
Professional Employer Organization	123
Property and Casualty	793
Provider Sponsored Network	1
Purchasing Group	262
Rating Organization	10
Reciprocal	14
Reinsurance Intermediary	9
Reinsurer Life	1
Reinsurer Property and Casualty	7
Risk Pool	2
Risk Retention	75
Surplus Lines	160
Third Party Administrator (Home State)	53
Third Party Administrator (Non-Resident)	243
Third Party Administrator (Registered)	34
Title	16
Trusteed Reinsurer	14
Viatical Settlement Providers	7

West Virginia Domestic Insurance Companies

CAPTIVE
Mountaineer Freedom, RRG, Inc. James B. Murdy, President/Treasurer One Medical Park Wheeling, WV 26003 Phone: (843) 614-3132 ***Inactive as of December 31, 2014***

FARMERS MUTUAL FIRE	
Farmers & Mechanics Mutual Insurance Company of WV Foster L. Sirbaugh, Jr., President P.O. Box 1917 Martinsburg, WV 25402-1917 Phone: (304) 263-0809	**Farmers Home Fire Insurance Company** J. Wilber Larew, President 122 South Jefferson Street Lewisburg, WV 24901 Phone: (304) 645-1975
Farmers' Mutual Insurance Company David Corsini, II, President 40 Moran Circle White Hall, WV 26554 Phone: (304) 366-1850	**Municipal Mutual Insurance Company** Brian Michael Taylor, President/CEO 950 Main Street Wellsburg, WV 26070 Phone: (304) 737-3371
Mutual Protective Association of WV Clyde M. See, Jr., President P.O. Box 5 Baker, WV 26801 Phone: (304) 897-6566	**Panhandle Farmers Mutual Insurance Company of WV** Art Meadows, President/CEO 3727 Waynesburg Pike Road Moundsville, WV 26041 Phone: (304) 845-2649
Patrons Mutual Fire Insurance Company James Perdue, President P.O. Box 284 Pt. Pleasant, WV 25550 Phone: (304) 675-3100	**Peoples Mutual Fire Insurance Company of West Virginia, Inc.** James R. Michael, President P.O. Box 618 Berkeley Springs, WV 25411 Phone: (304) 258-1466
Safe Insurance Company L. Frank Norton, Jr., President P.O. Box 2085 Huntington, WV 25721 Phone: (304) 529-2771	**W. Va. Insurance Company** Edward Cokeley, President Route 16 North Harrisville, WV 26362 Phone: (304) 643-2772
West Virginia Farmers Mutual Insurance Association William West Montgomery, President 332 Wilson Street Clarksburg, WV 26301 Phone: (304) 586-5181	

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

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

JOINT UNDERWRITER
West Virginia Essential Property Insurance Association – Fair Plan 530 Walnut Street, Suite 1650 Philadelphia, PA 19106-3605 Phone: (800) 462-4972

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

PROPERTY AND CASUALTY	
BrickStreet Mutual Insurance Company Gregory A. Burton, CEO 400 Quarrier Street Charleston, WV 25301 Phone: (304) 941-1000	**Farmers & Mechanics Mutual Fire & Casualty Insurance Company** Foster L. Sirbaugh, Jr., President P.O. Box 1917 Martinsburg, WV 25402-1917 Phone: (304) 263-0809
First Surety Corporation Robert Joseph Kenney, President 300 Summers Street, Suite 970 Charleston, WV 25301 Phone: (304) 720-1985	**Inland Mutual Insurance Company** J. Carter Norton, President P.O. Box 2085 Huntington, WV 25721 Phone: (304) 529-2771
PinnaclePoint Insurance Company Gregory A. Burton, CEO 400 Quarrier Street Charleston, WV 25301 Phone: (304) 941-1000	**SummitPoint Insurance Company** Gregory A. Burton, CEO 400 Quarrier Street Charleston, WV 25301 Phone: (304) 941-1000

PROPERTY AND CASUALTY	
West Virginia Mutual Insurance Company Richard A. Wallace, President 500 Virginia Street E., Suite 1200 Charleston, WV 25301 Phone: (304) 343-3000	**West Virginia National Auto Insurance Company** James Walter Buchanan Jr., President 330 Scott Avenue, Suite 2 Morgantown, WV 26508 Phone: (304) 296-0507

PROVIDER SPONSERED NETWORK
West Virginia Family Health Plan, Inc. J. Frederick Earley, II, President 614 Market Street Parkersburg, WV 26101 Phone: (304) 424-9858

PURCHASING GROUP	
Independent Insurance Agents of WV P.O. Box 1226 Charleston, WV 25324-1226 Phone: (304) 342-2440	**Medical Staff Insurance Group, Inc.** 340 MacCorkle Avenue S.E., Suite 208 Charleston, WV 25314 Phone: (304) 340-3800

THIRD PARTY ADMINISTRATORS	
American Benefit Corporation Kenneth L. Joos, President 3150 US Route 60 Ona, WV 25545 Phone: (304) 525-0331	**Benefit Assistance Corporation** David M. Hannah, Controller P.O. Box 950 Hurricane, WV 25526 Phone: (304) 562-1913
BrickStreet Mutual Insurance Company Thomas J. Obrokta, Jr., President & Corporate Secretary P.O. Box 3922 Charleston, WV 25339 Phone: (304) 941-1000	**The Health Plan of the Upper Ohio Valley, Inc.** James M. Pennington, President 52160 National Road, East St. Clairsville, OH 43950 Phone: (740) 695-3585
Parker Benefits, Inc. John F. Earley, II, President 614 Market Street Parkersburg, WV 26101 Phone: (304) 424-7700	**Vested Health, LLC** Lou Griffith P.O. Box 953 Charleston, WV 25353-0953 Phone: (304) 347-3640 ***Inactive as of December 31, 2014***
Wesbanco Insurance Services, Inc. Bruce R. Martin, President/CEO 1350 Earl Core Road Morgantown, WV 26505 Phone: (304) 284-2424	**West Virginia Employee Benefit Services d/b/a The Employee Benefit Service Center** Stephen Hodgson, President P.O. Box 8571 South Charleston, WV 25309 Phone: (304) 744-7723

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

			Total Premiums Written 2014		
Admitted Assets	**Liabilities**	**Members Equity**	**Fire**	**Allied Lines**	**Total**
884,462.51	449,502.26	434,960.25	309,854.00	49,784.00	359,638.00

SURPLUS LINES REPORT (*Unaudited*)
CALENDAR YEAR 2014

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 2011 through 2014 surplus lines statistics:

Calendar Years	2011	2012	2013	2014
Number of Licensed Brokers	1,005	1,190	1,091	1,139
Written Premiums – Net	$109,729,646.11	$92,631,381.47	$95,599,642.5	$85,954,100.37
Total Tax Paid	$4,389,185.84	$3,705,255.26	$3,823,985.70	$3,438,164.01

DOMESTIC INSURANCE COMPANY EXAMINATIONS FILED
JANUARY 1, 2014 TO DECEMBER 31, 2014

Company Name	Period Covered By Examination	Date Examination Report Adopted
BrickStreet Mutual Ins. Company	01/01/2009 to 12/31/2012	04/22/2014
Coventry Health Care of West Virginia	01/01/2008 to 12/31/2012	06/30/2014
Health Plan of the Upper Ohio Valley	01/01/2009 to 12/31/2013	06/10/2014
Patrons Mutual Fire Ins. Company	01/01/2008 to 12/31/2012	04/08/2014
THP Insurance Company	01/01/2009 to 12/31/2013	05/28/2014
West Virginia Mutual Ins. Company	01/01/2009 to 12/31/2013	08/24/2014

2014 Summary of West Virginia Operations of Licensed Insurers by Lines of Business

Life, Annuity, Accident and Health and Fraternal Insurance

LIFE	Premiums Written	Benefits Paid
Ordinary Life	$439,657,332	$1,084,712,414
Credit Life	$5,591,471	$3,365,769
Group Life	$164,501,089	$656,755,085
Industrial Life	$72,603	$4,231,763
Fraternal Life Insurance	$20,400,628	$17,800,753
Total Life Insurance:	**$630,223,123**	**$1,766,865,784**

ANNUITIES	Considerations	Benefits Paid
Life Annuities	$1,207,933,645	$375,345,297
Fraternal Annuities	$25,752,482	$7,049,666
TOTAL ANNUITIES:	**$1,233,686,127**	**$382,394,963**

ACCIDENT & HEALTH INSURANCE			Loss Ratio
Life	Premiums Earned	Benefits Incurred	Exc. LAE
Individual A & H Type Policies	$167,935,625	$112,214,166	67%
Group A & H	$354,932,186	$283,452,737	80%
Federal Employees Health Benefits	$2,991,851	$2,402,120	80%
Credit A & H, (Group and Ind.)	$4,892,137	$2,855,716	58%
Collectively Renewable A & H	$146,836	$119,608	81%
Total Life A & H Insurance	**$530,898,635**	**$401,044,347**	**76%**
Fraternal			
Individual A & H Type Policies	$4,678,644	$2,832,756	61%
Collectively Renewable A & H	$0	$0	0%
Total Fraternal A & H Insurance	**$4,678,644**	**$2,832,756**	**61%**
Property			
Individual A & H Type Policies	$7,887,773	$6,898,583	87%
Group A & H	$21,861,097	$16,954,727	78%
Federal Employees Health Benefits	$0	$0	0%
Credit A & H, (Group and Ind.)	$304,833	$69,216	23%
Collectively Renewable A & H	$465	$0	0%
Total Property A & H Insurance	**$30,054,168**	**$23,922,526**	**80%**
Hospital, Medical, and Dental Corp. (HMDI)	$1,016,077,290	$912,994,595	90%
Health Maintenance Org. (HMO)	$812,717,329	$646,553,770	80%
Limited Health Service Org.	$0	$0	0%
Life Org. Reporting on Health Blank	$1,212,191,950	$1,048,218,041	86%
Property Org. Reporting on Health Blank	$5,166,109	$3,432,578	66%
Total Accident & Health:	**$3,611,784,125**	**$3,038,998,613**	**84%**
Total Life, Annuity, Accident & Health, and Fraternal Insurance	**$5,475,693,375**	**$5,188,259,360**	**95%**

2014 Summary of West Virginia Operations of Licensed Insurers by Lines of Business

Property Insurance

	Premiums Earned	Benefits Incurred	Loss Ratio Exc. LAE
Fire	$55,360,963	$13,617,779	25%
Allied Lines	$32,821,622	$13,020,476	40%
Ocean Marine	$3,402,358	$716,834	21%
Inland Marine	$69,987,825	$29,160,323	42%
Total Fire & Allied Lines:	**$161,572,768**	**$56,515,412**	**35%**
Multiple Peril Crop	$2,290,968	$1,419,716	62%
Farmowners Multiple Peril	$12,955,739	$7,471,044	58%
Homeowners Multiple Peril	$403,997,858	$230,759,273	57%
Commercial Multiple Peril (Non-Liability)	$117,986,263	$60,526,356	51%
Commercial Multiple Peril (Liability)	$65,951,758	$24,709,635	37%
Mortgage Guaranty	$12,409,617	$11,787,551	95%
Total Multiple Peril:	**$615,592,203**	**$336,673,575**	**55%**
Private Passenger Auto No Fault	$2,096	$1,376,982	65696%
Private Passenger Auto Other Liability	$673,143,902	$350,441,244	52%
Commercial Auto No fault	$387	$1,661	429%
Commercial Auto Other Liability	$115,238,362	$59,930,626	52%
Private Passenger Physical Damage	$491,809,951	$281,316,555	57%
Commercial Auto Physical Damage	$39,367,678	$24,344,151	62%
Total Automobile:	**$1,319,562,376**	**$717,411,219**	**54%**
Financial Guaranty	$1,878,773	($401)	0%
Medical Malpractice	$40,698,359	$33,951,317	83%
Earthquake	$1,164,384	($8,002)	-1%
Workers' Compensation	$324,239,126	$67,609,137	21%
Other Liability	$150,156,954	$63,150,287	42%
Products Liability	$7,739,151	($7,696,584)	-99%
Aircraft (All Perils)	$3,413,000	$793,904	23%
Fidelity	$4,187,745	$4,486,930	107%
Surety	$34,443,949	$3,962,705	12%
Federal Flood	$13,474,316	$453,525	3%
Private Crop	$1,007	($945)	-94%
Burglary and Theft	$556,541	$176,982	32%
Boiler and Machinery	$6,074,760	($3,274,980)	-54%
Credit	$6,068,717	$2,843,449	47%
Aggregate Write-ins	$3,539,645	$1,539,403	43%
Title	$18,289,610	$21,293,629	116%
Total Other Lines:	**$615,926,037**	**$189,734,826**	**31%**
Total Property & Title	***$2,712,653,384***	***$1,300,335,032***	***44%***
Report Total All Lines	***$8,188,346,759***	***$6,488,594,392***	***79%***

Companies Newly Licensed/Registered
JANUARY 1, 2014 TO DECEMBER 31, 2014

Accredited Reinsurers

Houston Specialty Insurance Company
800 Gessner, Suite 600
Houston, TX 77024
Phone: 713-935-4857
Registered as of: 12/17/2014

Charitable Gift Annuities

Church of God Foundation, Inc.
2490 Keith Street, N.W.
Cleveland, TN 37311
Phone: 423-478-7179
Registered as of: 12/22/2014

Dechomai Foundation, Inc.
3713 Pine Street
Jacksonville, FL 32205
Phone: 404-375-5496
Registered as of 7/30/2013

Girl Scouts of the United States of America
420 Fifth Avenue
New York, NY 10018-2798
Phone: 212-852-8000
Registered as of: 12/1/2014

Moody Bible Institute of Chicago
820 N. LaSalle Boulevard
Chicago, IL 60610
Phone: 800-356-6639
Registered as of 12/17/2014

National Audubon Society, Inc.
222 Varick Street, 7th Floor
New York, NY 10014-4304
Phone: 212-979-3033
Registered as of: 4/28/2014

University of Dayton
300 College Park
Dayton, OH 45469-0001
Phone: 937-229-1230
Registered as of: 7/31/2014

Clay Center for the Arts and Sciences of West Virginia, Inc.
One Clay Square
Charleston, WV 25301
Phone: 304-561-3523
Registered as of: 8/27/2014

Deseret Trust Company
P.O. Box 11558
Salt Lake City, UT 84147
Phone: 800-746-8250
Registered as of: 5/30/2014

Human Rights Watch, Inc.
350 Fifth Avenue, 34th Floor
New York, NY 10118-3299
Phone: 212-290-4700
Registered as of: 2/24/2014

Mosaic Foundation (The)
4980 S. 118th Street
Omaha, NE 68137
Phone: 402-896-3884
Registered as of 8/20/2013

Sterling College
125 W. Cooper
Sterling, KS 67579
Phone: 620-278-4219
Registered as of: 4/3/2014

Discount Medical Plan Organization

Dentemax, LLC
25925 Telegraph Road, Suite 400
Southfield, MI 48033-2553
Phone: 248-327-5276
Licensed as of: 11/4/2013

Humana Insurance Company
P.O. Box 740036
Louisville, KY 40201-7436
Phone: 502-580-1000
Licensed as of: 8/4/2014

Discount Prescription Drug Plan

WAGDCO, LLC
104 Wilmot Road, MS-1446
Deerfield, IL 60015
Phone: 847-315-5405
Registered as of: 4/28/2014

Fraternal

Everence Association, Inc.
P.O. Box 483
Goshen, IN 46527
Phone: 574-533-9515
Licensed as of: 3/7/2014

HMDI

Highmark Senior Solutions Company
614 Market Street
Parkersburg, WV 26101
Phone: 304-424-7700
Licensed as of: 3/18/2014

HMO

Aetna Health, Inc.
980 Jolly Road
Blue Bell, PA 19422
Phone: 800-872-3862
Licensed as of: 6/16/2014

Kentucky Health Cooperative, Inc.
d/b/a West Virginia Health Cooperative
9700 Ormsby Station Road, Suite 100
Louisville, KY 40223
Phone: 502-287-1285

Life

American Family Life Insurance Company
6000 American Parkway
Madison, WI 53773
Phone: 608-242-4100
Licensed as of: 9/8/2014

Bankers Fidelity Assurance Company
4370 Peachtree Road N.E.
Atlanta, GA 30319
Phone: 404-266-5600
Licensed as of: 12/15/2014

Life *continued*

New Era Life Insurance Company of the Midwest
11720 Katy Freeway Suite 1700
Houston, TX 77079
Phone: 281-368-7200
Licensed as of: 2/18/2014

Managing General Agents

Franchise Risk Solutions, Inc.
5200 Maryland Way, Suite 204
Brentwood, TN 37027
Licensed as of: 1/22/2014

Ullico Casualty Group, Inc.
1625 Eye Street, N.W.
Washington, DC 20006
Phone: 202-682-0900
Licensed as of: 8/26/2014

McNeil & Company, Inc.
20 Church Street
Cortland, NY 13045
Phone: 207-428-2145
Licensed as of: 9/24/2014

Professional Employer Organizations

APEO, LLC
281 Sanders Creek Parkway
East Syracuse, NY 13057
Phone: 315-671-6000
Licensed as of: 12/22/2014

C2 Essentials, Incorporated
21000 Atlantic Boulevard, Suite 400
Dulles, VA 20166-9013
Phone: 703-436-0437
Licensed as of: 1/30/2014

Cornerstone Innovations, Inc.
3745 Medina Road
Medina, NY 44256-9510
Phone: 330-764-3193
Licensed as of: 4/28/2014

Discovery Outsourcing, LLC
135 W. Central Boulevard, Suite 600
Orlando, FL 32801
Licensed as of: 5/12/2014

G&A Outsourcing, Incorporated
4801 Woodway Drive, Suite 210W
Houston, TX 77056
Phone: 713-235-8203
Licensed as of: 1/17/2014

Axcet HR Solutions, Incorporated
8325 Lenexa Drive, Suite 410
Lenexa, KS 66214
Phone: 913-754-5367
Licensed as of: 3/5/2014

CoAdvantage Resources 50, Inc.
135 W. Central Boulevard, Suite 600
Orlando, FL 32801
Phone: 407-447-8448
Licensed as of: 5/12/2014

DecisionHR I, Inc.
11101 Roosevelt Boulevard, N.
St. Petersburg, FL 33716
Phone: 727-456-5007
Licensed as of: 9/8/2014

EIN Solutions, LLC
113 Goff Mountain Road
Cross Lanes, WV 25313
Licensed as of: 7/11/2014

Human Capital Concepts, LLC
1075 Broad Ripple Avenue, Suite 225
Indianapolis, IN 46220
Phone: 317-489-0455
Licensed as of: 7/11/2014

Professional Employer Organizations *continued*

Human Capital Business Resource Group, Incorporated
200 West Monroe Street, Suite 620
Chicago, IL 60606
Phone: 312-489-5590
Licensed as of: 2/21/2014

Intercoastal Payroll Solutions, LLC
3802 Crossroads Parkway
Ft. Pierce, FL 34945
Phone: 772-466-0440
Licensed as of: 7/2/2014

Maryland Employer Services & Support, LLC
2100 Old Farm Drive, Suite A
Frederick, MD 21702
Phone: 301-631-5234
Licensed as of: 8/27/201

Payroll Management, Inc. of Delaware
348 Miracle Strip Parkway, Suite 39
Fort Walton Beach, FL 32548
Phone: 850-243-5604
Licensed as of: 7/22/2014

Strategic Employer Services, LLC
4800 Sugar Grove Boulevard, Suite 300
Stafford, TX 77477
Phone: 281-277-3006
Licensed as of: 5/12/2014

Ideal Business Solutions, LLC
31 Boland Court
Greenville, SC 29615
Phone: 864-286-9009
Licensed as of: 11/21/2014

Lever 1, LLC
510 W. 5th Street
Kansas City, MO 64105
Phone: 816-994-1300
Licensed as of: 1/24/2014

Nextep Business Solutions, Inc.
1800 Interstate Drive
Norman, OK 73072
Phone: 405-292-1428
Licensed as of: 11/21/2014

QTI Human Resources, Inc.
4476 Robertson Road
Madison, WI 53719
Licensed as of: 8/8/2014

Xen 2, Inc.
7401 S.W. Washo Court, Suite 200
Tualatin, OR 97062
Phone: 503-612-1555
Licensed as of: 4/22/2014

Property and Casualty

American Compensation Insurance Company
8500 Normandale Lake Blvd., Suite 1400
Bloomington, MN 55437
Phone: 800-789-2241
Licensed as of: 1/30/2014

Bloomington Compensation Insurance Company
8500 Normandale Lake Blvd., Suite 1400
Bloomington, MN 55437
Phone: 800-789-2242
Licensed as of: 1/30/2014

American Modern Property & Casualty Insurance Company
P.O. Box 5323
Cincinnati, OH 45201-5323
Phone: 800-759-9008
Licensed as of: 6/25/2014

Century-National Insurance Company
P.O. Box 3999
North Hollywood, CA 91609
Phone: 818-760-0880
Licensed as of: 12/8/2014

Property and Casualty *continued*

Financial American Property & Casualty Insurance Company
P.O. Box 77-0250
Miami, FL 33177-0250
Phone: 305-234-1771
Licensed as of: 2/18/2014

Landcar Casualty Company
9350 S. 150 East, Suite 990
Sandy, UT 84070
Phone: 801-563-4153
Licensed as of: 1/13/2014

Producers Agriculture Insurance Company
P.O. Box 229
Amarillo, TX 79105
Phone: 800-366-2767
Licensed as of: 1/23/2014

ProSelect Insurance Company
One Financial Center
P.O. Box 55178
Boston, MA 02205-5178
Phone: 617-330-1755
Licensed as of: 3/7/2014

Redwood Fire and Casualty Insurance Company
1314 Douglas Street, Suite 300
Omaha, NE 68102
Phone: 402-393-7255
Licensed as of: 3/14/2014

Rural Trust Insurance Company
630 Ivy Lane, Suite 506
Greenbelt, MD 20770
Licensed as of: 12/8/2014

SU Insurance Company
9667 South 20th Street
Oak Creek, WI 53154
Phone: 414-281-1100
Licensed as of: 9/19/2014

Purchasing Groups

ACSI Educators Liability Risk Purchasing Group
731 Chapel Hills Drive
Colorado Springs, CO 80920
Phone: 800-367-5391
Registered as of: 4/8/2014

Arthur J. Gallagher Real Estate
Risk Purchasing Group, LLC
c/o Captive Insurance Services, Inc.
209 Hawksbury Place
Dardenne Prairie, MO 63368
Phone: 636-329-8551
Registered as of: 12/23/2014

Educators Liability Insurance Purchasing Group of Missouri
3130 Broadway
Kansas City, MO 64111-2406
Phone: 816-756-1060
Registered as of: 4/25/2014

Employment Practices Risk Management Association
221 N. Lasalle, Suite 1400
Chicago, IL 60601
Phone: 856-216-0220
Registered as of: 2/26/2014

National Retail Safety Association
135 Crossways Park Drive, Suite 300
Woodbury, NY 11797
Phone: 567-773-8618
Registered as of: 1/15/2014

Paramount Construction Group, Inc.
c/o Paramount Programs
4 Research Drive, Suite 402 - #121
Shelton, CT 06484
Phone: 888-223-3996
Registered as of: 8/25/2014

Purchasing Groups *continued*

Paramount Manufacturing Group, Inc.
c/o Paramount Programs
4 Research Drive, Suite 402 - #121
Shelton, CT 06484
Phone: 888-223-3996
Registered as of: 8/25/2014

Paramount Retail Group, Inc.
c/o Paramount Programs
4 Research Drive, Suite 402 - #121
Shelton, CT 06484
Phone: 888-223-3996
Registered as of: 8/25/2014

Paramount Service Group, Inc.
c/o Paramount Programs
4 Research Drive, Suite 402 - #121
Shelton, CT 06484
Phone: 888-223-3996
Registered as of: 8/25/2014

Safety Merchants and Retail Tenants Umbrella, Inc.
135 Crossways Park Drive, Suite 300
P.O. Box 9017
Woodbury, NY 11797
Phone: 800-767-7837
Registered as of: 6/27/2014

SIG Sports, Leisure and Entertainment
Risk Purchasing Group LLC
111 Congressional Boulevard, Suite 220
Carmel, IN 46032
Phone: 317-853-7043
Registered as of: 12/17/2014

Veterinary and Animal Services Purchasing Group
One North Franklin, Suite 3600
Chicago, IL 60606
Phone: 312-251-1000
Registered as of: 4/16/2014

Wildlife RPG, Inc.
26 N. 9th Street
Lemoyne, PA 17043
Phone: 717-761-4712
Registered as of: 9/17/2014

Rating Organization

AON Risk Services Central, Inc.
4801 Main Street, Suite 350
Kansas City, MO 64112
Phone: 816-698-4600
Registered as of: 12/1/2014

Reinsurance Intermediary

Advocate Reinsurance Partners, LLC
2501 N. Harwood Street, Suite 1250
Dallas, TX 75201
Phone: 214-753-4200
Licensed as of: 3/10/2014

JLT Re North America, Inc.
1500 Market Street, Centre Square E.
Philadelphia, PA 19102
Phone: 215-246-6734
Licensed as of: 12/13/2013

Risk Retention Groups

Academic Medical Professionals Insurance Risk Retention Group, LLC
76 Saint Paul Street, Suite 500
Burlington, VT 05401
Phone: 802-862-4400
Registered as of: 1/8/2014

Ameriguard Risk Retention Group, Inc.
2386 Airport Road
Barre, VT 05641
Phone: 802-371-2214
Registered as of: 1/17/2014

Bay Insurance Risk Retention Group, Inc.
One Poston Road, Suite 155
Charleston, SC 29404
Phone: 843-614-3135
Registered as of: 10/23/2014

Doctors Company Risk Retention Group, A Reciprocal Exchange (The)
185 Greenwood Road
Napa, CA 94558
Phone: 800-421-2368
Registered as of: 6/25/2014

Eastern Dentists Insurance
(A Dental Society RRG)
126 College Street, Suite 400
Burlington, VT 5401
Phone: 802-383-0419
Registered as of: 1/8/2014

Surplus Lines

American National Lloyds Insurance Company (ANLIC)
American National Corporate Center
1949 East Sunshine
Springfield, MT 65899-0001
Phone: 417-887-4990
Registered as of: 7/15/2014

Guideone National Insurance Company
1111 Ashworth Road
West Des Moines, IA 50265
Phone: 515-267-5597
Registered as of: 10/31/2014

Hamilton Specialty Insurance Company
600 College Road E., Suite 3500
Princeton, NJ 08540
Phone: 603-656-2233
Registered as of: 12/3/2014

Knight Specialty Insurance Company
4751 Wilshire Boulevard, Suite 111
Los Angeles, CA 90010
Phone: 888-333-8198
Registered as of: 01/15/2014

Rockingham Casualty Company
633 East Market Street
Harrisonburg, VA 22801
Phone: 540-564-8851
Registered as of: 5/20/2014

Third Party Administrator (Home State)

Hometown HHP Services Corporation
d/b/a Hometown Health Network
52160 National Road E.
St. Clairsville, OH 43950
Phone: 740-695-7648
Licensed as of: 5/6/2014

Kroger Prescription Plan, Inc.
1014 Vine Street, 3rd Floor
Cincinnati, OH 45202
Phone: 513-762-4860
Licensed as of: 7/11/2014

Payflex Systems USA, Inc.
10802 Farnam Drive, Suite 100
Omaha, NE 68154
Phone: 800-284-4885
Licensed as of: 8/4/2014

Reed Group, Ltd.
10355 Westmoor Drive
Westminster, CO 80021
Phone: 303-247-1860
Licensed as of: 9/5/2014

Third Party Administrator (Non-Resident)

Advantica Administrative Services, Inc.
12399 Gravois Road, 2nd Floor
St. Louis, MO 63127
Phone: 314-656-3000
Licensed as of: 3/7/2014

BB&T Insurance Services, Inc.
3605 Glenwood Avenue
Raleigh, NC 27612
Phone: 919-716-9754
Licensed as of: 8/7/2014

CGI Technologies and Solutions Inc.
11325 Random Hills Road
Fairfax, VA 22030
Phone: 703-267-8000
Licensed as of: 8/7/2014

Claimlinx
10260 Alliance Road, Suite 130
Cincinnati, OH 45242
Phone: 513-677-6262
Licensed as of: 12/15/2014

CRL Plus, Inc.
8433 Quivira Road
Lenexa, KS 66215
Phone: 913-492-3652
Licensed as of: 12/15/2014

Discovery Benefits, Inc.
4321 20th Avenue, S.W.
Fargo, ND 58103
Phone: 866-451-3399
Licensed as of: 5/23/2014

F.B.P. Insurance Services, LLC
3605 Glenwood Avenue
Raleigh, NC 27612
Phone: 919-716-9754
Licensed as of: 8/7/2014

GBG Administrative Services, Inc.
27422 Portola Parkway, Suite 110
Foothill Ranch, CA 92610
Phone: 949-916-7941
Licensed as of: 8/7/2014

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

Liazon Corporation
199 Scott Street, 8th Floor
Buffalo, NY 14204
Phone: 716-803-6190
Licensed as of: 3/26/2014

Medova Healthcare Financial Group, LLC
345 N. Riverview, Suite 600
Wichita, KS 67203
Phone: 316-616-6160
Licensed as of: 6/23/2014

Procare Pharmacy Benefit Manager Inc.
1267 Professional Parkway
Gainesville, GA 30507
Licensed as of: 10/2/2014

Renaissance Life & Health Insurance Company of America
P.O. Box 30381
Lansing, MI 48909
Phone: 800-745-7509
Licensed as of: 2/3/2014

Trizetto Corporation
9655 Maroon Circle
Englewood, CO 80112
Phone: 303-323-6949
Licensed as of: 8/11/2014

Third Party Administrator (Registered)

America's TPA, Inc.
7201 W. 78th Street, Suite 100
Bloomington, MN 55439
Registered as of: 7/10/2014

Envision Pharmaceutical Services, LLC
2181 E. Aurora Road
Twinsburg, OH 44087
Phone: 954-767-2911
Registered as of: 5/9/2014

Partners Rx Management, LLC
15950 N. 76th Street, Suite 200
Scottsdale, AZ 21046
Phone: 480-624-9400
Registered as of 11/01/2014

Trusted Reinsurer

Tokio Millennium Re AG (US Branch)
One Landmark Square, 15th Floor
Stamford, CT 06901
Registered as of: 9/10/2014

Third Party Administrators
Licensed/Registered As of December 31, 2014

(Licensed)
Third Party Administrators – Home State

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

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

Amwins Group Benefits, Inc.
50 Whitecap Drive
North Kingstown, RI 02852
Phone: 401-739-3330

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

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

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

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

Bollinger, Inc.
101 JFK Parkway
Short Hills, NJ 07078
Phone: 973-467-0444

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

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

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

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

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

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

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

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

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

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

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

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

Group Dental Service, Inc.
15400 Calhoun Drive, Suite 300
Rockville, MD 20855
Phone: 240-283-3500

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

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

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

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

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

Employer Plan Services, Inc.
11910 Anderson Mill Road
Austin, TX 78726
Phone: 713-932-8917

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

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

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

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

HRMP, LLC
300 Rosewood Drive, Suite 250
Danvers, MA 01923
Phone: 978-762-9780

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

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

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

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

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

On Call International, LLC
One Delaware Drive
Salem, NH 03079
Phone: 603-328-1794

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

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

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

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

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

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

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

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

Reed Group, Ltd.
10355 Westmoor Drive
Westminster, CO 80021
Phone: 303-247-1860

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

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

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

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

Wesbanco Insurance Services, Inc.
1350 Earl Core Road
Morgantown, WV 26505
Phone: 304-905-7349

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

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

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

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

(Registered)
Third Party Administrator (Non-Resident)

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

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

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

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

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

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

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

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

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

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

Aetna Health Management, LLC
151 Farmington Avenue, (RW61)
Hartford, CT 06156
Phone: 860-273-6695

Aetna Life Insurance Company
151 Farmington Avenue
Hartford, CT 06156
Phone: 508-240-1721

Aetna Medicaid Administrators LLC
6325 W. Simpson Road
Edmond, OK 73025

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

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

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

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

Alan Gray, Inc.
88 Broad Street
Boston, MA 02110
Phone: 617-426-6255

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

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

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

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

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

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

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

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

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

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

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

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

American Specialty Insurance & Risk Services, Inc.
7609 W. Jefferson Boulevard, Suite 100
Fort Wayne, IN 46804
Phone: 260-969-5203

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

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

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

Andesa Services, Inc.
6575 Snowdrift Road, Suite 108
Allentown, PA 18106
Phone: 610-821-8980

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

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

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

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

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

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

Avesis Third Party Administrators, Inc.
10324 South Dolfield Road
Owings Mills, MD 21117
Phone: 888-322-97

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

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

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

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

Beacon Health Strategies, LLC
200 State Street, Suite 302
Boston, MA 02109

BeneCard Services, Inc.
3131 Princeton Pike, Suite 103, Building 2B
Lawrenceville, NJ 08648
Phone: 609-434-5102

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

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

Benistar Admin Services, Inc.
25 Seir Hill Road
Norwalk, CT 06850
Phone: 800-969-6000

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

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

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

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

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

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

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

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

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

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

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

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

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

CBIZ Benefits & Insurance Services, Inc.
700 W. 47th Street, Suite 1100
Kansas City, MO 64112
Phone: 816-945-5500

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

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

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

Christie Student Health Plans, LLC
80 Hayden Avenue
Lexington, MA 02421
Phone: 781-457-7700

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

Claimlinx
10260 Alliance Road, Suite 130
Cincinnati, OH 45242
Phone: 513-677-6262

Claims Management, Inc.
P.O. Box 5020
Rogers, AR 72757
Phone: 479-621-2662

Co-Ordinated Benefit Plans, LLC
18167 U.S. Highway 19 North, Suite 450
Clearwater, FL 33764
Phone: 727-799-9188

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

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

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

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

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

Consolidated Health Plans, Inc.
2077 Roosevelt Avenue
Springfield, MA 01104
Phone: 413-781-2083

Constitution State Services, LLC
One Tower Square
Hartford, CT 06183
Phone: 860-277-8500

Continental Benefits, LLC
422 South Kings Avenue
Brandon, FL 33511
Phone: 855-389-7330

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

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

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

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

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

CRL Plus, Inc.
8433 Quivira Road
Lenexa, KS 66215
Phone: 913-492-3652

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

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

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

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

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

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

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

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

Disability Insurance Specialists, LLC
P.O. Box 25
Bloomfield, CT 06002
Phone: 860-769-6976

Disability Reinsurance Management Services, Inc.
One Riverfront Plaza
Westbrook, ME 04101
Phone: 207-591-3000

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

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

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

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

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

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

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

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

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

ExlService Technology Solutions, LLC
280 Park Avenue, 38th Floor
New York, NY 10017
Phone: 317-844-7750

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

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

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

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

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

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

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

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

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

Fuzion Analytics, Inc.
550 Congressional Boulevard, Suite 200
Carmel, IN 46032
Phone: 888-386-5824

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

GBG Administrative Services, Inc.
27422 Portola Parkway, Suite 110
Foothill Ranch, CA 92610
Phone: 949-916-7941

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

Genpact Insurance Administrative Services, Inc.
42 Old Ridgebury Road
Danbury, CT 06810
Phone: 203-730-5100

Gettysburg Benefits Administrators, Inc.
P.O. Box 1060
Gettysburg, PA 17325
Phone: 800-497-4474

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

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

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

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

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

Group Benefits, Inc.
7212 Poplar Street
Annandale, VA 22003
Phone: 800-221-3083

Hammerman & Gainer, Inc.
c/o CT Corporation
120 S. Central Avenue, Suite 400
Clayton, MO 63105
Phone: 877-858-3855

Health Network America, Inc.
12 Christopher Way, Suite 104
Eatontown, NJ 07724
Phone: 732-676-2637

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

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

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

Helmsman Management Services, LLC
175 Berkeley Street
Boston, MA 02116
Phone: 617-654-4950

Hewlett-Packard Administrative Services, LLC
2401 N.W. 23rd Street, Suite 2C
Oklahoma City, Ok 73107
Phone: 405-416-1763

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

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

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

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

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

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

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

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

International Solutions, LLC
2003 E. Lamar Boulevard, Suite 100
Arlington, TX 76006
Phone: 817-652-262

Johnson Rooney Welch, Inc.
4 Overlook Point
Lincolnshire, IL 60069
Phone: 847-442-6803

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

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

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

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

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

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

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

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

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

Mac Risk Management, Inc.
1385 Hancock Street
Quincy, MA 02169
Phone: 800-288-8415

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

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

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

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

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

Matrix Absence Management, Inc.
2421 W. Peoria Avenue, Suite 200
Phoenix, AZ 85029
Phone: 602-866-2333

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

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

MedGenerations, LLC
10181 Scripps Gateway Court
San Diego, CA 92131
Phone: 858-566-2727

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

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

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

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

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

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

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

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

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

Mitsui Sumitomo Marine Management (U.S.A.), Inc.
15 Independence Boulevard
P.O. Box 4602
Warren, NJ 07059
Phone: 800-388-1802

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

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

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

NAHGA, Inc.
P.O. Box 189
Bridgton, ME 04009
Phone: 800-952-4320

National Vision Administrators, L.L.C.
1200 Route 46 West, 2nd Floor
Clifton, NJ 07013
Phone: 609-219-0400

NBFSA, LLC
Three Kay Drive
Randolph, MA 02368
Phone: 336-578-0866

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

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

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

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

OptumHealth Care Solutions, Inc.
13625 Technology Drive, MN051-A140
Eden Prairie, MN 55344
Phone: 952-979-5702

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ProCare Pharmacy Benefit Manager, Inc.
1267 Professional Parkway
Gainesville, GA 30507

Professional Disability Associates, LLC
One Monument Square, Suite 201
Portland, ME 04101
Phone: 207-747-4300

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

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

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

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

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

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

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

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

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

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

SE2, LLC
One Security Benefit Place
Topeka, KS 66636-0001
Phone: 785-438-3000

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

Select Benefits Group, Inc.
5373 S. Green Street, Suite 400
Salt Lake City, UT 84123
Phone: 801-495-3000

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

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

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

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

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

Specialty Benefits, Inc.
4 Overlook Point
Lincolnshire, IL 60069
Phone: 847-442-6803

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

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

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

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

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

TCS E-Serve International Limited
4270 Ivy Pointe Boulevard, Suite 400
Cincinnati, OH 45245
Phone: 513-553-8596

Terra Administrators, Inc.
1111 Brickell Avenue, Suite 2600
Miami, FL 33131
Phone: 954-421-4076

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

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

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

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

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

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

Triplus Services, Inc.
161 Worcester Road, Suite 300
Framingham, MA 01701
Phone: 978-261-3070

Tristar Risk Enterprise Management, Inc.
2540 Route 130, Suite 109
Cranbury, NJ 08512
Phone: 609-495-0001

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

U.S.A. Medical Services Corporation
17901 Old Cutler Road, Suite 400
Miami, FL 33157
Phone: 305-274-1400

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

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

United Behavioral Health
13625 Technology Drive, MN051-A140
Eden Prairie, MN 55344
Phone: 952-992-5120

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

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

United Healthcare Services, Inc.
2717 N. 118th Street, Suite 300 - NE010-3700
Omaha, NE 68164
Phone: 402-445-5659

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

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

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

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

United Healthcare Specialty Benefits, LLC
2717 N. 118th Street, Suite 300 - NE010-3700
Omaha, NE 68164
Phone: 402-445-5659

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

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

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

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

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

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

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

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

WiPro Insurance Solutions, LLC
Two Tower Center Boulevard, Suite 2200
East Brunswick, NJ 08816
Phone: 305-251-6648

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

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

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

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

York Risk Services Group, Inc.
99 Cherry Hill Road, Suite 102
Parsippany, NJ 07054
Phone: 973-404-1221

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

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

Third Party Administrator (Registered)

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

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

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

American General Life Insurance Company
1690 New Britain Avenue
Farmington, CT 06032

Aon Hewitt Absence Management, LLC
4 Overlook Point
Lincolnshire, IL 60069
Phone: 847-442-6803

Aultcare Corporation
2600 Sixth Street S.W.
Canton, OH 44710
Phone: 330-363-6360

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

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

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

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

Third Party Administrator (Registered) *continued*

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

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

Conifer Value-Based Care, LLC
3560 Dallas Parkway
Frisco, TX 75034
Phone: 214-387-6455

Entrust, Inc.
22322 Grand Corner Drive, Suite 200
Katy, TX 77494
Phone: 281-368-7878

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

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

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

Integra Employer Health, LLC
2425 Crown Point Executive Drive
Charlotte, NC 28173
Phone: 800-228-1803

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

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

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

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

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

Hartford-Comprehensive Employee Benefit Service Company
One Hartford Plaza, HO-1-09
Hartford, CT 06155
Phone: 860-843-8293

Innovative Resource Group, LLC
1001 Heathrow Park Lane, Suite 5001
Lake Mary, FL 32746
Phone: 407-444-4634

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

Third Party Administrator (Registered) *continued*

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

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

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

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

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

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

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

Significa Benefit Services, Inc.
P.O. Box 7777
Lancaster, PA 17604-7777
Phone: 717-581-1300

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

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

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

Usable Corporation
P.O. Box 2181
Little Rock, AR 72203-2181
Phone: 501-378-5628

Name Changes Completed

JANUARY 1, 2014 TO DECEMBER 31, 2014

Previous Name	New Name	Effective
Ability Resources, Inc.	Triplus Services, Inc.	07/11/2014
ACA Insurance Company	CSAA Fire & Casualty Insurance Company	01/08/2014
ADP Totalsource Fl XIX, Inc.	ADP Totalsource, Inc. d/b/a ADP Totalsource Fl XIX, Inc.	12/11/2014
Allianz Global Corporate & Specialty AG	Allianz Global Corporate & Specialty SE	12/17/2013
Aviva Life and Annuity Company	Athene Annuity and Life Company	03/03/2014
Bancinsure, Inc.	Red Rock Insurance Company	11/21/2013
Benefit Management Services, Inc.	Integra Employer Health, LLC	12/09/2014
Berkley Risk Administrators Company, LLC	Added d/b/a Berkley Assigned Risk Services	10/20/2014
Billy Graham Evangelistic Association	BGEA, MN	06/06/2014
Bituminous Casualty Corporation	Bitco General Insurance Corporation	09/01/2014
Bituminous Fire & Marine Insurance Company	Bitco National Insurance Company	09/01/2014
Catamaran PBM of Colorado, LLC	Catamaran Discount Card Services, LLC	10/31/2014
CMG Mortgage Assurance Company	Arch Mortgage Assurance Company	01/30/2014
CMG Mortgage Insurance Company	Arch Mortgage Insurance Company	01/30/2014
Darwin Select Insurance Company	Allied World Surplus Lines Company	06/03/2014
EBS-RMSCO, Inc.	Lifetime Benefit Solutions, Inc.	02/19/2014

Previous Name	New Name	Effective
Envision Medical Solutions, Inc.	Envision Medical Solutions, LLC	11/04/2013
Generali USA Life Reassurance Company	SCOR Global Life USA Reinsurance Company	10/01/2013
Glencoe Insurance Ltd	RenaissanceRe Specialty Risks Ltd.	04/11/2013
Health Reinsurance Management Partnership	HRMP, LLC	12/01/2013
Highmark Senior Resources Inc.	Highmark Select Resources, Inc.	12/16/2013
HHP Services, Inc. d/b/a Hometown Health Network	Hometown HHP Services Corporation d/b/a Hometown Health Network	05/06/2014
Household Life Insurance Company	Pavonia Insurance Company of Michigan	08/20/2013
HSBC Insurance Company of Delaware	Pavonia Insurance Company of Delaware	04/01/2013
IBM Business Transformation Outsourcing Insurance Services Corporation	Concentrix Insurance Administration Solutions Corporation	02/14/2014
IBM Daksh Business Process Services Philippines Incorporated	Concentrix Daksh Services Philippines Corporation	06/11/2014
IBM Daksh Business Process Services Private Limited	Concentrix Daksh Services India Private Limited	07/28/2014
ING Life Insurance and Annuity Company	Voya Retirement Insurance and Annuity Company	09/01/2014

Previous Name	New Name	Effective
ING USA Annuity and Life Insurance Company	Voya Insurance and Annuity Company	09/01/2014
Integrated Medical Solutions, Inc.	Integrated Medical Solutions, LLC	01/27/2014
International Insurance Company of Hannover, PLC	International Insurance Company of Hannover SE	07/15/2014
Investors Consolidated Insurance Company	Western United Life Assurance Company	02/25/2014
JMIC Life Insurance Company	ShelterPoint Insurance Company	01/24/2014
Keystone Insurance Company	CSAA Affinity Insurance Company	01/01/2014
Long Term Care Group, Inc. d/b/a Univita	Long Term Care Group, Inc. d/b/a LTCG	06/06/2014
Maiden Reinsurance Company	Maiden Reinsurance North America, Inc.	05/07/2014
Maple Life Financial, Inc.	Maple Life Financial, L.L.C.	12/31/2013
Marsh Financial Services Professional Risk Purchasing Group	Mercer Financial Services Professional Risk Purchasing Group	01/23/2014
MetLife Insurance Company of Connecticut	MetLife Insurance Company USA	11/14/2014
Monumental Life Insurance Company	Transamerica Premier Life Insurance Company	07/31/2014
Northbridge Indemnity Insurance Corporation	Northbridge General Insurance Corporation	01/01/2014
Northbrook Indemnity Company	Allstate Northbrook Indemnity Company	06/06/2014
Odyssey One Source, Incorporated	CoAdvantage Resources 51, Inc.	04/30/2014
OneBeacon Insurance Company	Bedivere Insurance Company	12/13/2014
Pathfinder Insurance Company	Blueshore Insurance Company	09/08/2014
Paychex Business Solutions, Inc.	Paychex Business Solutions, LLC	08/31/2014
Paychex PEO I, Incorporated	Paychex PEO I, LLC	08/31/2014

Previous Name	New Name	Effective
Paychex PEO II, Incorporated	Paychex PEO II, LLC	08/31/2014
Paychex PEO III, Incorporated	Paychex PEO III, LLC	08/31/2014
Paychex PEO IV, Inc.	Paychex PEO IV, LLC	08/31/2014
Paychex PEO V, Inc.	Paychex PEO V, LLC	08/31/2014
PBS of America, Inc.	PBS of America, LLC	08/31/2014
PBS of Central Florida, Inc.	PBS of Central Florida, LLC	08/31/2014
Perico Life Insurance Company	Mapfre Life Insurance Company	06/02/2014
PMI Mortgage Assurance Co.	Arch Mortgage Guaranty Company	02/19/2014
Restat, LLC	Catamaran PBM Services, LLC	10/17/2014
SCOR Global Life Re Insurance Company of Texas	SCOR Global Life Reinsurance Company of Delaware	12/31/2013
Significa Insurance Group, Inc.	DSM USA Insurance Company, Inc.	09/12/2013
Stonebridge Casualty Insurance Company	Transamerica Casualty Insurance Company	07/31/2014
Stonewall Insurance Company	Berkshire Hathaway Specialty Insurance Company	02/07/2014
Stonewood National Insurance Company	Falls Lake National Insurance Company	08/01/2014
Sun Life Assurance Company of Canada (US)	Delaware Life Insurance Company	07/21/2014
Tokio Marine Europe Insurance Limited	Tokio Marine Kiln Insurance Limited	12/01/2014
United General Title Insurance Company	First American Title Guaranty Company	07/01/2014
United National Casualty Insurance Company	CGB Insurance Company	08/05/2014

Previous Name	New Name	Effective
Valiant Insurance Company	Hamilton Insurance Company	12/22/2014
Valiant Specialty Insurance Company	Hamilton Specialty Insurance Company	12/22/2014
Variable Protection Administration, Inc.	Group Management Services, Inc.	01/17/2014
WCPP Purchasing Group	Added d/b/a Skinner Select	05/12/2014
Wellcare Health Insurance of Illinois, Inc.	Wellcare Health Insurance Company of Kentucky, Inc.	08/12/2013
West Virginia Personnel, Inc. d/b/a West Virginia Personnel also d/b/a Southern Surveillance Services	West Virginia Personnel, Inc.	11/26/2013
Western United Insurance Company	CSAA General Insurance Company	01/03/2014
World Corp Insurance Company	Medico Corp Life Insurance Company	10/30/2013

Mergers Completed

JANUARY 1, 2014 TO DECEMBER 31, 2014

Non-Survivor	Survivor	Effective
Acacia Life Insurance Company	Ameritas Life Insurance Corporation	07/01/2014
Allianz Global Corporate & Specialty (France)	Allianz Global Corporate & Specialty SE f/k/a Allianz Global Corporate & Specialty, AG	11/11/2013
Alpha Merger Company *(not licensed in WV)*	Preferred Professional Insurance Company	08/01/2014
Assured Guaranty Mortgage Insurance Company *(not licensed in WV)*	Assured Guaranty Municipal Corp.	08/20/2014
Athene Annuity & Life Assurance Company	Investors Insurance Corporation	12/31/2013
CHC Casualty Risk Retention Group	Aetna Risk Indemnity Company, Ltd *(not licensed in WV)*	01/01/2014
CNL/Insurance America, Inc.	Securian Casualty Company	12/31/2013
Employers Security Insurance Company *(not licensed in WV)*	Eastern Alliance Insurance Company	09/18/2013
Exeter Reassurance Company *(not licensed in WV)*	MetLife Insurance Company USA f/k/a MetLife Insurance Company of Connecticut	11/14/2014
Genworth Home Equity Insurance Corporation	Genworth Residential Mortgage Corporation of North Carolina	07/01/2014
Genworth Residential Mortgage Assurance Corporation	Genworth Mortgage Insurance Corporation	10/01/2014
Independent Nevada Doctors Insurance Company *(not licensed in WV)*	ProAssurance Casualty Company	09/27/2013
Investors Insurance Corporation	Athene Annuity & Life Assurance Company	12/31/2013
Kansas Bankers Surety Company	Berkshire Hathaway Homestate Insurance Company	12/19/2013
Meridan Citizens Mutual Insurance Company	State Automobile Mutual Insurance Company	07/02/2014

Non-Survivor	Survivor	Effective
MetLife Investors Insurance Company	MetLife Insurance Company USA f/k/a MetLife Insurance Company of Connecticut	11/14/2014
MetLife Investors USA Insurance Company	MetLife Insurance Company USA f/k/a MetLife Insurance Company of Connecticut	11/14/2014
Nipponkoa Insurance Company, Limited (U.S. Branch)	Sompo Japan Insurance Company of America	08/01/2014
Pavonia Insurance Company of Delaware	Seabright Insurance Company	12/31/2013
Scottish Re Life Corporation	Scottish Re (U.S.), Inc.	07/30/2013
Slovak Gymnastic Union Sokol of the USA *(not licensed in WV)*	GBU Financial Life	01/01/2014
Tokio Marine and Nichido Fire Insurance Company, Ltd.	Tokio Marine America Insurance Company	12/31/2013
Union Bankers Insurance Company	Constitution Life Insurance Company	12/31/2013
Union Central Life Insurance Company	Ameritas Life Insurance Corporation	07/01/2014
USAA Direct Life Insurance Company	USAA Life Insurance Company	12/31/2013
Western Reserve Life Assurance Company of Ohio	Transamerica Premier Life Insurance Company	10/01/2014
Western United Life Assurance Company *(not licensed in WV)*	Western United Life Assurance Company f/k/a Investors Consolidated Insurance Company	02/21/2014

Liquidations, Revocations, Suspension and Withdrawals

JANUARY 1, 2014 TO DECEMBER 31, 2014

COMPANY NAME	STATUS REASON	EFFECTIVE
Aegis Service Contract Liability Purchasing Group, Inc.	Voluntary Withdrawal	07/07/2014
American Dental Professional Services, LLC	Voluntary Withdrawal	12/31/2014
American Mining Claims Service, Inc.	Voluntary Withdrawal	08/21/2014
American Network Insurance Company	Voluntary Withdrawal	06/01/2014
American Sterling Insurance Services, Inc.	Voluntary Withdrawal	10/31/2013
American Trust Administrators, Inc.	Voluntary Withdrawal	02/25/2014
AMS Staff Leasing, Inc.	Voluntary Withdrawal	06/10/2014
AmWins Hospitality RPG, Inc.	Voluntary Withdrawal	10/29/2014
APS Healthcare Bethesda, Inc.	Voluntary Withdrawal	11/20/2014
Association Member Benefits Advisors, Ltd.	Voluntary Withdrawal	10/31/2014
AXA Business Services Private Limited	Voluntary Withdrawal	03/27/2014
Benefit Coordinators Corporation	Voluntary Withdrawal	10/31/2014
BMS Group Limited	Voluntary Withdrawal	06/30/2014
British Aviation Insurance Company Limited	Voluntary Withdrawal	01/31/2014
CGH Claims Service, Inc.	Voluntary Withdrawal	07/10/2014
Chemical Professionals Purchasing Group	Voluntary Withdrawal	11/10/2014
Chiropractic Benefit Services, Inc.	Voluntary Withdrawal	10/22/2014

COMPANY NAME	STATUS REASON	EFFECTIVE
ConExis Benefit Administrators, LP	Voluntary Withdrawal	09/09/2014
Construction Services Risk Purchasing Group, Inc.	Voluntary Withdrawal	11/13/2014
Coventry Management Services, Inc.	Voluntary Withdrawal	01/01/2014
Distinguished Fleet RPG, Inc.	Voluntary Withdrawal	11/10/2014
Diving Instructors RPG, Inc.	Voluntary Withdrawal	05/06/2013
eEmployers Solutions, Incorporated	Voluntary Withdrawal	06/10/2014
Fiduciaries Risk Retention Group, Inc.	Voluntary Withdrawal	01/08/2014
First Financial Employee Leasing IV, Inc.	Revocation	07/01/2013
Frank Gates Service Company (The)	Voluntary Withdrawal	12/10/2013
Freestone Insurance Company	Revocation	12/02/2014
Genworth Mortgage Reinsurance Corporation	Voluntary Withdrawal	06/30/2014
Global International Insurance Company, Inc., A RRG	Voluntary Withdrawal	01/14/2014
GM-Southwest, Inc.	Voluntary Withdrawal	01/16/2014
Gramercy Insurance Company	Revocation	09/23/2014
Guardian Professional Liability Risk Purchasing Group	Voluntary Withdrawal	11/10/2014
Healthy Choice Plan Administrators Corporation	Voluntary Withdrawal	10/14/2014
Herbert V. Friedman, Inc.	Voluntary Withdrawal	10/31/2014
HLI Services, Inc.	Voluntary Withdrawal	12/31/2014

COMPANY NAME	STATUS REASON	EFFECTIVE
HR Solutions of America, LLC	Revocation	07/01/2013
ICM Insurance Company	Revocation	02/26/2014
Infrassure Ltd.	Voluntary Withdrawal	08/06/2014
International Orthopedic Insurance Purchasing Group, Inc.	Voluntary Withdrawal	12/31/2014
Internet TruckStop Risk Purchasing Group, LLC	Voluntary Withdrawal	11/17/2014
Interstate Specialty Marketing, Inc.	Voluntary Withdrawal	06/30/2013
Kanawha Healthcare Solutions, Inc.	Voluntary Withdrawal	12/31/2014
KIS PG, Inc.	Voluntary Withdrawal	03/27/2014
KIS PG of Florida, Inc.	Voluntary Withdrawal	03/27/2014
Lantana Insurance Ltd.	Liquidation	11/11/2013
Lenders Protection Assurance Company, Risk Retention Group	Voluntary Withdrawal	01/07/2014
Livestock Market Enhancement Risk Retention Group	Voluntary Withdrawal	01/08/2014
MAI Services Corporation	Voluntary Withdrawal	11/20/2014
Mapfre Global Risks, Compania Internacional De Seguros Y Reaseguros, S.A.	Voluntary Withdrawal	12/11/2014
Marquee Hospitality Group	Voluntary Withdrawal	08/18/2014
Med3000 RPG	Voluntary Withdrawal	02/28/2014
MedSave USA, Inc.	Voluntary Withdrawal	10/31/2014
Meridian Health Plan of Michigan, Inc.	Voluntary Withdrawal	02/25/2014

COMPANY NAME	STATUS REASON	EFFECTIVE
Midwest Insurance Coalition Purchasing Group	Voluntary Withdrawal	11/17/2014
Mountaineer Freedom RRG, Inc.	Voluntary Withdrawal	12/31/2014
National Care Providers Insurance, Inc.	Voluntary Withdrawal	11/13/2014
New England Sports, Recreation & Entertainment RPG, Inc.	Voluntary Withdrawal	08/18/2014
North American Retail RPG, Inc.	Voluntary Withdrawal	05/13/2014
Northbridge General Insurance Corporation	Voluntary Withdrawal	12/11/2014
PartnerRe Ireland Insurance Limited	Voluntary Withdrawal	12/11/2014
Patriot Claim Services, Inc.	Voluntary Withdrawal	06/30/2014
Payday, Inc. III	Voluntary Withdrawal	06/11/2014
Pizza Delivery Industry Association	Voluntary Withdrawal	10/01/2010
Preferred Dental Association of America Purchasing Group, Inc.	Voluntary Withdrawal	11/17/2014
ProAir Risk Retention Group, Inc.	Voluntary Withdrawal	01/08/2014
Professional Payroll Solutions d/b/a Employee Professionals	Revocation	07/01/2013
Property Management, Incorporated	Voluntary Withdrawal	06/03/2014
Property Managers Risk Purchasing Group, Inc.	Voluntary Withdrawal	11/10/2014
Protector Purchasing Group, Inc.	Voluntary Withdrawal	05/02/2014
Psychiatrists' Purchasing Group, Inc.	Voluntary Withdrawal	06/03/2014
RBC U.S. Insurance Services, Inc.	Voluntary Withdrawal	06/30/2014

COMPANY NAME	STATUS REASON	EFFECTIVE
Regis Insurance Company	Voluntary Withdrawal	09/11/2014
Risk Protection Group, Inc.	Voluntary Withdrawal	11/10/2014
Schneider Group, Inc. d/b/a Protek Risk Purchasing Grp.	Voluntary Withdrawal	01/28/2014
Seabury & Smith, Inc.	Voluntary Withdrawal	06/27/2014
Select Hotel Insurance Group	Voluntary Withdrawal	08/18/2014
Southern Title Insurance Corporation	Revocation	11/20/2014
State Capitol Insurance Risk Retention Group, Inc.	Voluntary Withdrawal	01/14/2014
Strategic Resource Company	Voluntary Withdrawal	12/16/2013
Swiss Re Specialty Insurance (UK) Ltd.	Voluntary Withdrawal	12/11/2014
Terrace Insurance Group	Voluntary Withdrawal	08/18/2014
Tokio Marine Kiln Insurance Limited	Revocation	12/11/2014
Towers Watson Pennsylvania Inc.	Voluntary Withdrawal	12/13/2013
TruHearing, Inc.	Voluntary Withdrawal	10/31/2013
TSACG Administrative Services, Inc.	Voluntary Withdrawal	11/20/2014
TT Club Mutual Insurance Limited	Voluntary Withdrawal	12/11/2014
UnionAmerica Insurance Company Limited	Voluntary Withdrawal	01/02/2014
United States Contractors Association, Inc.	Voluntary Withdrawal	11/10/2014
WastePac Risk Purchasing Group	Voluntary Withdrawal	04/04/2014

COMPANY NAME	STATUS REASON	EFFECTIVE
Vested Health, LLC	Voluntary Withdrawal	12/31/2014
Xen 2, Inc.	Voluntary Withdrawal	07/01/2013

Self-Insurance (Workers' Compensation)

The Workers' Compensation Self-Insurance Unit is responsible for regulating the 83 employers that currently self-insure their workers' compensation coverage in West Virginia and the approximately 100 employers who no longer self-insure but continue to administer claims incurred during their period of self-insurance. No companies were approved for self-insured status in calendar year 2014.

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

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

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

Fraud Unit (Office of Inspector General)

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

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

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

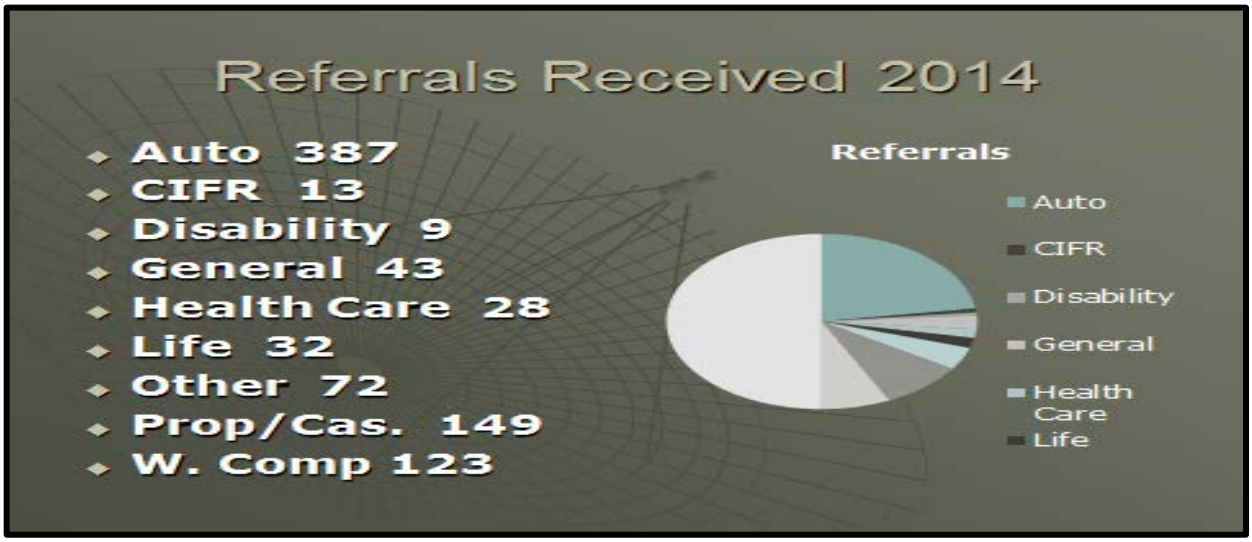
The geographic locations of these field offices allow investigators to respond quickly to reports of alleged insurance fraud. It also allows investigators to foster relationships with local law enforcement and prosecutors that the Fraud Unit relies on and works with to bring about successful prosecutions.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

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

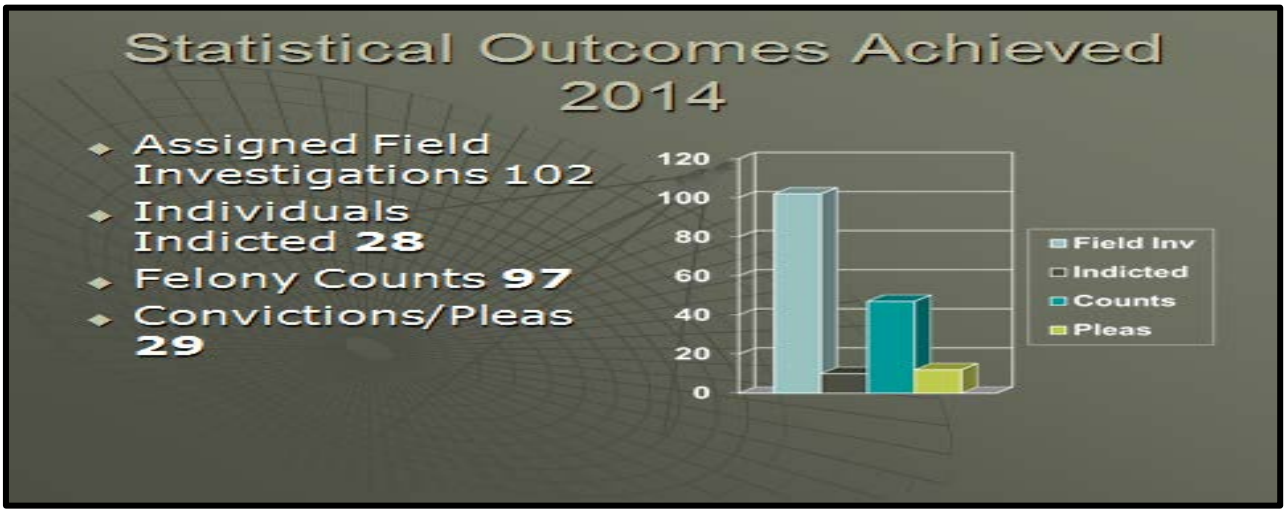
The Fraud Unit has been proactive in its approach to educate the public on what constitutes insurance fraud as well as the costs associated with insurance fraud. A brochure explaining the types of fraud, what the penalties are and what happens when someone reports suspected fraud was developed and is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

Several presentations have been given by unit personnel to a wide range of groups and organizations on what is being done to combat insurance fraud in the state and what they can do to assist in those efforts. Statistics for activities conducted by the Fraud Unit during calendar year 2014 are depicted in the following chart:

OIC Fraud Unit Referral Totals



In addition to the 856 referrals, investigators identified an additional 146 criminal violations during the investigation of the initial referrals. Successful investigations resulting in prosecutions were conducted in numerous counties throughout the state. Prosecutions involved such activity as workers compensation fraud; conventional insurance claimant fraud; staged motor vehicle crashes; fraudulent "slip, trip, and fall" claims against businesses; insurance fraud by means of arson; and embezzlement of policy holder premium funds by insurance industry personnel. Such successful prosecutions were the result of working in cooperation with local and state law enforcement agencies and locally elected prosecutors as well as the two (2) U.S. Attorney Offices. As a result of thorough investigations and well prepared reports, along with efficient case management of referrals, successful prosecutions were realized. The following chart depicts statistical data relevant to investigations, prosecutions and convictions in calendar year 2014:



Health Policy Division

Formation of the Health Policy Division of the West Virginia Offices of the Insurance Commissioner is West Virginia's effort to support aspects of the Health Insurance (Exchange) Marketplace[1] in response to the Patient Protection and Affordable Care Act (PPACA) which was signed to law March 23, 2010.

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

With the HRSA/SHAP grant as leverage, the state pursued additional funds through the State Planning and Establishment grant (PEG) awarded by the Department of Health and Human Services (HHS) Office of Consumer Information and Insurance Oversight (OCIIO), referred to now as CCIIO[2]. Offering additional support to states, Notices of Funding Availability (NOFA's) were then issued through HHS for funding to perform essential planning and development activities. On behalf of the state, the OIC was awarded Establishment Grant Level 1, these funds are available through 12/31/2015; and, Establishment Grant Level 1 –# 2 these funds were available through 7/8/2015.

Public participation through monthly meetings and conference calls with Stakeholder Groups at the Smith Street Office continues to add public transparency to the private insurance market. Currently, insurance carriers, health care providers, consumer advocates and insurance agents continue to participate in these key informational meetings. Their dedicated efforts remain focused on informing the community about what is developing in the Marketplace. This is achieved by educating groups about what OIC has accomplished through planning and consumer outreach; ongoing review of critical developmental areas where stakeholder input is needed; receiving stakeholder input and gathering public ideas on the marketplace; and, from the knowledge gathered in these meetings, develop, as needed, smaller 'community of interest' groups to further enhance Marketplace plans as guidance from HHS becomes actionable.

FFE Partnership Exchange

In February 2013, WV announced it would become a Partnership state, meaning that the State has chosen to take on the functionalities of Consumer Assistance (through education and outreach) and Plan Management related to the Marketplace.

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

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

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

Consumer Assistance

The Consumer Assistance function required the state to develop an In-Person Assistance (IPA) program to help individuals with the enrollment process. The IPA/Entity/Navigator is an impartial and free service to consumers. Primarily functioning as community based outreach and education, the substantial focus on consumer assistance is to ensure a smooth and seamless Marketplace experience.

Though the State Purchasing Process a vendor was selected to develop, manage and maintain these service requirements throughout the state through the close of the first open enrollment March 31, 2014. A regional model was utilized to effectively manage and monitor IPA staff in 7 supervisory areas. Each region had 6-9
IPA's managed by 1 supervisor all of which were vetted, hired and trained by the vendor with OIC support in training. The vendor utilized leased office space in 53 of the 55 county WV Department of Health and Human Resource buildings.

The vendor's contract also included the management of entities. Entities were selected through an extensive review process and organizations that met the necessary criteria submitted an application for consideration. Five organizations were selected to receive grant funds to perform in-person assister functions, plus education and outreach activities at schools, libraries, social service agencies, health clinics/hospitals and community centers: WV Bureau of Senior Services State Health Insurance Assistance Program (SHIP), Community Care of WV, Partners in Health Network, WV Primary Care Association and Valley Health.

At the end of the first year enrollment experience, October 7, 2013 through March 31, 2014, the vendor and entity network accommodated over 16,000 personal interactions, which included: Marketplace account creation, eligibility and enrollment processing, inRoads application, managing complaints, initiating education and referral to additional services.

Additional support provided directly to West Virginia through CMS/HHS included Navigators. Through a review and application process at the federal level, various organizations competed for consideration as a State based Navigator. Those selected for the 2014 enrollment process were: TSG Consultants, WVU HAPI Program and Advanced Patient Advocates.

After open enrollment the IPA's were busy helping consumers understand their new coverage, helping consumers enroll because of life events that allowed for Special Enrollment Periods (SEP) and setting up accounts for the next open enrollment.

Through the Stakeholder meetings, a very successful IPA/Entity/Navigator 'communities of interest group' was formed to create a consistent Marketplace message, share information and coordinate scheduling of activities to maximize time and resources to help meet the consumers' needs.

Licensed health insurance agents and brokers may enroll individuals, small employers and employees in coverage through the Marketplace. Federal and state training and certification requirements apply to agents and brokers who enroll or assist consumers in the Marketplace. Agents and brokers are the only assister group that is compensated by an issuer. Agent and broker training will continue to be a priority as IPA/Entity programs closeout after the second open enrollment in 2015.

West Virginia Individual Plan Enrollment 2014

Enrollment 10/1/2013 - 4/15/2014 from CMS

Marketplace Enrollment	19,856
Standalone Dental Enrollment	3,700

Marketplace Breakdown	
By Gender	**WV**
Females	57%
Males	43%
By Age	
<18	5%
18-25	6%
26-34	13%
35-44	15%
45-54	23%
55-64	38%
By Metal Level	
Bronze	14%
Silver	68%
Gold	17%
Platinum	NA
Catastrophic	<1%
Financial Assistance	
Yes	86%
No	14%

Plan Management

When the federal Affordable Care Act was passed in 2010, the National Association of Insurance Commissioners (NAIC) membership and the health industry further collaborated to ensure that the System for Electronic Rate and Form Filing (SERFF) would continue to be the primary filing mechanism for health product filings, including new rate review and Qualified Health Plan (QHP) submissions.

As stated in the Affordable Care Act (ACA) Section 1321(c) (1) (B), beginning January 1, 2014, states must provide consumers who do not have employer-provided insurance the ability to purchase insurance through a marketplace. Significant changes were made to SERFF to facilitate an efficient filing and review process for a health insurance marketplace binder filing(s). The system was effectively used for rate review of Qualified Health Plan submissions for the initial plan year.

West Virginia is a rate review state. The OIC uses the tools available under state law to enforce the provisions of the ACA and the Marketplace.

West Virginia Code §§33-6-8, 33-15-1b & 33-16B-1, is the primary authority for WV to review and recommend Qualified Health Plans (QHPs) for certification is included in the requirement that all insurance policy forms and rates for individual and small group health plans be filed with and approved by the WV Insurance Commissioner prior to such plans being marketed to WV consumers.

WV Code 33-6-9(e) requires the Insurance Commissioner to disapprove a form "if the coverages provided therein are not sufficiently broad to be in the public interest."

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

Once the plans are reviewed and approved at the OIC level the plan information is sent to CMS/HHS via transmission from the SERFF binder through the Health Insurance Oversight System (HIOS). CMS/HHS then certifies that the plan meets the criteria as a QHP finalizing in the Marketplace structure of www.healthcare.gov.

For the first and second Marketplace enrollment, WV had only one issuer – Highmark West Virginia – with 11 individual health benefit plans plus four Small Business Health Options Plan (Individual and SHOP actuarial value of Bronze, Silver, and Gold) available in the Marketplace. Individual Marketplace Stand Alone Dental Plans - SADP (actuarial value of High, Low) had 2 carriers, Delta and Dentegra plus an additional SHOP only carrier, Guardian.

Maintaining the Integrity of the Marketplace

The Rates and Forms Division will serve as the central coordinator for review and certification of QHPs and will be responsible for verifying that plans meet all of the certification requirements using a "QHP Certification Checklist". Consistent with existing practices, the Division will review and approve or disapprove QHP rate filings to determine the consistency with statutory requirements that they not be excessive, unjust, or unfairly discriminatory. They will also review and approve or disapprove the QHP policies and related forms consistent with State and Federal statute and regulations and will assure QHP issuers comply with other Exchange-specific requirements. Third-Party Actuarial Services will be used to assist in the analysis of rates and rate change requests.

The Financial Conditions Division is responsible for the licensing, financial monitoring, and financial examination of insurance companies admitted to do business in West Virginia. The Financial Conditions Division is also responsible for the administration of state insurance tax laws. Related to QHP certification, they will assure issuers are licensed, solvent, and in good standing and perform reviews of network adequacy.

The Consumer Services Division (CSD) provides assistance to West Virginia citizens who have questions or problems involving insurance; it is the consumer assistance and investigative arm of the OIC. The CSD will provide information on complaints to Rates and Forms as part of QHP review and certification.

Market Conduct proactively protects West Virginia consumers by identifying non-compliant business practices of regulated entities through examinations and data analysis. The Division will perform analyses of issuers submitting QHP applications to review and identify compliance, complaint, or other regulatory issues.

The Legal Division will provide legal support to other OIC Divisions on an as needed basis.

The Fraud Unit is statutorily empowered to "initiate inquiries and conduct investigations" into any suspected criminal violations of the code related to the business of insurance and to cooperate with other law enforcement and regulatory agencies in the investigation and prosecution of suspected fraud and other criminal violations related to the business of insurance.

The Health Policy Division (HP) is a resource to assist other OIC Divisions in communications with the Federal government, interpretation of Federal statute and regulations, QHP review and certification decisions throughout the process. HP has set up links on the OIC website in response to the ACA (P. L. 111-148) and the Health Care and Education Reconciliation Act (P.L. 111-152), the U.S. Dept. of HHS released Interim Final Regulations, 45C.F.R. 147.136, defining the requirements for internal claims, internal appeals and external review process of health plan issuers. Issuers must be prepared to implement the requirement of Series 95, Series 96 and Series 97 with the respect to health plans issued on or after January 1, 2015. West Virginia addressed this aspect of the regulation with the enactment of WV Code 33-16H-1 *et seq*. and the subsequent promulgation of WV Code 114-97 (Series 97) which mirrors the "Uniform Health Carrier External Review Model Act" adopted by NAIC. In a letter sent by U.S. Center for Consumer Information and Insurance Oversight (CCIIO), WV meets the Series 97 parallel process standards of NAIC for the external review process that insurers doing business in WV must follow. Further information can be found at http://www.wvinsurance.gov/HealthcareClaimAppealInformation.aspx.

Legal Division

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

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

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

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

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

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

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

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

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

INVESTIGATIONS - The Legal Division investigates complaints dealing with all aspects of insurance compliance contained in Chapters 33 and 23 of the West Virginia Code.

The Legal Division receives referrals from various sources including the public, the insurance industry, and other divisions within the Insurance Commission, relating to possible misconduct by insurance industry representatives, insurance producers, and unauthorized insurers. These allegations are investigated to determine if West Virginia insurance laws or rules have been violated, and if so, the investigation will result in administrative action against the target of the investigation.

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

Administrative action may also be taken against an insurance producer when violations of statutes or rules have been committed.

LICENSURE ACTIONS - The Legal Division assists in license suspensions, revocations and/or fines regarding insurance producers and other licensees including but not limited to insurers that are found to be financially insolvent or found to be in such hazardous financial condition as to render the further transaction of insurance business hazardous to their policyholders or the people of West Virginia.

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

MARKET CONDUCT - The Legal Division houses the Market Conduct Unit that performs market wide research and analysis as well as examines insurance entities regulated by the West Virginia Offices of the Insurance Commissioner.

The market conduct examiners are charged with auditing insurers on a regular basis as well as reacting to developments in the market place with targeted examinations relating to one or more distinct issues. These examinations ensure that insurers are complying with all applicable laws and rules relating to rates, forms, agent appointments and other agent issues, claims handling, policy cancellations and nonrenewals, discrimination, and many others.

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

FRAUD PROSECUTION - The Legal Division has attorneys who directly represent the OIC in regards to prosecution of fraudulent insurance activity or who provide support in an advisory role with other state and federal prosecutors on similar criminal issues.

When called upon to assist as special assistant prosecutors, these attorneys will perform various functions depending upon the level of assistance requested by the local county prosecuting attorney.

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

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

CONSUMER, INDUSTRY and OTHER STAKEHOLDER INQUIRIES - While the Legal Division can generally not give personal legal advice concerning any matter to outside parties, it does endeavor to point inquiries into the appropriate direction where possible or provide analysis for the market as a whole or opines on issues of broad importance.

FREEDOM OF INFORMATION ACT (FOIA) REQUESTS - All FOIA requests are directed to and processed by the Legal Division. Legal Division staff gathers all public records that are responsive to the request and provides it to the person making the request, pursuant to and in compliance with the Act.

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

Legislation

The following is a brief synopsis of the significant legislation enacted during the 2014 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 88 - Relating to Farmers' Mutual Insurance Companies (Effective June 6, 2014) This bill made the statutory lien requirement on insurance proceeds for total loss to real property in favor of a municipality for the cleanup of the property applicable to farmers' mutual fire insurance companies. However, the legislation limits the lien amount imposed against proceeds payable under policies issued by farmers' mutual fire insurance companies to ten percent of the policy limits for loss to the real property, including any coverage for debris removal.

Senate Bill 167 - Authorizing Department of Revenue Promulgate Legislative Rules (Effective June 6, 2014)
This bill authorizes the Insurance Commissioner to promulgate three new legislative rules. W. Va. Code of St. R. §114-95-1, *et seq*., Utilization Review and Benefit Determination; W. Va. Code of St. R. §114-96-1, *et seq.*, Health Plan Issuer Internal Grievance Procedure; and W. Va. Code of St. R. §114-97-1, *et seq.*, External Review of Issuers' Adverse Health Insurance Determinations.

Senate Bill 427 - Relating to Automobile Insurance Verification (Effective June 6, 2014) This bill updates insurance verification procedures and penalties to reflect the electronic insurance verification program authorized previously by the Legislature. The bill removes the requirement that insurance companies must notify the Division of Motor Vehicles when a policyholder's vehicle insurance has been canceled.

Senate Bill 621 - Relating to Flood Insurance (Effective June 5, 2014)
As set forth in the legislative findings of this bill, the federal Biggert-Waters Flood Insurance Reform Act of 2012 revised the National Flood Insurance Program. The 2012 act resulted in a substantial increase of flood insurance premiums for certain flood insurance policyholders. The bill seeks to provide alternatives to coverage from the National Flood Insurance Program by promoting the availability of flood insurance from private market insurers at potentially lower premium rates. The bill establishes minimum coverage requirements while providing permissible coverage limitations. An insurer must file a plan of operation with the Insurance Commissioner prior to writing flood insurance. The bill also provides the Insurance Commissioner with rate-making and rule-making authority. It should also be noted that on March 21, 2014, President Obama signed the Homeowner Flood Insurance Affordability Act of 2014 into law. This law repealed and modified certain provisions of the Biggert-Waters Flood Insurance Reform Act.

House Bill 4204 - Relating to Property Insurance Cancellation (Effective June 6, 2014)
This bill prohibits the nonrenewal or cancellation of a property insurance coverage policy as a result of certain claims arising from natural causes under certain circumstances. More specifically, the bill mandates that no property insurance policy in force for at least four years may be denied renewal or canceled solely as a result of:

> (1) A single first party property damage claim within the previous thirty-six months and that arose from wind, hail, lightning, wildfire, snow or ice, unless the insurer has evidence that the insured unreasonably failed to maintain the property and that failure to maintain the property contributed to the loss; or
>
> (2) Two first party property damage claims within the previous twelve months, both of which arose from claims solely due to an event for which a state of emergency is declared for the county in which the insured property is located, unless the insurer has evidence that the insured unreasonably failed to maintain the property and that failure to maintain the property contributed to the loss.

House Bill 4359 - Relating to Managing General Agents of Insurers (Effective May 25, 2014)
This bill provides for the renewal of lapsed managing general agent licenses and sets specific application and renewal fees. The bill directs that a managing general agent license expires on June 30 following issuance, except that a license initially issued in May or June expires on June 30 of the following year.

House Bill 4432 - Adopting Principle Based Reserving for Life Insurance (Effective June 6, 2014)
This bill adopts Principle Based Reserving as the method by which life insurance company reserves are calculated. The National Association of Insurance Commissioners (NAIC) adopted a revised Standard Valuation Law in 2009 which introduced a new method for calculating life insurance policy reserves to more easily adapt requirements for the complexity of life insurance products. This new method is referred to as Principle Based Reserving or PBR. The amendments contained in this bill are based on two NAIC Model Laws. The bill provides for a phase-in of the new reserve calculation method upon adoption of PBR by a supermajority of states (42), representing seventy-five percent of applicable national premiums.

Legislative Rules

Title 114 Legislative Rules

The following Title 114 insurance related legislative rules (authorized for promulgation by Senate Bill 167) became effective in 2014:

114 CSR 95 - Utilization Review and Benefit Determination (Effective July 6, 2014)
This rule establishes standards for the operation of utilization review processes used by health insurers to make benefit coverage determinations. It also applies to any designee of the health carrier that performs utilization review functions on the carrier's behalf. The rule is based upon the National Association of Insurance Commissioners' "Utilization Review Model Act" (Model 73), as amended in 2012. (The Insurance Commissioner issued Informational Letter No. 190 concerning implementation of this rule.)

114 CSR 96 - Health Plan Issuer Internal Grievance Procedure (Effective July 6, 2014)
This rule provides standards for the establishment and maintenance of procedures by health carriers to assure that covered persons have the opportunity for the appropriate resolution of grievances. Except as otherwise specified, this rule applies to all health carriers offering a health benefit plan. The rule is based upon the National Association of Insurance Commissioners' "Health Carrier Grievance Procedure Act" (Model 72), as amended in 2012. (The Insurance Commissioner issued Informational Letter No. 190 concerning implementation of this rule.)

114 CSR 97 - External Review of Issuers' Adverse Health Insurance Determinations (Effective July 6, 2014)
This rule establishes a process for the review of health insurance issuers' adverse coverage decisions by independent review organizations (IROs) approved and assigned by the Insurance Commissioner. It sets forth how covered persons are to be notified of such determinations, how they may institute the external review process, how IROs conduct reviews and announce their decisions, and the effect and reviewability of IRO decisions. (The Insurance Commissioner issued Informational Letter No. 190 concerning implementation of this rule.)

Informational Letters

Four (4) Informational Letters were issued in 2014:

Informational Letter No. 188 - Summary of 2014 Legislation

Informational Letter No. 189 - Unfair Claims Settlement Practices Act, Notice of Necessary Delay Letter(s) and W. Va. Code of State Rules §114-14-1, *et seq.*

Informational Letter No.190 - W. Va. Code of St. R. 114-95 - Utilization Review & Benefit Determination; W. Va. Code of St. R. 114-96 - Health Plan Issuer Internal Grievance Procedure; W. Va. Code of St. R. 114-97 - External Review of Issuers' Adverse Health Insurance Determination

Informational Letter No. 191 - Hospital Indemnity or Other Fixed Indemnity Policies

Freedom of Information Requests and Responses

One hundred seventy-four (174) requests for information were received and responded to by the Legal Division in accordance with the Freedom of Information Act in 2014.

Emergency Orders

Two (2) emergency orders were issued by the Insurance Commissioner in 2014.

14-EO-01 - Emergency Order - An insurance emergency was declared by the Insurance Commissioner following storms beginning on May 14, 2014 containing high winds, rain and hail throughout the counties of Brooke, Hancock, Marshall and Ohio in the State of West Virginia which caused a significant amount of property damage.

14-EO-02 - Emergency Adjuster Order - An Insurance adjuster emergency was declared by the Insurance Commissioner following storms beginning on May 14, 2014 containing high winds, rain and hail throughout the counties of Brooke, Hancock, Marshall and Ohio in the State of West Virginia which caused a significant amount of property damage.

Litigation

The Insurance Commissioner was a party to or involved in the following civil actions in the year 2014:

State of WV ex rel. Offices of WV Insurance Commissioner v. Pro Industrial Welding Inc. Civil Action No. 14-C-94

State of WV ex rel. Offices of WV Insurance Commissioner v. Admirals Anchor Inc. No. 2. Civil Action No. 14-C-520

State of WV ex rel. Offices of WV Insurance Commissioner v. University Prime Properties LLC. Civil Action No. 14-C-642

State of WV ex rel. Offices of WV Insurance Commissioner v. Sutton Superette LLC. Civil Action No. 14-C-696

State of WV ex rel. Offices of WV Insurance Commissioner v. Superior Stream Cleaning & Sandblasting. Civil Action No. 14-C-706

State of WV ex rel. Offices of WV Insurance Commissioner v. Marlene Larson dba Johns Just a Cut Better Tree Service. Civil Action No. 14-C-735

State of WV ex rel. Offices of WV Insurance Commissioner v. Glendal Castle dba Don's Garage. Civil Action No. 14-C-1001

State of WV ex rel. Offices of WV Insurance Commissioner v. CIS Mechanical Solutions LLC. Civil Action No. 14-C-1005

State of WV ex rel. Offices of WV Insurance Commissioner v. Source Sales LTD. Civil Action No. 14-C-1075

State of WV ex rel. Offices of WV Insurance Commissioner v. Morgan Auto Parts II Inc. Civil Action No. 14-C-1390

State of WV ex rel. Offices of WV Insurance Commissioner v. Johnathan P. Rice CPA. Civil Action No. 14-C-1699

State of WV ex rel. Offices of WV Insurance Commissioner v. Assessments Inc. Civil Action No. 14-C-1663

State of WV ex rel. Offices of WV Insurance Commissioner v. Charleston Renovate. Civil Action No. 14-C-1671

State of WV ex rel. Offices of WV Insurance Commissioner v. Furrs Auto Sales Inc. Civil Action No. 14-C-1687

State of WV ex rel. Offices of WV Insurance Commissioner v. The Little Kanawha Publishing Co. Inc. Civil Action No. 14-C-1975

State of WV ex rel. Offices of WV Insurance Commissioner v. Rapid Delivery Service Inc. Civil Action No. 14-C-2009

State of WV ex rel. Offices of WV Insurance Commissioner v. David Newell dba Planet X Laser Tag. Civil Action No. 14-C-2125

Vincent J. King v. Michael D. Riley, West Virginia Insurance Commissioner; CitiFinancial and Triton Insurance Company. Civil Action No. 13-AA-95

Michael Kostenko, D.O. v. Governor Joseph Anthony Manchin, III, et al. Civil Action No. 08-C-3359

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

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

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

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

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

Lloyd Carr v. West Virginia Offices of the Insurance Commissioner. Civil Action No. 13-AA-22

SWVA Inc. v. West Virginia Offices of the Insurance Commissioner. Civil Action No. 13-AA-129

West Virginia Office of Insurance Commissioner in its Capacity as Administrator of the Workers' Compensation Uninsured Employer Fund v. Linda M. Treadway, Individually & as Administratrix of the Estate of Michael D. Cadle, Deceased, et al. Civil Action No. 14-C-778

Referrals Opened

A total of one thousand twenty-five (1,025) referrals were opened by the Regulatory Compliance Unit of the Legal Division in 2014. 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 2014.

TYPE OF REFERRAL	NUMBER OF REFERRALS
Company	4
Company - Rates & Forms	0
Company - Surplus Lines	1
Company - Unauthorized Agency	0
Company - Fincon - PEO	0
Company - Fincon	18
First Party	73
First Party - Rate & Form	0
General Inquiries	2
Market Conduct - Analysis	17
Market Conduct - Class Action	16
Market Conduct - Continuum	1
Market Conduct - External Review Application	1
Market Conduct - Multi State Collaborative -National	2
Market Conduct - Multi State Collaborative - National - Life Settlement	4
Market Conduct - Multi State Collaborative - National Advisory	4
Market Conduct - Self Insured	21
Market Conduct - Specialized	5
Market Conduct - Statutory	2
Market Conduct - Targeted	0
Market Conduct - Third Party	0
Other Litigation - Complaint	1
Other Litigation - Other Litigation	1
Other Litigation - Subpoenas	0
Other Litigation - Third Party	1
Other Litigation - Workers' Compensation	0
Producer Licensing - Administrative Action	121
Producer Licensing - Application	95
Producer Licensing - Clearance	69
Producer Licensing - Unauthorized Agent	0
Third Party	150
WCC Compliance - 85 CSR 8 6.6(b) - Private Carrier Audit Appeal	0
WCC Compliance - Collection	35
WCC Compliance - Contempt	4
WCC Compliance - General Referral	14
WCC Compliance - Failure to Timely Act	58
WCC Compliance - Fine Reductions	21
WCC Compliance - Investigation	0
WCC Compliance - Injunctions	63
WCC Compliance - Postings	221
WCC Compliance - Self Insured	0
WCC Compliance - UEF Issues	0
WCC Compliance - Writs & Suggestions	0
Total	**1,025**

Administrative Proceeding Cases Opened

A total of three hundred four (304) administrative proceeding cases were opened by the Regulatory Compliance Unit of the Legal Division in 2014. 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 2014.

TYPE OF REFERRAL	# CASES OPENED
Administrative Proceeding - Producer Licensing	30
Administrative Proceeding - First Party	29
Administrative Proceeding - Fincon	12
Administrative Proceeding - Failure to Timely Act	58
Administrative Proceeding - General Referral	1
Administrative Proceeding - Market Conduct	3
Administrative Proceeding - Market Conduct - Self Insured	21
Administrative Proceeding - Company	0
Administrative Proceeding - Company - Rates & Forms	0
Administrative Proceeding - Third Party	150
Total	**304**

Administrative Proceeding Cases Closed

A total of three hundred eleven (311) administrative proceeding cases were closed by the Regulatory Compliance Unit of the Legal Division in 2014. Below is a breakdown of the different type of administrative proceedings with the number closed for 2014.

TYPE OF REFERRAL	# CASES CLOSED
Administrative Proceeding - Producer Licensing	38
Administrative Proceeding - First Party	40
Administrative Proceeding - Company	1
Administrative Proceeding - Fincon	16
Administrative Proceeding - Failure to Timely Act	39
Administrative Proceeding - Market Conduct	4
Administrative Proceeding - Market Conduct - Self Insured	14
Administrative Proceeding - Third Party	159
Total	**311**

Hearings

A total of forty-eight (48) hearings were held in 2014. Below is a breakdown of the different types of hearings held in 2014. The WC Contempt and WC Injunction hearings were held in Circuit Court.

TYPE OF HEARINGS	# HEARINGS SCHEDULED	# HEARINGS HELD
Appeal - Third Party	0	0
Company	0	0
Fincon	8	2
First Party	68	12
Producer Licensing	18	13
Third Party	48	13
Third Party - Initial	142	0
Third Party - Out of County	30	0
WC Contempt	7	3
WC Injunction	18	5
Total	**339**	**48**

Investigations Opened

A total of six hundred and seventy-two (672) investigations on all matters were opened by the Regulatory Compliance Unit of the Legal Division in 2014. Below is a breakdown of the different types of investigations opened during 2014.

TYPE OF INVESTIGATIONS	# CASES OPENED
Producer Licensing	280
Company	11
First Party	1
General Referral	1
Special Investigations	0
Third Party	149
WC Contempt	4
WC General Referral	14
WC Posting	212
Total	**672**

Investigations Closed

A total of five hundred eighty-two (582) investigations on all matters were closed by the Regulatory Compliance Unit of the Legal Division in 2014. Below is a breakdown of the different types of investigations closed during 2014.

TYPE OF INVESTIGATIONS	# CASES CLOSED
Producer Licensing	209
Company	9
First Party	2
General Referral	3
Third Party	158
WC Contempt	5
WC General Referral	6
WC Posting	190
Total	**582**

Postings

Two hundred twenty-one (221) 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 2014. One hundred thirty-eight (138) non-compliant employers were posted and/or handled by the Regulatory Compliance Unit. Fifty-eight (58) 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 and Collaborative Actions

A total of one hundred forty-two (142) orders were prepared by the Regulatory Compliance Unit (RCU) of the Legal Division in 2014 and eight (8) collaborative actions were entered into as a result of market conduct actions concerning issues with multistate insurers in 2014. Below is a breakdown of the types of orders prepared by the RCU, collaborative actions and fine and restitution amounts for 2014.

TYPE OF CASE	FINAL ORDERS PREPARED	COLLABORATIVE ACTION	FINE AMOUNT	RESTITUTION AMOUNT
Company	0		$0.00	$0.00
Company - Rates & Forms	0		$0.00	$0.00
Company - Fincon	12		$0.00	$0.00
First Party	12		$0.00	$0.00
Market Conduct -Multi State Collaborative Action	0	8	$0.00	$141,588.70
Market Conduct - Statutory	3	0	$40,000.00	$17,222.00
Market Conduct - Third Party	1		$12,000.00	$0.00
Market Conduct - Self Insured	17		$6,500.00	$0.00
Producer Licensing	24		$13,100.00	$0.00
Third Party	15		$0.00	$0.00
WCC Compliance - Contempt	0		$0.00	$0.00
WCC - Failure to Timely Act	53		$13,500.00	$0.00
WCC Compliance - Injunctions	5		$30,805.60	$0.00
Total	**142**	**8**	**$115,905.60**	**$158,810.70**

Dispositions of Cases

A total of one hundred ninety-eight (198) cases were closed by the Regulatory Compliance Unit of the Legal Division in 2014. 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	CLOSED COUNT
FINCON - COA Revoked	4
FINCON COA - Suspended	2
AGENT LICENSING - Revoked	23
AGENT LICENSING - Suspended	0
FINCON - Final Report Adopted	5
MARKET CONDUCT - Final Report Adopted	21
WC POSTINGS - Posted	138
WC INJUNCTIONS - Injunctions Granted	5
WC CONTEMPT - Contempt Granted	0
Total	**198**

Disciplinary Actions

Individual Insurance Producers-

During the year 2014, Thirteen Thousand One Hundred Dollars ($13,100.00) in penalties were assessed as a result of disciplinary actions taken against individual insurance producers for violation of and in accordance with W. Va. Code §33-12-12(a)(1), Not being licensed as a resident and in good standing in his or her home state; §33-12-12(d), Failure to file a change of address and provide certification from the new resident state within thirty days of the change of legal residence; §33-12-12(e), Failure to notify the Insurance Commissioner when the insurance department of the nonresident insurance producer's resident state suspends, terminates, or revokes the producer's insurance license in that state, and returning 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 insurance business; §33-12-24(b)(5), Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; §33-12-24(b)(6), Having been convicted of or pleaded nolo contendere to any felony; §33-12-24(b)(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; §33-12-24(b)(8), Having admitted or been found to have committed any insurance unfair trade practice or fraud; §33-12-24(b)(9), Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; §33-12-24(b)(10), Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province, district or territory; §33-12-24(b)(11), Forging another's name to an application for insurance or to any document related to an insurance transaction or fraudulently procured a forged signature to an insurance application or any other document, knowing the signature to be forged; §33-12-34(a), Failure to report to the insurance commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter; and §33-12-34(b), Failure to report to the Insurance Commissioner any criminal prosecution of the producer taken in any jurisdiction within thirty days of the initial pretrial hearing date.

The licenses of twenty-three (23) individual insurance producers were revoked in 2014 for violation of W. Va. Code §33-12-12(a)(1), Not being licensed as a resident and in good standing in his or her home state; §33-12-12(d), Failure to file a change of address and provide certification from the new resident state within thirty days of the change of legal residence; §33-12-12(e), Failure to notify the Insurance Commissioner when the insurance department of the nonresident insurance producer's resident state suspends, terminates, or revokes the producer's insurance license in that state, and returning 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 insurance business; §33-12-24(b)(5), Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; §33-12-24(b)(6), Having been convicted of or pleaded nolo contendere to any felony; §33-12-24(b)(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; §33-12-24(b)(8), Having admitted or been found to have committed any insurance unfair trade practice or fraud; §33-12-24(b)(9), Using fraudulent, coercive, or dishonest practices, or

demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; §33-12-24(b)(10), Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province, district or territory; §33-12-24(b)(11), Forging another's name to an application for insurance or to any document related to an insurance transaction or fraudulently procured a forged signature to an insurance application or any other document, knowing the signature to be forged; §33-12-34(a), Failure to report to the insurance commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter; and §33-12-34(b), Failure to report to the Insurance Commissioner any criminal prosecution of the producer taken in any jurisdiction within thirty days of the initial pretrial hearing date.

Insurers-

During the year 2014, Thirteen Thousand Five Hundred Dollars ($13,500.00) in penalties were assessed as a result of disciplinary actions taken against insurers for violation of W. Va. Code of State Rules §85-1-10.1, Failure to rule on claims based upon injuries and occupational diseases other than occupational pneumoconiosis that are properly executed and filed on prescribed forms with the responsible party within fifteen (15) working days from the receipt of all required information by the responsible party; W. Va. Code of State Rules §85-1-10.5.a, Failure to act on a permanent disability evaluation report received from a physician to whom the responsible party referred a claimant in a claim for injuries and occupational diseases other than occupational pneumoconiosis within thirty (30) working days of receipt by the responsible party of the report; W. Va. Code of State Rules §85-1-10.5.b, Failure to make a referral of a claimant to a physician for examination and evaluation in response to a request by or on behalf of the claimant for consideration of a permanent disability award in a claim for injuries and occupational diseases other than occupational pneumoconiosis within thirty (30) working days from the date the request was received by the responsible party; W. Va. Code of State Rules §85-1-10.7, Failure to comply with all orders of the Office of Judges and the Board of Review and all mandates of the West Virginia Supreme Court of Appeals within thirty (30) days after the date of receipt, unless the responsible party is required to act sooner under the terms of the order or mandate or the order or mandate is subject to a lawfully ordered stay; and for failure to timely act in accordance with W. Va. Code §23-4-7(a); 23-4-8(a) and 23-5-1(b)(1).

During the year 2014, Six Thousand Five Hundred Dollars ($6,500.00) in penalties were assessed as a result of Self-Insured Compliance Audits conducted in accordance with W. Va. Code §§33-2-9; 23-2-9; 23-2C-22; 33-2-21 and W. Va. Code of State Rules §85-18-1, *et seq*; and Fifty-Two Thousand Dollars ($52,000.00) in penalties were assessed as a result of violations discovered during market conduct examinations conducted in accordance with W. Va. Code §33-2-9.

The certificates of authority of two (2) insurers were suspended in 2014 under the provisions of W. Va. Code §33-3-10(b), Insurer no longer meets the requirements for the license originally granted, because of deficiency of assets or otherwise; §33-3-11(a)(4), Found by the commissioner to be in a financial condition such as to render the further transaction of insurance business hazardous to its policyholders or the people of West Virginia; and §33-34-3a(a), Failure of either singly or in combination of two of more hazardous financial conditions.

The certificates of authority of four (4) insurers were revoked in 2014 for violation of W. Va. Code §33-3-10(b); Insurer no longer meets the requirements for the license originally granted, because of deficiency of assets or otherwise; §33-3-11(a)(4), Found by the commissioner to be in an unsound condition or in such condition as to render its further transaction of insurance in West Virginia hazardous to its policyholders or the people of West Virginia; §33-3-11(a)(8), Failure to pay when due to the State of West Virginia any taxes, fees, charges or penalties required by Chapter 33 of the WV Code; and §33-34-3a(a), Failure of either singly or in combination of two of more hazardous financial conditions.

Appeals Opened

A total of one (1) appeal cases were opened by the Regulatory Compliance Unit of the Legal Division in 2014. Below is a breakdown of the different type of appeals with the number opened for 2014.

APPEALS	NUMBER OF APPEALS
Third Party	1
Total	1

Self-Insured Employers

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

Bankruptcies - The bankruptcies of four (4) self-insured employers were monitored by the Legal Division in 2014.

Workers' Compensation Subrogation

Workers' Compensation Subrogation Liens -- With respect to workers who suffered compensable injuries prior to July 1, 2005, resulting from the negligence of third parties, W. Va. Code §23-2A-1 creates subrogation liens in favor of the Insurance Commissioner against any amounts recovered by these workers from such third parties to the extent of medical benefits paid by the Old Fund. The statute required that workers or their attorneys inform the OIC when such third-party actions result in recoveries. In 2014, the OIC opened thirty-seven (37) such subrogation cases, closed twenty-eight (28) cases and collected One Hundred One Thousand Five Hundred Fifty-Two Dollars and Sixty-Nine Cents ($101,552.69) from settlements or awards.

Permanent Total Disability Review Board

The Permanent Total Disability Review Board ("PTDRB") reviews claims of injured workers to determine whether the worker has met the threshold for permanent and total disability. Once the PTDRB determines a claimant has met the appropriate statutory thresholds for a permanent total disability ("PTD") award, the Board will evaluate the case to determine whether the injured worker has rehabilitation potential to return to the workforce or if the worker should receive a PTD award. The Board is staffed with three medical physicians, and two vocational rehabilitation experts.

The PTDRB meets on a monthly basis. For calendar year 2014, the PTDRB recommended granting Nineteen (19) PTD awards, and denying fourteen (14) PTD requests. The PTDRB tabled Four (4) applications for PTD awards for further consideration of additional evidence/information. Four (4) PTD claims were remanded to the PTDRB from judicial entities (the Workers' Compensation Office of Judges, the Workers' Compensation Board of Review or the Supreme Court of Appeals of West Virginia) for consideration. One (1) PTD request was settled by the parties (thus, removing the issue from the PTDRB).

Market Conduct

Four (4) "Agreed Orders Adopting Reports of Market Conduct Examination, Directing Corrective Action and Assessing Penalties" were entered by the Insurance Commissioner in 2014 as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9. Penalties totaling $52,000.00 were assessed as a result of violations discovered during these market conduct examinations and $17,222.00 in restitution to West Virginia policyholders. In addition to the aforementioned examinations the Market Conduct Unit also oversaw one (1) informal regulatory intervention that resulted in $94,937.90.

West Virginia also participated in eight (8) multi-state collaborative actions which resulted in $141,588.70 in penalties and other assessments.

The unit conducted fifty-eight (58) level one and twenty-seven (27) level two analyses on licensed companies concerning compliance with the West Virginia Code and the West Virginia Code of State Rules.

The OIC received a total of four hundred forty-eight (448) market conduct annual statements per National Association of Insurance Commissioners' ("NAIC") guidelines, further broken down by the following lines of business: Private Passenger Auto, 82 filings; Homeowners, 71 filings; Life, 192 filings and Annuity, 103 filings.

The Market Conduct Unit completed seventeen (17) comprehensive compliance audits on employers which are self-insured for workers' compensation resulting in penalties totaling $6,500.00.

The following professional designations were earned by Market Conduct Personnel in 2014:

One (1) Certified Insurance examiner (CIE)
One (1) Accredited Insurance Examiner (AIE)
One (1) Certified Workers' Compensation Professional (CWCP)
Two (2) Advanced Market Conduct Management (AMCM)

Revenue Recovery Division

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

Cash Receipts

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

January	$71,461.84
February	$54,117.76
March	$73,044.08
April	$92,557.58
May	$56,295.42
June	$165,530.10
July	$81,868.20
August	$68,301.12
September	$59,525.26
October	$68,951.69
November	$67,180.03
December	$63,081.24
2014 Total	**$921,914.32**

Default Notifications and Employer Contact

The Division sends letters of notification to all employers that are reported as being in default by not maintaining statutorily mandatory workers' compensation insurance. In 2014, there were more than 2,200 letter notices sent to employers that were reported as uninsured. There were 15,257 contacts both by telephone and in-person between Revenue Recovery and the uninsured employer. For calendar year 2014, four (4) Rule 11 hearings were scheduled.

Employer Violator System (EVS)

The Division reviews all employers reported to not have 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 2014, there were 34,212 accounts listed on EVS.

Liens, Injunctions, and Regulatory Compliance

The Division prepared and mailed 1,113 liens to the county clerk of West Virginia Counties in 2014. 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, 368 lien releases were prepared and mailed to the county clerk offices. The liens would be placed due to the employer not working with the Division to cure the default and the lien releases were performed at the time the default was cured.

OIC/ATTORNEY GENERAL CLAIM DEFENSE UNIT LITIGATION

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

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

As stated in W. Va. CSR §85-19-4.2 - The Commissioner shall maintain the Self-insured Employer Guaranty Pool established pursuant to W. Va. Code §§23-2-9(e) and 23-2C-2(p) to make payments for bankrupt and default self-insured employers for claims with dates of injury on or after July 1, 2004.

Two hundred forty-one (241) claims were opened in 2014. Below is a breakdown of the types of claims that were opened in 2014.

CLAIMS OPENED IN 2014

PROTEST TYPE	# CLAIMS OPENED
(2) TRMNT	1
104 WKS & DEP BEN	2
ADD'L OP PPD	1
ADD'L PPD	2
APPROVED TRMNT	1
AUTH TRMNT	2
BILLING	2
CLAIM REJECTED	1
COMPENSABILITY	3
COMPLAINT TO OIC	1
DEATH BENEFITS	31
MEDS	18
MEDS & TRMNT	1
OP NON-MEDICAL	11
OP PPD	22
OVERPAYMENT	2
PPD	7
PPD & PTD	1

PROTEST TYPE	# CLAIMS OPENED
PTD ENTITLEMENT	1
PTD ONSET DATE	1
PTD THRESHOLD	3
R/O FOR TRMNT	1
R/O PPD	5
R/O PTD	1
R/O TTD	2
REJECTION OF CLAIM	2
TRAVEL CHARGES	1
TRMENT	106
TRMNT & R/O TTD	1
TRMNT & TRAVEL	1
TRMNT AUTH	2
TRMNT X 2	2
W/HELD TRMNT	1
WEAN/TAPER	2
Total	**241**

Three hundred twenty-nine (329) claims were closed in 2014. Below is a breakdown of the types of claims that were closed in 2014.

CLAIMS CLOSED IN 2014

PROTEST TYPE	#CLAIMS CLOSED
104 WEEKS	1
COMP	1
DEP. BEN. TERMINATION	1
FATAL - NOT OP	40
HEARING LOSS	4
ONSET DATE ONLY	2
OP - LIVING	27
OP - NON-MEDICAL	11
OTHER	6
PPD	25
PTD	14
PTD THRESHOLD ISSUE	11
R/O PPD	10
R/O PTD	3
R/O TTD	6
RISK POOL CLAIM	7
SECONDARY CONDITION	4
TREATMENT	77
TX ISSUE	70
UEF ELIGIBILITY	8
MISC	1
Total	**329**

There are currently two hundred twenty (220) active claims at the Office of Judges level.

Forty-six (46) appeals were received by the Board of Review in 2014. Below is a breakdown of the types of appeals received by the Board of Review in 2014.

APPEALS TO BOARD OF REVIEW IN 2014

PROTEST TYPE	#APPEALS TO BOR
COMP	1
DEP. BEN. TERMINATION	1
FATAL - NOT OP	4
HEARING LOSS	1
OP - LIVING	1
OTHER	1
PPD	4
PTD	4
PTD THRESHOLD ISSUE	2
R/O PPD	2
RISK POOL CLAIM	1
TREATMENT	16
TX ISSUE	6
UEF ELIGIBILITY	2
Total	**46**

Thirty-four (34) active cases are currently at the Board of Review. Below is a breakdown of the active cases that are currently at the Board of Review.

ACTIVE CASES CURRENTLY AT THE BOARD OF REVIEW

PROTEST TYPE	# ACTIVE CASES AT BOR
FATAL - NOT OP	2
FATAL - OP	1
OP - LIVING	1
PPD	2
PTD	1
PTD THRESHOLD ISSUE	1
R/O PPD	3
R/O PTD	1
RISK POOL CLAIM	1
TREATMENT	5
TX ISSUE	12
UEF ELIGIBILITY	4
Total	**34**

Thirty-eight (38) active claims are currently at the Supreme Court. Below is a breakdown of the types of active claims that are currently at the Supreme Court.

ACTIVE CLAIMS CURRENTLY AT THE SUPREME COURT

PROTEST TYPE	#ACTIVE CLAIMS AT SCT
FATAL - NOT OP	5
OP - NON-MEDICAL	1
PPD	1
PTD	4
PTD THRESHOLD ISSUE	1
R/O PPD	6
R/O PTD	1
R/O TTD	1
TREATMENT	10
TX ISSUE	8
Total	**38**

Office of Judges (West Virginia Workers' Compensation)

The primary responsibility of the Office of Judges is to process initial appeals, commonly referred to as "protests" from workers' compensation claim management decisions made by insurers or their agents. Jurisdiction of the Office of Judges commenced on July 1, 1991. Early in the history of the office, the sole responsibility was to perform judicial review of actions of the Administrative Agency, the Workers' Compensation Division. Since privatization of the workers' compensation market in 2005, the Office of Judges reviews claim management decisions from private insurance carriers, self-insured employers, as well as claim management decisions from the third party administrators, which administer the legacy claims of the former Workers' Compensation Commission. Our goal is to resolve these protests in a fair, efficient and timely manner.

The Office of Judges currently employs fifty-six employees, including twelve Administrative Law Judges. The operation is housed in two locations including Charleston and Beckley. Additionally, evidentiary hearings are conducted in seven venues across the State, including Charleston, Beckley, Fairmont, Parkersburg, Wheeling, Elkins and Charles Town.

The issues in litigation traditionally arise under Chapter 23 of the West Virginia Code, as well as Workers' Compensation Rules found in Title 85 of the Code of State Regulations. The Office of Judges is governed by procedural rules found in 93 CSR 1, Litigation of Protests, and 93 CSR 2, Time Standard Rules. Pursuant to rule, the Office of Judges establishes a deadline for the filing of evidence by the parties. After all parties have been allowed an opportunity to submit evidence and argument to the Office of Judges, a written decision is issued by an Administrative Law Judge. Decisions from the Office of Judges may be appealed to the Workers' Compensation Board of Review.

In addition to traditional workers' compensation appeals, the Office of Judges also conducts hearings or review of other legal matter, including the following:

Failure to Timely Act or Rule on a Claim Request: W.Va. Code §23-4-1c(a)(3) provides a process by which claimants may seek review by the Office of Judges when a self-insured employer, or any private insurance carrier, fails to timely rule or act upon any request or motion in a workers' compensation claim.
Award of Attorney Fees for Unreasonable Denial of Benefits by the Insurance Carrier: W.Va. Code §23-2C-21(c) provides that the Office of Judges may order a self-insured employer, or any private insurance carrier, to pay reasonable attorney fees and expenses to claimants when the Office of Judges determines that the original denial of a claim or treatment request was unreasonable.

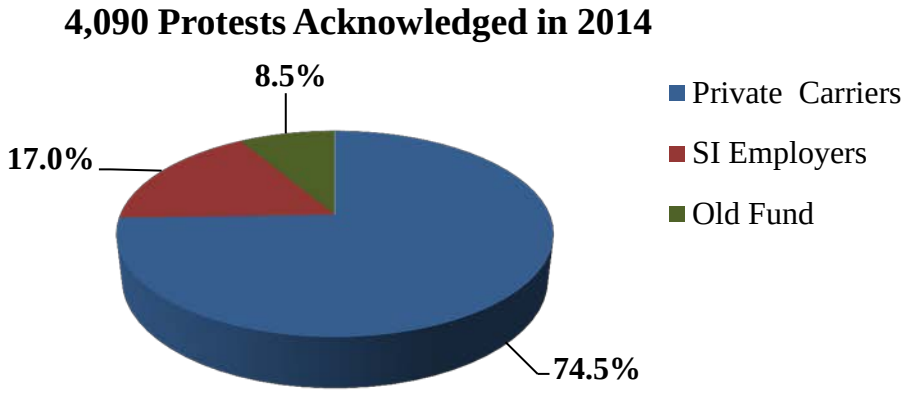
Award of Claimant's Attorney Fees and Expenses: W.Va. Code §23-5-16(c) provides that an attorney's fee for successful recovery of denied medical benefits may be charged or received by an attorney, and paid by the private carrier or self-insured employer for a claimant or dependent.

Unconscionable Settlement Review: In accordance with the provisions of W.Va. Code §23-5-7, the Insurance Commissioner may review any workers' compensation settlement entered into between an unrepresented claimant and their responsible insurance carrier and may declare any such settlement void if the Insurance Commissioner determines the settlement to be unconscionable pursuant to criteria set forth in 85 CSR 12. The Office of Judges has been designated as the entity to review requests for settlement review by the OIC.

Workers' Compensation Default List: An employer in default of payment of workers' compensation premiums may be liable to the Offices of the Insurance Commissioner ("OIC") for all medical and indemnity payments, administrative expenses, attorney fees and interest. The employer will remain on the default list until all payments are current and can be fined up to $10,000.00. The Office of Judges has been designated as the entity to review final decisions by the OIC regarding placement of an employer on the Workers' Compensation Default List. Review by the Office of Judges must be conducted in accordance with the West Virginia Administrative Procedures Act.

WV Health Care Authority: Pursuant to Executive Order No. 3-99, the Office of Judges is designated as the entity to review final decisions of the West Virginia Health Care Authority with regard to their final written decisions on matters relative to certificates of need for new institutional health services and to rate setting of hospitals pursuant to W.Va. Code §16-2D-1, et. Seq. and §16-29B-1, et. seq. The review is conducted in accordance with the West Virginia Administrative Procedures Act.

Protests Acknowledged
In calendar year 2014, the Office of Judges acknowledged 4,090 protests. The breakdown of protests is as follows: 3,048 protests from private carrier market, 694 protests from the self-insured market and 348 protests arising from the Old Fund.

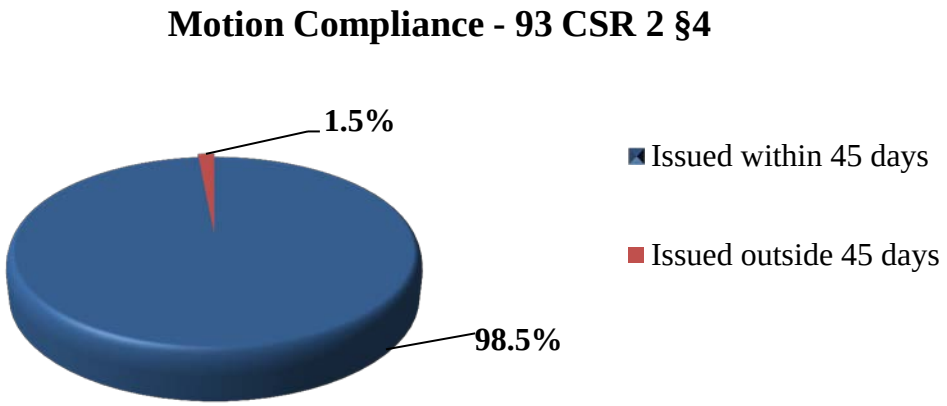


Time Standard Compliance

Pursuant to regulation, the Office of Judges is required to process protests in a timely manner in order that the parties to litigation may receive decisions without unreasonable delay. Additionally, on an annual basis, the Office of Judges is required to report on "the degree of compliance" with the time limitations set forth in the Rule. The following statistical analysis reflects the performance of the Office of Judges for calendar year 2014.

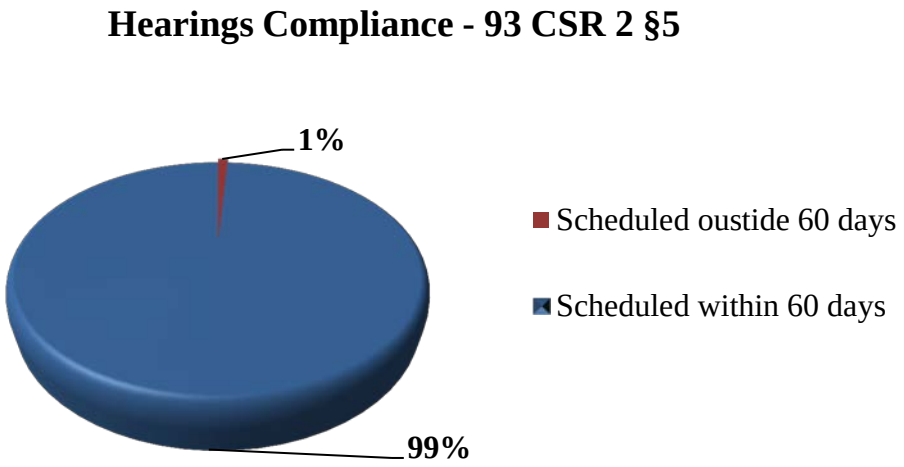
A. 93 CSR 2 §4 Motions

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 9,344 written motions ruled upon in the 2014 calendar year, 98.5% were issued in compliance with the time standard.



B. 93 CSR 2 §5 Hearings

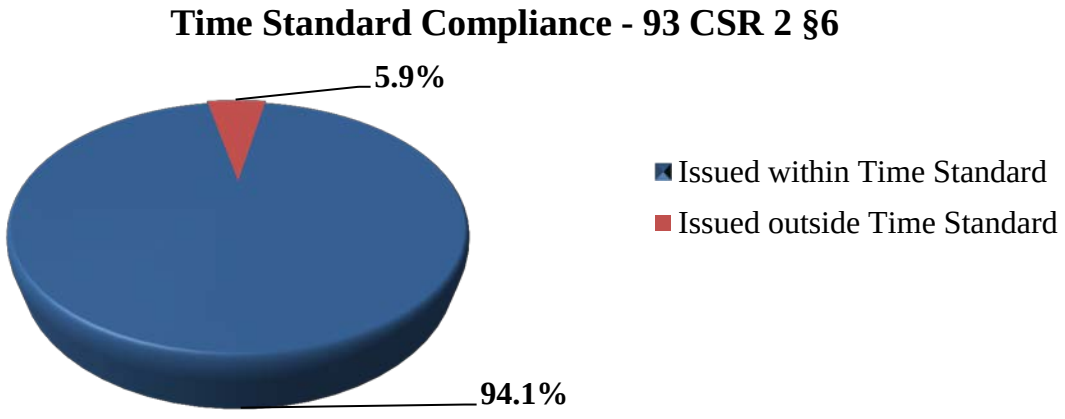
The Rule requires the Office of Judges to schedule a hearing "within 60 days from the receipt of the request for hearing." Of the 570* hearings scheduled from motions in calendar year 2014, 99% were scheduled in compliance with the time standard.



The Office of Judges scheduled a total of 882 hearings in calendar year 2014 including 263 OP Board and 5 final PTD which are automatically set at expiration of the parties' time frames. Additionally, 44 hearings were scheduled at the request of an Administrative Law Judge.

C. 93 CSR 2 §6 Time Standards

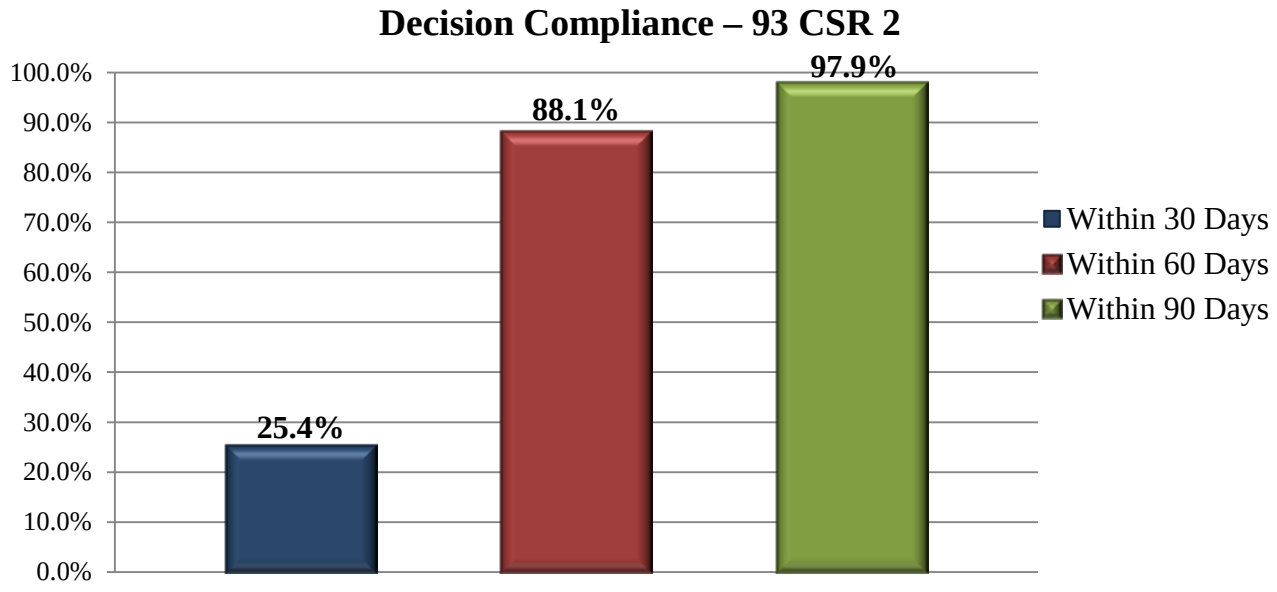
The Rule requires the Office of Judges to issue a final decision within various time limits depending upon the issue involved (measuring time from the date of receipt of the protest to issuance of the decision). Pursuant to 93 CSR 2 §3.1, the percentage of final decisions that must be at or under the applicable time standards as provided in 93 SCR 2 §6 is 80%. The Office of Judges issued **94.1%** of its decisions within the time standard.



Rule requires 80% of decisions to be issued within time standard.

D. 93 CSR 2 §7 Issuance of Decisions

The Rule requires the Office of Judges to issue 60% of its decisions within 30 days of the Order to Submit; 80% of its decisions within 60 days of the Order to Submit; and 100% of its decisions within 90 days of the Order to Submit. Of the 2,855 decisions issued in the past calendar year, 25.4% were issued in less than 30 days, 88.1% were issued within 60 days and 97.9% 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 licensed insurance companies for use in West Virginia insurance markets. All personal lines, property and casualty product filings (such as auto, workers' compensation and homeowners insurance) as well as all accident and sickness products (such as health insurance and long term care) must receive proper approval from the division before using the newly proposed forms and rates in our State. Similarly, all commercial lines, property and casualty product filings (such as commercial auto or business owners policy) and all accident sickness group association filings are also reviewed by the division within 30 days of the receipt of a filing and may be disapproved by the division, although those products do not require approval prior to use in our marketplace.

2014 Filing Summary

P&C	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sept	Oct	Nov	Dec	Total
Received	253	206	275	328	313	287	340	329	298	318	250	261	3,458
Acknowledged	27	13	21	13	14	14	9	20	21	15	14	11	192
Approved	273	217	235	336	294	278	319	340	245	335	237	261	3,370
Disapproved	1	1	0	1	0	0	1	0	2	1	1	1	9
Withdrawn	3	1	5	4	2	3	1	1	6	2	3	3	34
Total	304	232	261	354	310	295	330	361	274	355	255	276	3,605

L&H	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sept	Oct	Nov	Dec	Total
Received	232	290	243	233	314	313	235	235	232	281	206	276	3,090
Acknowledged	45	51	67	22	73	30	91	11	14	11	20	44	479
Approved	144	111	115	109	202	143	154	168	231	224	167	155	1,923
Disapproved	1	5	2	3	4	5	5	3	7	4	14	2	55
Withdrawn	3	2	3	3	3	1	3	9	3	7	5	2	44
Total	193	169	187	137	282	179	253	191	255	246	206	203	2,501
Total Filings Received	485	496	518	561	627	600	575	564	530	599	456	537	6,548
Total Filings Resolved	497	401	448	491	592	474	583	552	529	599	461	479	6,106

Filings by Type and Year

	2014	2013	2012
Total Filings	6,548	6,271	5,969
% of P&C Filings	53%	55%	49%
% of L&H Filings	47%	45%	51%
Disapproved Filings	64	33	36
Withdrawn Filings	78	70	69

Although the majority of filings are approved we regularly require more information, data and time to complete a filing review. Several parties are involved in the rate review process. Contact is frequently made with the carriers requesting additional support and clarification that was not submitted with the initial filing. We also rely on evaluations by our consulting actuaries and opinions from our Legal Department before a final determination is made.

Workers' Compensation Update

There are 262 carriers eligible to write workers' compensation insurance in WV.

Of the 262 carriers, 214 are writing at least one policy in WV. That represents 82% of eligible carriers who are actively writing policies in West Virginia.

There have been 11 consecutive workers' compensation loss cost decreases filed since the privatization in 2006. These decreases represent an overall premium savings of 63.7%.

6.6% of WV employers are in the residual market. (2,302 policies)

Market Share by Line

Market Share as of 2014	Company	Effective Date	% Requested	% Granted	WV #:
25.00%	***State Farm Mutual Auto Ins Co***				
		1/5/2015	-1.80%	-1.80%	100029046
		1/1/2014	0.10%	0.10%	100023109
		1/21/2013	0.30%	0.30%	100016461
		1/1/2013	0.10%	0.10%	100017281
		1/1/2012	0.00%	0.00%	100011748
		10/17/2011	1.50%	0.015	100010042
		1/1/2011	0.00%	0.00%	100005819
		8/30/2010	-0.20%	-0.20%	100003291
		1/1/2010	0.00%	0.00%	100000027
		8/24/2009	1.00%	1.00%	90427006
	Bi-annual rate filing-no change requested	10/28/2009	0.00%	0.00%	81024001
	Model Year Changes	1/1/2009	0.00%	0.00%	81009003

Market Share as of 2014	Company	Effective Date	% Requested	% Granted	WV #:
12.90%	***Erie Ins Property & Casualty***				
		1/1/2014	0.00%	0.00%	100022600
		11/1/2012	2.10%	2.10%	100015646
		10/1/2011	0.00%	0.00%	100010665
		12/1/2010	0.00%	0.00%	100004422
		7/1/2010	0.00%	0.00%	100001659
		3/24/2010	0.00%	0.00%	90824000
		11/1/2009	0.00%	-0.20%	90622018
	Bi-annual rate filing-no change requested	5/1/2009	0.00%	0.00%	81125022
		1/1/2009	-0.90%	-0.90%	80912008
		11/1/2008	-2.10%	-2.10%	80605004

Market Share as of 2014	Company	Effective Date	% Requested	% Granted	WV #:
10.60%	***Nationwide Mutual Insurance Company***				
		3/23/2015	0.00%	0.00%	100029646
		8/27/2014	0.00%	0.00%	100025959
		2/27/2013	1.30%	1.30%	100017236
		8/27/2012	1.90%	1.90%	100014392
		2/27/2012	1.50%	1.50%	100011623
		8/27/2011	1.90%	1.90%	100008153
		1/9/2011	1.30%	1.30%	100004668
		7/9/2010	2.10%	2.10%	100002461
		1/9/2010	3.80%	3.80%	90908003
		7/9/2009	7.30%	7.30%	90309050
		12/15/2008	1.00%	1.00%	80828010
		9/22/2008	0.00%	0.00%	80520025
		5/10/2008	-0.10%	-0.10%	80411024

Market Share as of 2014	Company	Effective Date	% Requested	% Granted	WV #:
3.70%	***Allstate Property & Casualty***				
		8/11/2014	0.00%	0.00%	100027338
		6/12/2014	0.00%	0.00%	100025230
		3/11/2013	0.00%	0.00%	100018635
		12/15/2011	5.00%	5.00%	100010713
		9/6/2010	0.00%	0.00%	100003851
		12/14/2009	6.50%	6.50%	90928017

Market Share as of 2014	Company	Effective Date	% Requested	% Granted	WV #:
2.90%	***GEICO General Ins Co***				
		5/21/2015	1.20%	1.20%	100032043
		12/6/2012	2.90%	2.90%	100017475
		10/6/2011	2.30%	2.30%	100010868
		12/23/2010	0.00%	0.00%	100006266
		9/21/2009	2.30%	2.30%	90820112

2014 Rate Filings of Top Carriers (by Premium Written) in the Market

Comprehensive Major Medical - Individual

2014 Market Share	Company	Eff Date	SERFF #
99.42%	***Highmark West Virginia, Inc.***	1/1/2014	MSBC-139035592

2014 Market Share	Company	Eff Date	SERFF #
0.45%	***Coventry Health Care of West Virginia, Inc.***	1/1/2014	CLHP-WV14-125000755

2014 Market Share	Company	Eff Date	SERFF #
0.11%	***The Health Plan of the Upper Ohio Valley, Inc.***	1/1/2014	THPI-129190071

Comprehensive Major Medical - Group

2014 Market Share	Company	Eff Date	SERFF #
72.27%	***Highmark West Virginia, Inc.***	1/1/2014	MSBS-129039124

2014 Market Share	Company	Eff Date	SERFF #
11.30%	***The Health Plan of the Upper Ohio Valley, Inc.***	1/1/2014	THPI-129025606

2014 Market Share	Company	Eff Date	SERFF #
7.56%	***Coventry Life and Health Insurance Company***	1/1/2014	CLHP-WV14-125000761

2014 Market Share	Company	Eff Date	SERFF #
6.37%	***Coventry Health Care of West Virginia, Inc.***	1/1/2014	CLHP-WV14-125000761

2014 Market Share	Company	Eff Date	SERFF #
2.38%	***THP***	1/1/2014	THPI-139025592

2014 Market Share	Company	Eff Date	SERFF #
0.12%	***Optimum Choice Inc.***	1/1/2014	UHLC-129064747

Note: *The Patient Protection and Affordable Care Act, fully in effect as of January 1, 2014, changed the underwriting and rating methodology of Individual and Small Group Major Medical Insurance. Filings made in 2013 reflect said changes in 2015.*

State Agency Workers' Compensation (SAWC) Program

As the state agency workers' compensation program (SAWC) enters the fifth policy year, the program continues to realize a positive trend with decreased frequency and severity of claims and losses. The program currently includes 108 agencies, boards and commissions with nearly 900 locations across our state. It is estimated that approximately 24,000 public employees are covered under this consolidated policy. As the plan administrator, the West Virginia Offices of the Insurance Commissioner (WVOIC) continually monitors and evaluates loss trends and exposures to determine if they are being properly addressed as well as make safety recommendations to mitigate workplace injuries. This report outlines specific portions of the program's administration including safety visits and recommendations, policy experience rating factors, claims trending and summaries, and future focus areas for specific agencies.

Safety Visit Summary

Safety visits and evaluations continue to play an important part in all aspects of the SAWC Program. During the first SAWC policy year (October 2011), all plan members were visited by a safety professional. After the initial visitations to all agencies and follow-up reports were evaluated, it was determined that future safety resources should be focused on agencies with a higher frequency and severity of losses. The table below outlines the number of visits performed by policy year by Zurich's safety team as well as the OIC Program Manager.

Policy Year	Number of Visits
2011	109
2012	102
2013	81
2014	90
Total	**382**

Safety and Return to Work Initiatives

Many of the SAWC Program members have welcomed the safety initiatives and have worked diligently in implementing suggestions for improvement from the safety professionals. These initiatives include:

- Establishing safety committees
- Using slip resistant shoes to reduce slips, trips and falls
- Implementing an exercise program (stretch and flex) prior to beginning strenuous job duties
- Establishing transitional work assignments that provide employees the opportunity to return to work on a limited basis (Return to Work Program)
- Using the healthcare manager's safety calendar to improve safety awareness
- Ergonomic assessments of employees performing repetitive functions
- Providing safety information related to using chain saws, log splitters, lawn mowers, and weed eaters
- Incident and accident investigation training
- Defensive drivers training
- Developing Emergency Action Plans
- Training on safe lifting techniques
- Fire prevention and fire safety training
- Using floor scrubbers with degreasers to reduce slips, trips and falls
- Repairing flooring to decrease the number or slips, trips and falls
- Workplace violence training
- Enhanced patient observation by using cameras to reduce workplace violence
- Industrial hygiene studies were completed to address noise and air quality
- Industrial hygiene survey was completed related to airborne contaminants
- Assessing exposures related to carbon monoxide and placing detectors in proper locations
- Safe driving video was produced and distributed to all SAWC members
- Training for using first-aid for minor injuries

Many state agencies have already implemented safety programs or are in the process of implementing safety committees, policies and procedures. Some notable safety initiatives that have been developed and implemented include:

- **Department of Health and Human Resources** – Safety Committee Development, Workplace Violence Prevention Training, Return to Work Program, and installation of video cameras in some locations.

- **Department of Veterans Assistance** – Workplace Violence Prevention Training and Return to Work Program

- **Department of Military Affairs** – Conjoined efforts between the Division of Corrections, the Division of Juvenile Services, and the Regional Jail and Correctional Facility Authority have established a Shared Services Multi-Agency Safety Committee, Workplace Violence Prevention Training, and Return to Work Programs have been implemented throughout each division.

- **Division of Highways** – Slip, Trip and Fall Training, Confined Space Training, Silica Training, and additional OSHA training.

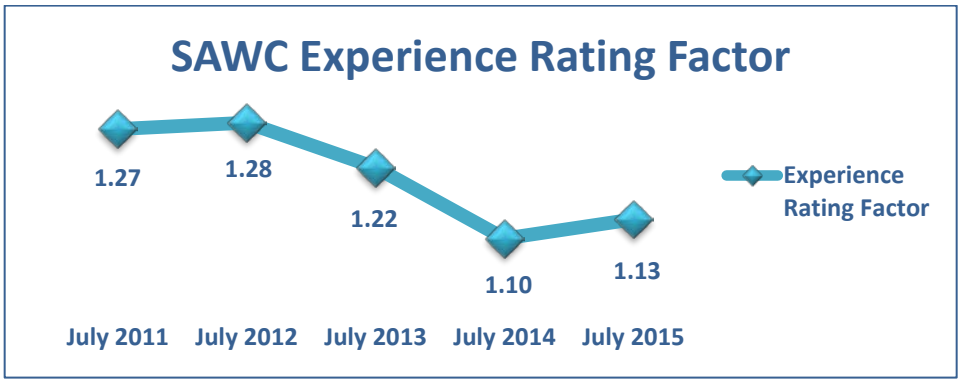
The WVOIC has worked extensively with Zurich and SAWC Program members to develop Return to Work Programs. The Return to Work Programs have been finalized and implemented by several SAWC Program members. SAWC Program members have implemented functional return to work programs and continue to look for ways to improve the process for returning injured workers to the workplace. This is a critical area of success for the program and all agencies are encouraged to focus on implementing and maintaining an effective return to work program. The SAWC Program Manager is continuously monitoring the success of the program and is providing support to agencies that face challenges related to return to work program implementation.

SAWC Experience Rating Factor (Emod)

An experience rating factor (emod) is an industry standard calculation that compares a policy's expected losses to actual losses for a three (3) year period. An emod can increase or decrease premium based on a policy's loss experience. If an insured has actual losses that are greater than the expected losses, a debit emod is applied to the policy. If an insured has less actual losses than expected losses, a credit emod is applied. The chart below illustrates how an experience rating factor impacts final premium.

Premium Component	Agency A	Agency B
Payroll	$1,000,000	$1,000,000
Rate	$3.50	$3.50
Manual Premium	$35,000	$35,000
Experience Rating Factor	1.10	0.90
Modified Premium	$38,500	$31,500
Schedule Rating Credit	25%	25%
Standard Premium	$28,875	$23,625

Through the hard work of the state agencies and the WVOIC employees, the SAWC Program emod has decreased from 1.27 on the July 2011 policy to 1.13 for the July 2015 policy. This 17% reduction is a significant savings to SAWC plan members. The chart below shows the experience rating factor progression throughout the SAWC Program by policy year:



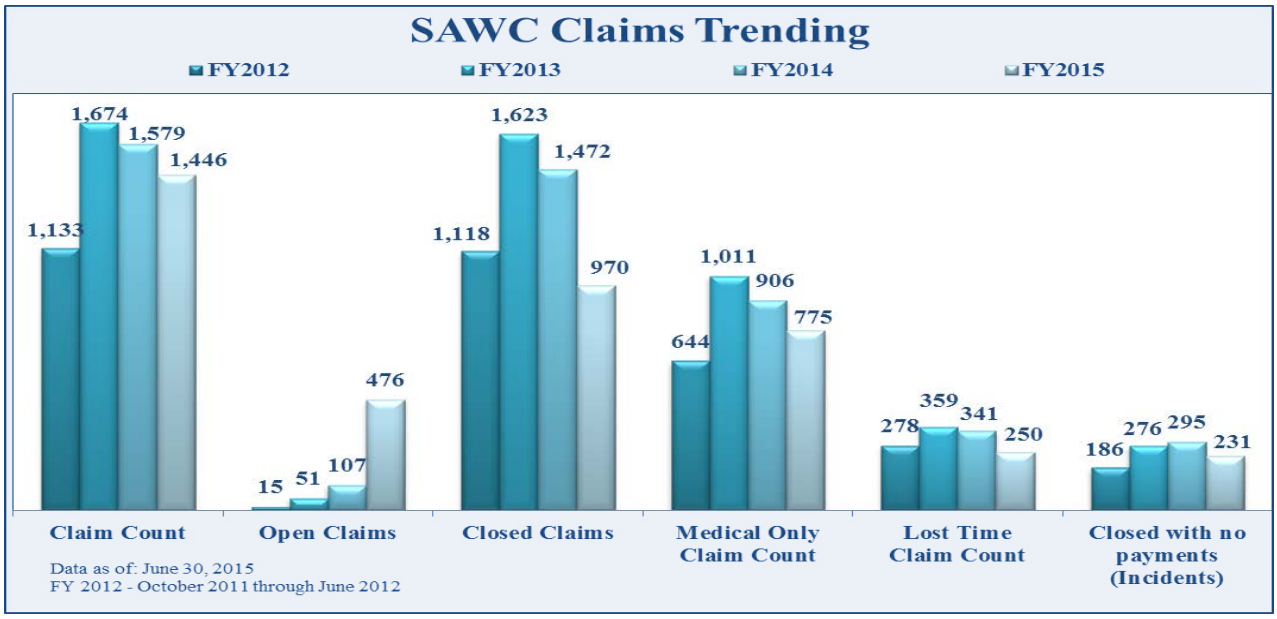
The aggregate policy emod is shown above, and then individual agency emods are calculated to allocate the premium by the risk and loss experience that each agency provides to the program. For the July 2015 policy, the individual agency emods summary is as follows:

Emod Range	Agency Count
Less than 1.00	24
Equal to 1.00	64
Greater than 1.00	20

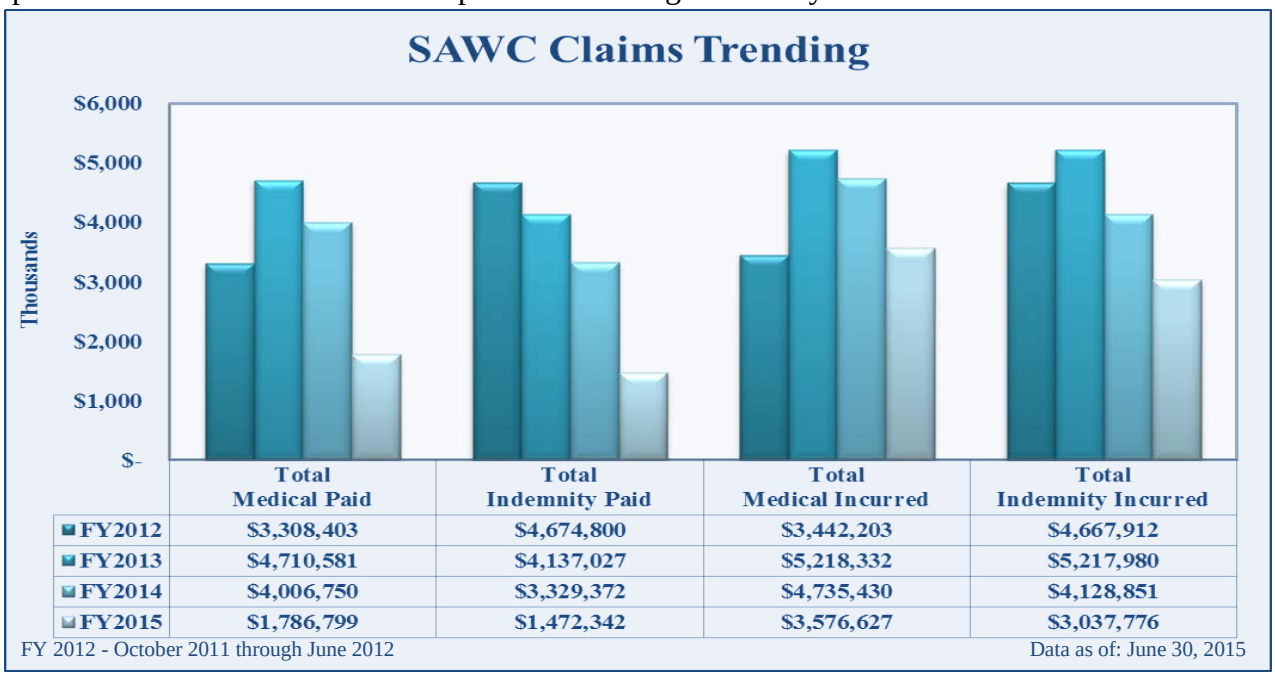
The agencies with the lowest emods are Department of Education (0.55) and Department of Environmental Protection (0.64). The agencies with the highest emods are Department of Veterans Assistance (2.54) and Jackie Withrow Hospital (2.75).

SAWC Claims Summary

As of June 30, 2015 there have been 5,832 SAWC claims submitted to Zurich since October 2011. The charts below represent claims trending analysis by fiscal year:



The claim count does include incidents. Of the 5,832 claims reported to Zurich, 988 have resulted in being closed with no payments for a 16.9% incident rate. Incidents average 13 days from date of injury until they are reported to Zurich and then remain open for an average of 76 days before closure.



	Total Medical Paid	Total Indemnity Paid	Total Medical Incurred	Total Indemnity Incurred
FY2012	$3,308,403	$4,674,800	$3,442,203	$4,667,912
FY2013	$4,710,581	$4,137,027	$5,218,332	$5,217,980
FY2014	$4,006,750	$3,329,372	$4,735,430	$4,128,851
FY2015	$1,786,799	$1,472,342	$3,576,627	$3,037,776

As indicated by the trending charts, the SAWC Program is realizing a decrease in frequency of claims as well as severity of claims costs. The average cost per claim decreased 36% from FY2012 through FY2015 at current values.

There are currently seven (7) claims in excess of the $250,000 deductible per claim limit.

- **Department of Motor Vehicles** – Car accident while evaluating a driver's permit test; Traumatic brain injury; Incurred is $592,389.

- **Division of Highways** – Four (4) claims from the Division of Highways. They are:
  - Civil action due to long term benzene exposure; Incurred is $845,988.
  - Backed over by vehicle on job site; Fatality; paid $809,431, claim is settled and closed with $0 reserves. The fatality resulted in 2 claims – a traumatic claim for the injury to the employee and a liability claim due to the circumstances in which the claim occurred.
  - Pinned by commercial water truck in construction zone; Fatality; Incurred is $569,064
  - Knee injury; incurred is $254,672.

- **Department of Natural Resources** – Mower slid into a lake and trapped employee under mower; Fatality; Incurred is ~ $575,668. The fatality resulted in 2 claims – a traumatic claim for the injury to the employee and a liability claim due to the circumstances in which the claim occurred.

- **Department of Agriculture** – Motor vehicle accident – head on collision with a privately owned commercial vehicle; Incurred is currently ~$613,478 with expectations of this increasing substantially due to the amount of specialized care needed and the fact that this injury occurred on June 23, 2015.

It is important for all SAWC claims to be reported in a timely manner to ensure claims are thoroughly investigated and all benefits are paid to injured employees. The WVOIC recommends all claims be reported to Zurich within 24 hours of the injury and should not exceed 5 business days. Below is the claims reporting lag for the SAWC Program since October 2011:

Reporting Range	Percentage Reported
0 - 5 days	63.2%
6 - 15 days	22.1%
16 days or more	14.7%

The SAWC Program has a complex workforce doing tasks that at times place employees in potential danger. Our employees are our greatest asset and their safety is very important. Safety policies and procedures have been developed for employees to follow to minimize these risks. Efforts have been made in all agencies to ensure that policies and procedures are in place and are being followed by all employees to prevent workplace injuries.

The SAWC Program Manager is striving to ensure all Program participants receive appropriate safety training and that work practices are being monitored to ensure safe working conditions for all SAWC Program members.

Major training campaigns will continue in 2015 for defensive driving training, Return to Work Implementation, workplace violence, as well as sprain and strain reduction.

Section 3

Insurance Business in West Virginia

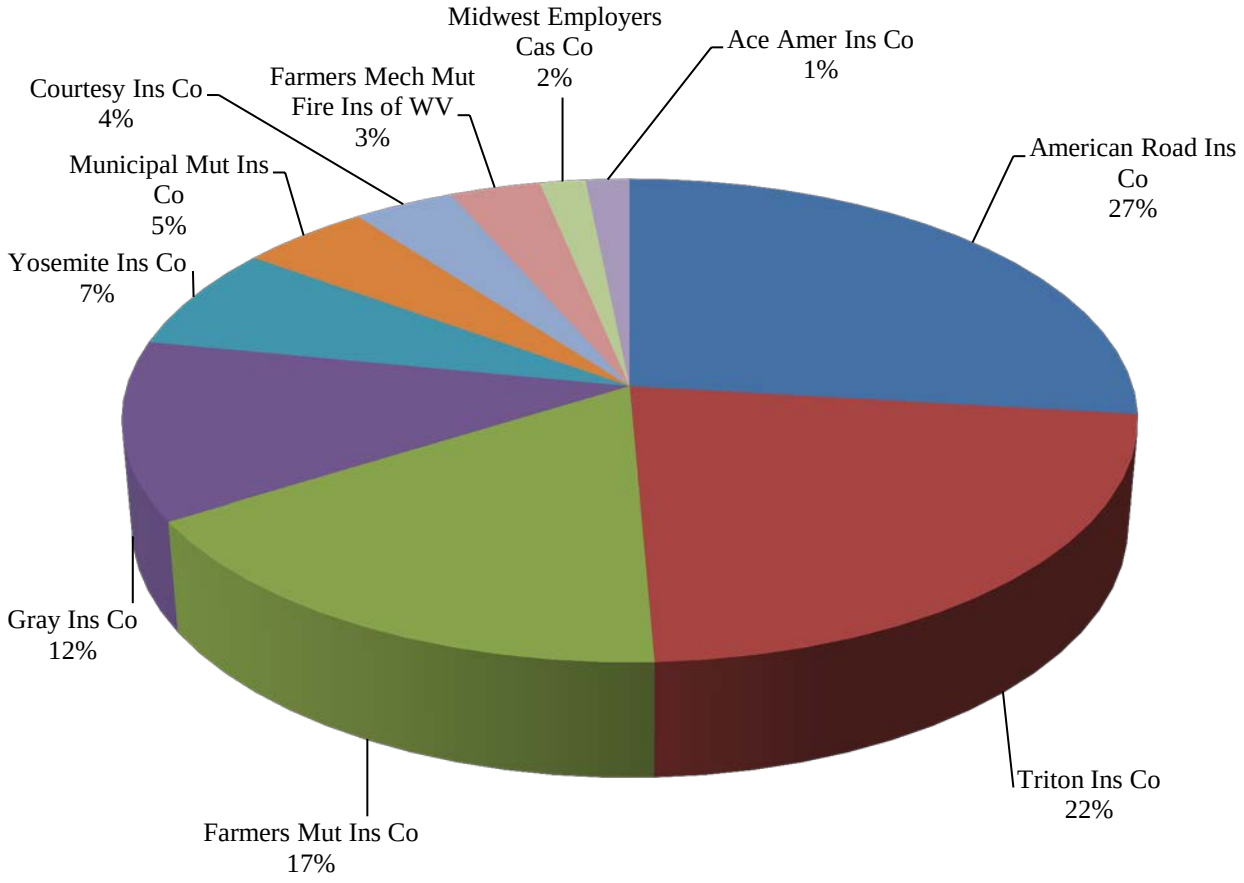
2014 West Virginia Property & Casualty Market Share Report

Aggregate Write-ins

Rank	Company Name	Percent of Market	Direct Premium Earned
1	American Road Ins Co	25.54%	$903,890
2	Triton Ins Co	21.38%	$756,630
3	Farmers Mut Ins Co	15.99%	$565,824
4	Gray Ins Co	11.35%	$401,816
5	Yosemite Ins Co	6.59%	$233,304
6	Municipal Mut Ins Co	4.49%	$158,832
7	Courtesy Ins Co	3.52%	$124,631
8	Farmers Mech Mut Fire Ins of WV	3.15%	$111,577
9	Midwest Employers Cas Co	1.59%	$56,224
10	Ace Amer Ins Co	1.53%	$53,991
11	Independence Amer Ins Co	1.50%	$53,005
12	Allstate Prop & Cas Ins Co	1.08%	$38,333
13	Allstate Ins Co	0.73%	$25,684
14	Central States Ind Co of Omaha	0.47%	$16,743
15	Esurance Prop & Cas Ins Co	0.34%	$11,994
16	American Bankers Ins Co of FL	0.20%	$7,153
17	Allstate Vehicle & Prop Ins Co	0.13%	$4,753
18	Greenwich Ins Co	0.11%	$3,978
19	Transamerica Cas Ins Co	0.10%	$3,637
20	Allstate Ind Co	0.09%	$3,043
21	Markel Ins Co	0.07%	$2,326
22	American Reliable Ins Co	0.04%	$1,441
23	Great Amer Ins Co	0.02%	$735
24	Farmers & Mechanics Fire & Cas Ins I	0.00%	$85
25	Encompass Home & Auto Ins Co	0.00%	$54
26	Great Amer Spirit Ins Co	0.00%	$9
27	Great Amer Ins Co of NY	0.00%	$4
28	Great Amer Alliance Ins Co	0.00%	($51)
	Total for Top 10 Insurers	95.12%	$3,366,719
	Total for All Other Insurers	4.88%	$172,926
	Total for All Insurers	**100.00%**	**$3,539,645**

Aggregate Write-ins

Graph Reflects Top 10 Insurers' Percentage of Market

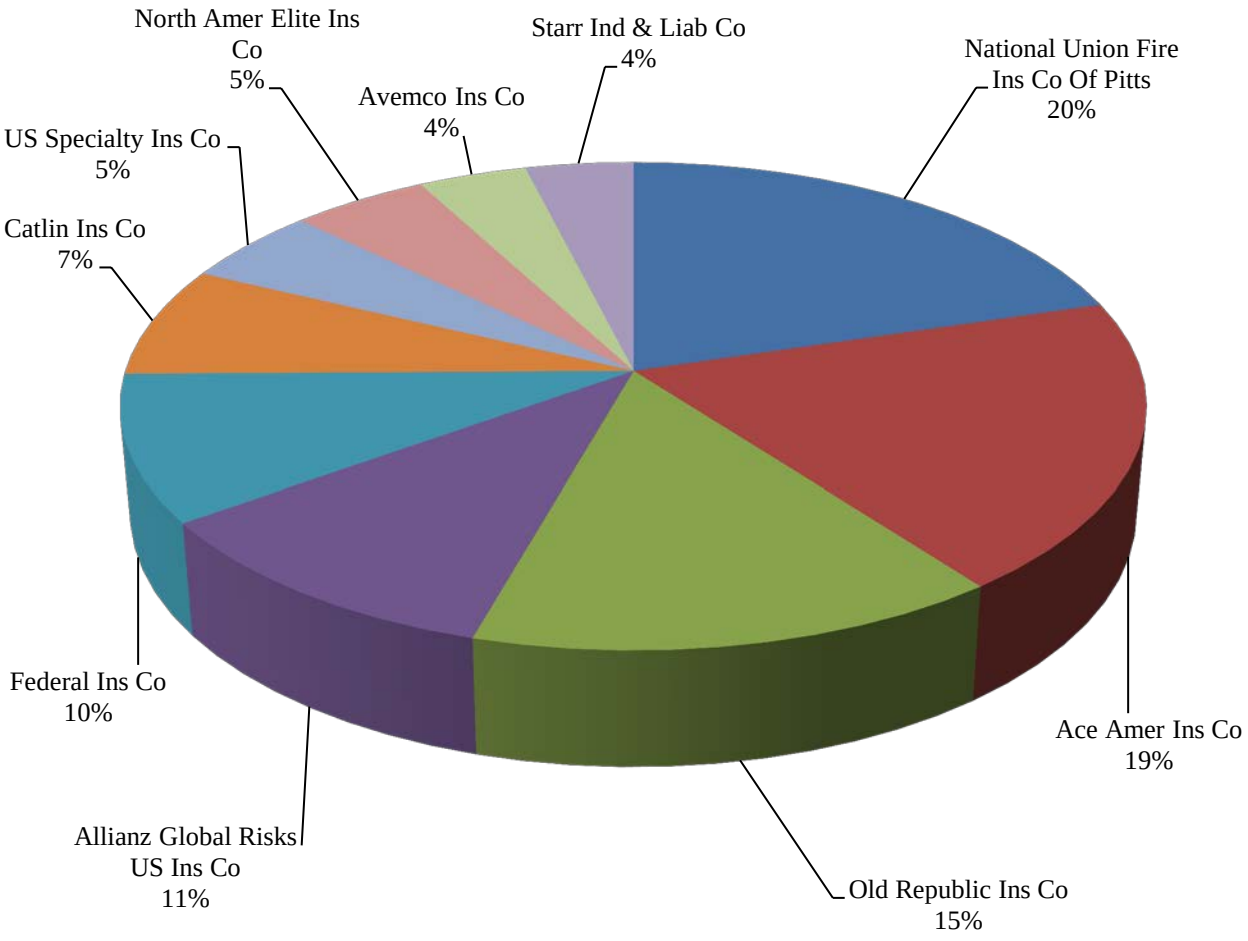


Aircraft

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	National Union Fire Ins Co of Pitts	17.07%	$582,499
2	Ace Amer Ins Co	16.23%	$554,062
3	Old Republic Ins Co	12.35%	$421,624
4	Allianz Global Risks US Ins Co	8.96%	$305,886
5	Federal Ins Co	8.16%	$278,525
6	Catlin Ins Co	6.15%	$209,802
7	US Specialty Ins Co	4.24%	$144,711
8	North Amer Elite Ins Co	4.18%	$142,660
9	Avemco Ins Co	3.29%	$112,446
10	Starr Ind & Liab Co	3.28%	$112,069
11	Liberty Mut Ins Co	2.82%	$96,268
12	QBE Ins Corp	2.32%	$79,021
13	American Alt Ins Corp	1.93%	$65,713
14	Starnet Ins Co	1.90%	$64,732
15	National Liab & Fire Ins Co	1.54%	$52,507
16	General Reins Corp	1.54%	$52,507
17	Hallmark Ins Co	1.41%	$48,156
18	National Ind Co	0.77%	$26,321
19	Tokio Marine Amer Ins Co	0.37%	$12,747
20	Companion Prop & Cas Ins Co	0.35%	$12,023
21	Mitsui Sumitomo Ins Co of Amer	0.30%	$10,114
22	North Amer Specialty Ins Co	0.28%	$9,397
23	XL Specialty Ins Co	0.26%	$8,716
24	Westchester Fire Ins Co	0.11%	$3,863
25	American Commerce Ins Co	0.08%	$2,878
26	Berkshire Hathaway Specialty Ins Co	0.05%	$1,672
27	Great Amer Ins Co	0.04%	$1,313
28	State Natl Ins Co Inc	0.03%	$916
29	Commerce & Industry Ins Co	0.00%	$6
30	New Hampshire Ins Co	0.00%	($37)
31	Insurance Co of The State of PA	0.00%	($117)
	Total for Top 10 Insurers	83.92%	$2,864,284
	Total for All Other Insurers	16.08%	$548,716
	Total for All Insurers	**100.00%**	**$3,413,000**

Aircraft

Group Reflects Top 10 Insurers' Percentage of Market



Allied Lines

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Farm Family Cas Ins Co	11.73%	$3,849,863
2	Factory Mut Ins Co	8.73%	$2,866,226
3	State Auto Prop & Cas Ins Co	6.33%	$2,078,446
4	Zurich Amer Ins Co	6.09%	$2,000,310
5	Standard Guar Ins Co	5.35%	$1,754,471
6	Westfield Ins Co	3.82%	$1,255,278
7	American Modern Select Ins Co	3.69%	$1,210,151
8	Farmers Mech Mut Fire Ins Of WV	3.62%	$1,188,751
9	Westport Ins Corp	3.36%	$1,101,750
10	Nationwide Mut Fire Ins Co	2.66%	$872,812
11	American Modern Home Ins Co	2.65%	$869,360
12	W Va Ins Co	2.37%	$777,732
13	American Guar & Liab Ins	2.37%	$776,725
14	American Security Ins Co	2.24%	$736,646
15	HDI Gerling Amer Ins Co	2.24%	$734,148
16	Cincinnati Ins Co	2.17%	$710,862
17	Travelers Prop Cas Co Of Amer	1.96%	$643,111
18	XL Ins Amer Inc	1.75%	$573,550
19	Erie Ins Prop & Cas Co	1.69%	$555,269
20	American Natl Prop & Cas Co	1.47%	$481,542
21	Travelers Ind Co	1.46%	$479,432
22	Sompo Japan Ins Co of Amer	1.42%	$464,626
23	Foremost Ins Co Grand Rapids MI	1.39%	$457,742
24	United Serv Automobile Assn	1.14%	$373,126
25	Allianz Global Risks US Ins Co	1.02%	$333,235
26	Liberty Mut Fire Ins Co	0.99%	$324,393
27	RSUI Ind Co	0.95%	$311,169
28	Farmers Mut Ins Co	0.93%	$305,282
29	State Automobile Mut Ins Co	0.89%	$291,536
30	Safe Ins Co	0.85%	$279,463
31	Tokio Marine Amer Ins Co	0.77%	$253,222
32	General Ins Co Of Amer	0.75%	$245,176
33	The Cincinnati Ind Co	0.65%	$213,110
34	Pennsylvania Lumbermens Mut Ins	0.56%	$183,188
35	USAA Cas Ins Co	0.53%	$172,358
36	Sentry Select Ins Co	0.49%	$160,454
37	Motorists Mut Ins Co	0.46%	$152,354
38	Continental Cas Co	0.46%	$150,017
39	Pan Handle Farmers Mut Ins Co Of WV	0.44%	$144,220
40	Nationwide Mut Ins Co	0.32%	$104,835
41	Axis Ins Co	0.32%	$103,670
42	Federated Mut Ins Co	0.32%	$103,666
43	Charter Oak Fire Ins Co	0.25%	$81,906
44	Affiliated Fm Ins Co	0.22%	$71,394

Allied Lines *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	USAA Gen Ind Co	0.21%	$69,713
46	National Union Fire Ins Co Of Pitts	0.21%	$69,446
47	Travelers Ind Co Of CT	0.20%	$66,262
48	Property & Cas Ins Co Of Hartford	0.20%	$65,330
49	West Virginia Farmers Mut Ins Assoc	0.20%	$65,248
50	St Paul Mercury Ins Co	0.19%	$60,927
51	Nationwide Prop & Cas Ins Co	0.18%	$60,660
52	Hanover Ins Co	0.18%	$60,087
53	Seneca Ins Co Inc	0.18%	$57,710
54	St Paul Fire & Marine Ins Co	0.17%	$55,132
55	AXA Ins Co	0.16%	$54,141
56	QBE Ins Corp	0.16%	$52,060
57	Ace Amer Ins Co	0.16%	$51,103
58	Wesco Ins Co	0.14%	$46,387
59	Garrison Prop & Cas Ins Co	0.13%	$44,203
60	Cincinnati Cas Co	0.13%	$43,884
61	Hartford Underwriters Ins Co	0.12%	$40,748
62	Liberty Ins Corp	0.12%	$37,911
63	Inland Mut Ins Co	0.11%	$37,733
64	North Amer Specialty Ins Co	0.11%	$37,546
65	Municipal Mut Ins Co	0.11%	$37,287
66	Travelers Ind Co Of Amer	0.11%	$36,543
67	Nationwide Agribusiness Ins Co	0.11%	$35,182
68	Scottsdale Ind Co	0.11%	$34,949
69	Lumbermens Underwriting Alliance	0.11%	$34,742
70	Trumbull Ins Co	0.10%	$34,189
71	Universal Underwriters Ins Co	0.10%	$32,693
72	Horace Mann Ins Co	0.10%	$31,579
73	American States Ins Co	0.08%	$27,733
74	National Amer Ins Co	0.08%	$27,159
75	Independent Mut Fire Ins Co	0.08%	$25,845
76	Universal Underwriters Of TX Ins	0.08%	$25,655
77	Colony Specialty Ins Co	0.08%	$25,297
78	Berkley Natl Ins Co	0.07%	$23,206
79	Verlan Fire Ins Co MD	0.06%	$21,033
80	Federated Serv Ins Co	0.06%	$20,015
81	Automobile Ins Co Of Hartford CT	0.06%	$19,913
82	Ohio Security Ins Co	0.06%	$19,800
83	American Safety Cas Ins Co	0.06%	$19,697
84	LM Ins Corp	0.06%	$19,050
85	Security Natl Ins Co	0.06%	$18,308
86	Great Midwest Ins Co	0.06%	$18,203
87	Selective Ins Co Of Amer	0.05%	$17,021
88	Lititz Mut Ins Co	0.05%	$16,297

Allied Lines *continued*

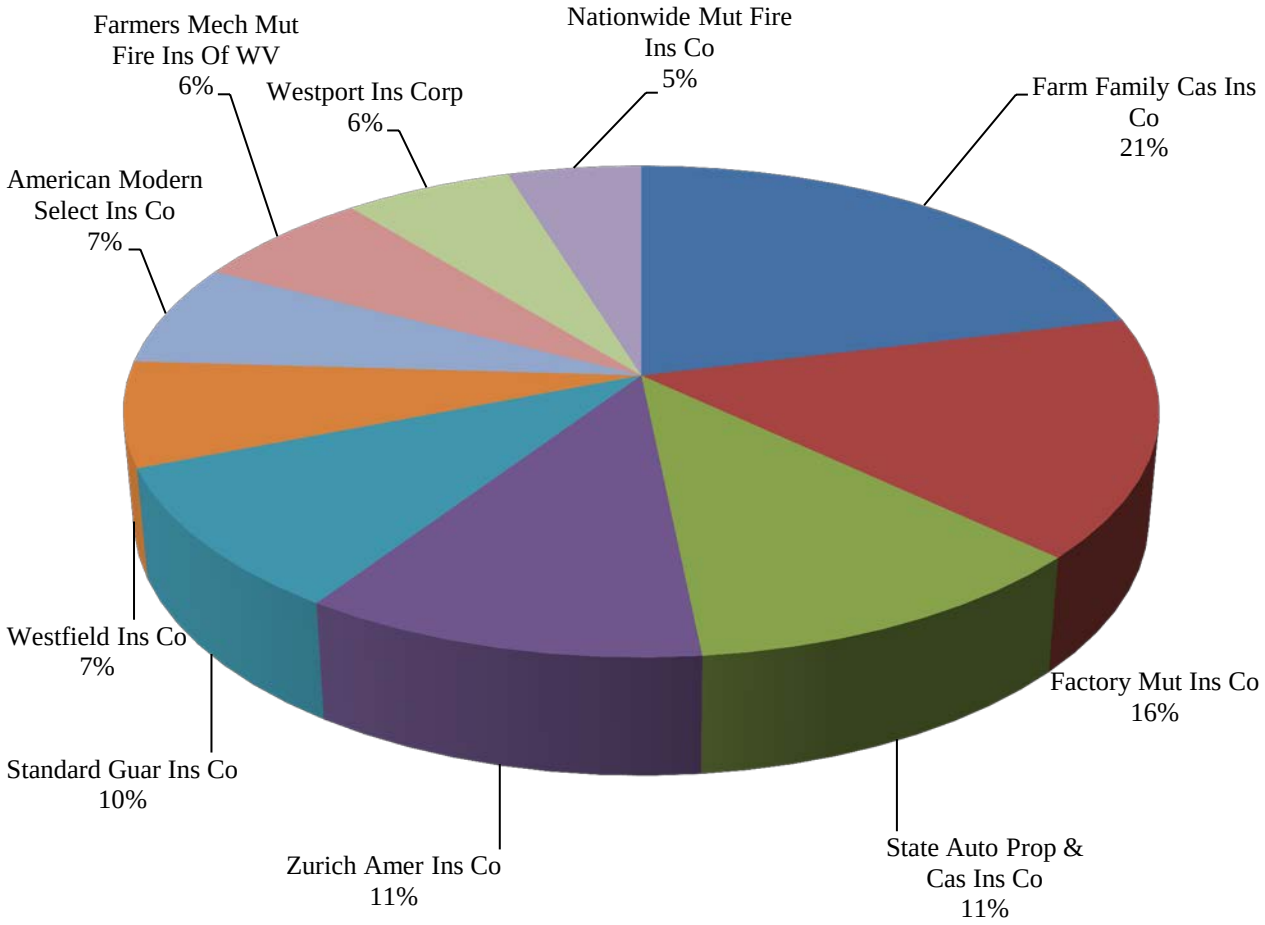
Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Westfield Natl Ins Co	0.05%	$15,976
90	State Natl Ins Co Inc	0.05%	$15,602
91	Foremost Signature Ins Co	0.05%	$14,783
92	Northland Ins Co	0.04%	$14,736
93	Amica Mut Ins Co	0.04%	$14,497
94	American Alt Ins Corp	0.04%	$12,152
95	Twin City Fire Ins Co Co	0.04%	$12,072
96	American Home Assur Co	0.04%	$11,894
97	Hartford Fire In Co	0.03%	$10,609
98	Harco Natl Ins Co	0.03%	$10,417
99	Ohio Cas Ins Co	0.03%	$10,230
100	Employers Mut Cas Co	0.03%	$9,568
101	Hartford Ins Co Of The Midwest	0.03%	$8,827
102	First Natl Ins Co Of Amer	0.03%	$8,732
103	MutualAid eXchange	0.03%	$8,615
104	Sentinel Ins Co Ltd	0.03%	$8,343
105	Atlantic Specialty Ins Co	0.02%	$8,202
106	Hartford Accident & Ind Co	0.02%	$7,144
107	Federated Rural Electric Ins Exch	0.02%	$7,011
108	American Economy Ins Co	0.02%	$6,715
109	Fidelity & Deposit Co Of MD	0.02%	$6,337
110	Phoenix Ins Co	0.02%	$6,174
111	United Cas Ins Co Of Amer	0.02%	$5,660
112	Arch Ins Co	0.02%	$5,549
113	Continental Ins Co	0.02%	$5,325
114	Stillwater Ins Co	0.02%	$5,105
115	Guideone Mut Ins Co	0.01%	$4,888
116	Granite State Ins Co	0.01%	$4,804
117	Armed Forces Ins Exch	0.01%	$4,637
118	American Fire & Cas Co	0.01%	$4,087
119	Hartford Cas Ins Co	0.01%	$3,462
120	St Paul Guardian Ins Co	0.01%	$3,408
121	Corepointe Ins Co	0.01%	$3,119
122	American Reliable Ins Co	0.01%	$3,113
123	Diamond State Ins Co	0.01%	$3,112
124	National Cas Co	0.01%	$3,095
125	Transguard Ins Co Of Amer Inc	0.01%	$2,719
126	Employers Ins of Wausau	0.01%	$2,643
127	Allstate Ins Co	0.01%	$2,536
128	North Pointe Ins Co	0.01%	$2,313
129	American Ins Co	0.01%	$2,299
130	Great Amer Ins Co of NY	0.01%	$2,245
131	AIG Prop Cas Co	0.01%	$2,157
132	Greenwich Ins Co	0.01%	$1,965

Allied Lines *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	XL Specialty Ins Co	0.01%	$1,655
134	Mitsui Sumitomo Ins Co of Amer	0.00%	$1,629
135	West Amer Ins Co	0.00%	$1,568
136	American Select Ins Co	0.00%	$1,505
137	St Paul Protective Ins Co	0.00%	$1,468
138	United States Fire Ins Co	0.00%	$1,438
139	Balboa Ins Co	0.00%	$1,369
140	New Hampshire Ins Co	0.00%	$1,360
141	General Cas Co Of WI	0.00%	$1,018
142	American Zurich Ins Co	0.00%	$853
143	AXIS Reins Co	0.00%	$833
144	Imperium Ins Co	0.00%	$743
145	Capitol Ind Corp	0.00%	$630
146	Federal Ins Co	0.00%	$480
147	Illinois Natl Ins Co	0.00%	$370
148	Allied World Specialty Ins Co	0.00%	$360
149	Maryland Cas Co	0.00%	$355
150	Massachusetts Bay Ins Co	0.00%	$320
151	Utica Mut Ins Co	0.00%	$319
152	Assurance Co Of Amer	0.00%	$300
153	Electric Ins Co	0.00%	$223
154	Philadelphia Ind Ins Co	0.00%	$209
155	Great Amer Ins Co	0.00%	$204
156	Great Amer Alliance Ins Co	0.00%	$176
157	T H E Ins Co	0.00%	$159
158	Nova Cas Co	0.00%	$123
159	Associated Ind Corp	0.00%	$108
160	Continental Western Ins Co	0.00%	$107
161	Firemens Ins Co Of Washington DC	0.00%	$102
162	Vigilant Ins Co	0.00%	$101
163	Amco Ins Co	0.00%	$87
164	Empire Fire & Marine Ins Co	0.00%	$76
165	Tower Natl Ins Co	0.00%	$73
166	Depositors Ins Co	0.00%	$71
167	Great Northern Ins Co	0.00%	$53
168	Transportation Ins Co	0.00%	$43
169	American Cas Co Of Reading PA	0.00%	$25
170	Sentry Ins A Mut Co	0.00%	$23
171	Allied Prop & Cas Ins Co	0.00%	$21
172	Northern Ins Co Of NY	0.00%	$15
173	Sparta Ins Co	0.00%	$11
174	Tower Ins Co Of NY	0.00%	($6)
175	Alterra Amer Ins Co	0.00%	($36)
	Total for Top 10 Insurers	55.38%	$18,178,058
	Total for All Other Insurers	44.62%	$14,643,564
	Total for All Insurers	**100.00%**	**$32,821,622**

Allied Lines

Graph Reflects Top 10 Insurers' Percentage of Market



Boiler and Machinery

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Factory Mut Ins Co	19.36%	$1,175,851
2	National Union Fire Ins Co Of Pitts	15.36%	$932,863
3	Hartford Steam Boil Inspec & Ins Co	6.67%	$404,961
4	Travelers Prop Cas Co Of Amer	6.60%	$400,817
5	Federal Ins Co	6.20%	$376,624
6	Westport Ins Corp	4.18%	$254,069
7	Cincinnati Ins Co	3.72%	$226,220
8	Zurich Amer Ins Co	3.00%	$182,482
9	Brotherhood Mut Ins Co	2.48%	$150,402
10	Westfield Ins Co	2.44%	$148,426
11	American Guar & Liab Ins	2.38%	$144,412
12	Nationwide Prop & Cas Ins Co	2.30%	$140,010
13	XL Ins Amer Inc	2.22%	$134,560
14	Nationwide Mut Ins Co	2.01%	$122,387
15	Allianz Global Risks US Ins Co	1.71%	$103,647
16	Tokio Marine Amer Ins Co	1.67%	$101,750
17	Axis Ins Co	1.65%	$100,425
18	Motorists Mut Ins Co	1.63%	$98,889
19	Continental Cas Co	1.43%	$86,624
20	State Auto Prop & Cas Ins Co	1.41%	$85,906
21	Travelers Ind Co	1.12%	$68,005
22	Pennsylvania Lumbermens Mut Ins	1.03%	$62,761
23	Nationwide Mut Fire Ins Co	0.83%	$50,566
24	Liberty Mut Fire Ins Co	0.79%	$48,184
25	Sompo Japan Ins Co of Amer	0.74%	$44,975
26	Great Northern Ins Co	0.64%	$38,819
27	Affiliated Fm Ins Co	0.57%	$34,490
28	Federated Mut Ins Co	0.56%	$34,093
29	Granite State Ins Co	0.43%	$26,083
30	Allstate Ins Co	0.40%	$24,497
31	St Paul Mercury Ins Co	0.39%	$23,861
32	Great Amer Ins Co of NY	0.35%	$21,129
33	Lumbermens Underwriting Alliance	0.33%	$20,275
34	Nationwide Agribusiness Ins Co	0.29%	$17,890
35	The Cincinnati Ind Co	0.26%	$15,537
36	State Automobile Mut Ins Co	0.21%	$13,039
37	American Home Assur Co	0.20%	$12,274
38	Westfield Natl Ins Co	0.17%	$10,347
39	New Hampshire Ins Co	0.16%	$9,705
40	Hartford Fire In Co	0.15%	$9,349
41	Cincinnati Cas Co	0.13%	$7,997
42	Motorists Commercial Mut Ins Co	0.13%	$7,924
43	Hanover Ins Co	0.12%	$7,352
44	Vigilant Ins Co	0.12%	$7,249

Boiler and Machinery *continued*

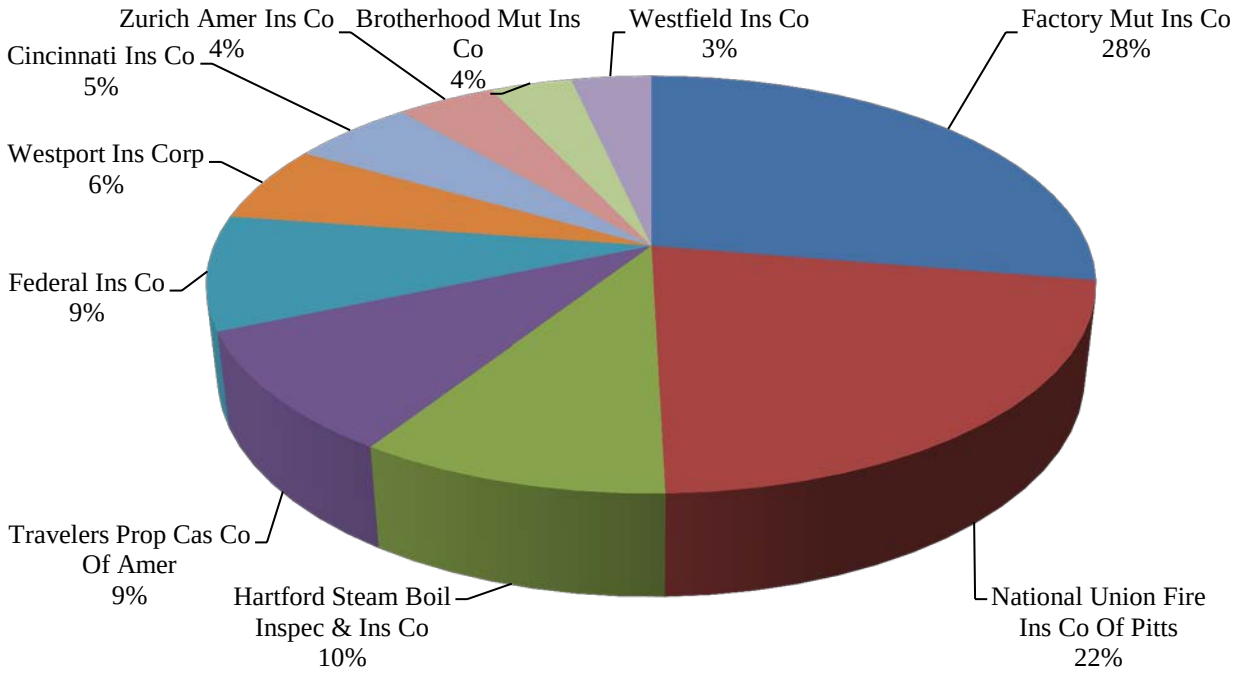
Rank	Company Name	Percent of Market	Direct Premiums Earned
45	National Cas Co	0.10%	$6,361
46	Scottsdale Ind Co	0.09%	$5,636
47	Universal Underwriters Of TX Ins	0.09%	$5,517
48	Phoenix Ins Co	0.09%	$5,387
49	Travelers Ind Co Of CT	0.09%	$5,223
50	Universal Underwriters Ins Co	0.08%	$5,094
51	HDI Gerling Amer Ins Co	0.08%	$4,694
52	Federated Serv Ins Co	0.07%	$4,520
53	American Select Ins Co	0.07%	$4,429
54	Illinois Natl Ins Co	0.06%	$3,814
55	Charter Oak Fire Ins Co	0.05%	$3,130
56	Great Amer Ins Co	0.05%	$2,970
57	Sparta Ins Co	0.04%	$2,491
58	Berkley Natl Ins Co	0.04%	$2,282
59	Employers Mut Cas Co	0.04%	$2,174
60	Great Amer Assur Co	0.03%	$2,055
61	Verlan Fire Ins Co MD	0.03%	$1,888
62	Travelers Ind Co Of Amer	0.03%	$1,558
63	Corepointe Ins Co	0.02%	$1,400
64	Atlantic Specialty Ins Co	0.02%	$1,220
65	Ohio Security Ins Co	0.02%	$1,214
66	Continental Ins Co	0.02%	$1,133
67	New York Marine & Gen Ins Co	0.02%	$1,032
68	American Economy Ins Co	0.02%	$986
69	Praetorian Ins Co	0.02%	$974
70	Foremost Ins Co Grand Rapids MI	0.02%	$962
71	American States Ins Co	0.01%	$904
72	Ace Amer Ins Co	0.01%	$843
73	Allied World Specialty Ins Co	0.01%	$767
74	Continental Western Ins Co	0.01%	$756
75	AXIS Reins Co	0.01%	$726
76	Fidelity & Deposit Co Of MD	0.01%	$501
77	General Ins Co Of Amer	0.01%	$500
78	Indemnity Ins Co Of North Amer	0.01%	$473
79	Property & Cas Ins Co Of Hartford	0.01%	$450
80	First Natl Ins Co Of Amer	0.01%	$396
81	Bankers Standard Ins Co	0.01%	$307
82	Great Amer Alliance Ins Co	0.00%	$287
83	Amco Ins Co	0.00%	$284
84	T H E Ins Co	0.00%	$283
85	Firemens Ins Co Of Washington DC	0.00%	$182
86	Employers Ins of Wausau	0.00%	$176
87	Hartford Cas Ins Co	0.00%	$165
88	Twin City Fire Ins Co	0.00%	$129

Boiler and Machinery *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
89	Depositors Ins Co	0.00%	$129
90	XL Specialty Ins Co	0.00%	$119
91	Hartford Ins Co Of The Midwest	0.00%	$107
92	Pacific Ind Co	0.00%	$106
93	North Pointe Ins Co	0.00%	$63
94	Allied Prop & Cas Ins Co	0.00%	$62
95	Massachusetts Bay Ins Co	0.00%	$59
96	Trumbull Ins Co	0.00%	$56
97	Ohio Cas Ins Co	0.00%	$42
98	American Fire & Cas Co	0.00%	$12
99	Transportation Ins Co	0.00%	$12
100	American Cas Co Of Reading PA	0.00%	$11
101	Tower Natl Ins Co	0.00%	$5
102	Tower Ins Co Of NY	0.00%	($1)
103	St Paul Fire & Marine Ins Co	0.00%	($21)
	Total for Top 10 Insurers	70.01%	$4,252,715
	Total for All Other Insurers	29.99%	$1,822,045
	Total for All Insurers	**100.00%**	**$6,074,760**

Boiler And Machinery

Graph Reflects Top 10 Insurers' Percentage Market



Burglary And Theft

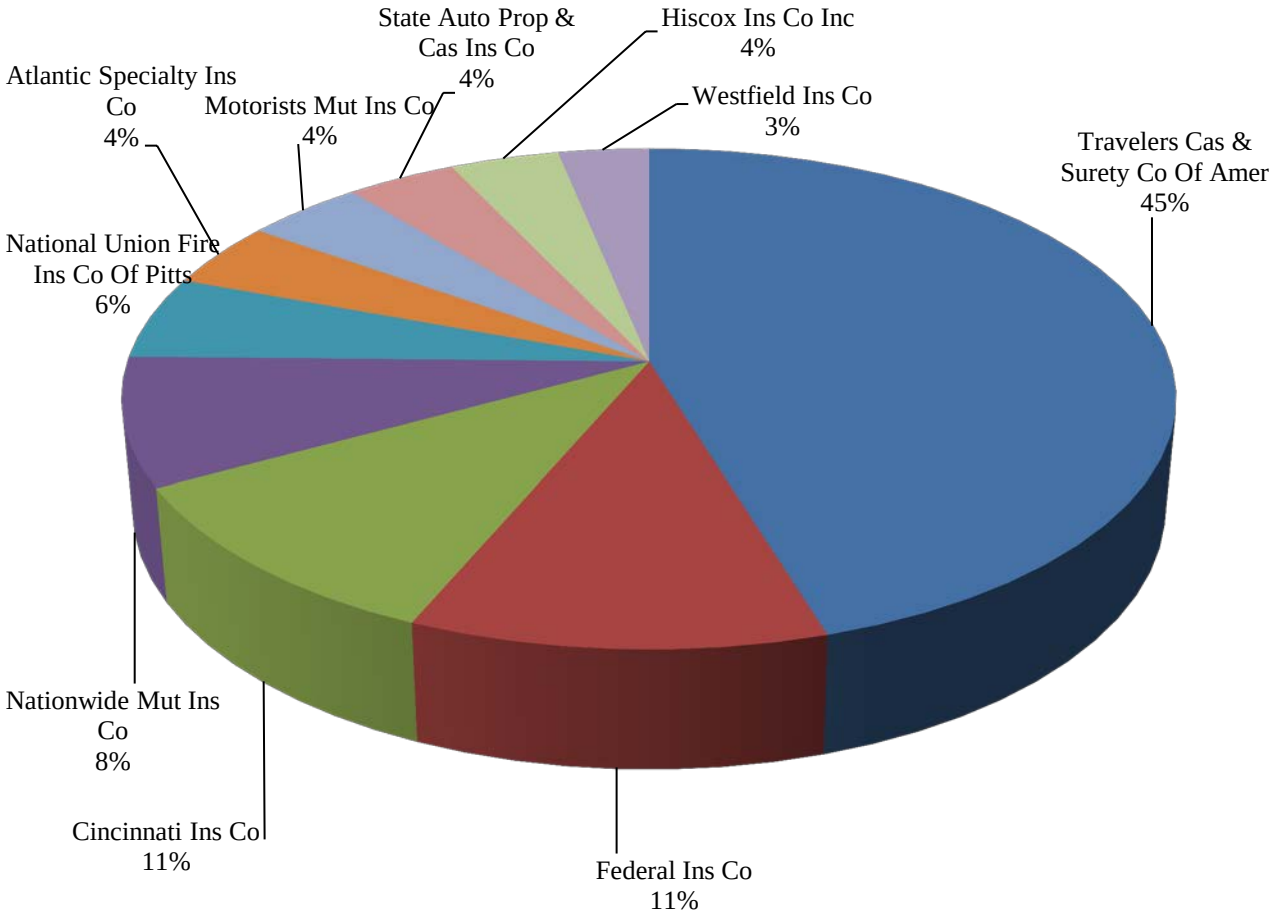
Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Travelers Cas & Surety Co Of Amer	32.87%	$182,956
2	Federal Ins Co	8.10%	$45,091
3	Cincinnati Ins Co	7.70%	$42,857
4	Nationwide Mut Ins Co	6.02%	$33,516
5	National Union Fire Ins Co Of Pitts	3.88%	$21,582
6	Atlantic Specialty Ins Co	3.06%	$17,020
7	Motorists Mut Ins Co	3.03%	$16,877
8	State Auto Prop & Cas Ins Co	2.82%	$15,713
9	Hiscox Ins Co Inc	2.80%	$15,577
10	Westfield Ins Co	2.33%	$12,995
11	Navigators Ins Co	2.22%	$12,353
12	Nationwide Mut Fire Ins Co	2.21%	$12,275
13	The Cincinnati Ind Co	1.79%	$9,963
14	Nationwide Agribusiness Ins Co	1.70%	$9,475
15	Motorists Commercial Mut Ins Co	1.64%	$9,146
16	Universal Underwriters Ins Co	1.57%	$8,737
17	Sentry Select Ins Co	1.32%	$7,333
18	Cincinnati Cas Co	1.26%	$6,999
19	XL Ins Amer Inc	1.18%	$6,562
20	Zurich Amer Ins Co	1.13%	$6,310
21	Federated Mut Ins Co	1.12%	$6,206
22	Westchester Fire Ins Co	0.92%	$5,104
23	State Automobile Mut Ins Co	0.88%	$4,900
24	Universal Underwriters Of TX Ins	0.71%	$3,940
25	US Specialty Ins Co	0.69%	$3,833
26	Southern States Ins Exch	0.60%	$3,320
27	Hanover Ins Co	0.58%	$3,251
28	Philadelphia Ind Ins Co	0.55%	$3,058
29	Continental Cas Co	0.54%	$2,991
30	Hartford Fire In Co	0.52%	$2,918
31	Vigilant Ins Co	0.47%	$2,627
32	Ironshore Ind Inc	0.38%	$2,134
33	Harco Natl Ins Co	0.36%	$1,981
34	American Safety Cas Ins Co	0.33%	$1,811
35	Wesco Ins Co	0.24%	$1,361
36	National Amer Ins Co	0.21%	$1,183
37	Independent Mut Fire Ins Co	0.21%	$1,173
38	LM Ins Corp	0.21%	$1,167
39	Fidelity & Deposit Co Of MD	0.17%	$929
40	Twin City Fire Ins Co	0.16%	$886
41	Allied World Specialty Ins Co	0.15%	$844
42	Scottsdale Ind Co	0.12%	$643
43	Travelers Ind Co Of CT	0.10%	$574
44	Nationwide Ins Co Of Amer	0.10%	$537

Burglary and Theft *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Travelers Prop Cas Co Of Amer	0.09%	$496
46	Charter Oak Fire Ins Co	0.08%	$466
47	Erie Ins Prop & Cas Co	0.08%	$464
48	St Paul Mercury Ins Co	0.07%	$379
49	Great Amer Ins Co of NY	0.06%	$351
50	Selective Ins Co Of Amer	0.06%	$350
51	Federated Serv Ins Co	0.06%	$345
52	Corepointe Ins Co	0.05%	$306
53	Liberty Mut Fire Ins Co	0.05%	$292
54	St Paul Fire & Marine Ins Co	0.05%	$283
55	Federated Rural Electric Ins Exch	0.05%	$270
56	Wausau Underwriters Ins Co	0.04%	$250
57	General Ins Co Of Amer	0.04%	$216
58	American Select Ins Co	0.03%	$194
59	Berkley Regional Ins Co	0.03%	$150
60	American States Ins Co	0.02%	$127
61	Travelers Cas & Surety Co	0.02%	$110
62	Great Amer Assur Co	0.02%	$103
63	Employers Mut Cas Co	0.02%	$100
64	Imperium Ins Co	0.02%	$92
65	Arch Ins Co	0.02%	$90
66	Erie Ins Co	0.01%	$81
67	Farmland Mut Ins Co	0.01%	$66
68	Utica Mut Ins Co	0.01%	$63
69	American Guar & Liab Ins	0.01%	$53
70	Pennsylvania Lumbermens Mut Ins	0.01%	$45
71	Foremost Ins Co Grand Rapids MI	0.01%	$29
72	Travelers Ind Co Of Amer	0.00%	$25
73	Greenwich Ins Co	0.00%	$17
74	Continental Ins Co	0.00%	$12
75	Foremost Signature Ins	0.00%	$0
	Total for Top 10 Insurers	72.62%	$404,184
	Total for All Other Insurers	27.38%	$152,357
	Total for All Insurers	**100.00%**	**$556,541**

Burglary and Theft

Graph Reflects Top 10 Insurers' Percentage of Market



Commercial Auto

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Erie Ins Prop & Cas Co	9.94%	$15,375,400
2	Westfield Ins Co	7.35%	$11,366,758
3	National Cas Co	7.22%	$11,169,556
4	United Financial Cas Co	5.33%	$8,237,689
5	State Auto Prop & Cas Ins Co	4.17%	$6,449,317
6	Cincinnati Ins Co	3.21%	$4,960,029
7	American Alt Ins Corp	2.55%	$3,950,124
8	Zurich Amer Ins Co	2.53%	$3,911,948
9	Travelers Prop Cas Co Of Amer	2.42%	$3,736,220
10	National Liab & Fire Ins Co	2.35%	$3,634,362
11	Nationwide Mut Ins Co	2.24%	$3,461,968
12	St Paul Fire & Marine Ins Co	2.09%	$3,230,902
13	Motorists Mut Ins Co	2.09%	$3,223,566
14	Travelers Ind Co	1.74%	$2,696,413
15	National Union Fire Ins Co Of Pitts	1.70%	$2,626,723
16	Sentry Select Ins Co	1.69%	$2,619,440
17	Travelers Ind Co Of CT	1.68%	$2,599,394
18	Northland Ins Co	1.62%	$2,497,626
19	Travelers Ind Co Of Amer	1.57%	$2,424,518
20	Farm Family Cas Ins Co	1.47%	$2,265,401
21	State Farm Mut Auto Ins Co	1.47%	$2,265,358
22	Atlantic Specialty Ins Co	1.40%	$2,165,705
23	Charter Oak Fire Ins Co	1.25%	$1,935,902
24	Nationwide Mut Fire Ins Co	1.17%	$1,808,609
25	Canal Ins Co	1.01%	$1,561,085
26	Philadelphia Ind Ins Co	0.98%	$1,512,762
27	Ace Amer Ins Co	0.97%	$1,494,673
28	Liberty Mut Fire Ins Co	0.95%	$1,472,265
29	Arch Ins Co	0.93%	$1,433,151
30	Nationwide Prop & Cas Ins Co	0.89%	$1,379,837
31	Federal Ins Co	0.88%	$1,363,433
32	Great Midwest Ins Co	0.81%	$1,248,193
33	The Cincinnati Ind Co	0.74%	$1,144,420
34	Nationwide Agribusiness Ins Co	0.74%	$1,142,829
35	Allstate Ins Co	0.73%	$1,132,805
36	Insurance Co Of The State Of PA	0.71%	$1,094,312
37	Empire Fire & Marine Ins Co	0.69%	$1,068,143
38	Sentinel Ins Co Ltd	0.61%	$945,787
39	Federated Mut Ins Co	0.52%	$804,658
40	Phoenix Ins Co	0.52%	$803,571
41	State Automobile Mut Ins Co	0.52%	$800,289
42	Markel Ins Co	0.50%	$779,999
43	North Pointe Ins Co	0.48%	$749,341
44	Hartford Fire In Co	0.47%	$725,500

Commercial Auto *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
45	Motors Ins Corp	0.42%	$652,180
46	Plaza Ins Co	0.40%	$611,789
47	White Pine Ins Co	0.38%	$580,345
48	Cincinnati Cas Co	0.37%	$570,743
49	Commerce & Industry Ins Co	0.37%	$567,080
50	Wesco Ins Co	0.35%	$535,587
51	American Safety Cas Ins Co	0.34%	$528,843
52	American States Ins Co	0.33%	$515,294
53	Westfield Natl Ins Co	0.33%	$514,243
54	National Amer Ins Co	0.33%	$508,94
55	Illinois Natl Ins Co	0.31%	$486,357
56	American Fire & Cas Co	0.30%	$457,660
57	Universal Underwriters Ins Co	0.29%	$452,814
58	Ace Prop & Cas Ins Co	0.28%	$435,077
59	Great Northern Ins Co	0.28%	$433,129
60	HDI Gerling Amer Ins Co	0.28%	$428,469
61	Brotherhood Mut Ins Co	0.27%	$415,472
62	Travelers Cas Ins Co Of Amer	0.26%	$408,055
63	Great Divide Ins Co	0.26%	$400,642
64	Church Mut Ins Co	0.22%	$338,508
65	Gateway Ins Co	0.22%	$336,777
66	Federated Serv Ins Co	0.21%	$320,199
67	Old Republic Ins Co	0.20%	$316,859
68	Hartford Underwriters Ins Co	0.20%	$314,021
69	State Farm Fire & Cas Co	0.20%	$307,865
70	Ohio Security Ins Co	0.20%	$306,374
71	Stratford Ins Co	0.20%	$302,152
72	Continental Ins Co	0.19%	$299,052
73	Associated Ind Corp	0.19%	$298,163
74	American Guar & Liab Ins	0.18%	$285,946
75	United States Fire Ins Co	0.18%	$278,075
76	Greenwich Ins Co	0.16%	$255,095
77	Guideone Specialty Mut Ins Co	0.16%	$251,628
78	New Hampshire Ins Co	0.16%	$251,466
79	Starr Ind & Liab Co	0.16%	$241,902
80	Sparta Ins Co	0.15%	$235,456
81	National Continental Ins Co	0.15%	$230,474
82	Great Amer Assur Co	0.15%	$229,154
83	Universal Underwriters Of TX Ins	0.15%	$226,698
84	Zurich Amer Ins Co Of IL	0.15%	$224,595
85	Ohio Cas Ins Co	0.14%	$216,994
86	Occidental Fire & Cas Co Of NC	0.14%	$213,474
87	Everest Natl Ins Co	0.13%	$196,878
88	BITCO Gen Ins Corp	0.13%	$195,435

Commercial Auto *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
89	Pennsylvania Lumbermens Mut Ins	0.12%	$190,257
90	Sentry Ins A Mut Co	0.12%	$190,085
91	American Select Ins Co	0.12%	$185,118
92	Granite State Ins Co	0.12%	$181,800
93	Transguard Ins Co Of Amer Inc	0.11%	$171,532
94	Continental Western Ins Co	0.11%	$168,490
95	Scottsdale Ind Co	0.11%	$166,579
96	Pennsylvania Manufacturers Assoc Ins	0.10%	$156,577
97	Tokio Marine Amer Ins Co	0.10%	$149,953
98	Government Employees Ins Co	0.09%	$145,459
99	Southern States Ins Exch	0.09%	$144,283
100	Crum & Forster Ind Co	0.09%	$142,564
101	First Natl Ins Co Of Amer	0.09%	$140,645
102	Hanover Ins Co	0.09%	$139,624
103	Hartford Ins Co Of The Midwest	0.09%	$138,014
104	St Paul Mercury Ins Co	0.08%	$130,762
105	Motorists Commercial Mut Ins Co	0.08%	$127,505
106	Argonaut Midwest Ins Co	0.08%	$127,203
107	General Ins Co Of Amer	0.08%	$122,816
108	Great Amer Ins Co	0.08%	$120,317
109	Foremost Signature Ins Co	0.08%	$118,566
110	American Economy Ins Co	0.08%	$118,273
111	West Amer Ins Co	0.08%	$117,402
112	Lancer Ins Co	0.07%	$112,170
113	Employers Ins of Wausau	0.07%	$109,521
114	New York Marine & Gen Ins Co	0.07%	$101,519
115	St Paul Guardian Ins Co	0.06%	$97,303
116	First Guard Ins Co	0.06%	$96,848
117	Selective Ins Co Of Amer	0.06%	$93,371
118	Great Amer Ins Co of NY	0.06%	$89,351
119	Foremost Ins Co Grand Rapids MI	0.06%	$87,076
120	Continental Cas Co	0.06%	$86,923
121	Massachusetts Bay Ins Co	0.06%	$85,941
122	State Natl Ins Co Inc	0.06%	$85,110
123	QBE Ins Corp	0.05%	$81,640
124	Great West Cas Co	0.05%	$77,940
125	Corepointe Ins Co	0.05%	$77,695
126	National Interstate Ins Co	0.05%	$77,427
127	Twin City Fire Ins Co	0.05%	$76,865
128	Transportation Ins Co	0.05%	$76,218
129	RLI Ins Co	0.05%	$74,261
130	Hartford Cas Ins Co	0.05%	$72,920
131	Star Ins Co	0.05%	$71,656

Commercial Auto *continued*

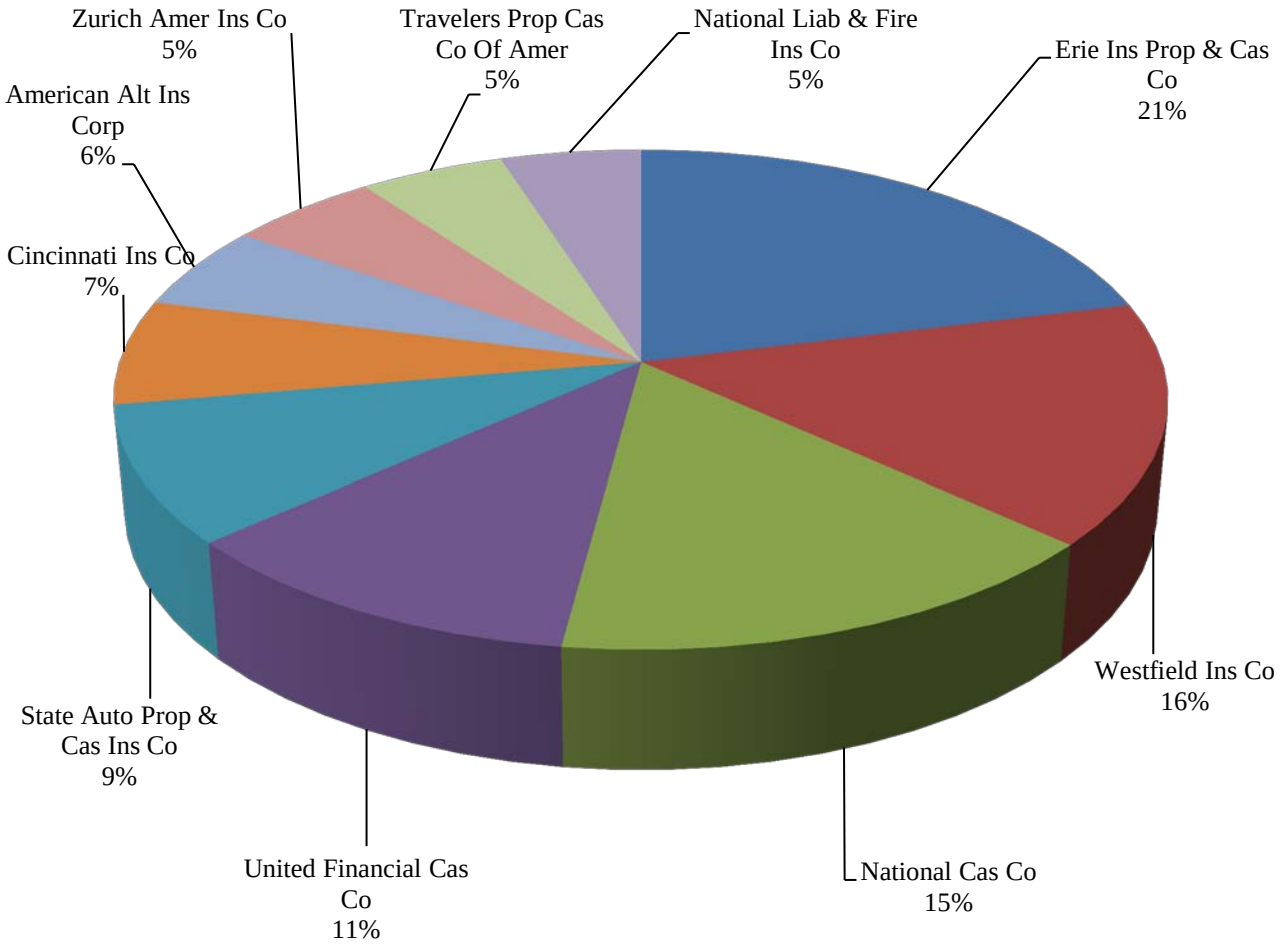
Rank	Company Name	Percent of Market	Direct Premiums Earned
132	General Cas Co Of WI	0.05%	$70,243
133	American Family Home Ins Co	0.05%	$70,224
134	Yosemite Ins Co	0.05%	$70,118
135	Seneca Ins Co Inc	0.04%	$67,217
136	American Zurich Ins Co	0.04%	$66,163
137	Valley Forge Ins Co	0.04%	$66,122
138	Preferred Professional Ins Co	0.04%	$65,483
139	XL Specialty Ins Co	0.04%	$64,655
140	Nova Cas Co	0.04%	$64,278
141	Maxum Cas Ins Co	0.04%	$62,303
142	Great Amer Alliance Ins Co	0.04%	$61,791
143	Vanliner Ins Co	0.04%	$61,201
144	Cumis Ins Society Inc	0.04%	$56,469
145	Torus Natl Ins Co	0.04%	$54,936
146	American Automobile Ins Co	0.04%	$54,272
147	American Ins Co	0.03%	$42,320
148	Liberty Ins Underwriters Inc	0.03%	$41,265
149	Foremost Prop & Cas Ins Co	0.03%	$41,245
150	Safety Natl Cas Corp	0.03%	$40,300
151	Harco Natl Ins Co	0.03%	$39,584
152	American Southern Home Ins Co	0.03%	$39,545
153	Navigators Ins Co	0.02%	$38,346
154	Rockwood Cas Ins Co	0.02%	$37,305
155	Hartford Accident & Ind Co	0.02%	$37,000
156	Assurance Co Of Amer	0.02%	$34,684
157	Pennsylvania Natl Mut Cas Ins Co	0.02%	$33,974
158	XL Ins Amer Inc	0.02%	$31,557
159	ARCOA RRG Inc	0.02%	$31,314
160	First Liberty Ins Corp	0.02%	$31,216
161	Mitsui Sumitomo Ins USA Inc	0.02%	$31,084
162	St Paul Protective Ins Co	0.02%	$29,391
163	Tower Ins Co Of NY	0.02%	$29,013
164	Maryland Cas Co	0.02%	$28,630
165	Employers Mut Cas Co	0.02%	$28,560
166	Wausau Underwriters Ins Co	0.02%	$26,210
167	Firemans Fund Ins Co	0.02%	$25,818
168	American Southern Ins Co	0.02%	$24,512
169	Imperium Ins Co	0.02%	$23,827
170	Liberty Ins Corp	0.02%	$23,415
171	Celina Mut Ins Co	0.01%	$22,836
172	Sompo Japan Ins Co of Amer	0.01%	$22,741
173	Electric Ins Co	0.01%	$20,901
174	National Ind Co	0.01%	$20,845
175	National Fire Ins Co Of Hartford	0.01%	$19,952
176	Old Republic Gen Ins Corp	0.01%	$19,407
177	Amerisure Ins Co	0.01%	$17,198
178	Diamond State Ins Co	0.01%	$16,284
179	Security Natl Ins Co	0.01%	$15,837
180	Federated Rural Electric Ins Exch	0.01%	$15,537
181	Mitsui Sumitomo Ins Co of Amer	0.01%	$15,485
182	Procentury Ins Co	0.01%	$15,466

Commercial Auto *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
183	Praetorian Ins Co	0.01%	$14,146
184	Axis Ins Co	0.01%	$13,874
185	Firemens Ins Co Of Washington DC	0.01%	$12,898
186	Berkley Natl Ins Co	0.01%	$11,850
187	American Modern Home Ins Co	0.01%	$10,216
188	LM Ins Corp	0.01%	$9,722
189	Farmland Mut Ins Co	0.01%	$8,264
190	Discover Prop & Cas Ins Co	0.00%	$7,711
191	Knightbrook Ins Co	0.00%	$7,132
192	National Surety Corp	0.00%	$6,562
193	Pharmacists Mut Ins Co	0.00%	$6,520
194	Berkley Regional Ins Co	0.00%	$6,449
195	Liberty Mut Ins Co	0.00%	$6,394
196	Property & Cas Ins Co Of Hartford	0.00%	$5,879
197	Argonaut Great Central Ins Co	0.00%	$5,261
198	Utica Mut Ins Co	0.00%	$5,084
199	Indiana Lumbermens Mut Ins Co	0.00%	$4,895
200	Wausau Business Ins Co	0.00%	$4,525
201	Balboa Ins Co	0.00%	$4,372
202	Spirit Commercial Auto RRG Inc	0.00%	$3,997
203	Northern Ins Co Of NY	0.00%	$3,792
204	American Cas Co Of Reading PA	0.00%	$3,770
205	North River Ins Co	0.00%	$3,567
206	Vigilant Ins Co	0.00%	$3,381
207	Amerisure Mut Ins Co	0.00%	$2,503
208	Amco Ins Co	0.00%	$2,366
209	American Hallmark Ins Co Of TX	0.00%	$2,249
210	Companion Prop & Cas Ins Co	0.00%	$1,895
211	Pennsylvania Manufacturers Ind Co	0.00%	$1,418
212	Allied World Specialty Ins Co	0.00%	$1,299
213	American Road Ins Co	0.00%	$1,064
214	AmeriGuard RRG Inc	0.00%	$1,034
215	T H E Ins Co	0.00%	$1,022
216	Inland Mut Ins Co	0.00%	$821
217	Indemnity Ins Co Of North Amer	0.00%	$528
218	AIG Prop Cas Co	0.00%	$471
219	Samsung Fire & Marine Ins Co Ltd	0.00%	$469
220	Depositors Ins Co	0.00%	$75
221	Allstate Ind Co	0.00%	($183)
222	Insurance Co of N Amer	0.00%	($1,136)
223	Ace Fire Underwriters Ins Co	0.00%	($3,533)
224	American Home Assur Co	-0.07%	($115,801)
	Total for Top 10 Insurers	47.08%	$72,791,403
	Total for All Other Insurers	52.92%	$81,815,024
	Total for All Insurers	**100.00%**	**$154,606,427**

Commercial Auto

Graph Reflects Top 10 Insurers' Percentage of Market



Commercial Multi-Peril (Liability)

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Erie Ins Prop & Cas Co	17.22%	$11,354,234
2	Westfield Ins Co	13.15%	$8,669,604
3	Cincinnati Ins Co	5.08%	$3,350,804
4	Federal Ins Co	4.53%	$2,987,224
5	State Auto Prop & Cas Ins Co	4.46%	$2,944,423
6	Nationwide Mut Ins Co	3.63%	$2,395,011
7	Philadelphia Ind Ins Co	3.47%	$2,291,467
8	American Alt Ins Corp	3.01%	$1,986,865
9	Charter Oak Fire Ins Co	2.27%	$1,498,990
10	Nationwide Prop & Cas Ins Co	2.13%	$1,407,709
11	Phoenix Ins Co	1.92%	$1,265,394
12	Travelers Ind Co Of CT	1.89%	$1,247,754
13	State Farm Fire & Cas Co	1.69%	$1,115,211
14	Travelers Ind Co Of Amer	1.68%	$1,107,090
15	Travelers Cas Ins Co Of Amer	1.64%	$1,078,635
16	Church Mut Ins Co	1.52%	$1,004,044
17	Travelers Prop Cas Co Of Amer	1.48%	$974,984
18	Farmers Mech Mut Fire Ins Of WV	1.44%	$948,684
19	Farm Family Cas Ins Co	1.42%	$934,732
20	American Fire & Cas Co	1.39%	$915,286
21	Nationwide Mut Fire Ins Co	1.26%	$829,215
22	Brotherhood Mut Ins Co	1.15%	$756,319
23	Travelers Ind Co	1.10%	$727,157
24	Arch Ins Co	1.08%	$711,824
25	Sentinel Ins Co Ltd	1.07%	$704,202
26	Westfield Natl Ins Co	0.97%	$640,806
27	Guideone Specialty Mut Ins Co	0.97%	$638,413
28	Guideone Mut Ins Co	0.85%	$562,657
29	Great Midwest Ins Co	0.85%	$559,207
30	The Cincinnati Ind Co	0.79%	$523,877
31	Great Northern Ins Co	0.70%	$464,454
32	Ohio Security Ins Co	0.69%	$456,848
33	Farmers Mut Ins Co	0.68%	$450,089
34	Farmers & Mechanics Fire & Cas Ins I	0.56%	$366,915
35	Markel Ins Co	0.54%	$355,804
36	Hanover Ins Co	0.49%	$321,893
37	Hartford Cas Ins Co	0.49%	$321,361
38	Hartford Fire In Co	0.45%	$298,182
39	Allstate Ins Co	0.45%	$296,094
40	BITCO Gen Ins Corp	0.44%	$288,211
41	Motorists Mut Ins Co	0.44%	$287,740
42	Granite State Ins Co	0.39%	$259,455
43	National Fire Ins Co Of Hartford	0.37%	$247,068
44	Valley Forge Ins Co	0.34%	$226,509
45	Allstate Ind Co	0.31%	$206,656
46	Cincinnati Cas Co	0.31%	$201,885
47	American Select Ins Co	0.30%	$197,689
48	New Hampshire Ins Co	0.29%	$192,900
49	Continental Cas Co	0.29%	$190,935
50	State Automobile Mut Ins Co	0.23%	$154,068
51	Zurich Amer Ins Co	0.23%	$150,723
52	Foremost Signature Ins Co	0.23%	$150,396
53	Federated Mut Ins Co	0.22%	$148,351
54	United States Fire Ins Co	0.22%	$146,547

Commercial Multi-Peril (Liability) *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
55	Foremost Ins Co Grand Rapids MI	0.22%	$146,541
56	Seneca Ins Co Inc	0.22%	$142,593
57	Illinois Natl Ins Co	0.21%	$138,110
58	Nova Cas Co	0.18%	$120,720
59	American States Ins Co	0.17%	$111,639
60	American Economy Ins Co	0.16%	$107,482
61	Sparta Ins Co	0.16%	$106,306
62	Cumis Ins Society Inc	0.16%	$105,165
63	BITCO Natl Ins Co	0.15%	$101,187
64	National Cas Co	0.15%	$96,583
65	Atlantic Specialty Ins Co	0.14%	$92,206
66	Lititz Mut Ins Co	0.13%	$85,397
67	American Ins Co	0.11%	$73,530
68	Continental Ins Co	0.11%	$72,214
69	West Amer Ins Co	0.11%	$71,808
70	Continental Western Ins Co	0.11%	$69,918
71	Pharmacists Mut Ins Co	0.10%	$67,883
72	Plaza Ins Co	0.09%	$58,894
73	First Natl Ins Co Of Amer	0.09%	$57,812
74	Employers Ins of Wausau	0.08%	$55,270
75	Wausau Underwriters Ins Co	0.08%	$53,293
76	Associated Ind Corp	0.08%	$52,064
77	American Cas Co Of Reading PA	0.08%	$52,024
78	Hartford Accident & Ind Co	0.08%	$50,742
79	American Zurich Ins Co	0.07%	$45,384
80	Twin City Fire Ins Co	0.07%	$44,198
81	National Surety Corp	0.07%	$43,828
82	Vigilant Ins Co	0.06%	$42,776
83	Praetorian Ins Co	0.06%	$40,136
84	Indemnity Ins Co Of North Amer	0.06%	$40,062
85	Amerisure Mut Ins Co	0.06%	$37,885
86	Southern States Ins Exch	0.06%	$37,635
87	Hartford Underwriters Ins Co	0.06%	$37,354
88	New York Marine & Gen Ins Co	0.05%	$33,436
89	Liberty Mut Fire Ins Co	0.05%	$33,320
90	White Pine Ins Co	0.05%	$31,018
91	Starnet Ins Co	0.04%	$28,017
92	Firemans Fund Ins Co	0.04%	$27,127
93	American Modern Home Ins Co	0.04%	$25,940
94	Capitol Ind Corp	0.04%	$25,739
95	Northland Ins Co	0.04%	$24,868
96	Firemens Ins Co Of Washington DC	0.04%	$24,264
97	Safeco Ins Co Of Amer	0.04%	$24,244
98	Imperium Ins Co	0.04%	$23,895
99	Tokio Marine Amer Ins Co	0.03%	$22,880
100	Transportation Ins Co	0.03%	$22,818
101	Aspen Amer Ins Co	0.03%	$22,770
102	Corepointe Ins Co	0.03%	$22,756
103	Ohio Cas Ins Co	0.03%	$22,577
104	National Union Fire Ins Co Of Pitts	0.03%	$22,561
105	Manufacturers Alliance Ins Co	0.03%	$22,289
106	Jewelers Mut Ins Co	0.03%	$21,250
107	Star Ins Co	0.03%	$21,169
108	Tower Natl Ins Co	0.03%	$20,722

Commercial Multi-Peril (Liability) *continued*

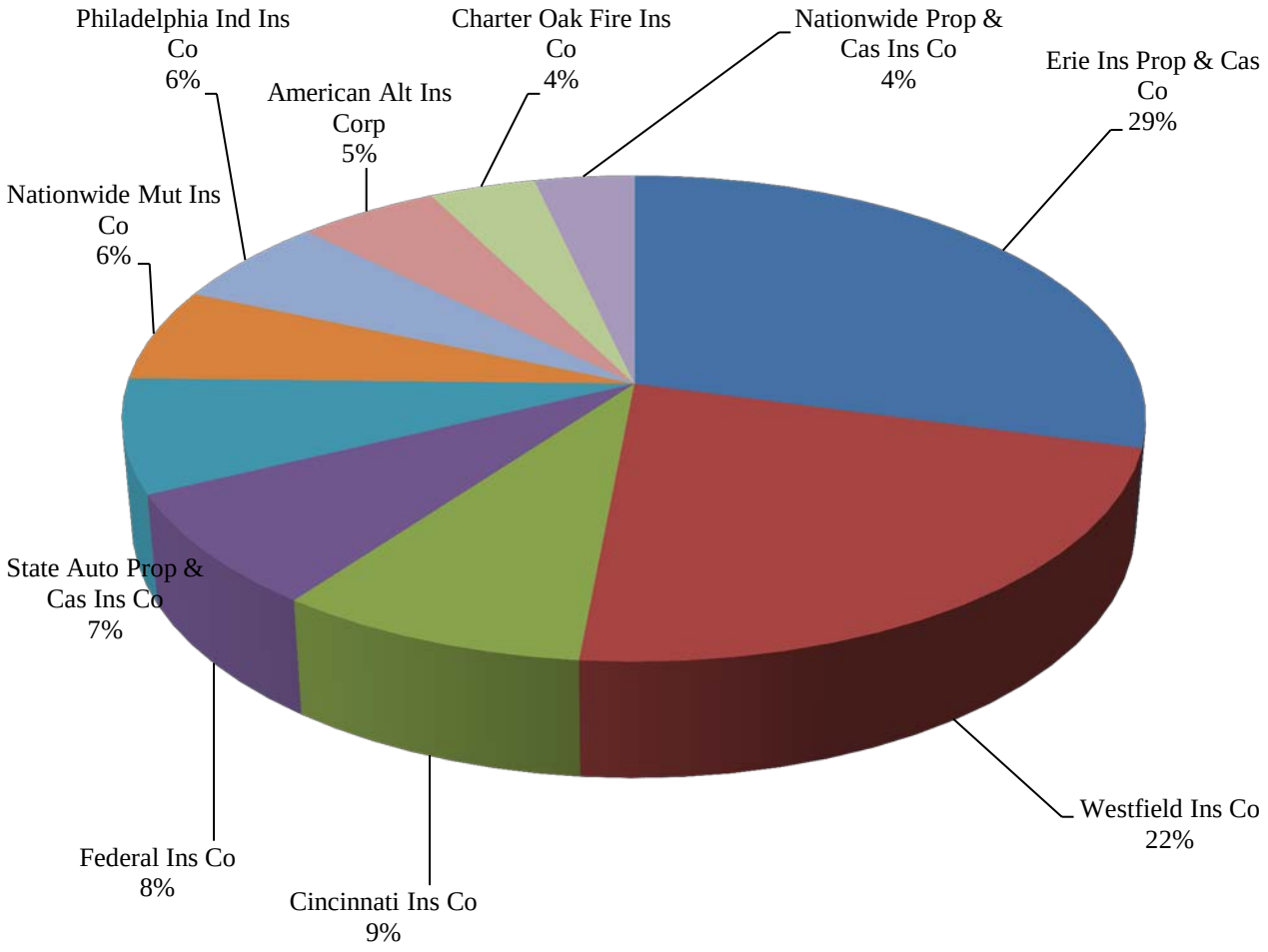
Rank	Company Name	Percent of Market	Direct Premiums Earned
109	Nationwide Agribusiness Ins Co	0.03%	$20,177
110	Diamond State Ins Co	0.03%	$18,849
111	Great Amer Assur Co	0.03%	$18,774
112	Massachusetts Bay Ins Co	0.03%	$18,575
113	Great Amer Ins Co	0.03%	$18,012
114	American Guar & Liab Ins	0.03%	$17,894
115	Great Amer Ins Co of NY	0.03%	$17,032
116	Hartford Ins Co Of The Midwest	0.03%	$16,865
117	Crum & Forster Ind Co	0.02%	$16,344
118	American Automobile Ins Co	0.02%	$15,338
119	Ace Amer Ins Co	0.02%	$14,669
120	Mitsui Sumitomo Ins USA Inc	0.02%	$12,193
121	Amerisure Ins Co	0.02%	$12,165
122	Argonaut Great Central Ins Co	0.02%	$11,794
123	Amco Ins Co	0.02%	$11,611
124	HDI Gerling Amer Ins Co	0.02%	$10,709
125	American Family Home Ins Co	0.02%	$10,571
126	Wesco Ins Co	0.02%	$10,390
127	Foremost Prop & Cas Ins Co	0.02%	$10,383
128	Great Amer Alliance Ins Co	0.02%	$10,164
129	Maryland Cas Co	0.02%	$10,157
130	American Bankers Ins Co Of FL	0.02%	$9,932
131	Fidelity & Deposit Co Of MD	0.01%	$9,761
132	Liberty Ins Corp	0.01%	$9,700
133	Assurance Co Of Amer	0.01%	$9,000
134	First Liberty Ins Corp	0.01%	$7,700
135	North River Ins Co	0.01%	$7,635
136	Utica Mut Ins Co	0.01%	$7,610
137	Property & Cas Ins Co Of Hartford	0.01%	$7,077
138	Indiana Lumbermens Mut Ins Co	0.01%	$7,000
139	Pacific Ind Co	0.01%	$6,996
140	Pennsylvania Manufacturers Assoc Ins	0.01%	$6,820
141	Berkley Natl Ins Co	0.01%	$6,491
142	National Interstate Ins Co	0.01%	$6,375
143	Companion Prop & Cas Ins Co	0.01%	$5,928
144	State Natl Ins Co Inc	0.01%	$4,868
145	RLI Ins Co	0.01%	$4,521
146	General Ins Co Of Amer	0.01%	$4,464
147	Tower Ins Co Of NY	0.01%	$3,615
148	Trumbull Ins Co	0.00%	$3,235
149	Depositors Ins Co	0.00%	$2,886
150	Vanliner Ins Co	0.00%	$2,854
151	American Southern Home Ins Co	0.00%	$2,781
152	Mitsui Sumitomo Ins Co of Amer	0.00%	$2,588
153	Zurich Amer Ins Co Of IL	0.00%	$1,885
154	Great Amer Spirit Ins Co	0.00%	$1,797
155	American Reliable Ins Co	0.00%	$1,562
156	Allied Prop & Cas Ins Co	0.00%	$1,441
157	General Cas Co Of WI	0.00%	$1,326
158	Pennsylvania Natl Mut Cas Ins Co	0.00%	$1,219
159	TNUS Ins Co	0.00%	$1,206
160	QBE Ins Corp	0.00%	$1,061

Commercial Multi-Peril (Liability) *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
161	Hanover Amer Ins Co	0.00%	$919
162	Discover Prop & Cas Ins Co	0.00%	$895
163	Wausau Business Ins Co	0.00%	$828
164	Northern Ins Co Of NY	0.00%	$456
165	Regent Ins Co	0.00%	$277
166	United Farm Family Ins Co	0.00%	$273
167	Sompo Japan Ins Co of Amer	0.00%	$98
168	Starr Ind & Liab Co	0.00%	$18
169	Sentry Ins A Mut Co	0.00%	$1
170	Pennsylvania Manufacturers Ind Co	0.00%	($901)
	Total or Top 10 Insurers	58.96%	$38,886,331
	Total for All Other Insurers	41.04%	$27,065,427
	Total for All Insurers	**100.00%**	**$65,951,758**

Commercial Multi-Peril (Liability)

Graph Reflects Top 10 Insurers'' Percentage of Market



Commercial Multi-Peril (Non-Liability)

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Erie Ins Prop & Cas Co	14.84%	$17,505,588
2	Westfield Ins Co	8.31%	$9,803,742
3	Cincinnati Ins Co	4.88%	$5,760,613
4	Nationwide Mut Ins Co	4.47%	$5,278,524
5	National Union Fire Ins Co Of Pitts	4.43%	$5,223,875
6	Travelers Prop Cas Co Of Amer	3.95%	$4,658,629
7	Federal Ins Co	3.73%	$4,399,263
8	State Auto Prop & Cas Ins Co	3.32%	$3,915,830
9	Church Mut Ins Co	2.69%	$3,172,051
10	Ace Amer Ins Co	2.51%	$2,962,844
11	Brotherhood Mut Ins Co	2.18%	$2,569,582
12	State Farm Fire & Cas Co	2.12%	$2,499,548
13	Nationwide Prop & Cas Ins Co	2.03%	$2,392,813
14	American Alt Ins Corp	1.94%	$2,290,115
15	Motorists Mut Ins Co	1.73%	$2,036,132
16	Travelers Ind Co Of CT	1.59%	$1,875,021
17	Travelers Cas Ins Co Of Amer	1.57%	$1,850,546
18	Atlantic Specialty Ins Co	1.56%	$1,835,213
19	Nationwide Mut Fire Ins Co	1.53%	$1,809,035
20	Phoenix Ins Co	1.52%	$1,798,268
21	Philadelphia Ind Ins Co	1.51%	$1,786,641
22	Charter Oak Fire Ins Co	1.49%	$1,757,623
23	Travelers Ind Co Of Amer	1.48%	$1,748,591
24	Sentinel Ins Co Ltd	1.40%	$1,650,194
25	Farmers Mech Mut Fire Ins Of WV	1.35%	$1,592,329
26	Hartford Cas Ins Co	1.23%	$1,449,862
27	Travelers Ind Co	1.18%	$1,394,914
28	Hartford Fire In Co	1.14%	$1,340,324
29	Farm Family Cas Ins Co	0.99%	$1,166,171
30	Guideone Mut Ins Co	0.97%	$1,150,140
31	Liberty Mut Ins Co	0.78%	$918,908
32	Allstate Ins Co	0.77%	$909,037
33	Allstate Ind Co	0.70%	$829,257
34	The Cincinnati Ind Co	0.63%	$740,728
35	Continental Cas Co	0.57%	$672,762
36	Zurich Amer Ins Co	0.56%	$664,425
37	Farmers Mut Ins Co	0.56%	$659,871
38	Guideone Specialty Mut Ins Co	0.52%	$611,703
39	Generali Us Branch	0.51%	$601,130
40	Arch Ins Co	0.48%	$562,610
41	QBE Ins Corp	0.46%	$543,615
42	Great Northern Ins Co	0.42%	$499,939
43	American Fire & Cas Co	0.42%	$489,913
44	Ohio Security Ins Co	0.39%	$463,409
45	Cincinnati Cas Co	0.36%	$427,261
46	Westfield Natl Ins Co	0.33%	$383,934
47	Cumis Ins Society Inc	0.32%	$371,765
48	State Automobile Mut Ins Co	0.28%	$332,287
49	Granite State Ins Co	0.27%	$318,512
50	Seneca Ins Co Inc	0.26%	$303,009
51	Foremost Signature Ins Co	0.23%	$274,353
52	Mitsui Sumitomo Ins Co of Amer	0.23%	$266,828

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

Rank	Company Name	Percent of Market	Direct Premiums Earned
53	Southern States Ins Exch	0.22%	$262,673
54	Great Amer Ins Co of NY	0.21%	$251,421
55	Sompo Japan Ins Co of Amer	0.19%	$230,024
56	Nova Cas Co	0.18%	$208,667
57	AGCS Marine Ins Co	0.17%	$203,518
58	Great Midwest Ins Co	0.17%	$202,866
59	Federated Mut Ins Co	0.17%	$202,643
60	Valley Forge Ins Co	0.16%	$194,524
61	Lititz Mut Ins Co	0.16%	$188,778
62	Hanover Ins Co	0.16%	$183,621
63	New Hampshire Ins Co	0.14%	$163,241
64	Foremost Ins Co Grand Rapids MI	0.14%	$162,915
65	National Cas Co	0.14%	$159,951
66	Markel Ins Co	0.13%	$159,184
67	American States Ins Co	0.13%	$151,890
68	Nationwide Agribusiness Ins Co	0.13%	$149,918
69	American Economy Ins Co	0.12%	$146,113
70	West Amer Ins Co	0.12%	$145,214
71	Mitsui Sumitomo Ins USA Inc	0.12%	$141,641
72	Maryland Cas Co	0.11%	$135,533
73	Assurance Co Of Amer	0.11%	$128,685
74	Housing Authority Prop A Mut Co	0.11%	$127,469
75	United States Fire Ins Co	0.10%	$118,128
76	Sparta Ins Co	0.10%	$114,609
77	Diamond State Ins Co	0.10%	$114,230
78	RLI Ins Co	0.10%	$113,950
79	American Select Ins Co	0.09%	$111,711
80	Employers Ins of Wausau	0.09%	$110,372
81	Vigilant Ins Co	0.09%	$109,844
82	National Fire Ins Co Of Hartford	0.09%	$109,335
83	Northland Ins Co	0.09%	$103,853
84	Farmers & Mechanics Fire & Cas Ins I	0.09%	$103,849
85	American Modern Home Ins Co	0.09%	$101,321
86	Illinois Natl Ins Co	0.08%	$97,833
87	Liberty Mut Fire Ins Co	0.08%	$95,586
88	Housing Enterprise Ins Co Inc	0.07%	$82,845
89	First Natl Ins Co Of Amer	0.07%	$77,785
90	Wausau Underwriters Ins Co	0.07%	$77,195
91	Plaza Ins Co	0.06%	$72,421
92	Ohio Cas Ins Co	0.06%	$71,289
93	National Surety Corp	0.06%	$70,494
94	American Ins Co	0.06%	$68,855
95	Motorists Commercial Mut Ins Co	0.06%	$68,322
96	Star Ins Co	0.06%	$66,880
97	Foremost Prop & Cas Ins Co	0.06%	$65,515
98	Great Amer Ins Co	0.05%	$58,275
99	Firemans Fund Ins Co	0.05%	$56,808
100	American Guar & Liab Ins	0.05%	$56,271
101	Safeco Ins Co Of Amer	0.04%	$51,149
102	Alterra Amer Ins Co	0.04%	$50,704
103	Hartford Ins Co Of The Midwest	0.04%	$50,285
104	Associated Ind Corp	0.04%	$49,954
105	American Zurich Ins Co	0.04%	$49,548

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

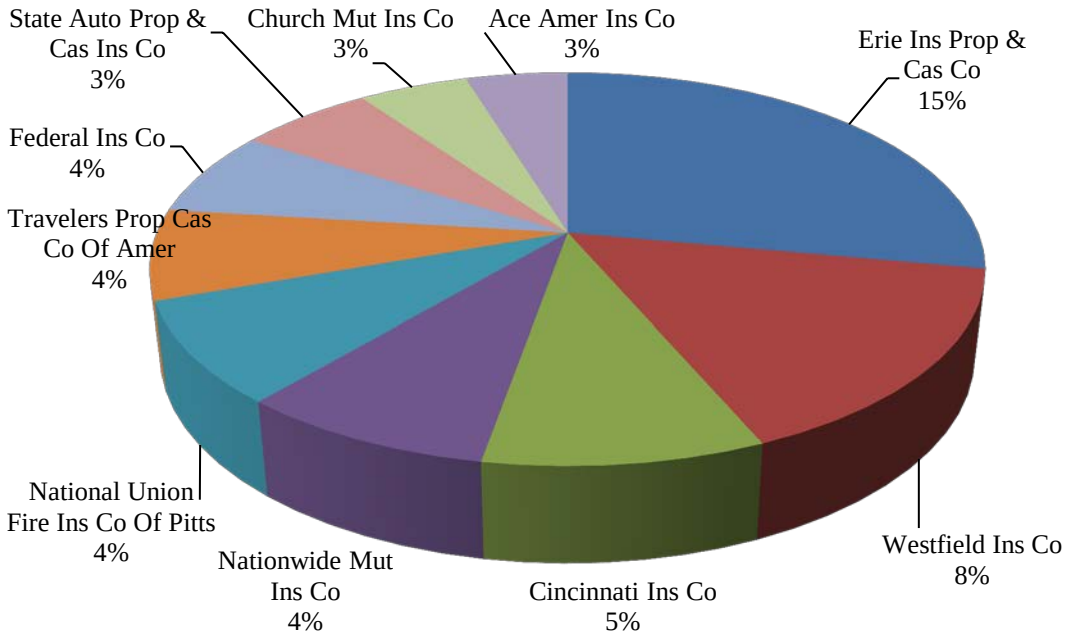
Rank	Company Name	Percent of Market	Direct Premiums Earned
106	Pharmacists Mut Ins Co	0.04%	$49,250
107	Transportation Ins Co	0.04%	$42,289
108	Farmland Mut Ins Co	0.03%	$41,185
109	St Paul Fire & Marine Ins Co	0.03%	$39,829
110	Corepointe Ins Co	0.03%	$35,599
112	New York Marine & Gen Ins Co	0.03%	$34,118
113	Indemnity Ins Co Of North Amer	0.03%	$33,423
114	Fidelity & Deposit Co Of MD	0.03%	$32,299
115	Argonaut Great Central Ins Co	0.03%	$30,197
116	Amco Ins Co	0.02%	$29,346
117	Tower Natl Ins Co	0.02%	$29,148
118	Great Amer Assur Co	0.02%	$28,919
119	General Ins Co Of Amer	0.02%	$28,781
120	Aspen Amer Ins Co	0.02%	$27,563
121	St Paul Mercury Ins Co	0.02%	$24,732
122	American Cas Co Of Reading PA	0.02%	$24,063
123	HDI Gerling Amer Ins Co	0.02%	$22,873
124	American Reliable Ins Co	0.02%	$20,849
125	BITCO Gen Ins Corp	0.02%	$20,734
126	American Bankers Ins Co Of FL	0.02%	$20,530
127	Praetorian Ins Co	0.02%	$19,832
128	Wesco Ins Co	0.02%	$18,855
129	Pacific Ind Co	0.02%	$18,683
130	Capitol Ind Corp	0.02%	$18,538
131	Jewelers Mut Ins Co	0.01%	$17,468
132	Twin City Fire Ins Co	0.01%	$17,140
133	Continental Ins Co	0.01%	$17,039
134	Starnet Ins Co	0.01%	$16,938
135	American Automobile Ins Co	0.01%	$15,128
136	Amerisure Ins Co	0.01%	$14,704
137	Tower Ins Co Of NY	0.01%	$14,655
138	Property & Cas Ins Co Of Hartford	0.01%	$13,543
139	American Family Home Ins Co	0.01%	$12,090
140	Amerisure Mut Ins Co	0.01%	$11,796
141	Liberty Ins Corp	0.01%	$11,152
142	Affiliated Fm Ins Co	0.01%	$10,325
143	Tokio Marine Amer Ins Co	0.01%	$9,966
144	Massachusetts Bay Ins Co	0.01%	$9,531
145	Firemens Ins Co Of Washington DC	0.01%	$9,438
146	Northern Ins Co Of NY	0.01%	$8,488
147	Hartford Steam Boil Inspec & Ins Co	0.01%	$7,601
148	General Cas Co Of WI	0.00%	$5,833
149	Crum & Forster Ind Co	0.00%	$5,794
150	Vanliner Ins Co	0.00%	$5,766
151	National Interstate Ins Co	0.00%	$5,391
152	Great Amer Alliance Ins Co	0.00%	$5,129
153	Hartford Underwriters Ins Co	0.00%	$4,925
154	Berkley Natl Ins Co	0.00%	$4,614
155	Allied Prop & Cas Ins Co	0.00%	$4,228
156	North River Ins Co	0.00%	$4,054
157	Pennsylvania Natl Mut Cas Ins Co	0.00%	$3,658
158	Utica Mut Ins Co	0.00%	$3,374
159	Indiana Lumbermens Mut Ins Co	0.00%	$2,465
160	Pennsylvania Manufacturers Assoc Ins	0.00%	$2,293
161	State Natl Ins Co Inc	0.00%	$1,685

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

Rank	Company Name	Percent of Market	Direct Premiums Earned
162	Scottsdale Ind Co	0.00%	$1,649
163	Freedom Specialty Ins Co	0.00%	$1,416
164	Imperium Ins Co	0.00%	$1,267
165	American Southern Home Ins Co	0.00%	$1,210
166	Discover Prop & Cas Ins Co	0.00%	$1,146
167	Starr Ind & Liab Co	0.00%	$1,127
168	Wausau Business Ins Co	0.00%	$1,097
169	National Farmers Union Prop & Cas	0.00%	$959
170	Depositors Ins Co	0.00%	$844
171	Zurich Amer Ins Co Of IL	0.00%	$697
172	Companion Prop & Cas Ins Co	0.00%	$688
173	Trumbull Ins Co	0.00%	$679
174	United Farm Family Ins Co	0.00%	$592
175	BITCO Natl Ins Co	0.00%	$554
176	White Pine Ins Co	0.00%	$514
177	St Paul Guardian Ins Co	0.00%	$463
178	Argonaut Ins Co	0.00%	$294
179	Hanover Amer Ins Co	0.00%	$264
180	Hartford Accident & Ind Co	0.00%	$144
181	Everest Natl Ins Co	0.00%	$25
182	Sentry Ins A Mut Co	0.00%	$7
183	Trans Pacific Ins Co	0.00%	$5
184	TNUS Ins Co	0.00%	$1
185	Century Surety Co	0.00%	($461)
	Total for Top 10 Insurers	53.13%	$62,680,959
	Total for All Other Insurers	46.87%	$55,305,304
	Total for All Insurers	**100.00%**	**$117,986,263**

Commercial Multi-Peril (Non-Liability)

Graph Reflects Top 10 Insurers' Percentage of Market

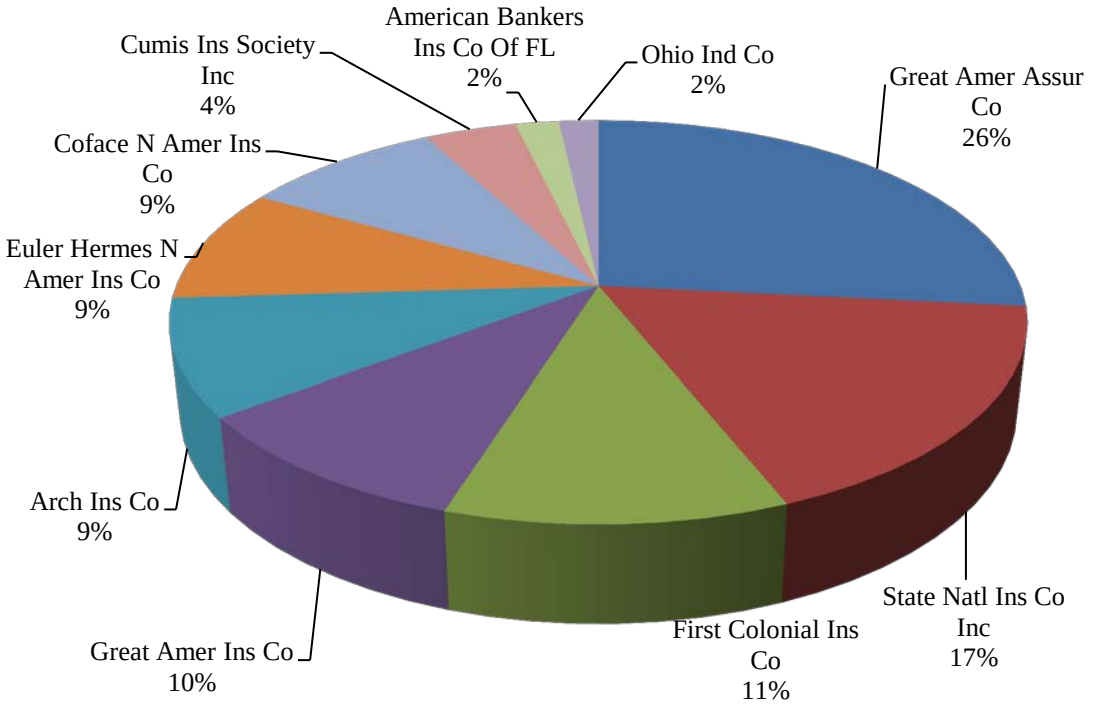


Credit

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Great Amer Assur Co	26.38%	$1,601,051
2	State Natl Ins Co Inc	17.18%	$1,042,643
3	First Colonial Ins Co	10.85%	$658,455
4	Great Amer Ins Co	9.75%	$591,648
5	Arch Ins Co	9.22%	$559,476
6	Euler Hermes N Amer Ins Co	9.09%	$551,515
7	Coface N Amer Ins Co	8.88%	$538,967
8	Cumis Ins Society Inc	4.09%	$248,322
9	American Bankers Ins Co Of FL	1.93%	$117,336
10	Ohio Ind Co	1.76%	$106,575
11	Knightbrook Ins Co	1.14%	$69,048
12	Great Amer Alliance Ins Co	1.11%	$67,322
13	American Reliable Ins Co	0.81%	$49,038
14	Transamerica Cas Ins Co	0.80%	$48,570
15	American Security Ins Co	0.75%	$45,588
16	Wesco Ins Co	0.42%	$25,372
17	QBE Ins Corp	0.40%	$24,290
18	Zale Ind Co	0.29%	$17,579
19	SeaBright Ins Co	0.18%	$10,813
20	Atlantic Specialty Ins Co	0.09%	$5,313
21	Ace Amer Ins Co	0.02%	$1,360
22	National Cas Co	-0.01%	($418)
23	Virginia Surety Co Inc	-0.01%	($654)
24	Old Republic Ins Co	-5.12%	($310,492)
	Total for Top 10 Insurers	99.13%	$6,015,988
	Total for All Other Insurers	0.87%	$52,729
	Total for All Insurers	**100.00%**	**$6,068,717**

Credit

Graph Reflects Top 10 Insurers' Percentage of Market



Earthquake

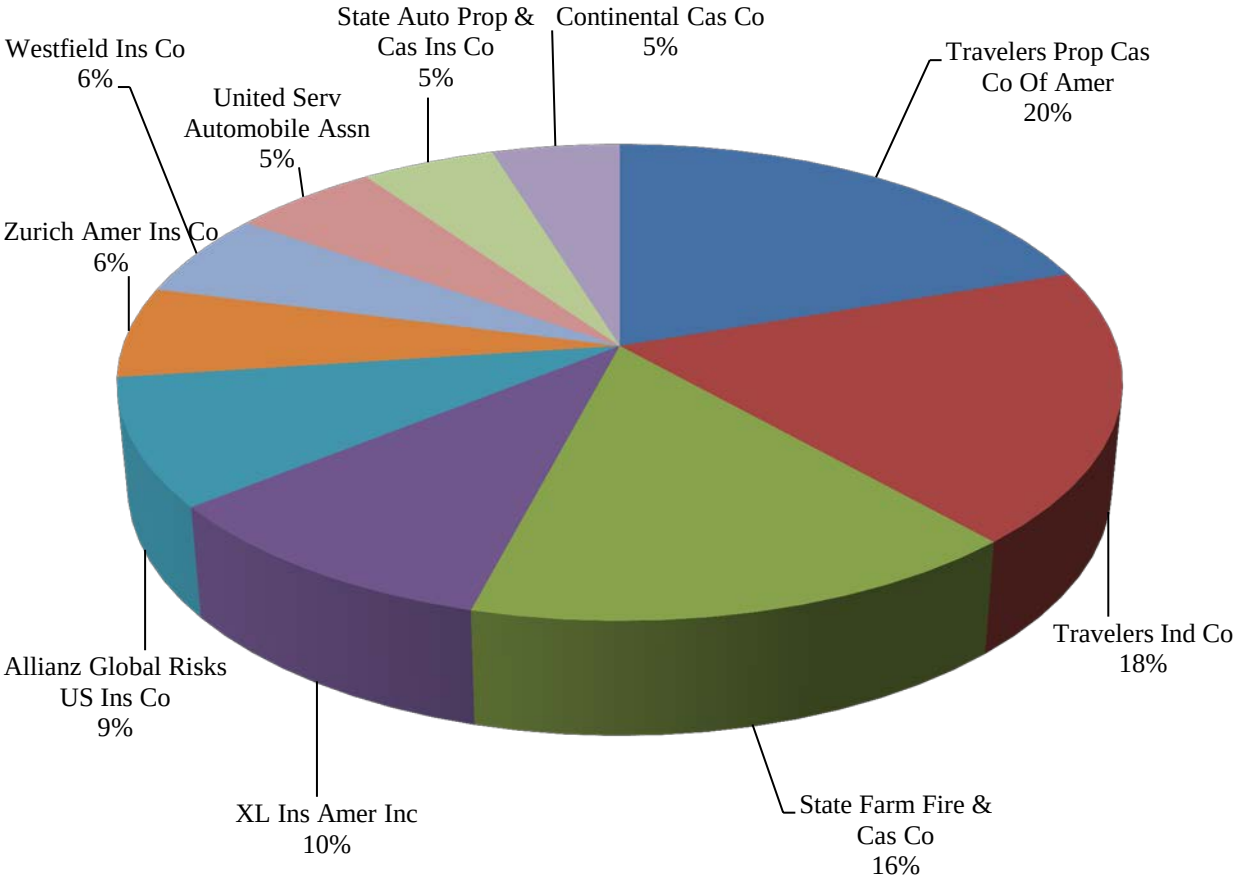
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Travelers Prop Cas Co Of Amer	13.12%	$152,788
2	Travelers Ind Co	12.37%	$144,066
3	State Farm Fire & Cas Co	10.43%	$121,425
4	XL Ins Amer Inc	6.72%	$78,194
5	Allianz Global Risks US Ins Co	5.76%	$67,044
6	Zurich Amer Ins Co	4.09%	$47,575
7	Westfield Ins Co	3.79%	$44,180
8	United Serv Automobile Assn	3.65%	$42,480
9	State Auto Prop & Cas Ins Co	3.31%	$38,521
10	Continental Cas Co	3.16%	$36,818
11	American Guar & Liab Ins	3.02%	$35,218
12	Liberty Mut Fire Ins Co	2.80%	$32,545
13	RSUI Ind Co	2.75%	$32,055
14	Nationwide Prop & Cas Ins Co	2.64%	$30,690
15	Westport Ins Corp	1.93%	$22,507
16	Nationwide Mut Fire Ins Co	1.59%	$18,542
17	Sompo Japan Ins Co of Amer	1.37%	$15,975
18	Arch Ins Co	1.32%	$15,362
19	USAA Cas Ins Co	1.24%	$14,494
20	Lumbermens Underwriting Alliance	1.24%	$14,411
21	Farmers Mech Mut Fire Ins Of WV	1.15%	$13,367
22	Axis Ins Co	1.10%	$12,802
23	Vigilant Ins Co	1.03%	$12,014
24	Motorists Mut Ins Co	0.93%	$10,788
25	Colony Specialty Ins Co	0.87%	$10,137
26	State Automobile Mut Ins Co	0.67%	$7,828
27	USAA Gen Ind Co	0.65%	$7,556
28	Pennsylvania Lumbermens Mut Ins	0.51%	$5,934
29	AIG Prop Cas Co	0.50%	$5,777
30	Ace Amer Ins Co	0.46%	$5,337
31	Westchester Fire Ins Co	0.45%	$5,249
32	American Natl Prop & Cas Co	0.33%	$3,877
33	Amica Mut Ins Co	0.31%	$3,576
34	American Home Assur Co	0.31%	$3,561
35	Property & Cas Ins Co Of Hartford	0.26%	$2,997
36	American Select Ins Co	0.25%	$2,940
37	Insurance Co Of The West	0.25%	$2,877
38	Foremost Signature Ins Co	0.24%	$2,837
39	Liberty Ins Corp	0.24%	$2,759
40	Metropolitan Prop & Cas Ins Co	0.21%	$2,449
41	Cincinnati Ins Co	0.18%	$2,130
42	Sentry Select Ins Co	0.18%	$2,102
43	Westfield Natl Ins Co	0.18%	$2,061
44	Nationwide Mut Ins Co	0.17%	$1,998
45	West Virginia Farmers Mut Ins Assoc	0.17%	$1,974
46	Federal Ins Co	0.16%	$1,872
47	Garrison Prop & Cas Ins Co	0.14%	$1,675
48	LM Ins Corp	0.13%	$1,534
49	American Zurich Ins Co	0.13%	$1,488
50	Twin City Fire Ins Co	0.12%	$1,409
51	Granite State Ins Co	0.11%	$1,334

Earthquake *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
52	Nationwide Agribusiness Ins Co	0.11%	$1,315
53	Trumbull Ins Co	0.11%	$1,292
54	Bankers Standard Ins Co	0.08%	$917
55	Federated Serv Ins Co	0.08%	$917
56	Fidelity & Deposit Co Of MD	0.08%	$914
57	CSAA Fire & Cas Ins Co	0.08%	$911
58	Scottsdale Ind Co	0.07%	$827
59	Teachers Ins Co	0.07%	$796
60	Harco Natl Ins Co	0.06%	$745
61	Federated Mut Ins Co	0.06%	$710
62	Horace Mann Ins Co	0.04%	$518
63	Standard Fire Ins Co	0.04%	$497
64	American Economy Ins Co	0.04%	$491
65	The Cincinnati Ind Co	0.04%	$454
66	Charter Oak Fire Ins Co	0.04%	$451
67	Hartford Ins Co Of The Midwest	0.03%	$377
68	American Natl Gen Ins Co	0.03%	$344
69	New York Marine & Gen Ins Co	0.03%	$318
70	Cincinnati Cas Co	0.03%	$306
71	Hartford Cas Ins Co	0.02%	$238
72	AXIS Reins Co	0.02%	$205
73	Ohio Cas Ins Co	0.02%	$202
74	Travelers Ind Co Of Amer	0.02%	$192
75	Hartford Accident & Ind Co	0.01%	$173
76	Economy Premier Assur Co	0.01%	$171
77	XL Specialty Ins Co	0.01%	$166
78	American States Ins Co	0.01%	$132
79	American Alt Ins Corp	0.01%	$93
80	Stillwater Ins Co	0.01%	$89
81	Sentinel Ins Co Ltd	0.01%	$86
82	Security Natl Ins Co	0.01%	$74
83	Continental Ins Co	0.01%	$59
84	Automobile Ins Co Of Hartford CT	0.00%	$57
85	New Hampshire Ins Co	0.00%	$51
86	First Natl Ins Co Of Amer	0.00%	$50
87	Great Northern Ins Co	0.00%	$44
88	Assurance Co Of Amer	0.00%	$34
89	Hanover Ins Co	0.00%	$28
90	Universal Underwriters Of TX Ins	0.00%	$27
91	MutualAid eXchange	0.00%	$26
92	Foremost Ins Co Grand Rapids MI	0.00%	$19
93	Atlantic Specialty Ins Co	0.00%	$11
94	Illinois Natl Ins Co	0.00%	$9
95	Employers Mut Cas Co	0.00%	$4
96	Allstate Ins Co	0.00%	$3
97	General Ins Co Of Amer	0.00%	$1
98	National Union Fire Ins Co Of Pitts	0.00%	($11)
99	Hartford Underwriters Ins Co	-0.01%	($78)
	Total for Top 10 Insurers	66.39%	$773,091
	Total for All Other Insurers	33.61%	$391,293
	Total for All Insurers	**100.00%**	**$1,164,384**

Earthquake

Graph Reflects Top 10 Insurers' Percentage of Market

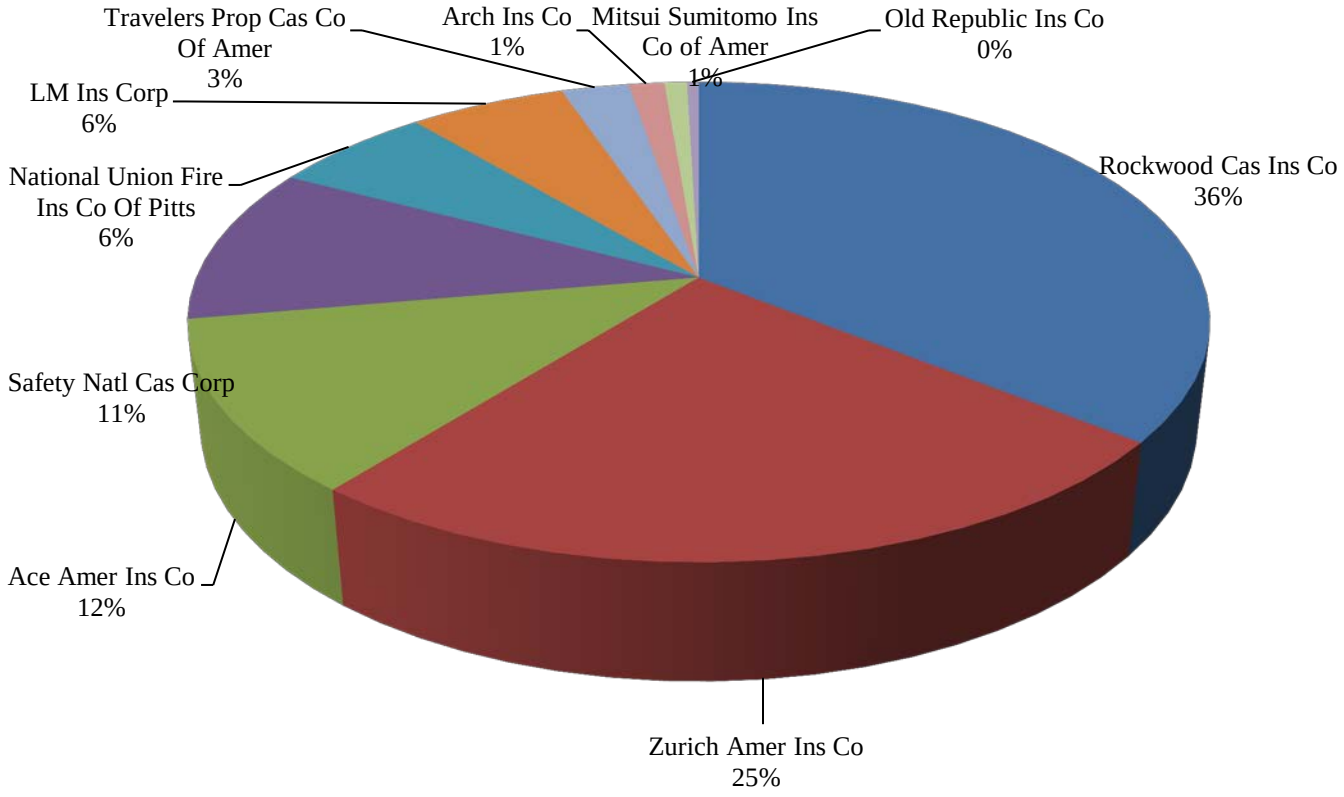


Excess Workers' Compensation

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Rockwood Cas Ins Co	35.75%	$2,885,756
2	Zurich Amer Ins Co	24.80%	$2,002,227
3	Ace Amer Ins Co	11.51%	$928,974
4	Safety Natl Cas Corp	10.50%	$847,382
5	National Union Fire Ins Co Of Pitts	6.08%	$490,800
6	LM Ins Corp	5.93%	$478,702
7	Travelers Prop Cas Co Of Amer	2.55%	$205,818
8	Arch Ins Co	1.35%	$108,835
9	Mitsui Sumitomo Ins Co of Amer	0.85%	$68,657
10	Old Republic Ins Co	0.44%	$35,682
11	State Natl Ins Co Inc	0.42%	$33,907
12	Federal Ins Co	0.01%	$667
13	Great Northern Ins Co	0.00%	$165
14	United States Fidelity & Guar Co	0.00%	($164)
15	New York Marine & Gen Ins Co	-0.08%	($6,081)
16	Sentry Ins A Mut Co	-0.10%	($8,454)
	Total for Top 10 Insurers	99.75%	$8,052,833
	Total for All Other Insurers	0.25%	$20,040
	Total for All Insurers	**100.00%**	**$8,072,873**

Excess Workers' Compensation

Graph Reflects Top 10 Insurers' Percentage of Market

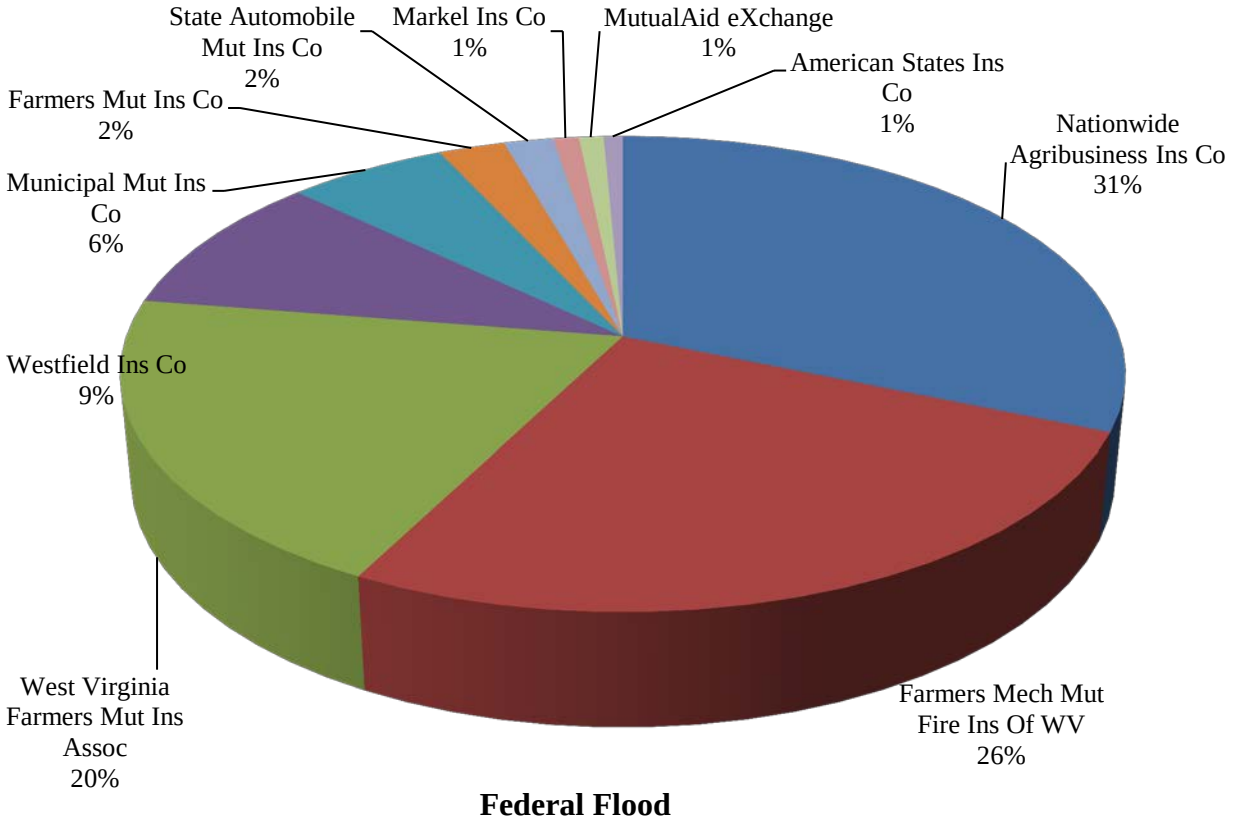


Farm Owners Multiple Peril

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Nationwide Agribusiness Ins Co	31.02%	$4,018,686
2	Farmers Mech Mut Fire Ins Of WV	25.97%	$3,364,490
3	West Virginia Farmers Mut Ins Assoc	19.74%	$2,557,369
4	Westfield Ins Co	9.45%	$1,224,095
5	Municipal Mut Ins Co	5.94%	$769,161
6	Farmers Mut Ins Co	2.46%	$318,517
7	State Automobile Mut Ins Co	1.82%	$236,181
8	Markel Ins Co	0.96%	$124,555
9	MutualAid eXchange	0.91%	$117,668
10	American States Ins Co	0.71%	$91,792
11	Travelers Ind Co Of Amer	0.70%	$90,823
12	Travelers Ind Co	0.26%	$33,805
13	Indemnity Ins Co Of North Amer	0.04%	$5,209
14	Travelers Ind Co Of CT	0.03%	$3,566
15	American Reliable Ins Co	0.00%	$7
16	Charter Oak Fire Ins Co	0.00%	($185)
	Total for Top 10 Insurers	98.97%	$12,822,514
	Total for All Other Insurers	1.03%	$133,225
	Total for All Insurers	**100.00%**	**$12,955,739**

Farm Owners Multiple Peril

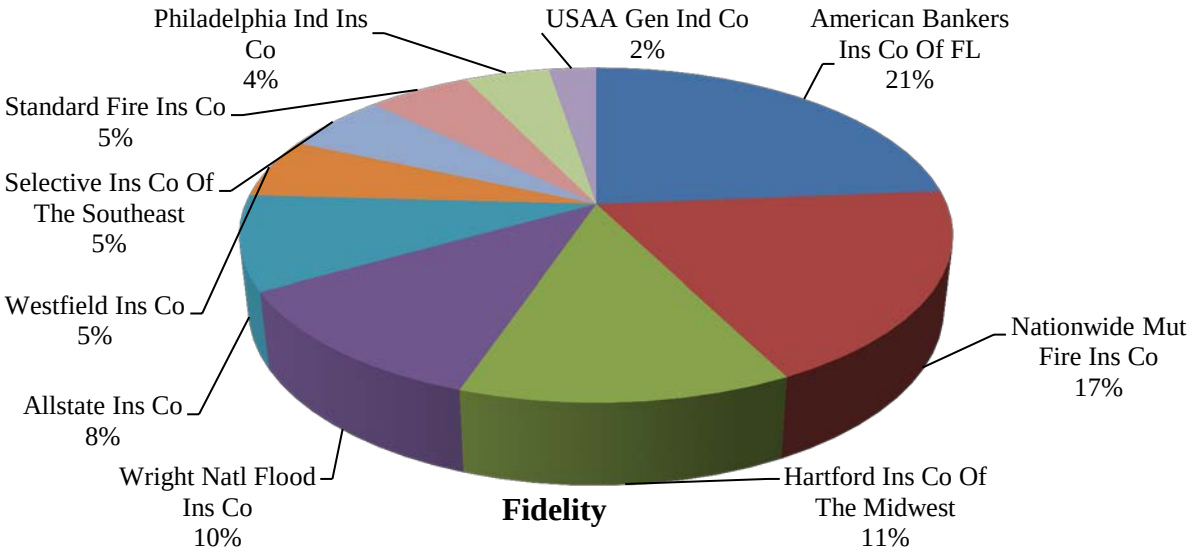
Graph Reflects Top 10 Insurers' Percentage of Market



Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	American Bankers Ins Co Of FL	21.31%	$2,871,526
2	Nationwide Mut Fire Ins Co	16.91%	$2,278,216
3	Hartford Ins Co Of The Midwest	11.41%	$1,537,170
4	Wright Natl Flood Ins Co	10.42%	$1,403,763
5	Allstate Ins Co	8.17%	$1,100,391
6	Westfield Ins Co	5.16%	$695,373
7	Selective Ins Co Of The Southeast	5.08%	$684,335
8	Standard Fire Ins Co	5.01%	$675,274
9	Philadelphia Ind Ins Co	4.11%	$553,170
10	USAA Gen Ind Co	2.32%	$312,815
11	Liberty Mut Fire Ins Co	2.08%	$280,060
12	Nationwide Mut Ins Co	1.27%	$171,289
13	American Natl Prop & Cas Co	1.10%	$148,167
14	Rural Comm Ins Co	1.06%	$142,364
15	State Auto Prop & Cas Ins Co	1.00%	$134,714
16	Occidental Fire & Cas Co Of NC	0.72%	$96,447
17	Hartford Underwriters Ins Co	0.58%	$78,536
18	Homesite Ins Co Of The Midwest	0.50%	$66,960
19	QBE Ins Corp	0.49%	$66,485
20	Foremost Ins Co Grand Rapids MI	0.47%	$63,376
21	New Hampshire Ins Co	0.41%	$55,734
22	Metropolitan Prop & Cas Ins Co	0.26%	$34,918
23	First Amer Prop & Cas Ins Co	0.07%	$9,326
24	National Interstate Ins Co	0.07%	$9,249
25	CSAA Fire & Cas Ins Co	0.02%	$2,572
26	Bankers Ins Co	0.01%	$1,458
27	Stillwater Prop & Cas Ins Co	0.00%	$621
28	Integon Natl Ins Co	0.00%	$330
29	Imperial Fire & Cas Ins Co	0.00%	($323)
	Total for Top 10 Insurers	89.89%	$12,112,033
	Total for All Other Insurers	10.11%	$1,362,283
	Total for All Insurers	**100.00%**	**$13,474,316**

Federal Flood

Graph Reflects Top 10 Insurers' Percentage of Market



Direct

Rank	Company Name	Percent Of Market	Premiums Earned
1	Travelers Cas & Surety Co Of Amer	23.77%	$995,358
2	Cumis Ins Society Inc	21.30%	$892,016
3	Federal Ins Co	13.68%	$572,968
4	Great Amer Ins Co	6.82%	$285,650
5	Everest Natl Ins Co	5.54%	$232,126
6	Westfield Ins Co	3.27%	$136,832
7	Western Surety Co	2.98%	$124,868
8	Security Natl Ins Co	2.55%	$106,976
9	State Auto Prop & Cas Ins Co	2.14%	$89,715
10	Continental Cas Co	2.02%	$84,685
11	Sentry Select Ins Co	1.54%	$64,489
12	National Union Fire Ins Co Of Pitts	1.19%	$49,904
13	Colonial Amer Cas & Surety Co	1.16%	$48,662
14	Motorists Mut Ins Co	0.89%	$37,187
15	Fidelity & Deposit Co Of MD	0.87%	$36,374
16	Hartford Fire In Co	0.80%	$33,407
17	Allied World Specialty Ins Co	0.79%	$33,168
18	Cincinnati Ins Co	0.77%	$32,403
19	Old Republic Surety Co	0.61%	$25,655
20	Southwest Marine & Gen Ins Co	0.59%	$24,861
21	Erie Ins Co	0.58%	$24,165
22	RLI Ins Co	0.54%	$22,774
23	Zurich Amer Ins Co	0.49%	$20,586
24	Hanover Ins Co	0.43%	$17,978
25	Philadelphia Ind Ins Co	0.42%	$17,399
26	Federated Mut Ins Co	0.40%	$16,859
27	Berkley Regional Ins Co	0.37%	$15,378
28	State Automobile Mut Ins Co	0.36%	$14,969
29	St Paul Fire & Marine Ins Co	0.31%	$13,028
30	State Farm Fire & Cas Co	0.30%	$12,539
31	Arch Ins Co	0.30%	$12,463
32	Nationwide Agribusiness Ins Co	0.27%	$11,135
33	Erie Ins Prop & Cas Co	0.25%	$10,580
34	Nationwide Mut Ins Co	0.23%	$9,795
35	United States Fire Ins Co	0.20%	$8,360
36	Universal Underwriters Ins Co	0.20%	$8,253
37	Westchester Fire Ins Co	0.19%	$7,931
38	Great Northern Ins Co	0.18%	$7,530
39	St Paul Mercury Ins Co	0.18%	$7,333
40	Universal Underwriters Of TX Ins	0.17%	$7,043
41	Colonial Surety Co	0.14%	$5,716
42	Westfield Natl Ins Co	0.13%	$5,591
43	Federated Serv Ins Co	0.13%	$5,29
44	Travelers Prop Cas Co Of Amer	0.10%	$4,087
45	Ohio Cas Ins Co	0.09%	$3,778
46	Charter Oak Fire Ins Co	0.09%	$3,767
47	Atlantic Specialty Ins Co	0.08%	$3,467
48	Twin City Fire Ins Co	0.08%	$3,416
49	Great Amer Assur Co	0.08%	$3,197
50	Scottsdale Ind Co	0.06%	$2,640
51	Axis Ins Co	0.06%	$2,625
52	Travelers Ind Co Of CT	0.06%	$2,411

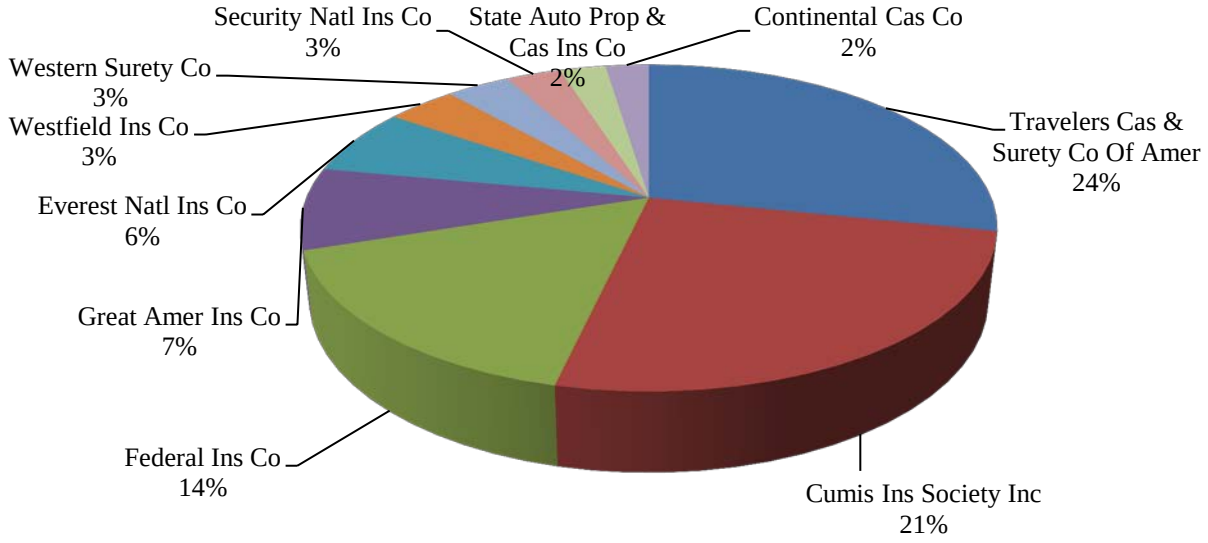
Fidelity *continued*

Direct

Rank	Company Name	Percent Of Market	Premiums Earned
53	Vigilant Ins Co	0.04%	$1,878
54	Ohio Farmers Ins Co	0.04%	$1,740
55	Pennsylvania Natl Mut Cas Ins Co	0.04%	$1,596
56	Platte River Ins Co	0.04%	$1,507
57	Travelers Ind Co Of Amer	0.04%	$1,472
58	Liberty Mut Fire Ins Co	0.03%	$1,442
59	Hartford Accident & Ind Co	0.03%	$1,255
60	Corepointe Ins Co	0.03%	$1,110
61	Travelers Cas & Surety Co	0.03%	$1,056
62	Liberty Mut Ins Co	0.02%	$956
63	American Guar & Liab Ins	0.02%	$906
64	Federated Rural Electric Ins Exch	0.02%	$810
65	American Economy Ins Co	0.02%	$658
66	Great Amer Ins Co of NY	0.01%	$601
67	General Cas Co Of WI	0.01%	$511
68	Continental Ins Co	0.01%	$498
69	Pennsylvania Lumbermens Mut Ins	0.01%	$443
70	Selective Ins Co Of Amer	0.01%	$416
71	Contractors Bonding & Ins Co	0.01%	$385
72	American Select Ins Co	0.01%	$324
73	United States Fidelity & Guar Co	0.01%	$280
74	American Alt Ins Corp	0.01%	$272
75	Merchants Bonding Co a Mut	0.01%	$255
76	Farmland Mut Ins Co	0.00%	$192
77	Century Surety Co	0.00%	$84
78	Star Ins Co	0.00%	$83
79	Greenwich Ins Co	0.00%	$70
80	Foremost Signature Ins Co	0.00%	$54
81	Transportation Ins Co	0.00%	($2)
82	American States Ins Co	0.00%	($32)
83	Starr Ind & Liab Co	-1.25%	($52,471)
	Total for Top 10 Insurers	84.08%	$3,521,194
	Total for All Other Insurers	15.92%	$666,551
	Total for All Insurers	**100.00%**	**$4,187,745**

Fidelity

Graph Reflects Top 10 Insurers' Percentage of Market

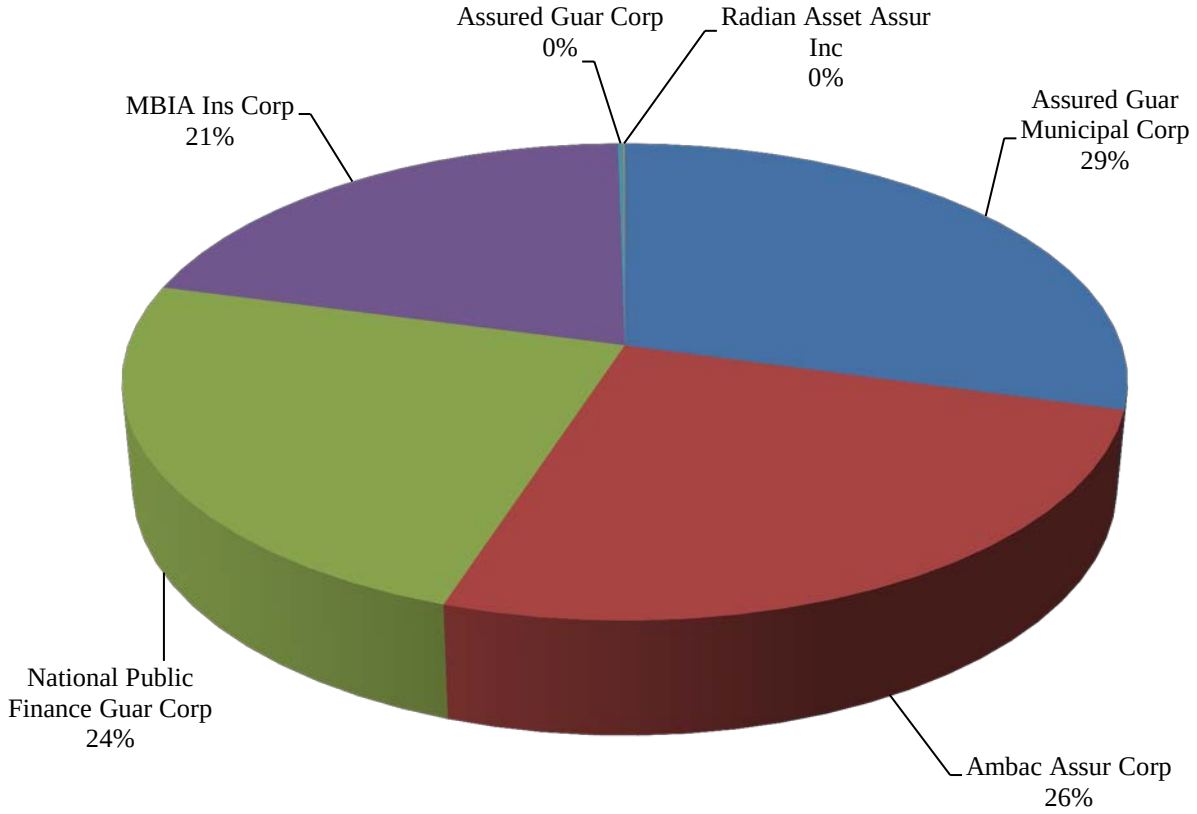


Financial Guaranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Assured Guar Municipal Corp	29.29%	$550,296
2	Ambac Assur Corp	25.75%	$483,805
3	National Public Finance Guar Corp	24.12%	$453,125
4	MBIA Ins Corp	20.59%	$386,779
5	Assured Guar Corp	0.20%	$3,790
6	Radian Asset Assur Inc	0.05%	$978
	Total for Top 10 Insurers	100.00%	$1,878,773
	Total for All Other Insurers		
	Total for All Insurers	**100.00%**	**$1,878,773**

Financial Guaranty

Graph Reflects Top 10 Insurers' Percentage of Market



Fire

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Farm Family Cas Ins Co	7.74%	$4,282,270
2	Farmers Mech Mut Fire Ins Of WV	6.12%	$3,385,862
3	W Va Ins Co	6.06%	$3,353,410
4	Zurich Amer Ins Co	4.82%	$2,670,789
5	State Auto Prop & Cas Ins Co	4.58%	$2,536,426
6	Dorinco Reins Co	4.08%	$2,259,751
7	American Modern Select Ins Co	4.06%	$2,249,515
8	Nationwide Mut Fire Ins Co	3.62%	$2,004,882
9	Erie Ins Prop & Cas Co	3.58%	$1,980,827
10	Travelers Prop Cas Co Of Amer	3.39%	$1,878,947
11	Municipal Mut Ins Co	3.17%	$1,755,536
12	Insurance Co Of The State Of PA	2.82%	$1,561,054
13	Standard Guar Ins Co	2.67%	$1,480,404
14	Westfield Ins Co	2.32%	$1,283,859
15	Farmers Mut Ins Co	2.28%	$1,264,228
16	Factory Mut Ins Co	2.15%	$1,187,968
17	Safe Ins Co	2.08%	$1,149,998
18	RSUI Ind Co	2.02%	$1,119,263
19	HDI Gerling Amer Ins Co	1.99%	$1,101,223
20	Westport Ins Corp	1.90%	$1,052,520
21	American Modern Home Ins Co	1.78%	$984,146
22	Cincinnati Ins Co	1.60%	$887,260
23	Foremost Ins Co Grand Rapids MI	1.60%	$885,088
24	Liberty Mut Fire Ins Co	1.59%	$879,429
25	Allianz Global Risks US Ins Co	1.47%	$812,056
26	Pennsylvania Lumbermens Mut Ins	1.05%	$581,153
27	Pan Handle Farmers Mut Ins Co Of WV	1.04%	$576,880
28	Continental Cas Co	0.94%	$520,728
29	American Guar & Liab Ins	0.93%	$517,472
30	XL Ins Amer Inc	0.92%	$507,395
31	United Serv Automobile Assn	0.91%	$505,013
32	General Ins Co Of Amer	0.91%	$504,479
33	Travelers Ind Co	0.78%	$434,512
34	State Automobile Mut Ins Co	0.76%	$419,047
35	Axis Ins Co	0.65%	$362,178
36	West Virginia Farmers Mut Ins Assoc	0.62%	$343,041
37	The Cincinnati Ind Co	0.61%	$335,488
38	Sentry Select Ins Co	0.56%	$307,273
39	American Security Ins Co	0.55%	$302,007
40	Tokio Marine Amer Ins Co	0.51%	$284,649
41	Sompo Japan Ins Co of Amer	0.43%	$240,527
42	Charter Oak Fire Ins Co	0.43%	$239,356
43	Lumbermens Underwriting Alliance	0.41%	$228,507
44	Federated Mut Ins Co	0.41%	$224,708
45	USAA Cas Ins Co	0.40%	$224,086
46	Motorists Mut Ins Co	0.34%	$189,911
47	AXA Ins Co	0.33%	$181,505
48	National Union Fire Ins Co Of Pitts	0.32%	$178,007
49	St Paul Fire & Marine Ins Co	0.29%	$161,213
50	Yosemite Ins Co	0.26%	$146,660
51	Affiliated Fm Ins Co	0.25%	$137,322
52	St Paul Mercury Ins Co	0.24%	$134,995
53	Encompass Ins Co Of Amer	0.23%	$128,904
54	Inland Mut Ins Co	0.22%	$122,632

Fire *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
55	Atlantic Specialty Ins Co	0.19%	$107,750
56	Travelers Ind Co Of CT	0.19%	$106,484
57	Aegis Security Ins Co	0.19%	$106,285
58	Nationwide Mut Ins Co	0.17%	$95,980
59	Horace Mann Ins Co	0.17%	$93,524
60	USAA Gen Ind Co	0.17%	$91,448
61	Phoenix Ins Co	0.16%	$87,347
62	Wesco Ins Co	0.15%	$84,744
63	Hartford Fire In Co	0.15%	$84,126
64	Hartford Underwriters Ins Co	0.14%	$78,639
65	Independent Mut Fire Ins Co	0.14%	$77,541
66	American Home Assur Co	0.13%	$74,472
67	Pennsylvania Natl Mut Cas Ins Co	0.12%	$67,761
68	Cincinnati Cas Co	0.11%	$62,088
69	Nationwide Prop & Cas Ins Co	0.10%	$54,775
70	Garrison Prop & Cas Ins Co	0.10%	$53,739
71	Seneca Ins Co Inc	0.10%	$53,371
72	Universal Underwriters Ins Co	0.09%	$52,377
73	Encompass Home & Auto Ins Co	0.09%	$48,403
74	Verlan Fire Ins Co MD	0.09%	$48,134
75	Travelers Ind Co Of Amer	0.08%	$45,564
76	Great Midwest Ins Co	0.08%	$44,974
77	Lititz Mut Ins Co	0.08%	$43,923
78	Federated Serv Ins Co	0.07%	$41,459
79	National Amer Ins Co	0.07%	$37,533
80	American States Ins Co	0.05%	$30,234
81	Automobile Ins Co Of Hartford CT	0.05%	$28,859
82	American Safety Cas Ins Co	0.05%	$28,259
83	Arch Ins Co	0.05%	$25,871
84	Ohio Security Ins Co	0.05%	$25,557
85	CSAA Fire & Cas Ins Co	0.05%	$24,960
86	American Alt Ins Corp	0.04%	$22,752
87	Universal Underwriters Of TX Ins	0.04%	$22,182
88	United Cas Ins Co Of Amer	0.04%	$21,644
89	Encompass Ind Co	0.04%	$20,913
90	Amica Mut Ins Co	0.04%	$20,427
91	Security Natl Ins Co	0.04%	$20,209
92	Diamond State Ins Co	0.03%	$17,822
93	Ohio Cas Ins Co	0.03%	$17,179
94	MutualAid eXchange	0.03%	$16,900
95	Selective Ins Co Of Amer	0.03%	$16,832
96	Westfield Natl Ins Co	0.03%	$14,991
97	Employers Mut Cas Co	0.03%	$14,059
98	St Paul Guardian Ins Co	0.02%	$13,798
99	Chubb Natl Ins Co	0.02%	$12,802
100	Hanover Ins Co	0.02%	$12,017
101	Great Amer Ins Co of NY	0.02%	$12,000
102	QBE Ins Corp	0.02%	$9,866
103	First Natl Ins Co Of Amer	0.02%	$8,409
104	National Cas Co	0.01%	$8,130
105	Armed Forces Ins Exch	0.01%	$7,540
106	American Ins Co	0.01%	$7,026
107	State Natl Ins Co Inc	0.01%	$6,471
108	Harco Natl Ins Co	0.01%	$6,022
109	Granite State Ins Co	0.01%	$5,648

Fire *continued*

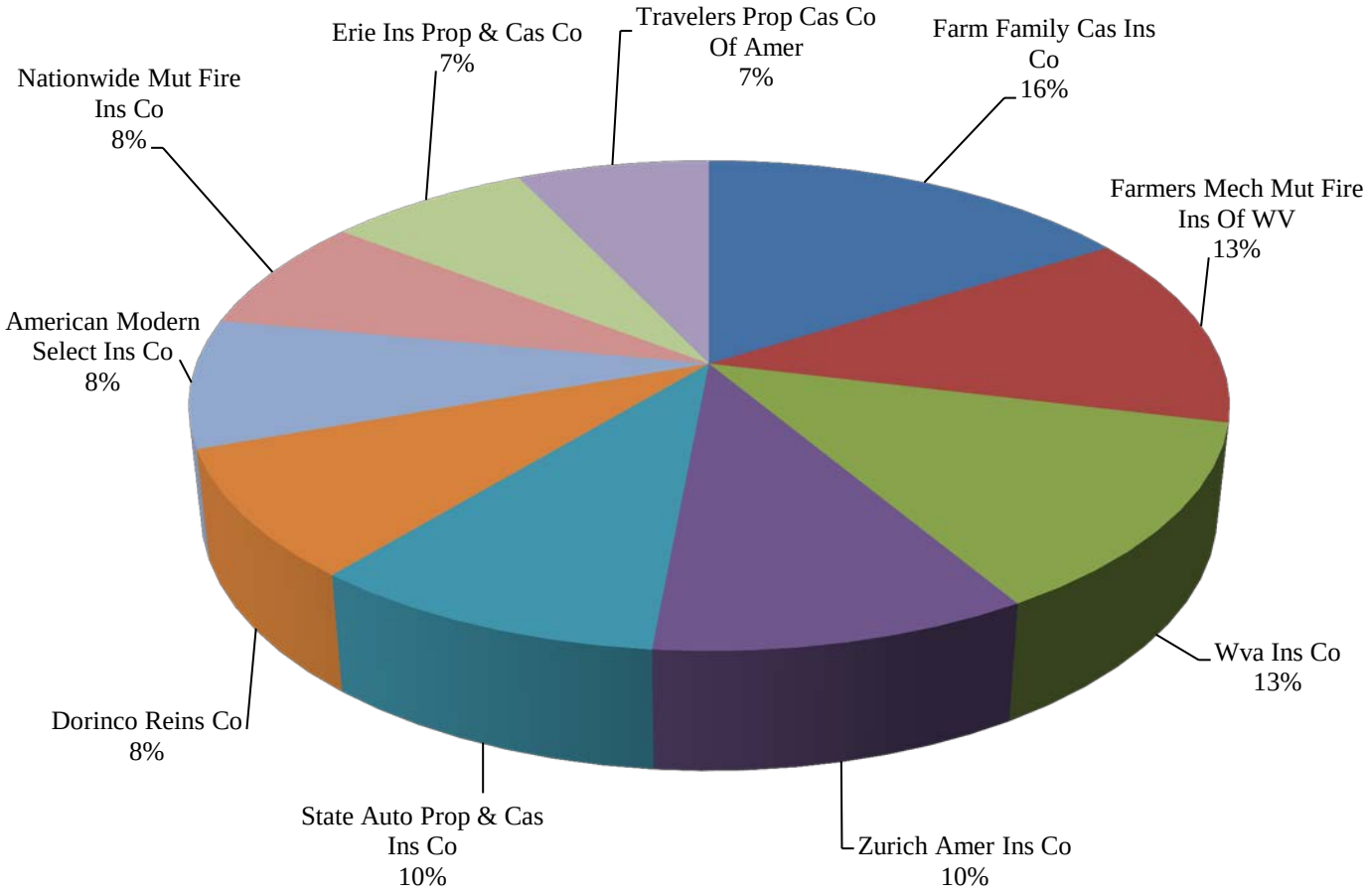
Rank	Company Name	Percent Of Market	Direct Premiums Earned
110	Corepointe Ins Co	0.01%	$5,210
111	Nationwide Agribusiness Ins Co	0.01%	$4,732
112	Peninsula Ins Co	0.01%	$4,438
113	Ace Amer Ins Co	0.01%	$4,423
114	Federated Rural Electric Ins Exch	0.01%	$4,298
115	Transguard Ins Co Of Amer Inc	0.01%	$4,056
116	American Reliable Ins Co	0.01%	$3,932
117	Colony Specialty Ins Co	0.01%	$3,880
118	XL Specialty Ins Co	0.01%	$3,478
119	Northland Ins Co	0.01%	$3,446
120	Guideone Mut Ins Co	0.01%	$3,361
121	Federal Ins Co	0.01%	$3,112
122	Continental Ins Co	0.00%	$2,575
123	American Economy Ins Co	0.00%	$2,395
124	Greenwich Ins Co	0.00%	$2,174
125	American Select Ins Co	0.00%	$2,118
126	AXIS Reins Co	0.00%	$1,796
127	General Cas Co Of WI	0.00%	$1,638
128	St Paul Protective Ins Co	0.00%	$1,542
129	Employers Ins of Wausau	0.00%	$1,383
130	Balboa Ins Co	0.00%	$1,369
131	Capitol Ind Corp	0.00%	$1,233
132	Imperium Ins Co	0.00%	$1,141
133	Berkley Natl Ins Co	0.00%	$902
134	Electric Ins Co	0.00%	$764
135	T H E Ins Co	0.00%	$638
136	Vigilant Ins Co	0.00%	$619
137	Massachusetts Bay Ins Co	0.00%	$390
138	American Fire & Cas Co	0.00%	$369
139	Great Amer Alliance Ins Co	0.00%	$360
140	Great Northern Ins Co	0.00%	$352
141	Associated Ind Corp	0.00%	$323
142	Nova Cas Co	0.00%	$291
143	Allied World Specialty Ins Co	0.00%	$240
144	New Hampshire Ins Co	0.00%	$238
145	Firemens Ins Co Of Washington DC	0.00%	$226
146	American Zurich Ins Co	0.00%	$216
147	Allstate Ins Co	0.00%	$194
148	Utica Mut Ins Co	0.00%	$167
149	Scottsdale Ind Co	0.00%	$140
150	American Cas Co Of Reading PA	0.00%	$139
151	Empire Fire & Marine Ins Co	0.00%	$114
152	Philadelphia Ind Ins Co	0.00%	$104
153	Tower Natl Ins Co	0.00%	$101
154	Transportation Ins Co	0.00%	$71
155	Continental Western Ins Co	0.00%	$62
156	Sparta Ins Co	0.00%	$37
157	Sentry Ins A Mut Co	0.00%	$30
158	Hartford Cas Ins Co	0.00%	$27
159	Great Amer Ins Co	0.00%	$18
160	Mitsui Sumitomo Ins Co of Amer	0.00%	$14
161	Alterra Amer Ins Co	0.00%	($6)
162	Tower Ins Co Of NY	0.00%	($19)
163	New York Marine & Gen Ins Co	0.00%	($2,067)

Fire *continued*

Total for Top 10 Insurers	48.05%	$26,602,679
Total for All Other Insurers	51.95%	$28,758,284
Total for All Insurers	**100.00%**	**$55,360,963**

Fire

Graph Reflects Top 10 Insurers' Percentage Of Market



Homeowners Multiple Peril

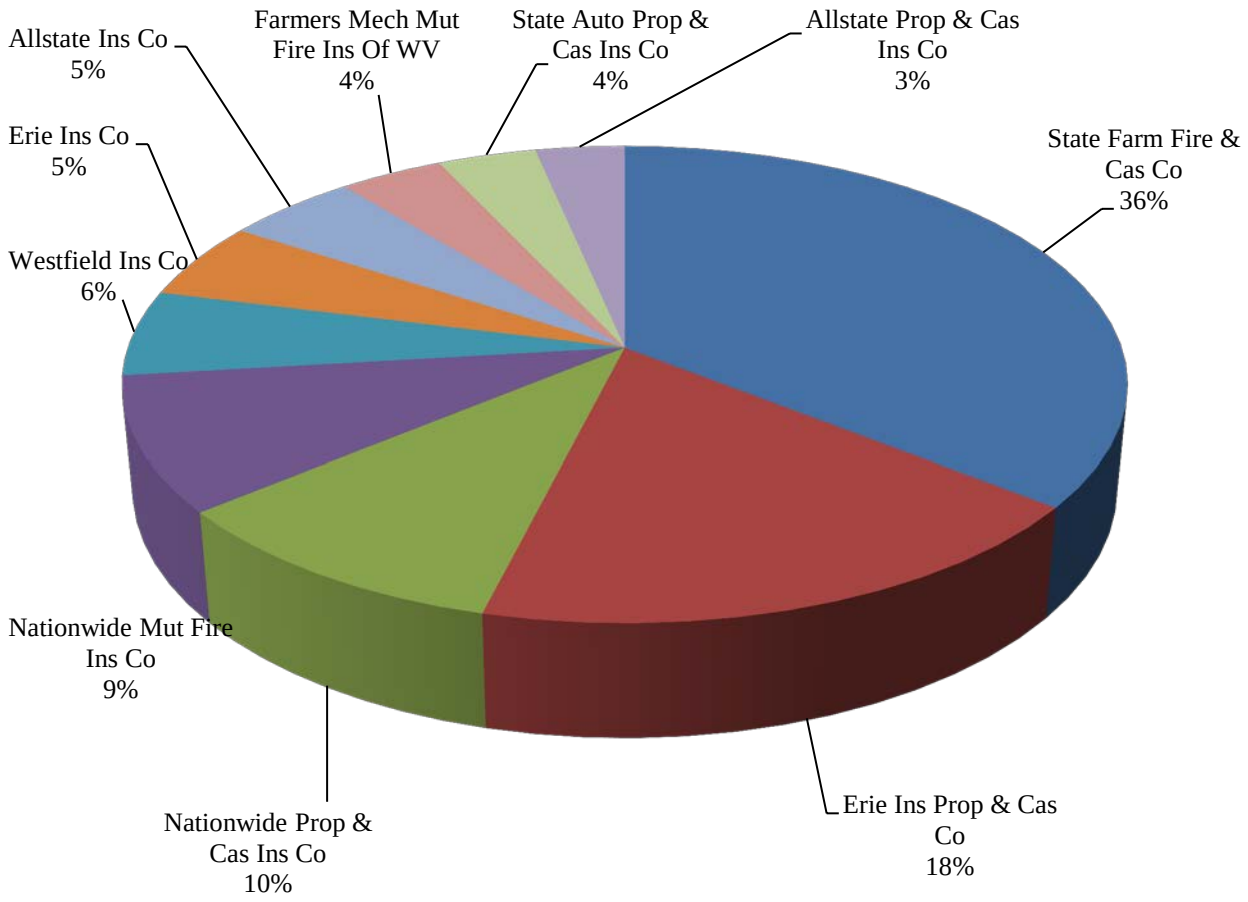
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Fire & Cas Co	24.53%	$99,113,609
2	Erie Ins Prop & Cas Co	12.56%	$50,753,655
3	Nationwide Prop & Cas Ins Co	6.94%	$28,035,376
4	Nationwide Mut Fire Ins Co	6.28%	$25,373,262
5	Westfield Ins Co	3.99%	$16,138,714
6	Erie Ins Co	3.60%	$14,551,936
7	Allstate Ins Co	3.40%	$13,717,832
8	Farmers Mech Mut Fire Ins Of WV	2.68%	$10,812,308
9	State Auto Prop & Cas Ins Co	2.52%	$10,198,816
10	Allstate Prop & Cas Ins Co	2.29%	$9,249,995
11	United Serv Automobile Assn	2.16%	$8,745,599
12	W Va Ins Co	1.96%	$7,923,204
13	Liberty Mut Fire Ins Co	1.91%	$7,734,666
14	Municipal Mut Ins Co	1.84%	$7,443,757
15	Safeco Ins Co Of Amer	1.77%	$7,169,037
16	American Modern Home Ins Co	1.59%	$6,410,191
17	Liberty Ins Corp	1.47%	$5,941,217
18	Foremost Ins Co Grand Rapids MI	1.39%	$5,626,834
19	American Natl Prop & Cas Co	1.16%	$4,683,604
20	Property & Cas Ins Co Of Hartford	1.04%	$4,212,099
21	USAA Cas Ins Co	1.03%	$4,154,070
22	Metropolitan Prop & Cas Ins Co	0.90%	$3,639,949
23	Motorists Mut Ins Co	0.88%	$3,556,850
24	Allstate Ind Co	0.81%	$3,281,276
25	Allstate Vehicle & Prop Ins Co	0.75%	$3,015,446
26	Homesite Ins Co Of The Midwest	0.72%	$2,914,074
27	Encompass Ins Co Of Amer	0.66%	$2,662,163
28	USAA Gen Ind Co	0.64%	$2,579,161
29	Encompass Ind Co	0.59%	$2,384,220
30	American Bankers Ins Co Of FL	0.57%	$2,319,860
31	Pan Handle Farmers Mut Ins Co Of WV	0.53%	$2,123,514
32	Farmers Mut Ins Co	0.51%	$2,070,128
33	LM Ins Corp	0.48%	$1,952,580
34	Auto Club Prop Cas Ins Co	0.48%	$1,926,454
35	Foremost Prop & Cas Ins Co	0.44%	$1,761,094
36	Teachers Ins Co	0.43%	$1,755,805
37	Trumbull Ins Co	0.40%	$1,627,306
38	Safe Ins Co	0.39%	$1,590,486
39	Horace Mann Ins Co	0.34%	$1,372,904
40	Encompass Home & Auto Ins Co	0.33%	$1,344,508
41	Aegis Security Ins Co	0.29%	$1,158,028
42	Vigilant Ins Co	0.27%	$1,094,782
43	American Select Ins Co	0.21%	$852,407
44	Garrison Prop & Cas Ins Co	0.21%	$851,498
45	Hartford Ins Co Of The Midwest	0.17%	$704,770
46	Amica Mut Ins Co	0.16%	$642,823
47	Federal Ins Co	0.15%	$597,474
48	Standard Fire Ins Co	0.15%	$595,230
49	Lititz Mut Ins Co	0.15%	$586,522
50	Twin City Fire Ins Co	0.14%	$551,021
51	Cincinnati Ins Co	0.12%	$499,717
52	AIG Prop Cas Co	0.11%	$440,017
53	Hartford Accident & Ind Co	0.10%	$414,970
54	Economy Premier Assur Co	0.08%	$330,983

Homeowners Multiple Peril *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
55	Stillwater Ins Co	0.08%	$316,558
56	CSAA Fire & Cas Ins Co	0.07%	$301,928
57	Sentinel Ins Co Ltd	0.07%	$280,122
58	Empire Fire & Marine Ins Co	0.06%	$256,502
59	American Natl Gen Ins Co	0.06%	$247,235
60	American Family Home Ins Co	0.06%	$235,878
61	Armed Forces Ins Exch	0.05%	$205,201
62	QBE Ins Corp	0.05%	$195,829
63	Inland Mut Ins Co	0.03%	$119,609
64	MutualAid eXchange	0.03%	$108,997
65	Travelers Ind Co Of Amer	0.02%	$92,092
66	California Cas Ind Exch	0.02%	$67,798
67	American Ins Co	0.01%	$57,844
68	Hartford Cas Ins Co	0.01%	$45,548
69	Privilege Underwriters Recp Exch	0.01%	$45,523
70	Great Northern Ins Co	0.01%	$40,751
71	Fidelity & Deposit Co Of MD	0.01%	$38,531
72	Bankers Standard Ins Co	0.01%	$35,894
73	American Security Ins Co	0.01%	$26,853
74	Electric Ins Co	0.00%	$19,225
75	Farmers & Mechanics Fire & Cas Ins I	0.00%	$15,002
76	Esurance Prop & Cas Ins Co	0.00%	$14,569
77	Praetorian Ins Co	0.00%	$12,403
78	Automobile Ins Co Of Hartford CT	0.00%	$7,750
79	Standard Guar Ins Co	0.00%	$6,809
80	Hartford Fire In Co	0.00%	$5,998
81	Merastar Ins Co	0.00%	$5,420
82	Markel Amer Ins Co	0.00%	$3,405
83	Hartford Underwriters Ins Co	0.00%	$1,388
84	NGM Ins Co	0.00%	$289
85	First Amer Prop & Cas Ins Co	0.00%	$54
86	The Cincinnati Ind Co	0.00%	$17
87	Firemans Fund Ins Co	0.00%	$12
88	Cincinnati Cas Co	0.00%	$3
89	Amco Ins Co	0.00%	($56)
90	Nationwide Mut Ins Co	0.00%	($924)
	Total for Top 10 Insurers	68.80%	$277,945,503
	Total for All Other Insurers	31.20%	$126,052,355
	Total for All Insurers	**100.00%**	**$403,997,858**

Homeowners Multiple Peril

Graph Reflects Top 10 Insurers' Percentage of Market



Inland Marine

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Continental Cas Co	23.05%	$16,128,984
2	Liberty Mut Ins Co	13.20%	$9,236,068
3	Travelers Prop Cas Co Of Amer	5.70%	$3,989,301
4	Westfield Ins Co	5.43%	$3,797,722
5	State Farm Fire & Cas Co	3.81%	$2,669,434
6	Old Republic Ins Co	3.40%	$2,378,447
7	American Bankers Ins Co Of FL	2.67%	$1,866,872
8	Factory Mut Ins Co	2.25%	$1,571,932
9	Arch Ins Co	1.82%	$1,273,642
10	Farm Family Cas Ins Co	1.70%	$1,193,025
11	Erie Ins Prop & Cas Co	1.70%	$1,192,059
12	Jefferson Ins Co	1.47%	$1,029,547
13	Essentia Ins Co	1.35%	$941,407
14	State Auto Prop & Cas Ins Co	1.22%	$855,345
15	Sentry Select Ins Co	1.20%	$840,337
16	National Cas Co	1.15%	$803,197
17	Nationwide Mut Ins Co	1.14%	$798,225
18	AGCS Marine Ins Co	1.13%	$793,621
19	Transamerica Cas Ins Co	1.09%	$763,586
20	Motorists Mut Ins Co	0.92%	$645,062
21	New Hampshire Ins Co	0.83%	$581,024
22	Great Midwest Ins Co	0.83%	$579,153
23	Hartford Fire In Co	0.82%	$575,084
24	Cincinnati Ins Co	0.79%	$550,456
25	Zurich Amer Ins Co	0.78%	$544,719
26	National Union Fire Ins Co Of Pitts	0.76%	$531,647
27	American Zurich Ins Co	0.62%	$431,623
28	Progressive Classic Ins Co	0.59%	$411,741
29	XL Specialty Ins Co	0.58%	$404,901
30	Nationwide Prop & Cas Ins Co	0.57%	$396,092
31	American Modern Select Ins Co	0.57%	$395,868
32	Federal Ins Co	0.55%	$382,031
33	St Paul Fire & Marine Ins Co	0.54%	$377,135
34	Allstate Ins Co	0.53%	$373,334
35	RLI Ins Co	0.52%	$366,446
36	Charter Oak Fire Ins Co	0.52%	$361,508
37	Seneca Ins Co Inc	0.50%	$346,835
38	American Alt Ins Corp	0.42%	$290,775
39	Great Amer Ins Co of NY	0.41%	$285,709
40	Nationwide Mut Fire Ins Co	0.40%	$279,446
41	Generali Us Branch	0.39%	$270,441
42	RSUI Ind Co	0.37%	$261,393
43	Hanover Ins Co	0.36%	$253,707
44	American Modern Home Ins Co	0.35%	$245,574
45	American Security Ins Co	0.35%	$244,025
46	Northland Ins Co	0.32%	$221,987
47	Ohio Ind Co	0.30%	$207,613
48	United States Fire Ins Co	0.29%	$200,597
49	Liberty Mut Fire Ins Co	0.29%	$200,210
50	Foremost Ins Co Grand Rapids MI	0.27%	$192,221
51	Jewelers Mut Ins Co	0.27%	$190,005
52	United Financial Cas Co	0.26%	$184,604

Inland Marine *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
53	United Serv Automobile Assn	0.26%	$184,452
54	National Amer Ins Co	0.25%	$177,106
55	Safeco Ins Co Of Amer	0.25%	$172,652
56	Westchester Fire Ins Co	0.24%	$166,620
57	Vigilant Ins Co	0.24%	$165,938
58	Starnet Ins Co	0.23%	$158,994
59	Amex Assur Co	0.21%	$150,447
60	American Safety Cas Ins Co	0.21%	$147,999
61	The Cincinnati Ind Co	0.20%	$139,523
62	Great Amer Assur Co	0.20%	$138,613
63	Securian Cas Co	0.19%	$135,140
64	Progressive Max Ins Co	0.19%	$134,395
65	Repwest Ins Co	0.19%	$129,960
66	Westfield Natl Ins Co	0.18%	$123,616
67	Colony Specialty Ins Co	0.17%	$118,144
68	USAA Cas Ins Co	0.15%	$102,200
69	National Liab & Fire Ins Co	0.15%	$101,637
70	American Select Ins Co	0.15%	$101,632
71	Ohio Cas Ins Co	0.14%	$101,374
72	Pennsylvania Lumbermens Mut Ins	0.14%	$98,422
73	Encompass Ins Co Of Amer	0.14%	$97,307
74	Affiliated Fm Ins Co	0.13%	$90,010
75	Star Ins Co	0.13%	$89,985
76	BITCO Gen Ins Corp	0.13%	$89,054
77	Navigators Ins Co	0.12%	$85,829
78	Allianz Global Risks US Ins Co	0.12%	$85,084
79	American Pet Ins Co	0.12%	$84,368
80	Granite State Ins Co	0.12%	$83,150
81	Wesco Ins Co	0.11%	$79,932
82	Ace Amer Ins Co	0.11%	$78,915
83	Alterra Amer Ins Co	0.11%	$77,626
84	Allstate Prop & Cas Ins Co	0.10%	$69,998
85	Travelers Ind Co Of Amer	0.10%	$68,801
86	Encompass Home & Auto Ins Co	0.10%	$68,009
87	Canal Ins Co	0.10%	$67,990
88	Cincinnati Cas Co	0.10%	$67,913
89	Imperium Ins Co	0.09%	$65,099
90	USAA Gen Ind Co	0.09%	$64,876
91	St Paul Guardian Ins Co	0.09%	$62,446
92	Caterpillar Ins Co	0.09%	$59,933
93	Atlantic Specialty Ins Co	0.08%	$59,186
94	Technology Ins Co Inc	0.08%	$59,057
95	North Amer Elite Ins Co	0.08%	$57,121
96	Tokio Marine Amer Ins Co	0.08%	$52,744
97	Aspen Amer Ins Co	0.07%	$49,141
98	Liberty Ins Underwriters Inc	0.07%	$48,396
99	Lumbermens Underwriting Alliance	0.06%	$41,234
100	Liberty Ins Corp	0.06%	$40,771
101	American Automobile Ins Co	0.06%	$40,668
102	West Virginia Farmers Mut Ins Assoc	0.06%	$39,479
103	American Road Ins Co	0.05%	$37,325
104	Encompass Ind Co	0.05%	$37,207
105	Praetorian Ins Co	0.05%	$36,225

Inland Marine *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
106	Federated Mut Ins Co	0.05%	$36,156
107	AIG Prop Cas Co	0.05%	$34,653
108	American Natl Prop & Cas Co	0.05%	$34,279
109	State Automobile Mut Ins Co	0.05%	$34,090
110	Metropolitan Prop & Cas Ins Co	0.05%	$33,429
111	American Family Home Ins Co	0.05%	$32,827
112	Diamond State Ins Co	0.05%	$32,514
113	Allied World Specialty Ins Co	0.04%	$31,493
114	Phoenix Ins Co	0.04%	$30,975
115	Transguard Ins Co Of Amer Inc	0.04%	$30,548
116	St Paul Mercury Ins Co	0.04%	$29,486
117	Property & Cas Ins Co Of Hartford	0.04%	$28,776
118	Markel Ins Co	0.04%	$28,117
119	Illinois Natl Ins Co	0.04%	$27,943
120	General Security Natl Ins Co	0.04%	$26,926
121	Pennsylvania Manufacturers Ind Co	0.04%	$25,756
122	Axis Ins Co	0.04%	$25,431
123	American Home Assur Co	0.04%	$25,400
124	Catlin Ins Co	0.04%	$25,356
125	Zale Ind Co	0.04%	$25,120
126	Garrison Prop & Cas Ins Co	0.04%	$24,680
127	Allstate Vehicle & Prop Ins Co	0.03%	$19,048
128	Teachers Ins Co	0.03%	$18,383
129	Nova Cas Co	0.03%	$18,270
130	BCS Ins Co	0.03%	$18,198
131	Lyndon Southern Ins Co	0.03%	$17,989
132	Virginia Surety Co Inc	0.02%	$17,424
133	Great Amer Ins Co	0.02%	$17,421
134	American Guar & Liab Ins	0.02%	$16,776
135	Nationwide Agribusiness Ins Co	0.02%	$14,966
136	Farmers Mech Mut Fire Ins Of WV	0.02%	$14,256
137	Philadelphia Ind Ins Co	0.02%	$14,181
138	American States Ins Co	0.02%	$14,046
139	Maxum Cas Ins Co	0.02%	$13,289
140	Firemans Fund Ins Co	0.02%	$13,288
141	US Specialty Ins Co	0.02%	$12,950
142	XL Ins Amer Inc	0.02%	$12,627
143	North Pointe Ins Co	0.02%	$12,369
144	Empire Fire & Marine Ins Co	0.02%	$11,867
145	Markel Amer Ins Co	0.02%	$11,462
146	Travelers Ind Co	0.02%	$11,389
147	T H E Ins Co	0.02%	$10,690
148	Armed Forces Ins Exch	0.02%	$10,638
149	Bankers Standard Ins Co	0.01%	$9,492
150	General Cas Co Of WI	0.01%	$9,421
151	Greenwich Ins Co	0.01%	$8,319
152	QBE Ins Corp	0.01%	$7,285
153	AXA Ins Co	0.01%	$7,223
154	Allstate Ind Co	0.01%	$7,221
155	Horace Mann Ins Co	0.01%	$7,113
156	Amica Mut Ins Co	0.01%	$6,983
157	Ironshore Ind Inc	0.01%	$6,716
158	AXA Art Ins Corp	0.01%	$6,338

Inland Marine *continued*

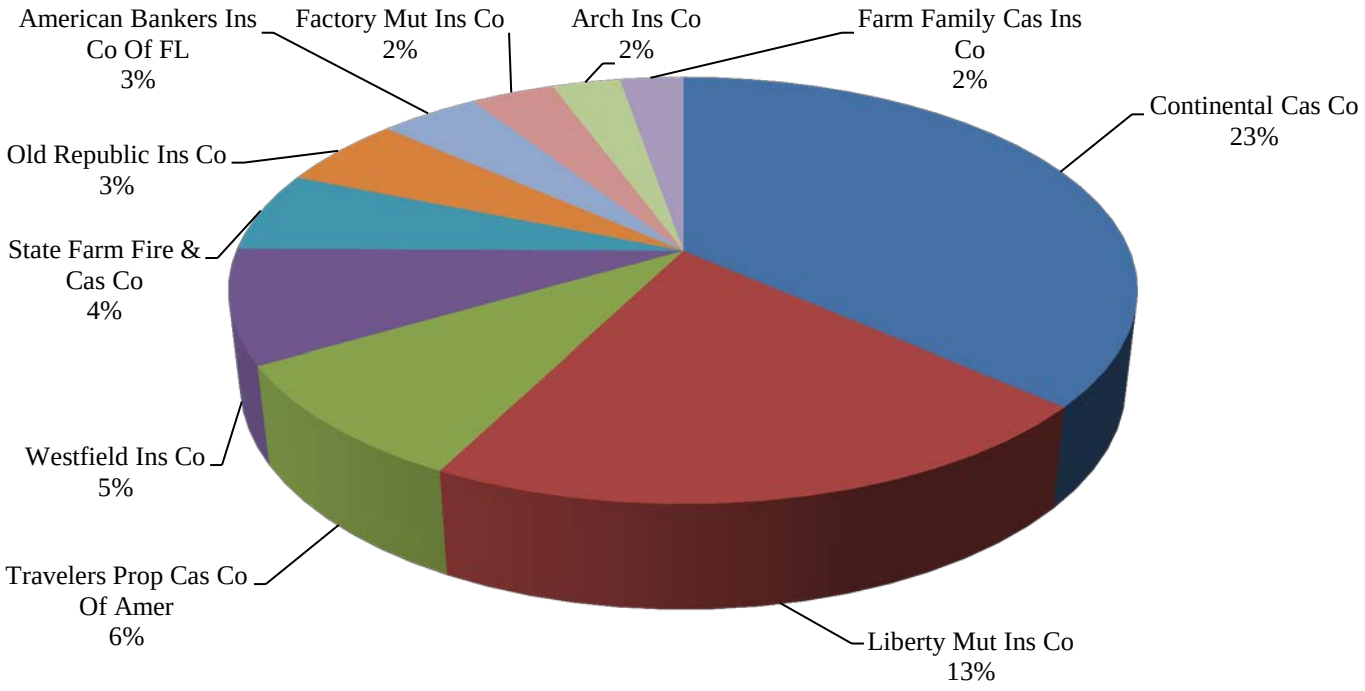
Rank	Company Name	Percent Of Market	Direct Premiums Earned
159	Security Natl Ins Co	0.01%	$6,167
160	Economy Premier Assur Co	0.01%	$6,069
161	First Natl Ins Co Of Amer	0.01%	$5,906
162	LM Ins Corp	0.01%	$5,872
163	Great West Cas Co	0.01%	$5,532
164	Pharmacists Mut Ins Co	0.01%	$5,521
165	Firemens Ins Co Of Washington DC	0.01%	$5,246
166	Stratford Ins Co	0.01%	$4,967
167	Lititz Mut Ins Co	0.01%	$4,949
168	Motorists Commercial Mut Ins Co	0.01%	$4,918
169	Commerce & Industry Ins Co	0.01%	$4,856
170	Occidental Fire & Cas Co Of NC	0.01%	$4,770
171	Federated Serv Ins Co	0.01%	$4,714
172	Pennsylvania Manufacturers Assoc Ins	0.01%	$4,484
173	Vanliner Ins Co	0.01%	$4,344
174	Continental Ins Co	0.01%	$4,274
175	Travelers Ind Co Of CT	0.01%	$4,162
176	North Amer Specialty Ins Co	0.01%	$4,159
177	Privilege Underwriters Recp Exch	0.01%	$4,022
178	Standard Fire Ins Co	0.01%	$3,852
179	Hartford Ins Co Of The Midwest	0.01%	$3,774
180	Twin City Fire Ins Co	0.01%	$3,660
181	Catlin Ind Co	0.01%	$3,660
182	Trumbull Ins Co	0.01%	$3,593
183	Ace Fire Underwriters Ins Co	0.00%	$3,471
184	Sentinel Ins Co Ltd	0.00%	$3,218
185	American Ins Co	0.00%	$3,199
186	Indemnity Ins Co Of North Amer	0.00%	$3,190
187	CSAA Fire & Cas Ins Co	0.00%	$3,074
188	Zurich Amer Ins Co Of IL	0.00%	$3,070
189	Harco Natl Ins Co	0.00%	$3,016
190	Pacific Specialty Ins Co	0.00%	$2,872
191	Berkley Natl Ins Co	0.00%	$2,741
192	Pennsylvania Natl Mut Cas Ins Co	0.00%	$2,663
193	Central States Ind Co Of Omaha	0.00%	$2,500
194	Endurance Amer Ins Co	0.00%	$2,329
195	IDS Prop Cas Ins Co	0.00%	$2,311
196	Hartford Steam Boil Inspec & Ins Co	0.00%	$2,272
197	American Reliable Ins Co	0.00%	$2,114
198	Hartford Accident & Ind Co	0.00%	$1,981
199	Great Northern Ins Co	0.00%	$1,723
200	American Economy Ins Co	0.00%	$1,572
201	National Interstate Ins Co	0.00%	$1,568
202	Insurance Co Of The West	0.00%	$1,529
203	Aegis Security Ins Co	0.00%	$1,373
204	New York Marine & Gen Ins Co	0.00%	$1,361
205	Hartford Cas Ins Co	0.00%	$1,140
206	Beazley Ins Co Inc	0.00%	$1,060
207	Employers Mut Cas Co	0.00%	$1,008
208	Foremost Signature Ins Co	0.00%	$977
209	Capitol Ind Corp	0.00%	$966
210	Stillwater Ins Co	0.00%	$666
211	American Commerce Ins Co	0.00%	$646

Inland Marine *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
212	Federated Rural Electric Ins Exch	0.00%	$592
213	Employers Ins of Wausau	0.00%	$586
214	California Cas Ind Exch	0.00%	$391
215	Corepointe Ins Co	0.00%	$380
216	Southern States Ins Exch	0.00%	$284
217	Verlan Fire Ins Co MD	0.00%	$266
218	Electric Ins Co	0.00%	$262
219	Maryland Cas Co	0.00%	$228
220	American Fire & Cas Co	0.00%	$192
221	Berkshire Hathaway Specialty Ins Co	0.00%	$150
222	MutualAid eXchange	0.00%	$111
223	Church Mut Ins Co	0.00%	$76
224	Utica Mut Ins Co	0.00%	$62
225	Sparta Ins Co	0.00%	$44
226	Progressive Paloverde Ins Co	0.00%	$41
227	Safe Ins Co	0.00%	$40
228	American Hallmark Ins Co Of TX	0.00%	$33
229	North River Ins Co	0.00%	$23
230	Assurance Co Of Amer	0.00%	($14)
231	Discover Prop & Cas Ins Co	0.00%	($56)
	Total for Top 10 Insurers	63.02%	$44,105,427
	Total for All Other Insurers	36.98%	$25,882,398
	Total for All Insurers	**100.00%**	**$69,987,825**

Inland Marine

Graph Reflects Top 10 Insurers' Percentage of Market

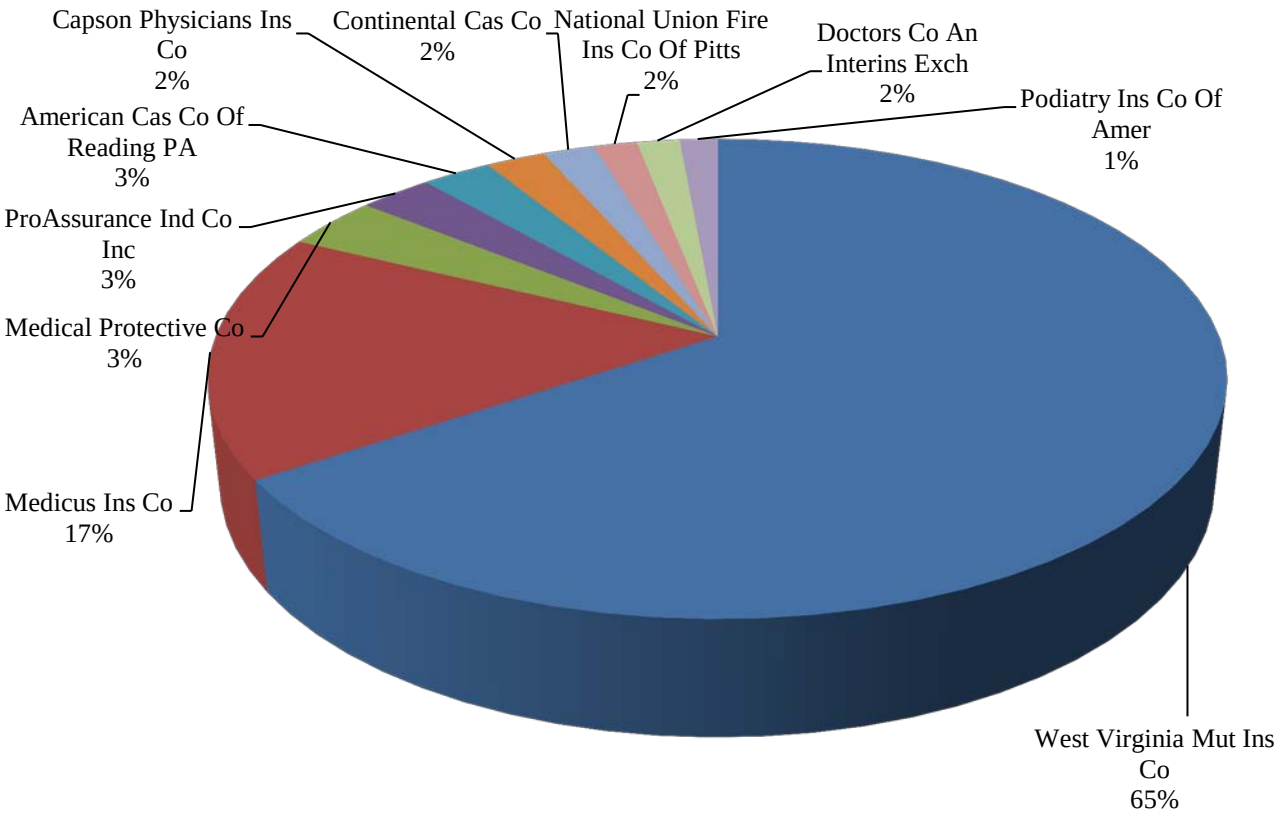


Medical Malpractice

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	West Virginia Mut Ins Co	62.26%	$25,340,227
2	Medicus Ins Co	15.83%	$6,441,461
3	Medical Protective Co	3.37%	$1,373,326
4	ProAssurance Ind Co Inc	2.61%	$1,061,891
5	American Cas Co Of Reading PA	2.48%	$1,008,370
6	Capson Physicians Ins Co	2.13%	$865,045
7	Continental Cas Co	1.85%	$753,212
8	National Union Fire Ins Co Of Pitts	1.54%	$625,256
9	Doctors Co An InterIns Exch	1.53%	$622,948
10	Podiatry Ins Co Of Amer	1.35%	$551,224
11	Cincinnati Ins Co	1.22%	$497,815
12	Fair Amer Ins & Reins Co	0.97%	$394,296
13	NCMIC Ins Co	0.77%	$314,398
14	Liberty Ins Underwriters Inc	0.61%	$249,085
15	Ace Amer Ins Co	0.49%	$201,400
16	Allied World Specialty Ins Co	0.22%	$89,790
17	American Alt Ins Corp	0.17%	$70,965
18	Cherokee Guar Co Inc a RRG	0.16%	$64,598
19	Church Mut Ins Co	0.08%	$30,640
20	State Farm Fire & Cas Co	0.05%	$19,968
21	Pharmacists Mut Ins Co	0.05%	$18,962
22	Zurich Amer Ins Co Of IL	0.04%	$17,436
23	Great Divide Ins Co	0.04%	$15,374
24	PACO Assur Co Inc	0.03%	$13,503
25	Granite State Ins Co	0.03%	$13,024
26	The Cincinnati Ind Co	0.03%	$12,162
27	Fortress Ins Co	0.03%	$11,812
28	Beazley Ins Co Inc	0.02%	$9,959
29	Cincinnati Cas Co	0.01%	$4,045
30	Everest Natl Ins Co	0.01%	$3,121
31	Academic Medical Professionals Ins E	0.01%	$2,471
32	American Ins Co	0.00%	$379
33	Chicago Ins Co	0.00%	$205
34	Zurich Amer Ins Co	0.00%	($9)
	Total for Top 10 Insurers	94.95%	$38,642,960
	Total for All Other Insurers	5.05%	$2,055,399
	Total for All Insurers	**100.00%**	**$40,698,359**

Medical Malpractice

Graph Reflects Top 10 Insurers' Percentage of Market



Medicare Title XVIII Exempt From State Taxes or Fees

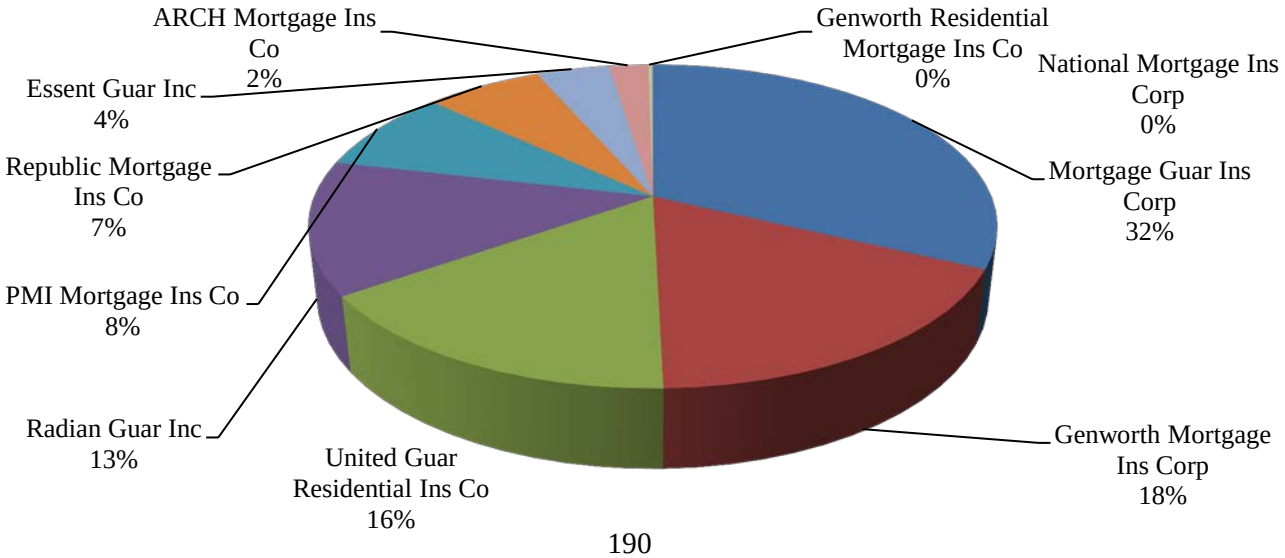
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	UPMC Health Benefits Inc	100.00%	$690,296
	Total for Top 10 Insurers	100.00%	$690,296
	Total for All Other Insurers		
	Total for All Insurers	**100.00%**	**$690,296**

Mortgage Guaranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mortgage Guar Ins Corp	32.07%	$3,980,220
2	Genworth Mortgage Ins Corp	17.52%	$2,174,606
3	United Guar Residential Ins Co	15.70%	$1,948,346
4	Radian Guar Inc	13.31%	$1,651,841
5	PMI Mortgage Ins Co	8.28%	$1,026,934
6	Republic Mortgage Ins Co	6.54%	$811,991
7	Essent Guar Inc	4.11%	$509,603
8	ARCH Mortgage Ins Co	2.21%	$274,608
9	Genworth Residential Mortgage Ins Co	0.19%	$23,066
10	National Mortgage Ins Corp	0.06%	$7,969
11	United Guar Mortgage Ind Co	0.00%	$315
12	ARCH Mortgage Assur Co	0.00%	$118
	Total for Top 10 Insurers	100.00%	$12,409,184
	Total for All Other Insurers	0.00%	$433
	Total for All Insurers	**100.00%**	**$12,409,617**

Mortgage Guaranty

Graph Reflects Top 10 Insurers' Percentage of Market

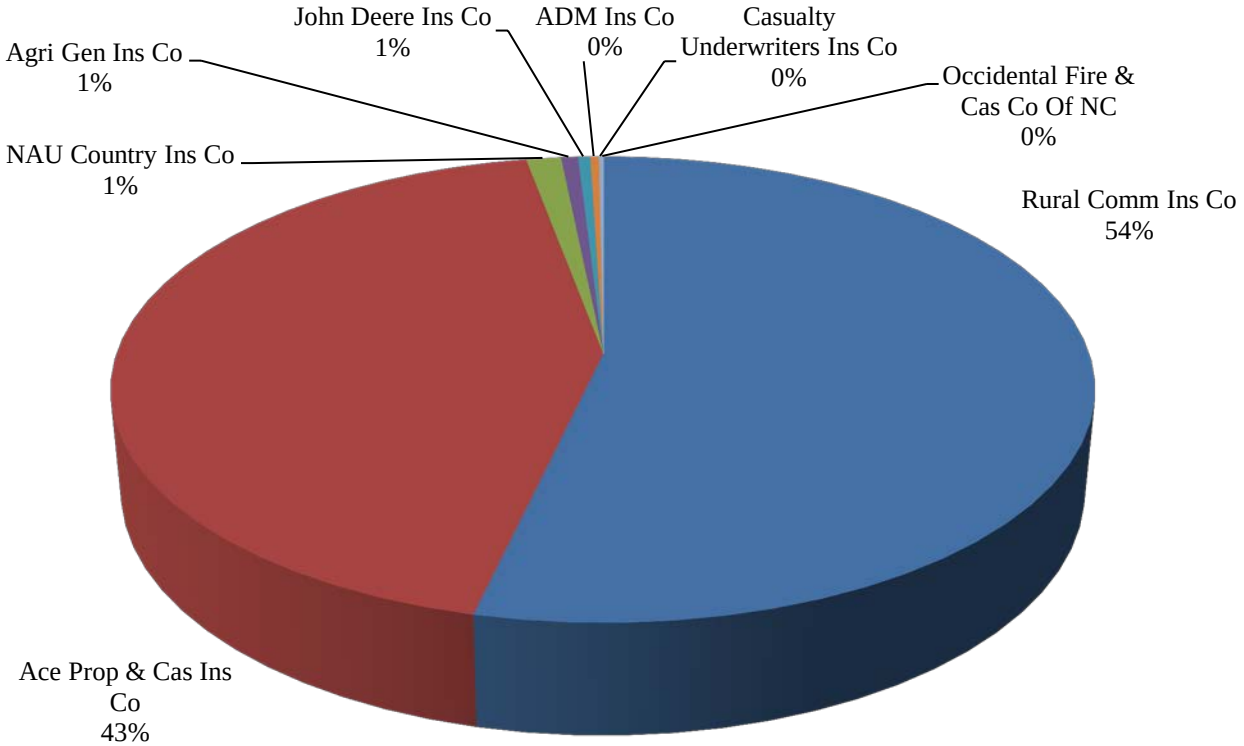


Multiple Peril Crop

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Rural Comm Ins Co	53.64%	$1,228,981
2	Ace Prop & Cas Ins Co	43.43%	$994,920
3	NAU Country Ins Co	1.32%	$30,262
4	Agri Gen Ins Co	0.64%	$14,769
5	John Deere Ins Co	0.47%	$10,679
6	ADM Ins Co	0.32%	$7,394
7	Casualty Underwriters Ins Co	0.17%	$3,967
8	Occidental Fire & Cas Co Of NC	0.00%	($4)
	Total for Top 10 Insurers	100.00%	$2,290,968
	Total for All Other Insurers		
	Total for All Insurers	**100.00%**	**$2,290,968**

Multiple Peril Crop

Graph Reflects Top 10 Insurers' Percentage of Market



Ocean Marine

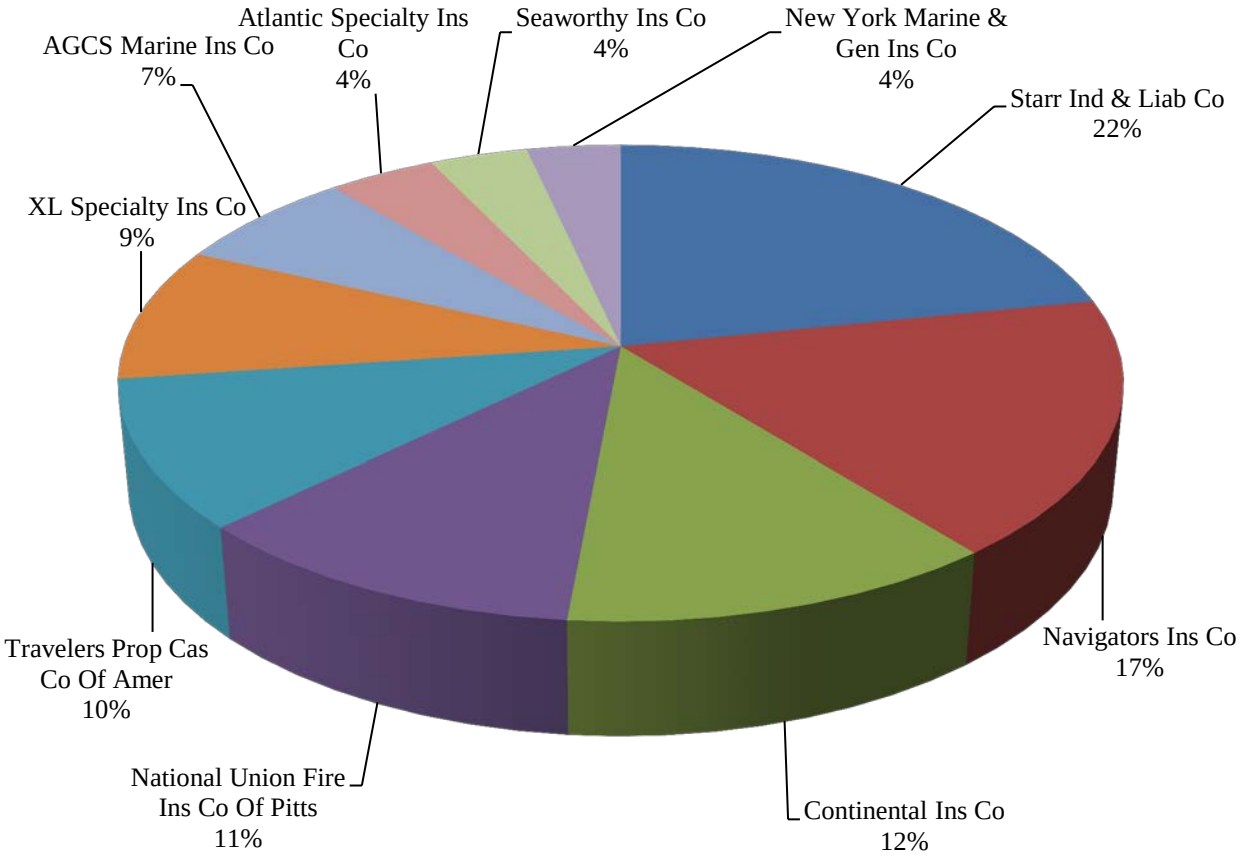
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Starr Ind & Liab Co	16.88%	$574,455
2	Navigators Ins Co	13.52%	$459,973
3	Continental Ins Co	9.47%	$322,289
4	National Union Fire Ins Co Of Pitts	8.76%	$298,075
5	Travelers Prop Cas Co Of Amer	7.78%	$264,723
6	XL Specialty Ins Co	7.07%	$240,523
7	AGCS Marine Ins Co	5.32%	$181,169
8	Atlantic Specialty Ins Co	3.13%	$106,405
9	Seaworthy Ins Co	2.83%	$96,397
10	New York Marine & Gen Ins Co	2.72%	$92,381
11	National Liab & Fire Ins Co	2.58%	$87,680
12	Hanover Ins Co	2.29%	$77,936
13	Axis Ins Co	2.16%	$73,472
14	Starnet Ins Co	1.54%	$52,419
15	Foremost Ins Co Grand Rapids MI	1.22%	$41,390
16	United States Fire Ins Co	1.11%	$37,645
17	Markel Amer Ins Co	1.05%	$35,840
18	Liberty Mut Ins Co	1.03%	$34,876
19	Property & Cas Ins Co Of Hartford	0.95%	$32,268
20	Indemnity Ins Co Of North Amer	0.94%	$32,137
21	RLI Ins Co	0.84%	$28,685
22	Endurance Amer Ins Co	0.83%	$28,361
23	AXA Ins Co	0.82%	$27,779
24	American Modern Home Ins Co	0.73%	$24,839
25	Federal Ins Co	0.65%	$21,995
26	Ace Amer Ins Co	0.54%	$18,335
27	Catlin Ins Co	0.45%	$15,159
28	Continental Cas Co	0.41%	$13,901
29	New Hampshire Ins Co	0.30%	$10,244
30	Hartford Fire In Co	0.24%	$8,310
31	Travelers Prop Cas Ins Co	0.24%	$8,017
32	Liberty Mut Fire Ins Co	0.20%	$6,715
33	United Serv Automobile Assn	0.18%	$6,064
34	State Auto Prop & Cas Ins Co	0.16%	$5,500
35	Motorists Mut Ins Co	0.16%	$5,279
36	Essentia Ins Co	0.15%	$4,981
37	St Paul Fire & Marine Ins Co	0.13%	$4,593
38	Standard Fire Ins Co	0.13%	$4,562
39	State Natl Ins Co Inc	0.08%	$2,798
40	USAA Cas Ins Co	0.08%	$2,740
41	American Security Ins Co	0.07%	$2,481
42	Ace Fire Underwriters Ins Co	0.06%	$2,003
43	Amica Mut Ins Co	0.06%	$1,887
44	Star Ins Co	0.05%	$1,840
45	American Family Home Ins Co	0.03%	$1,094
46	Insurance Co of N Amer	0.02%	$718
47	Hartford Ins Co Of The Midwest	0.02%	$582
48	Automobile Ins Co Of Hartford CT	0.01%	$360
49	Vigilant Ins Co	0.01%	$352
50	Old United Cas Co	0.01%	$276
51	AIG Prop Cas Co	0.01%	$247
52	Alterra Amer Ins Co	0.01%	$224
53	Sentinel Ins Co Ltd	0.01%	$199

Ocean Marine *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
54	North Amer Specialty Ins Co	0.00%	$80
55	AXIS Reins Co	0.00%	$51
56	Tokio Marine Amer Ins Co	-0.03%	($946)
	Total for Top 10 Insurers	77.49%	$2,636,390
	Total for All Other Insurers	22.51%	$765,968
	Total for All Insurers	**100.00%**	**$3,402,358**

Ocean Marine

Graph Reflects Top 10 Insurers' Percentage of Market



Other Liability

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	National Union Fire Ins Co Of Pitts	6.42%	$9,632,904
2	St Paul Fire & Marine Ins Co	5.36%	$8,050,990
3	Westfield Ins Co	3.76%	$5,644,507
4	Travelers Ind Co	3.69%	$5,534,599
5	ALPS Prop & Cas Ins Co	3.15%	$4,736,841
6	Zurich Amer Ins Co	3.15%	$4,723,777
7	Erie Ins Prop & Cas Co	3.06%	$4,599,900
8	Atlantic Specialty Ins Co	2.73%	$4,092,540
9	Federal Ins Co	2.64%	$3,959,150
10	Travelers Cas & Surety Co Of Amer	2.53%	$3,806,092
11	Cincinnati Ins Co	2.51%	$3,774,179
12	State Auto Prop & Cas Ins Co	2.48%	$3,721,311
13	Travelers Prop Cas Co Of Amer	2.38%	$3,568,564
14	Great Midwest Ins Co	2.31%	$3,472,353
15	Travelers Ind Co Of Amer	1.98%	$2,967,725
16	Motorists Mut Ins Co	1.89%	$2,838,324
17	State Farm Fire & Cas Co	1.66%	$2,488,495
18	Cumis Ins Society Inc	1.60%	$2,406,737
19	Continental Cas Co	1.59%	$2,384,622
20	Nationwide Mut Ins Co	1.56%	$2,337,615
21	Liberty Mut Fire Ins Co	1.54%	$2,308,517
22	American Guar & Liab Ins	1.36%	$2,035,564
23	Liberty Ins Underwriters Inc	1.32%	$1,980,314
24	Farm Family Cas Ins Co	1.22%	$1,827,501
25	Nationwide Mut Fire Ins Co	1.19%	$1,782,292
26	Ace Amer Ins Co	1.17%	$1,761,514
27	Charter Oak Fire Ins Co	1.02%	$1,531,479
28	Philadelphia Ind Ins Co	0.97%	$1,456,892
29	RSUI Ind Co	0.96%	$1,444,882
30	Phoenix Ins Co	0.90%	$1,349,465
31	Caterpillar Ins Co	0.84%	$1,262,112
32	Travelers Ind Co Of CT	0.83%	$1,245,860
33	Sentry Select Ins Co	0.79%	$1,181,226
34	Insurance Co Of The State Of PA	0.78%	$1,164,525
35	Farmers Mech Mut Fire Ins Of WV	0.75%	$1,127,300
36	American Safety Cas Ins Co	0.72%	$1,075,213
37	National Amer Ins Co	0.71%	$1,068,271
38	State Automobile Mut Ins Co	0.71%	$1,058,642
39	Hartford Fire In Co	0.67%	$1,012,988
40	American Alt Ins Corp	0.66%	$990,544
41	Greenwich Ins Co	0.66%	$988,992
42	American Automobile Ins Co	0.64%	$962,095
43	General Star Natl Ins Co	0.64%	$954,196
44	Westport Ins Corp	0.60%	$897,702
45	Arch Ins Co	0.59%	$890,343
46	Westchester Fire Ins Co	0.59%	$882,410
47	Starr Ind & Liab Co	0.56%	$836,879
48	Catlin Ins Co	0.52%	$777,278
49	American Bankers Ins Co Of FL	0.50%	$750,887
50	Twin City Fire Ins Co	0.47%	$707,191
51	The Cincinnati Ind Co	0.47%	$703,135
52	Nova Cas Co	0.46%	$684,498
53	XL Specialty Ins Co	0.46%	$683,350
54	Great Amer Ins Co	0.44%	$664,210

Other Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
55	Everest Natl Ins Co	0.44%	$654,358
56	Nationwide Agribusiness Ins Co	0.42%	$631,757
57	St Paul Mercury Ins Co	0.40%	$593,488
58	Hudson Ins Co	0.37%	$559,997
59	Federated Mut Ins Co	0.37%	$558,531
60	Navigators Ins Co	0.35%	$528,290
61	Hartford Cas Ins Co	0.34%	$504,453
62	RLI Ins Co	0.31%	$470,920
63	Scottsdale Ind Co	0.30%	$448,499
64	Nationwide Prop & Cas Ins Co	0.29%	$435,415
65	North River Ins Co	0.29%	$431,331
66	Wesco Ins Co	0.28%	$414,166
67	AXA Ins Co	0.27%	$400,851
68	Torus Natl Ins Co	0.27%	$399,245
69	Ace Prop & Cas Ins Co	0.25%	$380,494
70	Liberty Ins Corp	0.25%	$376,075
71	New Hampshire Ins Co	0.24%	$359,060
72	Vigilant Ins Co	0.23%	$351,500
73	National Cas Co	0.23%	$349,596
74	US Specialty Ins Co	0.23%	$341,145
75	Allstate Ind Co	0.22%	$335,365
76	Virginia Surety Co Inc	0.22%	$328,205
77	Ohio Cas Ins Co	0.22%	$328,126
78	Beazley Ins Co Inc	0.22%	$324,552
79	Axis Ins Co	0.21%	$322,797
80	Allied World Specialty Ins Co	0.21%	$319,462
81	Security Natl Ins Co	0.21%	$319,279
82	Alterra Amer Ins Co	0.20%	$301,761
83	Safeco Ins Co Of Amer	0.20%	$301,248
84	United Serv Automobile Assn	0.20%	$300,748
85	Hanover Ins Co	0.20%	$298,496
86	Farmers Mut Ins Co	0.20%	$297,797
87	Markel Amer Ins Co	0.19%	$292,202
88	Cincinnati Cas Co	0.19%	$289,113
89	United States Fire Ins Co	0.18%	$271,092
90	Sentinel Ins Co Ltd	0.18%	$268,111
91	Westfield Natl Ins Co	0.17%	$262,595
92	MIC Prop & Cas Ins Corp	0.17%	$255,597
93	American Modern Select Ins Co	0.17%	$251,498
94	Guideone Mut Ins Co	0.17%	$249,316
95	Markel Ins Co	0.16%	$246,514
96	Safe Ins Co	0.16%	$239,929
97	Old Republic Ins Co	0.16%	$234,918
98	St Paul Guardian Ins Co	0.16%	$232,938
99	Allied World Natl Assur Co	0.15%	$225,961
100	Hallmark Ins Co	0.15%	$223,660
101	Liberty Mut Ins Co	0.15%	$223,028
102	Universal Underwriters Ins Co	0.14%	$217,339
103	Firemans Fund Ins Co	0.14%	$210,019
104	Endurance Amer Ins Co	0.13%	$202,114
105	Lyndon Prop Ins Co	0.13%	$193,359
106	Toyota Motor Ins Co	0.13%	$192,499
107	United States Liab Ins Co	0.13%	$189,366

Other Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
108	Executive Risk Ind Inc	0.13%	$188,493
109	Great Amer Alliance Ins Co	0.12%	$176,487
110	Progressive Classic Ins Co	0.11%	$170,705
111	Carolina Cas Ins Co	0.11%	$169,121
112	Camico Mut Ins Co	0.11%	$165,453
113	American Ins Co	0.11%	$165,374
114	Federated Serv Ins Co	0.11%	$160,895
115	National Fire Ins Co Of Hartford	0.11%	$159,867
116	Tokio Marine Amer Ins Co	0.10%	$153,579
117	Pennsylvania Natl Mut Cas Ins Co	0.10%	$145,573
118	Brotherhood Mut Ins Co	0.10%	$143,881
119	Foremost Ins Co Grand Rapids MI	0.09%	$135,555
120	Berkley Ins Co	0.09%	$133,872
121	Aetna Ins Co of CT	0.09%	$133,366
122	Founders Ins Co	0.09%	$132,822
123	American Security Ins Co	0.09%	$132,463
124	T H E Ins Co	0.09%	$131,284
125	American States Ins Co	0.09%	$130,074
126	Universal Underwriters Of TX Ins	0.08%	$127,409
127	XL Ins Amer Inc	0.08%	$120,531
128	General Ins Co Of Amer	0.08%	$113,356
129	First Liberty Ins Corp	0.07%	$112,043
130	Pennsylvania Lumbermens Mut Ins	0.07%	$111,377
131	Pan Handle Farmers Mut Ins Co Of WV	0.07%	$110,616
132	Southern States Ins Exch	0.07%	$107,286
133	Hartford Underwriters Ins Co	0.07%	$101,107
134	Church Mut Ins Co	0.07%	$101,098
135	Granite State Ins Co	0.07%	$99,354
136	QBE Ins Corp	0.06%	$97,416
137	HDI Gerling Amer Ins Co	0.06%	$96,914
138	National Liab & Fire Ins Co	0.06%	$96,417
139	Imperium Ins Co	0.06%	$96,268
140	Encompass Ins Co Of Amer	0.06%	$93,055
141	Allstate Ins Co	0.06%	$88,897
142	Encompass Home & Auto Ins Co	0.06%	$88,427
143	Protective Ins Co	0.06%	$83,457
144	Farmers & Mechanics Fire & Cas Ins I	0.05%	$74,882
145	Transportation Ins Co	0.05%	$73,336
146	Northland Ins Co	0.05%	$72,026
147	Argonaut Ins Co	0.05%	$69,832
148	USAA Cas Ins Co	0.04%	$66,830
149	American Home Assur Co	0.04%	$66,577
150	Government Employees Ins Co	0.04%	$65,941
151	Great Amer Ins Co of NY	0.04%	$63,939
152	Commerce & Industry Ins Co	0.04%	$63,637
153	BITCO Gen Ins Corp	0.04%	$63,522
154	Employers Ins of Wausau	0.04%	$59,454
155	Progressive Max Ins Co	0.04%	$57,477
156	North Pointe Ins Co	0.04%	$54,580
157	Crum & Forster Ind Co	0.04%	$53,978
158	Hiscox Ins Co Inc	0.04%	$53,470
159	Selective Ins Co Of Amer	0.03%	$51,307
160	Motorists Commercial Mut Ins Co	0.03%	$50,480

Other Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
161	Illinois Natl Ins Co	0.03%	$48,855
162	Ironshore Ind Inc	0.03%	$48,819
163	Encompass Ind Co	0.03%	$47,786
164	State Natl Ins Co Inc	0.03%	$46,260
165	Amica Mut Ins Co	0.03%	$44,297
166	AIG Prop Cas Co	0.03%	$44,053
167	Continental Western Ins Co	0.03%	$43,777
168	Ohio Security Ins Co	0.03%	$43,767
169	Indemnity Ins Co Of North Amer	0.03%	$42,718
170	Allied World Ins Co	0.03%	$42,425
171	Transguard Ins Co Of Amer Inc	0.03%	$40,183
172	Great Amer Assur Co	0.03%	$38,976
173	United Financial Cas Co	0.03%	$37,635
174	Metropolitan Prop & Cas Ins Co	0.02%	$36,512
175	American Select Ins Co	0.02%	$35,768
176	Guideone Specialty Mut Ins Co	0.02%	$35,199
177	Avemco Ins Co	0.02%	$35,017
178	Wausau Underwriters Ins Co	0.02%	$34,010
179	American Modern Home Ins Co	0.02%	$32,231
180	Inland Mut Ins Co	0.02%	$30,718
181	LM Ins Corp	0.02%	$30,495
182	Capitol Ind Corp	0.02%	$29,967
183	Great Divide Ins Co	0.02%	$29,712
184	Federated Rural Electric Ins Exch	0.02%	$29,609
185	American Natl Prop & Cas Co	0.02%	$28,997
186	Seneca Ins Co Inc	0.02%	$28,357
187	General Cas Co Of WI	0.02%	$28,106
188	American Southern Home Ins Co	0.02%	$27,406
189	Hartford Ins Co Of The Midwest	0.02%	$27,259
190	Horace Mann Ins Co	0.02%	$26,975
191	Starnet Ins Co	0.02%	$26,731
192	Bankers Standard Ins Co	0.02%	$26,493
193	Housing Enterprise Ins Co Inc	0.02%	$25,505
194	Vanliner Ins Co	0.02%	$25,264
195	National Continental Ins Co	0.02%	$25,190
196	BCS Ins Co	0.02%	$23,796
197	Harco Natl Ins Co	0.02%	$23,023
198	American Cas Co Of Reading PA	0.01%	$22,143
199	West Virginia Farmers Mut Ins Assoc	0.01%	$21,775
200	Praetorian Ins Co	0.01%	$21,718
201	Diamond State Ins Co	0.01%	$21,235
202	Property & Cas Ins Co Of Hartford	0.01%	$20,763
203	Hartford Accident & Ind Co	0.01%	$20,320
204	USAA Gen Ind Co	0.01%	$19,144
205	Old Republic Gen Ins Corp	0.01%	$18,831
206	New York Marine & Gen Ins Co	0.01%	$18,695
207	Canal Ins Co	0.01%	$18,419
208	Berkley Natl Ins Co	0.01%	$17,775
209	Tower Ins Co Of NY	0.01%	$17,106
210	First Natl Ins Co Of Amer	0.01%	$17,023
211	National Specialty Ins Co	0.01%	$16,693
212	Sparta Ins Co	0.01%	$16,415
213	Safety Natl Cas Corp	0.01%	$15,549

Other Liability *continued*

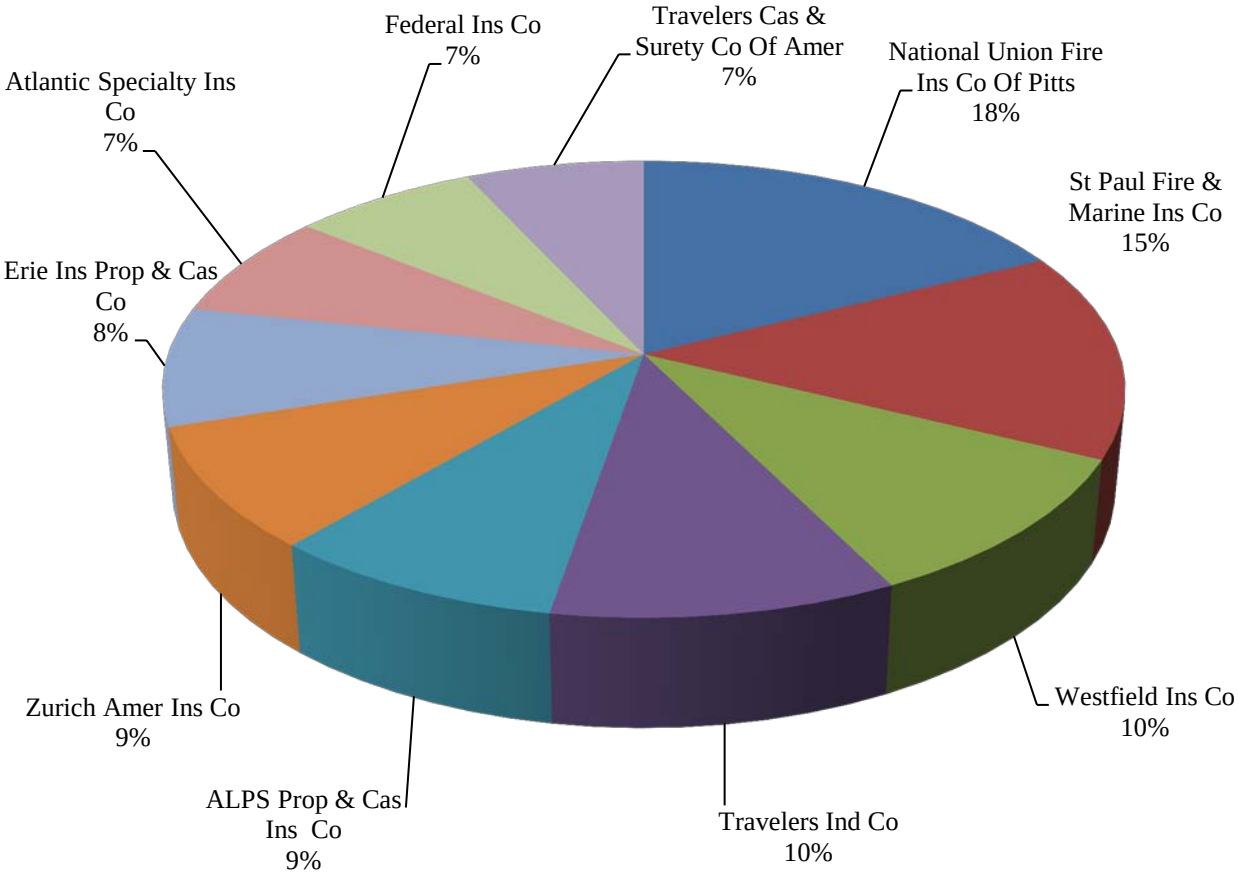
Rank	Company Name	Percent Of Market	Direct Premiums Earned
214	Pharmacists Mut Ins Co	0.01%	$15,055
215	Electric Ins Co	0.01%	$14,920
216	Celina Mut Ins Co	0.01%	$14,145
217	Trumbull Ins Co	0.01%	$13,894
218	Western Surety Co	0.01%	$13,618
219	Farmland Mut Ins Co	0.01%	$13,392
220	Tower Natl Ins Co	0.01%	$12,622
221	CSAA Fire & Cas Ins Co	0.01%	$12,404
222	Lititz Mut Ins Co	0.01%	$12,278
223	Valley Forge Ins Co	0.01%	$10,463
224	Rockwood Cas Ins Co	0.01%	$9,157
225	Employers Mut Cas Co	0.01%	$8,999
226	Star Ins Co	0.01%	$8,555
227	Garrison Prop & Cas Ins Co	0.01%	$8,250
228	Pennsylvania Manufacturers Ind Co	0.01%	$7,824
229	Great Northern Ins Co	0.00%	$7,389
230	Continental Ins Co	0.00%	$7,280
231	National Home Ins Co RRG	0.00%	$7,070
232	Terrafirma RRG LLC	0.00%	$5,704
233	National Interstate Ins Co	0.00%	$5,037
234	Merchants Bonding Co a Mut	0.00%	$4,947
235	Armed Forces Ins Exch	0.00%	$4,707
236	Privilege Underwriters Recp Exch	0.00%	$4,596
237	Regent Ins Co	0.00%	$4,333
238	Discover Prop & Cas Ins Co	0.00%	$3,852
239	Plaza Ins Co	0.00%	$3,817
240	Berkshire Hathaway Specialty Ins Co	0.00%	$3,652
241	Aspen Amer Ins Co	0.00%	$3,019
242	North Amer Specialty Ins Co	0.00%	$2,942
243	American Fire & Cas Co	0.00%	$2,849
244	Firemens Ins Co Of Washington DC	0.00%	$2,791
245	Mitsui Sumitomo Ins Co of Amer	0.00%	$2,574
246	Argonaut Great Central Ins Co	0.00%	$2,521
247	Sentry Ins A Mut Co	0.00%	$2,413
248	Amerisure Mut Ins Co	0.00%	$2,324
249	Automobile Ins Co Of Hartford CT	0.00%	$2,094
250	Lancer Ins Co	0.00%	$1,933
251	Securian Cas Co	0.00%	$1,931
252	Occidental Fire & Cas Co Of NC	0.00%	$1,858
253	Amco Ins Co	0.00%	$1,855
254	American Mining Ins Co	0.00%	$1,753
255	Atain Ins Co	0.00%	$1,730
256	Pennsylvania Manufacturers Assoc Ins	0.00%	$1,648
257	Foremost Signature Ins Co	0.00%	$1,627
258	Deerfield Ins Co	0.00%	$1,306
259	MutualAid eXchange	0.00%	$1,121
260	Zurich Amer Ins Co Of IL	0.00%	$1,032
261	St Paul Protective Ins Co	0.00%	$960
262	North Amer Elite Ins Co	0.00%	$910
263	NASW RRG Inc	0.00%	$636
264	Allstate Prop & Cas Ins Co	0.00%	$621
265	Progressive Paloverde Ins Co	0.00%	$517
266	American Reliable Ins Co	0.00%	$500

Other Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
267	Hartford Steam Boil Inspec & Ins Co	0.00%	$425
268	State Farm Mut Auto Ins Co	0.00%	$404
269	Great Amer Spirit Ins Co	0.00%	$378
270	Colonial Surety Co	0.00%	$363
271	Podiatry Ins Co Of Amer	0.00%	$340
272	American Family Home Ins Co	0.00%	$303
273	Utica Mut Ins Co	0.00%	$235
274	Ace Fire Underwriters Ins Co	0.00%	$218
275	AXIS Reins Co	0.00%	$213
276	Allstate Vehicle & Prop Ins Co	0.00%	$178
277	Mitsui Sumitomo Ins USA Inc	0.00%	$117
278	Corepointe Ins Co	0.00%	$110
279	Amerisure Ins Co	0.00%	$93
280	Riverport Ins Co	0.00%	$87
281	American Commerce Ins Co	0.00%	$56
282	Medical Protective Co	0.00%	$42
283	First Colonial Ins Co	0.00%	$40
284	Stillwater Ins Co	0.00%	$25
285	American Economy Ins Co	0.00%	$3
286	Trans Pacific Ins Co	0.00%	($2)
287	National Surety Corp	0.00%	($5)
288	Fidelity & Deposit Co Of MD	0.00%	($135)
289	Argonaut Midwest Ins Co	0.00%	($168)
290	Travelers Cas & Surety Co	0.00%	($681)
291	Wausau Business Ins Co	0.00%	($1,580)
292	BITCO Natl Ins Co	0.00%	($2,215)
293	West Amer Ins Co	0.00%	($4,876)
294	American Zurich Ins Co	-0.02%	($24,363)
295	Standard Fire Ins Co	-0.02%	($34,398)
	Total for Top 10 Insurers	36.48%	$54,781,300
	Total for All Other Insurers	63.52%	$95,375,654
	Total for All Insurers	**100.00%**	**$150,156,954**

Other Liability

Graph Reflects Top 10 Insurers' Percentage of Market



Private Passenger Auto

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Mut Auto Ins Co	25.04%	$291,679,798
2	Erie Ins Prop & Cas Co	12.64%	$147,294,225
3	Nationwide Mut Ins Co	10.89%	$126,918,962
4	Allstate Prop & Cas Ins Co	3.66%	$42,684,408
5	GEICO Gen Ins Co	3.00%	$34,926,026
6	GEICO Ind Co	2.83%	$32,919,364
7	Allstate Ins Co	2.73%	$31,819,978
8	Progressive Max Ins Co	2.61%	$30,442,689
9	Nationwide Ins Co Of Amer	2.61%	$30,362,963
10	Safeco Ins Co Of Amer	2.50%	$29,181,906
11	Westfield Ins Co	2.44%	$28,370,910
12	Progressive Classic Ins Co	2.33%	$27,107,802
13	State Auto Prop & Cas Ins Co	1.61%	$18,773,074
14	State Farm Fire & Cas Co	1.54%	$17,948,795
15	United Serv Automobile Assn	1.38%	$16,080,852
16	21st Century Centennial Ins Co	1.20%	$14,027,587
17	Liberty Mut Fire Ins Co	1.18%	$13,744,878
18	Trumbull Ins Co	1.13%	$13,216,614
19	Hartford Ins Co Of The Midwest	1.09%	$12,752,101
20	Government Employees Ins Co	1.03%	$11,957,506
21	Titan Ind Co	0.92%	$10,688,759
22	National Gen Assur Co	0.91%	$10,582,237
23	Property & Cas Ins Co Of Hartford	0.88%	$10,252,224
24	USAA Cas Ins Co	0.81%	$9,428,375
25	Auto Club Prop Cas Ins Co	0.78%	$9,134,594
26	USAA Gen Ind Co	0.77%	$8,991,149
27	American Natl Prop & Cas Co	0.75%	$8,712,989
28	Farmers & Mechanics Fire & Cas Ins I	0.70%	$8,130,238
29	Horace Mann Ins Co	0.68%	$7,924,839
30	West Virginia Natl Auto Ins Co	0.62%	$7,194,084
31	LM Gen Ins Co	0.61%	$7,126,738
32	Metropolitan Drt Prop & Cas Ins Co	0.58%	$6,764,709
33	21st Century Pacific Ins Co	0.51%	$5,976,612
34	Allstate Ind Co	0.49%	$5,731,739
35	Motorists Mut Ins Co	0.49%	$5,715,920
36	Peak Prop & Cas Ins Corp	0.47%	$5,524,957
37	GEICO Advantage Ins Co	0.42%	$4,936,448
38	Metropolitan Prop & Cas Ins Co	0.38%	$4,399,918
39	Garrison Prop & Cas Ins Co	0.37%	$4,278,821
40	Nationwide Prop & Cas Ins Co	0.34%	$3,907,445
41	GEICO Choice Ins Co	0.33%	$3,860,930
42	Encompass Ind Co	0.27%	$3,157,508
43	American Select Ins Co	0.26%	$3,004,694
44	GEICO Secure Ins Co	0.26%	$2,980,160
45	Hartford Accident & Ind Co	0.24%	$2,849,295
46	Encompass Ins Co Of Amer	0.23%	$2,720,884
47	Dairyland Ins Co	0.20%	$2,363,120
48	Twin City Fire Ins Co	0.20%	$2,358,833
49	Encompass Home & Auto Ins Co	0.19%	$2,160,155
50	Victoria Fire & Cas Co	0.18%	$2,109,942
51	Horace Mann Prop & Cas Ins Co	0.18%	$2,106,426
52	Esurance Prop & Cas Ins Co	0.17%	$2,031,277
53	Teachers Ins Co	0.12%	$1,390,766
54	Amica Mut Ins Co	0.10%	$1,135,283

Private Passenger Auto ***continued***

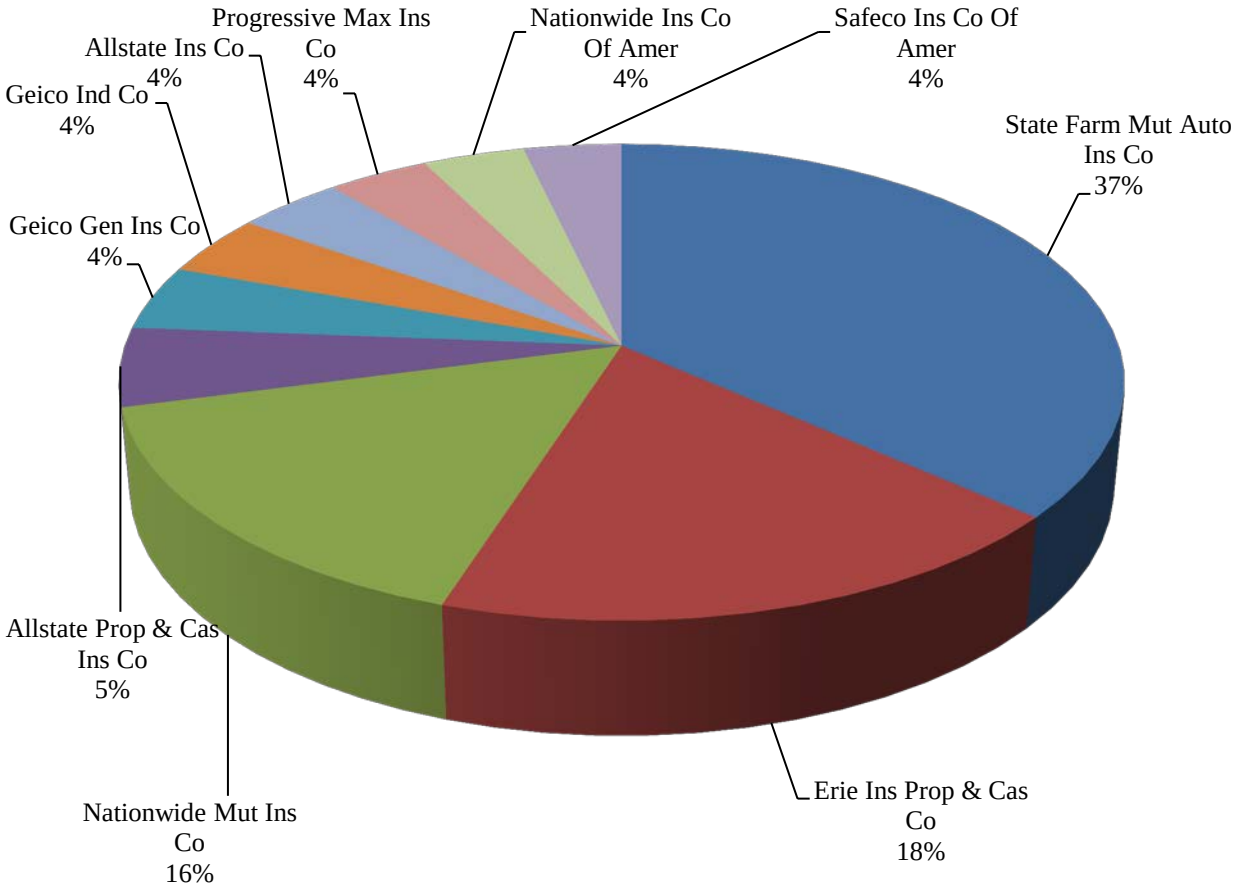
Rank	Company Name	Percent Of Market	Direct Premiums Earned
55	Rider Ins Co	0.10%	$1,133,355
56	Foremost Ins Co Grand Rapids MI	0.09%	$995,154
57	Sentinel Ins Co Ltd	0.08%	$983,950
58	CSAA Gen Ins Co	0.08%	$901,443
59	Peninsula Ins Co	0.07%	$849,416
60	American Bankers Ins Co Of FL	0.07%	$821,662
61	Permanent Gen Assur Corp	0.07%	$802,007
62	Nationwide Mut Fire Ins Co	0.06%	$705,456
63	LM Ins Corp	0.05%	$560,893
64	Philadelphia Ind Ins Co	0.04%	$468,038
65	Metropolitan Cas Ins Co	0.04%	$456,815
66	Hartford Cas Ins Co	0.03%	$380,212
67	American Natl Gen Ins Co	0.03%	$370,778
68	California Cas Ind Exch	0.03%	$318,681
69	General Ins Co Of Amer	0.03%	$299,007
70	First Liberty Ins Corp	0.02%	$278,485
71	Nationwide Assur Co	0.02%	$277,787
72	Liberty Ins Corp	0.02%	$257,475
73	Essentia Ins Co	0.02%	$215,699
74	American Modern Home Ins Co	0.02%	$206,097
75	Celina Mut Ins Co	0.02%	$203,018
76	Economy Premier Assur Co	0.02%	$190,224
77	Phoenix Ins Co	0.02%	$187,100
78	Vigilant Ins Co	0.01%	$172,485
79	AIG Prop Cas Co	0.01%	$154,308
80	National Gen Ins Co	0.01%	$135,305
81	Federal Ins Co	0.01%	$117,917
82	Foremost Prop & Cas Ins Co	0.01%	$76,944
83	CSAA Fire & Cas Ins Co	0.01%	$75,698
84	Merastar Ins Co	0.01%	$70,800
85	Travelers Ind Co	0.01%	$60,312
86	Progressive Paloverde Ins Co	0.00%	$57,255
87	Markel Amer Ins Co	0.00%	$48,686
88	Travelers Ind Co Of Amer	0.00%	$43,243
89	Electric Ins Co	0.00%	$42,296
90	Infinity Ins Co	0.00%	$36,153
91	RLI Ins Co	0.00%	$27,639
92	American Modern Select Ins Co	0.00%	$22,785
93	Ironshore Ind Inc	0.00%	$21,929
94	Privilege Underwriters Recp Exch	0.00%	$15,932
95	American Reliable Ins Co	0.00%	$14,198
96	Hallmark Natl Ins Co	0.00%	$13,460
97	NGM Ins Co	0.00%	$13,108
98	Great Northern Ins Co	0.00%	$12,029
99	National Liab & Fire Ins Co	0.00%	$6,011
100	Bankers Standard Ins Co	0.00%	$5,370
101	Hartford Underwriters Ins Co	0.00%	$4,127
102	Pacific Specialty Ins Co	0.00%	$2,800
103	Allstate Vehicle & Prop Ins Co	0.00%	$1,413
104	Ace Amer Ins Co	0.00%	$1,044
105	Mico Ins Co	0.00%	$316
106	Allied Prop & Cas Ins Co	0.00%	($12)
107	Amco Ins Co	0.00%	($44)
108	Depositors Ins Co	0.00%	($95)

Private Passenger Auto *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
109	Response Worldwide Ins Co	0.00%	($183)
110	Farm Family Cas Ins Co	0.00%	($2,538)
	Total for Top 10 Insurers	68.52%	$798,230,319
	Total for All Other Insurers	31.48%	$366,725,630
	Total for All Insurers	**100.00%**	**$1,164,955,949**

Private Passenger Auto

Graph Reflects Top 10 Insurers' Percentage of Market



Products Liability

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	American Guar & Liab Ins	13.59%	$1,051,595
2	Zurich Amer Ins Co	12.48%	$966,140
3	Hartford Fire In Co	11.78%	$911,390
4	St Paul Fire & Marine Ins Co	8.10%	$627,165
5	State Auto Prop & Cas Ins Co	8.06%	$623,547
6	Ace Amer Ins Co	3.74%	$289,133
7	Liberty Mut Fire Ins Co	3.53%	$273,289
8	Cincinnati Ins Co	3.08%	$238,084
9	Federal Ins Co	2.99%	$231,307
10	Twin City Fire Ins Co	2.17%	$168,224
11	Sentry Select Ins Co	2.03%	$157,172
12	Nationwide Mut Fire Ins Co	1.64%	$126,925
13	Motorists Mut Ins Co	1.50%	$116,248
14	Federated Mut Ins Co	1.37%	$106,155
15	Benchmark Ins Co	1.28%	$99,404
16	Nationwide Mut Ins Co	1.27%	$98,506
17	Travelers Ind Co Of Amer	1.24%	$95,869
18	Nationwide Agribusiness Ins Co	1.24%	$95,753
19	Charter Oak Fire Ins Co	1.22%	$94,228
20	Erie Ins Prop & Cas Co	1.18%	$91,486
21	St Paul Mercury Ins Co	1.15%	$88,911
22	Wesco Ins Co	1.05%	$80,998
23	HDI Gerling Amer Ins Co	0.99%	$76,562
24	Southern States Ins Exch	0.94%	$72,481
25	Nationwide Prop & Cas Ins Co	0.83%	$64,476
26	Travelers Prop Cas Co Of Amer	0.79%	$60,869
27	The Cincinnati Ind Co	0.77%	$59,783
28	State Automobile Mut Ins Co	0.69%	$53,462
29	Old Republic Ins Co	0.67%	$51,529
30	Great Northern Ins Co	0.62%	$47,635
31	Vigilant Ins Co	0.61%	$47,579
32	Medmarc Cas Ins Co	0.60%	$46,539
33	Arch Ins Co	0.55%	$42,249
34	Tokio Marine Amer Ins Co	0.52%	$40,564
35	New Hampshire Ins Co	0.52%	$39,921
36	Westfield Ins Co	0.51%	$39,633
37	Farm Family Cas Ins Co	0.51%	$39,199
38	National Union Fire Ins Co Of Pitts	0.49%	$37,889
39	Federated Serv Ins Co	0.49%	$37,767
40	Granite State Ins Co	0.46%	$35,494
41	Hartford Cas Ins Co	0.45%	$34,551
42	National Amer Ins Co	0.44%	$33,740
43	Travelers Ind Co	0.42%	$32,575
44	Endurance Amer Ins Co	0.40%	$31,330
45	American Safety Cas Ins Co	0.40%	$30,844
46	Pennsylvania Natl Mut Cas Ins Co	0.39%	$30,206
47	Cincinnati Cas Co	0.38%	$29,188
48	American Ins Co	0.36%	$27,536
49	Pennsylvania Lumbermens Mut Ins	0.33%	$25,160
50	Travelers Cas & Surety Co	0.32%	$24,462
51	Electric Ins Co	0.31%	$24,041
52	National Liab & Fire Ins Co	0.30%	$22,936
53	Aviation Alliance Ins RRG Inc	0.29%	$22,427
54	Selective Ins Co Of Amer	0.24%	$18,354

Products Liability ***continued***

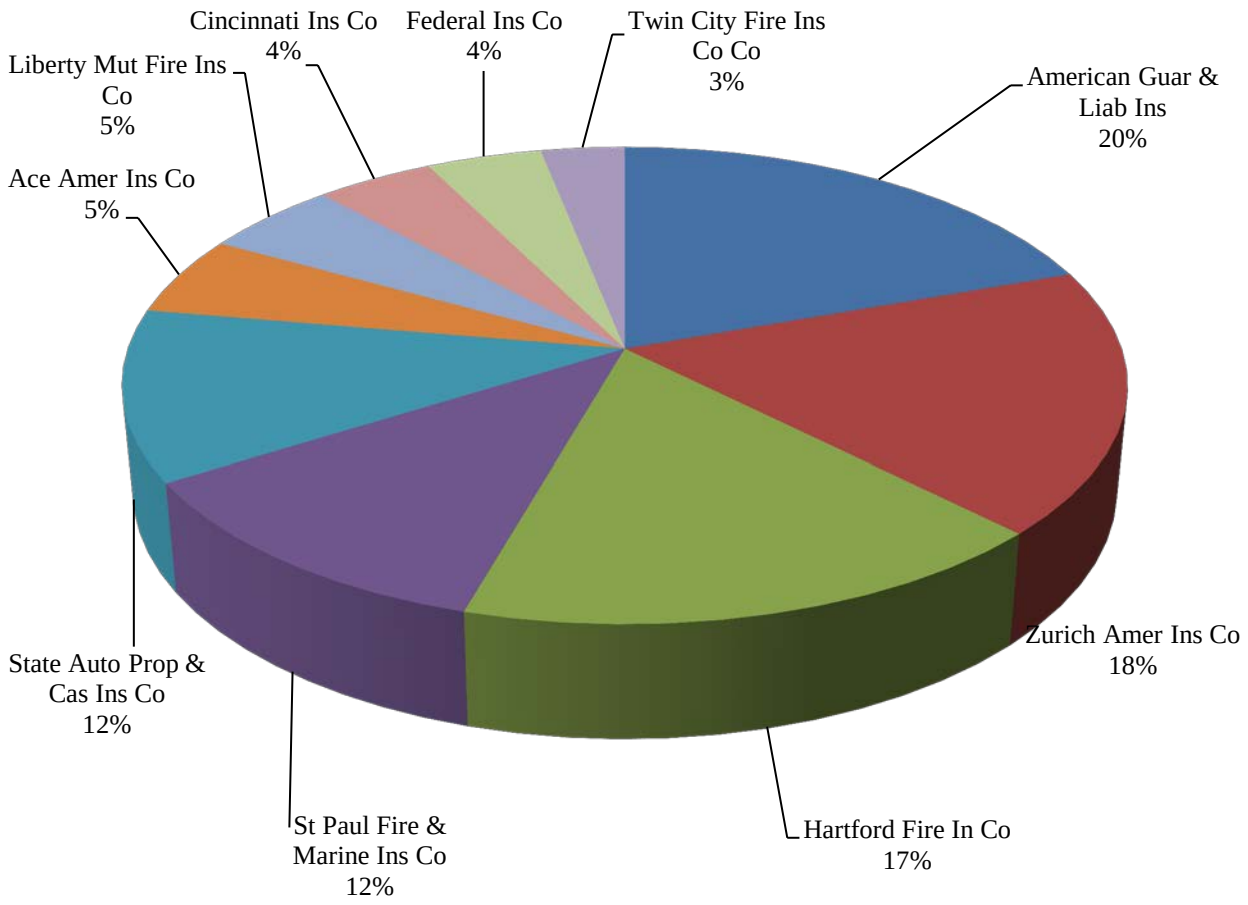
Rank	Company Name	Percent Of Market	Direct Premiums Earned
55	West Amer Ins Co	0.21%	$16,513
56	United States Fire Ins Co	0.20%	$15,336
57	Travelers Ind Co Of CT	0.19%	$14,943
58	American Zurich Ins Co	0.18%	$14,132
59	Starr Ind & Liab Co	0.17%	$13,366
60	St Paul Guardian Ins Co	0.16%	$12,386
61	Hanover Ins Co	0.15%	$11,979
62	Ace Prop & Cas Ins Co	0.14%	$11,032
63	Catlin Ins Co	0.14%	$11,019
64	Liberty Ins Corp	0.14%	$11,016
65	Continental Western Ins Co	0.14%	$10,898
66	Ohio Security Ins Co	0.14%	$10,481
67	AXA Ins Co	0.13%	$10,359
68	North River Ins Co	0.12%	$9,645
69	Westchester Fire Ins Co	0.12%	$9,491
70	Northland Ins Co	0.12%	$9,378
71	Liberty Mut Ins Co	0.12%	$9,091
72	State Natl Ins Co Inc	0.10%	$8,105
73	Lititz Mut Ins Co	0.09%	$6,608
74	Star Ins Co	0.07%	$5,230
75	First Liberty Ins Corp	0.07%	$5,096
76	Wausau Underwriters Ins Co	0.06%	$4,709
77	Safety Natl Cas Corp	0.06%	$4,609
78	Crum & Forster Ind Co	0.06%	$4,547
79	Motorists Commercial Mut Ins Co	0.06%	$4,458
80	Philadelphia Ind Ins Co	0.06%	$4,382
81	Hartford Underwriters Ins Co	0.06%	$4,298
82	Allstate Ins Co	0.05%	$4,107
83	Indiana Lumbermens Mut Ins Co	0.05%	$3,863
84	LM Ins Corp	0.04%	$3,421
85	Continental Ins Co	0.04%	$3,298
86	Farmland Mut Ins Co	0.03%	$2,193
87	Tower Ins Co Of NY	0.03%	$2,044
88	Employers Mut Cas Co	0.03%	$1,940
89	Universal Underwriters Ins Co	0.02%	$1,850
90	Transportation Ins Co	0.02%	$1,831
91	First Natl Ins Co Of Amer	0.02%	$1,789
92	Sentry Ins A Mut Co	0.02%	$1,788
93	American Fire & Cas Co	0.02%	$1,758
94	BITCO Gen Ins Corp	0.02%	$1,740
95	Commerce & Industry Ins Co	0.02%	$1,699
96	American States Ins Co	0.02%	$1,541
97	Firemens Ins Co Of Washington DC	0.02%	$1,301
98	American Cas Co Of Reading PA	0.02%	$1,269
99	Universal Underwriters Of TX Ins	0.01%	$1,026
100	National Fire Ins Co Of Hartford	0.01%	$1,025
101	Hartford Accident & Ind Co	0.01%	$924
102	Capitol Ind Corp	0.01%	$891
103	Illinois Natl Ins Co	0.01%	$844
104	Employers Ins of Wausau	0.01%	$768
105	Ohio Cas Ins Co	0.01%	$764
106	Firemans Fund Ins Co	0.00%	$337
107	Amerisure Mut Ins Co	0.00%	$303
108	Zurich Amer Ins Co Of IL	0.00%	$176

Products Liability *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
109	Pennsylvania Manufacturers Assoc Ins	0.00%	$79
110	American Select Ins Co	0.00%	$75
111	Continental Cas Co	0.00%	$32
112	Brotherhood Mut Ins Co	0.00%	$31
113	Wausau Business Ins Co	0.00%	$22
114	National Cas Co	0.00%	$8
115	Trans Pacific Ins Co	0.00%	$3
116	General Ins Co Of Amer	0.00%	$1
117	Amerisure Ins Co	0.00%	($74)
118	Valley Forge Ins Co	-0.02%	($1,707)
119	Phoenix Ins Co	-0.06%	($4,874)
120	Greenwich Ins Co	-0.16%	($12,107)
121	Insurance Co Of The State Of PA	-5.85%	($452,445)
	Total for Top 10 Insurers	69.52%	$5,379,874
	Total for All Other Insurers	30.48%	$2,359,277
	Total for All Insurers	**100.00%**	**$7,739,151**

Products Liability

Graph Reflects Top 10 Insurers' Percentage of Market



Surety

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Travelers Cas & Surety Co Of Amer	18.75%	$6,457,848
2	Lexon Ins Co	9.34%	$3,217,413
3	Liberty Mut Ins Co	8.40%	$2,891,666
4	Fidelity & Deposit Co Of MD	7.01%	$2,415,095
5	Western Surety Co	5.71%	$1,966,714
6	Ohio Farmers Ins Co	4.73%	$1,628,374
7	Great Amer Ins Co	4.38%	$1,507,336
8	RLI Ins Co	2.85%	$982,670
9	Argonaut Ins Co	2.65%	$912,895
10	Federal Ins Co	2.44%	$840,415
11	Aspen Amer Ins Co	2.35%	$810,282
12	First Surety Corp	2.23%	$769,401
13	International Fidelity Ins Co	2.19%	$754,123
14	Hartford Fire In Co	1.95%	$672,351
15	Westchester Fire Ins Co	1.89%	$650,969
16	Companion Prop & Cas Ins Co	1.28%	$442,080
17	Ohio Ind Co	1.20%	$412,666
18	United States Surety Co	1.19%	$409,526
19	Erie Ins Prop & Cas Co	1.11%	$382,065
20	Safeco Ins Co Of Amer	1.09%	$375,885
21	Philadelphia Ind Ins Co	1.02%	$350,497
22	Cincinnati Ins Co	0.98%	$336,906
23	Merchants Bonding Co a Mut	0.90%	$308,782
24	Arch Ins Co	0.88%	$302,328
25	American Contractors Ind Co	0.87%	$301,232
26	US Specialty Ins Co	0.81%	$279,762
27	Old Republic Surety Co	0.75%	$257,305
28	Platte River Ins Co	0.74%	$255,347
29	Ohio Cas Ins Co	0.64%	$219,944
30	Allegheny Cas Co	0.63%	$218,495
31	Westfield Ins Co	0.56%	$191,309
32	Aegis Security Ins Co	0.53%	$183,003
33	Lexington Natl Ins Corp	0.53%	$182,405
34	American Southern Ins Co	0.47%	$161,523
35	Bond Safeguard Ins Co	0.45%	$155,224
36	Colonial Surety Co	0.39%	$135,823
37	Nationwide Mut Ins Co	0.35%	$120,580
38	Suretec Ins Co	0.34%	$117,425
39	Hudson Ins Co	0.34%	$115,933
40	North Amer Specialty Ins Co	0.30%	$103,560
41	State Farm Fire & Cas Co	0.30%	$102,471
42	Atlantic Specialty Ins Co	0.25%	$86,312
43	XL Specialty Ins Co	0.25%	$85,389
44	Hanover Ins Co	0.24%	$83,605
45	Berkley Regional Ins Co	0.20%	$68,065
46	Berkley Ins Co	0.17%	$59,648
47	Continental Cas Co	0.17%	$58,658
48	State Automobile Mut Ins Co	0.17%	$57,699
49	Washington Intl Ins Co	0.15%	$51,830
50	Seneca Ins Co Inc	0.14%	$47,971
51	Employers Mut Cas Co	0.13%	$46,301
52	Lyndon Prop Ins Co	0.13%	$46,258
53	Continental Ins Co	0.13%	$43,807

Surety ***continued***

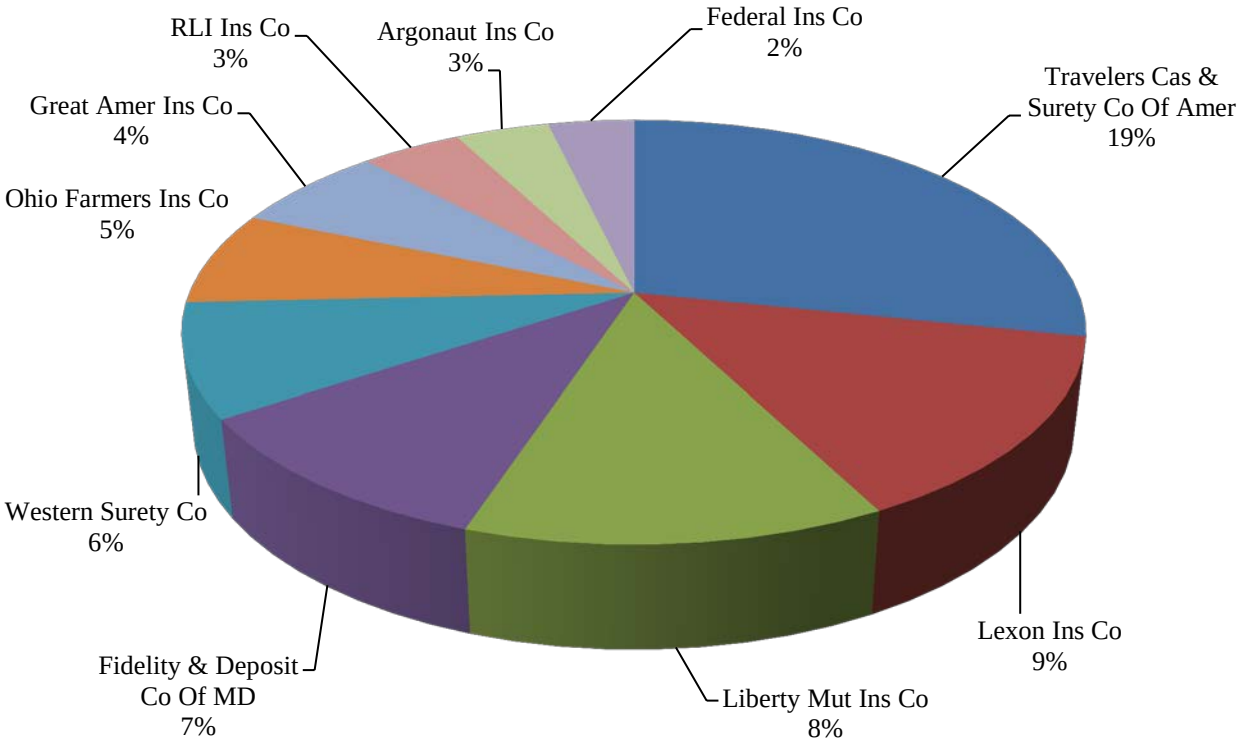
Rank	Company Name	Percent Of Market	Direct Premiums Earned
54	Selective Ins Co Of Amer	0.12%	$40,939
55	American Cas Co Of Reading PA	0.11%	$39,392
56	Insurance Co Of The State Of PA	0.11%	$36,887
57	Contractors Bonding & Ins Co	0.11%	$36,504
58	Developers Surety & Ind Co	0.10%	$35,662
59	NGM Ins Co	0.10%	$35,382
60	Pennsylvania Natl Mut Cas Ins Co	0.10%	$32,948
61	Guarantee Co Of N Amer USA	0.09%	$31,552
62	Rockwood Cas Ins Co	0.08%	$28,976
63	United States Fidelity & Guar Co	0.08%	$28,424
64	American Fire & Cas Co	0.08%	$28,162
65	St Paul Fire & Marine Ins Co	0.08%	$27,113
66	RLI Ind Co	0.07%	$25,450
67	Hartford Cas Ins Co	0.07%	$24,624
68	Acstar Ins Co	0.07%	$23,856
69	Ironshore Ind Inc	0.07%	$23,236
70	Bankers Ins Co	0.06%	$22,337
71	American Safety Cas Ins Co	0.06%	$21,119
72	Granite Re Inc	0.06%	$19,946
73	Lincoln Gen Ins Co	0.06%	$19,920
74	National Fire Ins Co Of Hartford	0.06%	$19,068
75	Financial Cas & Surety Inc	0.05%	$16,754
76	American Bankers Ins Co Of FL	0.04%	$14,799
77	American States Ins Co	0.04%	$14,016
78	American Home Assur Co	0.04%	$12,458
79	Everest Reins Co	0.04%	$12,135
80	Merchants Natl Bonding Inc	0.03%	$10,658
81	National Union Fire Ins Co Of Pitts	0.03%	$10,517
82	Star Ins Co	0.03%	$9,893
83	Federated Mut Ins Co	0.03%	$9,400
84	Safety Natl Cas Corp	0.02%	$7,458
85	First Natl Ins Co Of Amer	0.02%	$7,010
86	Southwest Marine & Gen Ins Co	0.02%	$6,644
87	Travelers Cas & Surety Co	0.02%	$6,030
88	Travelers Ind Co	0.02%	$5,307
89	Radian Asset Assur Inc	0.01%	$5,112
90	Cumis Ins Society Inc	0.01%	$5,062
91	Gray Ins Co	0.01%	$4,395
92	Vigilant Ins Co	0.01%	$4,365
93	Sentry Select Ins Co	0.01%	$4,102
94	United Fire & Cas Co	0.01%	$3,950
95	Cherokee Ins Co	0.01%	$3,908
96	United States Fire Ins Co	0.01%	$3,259
97	Old Republic Ins Co	0.01%	$2,799
98	Universal Fire & Cas Ins Co	0.01%	$2,789
99	Indemnity Ins Co Of North Amer	0.01%	$2,735
100	National Ind Co	0.01%	$2,017
101	Utica Mut Ins Co	0.01%	$1,891
102	Farmington Cas Co	0.01%	$1,744
103	Tower Ins Co Of NY	0.00%	$1,704
104	Continental Heritage Ins Co	0.00%	$1,664
105	Crum & Forster Ind Co	0.00%	$1,366
106	Corepointe Ins Co	0.00%	$1,341

Surety ***continued***

Rank	Company Name	Percent Of Market	Direct Premiums Earned
107	American Surety Co	0.00%	$1,110
108	American Alt Ins Corp	0.00%	$982
109	Accredited Surety & Cas Co Inc	0.00%	$979
110	General Ins Co Of Amer	0.00%	$977
111	Great Amer Alliance Ins Co	0.00%	$896
112	Fidelity & Guar Ins Co	0.00%	$875
113	Capitol Ind Corp	0.00%	$795
114	Protective Ins Co	0.00%	$721
115	Bedivere Ins Co	0.00%	$624
116	Insurance Co of N Amer	0.00%	$572
117	American Ins Co	0.00%	$560
118	Electric Ins Co	0.00%	$439
119	Navigators Ins Co	0.00%	$323
120	Peerless Ins Co	0.00%	$184
121	Allied World Specialty Ins Co	0.00%	$155
122	West Amer Ins Co	0.00%	$100
123	Hartford Accident & Ind Co	0.00%	$80
124	Pacific Ind Co	0.00%	$22
125	Motors Ins Corp	0.00%	($119)
126	American Guar & Liab Ins	0.00%	($276)
	Total for Top 10 Insurers	66.25%	$22,820,426
	Total for All Other Insurers	33.75%	$11,623,523
	Total for All Insurers	**100.00%**	**$34,443,949**

Surety

Graph Reflects Top 10 Insurers' Percentage of Market

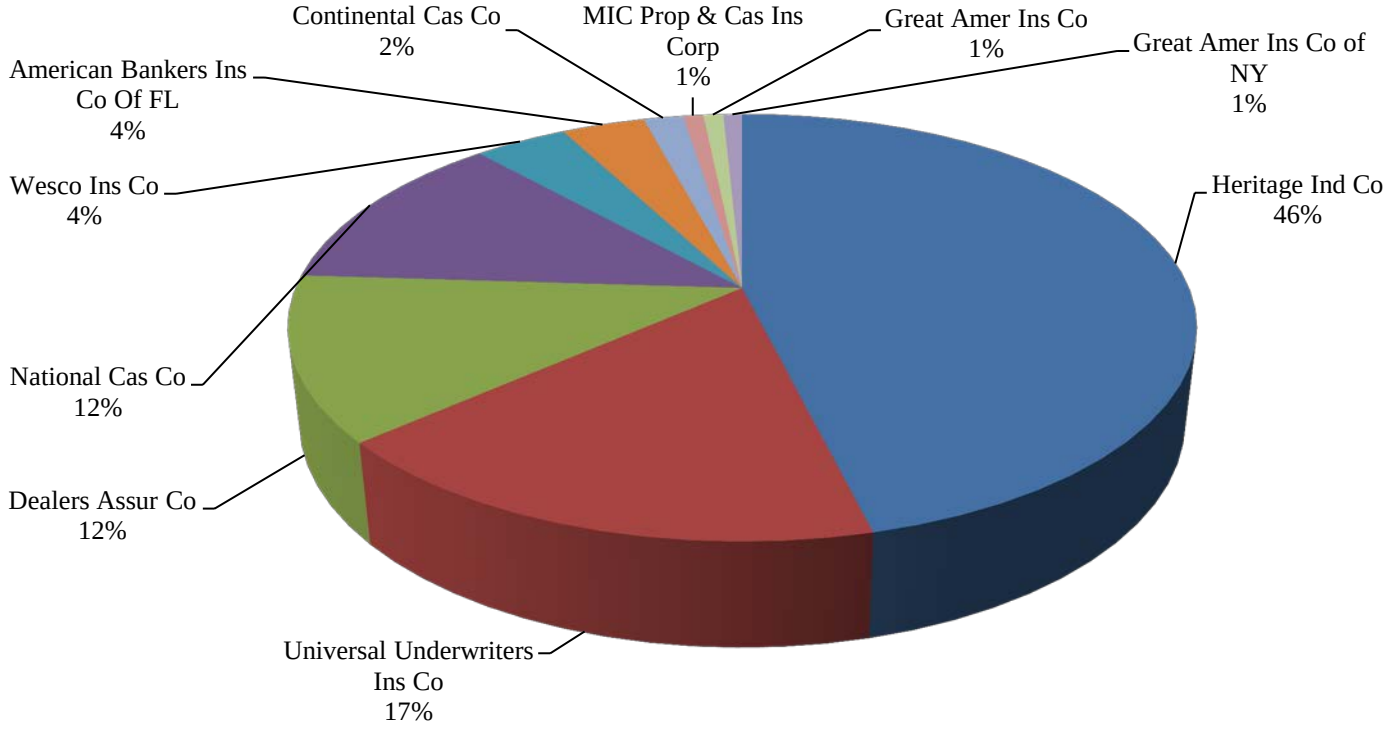


Warranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Heritage Ind Co	46.18%	$1,369,978
2	Universal Underwriters Ins Co	17.42%	$516,794
3	Dealers Assur Co	12.46%	$369,530
4	National Cas Co	12.34%	$365,915
5	Wesco Ins Co	3.96%	$117,437
6	American Bankers Ins Co Of FL	3.54%	$105,039
7	Continental Cas Co	1.69%	$50,099
8	MIC Prop & Cas Ins Corp	0.86%	$25,609
9	Great Amer Ins Co	0.85%	$25,263
10	Great Amer Ins Co of NY	0.80%	$23,677
11	Starr Ind & Liab Co	0.63%	$18,649
12	Greenwich Ins Co	0.55%	$16,281
13	Lyndon Prop Ins Co	0.19%	$5,490
14	First Colonial Ins Co	0.14%	$4,188
15	Corepointe Ins Co	0.14%	$4,027
16	American Reliable Ins Co	0.08%	$2,329
17	Courtesy Ins Co	0.06%	$1,904
18	Lyndon Southern Ins Co	0.01%	$319
19	Virginia Surety Co Inc	0.00%	$25
20	Old Republic Ins Co	-1.90%	($56,232)
	Total for Top 10 Insurers	100.10%	$2,969,341
	Total for All Other Insurers	-0.10%	($3,020)
	Total for All Insurers	**100.00%**	**$2,966,321**

Warranty

Graph Reflects Top 10 Insurers' Percentage of Market



Workers' Compensation

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	BrickStreet Mut Ins Co	50.48%	$163,678,977
2	American Mining Ins Co	3.45%	$11,177,246
3	Zurich Amer Ins Co	3.07%	$9,956,182
4	New Hampshire Ins Co	2.70%	$8,739,665
5	Travelers Cas Ins Co Of Amer	2.40%	$7,779,576
6	Travelers Prop Cas Co Of Amer	2.35%	$7,613,934
7	American Zurich Ins Co	2.19%	$7,088,752
8	Amguard Ins Co	1.75%	$5,660,336
9	Commerce & Industry Ins Co	1.51%	$4,884,766
10	Standard Fire Ins Co	1.39%	$4,492,704
11	Imperium Ins Co	1.33%	$4,303,700
12	Flagship City Ins Co	1.30%	$4,205,641
13	Travelers Ind Co Of CT	1.06%	$3,427,115
14	Insurance Co Of The State Of PA	1.04%	$3,378,733
15	Granite State Ins Co	1.03%	$3,337,092
16	Hartford Underwriters Ins Co	1.02%	$3,323,029
17	Twin City Fire Ins Co	1.02%	$3,310,839
18	Erie Ins Exch	0.83%	$2,688,644
19	Liberty Ins Corp	0.80%	$2,594,310
20	Firstcomp Ins Co	0.74%	$2,412,636
21	Travelers Cas & Surety Co	0.67%	$2,186,265
22	Charter Oak Fire Ins Co	0.64%	$2,082,025
23	Wesco Ins Co	0.58%	$1,894,128
24	Zurich Amer Ins Co Of IL	0.58%	$1,875,346
25	Westfield Ins Co	0.52%	$1,695,292
26	Travelers Ind Co	0.51%	$1,642,228
27	Rockwood Cas Ins Co	0.49%	$1,595,204
28	Indemnity Ins Co Of North Amer	0.48%	$1,548,827
29	Federal Ins Co	0.45%	$1,456,695
30	Arch Ins Co	0.42%	$1,349,500
31	Companion Prop & Cas Ins Co	0.39%	$1,266,505
32	The Cincinnati Ind Co	0.38%	$1,247,430
33	Berkshire Hathaway Homestate Ins Co	0.38%	$1,227,824
34	Motorists Mut Ins Co	0.36%	$1,178,195
35	Liberty Mut Fire Ins Co	0.36%	$1,178,178
36	QBE Ins Corp	0.34%	$1,113,623
37	State Automobile Mut Ins Co	0.29%	$949,146
38	Great Amer Alliance Ins Co	0.29%	$939,820
39	Sentry Select Ins Co	0.28%	$918,037
40	Trumbull Ins Co	0.27%	$883,651
41	Technology Ins Co Inc	0.27%	$883,272
42	Pennsylvania Manufacturers Assoc Ins	0.27%	$862,855
43	Praetorian Ins Co	0.26%	$836,405
44	Hartford Ins Co Of The Midwest	0.25%	$825,919
45	Continental Cas Co	0.24%	$777,949
46	First Liberty Ins Corp	0.23%	$745,097
47	Farmington Cas Co	0.22%	$705,943
48	Guarantee Ins Co	0.21%	$683,748
49	Hartford Cas Ins Co	0.21%	$673,300
50	Erie Ins Prop & Cas Co	0.19%	$626,028
51	Employers Ins of Wausau	0.19%	$623,577
52	Pennsylvania Manufacturers Ind Co	0.19%	$607,536
53	Continental Ind Co	0.19%	$604,481

Workers' Compensation *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
54	Argonaut Ins Co	0.18%	$595,110
55	Hartford Accident & Ind Co	0.18%	$593,249
56	Phoenix Ins Co	0.18%	$590,557
57	Summitpoint Ins Co	0.18%	$579,319
58	AIG Prop Cas Co	0.17%	$566,994
59	Norguard Ins Co	0.17%	$557,631
60	AIG Assur Co	0.17%	$553,135
61	Hartford Fire In Co	0.17%	$549,124
62	Sentinel Ins Co Ltd	0.16%	$529,072
63	Cincinnati Ins Co	0.16%	$516,563
64	American Interstate Ins Co	0.16%	$502,877
65	Cincinnati Cas Co	0.15%	$499,101
66	Erie Ins Co Of NY	0.15%	$495,874
67	Pinnaclepoint Ins Co	0.15%	$491,500
68	Property & Cas Ins Co Of Hartford	0.15%	$474,844
69	Argonaut Midwest Ins Co	0.14%	$463,752
70	Old Republic Ins Co	0.13%	$421,712
71	Starr Ind & Liab Co	0.13%	$412,300
72	American Cas Co Of Reading PA	0.12%	$404,982
73	National Union Fire Ins Co Of Pitts	0.11%	$370,846
74	Protective Ins Co	0.11%	$369,619
75	BITCO Gen Ins Corp	0.11%	$355,630
76	Chubb Ind Ins Co	0.11%	$347,275
77	Manufacturers Alliance Ins Co	0.10%	$331,939
78	Nationwide Agribusiness Ins Co	0.10%	$318,164
79	American Select Ins Co	0.10%	$314,005
80	Transportation Ins Co	0.09%	$302,557
81	National Amer Ins Co	0.09%	$294,567
82	Pacific Ind Co	0.09%	$288,995
83	Riverport Ins Co	0.08%	$259,906
84	Great West Cas Co	0.08%	$253,707
85	Federated Mut Ins Co	0.08%	$252,141
86	Starnet Ins Co	0.08%	$251,051
87	Milbank Ins Co	0.08%	$244,801
88	Erie Ins Co	0.08%	$243,566
89	Travelers Ind Co Of Amer	0.07%	$229,621
90	Allied Eastern Ind Co	0.07%	$220,987
91	National Fire Ins Co Of Hartford	0.07%	$220,781
92	American Guar & Liab Ins	0.07%	$218,345
93	Mitsui Sumitomo Ins USA Inc	0.07%	$217,751
94	LM Ins Corp	0.07%	$216,720
95	National Interstate Ins Co	0.06%	$204,775
96	State Auto Prop & Cas Ins Co	0.06%	$201,653
97	Great Divide Ins Co	0.06%	$190,369
98	Ace Amer Ins Co	0.06%	$180,646
99	Sompo Japan Ins Co of Amer	0.05%	$178,237
100	Sentry Ins A Mut Co	0.05%	$167,562
101	Great Amer Assur Co	0.05%	$164,788
102	Preferred Professional Ins Co	0.05%	$162,369
103	Eastguard Ins Co	0.05%	$162,326
104	Markel Ins Co	0.05%	$162,096
105	Accident Fund Gen Ins Co	0.05%	$159,874
106	Great Amer Ins Co of NY	0.05%	$150,837

Workers' Compensation *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
107	Tri State Ins Co Of MN	0.05%	$148,095
108	Amerisure Mut Ins Co	0.05%	$145,953
109	Amerisure Ins Co	0.04%	$145,765
110	Church Mut Ins Co	0.04%	$144,758
111	Brotherhood Mut Ins Co	0.04%	$144,659
112	Safety Natl Cas Corp	0.04%	$139,314
113	Continental Western Ins Co	0.04%	$131,019
114	Wausau Underwriters Ins Co	0.04%	$127,941
115	Znat Ins Co	0.04%	$126,896
116	Vigilant Ins Co	0.04%	$121,006
117	Northstone Ins Co	0.04%	$120,378
118	Diamond Ins Co	0.04%	$117,003
119	Eastern Alliance Ins Co	0.04%	$115,571
120	Sentry Cas Co	0.03%	$111,500
121	Valley Forge Ins Co	0.03%	$109,990
122	Sparta Ins Co	0.03%	$108,238
123	Old Republic Gen Ins Corp	0.03%	$104,939
124	Berkley Natl Ins Co	0.03%	$102,156
125	Memic Ind Co	0.03%	$98,933
126	Westfield Natl Ins Co	0.03%	$94,851
127	United States Fire Ins Co	0.03%	$90,679
128	Accident Fund Ins Co of Amer	0.03%	$90,645
129	XL Ins Amer Inc	0.03%	$87,449
130	XL Specialty Ins Co	0.03%	$87,131
131	Everest Natl Ins Co	0.02%	$75,266
132	Vanliner Ins Co	0.02%	$69,902
133	Lumbermens Underwriting Alliance	0.02%	$69,004
134	HDI Gerling Amer Ins Co	0.02%	$65,535
135	Safety First Ins Co	0.02%	$63,227
136	BITCO Natl Ins Co	0.02%	$62,625
137	Nova Cas Co	0.02%	$59,036
138	Foremost Prop & Cas Ins Co	0.02%	$56,135
139	Zenith Ins Co	0.02%	$55,550
140	Stonington Ins Co	0.02%	$53,181
141	Pennsylvania Natl Mut Cas Ins Co	0.02%	$53,163
142	Foremost Ins Co Grand Rapids MI	0.02%	$51,637
143	Massachusetts Bay Ins Co	0.02%	$49,320
144	Atlantic Specialty Ins Co	0.02%	$48,731
145	Electric Ins Co	0.01%	$48,217
146	American Alt Ins Corp	0.01%	$45,274
147	ACIG Ins Co	0.01%	$41,193
148	Companion Commercial Ins Co	0.01%	$40,318
149	United WI Ins Co	0.01%	$38,309
150	New York Marine & Gen Ins Co	0.01%	$37,692
151	Firemens Ins Co Of Washington DC	0.01%	$35,970
152	Hanover Ins Co	0.01%	$35,598
153	Foremost Signature Ins Co	0.01%	$33,776
154	Cherokee Ins Co	0.01%	$33,018
155	Tokio Marine Amer Ins Co	0.01%	$29,983
156	Mitsui Sumitomo Ins Co of Amer	0.01%	$29,449
157	Pharmacists Mut Ins Co	0.01%	$28,722
158	Castlepoint Natl Ins Co	0.01%	$28,190
159	Berkley Regional Ins Co	0.01%	$27,793

Workers' Compensation *continued*

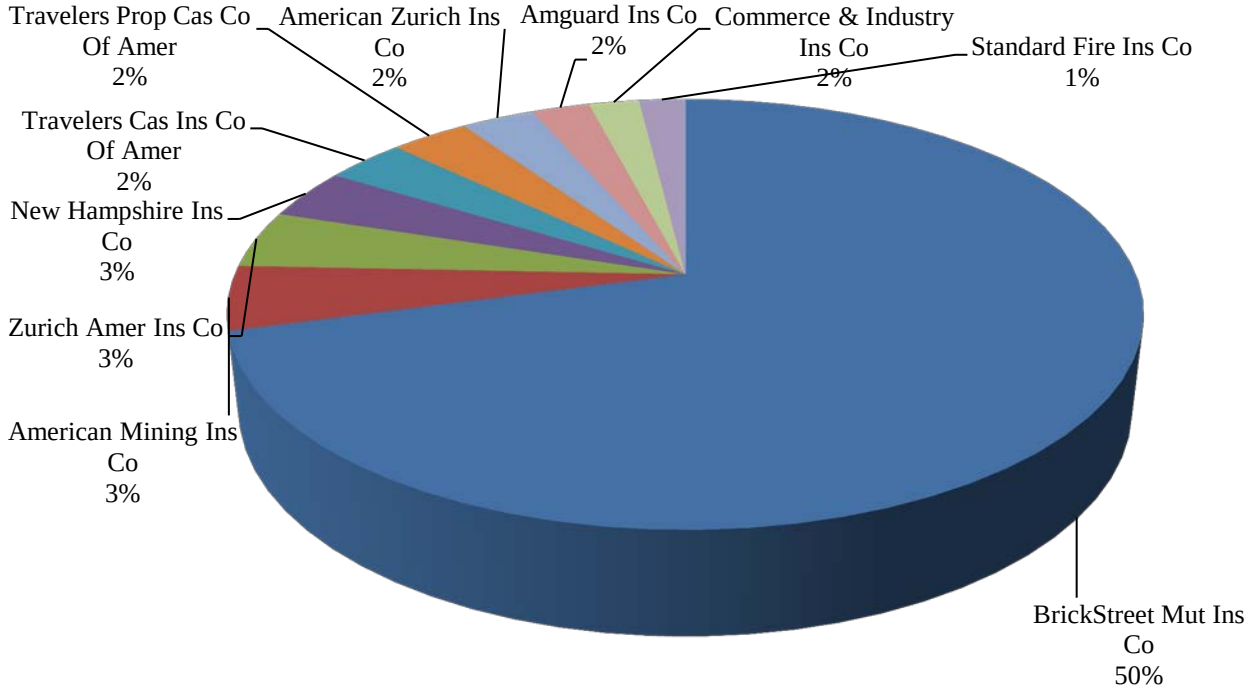
Rank	Company Name	Percent Of Market	Direct Premiums Earned
160	Ohio Cas Ins Co	0.01%	$27,322
161	Carolina Cas Ins Co	0.01%	$24,090
162	American Modern Home Ins Co	0.01%	$23,707
163	Frank Winston Crum Ins Co	0.01%	$21,521
164	Northern Ins Co Of NY	0.01%	$21,492
165	Tower Ins Co Of NY	0.01%	$20,965
166	Southern Ins Co	0.01%	$20,277
167	Eastern Advantage Assur Co	0.01%	$19,260
168	Farmland Mut Ins Co	0.01%	$19,035
169	North River Ins Co	0.01%	$18,724
170	Ohio Security Ins Co	0.01%	$18,330
171	Greenwich Ins Co	0.01%	$18,254
172	West Amer Ins Co	0.01%	$17,109
173	Assurance Co Of Amer	0.00%	$15,947
174	Transguard Ins Co Of Amer Inc	0.00%	$15,457
175	Continental Ins Co	0.00%	$15,108
176	Great Northern Ins Co	0.00%	$14,993
177	Employers Mut Cas Co	0.00%	$12,957
178	National Cas Co	0.00%	$9,181
179	Bankers Standard Ins Co	0.00%	$9,055
180	Atlantic States Ins Co	0.00%	$8,877
181	Tower Natl Ins Co	0.00%	$8,683
182	Firemans Fund Ins Co	0.00%	$8,498
183	Hanover Amer Ins Co	0.00%	$7,888
184	Wausau Business Ins Co	0.00%	$7,319
185	Midwest Employers Cas Co	0.00%	$7,257
186	American Fire & Cas Co	0.00%	$6,671
187	Ace Fire Underwriters Ins Co	0.00%	$6,573
188	Allmerica Fin Benefit Ins Co	0.00%	$5,022
189	Utica Mut Ins Co	0.00%	$4,793
190	Trans Pacific Ins Co	0.00%	$4,666
191	Pacific Employers Ins Co	0.00%	$4,509
192	Advantage Workers Comp Ins Co	0.00%	$4,271
193	Associated Ind Corp	0.00%	$4,241
194	Gateway Ins Co	0.00%	$3,995
195	Federated Serv Ins Co	0.00%	$3,403
196	Insurance Co Of The West	0.00%	$2,893
197	American Ins Co	0.00%	$2,563
198	RLI Ins Co	0.00%	$2,327
199	State Natl Ins Co Inc	0.00%	$1,992
200	Triumphe Cas Co	0.00%	$1,948
201	Star Ins Co	0.00%	$1,559
202	Crum & Forster Ind Co	0.00%	$1,460
203	Accident Fund Natl Ins Co	0.00%	$1,274
204	OBI Natl Ins Co	0.00%	$1,246
205	Peninsula Ind Co	0.00%	$1,165
206	Harleysville Worcester Ins Co	0.00%	$1,004
207	General Cas Co Of WI	0.00%	$905
208	National Surety Corp	0.00%	$850
209	TNUS Ins Co	0.00%	$837
210	Chubb Natl Ins Co	0.00%	$444
211	North Pointe Ins Co	0.00%	$237
212	Bedivere Ins Co	0.00%	$209

Workers' Compensation *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
213	Work First Cas Co	0.00%	$169
214	Citizens Ins Co Of Amer	0.00%	$166
215	Regent Ins Co	0.00%	$138
216	Samsung Fire & Marine Ins Co Ltd	0.00%	$84
217	Discover Prop & Cas Ins Co	0.00%	$79
218	Acadia Ins Co	0.00%	$42
219	OneBeacon Amer Ins Co	0.00%	$16
220	Fidelity & Guar Ins Underwriters Inc	0.00%	$9
221	Ace Prop & Cas Ins Co	0.00%	($1)
222	Insurance Co of N Amer	0.00%	($5)
223	Employers Fire Ins Co	0.00%	($42)
224	Illinois Natl Ins Co	0.00%	($694)
225	Federated Rural Electric Ins Exch	0.00%	($2,001)
226	Great Amer Ins Co	0.00%	($2,372)
227	United States Fidelity & Guar Co	0.00%	($3,403)
228	SeaBright Ins Co	0.00%	($5,409)
229	Maryland Cas Co	0.00%	($5,626)
230	American Home Assur Co	0.00%	($7,072)
231	Farm Family Cas Ins Co	0.00%	($11,449)
232	Fidelity & Guar Ins Co	-0.02%	($52,215)
233	Liberty Mut Ins Co	-0.02%	($78,442)
	Total for Top 10 Insurers	71.27%	$231,072,138
	Total for All Other Insurers	28.73%	$93,166,988
	Total for All Insurers	**100.00%**	**$324,239,126**

Workers' Compensation

Graph Reflects Top 10 Insurers' Percentage of Market



Property Totals

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Mut Auto Ins Co	11.06%	$302,630,882
2	Erie Ins Prop & Cas Co	9.20%	$251,721,779
3	BrickStreet Mut Ins Co	5.98%	$163,678,977
4	Nationwide Mut Ins Co	5.19%	$141,949,595
5	State Farm Fire & Cas Co	4.62%	$126,399,360
6	Westfield Ins Co	3.31%	$90,519,229
7	State Auto Prop & Cas Ins Co	1.92%	$52,668,257
8	Allstate Prop & Cas Ins Co	1.90%	$52,043,356
9	Allstate Ins Co	1.81%	$49,495,390
10	Nationwide Prop & Cas Ins Co	1.40%	$38,305,298
11	Nationwide Mut Fire Ins Co	1.39%	$37,951,533
12	Safeco Ins Co Of Amer	1.36%	$37,276,121
13	GEICO Gen Ins Co	1.28%	$34,926,026
14	GEICO Ind Co	1.20%	$32,919,364
15	Progressive Max Ins Co	1.12%	$30,634,561
16	Nationwide Ins Co Of Amer	1.11%	$30,363,500
17	Liberty Mut Fire Ins Co	1.05%	$28,613,969
18	Travelers Prop Cas Co Of Amer	1.03%	$28,153,285
19	Zurich Amer Ins Co	1.02%	$27,896,142
20	Progressive Classic Ins Co	1.01%	$27,690,248
21	United Serv Automobile Assn	0.96%	$26,238,333
22	West Virginia Mut Ins Co	0.93%	$25,340,227
23	National Union Fire Ins Co Of Pitts	0.83%	$22,833,705
24	Farmers Mech Mut Fire Ins Of WV	0.82%	$22,558,924
25	Continental Cas Co	0.82%	$22,511,083
26	Cincinnati Ins Co	0.82%	$22,386,899
27	Ace Amer Ins Co	0.75%	$20,450,381
28	Motorists Mut Ins Co	0.73%	$20,109,321
29	Federal Ins Co	0.65%	$17,730,526
30	Hartford Ins Co Of The Midwest	0.59%	$16,066,050
31	Trumbull Ins Co	0.58%	$15,784,509
32	Farm Family Cas Ins Co	0.57%	$15,544,175
33	Property & Cas Ins Co Of Hartford	0.55%	$15,116,250
34	Erie Ins Co	0.54%	$14,819,748
35	USAA Cas Ins Co	0.52%	$14,165,153
36	American Natl Prop & Cas Co	0.52%	$14,093,455
37	21st Century Centennial Ins Co	0.51%	$14,027,587
38	Liberty Mut Ins Co	0.49%	$13,338,813
39	Travelers Ind Co	0.49%	$13,272,173
40	National Cas Co	0.47%	$12,973,704
41	St Paul Fire & Marine Ins Co	0.46%	$12,587,361
42	Government Employees Ins Co	0.44%	$12,169,086
43	USAA Gen Ind Co	0.44%	$12,135,862
44	W Va Ins Co	0.44%	$12,054,346
45	Travelers Cas & Surety Co Of Amer	0.42%	$11,442,254
46	American Mining Ins Co	0.41%	$11,178,999
47	Travelers Cas Ins Co Of Amer	0.41%	$11,116,811
48	Auto Club Prop Cas Ins Co	0.40%	$11,061,048
49	Titan Ind Co	0.39%	$10,688,759
50	Travelers Ind Co Of CT	0.39%	$10,598,768
51	National Gen Assur Co	0.39%	$10,582,237
52	American Alt Ins Corp	0.38%	$10,464,899

Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
53	New Hampshire Ins Co	0.38%	$10,404,572
54	Allstate Ind Co	0.38%	$10,394,375
55	Municipal Mut Ins Co	0.37%	$10,164,573
56	Charter Oak Fire Ins Co	0.35%	$9,590,645
57	Horace Mann Ins Co	0.35%	$9,457,453
58	Liberty Ins Corp	0.34%	$9,305,801
59	American Bankers Ins Co Of FL	0.33%	$9,098,502
60	Travelers Ind Co Of Amer	0.33%	$8,953,726
61	American Modern Home Ins Co	0.33%	$8,933,622
62	Foremost Ins Co Grand Rapids MI	0.32%	$8,846,537
63	Farmers & Mechanics Fire & Cas Ins I	0.32%	$8,690,971
64	Atlantic Specialty Ins Co	0.32%	$8,651,909
65	United Financial Cas Co	0.31%	$8,459,928
66	Philadelphia Ind Ins Co	0.31%	$8,458,800
67	Metropolitan Prop & Cas Ins Co	0.30%	$8,147,175
68	American Zurich Ins Co	0.28%	$7,673,796
69	Arch Ins Co	0.27%	$7,340,046
70	Twin City Fire Ins Co	0.27%	$7,255,883
71	West Virginia Natl Auto Ins Co	0.26%	$7,194,084
72	LM Gen Ins Co	0.26%	$7,126,738
73	Factory Mut Ins Co	0.25%	$6,801,977
74	Insurance Co Of The State Of PA	0.25%	$6,782,948
75	Metropolitan Drt Prop & Cas Ins Co	0.25%	$6,764,709
76	Nationwide Agribusiness Ins Co	0.24%	$6,471,979
77	Medicus Ins Co	0.24%	$6,441,461
78	Sentry Select Ins Co	0.23%	$6,261,964
79	Hartford Fire In Co	0.23%	$6,239,660
80	Great Midwest Ins Co	0.22%	$6,124,948
81	Phoenix Ins Co	0.22%	$6,119,363
82	21st Century Pacific Ins Co	0.22%	$5,976,612
83	Farmers Mut Ins Co	0.22%	$5,931,736
84	Standard Fire Ins Co	0.21%	$5,737,721
85	Encompass Ins Co Of Amer	0.21%	$5,702,312
86	Amguard Ins Co	0.21%	$5,660,336
87	Encompass Ind Co	0.21%	$5,647,634
88	Peak Prop & Cas Ins Corp	0.20%	$5,524,958
89	Commerce & Industry Ins Co	0.20%	$5,522,044
90	Sentinel Ins Co Ltd	0.20%	$5,373,284
91	Garrison Prop & Cas Ins Co	0.19%	$5,262,867
92	American Guar & Liab Ins	0.19%	$5,156,901
93	The Cincinnati Ind Co	0.19%	$5,145,627
94	GEICO Advantage Ins Co	0.18%	$4,936,449
95	American Select Ins Co	0.18%	$4,814,609
96	Church Mut Ins Co	0.18%	$4,791,175
97	ALPS Prop & Cas Ins Co	0.17%	$4,736,841
98	Rockwood Cas Ins Co	0.17%	$4,556,398
99	Imperium Ins Co	0.17%	$4,516,031
100	State Automobile Mut Ins Co	0.16%	$4,427,183
101	Granite State Ins Co	0.16%	$4,365,751
102	Federated Mut Ins Co	0.15%	$4,225,525
103	Flagship City Ins Co	0.15%	$4,205,641
104	United States Fire Ins Co	0.15%	$4,183,757
105	Brotherhood Mut Ins Co	0.15%	$4,180,347

Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
106	American Modern Select Ins Co	0.15%	$4,129,817
107	Cumis Ins Society Inc	0.15%	$4,085,537
108	National Liab & Fire Ins Co	0.15%	$4,001,550
109	Hartford Underwriters Ins Co	0.15%	$3,988,094
110	Mortgage Guar Ins Corp	0.15%	$3,980,220
111	Hartford Accident & Ind Co	0.15%	$3,977,277
112	GEICO Choice Ins Co	0.14%	$3,860,930
113	Encompass Home & Auto Ins Co	0.14%	$3,709,556
114	Hartford Cas Ins Co	0.13%	$3,511,863
115	Old Republic Ins Co	0.13%	$3,504,782
116	Wesco Ins Co	0.13%	$3,479,535
117	Westport Ins Corp	0.12%	$3,328,548
118	Great Amer Ins Co	0.12%	$3,291,001
119	LM Ins Corp	0.12%	$3,280,156
120	Safe Ins Co	0.12%	$3,259,916
121	Standard Guar Ins Co	0.12%	$3,241,684
122	Lexon Ins Co	0.12%	$3,217,413
123	RSUI Ind Co	0.12%	$3,168,762
124	Teachers Ins Co	0.12%	$3,165,751
125	Allstate Vehicle & Prop Ins Co	0.11%	$3,040,839
126	West Virginia Farmers Mut Ins Assoc	0.11%	$3,028,887
127	Homesite Ins Co Of The Midwest	0.11%	$2,981,034
128	GEICO Secure Ins Co	0.11%	$2,980,160
129	Pan Handle Farmers Mut Ins Co Of WV	0.11%	$2,955,230
130	Northland Ins Co	0.11%	$2,947,918
131	Erie Ins Exch	0.10%	$2,688,644
132	HDI Gerling Amer Ins Co	0.09%	$2,541,127
133	Fidelity & Deposit Co Of MD	0.09%	$2,540,605
134	Firstcomp Ins Co	0.09%	$2,412,636
135	Dairyland Ins Co	0.09%	$2,363,120
136	QBE Ins Corp	0.09%	$2,356,050
137	Liberty Ins Underwriters Inc	0.08%	$2,319,060
138	Dorinco Reins Co	0.08%	$2,259,751
139	Great Amer Assur Co	0.08%	$2,225,632
140	Travelers Cas & Surety Co	0.08%	$2,217,242
141	Cincinnati Cas Co	0.08%	$2,210,525
142	Starr Ind & Liab Co	0.08%	$2,182,290
143	Genworth Mortgage Ins Corp	0.08%	$2,174,606
144	National Amer Ins Co	0.08%	$2,148,506
145	Vigilant Ins Co	0.08%	$2,138,496
146	Zurich Amer Ins Co Of IL	0.08%	$2,124,237
147	Victoria Fire & Cas Co	0.08%	$2,109,942
148	Horace Mann Prop & Cas Ins Co	0.08%	$2,106,426
149	Western Surety Co	0.08%	$2,105,200
150	RLI Ins Co	0.08%	$2,094,193
151	Westfield Natl Ins Co	0.08%	$2,069,011
152	Esurance Prop & Cas Ins Co	0.08%	$2,057,840
153	Foremost Prop & Cas Ins Co	0.07%	$2,011,317
154	Guideone Mut Ins Co	0.07%	$1,970,362
155	United Guar Residential Ins Co	0.07%	$1,948,346
156	American Fire & Cas Co	0.07%	$1,906,959
157	Markel Ins Co	0.07%	$1,893,628

Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
158	Amica Mut Ins Co	0.07%	$1,869,773
159	American Safety Cas Ins Co	0.07%	$1,853,785
160	Ace Prop & Cas Ins Co	0.07%	$1,821,522
161	Westchester Fire Ins Co	0.06%	$1,731,637
162	Companion Prop & Cas Ins Co	0.06%	$1,729,119
163	Indemnity Ins Co Of North Amer	0.06%	$1,709,302
164	Allianz Global Risks US Ins Co	0.06%	$1,706,951
165	Radian Guar Inc	0.06%	$1,651,841
166	Canal Ins Co	0.06%	$1,647,494
167	Ohio Farmers Ins Co	0.06%	$1,630,114
168	XL Specialty Ins Co	0.06%	$1,580,083
169	Argonaut Ins Co	0.06%	$1,578,131
170	Great Northern Ins Co	0.06%	$1,569,005
171	American Cas Co Of Reading PA	0.06%	$1,556,189
172	XL Ins Amer Inc	0.06%	$1,552,425
173	Guideone Specialty Mut Ins Co	0.06%	$1,536,943
174	American Security Ins Co	0.06%	$1,514,343
175	Hanover Ins Co	0.06%	$1,507,173
176	Aegis Security Ins Co	0.05%	$1,448,689
177	Catlin Ins Co	0.05%	$1,413,278
178	Wright Natl Flood Ins Co	0.05%	$1,403,763
179	Medical Protective Co	0.05%	$1,373,368
180	Rural Comm Ins Co	0.05%	$1,372,352
181	Heritage Ind Co	0.05%	$1,369,978
182	Ohio Security Ins Co	0.05%	$1,345,780
183	Empire Fire & Marine Ins Co	0.05%	$1,336,701
184	Caterpillar Ins Co	0.05%	$1,322,045
185	General Ins Co Of Amer	0.05%	$1,319,774
186	Universal Underwriters Ins Co	0.05%	$1,295,950
187	Greenwich Ins Co	0.05%	$1,283,038
188	Great Amer Alliance Ins Co	0.05%	$1,262,381
189	Pennsylvania Lumbermens Mut Ins	0.05%	$1,258,740
190	State Natl Ins Co Inc	0.05%	$1,250,358
191	AIG Prop Cas Co	0.05%	$1,248,678
192	Berkshire Hathaway Homestate Ins Co	0.04%	$1,227,824
193	Sompo Japan Ins Co of Amer	0.04%	$1,197,203
194	First Liberty Ins Corp	0.04%	$1,179,637
195	AGCS Marine Ins Co	0.04%	$1,178,308
196	Essentia Ins Co	0.04%	$1,162,087
197	Everest Natl Ins Co	0.04%	$1,161,774
198	Nova Cas Co	0.04%	$1,155,885
199	Rider Ins Co	0.04%	$1,133,354
200	Navigators Ins Co	0.04%	$1,125,114
201	Tokio Marine Amer Ins Co	0.04%	$1,111,091
202	St Paul Mercury Ins Co	0.04%	$1,094,873
203	American States Ins Co	0.04%	$1,089,390
204	American Automobile Ins Co	0.04%	$1,087,501
205	Axis Ins Co	0.04%	$1,080,879
206	ProAssurance Ind Co Inc	0.04%	$1,061,891
207	Safety Natl Cas Corp	0.04%	$1,054,612
208	Seneca Ins Co Inc	0.04%	$1,047,063
209	Pennsylvania Manufacturers Assoc Ins	0.04%	$1,034,756
210	Jefferson Ins Co	0.04%	$1,029,547

Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
211	PMI Mortgage Ins Co	0.04%	$1,026,934
212	Ohio Cas Ins Co	0.04%	$1,019,821
213	BITCO Gen Ins Corp	0.04%	$1,014,325
214	Praetorian Ins Co	0.04%	$981,839
215	Employers Ins of Wausau	0.04%	$963,750
216	General Star Natl Ins Co	0.03%	$954,196
217	Lititz Mut Ins Co	0.03%	$944,752
218	Technology Ins Co Inc	0.03%	$942,329
219	American Road Ins Co	0.03%	$942,279
220	Great Amer Ins Co of NY	0.03%	$918,295
221	Aspen Amer Ins Co	0.03%	$912,775
222	CSAA Gen Ins Co	0.03%	$901,442
223	Generali Us Branch	0.03%	$871,571
224	Capson Physicians Ins Co	0.03%	$865,045
225	Peninsula Ins Co	0.03%	$853,854
226	North Pointe Ins Co	0.03%	$818,903
227	Transamerica Cas Ins Co	0.03%	$815,901
228	Republic Mortgage Ins Co	0.03%	$811,991
229	Illinois Natl Ins Co	0.03%	$803,440
230	Permanent Gen Assur Corp	0.03%	$802,007
231	Continental Ins Co	0.03%	$793,964
232	US Specialty Ins Co	0.03%	$782,401
233	National Fire Ins Co Of Hartford	0.03%	$777,096
234	First Surety Corp	0.03%	$769,401
235	Triton Ins Co	0.03%	$756,630
236	International Fidelity Ins Co	0.03%	$754,123
237	Plaza Ins Co	0.03%	$746,921
238	Ohio Ind Co	0.03%	$726,854
239	UPMC Hlth Benefits Inc	0.03%	$722,638
240	Farmington Cas Co	0.03%	$707,687
241	Selective Ins Co Of The Southeast	0.03%	$684,335
242	Guarantee Ins Co	0.02%	$683,748
243	AXA Ins Co	0.02%	$681,858
244	Hudson Ins Co	0.02%	$675,930
245	First Colonial Ins Co	0.02%	$662,683
246	Scottsdale Ind Co	0.02%	$661,562
247	Motors Ins Corp	0.02%	$652,061
248	Pennsylvania Manufacturers Ind Co	0.02%	$641,633
249	Great Divide Ins Co	0.02%	$636,097
250	Southern States Ins Exch	0.02%	$627,962
251	Doctors Co An InterIns Exch	0.02%	$622,948
252	American Natl Gen Ins Co	0.02%	$618,357
253	White Pine Ins Co	0.02%	$611,877
254	Valley Forge Ins Co	0.02%	$605,901
255	Continental Ind Co	0.02%	$604,481
256	Starnet Ins Co	0.02%	$600,348
257	Federated Serv Ins Co	0.02%	$599,533
258	Foremost Signature Ins Co	0.02%	$597,378
259	Argonaut Midwest Ins Co	0.02%	$590,787
260	Sparta Ins Co	0.02%	$583,607
261	Summitpoint Ins Co	0.02%	$579,319
262	Norguard Ins Co	0.02%	$557,631
263	AIG Assur Co	0.02%	$553,135

Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
264	Podiatry Ins Co Of Amer	0.02%	$551,564
265	Euler Hermes N Amer Ins Co	0.02%	$551,515
266	Assured Guar Municipal Corp	0.02%	$550,296
267	BCS Ins Co	0.02%	$544,199
268	Coface N Amer Ins Co	0.02%	$538,967
269	Economy Premier Assur Co	0.02%	$527,447
270	Transportation Ins Co	0.02%	$519,173
271	Essent Guar Inc	0.02%	$509,603
272	American Interstate Ins Co	0.02%	$502,877
273	Erie Ins Co Of NY	0.02%	$495,874
274	Pinnaclepoint Ins Co	0.02%	$491,500
275	Security Natl Ins Co	0.02%	$486,850
276	Ambac Assur Corp	0.02%	$483,805
277	Allied World Specialty Ins Co	0.02%	$477,579
278	North River Ins Co	0.02%	$474,979
279	Continental Western Ins Co	0.02%	$459,281
280	Metropolitan Cas Ins Co	0.02%	$456,815
281	Torus Natl Ins Co	0.02%	$454,181
282	Protective Ins Co	0.02%	$453,797
283	National Public Finance Guar Corp	0.02%	$453,125
284	American Ins Co	0.02%	$451,485
285	Yosemite Ins Co	0.02%	$450,082
286	Alterra Amer Ins Co	0.02%	$430,273
287	St Paul Guardian Ins Co	0.02%	$422,741
288	CSAA Fire & Cas Ins Co	0.02%	$421,546
289	Universal Underwriters Of TX Ins	0.02%	$419,497
290	Hartford Steam Boil Inspec & Ins Co	0.02%	$415,259
291	United States Surety Co	0.01%	$409,526
292	Lumbermens Underwriting Alliance	0.01%	$408,173
293	Gray Ins Co	0.01%	$406,211
294	Associated Ind Corp	0.01%	$404,853
295	Mitsui Sumitomo Ins USA Inc	0.01%	$402,786
296	Mitsui Sumitomo Ins Co of Amer	0.01%	$397,338
297	Fair Amer Ins & Reins Co	0.01%	$394,296
298	Markel Amer Ins Co	0.01%	$391,595
299	California Cas Ind Exch	0.01%	$386,870
300	MBIA Ins Corp	0.01%	$386,779
301	American Economy Ins Co	0.01%	$384,688
302	Pennsylvania Natl Mut Cas Ins Co	0.01%	$372,761
303	Dealers Assur Co	0.01%	$369,530
304	Beazley Ins Co Inc	0.01%	$365,054
305	West Amer Ins Co	0.01%	$364,838
306	American Family Home Ins Co	0.01%	$362,986
307	Sentry Ins A Mut Co	0.01%	$357,740
308	Manufacturers Alliance Ins Co	0.01%	$354,228
309	Chubb Ind Ins Co	0.01%	$347,275
310	Virginia Surety Co Inc	0.01%	$344,999
311	Affiliated Fm Ins Co	0.01%	$343,540
312	Firemans Fund Ins Co	0.01%	$341,907
313	Gateway Ins Co	0.01%	$340,772
314	Great West Cas Co	0.01%	$337,179
315	First Natl Ins Co Of Amer	0.01%	$325,557
316	Wausau Underwriters Ins Co	0.01%	$323,608

Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
317	Stillwater Ins Co	0.01%	$322,443
318	Occidental Fire & Cas Co Of NC	0.01%	$316,545
319	Pacific Ind Co	0.01%	$314,802
320	NCMIC Ins Co	0.01%	$314,398
321	Merchants Bonding Co a Mut	0.01%	$313,984
322	New York Marine & Gen Ins Co	0.01%	$312,404
323	Inland Mut Ins Co	0.01%	$311,513
324	National Interstate Ins Co	0.01%	$309,821
325	Stratford Ins Co	0.01%	$307,119
326	Amex Assur Co	0.01%	$304,588
327	American Contractors Ind Co	0.01%	$301,232
328	Old Republic Surety Co	0.01%	$282,960
329	MIC Prop & Cas Ins Corp	0.01%	$281,206
330	Nationwide Assur Co	0.01%	$277,787
331	Star Ins Co	0.01%	$276,851
332	ARCH Mortgage Ins Co	0.01%	$274,608
333	Sirius Amer Ins Co	0.01%	$274,354
334	Motorists Commercial Mut Ins Co	0.01%	$272,753
335	Hallmark Ins Co	0.01%	$271,816
336	Transguard Ins Co Of Amer Inc	0.01%	$264,495
337	Endurance Amer Ins Co	0.01%	$264,135
338	Riverport Ins Co	0.01%	$259,993
339	Platte River Ins Co	0.01%	$256,854
340	National Continental Ins Co	0.01%	$255,664
341	MutualAid eXchange	0.01%	$253,438
342	Lyndon Prop Ins Co	0.01%	$245,107
343	Milbank Ins Co	0.01%	$244,801
344	Celina Mut Ins Co	0.01%	$239,999
345	Selective Ins Co Of Amer	0.01%	$238,590
346	Armed Forces Ins Exch	0.01%	$232,723
347	Jewelers Mut Ins Co	0.01%	$228,723
348	Preferred Professional Ins Co	0.01%	$227,852
349	Crum & Forster Ind Co	0.01%	$226,053
350	Allied World Natl Assur Co	0.01%	$225,961
351	Diamond State Ins Co	0.01%	$224,048
352	Allied Eastern Ind Co	0.01%	$220,987
353	Allegheny Cas Co	0.01%	$218,495
354	Amerisure Mut Ins Co	0.01%	$200,765
355	North Amer Elite Ins Co	0.01%	$200,691
356	Berkley Ins Co	0.01%	$193,520
357	Carolina Cas Ins Co	0.01%	$193,211
358	Toyota Motor Ins Co	0.01%	$192,499
359	Pharmacists Mut Ins Co	0.01%	$191,913
360	Amerisure Ins Co	0.01%	$189,849
361	United States Liab Ins Co	0.01%	$189,366
362	Assurance Co Of Amer	0.01%	$188,636
363	Executive Risk Ind Inc	0.01%	$188,493
364	American Southern Ins Co	0.01%	$186,035
365	Central States Ind Co Of Omaha	0.01%	$183,128
366	Lexington Natl Ins Corp	0.01%	$182,405
367	Berkley Natl Ins Co	0.01%	$172,018
368	Electric Ins Co	0.01%	$171,288
369	Vanliner Ins Co	0.01%	$169,331

Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
370	Maryland Cas Co	0.01%	$169,277
371	Camico Mut Ins Co	0.01%	$165,453
372	Massachusetts Bay Ins Co	0.01%	$164,137
373	Eastguard Ins Co	0.01%	$162,326
374	BITCO Natl Ins Co	0.01%	$162,151
375	Accident Fund Gen Ins Co	0.01%	$159,874
376	North Amer Specialty Ins Co	0.01%	$157,685
377	Colony Specialty Ins Co	0.01%	$157,458
378	Bond Safeguard Ins Co	0.01%	$155,224
379	Corepointe Ins Co	0.01%	$153,052
380	Tri State Ins Co Of MN	0.01%	$148,095
381	Avemco Ins Co	0.01%	$147,463
382	T H E Ins Co	0.01%	$144,076
383	Old Republic Gen Ins Corp	0.01%	$143,177
384	Colonial Surety Co	0.01%	$141,902
385	Securian Cas Co	0.01%	$137,071
386	National Gen Ins Co	0.00%	$135,305
387	Aetna Ins Co of CT	0.00%	$133,366
388	Founders Ins Co	0.00%	$132,822
389	Repwest Ins Co	0.00%	$129,960
390	Housing Authority Prop A Mut Co	0.00%	$127,469
391	Znat Ins Co	0.00%	$126,896
392	Courtesy Ins Co	0.00%	$126,535
393	Employers Mut Cas Co	0.00%	$125,670
394	National Surety Corp	0.00%	$121,729
395	Northstone Ins Co	0.00%	$120,378
396	General Cas Co Of WI	0.00%	$119,001
397	Berkley Regional Ins Co	0.00%	$117,835
398	Suretec Ins Co	0.00%	$117,425
399	Diamond Ins Co	0.00%	$117,003
400	Eastern Alliance Ins Co	0.00%	$115,571
401	Lancer Ins Co	0.00%	$114,103
402	Sentry Cas Co	0.00%	$111,500
403	Housing Enterprise Ins Co Inc	0.00%	$108,350
404	Independent Mut Fire Ins Co	0.00%	$104,559
405	Ironshore Ind Inc	0.00%	$102,833
406	Benchmark Ins Co	0.00%	$99,404
407	American Reliable Ins Co	0.00%	$99,083
408	Memic Ind Co	0.00%	$98,933
409	First Guard Ins Co	0.00%	$96,848
410	Seaworthy Ins Co	0.00%	$96,397
411	Firemens Ins Co Of Washington DC	0.00%	$92,418
412	Accident Fund Ins Co of Amer	0.00%	$90,645
413	Tower Ins Co Of NY	0.00%	$89,076
414	Bankers Standard Ins Co	0.00%	$87,528
415	American Home Assur Co	0.00%	$85,069
416	Harco Natl Ins Co	0.00%	$84,788
417	American Pet Ins Co	0.00%	$84,368
418	Farmland Mut Ins Co	0.00%	$84,327
419	Capitol Ind Corp	0.00%	$78,759
420	Merastar Ins Co	0.00%	$76,220
421	Knightbrook Ins Co	0.00%	$76,179

Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
422	Maxum Cas Ins Co	0.00%	$75,592
423	Tower Natl Ins Co	0.00%	$71,354
424	Verlan Fire Ins Co MD	0.00%	$71,321
425	American Southern Home Ins Co	0.00%	$70,942
426	Privilege Underwriters Recp Exch	0.00%	$70,073
427	Hiscox Ins Co Inc	0.00%	$69,047
428	Cherokee Guar Co Inc a RRG	0.00%	$64,598
429	Independence Amer Ins Co	0.00%	$64,285
430	Midwest Employers Cas Co	0.00%	$63,481
431	Safety First Ins Co	0.00%	$63,227
432	Automobile Ins Co Of Hartford CT	0.00%	$59,032
433	Progressive Paloverde Ins Co	0.00%	$57,813
434	Federated Rural Electric Ins Exch	0.00%	$56,126
435	Zenith Ins Co	0.00%	$55,550
436	Stonington Ins Co	0.00%	$53,181
437	General Reins Corp	0.00%	$52,507
438	Washington Intl Ins Co	0.00%	$51,830
439	Argonaut Great Central Ins Co	0.00%	$49,773
440	National Ind Co	0.00%	$49,183
441	NGM Ins Co	0.00%	$48,779
442	Colonial Amer Cas & Surety Co	0.00%	$48,662
443	Medmarc Cas Ins Co	0.00%	$46,539
444	Amco Ins Co	0.00%	$45,449
445	Zale Ind Co	0.00%	$42,699
446	Allied World Ins Co	0.00%	$42,425
447	ACIG Ins Co	0.00%	$41,193
448	Companion Commercial Ins Co	0.00%	$40,318
449	United WI Ins Co	0.00%	$38,309
450	Cherokee Ins Co	0.00%	$36,926
451	Contractors Bonding & Ins Co	0.00%	$36,889
452	Infinity Ins Co	0.00%	$36,153
453	Developers Surety & Ind Co	0.00%	$35,662
454	Northern Ins Co Of NY	0.00%	$34,243
455	St Paul Protective Ins Co	0.00%	$33,361
456	Guarantee Co Of N Amer USA	0.00%	$31,552
457	Southwest Marine & Gen Ins Co	0.00%	$31,505
458	ARCOA RRG Inc	0.00%	$31,314
459	NAU Country Ins Co	0.00%	$30,262
460	Castlepoint Natl Ins Co	0.00%	$28,190
461	United Cas Ins Co Of Amer	0.00%	$27,303
462	General Security Natl Ins Co	0.00%	$26,926
463	RLI Ind Co	0.00%	$25,450
464	United States Fidelity & Guar Co	0.00%	$25,137
465	Acstar Ins Co	0.00%	$23,856
466	Bankers Ins Co	0.00%	$23,795
467	Utica Mut Ins Co	0.00%	$23,598
468	Genworth Residential Mortgage Ins Co	0.00%	$23,066
469	Aviation Alliance Ins RRG Inc	0.00%	$22,427
470	Frank Winston Crum Ins Co	0.00%	$21,521
471	Southern Ins Co	0.00%	$20,277
472	AF&L Ins Co	0.00%	$20,166
473	Granite Re Inc	0.00%	$19,946
474	Lincoln Gen Ins Co	0.00%	$19,920

Property Totals *continued*

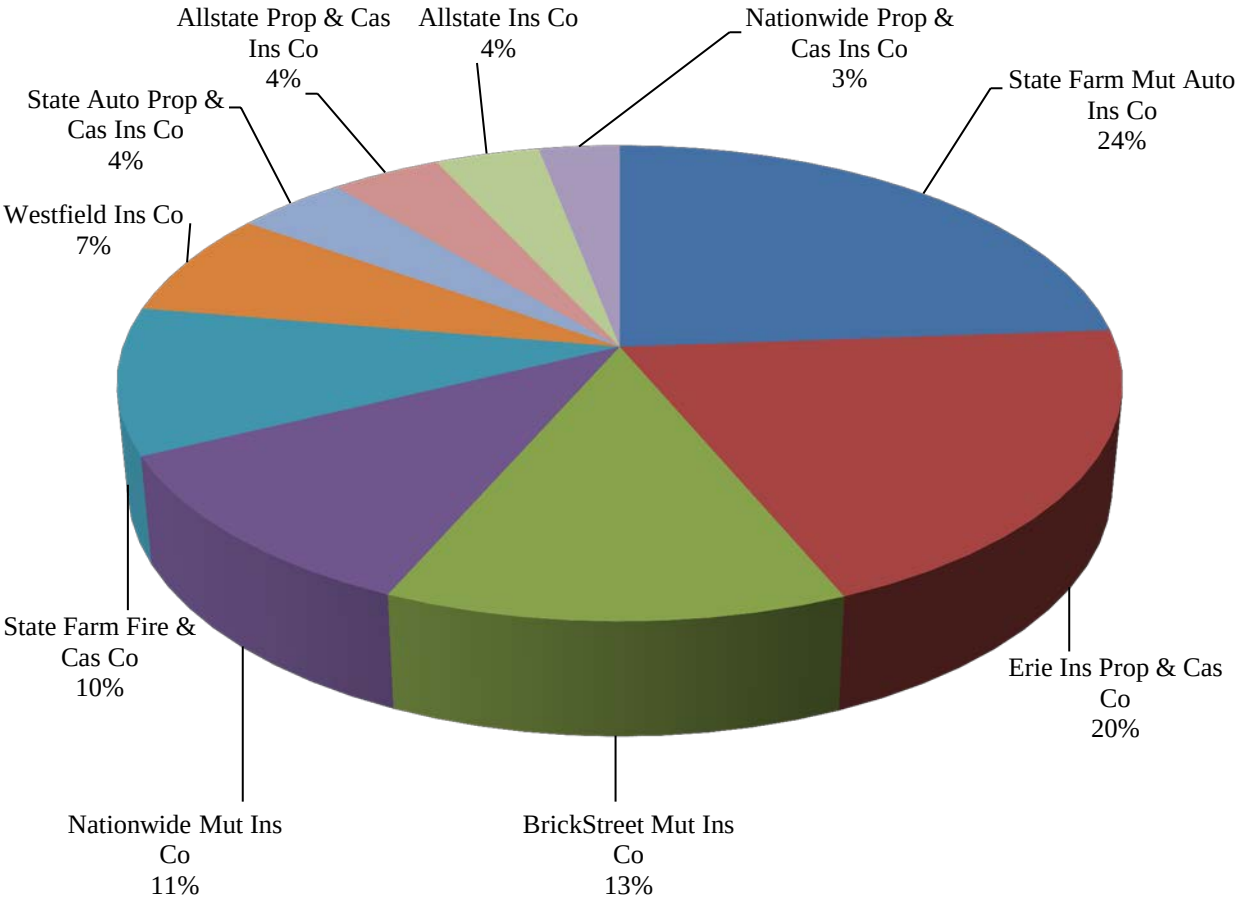
Rank	Company Name	Percent Of Market	Direct Premiums Earned
475	Eastern Advantage Assur Co	0.00%	$19,260
476	Lyndon Southern Ins Co	0.00%	$18,308
477	Indiana Lumbermens Mut Ins Co	0.00%	$18,223
478	Financial Cas & Surety Inc	0.00%	$16,754
479	National Specialty Ins Co	0.00%	$16,693
480	Procentury Ins Co	0.00%	$15,466
481	Agri Gen Ins Co	0.00%	$14,769
482	Discover Prop & Cas Ins Co	0.00%	$13,627
483	PACO Assur Co Inc	0.00%	$13,503
484	Hallmark Natl Ins Co	0.00%	$13,460
485	Chubb Natl Ins Co	0.00%	$13,246
486	Wausau Business Ins Co	0.00%	$12,211
487	CSAA AFFINITY INS CO	0.00%	$12,184
488	Everest Reins Co	0.00%	$12,135
489	Fortress Ins Co	0.00%	$11,812
490	John Deere Ins Co	0.00%	$10,679
491	Merchants Natl Bonding Inc	0.00%	$10,658
492	First Amer Prop & Cas Ins Co	0.00%	$9,380
493	Hanover Amer Ins Co	0.00%	$9,072
494	Atlantic States Ins Co	0.00%	$8,877
495	Ace Fire Underwriters Ins Co	0.00%	$8,732
496	Travelers Prop Cas Ins Co	0.00%	$8,017
497	National Mortgage Ins Corp	0.00%	$7,969
498	ADM Ins Co	0.00%	$7,394
499	Insurance Co Of The West	0.00%	$7,299
500	Balboa Ins Co	0.00%	$7,111
501	National Home Ins Co RRG	0.00%	$7,070
502	AXA Art Ins Corp	0.00%	$6,338
503	Radian Asset Assur Inc	0.00%	$6,089
504	Allied Prop & Cas Ins Co	0.00%	$5,740
505	Terrafirma RRG LLC	0.00%	$5,704
506	Pacific Specialty Ins Co	0.00%	$5,672
507	Berkshire Hathaway Specialty Ins Co	0.00%	$5,474
508	SeaBright Ins Co	0.00%	$5,404
509	Allmerica Fin Benefit Ins Co	0.00%	$5,022
510	Regent Ins Co	0.00%	$4,748
511	Trans Pacific Ins Co	0.00%	$4,672
512	Pacific Employers Ins Co	0.00%	$4,509
513	Advantage Workers Comp Ins Co	0.00%	$4,271
514	Spirit Commercial Auto RRG Inc	0.00%	$3,997
515	Casualty Underwriters Ins Co	0.00%	$3,967
516	United Fire & Cas Co	0.00%	$3,950
517	Depositors Ins Co	0.00%	$3,910
518	AXIS Reins Co	0.00%	$3,824
519	Assured Guar Corp	0.00%	$3,790
520	Catlin Ind Co	0.00%	$3,660
521	American Commerce Ins Co	0.00%	$3,580
522	21st Century Premier Ins Co	0.00%	$2,875
523	Universal Fire & Cas Ins Co	0.00%	$2,789
524	Academic Medical Professionals Ins E	0.00%	$2,471
525	IDS Prop Cas Ins Co	0.00%	$2,311
526	American Hallmark Ins Co Of TX	0.00%	$2,282
527	Great Amer Spirit Ins Co	0.00%	$2,184

Property Totals *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
528	TNUS Ins Co	0.00%	$2,044
529	Triumphe Cas Co	0.00%	$1,948
530	Atain Ins Co	0.00%	$1,730
531	Continental Heritage Ins Co	0.00%	$1,664
532	Freedom Specialty Ins Co	0.00%	$1,416
533	Deerfield Ins Co	0.00%	$1,306
534	Accident Fund Natl Ins Co	0.00%	$1,274
535	OBI Natl Ins Co	0.00%	$1,246
536	Peninsula Ind Co	0.00%	$1,165
537	American Surety Co	0.00%	$1,110
538	AmeriGuard RRG Inc	0.00%	$1,034
539	Harleysville Worcester Ins Co	0.00%	$1,004
540	Accredited Surety & Cas Co Inc	0.00%	$979
541	National Farmers Union Prop & Cas	0.00%	$959
542	United Farm Family Ins Co	0.00%	$865
543	Bedivere Ins Co	0.00%	$833
544	NASW RRG Inc	0.00%	$636
545	Stillwater Prop & Cas Ins Co	0.00%	$621
546	Samsung Fire & Marine Ins Co Ltd	0.00%	$553
547	American Sentinel Ins Co	0.00%	$425
548	Integon Natl Ins Co	0.00%	$330
549	Mico Ins Co	0.00%	$316
550	United Guar Mortgage Ind Co	0.00%	$315
551	Old United Cas Co	0.00%	$276
552	Chicago Ins Co	0.00%	$205
553	Peerless Ins Co	0.00%	$184
554	Work First Cas Co	0.00%	$169
555	Citizens Ins Co Of Amer	0.00%	$166
556	Insurance Co of N Amer	0.00%	$149
557	ARCH Mortgage Assur Co	0.00%	$118
558	Acadia Ins Co	0.00%	$42
559	Oakwood Ins Co	0.00%	$36
560	OneBeacon Amer Ins Co	0.00%	$16
561	Fidelity & Guar Ins Underwriters Inc	0.00%	$9
562	Employers Fire Ins Co	0.00%	($42)
563	Response Worldwide Ins Co	0.00%	($183)
564	Imperial Fire & Cas Ins Co	0.00%	($323)
565	Century Surety Co	0.00%	($377)
566	Fidelity & Guar Ins Co	0.00%	($51,340)
	Total for Top 10 Insurers	46.39%	$1,269,412,123
	Total for All Other Insurers	53.61%	$1,466,735,292
	Total for All Insurers	**100.00%**	**$2,736,147,415**

Property Totals

Graph Reflects Top 10 Insurers' Percentage of Market



2014 West Virginia Life, Accident & Health Market Share Report

Annuities

Rank	Company Name	Percent of Market	Direct Premiums Earned
1	Jackson Natl Life Ins Co	7.91%	$97,537,260
2	Teachers Ins & Ann Assoc Of Amer	7.49%	$92,381,761
3	Forethought Life Ins Co	6.68%	$82,443,593
4	Pruco Life Ins Co	5.24%	$64,700,318
5	New York Life Ins & Ann Corp	4.73%	$58,359,031
6	Lincoln Natl Life Ins Co	4.55%	$56,097,232
7	American Gen Life Ins Co	4.24%	$52,334,698
8	Allianz Life Ins Co Of N Amer	4.20%	$51,802,604
9	Northwestern Mut Life Ins Co	3.01%	$37,117,021
10	AXA Equitable Life Ins Co	2.99%	$36,895,394
11	Prudential Ins Co Of Amer	2.52%	$31,052,386
12	Symetra Life Ins Co	2.51%	$30,993,823
13	Voya Retirement Ins & Ann Co	2.39%	$29,492,439
14	Variable Ann Life Ins Co	2.23%	$27,460,339
15	MetLife Ins Co USA	2.17%	$26,730,329
16	Great Amer Life Ins Co	2.07%	$25,517,424
17	Pacific Life Ins Co	2.00%	$24,696,803
18	Transamerica Life Ins Co	1.76%	$21,699,218
19	RiverSource Life Ins Co	1.68%	$20,763,152
20	State Farm Life Ins Co	1.47%	$18,143,714
21	Metropolitan Life Ins Co	1.35%	$16,624,023
22	American Equity Invest Life Ins Co	1.34%	$16,506,516
23	Delaware Life Ins Co	1.21%	$14,987,743
24	Fidelity & Guar Life Ins Co	1.16%	$14,278,176
25	Security Benefit Life Ins Co	1.02%	$12,540,068
26	Massachusetts Mut Life Ins Co	0.95%	$11,757,938
27	Athene Ann & Life Co	0.84%	$10,374,523
28	Equitrust Life Ins Co	0.81%	$9,953,617
29	Guggenheim Life & Ann Co	0.79%	$9,763,586
30	American Natl Ins Co	0.76%	$9,353,089
31	National Western Life Ins Co	0.72%	$8,851,351
32	Great W Life & Ann Ins Co	0.70%	$8,635,059
33	Protective Life Ins Co	0.68%	$8,448,305
34	Voya Ins & Ann Co	0.65%	$7,975,709
35	Midland Natl Life Ins Co	0.63%	$7,813,421
36	Modern Woodmen Of Amer	0.62%	$7,643,182
37	North Amer Co Life & Hlth Ins	0.62%	$7,616,286
38	Sentry Life Ins Co	0.62%	$7,587,333
39	Nationwide Life Ins Co	0.60%	$7,416,635
40	Jefferson Natl Life Ins Co	0.59%	$7,322,665
41	Guardian Ins & Ann Co Inc	0.58%	$7,211,894
42	Woodmen World Life Ins Soc	0.58%	$7,191,717
43	Genworth Life & Ann Ins Co	0.58%	$7,137,453
44	Ohio Natl Life Ins Co	0.55%	$6,810,776
45	Genworth Life Ins Co	0.55%	$6,754,499
46	CMFG Life Ins Co	0.53%	$6,516,663
47	Bankers Life & Cas Co	0.47%	$5,860,001
48	Reliance Standard Life Ins Co	0.43%	$5,300,332

Annuities *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
49	Commonwealth Ann & Life Ins Co	0.43%	$5,279,537
50	Thrivent Financial For Lutherans	0.41%	$5,072,206
51	Fidelity Investments Life Ins Co	0.41%	$5,018,812
52	Western Southern Life Assur Co	0.37%	$4,505,109
53	Horace Mann Life Ins Co	0.36%	$4,480,443
54	Athene Annuity & Life Assur Co	0.35%	$4,339,354
55	Principal Life Ins Co	0.30%	$3,739,642
56	American United Life Ins Co	0.29%	$3,573,857
57	Reliastar Life Ins Co	0.26%	$3,167,604
58	Ameritas Life Ins Corp	0.24%	$3,013,574
59	Erie Family Life Ins Co	0.24%	$3,011,705
60	Farm Family Life Ins Co	0.21%	$2,601,110
61	PHL Variable Ins Co	0.21%	$2,538,823
62	TIAA Cref Life Ins Co	0.19%	$2,395,747
63	USAA Life Ins Co	0.19%	$2,314,925
64	United Of Omaha Life Ins Co	0.19%	$2,288,521
65	National Slovak Society Of The USA	0.17%	$2,089,600
66	Hartford Life & Ann Ins Co	0.16%	$1,928,273
67	Minnesota Life Ins Co	0.15%	$1,851,137
68	State Life Ins Co	0.14%	$1,715,288
69	First Investors Life Ins Co	0.13%	$1,608,459
70	ELCO Mut Life & Ann	0.13%	$1,567,971
71	Hartford Life Ins Co	0.12%	$1,457,742
72	Transamerica Premier Life Ins Co	0.11%	$1,320,246
73	GBU Financial Life	0.11%	$1,315,999
74	Liberty Bankers Life Ins Co	0.09%	$1,155,392
75	Motorists Life Ins Co	0.09%	$1,123,673
76	Lafayette Life Ins Co	0.09%	$1,108,551
77	Liberty Natl Life Ins Co	0.09%	$1,075,242
78	Integrity Life Ins Co	0.08%	$1,027,708
79	Life Ins Co Of The Southwest	0.07%	$916,186
80	Standard Ins Co	0.07%	$809,723
81	John Hancock Life Ins Co USA	0.06%	$754,928
82	William Penn Assn	0.05%	$651,762
83	CM Life Ins Co	0.05%	$573,864
84	Eagle Life Ins Co	0.05%	$562,378
85	Americo Fin Life & Ann Ins Co	0.04%	$534,682
86	Croatian Fraternal Union Of Amer	0.04%	$489,984
87	Sagicor Life Ins Co	0.04%	$438,415
88	Royal Neighbors Of Amer	0.04%	$437,849
89	American Fidelity Assur Co	0.03%	$419,312
90	Allstate Life Ins Co	0.03%	$407,496
91	United Amer Ins Co	0.03%	$404,405
92	Greek Catholic Union Of The USA	0.03%	$360,404
93	Transamerica Financial Life Ins Co	0.02%	$273,692
94	Annuity Investors Life Ins Co	0.02%	$242,993
95	New England Life Ins Co	0.02%	$240,235
96	Liberty Life Assur Co Of Boston	0.02%	$236,841
97	ISDA fraternal Assoc	0.02%	$217,073
98	Kansas City Life Ins Co	0.02%	$215,987
99	Prudential Ann Life Assur Corp	0.01%	$178,480
100	Homesteaders Life Co	0.01%	$175,075
101	Funeral Directors Life Ins Co	0.01%	$146,982

Annuities *continued*

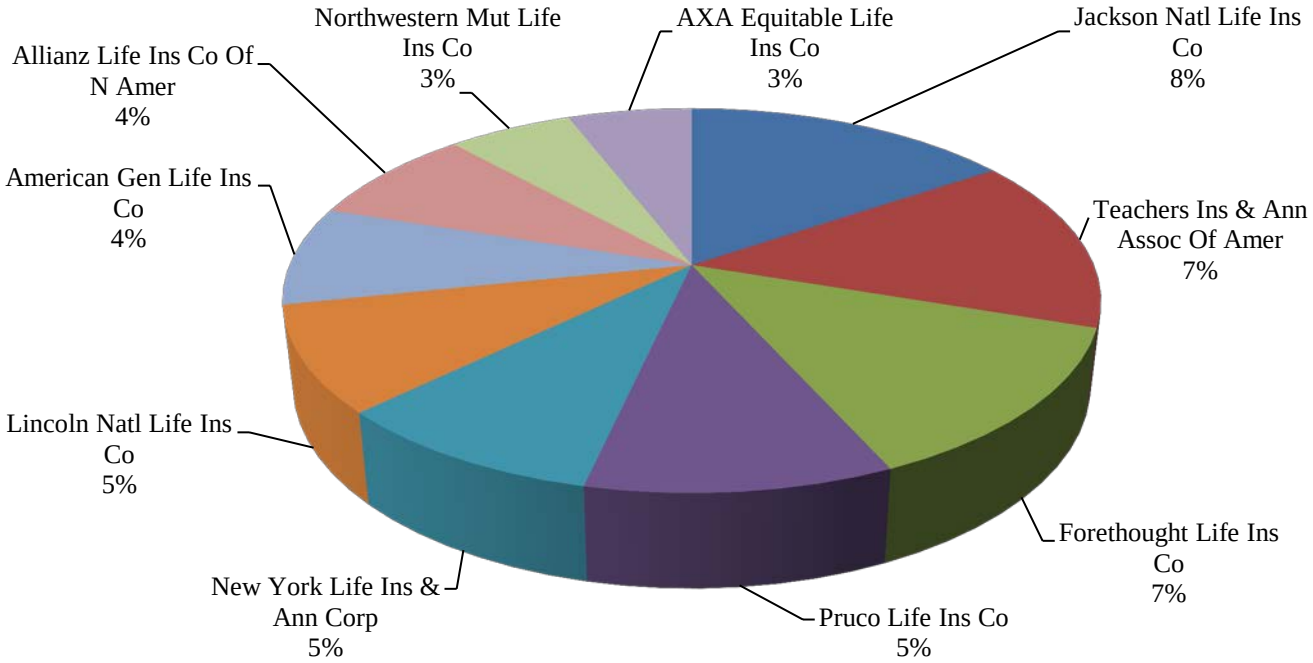
Rank	Company Name	Percent of Market	Direct Premiums Earned
102	Mony Life Ins Co Of Amer	0.01%	$141,393
103	Manhattan Life Ins Co	0.01%	$132,083
104	Polish Roman Catholic Union Of Amer	0.01%	$130,000
105	Members Life Ins Co	0.01%	$127,587
106	AAA Life Ins Co	0.01%	$120,000
107	Country Investors Life Assur Co	0.01%	$118,495
108	Nationwide Life & Ann Ins Co	0.01%	$107,725
109	Cincinnati Life Ins Co	0.01%	$89,218
110	Colorado Bankers Life Ins Co	0.01%	$74,745
111	Union Security Ins Co	0.00%	$53,279
112	Lincoln Benefit Life Co	0.00%	$49,491
113	Unified Life Ins Co	0.00%	$44,604
114	First Cath Slovak Ladies Assn USA	0.00%	$44,200
115	Standard Life & Accident Ins Co	0.00%	$37,898
116	Degree Of Honor Protective Assn	0.00%	$34,840
117	Occidental Life Ins Co Of NC	0.00%	$34,439
118	National Guardian Life Ins Co	0.00%	$34,145
119	Prudential Retirement Ins & Ann Co	0.00%	$29,709
120	American Memorial Life Ins Co	0.00%	$28,930
121	Investors Heritage Life Ins Co	0.00%	$28,335
122	Golden Rule Ins Co	0.00%	$27,617
123	Columbus Life Ins Co	0.00%	$27,533
124	New York Life Ins Co	0.00%	$25,854
125	Time Ins Co	0.00%	$23,846
126	First Cath Slovak Union Of US & CN	0.00%	$22,500
127	Baltimore Life Ins Co	0.00%	$20,819
128	Serb Natl Federation	0.00%	$20,096
129	Madison Natl Life Ins Co Inc	0.00%	$19,569
130	Thrivent Life Ins Co	0.00%	$18,686
131	Loyal Christian Benefit Assn	0.00%	$16,170
132	Federated Life Ins Co	0.00%	$14,900
133	Washington Natl Ins Co	0.00%	$14,820
134	American Fidelity Life Ins Co	0.00%	$14,327
135	Farmers New World Life Ins Co	0.00%	$13,670
136	Athene Ann & Life Assur Co of NY	0.00%	$10,500
137	Continental Gen Ins Co	0.00%	$8,592
138	Church Life Ins Corp	0.00%	$8,309
139	Union Labor Life Ins Co	0.00%	$7,460
140	Assurity Life Ins Co	0.00%	$7,458
141	American Heritage Life Ins Co	0.00%	$7,270
142	Everence Assn Inc	0.00%	$7,000
143	Harleysville Life Ins Co	0.00%	$6,500
144	Ohio Natl Life Assur Corp	0.00%	$6,400
145	Polish Natl Alliance Us Of Na	0.00%	$5,950
146	Primerica Life Ins Co	0.00%	$5,941
147	United Life Ins Co	0.00%	$5,595
148	Universal Guar Life Ins Co	0.00%	$5,452
149	Ohio State Life Ins Co	0.00%	$4,476
150	American Amicable Life Ins Co Of TX	0.00%	$4,139
151	Lincoln Heritage Life Ins Co	0.00%	$3,968
152	Zurich Amer Life Ins Co	0.00%	$3,797
153	Mony Life Ins Co	0.00%	$2,692
154	Columbian Mut Life Ins Co	0.00%	$2,100

Annuities *continued*

Rank	Company Name	Percent of Market	Direct Premiums Earned
155	Fidelity Security Life Ins Co	0.00%	$2,023
156	Trustmark Ins Co	0.00%	$1,540
157	Mid West Natl Life Ins Co Of TN	0.00%	$1,314
158	LifeSecure Ins Co	0.00%	$1,232
159	Metropolitan Tower Life Ins Co	0.00%	$1,200
160	Bankers Fidelity Life Ins Co	0.00%	$1,200
161	Chesapeake Life Ins Co	0.00%	$1,125
162	CICA Life Ins Co of Amer	0.00%	$1,040
163	Shenandoah Life Ins Co	0.00%	$1,020
164	Trans World Assur Co	0.00%	$960
165	United Fidelity Life Ins Co	0.00%	$878
166	Loyal Amer Life Ins Co	0.00%	$842
167	Womans Life Ins Society	0.00%	$750
168	Slovene Natl Benefit Society	0.00%	$700
169	MTL Ins Co	0.00%	$680
170	Central Reserve Life Ins Co	0.00%	$600
171	Beneficial Life Ins Co	0.00%	$600
172	Great Southern Life Ins Co	0.00%	$600
173	Independent Order Of Foresters Us Br	0.00%	$500
174	American Bankers Life Assur Co Of FL	0.00%	$320
175	Guarantee Trust Life Ins Co	0.00%	$117
176	United Teacher Assoc Ins Co	0.00%	$96
177	Aetna Life Ins Co	0.00%	($14,427)
	Total for Top 10 Insurers	51.04%	$629,668,912
	Total for All Other Insurers	48.96%	$604,017,215
	Total for All Insurers	100.00%	$1,233,686,127

Annuities

Graph Reflects Top 10 Insurers' Percentage of Market

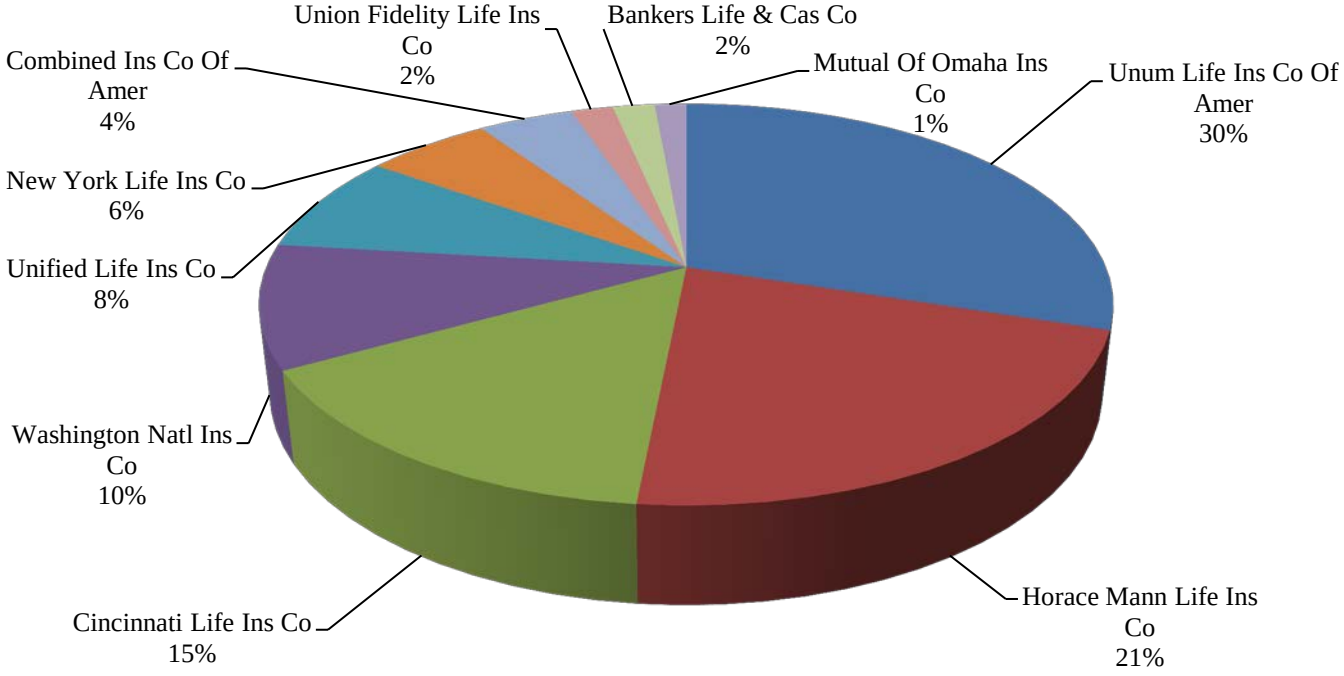


Collectively Renewable A&H

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Unum Life Ins Co Of Amer	29.66%	$43,691
2	Horace Mann Life Ins Co	21.39%	$31,502
3	Cincinnati Life Ins Co	15.22%	$22,424
4	Washington Natl Ins Co	9.87%	$14,532
5	Unified Life Ins Co	7.86%	$11,578
6	New York Life Ins Co	5.59%	$8,233
7	Combined Ins Co Of Amer	4.25%	$6,265
8	Union Fidelity Life Ins Co	1.89%	$2,782
9	Bankers Life & Cas Co	1.88%	$2,775
10	Mutual Of Omaha Ins Co	1.42%	$2,090
11	Philadelphia Amer Life Ins Co	0.56%	$818
12	Primerica Life Ins Co	0.47%	$694
13	Boston Mut Life Ins Co	0.43%	$627
14	National Cas Co	0.32%	$465
15	MAPFRE Life Ins Co	0.26%	$381
16	Central Reserve Life Ins Co	0.18%	$261
17	Standard Life & Accident Ins Co	0.14%	$211
18	Professional Ins Co	0.08%	$117
19	Commercial Travelers Mut Ins Co	0.06%	$85
20	American Pioneer Life Ins Co	0.04%	$65
21	Loyal Amer Life Ins Co	0.03%	$46
22	Trustmark Ins Co	0.01%	$12
23	Continental Gen Ins Co	-1.60%	($2,353)
	Total for Top 10 Insurers	99.03%	$145,872
	Total for All Other Insurers	0.97%	$1,429
	Total for All Insurers	**100.00%**	**$147,301**

Collectively Renewable A&H

Graph Reflects Top 10 Insurers' Percentage of Market

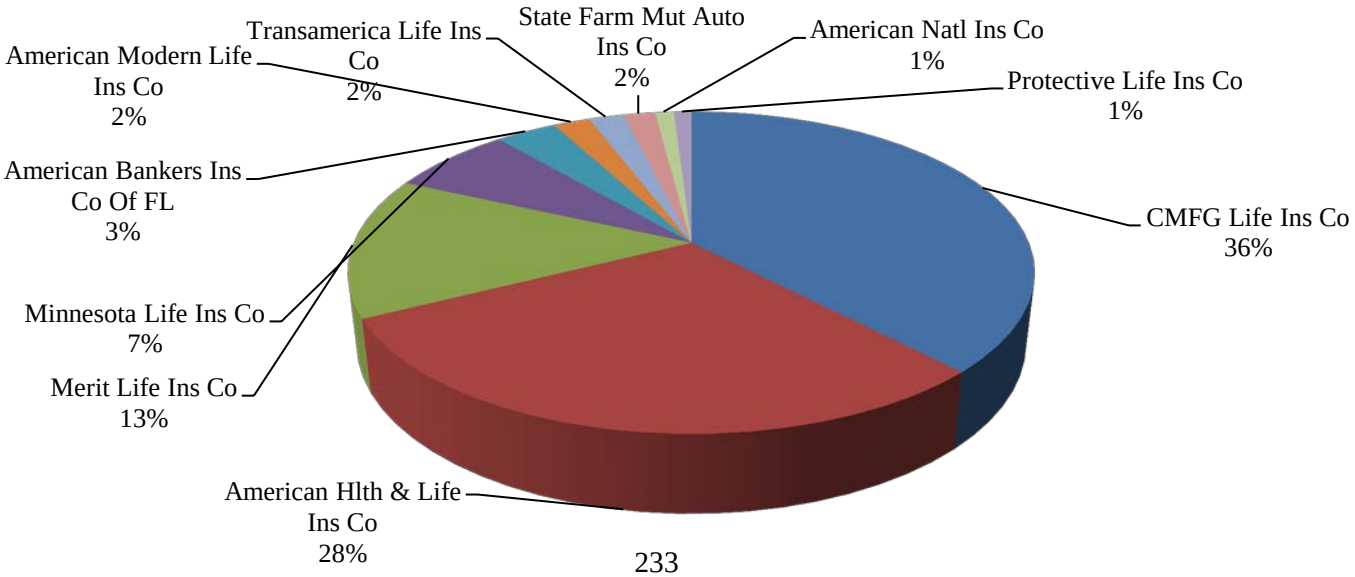


Credit A&H

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	CMFG Life Ins Co	35.81%	$1,861,131
2	American Hlth & Life Ins Co	28.20%	$1,465,434
3	Merit Life Ins Co	13.44%	$698,300
4	Minnesota Life Ins Co	6.57%	$341,685
5	American Bankers Ins Co Of FL	3.25%	$168,927
6	American Modern Life Ins Co	1.94%	$100,704
7	Transamerica Life Ins Co	1.86%	$96,445
8	State Farm Mut Auto Ins Co	1.70%	$88,543
9	American Natl Ins Co	1.01%	$52,650
10	Protective Life Ins Co	0.93%	$48,446
11	American Bankers Life Assur Co Of FL	0.77%	$40,142
12	Plateau Ins Co	0.64%	$33,406
13	Individual Assur Co Life Hlth & Acc	0.56%	$29,020
14	American Security Ins Co	0.47%	$24,281
15	Central States Ind Co Of Omaha	0.44%	$23,082
16	Transamerica Premier Life Ins Co	0.43%	$22,090
17	American Republic Ins Co	0.42%	$21,838
18	Stonebridge Life Ins Co	0.35%	$18,263
19	Pavonia Life Ins Co of MI	0.33%	$16,979
20	Zale Life Ins Co	0.26%	$13,624
21	Central States H & L Co Of Omaha	0.25%	$13,038
22	American United Life Ins Co	0.12%	$6,107
23	Life Of The South Ins Co	0.10%	$5,359
24	Guarantee Trust Life Ins Co	0.09%	$4,876
25	Investors Heritage Life Ins Co	0.05%	$2,563
26	Securian Life Ins Co	0.00%	$25
27	Resource Life Ins Co	0.00%	$12
	Total for Top 10 Insurers	94.71%	$4,922,265
	Total for All Other Insurers	5.29%	$274,705
	Total for All Insurers	**100.00%**	**$5,196,970**

Credit A&H

Graph Reflects Top 10 Insurers' Percentage of Market

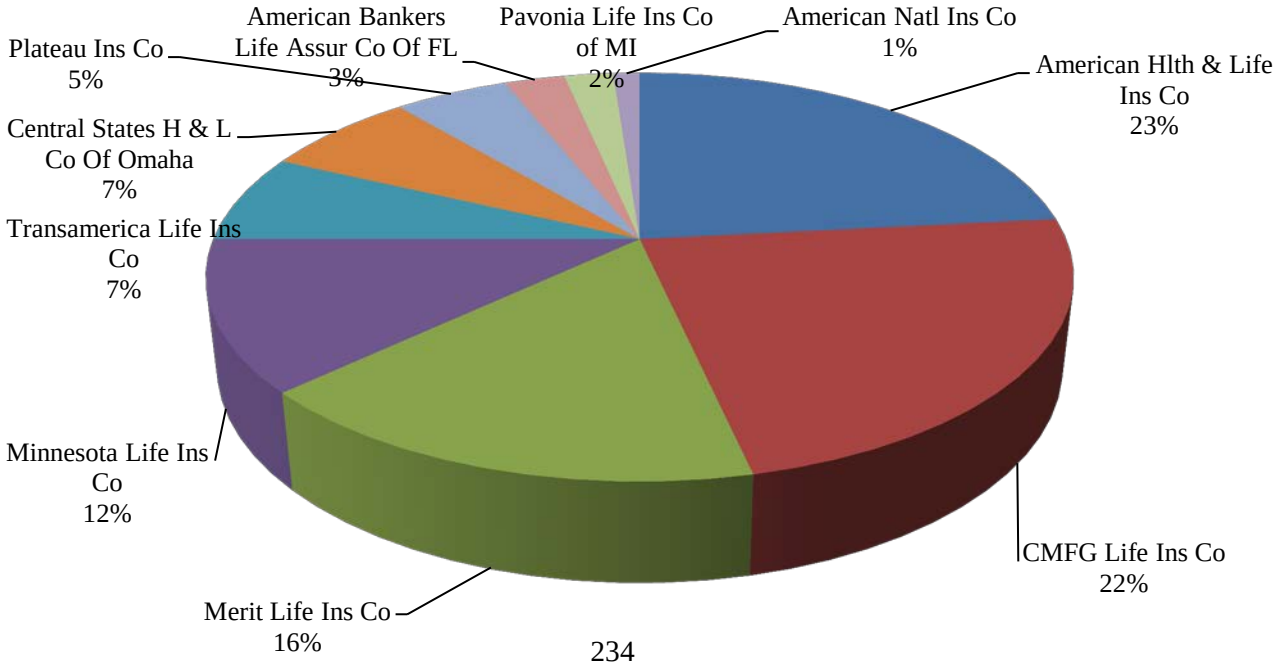


Credit Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	American Hlth & Life Ins Co	22.54%	$1,260,145
2	CMFG Life Ins Co	22.35%	$1,249,758
3	Merit Life Ins Co	16.00%	$894,661
4	Minnesota Life Ins Co	11.53%	$644,806
5	Transamerica Life Ins Co	6.74%	$376,883
6	Central States H & L Co Of Omaha	6.62%	$370,306
7	Plateau Ins Co	4.93%	$275,526
8	American Bankers Life Assur Co Of FL	2.59%	$144,769
9	Pavonia Life Ins Co of MI	2.10%	$117,567
10	American Natl Ins Co	1.14%	$63,656
11	Life Of The South Ins Co	1.00%	$55,882
12	Protective Life Ins Co	0.85%	$47,342
13	American Republic Ins Co	0.38%	$21,292
14	Transamerica Premier Life Ins Co	0.36%	$19,898
15	Guarantee Trust Life Ins Co	0.33%	$18,259
16	Investors Heritage Life Ins Co	0.29%	$16,428
17	Stonebridge Life Ins Co	0.27%	$15,284
18	American Gen Life Ins Co	0.16%	$9,136
19	Individual Assur Co Life Hlth & Acc	0.15%	$8,410
20	Zale Life Ins Co	0.08%	$4,438
21	Renaissance Life & Hlth Ins Co of Am	0.01%	$806
22	Centurion Life Ins Co	0.01%	$775
23	Securian Life Ins Co	0.00%	$6
24	American United Life Ins Co	-0.10%	($5,466)
25	American Modern Life Ins Co	-0.34%	($19,096)
	Total for Top 10 Insurers	96.54%	$5,398,077
	Total for All Other Insurers	3.46%	$193,394
	Total for All Insurers	**100.00%**	**$5,591,471**

Credit Life

Graph Reflects Top 10 Insurers' Percentage of Market

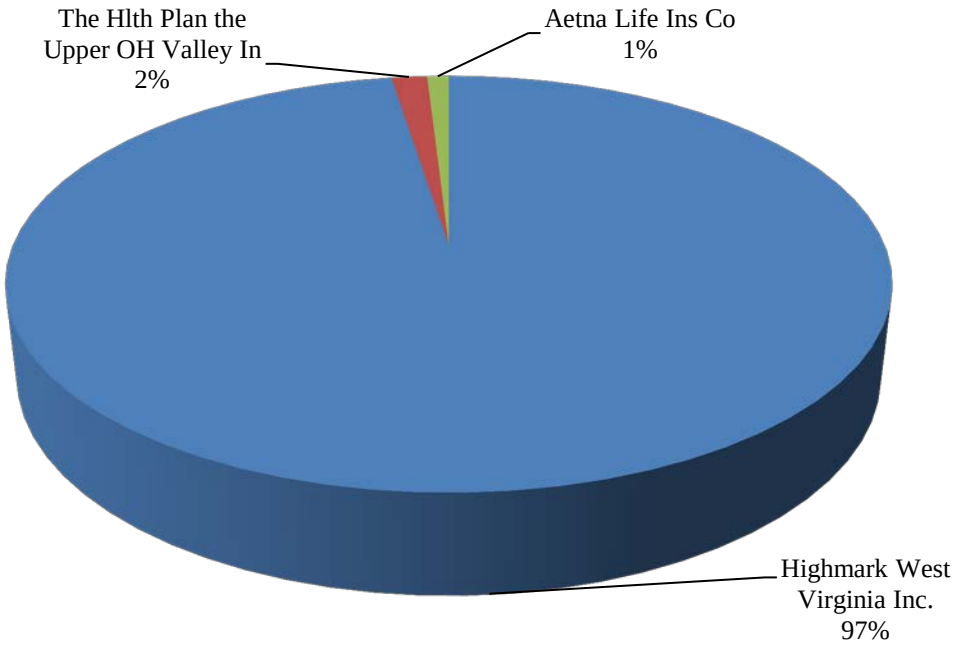


Federal Employees Health Benefits Program Premium

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Highmark West Virginia Inc.	97.50%	$309,475,910
2	The Hlth Plan the Upper OH Valley In	1.56%	$4,943,614
3	Aetna Life Ins Co	0.94%	$2,991,851
	Total for Top 10 Insurers	100.00%	$317,411,375
	Total for All Other Insurers		
	Total for All Insurers	**100.00%**	**$317,411,375**

Federal Employees Health Benefits Program Premium

Graph Reflects Top 10 Insurers' Percentage of Market

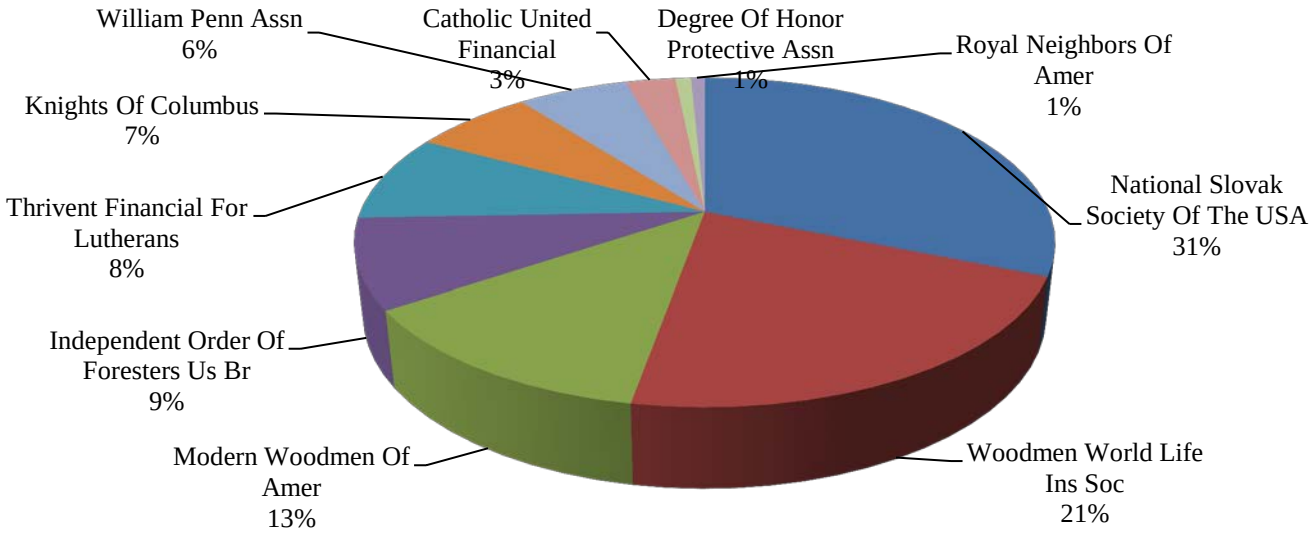


Fraternal Life Insurance

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	National Slovak Society Of The USA	30.87%	$6,298,450
2	Woodmen World Life Ins Soc	21.38%	$4,361,601
3	Modern Woodmen Of Amer	12.64%	$2,577,732
4	Independent Order Of Foresters Us Br	8.72%	$1,778,029
5	Thrivent Financial For Lutherans	8.42%	$1,717,923
6	Knights Of Columbus	6.57%	$1,340,371
7	William Penn Assn	6.01%	$1,225,704
8	Catholic United Financial	2.72%	$554,955
9	Degree Of Honor Protective Assn	0.86%	$174,693
10	Royal Neighbors Of Amer	0.75%	$154,002
11	Woodmen World Assur Life Assn	0.28%	$56,202
12	Womans Life Ins Society	0.16%	$32,843
13	Western Catholic Union	0.14%	$28,400
14	Slovene Natl Benefit Society	0.12%	$24,854
15	Croatian Fraternal Union Of Amer	0.09%	$17,838
16	Greek Catholic Union Of The USA	0.06%	$11,844
17	Order of United Commercial Travelers	0.04%	$8,789
18	Polish Natl Alliance Us Of Na	0.04%	$7,377
19	Catholic Financial Life	0.03%	$5,755
20	First Cath Slovak Union Of US & CN	0.03%	$5,392
21	ISDA fraternal Assoc	0.02%	$4,723
22	First Cath Slovak Ladies Assn USA	0.02%	$3,808
23	Loyal Christian Benefit Assn	0.02%	$3,753
24	GBU Financial Life	0.01%	$2,902
25	Serb Natl Federation	0.01%	$1,262
26	Everence Assn Inc	0.01%	$1,215
27	Polish Roman Catholic Union Of Amer	0.00%	$211
	Total for Top 10 Insurers	98.94%	$20,183,460
	Total for All Other Insurers	1.06%	$217,168
	Total for All Insurers	**100.00%**	**$20,400,628**

Fraternal Life Insurance

Graph Reflects Top 10 Insurers' Percentage of Market



Group A&H

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Highmark West Virginia Inc.	46.66%	$495,987,419
2	United Healthcare Ins Co	11.26%	$119,651,880
3	The Hlth Plan the Upper OH Valley In	7.29%	$77,516,980
4	Coventry Hlth & Life Ins Co	4.88%	$51,863,142
5	Coventry Hlth Care of W VA Inc	4.11%	$43,704,021
6	Aetna Life Ins Co	2.69%	$28,564,642
7	Cigna Hlth & Life Ins Co	2.17%	$23,096,138
8	Metropolitan Life Ins Co	1.86%	$19,784,518
9	THP Ins Co	1.54%	$16,347,296
10	Guardian Life Ins Co Of Amer	1.30%	$13,813,574
11	Golden Rule Ins Co	1.15%	$12,210,628
12	Ace Amer Ins Co	1.11%	$11,847,115
13	Unum Life Ins Co Of Amer	0.98%	$10,367,202
14	Lincoln Natl Life Ins Co	0.87%	$9,256,642
15	HM Life Ins Co	0.72%	$7,631,352
16	Life Ins Co Of N Amer	0.55%	$5,849,432
17	Hartford Life & Accident Ins Co	0.55%	$5,818,968
18	Prudential Ins Co Of Amer	0.46%	$4,919,906
19	Standard Ins Co	0.46%	$4,845,771
20	Fidelity Security Life Ins Co	0.42%	$4,475,279
21	Washington Natl Ins Co	0.39%	$4,188,410
22	US Br Sun Life Assur Co of Canada	0.39%	$4,142,470
23	HCC Life Ins Co	0.36%	$3,837,418
24	Transamerica Premier Life Ins Co	0.35%	$3,762,421
25	Companion Life Ins Co	0.35%	$3,732,169
26	American Fidelity Assur Co	0.34%	$3,645,218
27	American Heritage Life Ins Co	0.29%	$3,129,997
28	United States Fire Ins Co	0.28%	$3,012,601
29	Mutual Of Omaha Ins Co	0.24%	$2,539,520
30	Principal Life Ins Co	0.24%	$2,535,063
31	Liberty Life Assur Co Of Boston	0.24%	$2,525,869
32	Ameritas Life Ins Corp	0.23%	$2,408,515
33	State Farm Mut Auto Ins Co	0.21%	$2,251,657
34	Reliastar Life Ins Co	0.20%	$2,175,991
35	Minnesota Life Ins Co	0.20%	$2,136,979
36	Transamerica Life Ins Co	0.19%	$1,989,137
37	Standard Security Life Ins Co Of NY	0.17%	$1,852,670
38	Union Security Ins Co	0.17%	$1,798,157
39	Federated Mut Ins Co	0.16%	$1,721,248
40	Continental Amer Ins Co	0.16%	$1,720,813
41	Mid West Natl Life Ins Co Of TN	0.15%	$1,564,907
42	Symetra Life Ins Co	0.14%	$1,517,533
43	Northwestern Mut Life Ins Co	0.14%	$1,502,7
44	CMFG Life Ins Co	0.13%	$1,428,898
45	Standard Life & Accident Ins Co	0.13%	$1,379,917
46	United Teacher Assoc Ins Co	0.12%	$1,285,644
47	Stonebridge Life Ins Co	0.12%	$1,284,154
48	Dearborn Natl Life Ins Co	0.12%	$1,238,795
49	Trustmark Life Ins Co	0.11%	$1,210,851
50	National Guardian Life Ins Co	0.11%	$1,210,142
51	American Family Life Assur Co of Col	0.11%	$1,207,205
52	United Of Omaha Life Ins Co	0.11%	$1,193,507
53	National Union Fire Ins Co Of Pitts	0.10%	$1,089,168

Group A&H *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
54	Time Ins Co	0.10%	$1,076,647
55	Gerber Life Ins Co	0.10%	$1,039,148
56	United Amer Ins Co	0.10%	$1,038,944
57	Reliance Standard Life Ins Co	0.09%	$1,009,088
58	John Alden Life Ins Co	0.09%	$998,099
59	Nationwide Life Ins Co	0.09%	$925,269
60	Boston Mut Life Ins Co	0.09%	$906,643
61	Madison Natl Life Ins Co Inc	0.08%	$897,839
62	Optimum Choice Inc	0.08%	$845,117
63	Freedom Life Ins Co Of Amer	0.08%	$798,488
64	Union Labor Life Ins Co	0.07%	$714,948
65	Hartford Life Ins Co	0.06%	$685,612
66	Citizens Security Life Ins Co	0.06%	$648,945
67	Genworth Life Ins Co	0.06%	$637,958
68	John Hancock Life Ins Co USA	0.05%	$548,708
69	United Healthcare Life Ins Co	0.05%	$527,904
70	New York Life Ins Co	0.05%	$512,563
71	BCS Ins Co	0.05%	$502,205
72	United States Life Ins Co in the Cit	0.04%	$466,343
73	Unimerica Ins Co	0.04%	$420,760
74	Berkley Life & Hlth Ins Co	0.04%	$410,805
75	Trustmark Ins Co	0.04%	$385,740
76	Catlin Ins Co	0.04%	$374,664
77	Security Life Ins Co Of Amer	0.03%	$365,118
78	Sun Life & Hlth Ins Co	0.03%	$346,921
79	Colonial Life & Accident Ins Co	0.03%	$345,415
80	Pan Amer Life Ins Co	0.03%	$340,319
81	AAA Life Ins Co	0.03%	$301,015
82	Great W Life & Ann Ins Co	0.03%	$296,579
83	Physicians Mut Ins Co	0.03%	$283,905
84	American United Life Ins Co	0.03%	$283,773
85	Sirius Amer Ins Co	0.03%	$274,354
86	Unified Life Ins Co	0.02%	$235,368
87	Connecticut Gen Life Ins Co	0.02%	$212,998
88	American Natl Life Ins Co Of TX	0.02%	$204,390
89	Combined Ins Co Of Amer	0.02%	$204,239
90	Reliastar Life Ins Co Of NY	0.02%	$176,857
91	Wesco Ins Co	0.02%	$170,178
92	American Gen Life Ins Co	0.02%	$164,001
93	Allstate Life Ins Co	0.01%	$158,336
94	Amex Assur Co	0.01%	$154,140
95	Bankers Life & Cas Co	0.01%	$137,087
96	American Income Life Ins Co	0.01%	$134,076
97	Kanawha Ins Co	0.01%	$124,302
98	Guarantee Trust Life Ins Co	0.01%	$122,271
99	Kansas City Life Ins Co	0.01%	$116,111
100	First Hlth Life & Hlth Ins Co	0.01%	$110,157
101	Medical Benefits Mut Life Ins Co	0.01%	$102,550
102	American Medical & Life Ins Co	0.01%	$97,751
103	Paul Revere Life Ins Co	0.01%	$97,574
104	Federal Ins Co	0.01%	$91,654
105	QBE Ins Corp	0.01%	$83,859
106	Horace Mann Life Ins Co	0.01%	$78,089

Group A&H *continued*

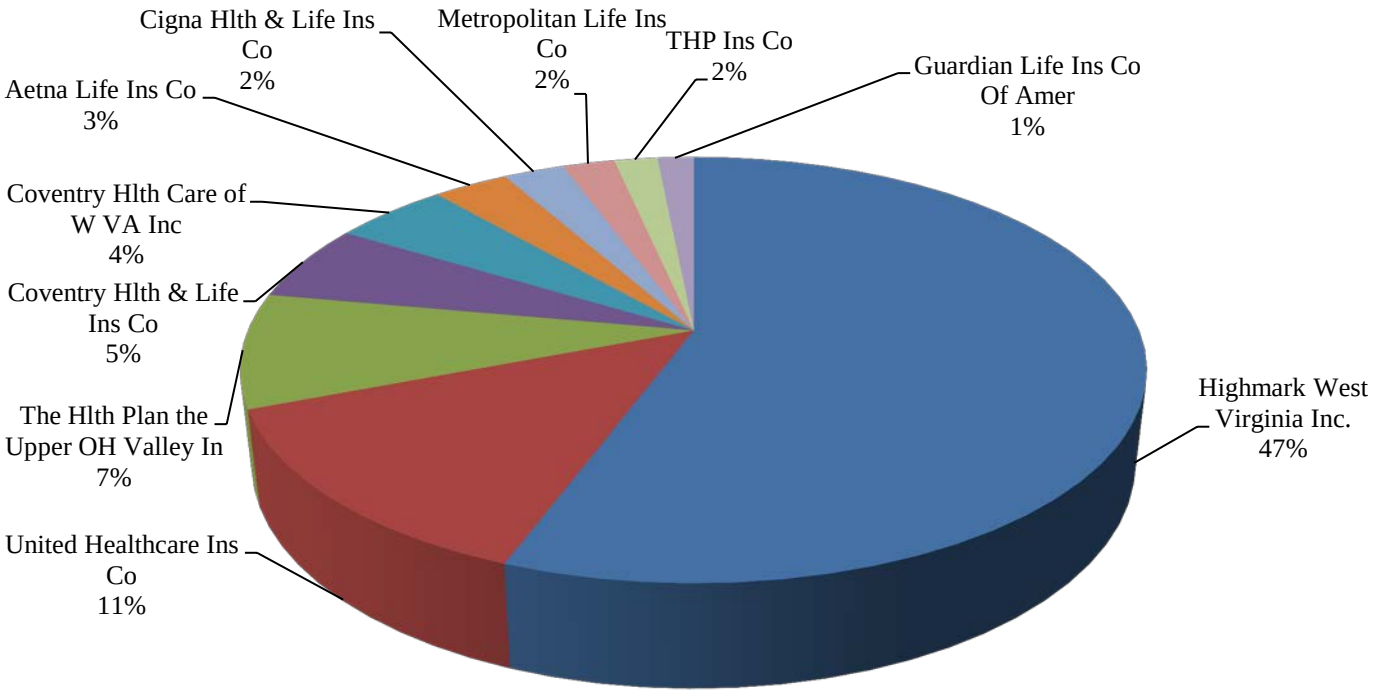
Rank	Company Name	Percent Of Market	Direct Premiums Earned
107	American Bankers Life Assur Co Of FL	0.01%	$73,965
108	John Hancock Life & Hlth Ins Co	0.01%	$64,617
109	Axis Ins Co	0.01%	$63,605
110	Pavonia Life Ins Co of MI	0.01%	$59,850
111	Athene Annuity & Life Assur Co	0.01%	$59,349
112	Union Fidelity Life Ins Co	0.01%	$56,044
113	Provident Life & Accident Ins Co	0.01%	$55,106
114	Starmount Life Ins Co	0.00%	$51,128
115	Zurich Amer Ins Co	0.00%	$47,958
116	Arch Ins Co	0.00%	$46,753
117	American Public Life Ins Co	0.00%	$41,461
118	Securian Life Ins Co	0.00%	$40,271
119	Lincoln Life & Ann Co of NY	0.00%	$35,225
120	Beazley Ins Co Inc	0.00%	$29,483
121	Continental Life Ins Co Brentwood	0.00%	$27,686
122	Continental Gen Ins Co	0.00%	$24,514
123	Starr Ind & Liab Co	0.00%	$23,996
124	Atlantic Specialty Ins Co	0.00%	$22,628
125	American Republic Ins Co	0.00%	$22,313
126	American Alt Ins Corp	0.00%	$21,646
127	Mutual Of Amer Life Ins Co	0.00%	$20,181
128	Sentry Life Ins Co	0.00%	$16,550
129	American Bankers Ins Co Of FL	0.00%	$16,494
130	Bankers Fidelity Life Ins Co	0.00%	$15,578
131	Oxford Life Ins Co	0.00%	$15,076
132	National Cas Co	0.00%	$13,005
133	Transamerica Financial Life Ins Co	0.00%	$12,585
134	CSAA AFFINITY INS CO	0.00%	$12,184
135	Loyal Amer Life Ins Co	0.00%	$11,597
136	Independence Amer Ins Co	0.00%	$11,280
137	Colorado Bankers Life Ins Co	0.00%	$10,195
138	Harleysville Life Ins Co	0.00%	$10,177
139	Unicare Life & Hlth Ins Co	0.00%	$9,091
140	Celtic Ins Co	0.00%	$8,003
141	American Pioneer Life Ins Co	0.00%	$7,960
142	4 Ever Life Ins Co	0.00%	$7,472
143	American Hlth & Life Ins Co	0.00%	$6,701
144	Central United Life Ins Co	0.00%	$6,259
145	Sears Life Ins Co	0.00%	$4,984
146	RiverSource Life Ins Co	0.00%	$4,351
147	Sentry Ins A Mut Co	0.00%	$4,286
148	Markel Ins Co	0.00%	$3,396
149	Central States H & L Co Of Omaha	0.00%	$3,334
150	Senior Hlth Ins Co of PA	0.00%	$3,002
151	Globe Life & Accident Ins Co	0.00%	$2,987
152	National Hlth Ins Co	0.00%	$2,967
153	Allianz Life Ins Co Of N Amer	0.00%	$2,793
154	Mony Life Ins Co	0.00%	$2,272
155	EPIC Life Ins Co	0.00%	$1,813
156	MAPFRE Life Ins Co	0.00%	$1,623
157	Great Southern Life Ins Co	0.00%	$1,522
158	Baltimore Life Ins Co	0.00%	$1,508
159	Starnet Ins Co	0.00%	$1,465

Group A&H *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
160	Nationwide Mut Ins Co	0.00%	$1,328
161	Illinois Mut Life Ins Co	0.00%	$1,298
162	Commercial Travelers Mut Ins Co	0.00%	$1,279
163	Medamerica Ins Co	0.00%	$1,044
164	National Benefit Life Ins Co	0.00%	$1,004
165	USAA Life Ins Co	0.00%	$964
166	Philadelphia Amer Life Ins Co	0.00%	$802
167	Manhattan Life Ins Co	0.00%	$657
168	American Underwriters Life Ins Co	0.00%	$619
169	Fidelity Life Assn A Legal Reserve L	0.00%	$532
170	Anthem Life Ins Co	0.00%	$459
171	American Sentinel Ins Co	0.00%	$425
172	MetLife Ins Co USA	0.00%	$419
173	Colonial Penn Life Ins Co	0.00%	$254
174	21st Century Premier Ins Co	0.00%	$197
175	Government Employees Ins Co	0.00%	$181
176	Medico Ins Co	0.00%	$89
177	Continental Cas Co	0.00%	($32,056)
	Total for Top 10 Insurers	83.75%	$890,329,610
	Total for All Other Insurers	16.25%	$172,727,648
	Total for All Insurers	**100.00%**	**$1,063,057,258**

Group A&H

Graph Reflects Top 10 Insurers' Percentage of Market



Group Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Minnesota Life Ins Co	18.98%	$31,221,998
2	Metropolitan Life Ins Co	15.80%	$25,993,087
3	New York Life Ins Co	9.23%	$15,183,258
4	Prudential Ins Co Of Amer	8.56%	$14,087,371
5	Homesteaders Life Co	6.07%	$9,992,380
6	Unum Life Ins Co Of Amer	3.47%	$5,702,148
7	Globe Life & Accident Ins Co	3.26%	$5,365,602
8	Massachusetts Mut Life Ins Co	3.08%	$5,064,445
9	Lincoln Natl Life Ins Co	2.67%	$4,393,481
10	Life Ins Co Of N Amer	2.60%	$4,272,548
11	Hartford Life & Accident Ins Co	2.57%	$4,234,937
12	Guardian Life Ins Co Of Amer	1.87%	$3,074,826
13	National Guardian Life Ins Co	1.56%	$2,568,941
14	CMFG Life Ins Co	1.55%	$2,553,753
15	Dearborn Natl Life Ins Co	1.29%	$2,117,682
16	US Br Sun Life Assur Co of Canada	1.24%	$2,047,287
17	Forethought Life Ins Co	1.24%	$2,046,789
18	American Memorial Life Ins Co	0.95%	$1,555,281
19	Great Western Ins Co	0.94%	$1,543,051
20	Liberty Life Assur Co Of Boston	0.84%	$1,389,014
21	United Of Omaha Life Ins Co	0.83%	$1,363,157
22	Reliastar Life Ins Co	0.82%	$1,343,710
23	Union Security Ins Co	0.74%	$1,212,529
24	Principal Life Ins Co	0.64%	$1,051,500
25	Standard Ins Co	0.60%	$992,638
26	Stonebridge Life Ins Co	0.56%	$925,870
27	American Gen Life Ins Co	0.53%	$878,104
28	Trustmark Ins Co	0.46%	$754,091
29	Connecticut Gen Life Ins Co	0.45%	$739,894
30	AAA Life Ins Co	0.44%	$729,238
31	United States Life Ins Co in the Cit	0.40%	$654,075
32	Aetna Life Ins Co	0.39%	$644,101
33	American United Life Ins Co	0.32%	$526,081
34	Transamerica Premier Life Ins Co	0.29%	$470,519
35	Boston Mut Life Ins Co	0.29%	$470,257
36	5 Star Life Ins Co	0.27%	$452,064
37	Physicians Life Ins Co	0.27%	$438,368
38	Great W Life & Ann Ins Co	0.26%	$433,118
39	State Farm Life Ins Co	0.24%	$402,301
40	Union Labor Life Ins Co	0.24%	$386,961
41	Reliance Standard Life Ins Co	0.21%	$342,853
42	Companion Life Ins Co	0.20%	$324,313
43	Symetra Life Ins Co	0.20%	$323,634
44	Transamerica Life Ins Co	0.19%	$316,769
45	Sun Life & Hlth Ins Co	0.16%	$256,117
46	United Healthcare Ins Co	0.12%	$192,552
47	Pavonia Life Ins Co of MI	0.11%	$183,588
48	Continental Amer Ins Co	0.10%	$162,263
49	American Heritage Life Ins Co	0.10%	$157,763
50	Liberty Natl Life Ins Co	0.09%	$147,626
51	Unity Financial Life Ins Co	0.09%	$140,270
52	Erie Family Life Ins Co	0.08%	$136,918
53	Securian Life Ins Co	0.08%	$125,828
54	Unimerica Ins Co	0.07%	$119,432

Group Life ***continued***

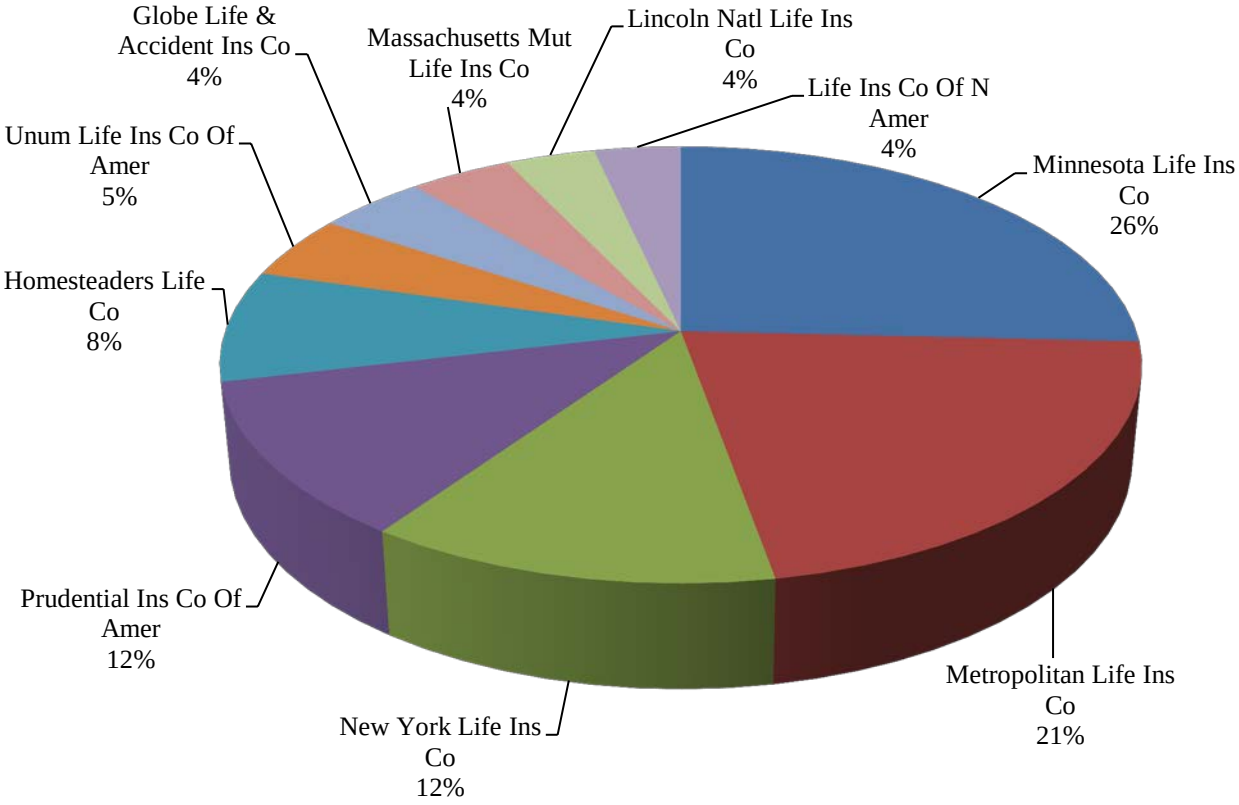
Rank	Company Name	Percent Of Market	Direct Premiums Earned
55	Jackson Natl Life Ins Co	0.07%	$117,693
56	Union Fidelity Life Ins Co	0.06%	$95,589
57	Kanawha Ins Co	0.06%	$92,347
58	Humana Ins Co	0.05%	$90,096
59	Allstate Life Ins Co	0.05%	$89,501
60	Voya Retirement Ins & Ann Co	0.05%	$83,010
61	Athene Annuity & Life Assur Co	0.05%	$78,809
62	4 Ever Life Ins Co	0.05%	$74,150
63	Provident Life & Accident Ins Co	0.04%	$71,015
64	Hartford Life Ins Co	0.04%	$70,835
65	Kansas City Life Ins Co	0.04%	$67,119
66	Church Life Ins Corp	0.04%	$67,067
67	Sentry Life Ins Co	0.04%	$65,450
68	HCC Life Ins Co	0.04%	$65,190
69	Security Life Ins Co Of Amer	0.04%	$64,484
70	Settlers Life Ins Co	0.04%	$62,068
71	American Equity Invest Life Ins Co	0.04%	$59,620
72	Merit Life Ins Co	0.03%	$54,213
73	American Family Life Assur Co of Col	0.03%	$50,870
74	Sears Life Ins Co	0.03%	$47,476
75	Colonial Life & Accident Ins Co	0.03%	$47,262
76	Combined Ins Co Of Amer	0.03%	$46,423
77	American Bankers Life Assur Co Of FL	0.03%	$43,714
78	Colonial Penn Life Ins Co	0.03%	$42,266
79	Americo Fin Life & Ann Ins Co	0.02%	$38,555
80	Unicare Life & Hlth Ins Co	0.02%	$36,888
81	Anthem Life Ins Co	0.02%	$35,703
82	Lincoln Life & Ann Co of NY	0.02%	$31,189
83	Mutual Of Amer Life Ins Co	0.02%	$31,037
84	Gerber Life Ins Co	0.02%	$30,355
85	Citizens Security Life Ins Co	0.02%	$24,894
86	American Income Life Ins Co	0.01%	$19,056
87	Golden Rule Ins Co	0.01%	$18,893
88	Mony Life Ins Co Of Amer	0.01%	$18,046
89	TIAA Cref Life Ins Co	0.01%	$17,780
90	Trustmark Life Ins Co	0.01%	$17,489
91	Washington Natl Ins Co	0.01%	$17,216
92	Protective Life Ins Co	0.01%	$17,184
93	Fidelity Security Life Ins Co	0.01%	$16,493
94	Federated Life Ins Co	0.01%	$15,993
95	Universal Guar Life Ins Co	0.01%	$15,787
96	Investors Heritage Life Ins Co	0.01%	$14,633
97	Nationwide Life Ins Co	0.01%	$14,563
98	Time Ins Co	0.01%	$14,081
99	Allianz Life Ins Co Of N Amer	0.01%	$12,679
100	John Alden Life Ins Co	0.01%	$12,465
101	Fidelity Life Assn A Legal Reserve L	0.01%	$11,965
102	Reliastar Life Ins Co Of NY	0.01%	$11,509
103	American Amicable Life Ins Co Of TX	0.01%	$11,504
104	Harleysville Life Ins Co	0.01%	$10,606
105	USAble Life	0.01%	$10,314
106	Mid West Natl Life Ins Co Of TN	0.01%	$9,973
107	Individual Assur Co Life Hlth & Acc	0.01%	$9,813
108	Athene Ann & Life Co	0.01%	$8,684
109	North Amer Co Life & Hlth Ins	0.01%	$8,520

Group Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
110	Phoenix Life Ins Co	0.00%	$8,207
111	Medical Benefits Mut Life Ins Co	0.00%	$8,172
112	American Natl Ins Co	0.00%	$8,102
113	Consumers Life Ins Co	0.00%	$6,343
114	United Healthcare Life Ins Co	0.00%	$6,069
115	Cigna Hlth & Life Ins Co	0.00%	$4,169
116	Horace Mann Life Ins Co	0.00%	$3,958
117	Pan Amer Life Ins Co	0.00%	$3,401
118	Mony Life Ins Co	0.00%	$3,170
119	Lincoln Benefit Life Co	0.00%	$3,102
120	Standard Security Life Ins Co Of NY	0.00%	$2,425
121	HM Life Ins Co	0.00%	$2,351
122	Guarantee Trust Life Ins Co	0.00%	$2,273
123	Monitor Life Ins Co Of NY	0.00%	$2,205
124	Transamerica Financial Life Ins Co	0.00%	$1,878
125	Provident Amer Life & Hlth Ins Co	0.00%	$1,791
126	EPIC Life Ins Co	0.00%	$1,707
127	Midland Natl Life Ins Co	0.00%	$1,274
128	Loyal Amer Life Ins Co	0.00%	$1,141
129	Ameritas Life Ins Corp	0.00%	$1,130
130	National Benefit Life Ins Co	0.00%	$1,042
131	John Hancock Life Ins Co USA	0.00%	$1,042
132	Baltimore Life Ins Co	0.00%	$1,028
133	Aurora Natl Life Assur Co	0.00%	$1,003
134	Vantis Life Ins Co	0.00%	$891
135	Madison Natl Life Ins Co Inc	0.00%	$820
136	National Hlth Ins Co	0.00%	$768
137	Shenandoah Life Ins Co	0.00%	$725
138	First Penn Pacific Life Ins Co	0.00%	$702
139	Pioneer Amer Ins Co	0.00%	$696
140	First Hlth Life & Hlth Ins Co	0.00%	$665
141	Manhattan Life Ins Co	0.00%	$628
142	Guardian Ins & Ann Co Inc	0.00%	$613
143	Western United Life Assur Co	0.00%	$581
144	Paul Revere Life Ins Co	0.00%	$576
145	Columbian Life Ins Co	0.00%	$500
146	Genworth Life & Ann Ins Co	0.00%	$342
147	Members Life Ins Co	0.00%	$318
148	Lafayette Life Ins Co	0.00%	$221
149	Penn Ins & Ann Co	0.00%	$124
150	Continental Assur Co	0.00%	$81
151	Pioneer Security Life Ins Co	0.00%	$72
152	Celtic Ins Co	0.00%	$8
153	Government Personnel Mut Life Ins Co	0.00%	($1,740)
	Total for Top 10 Insurers	73.72%	$121,276,318
	Total for All Other Insurers	26.28%	$43,224,771
	Total for All Insurers	**100.00%**	**$164,501,089**

Group Life

Graph Reflects Top 10 Insurers' Percentage of Market

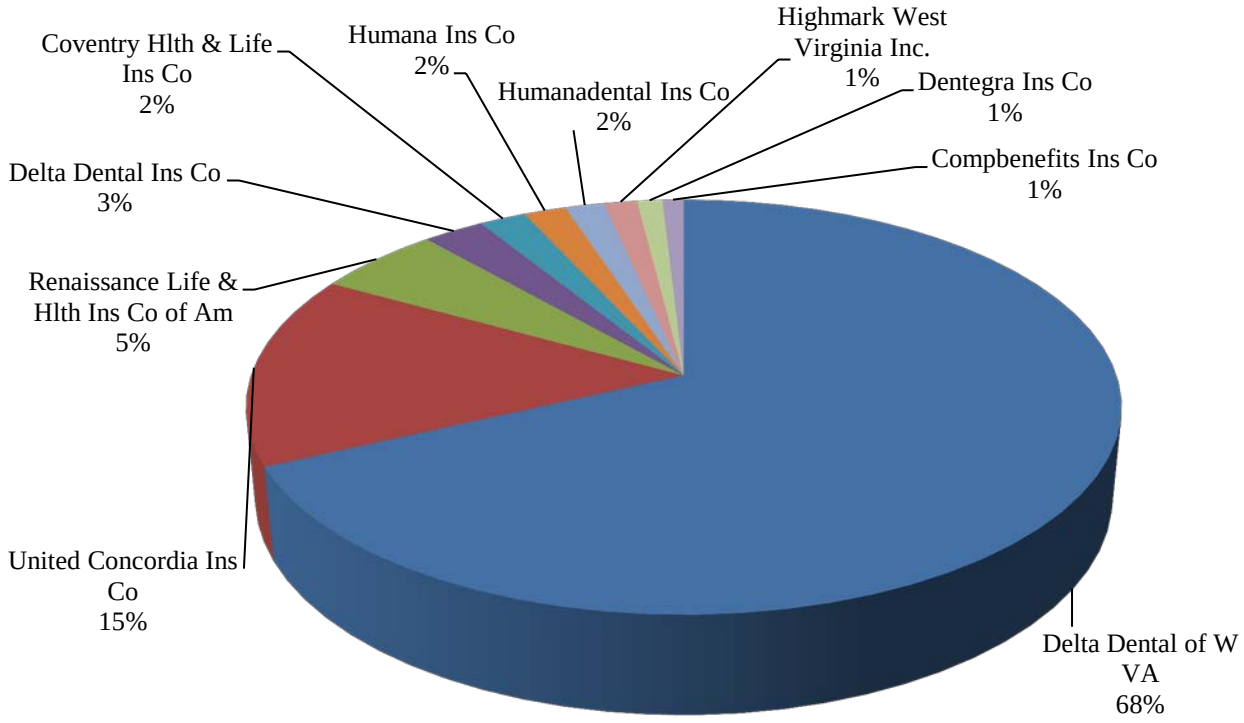


Health Insurers Reporting Dental Only

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Delta Dental of W VA	68.04%	$23,388,665
2	United Concordia Ins Co	15.03%	$5,166,310
3	Renaissance Life & Hlth Ins Co of Am	5.40%	$1,855,159
4	Delta Dental Ins Co	2.63%	$903,706
5	Coventry Hlth & Life Ins Co	2.00%	$687,608
6	Humana Ins Co	1.81%	$621,741
7	Humana Dental Ins Co.	1.68%	$578,174
8	Highmark West Virginia Inc.	1.41%	$484,538
9	Dentegra Ins Co	1.09%	$373,383
10	Compbenefits Ins Co	0.90%	$310,003
11	Pennsylvania Life Ins Co	0.02%	$5,387
12	Health Care Serv Corp A Mut Legal Re	0.00%	$228
	Total for Top 10 Insurers	99.98%	$34,369,287
	Total for All Other Insurers	0.02%	$5,615
	Total for All Insurers	**100.00%**	**$34,374,902**

Health Insurers Reporting Dental Only

Graph Reflects Top 10 Insurers' Percentage of Market

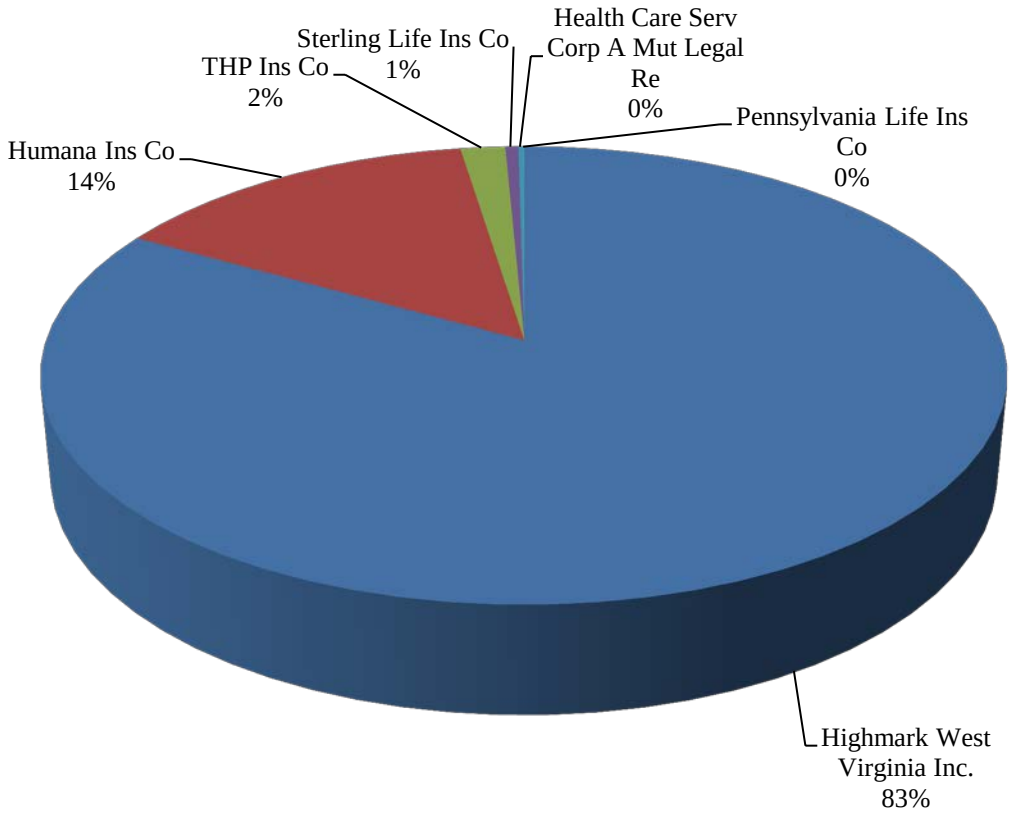


Health Insurers Reporting Medicare Supplement

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Highmark West Virginia Inc.	83.17%	$17,438,994
2	Humana Ins Co	14.36%	$3,010,493
3	THP Ins Co	1.73%	$363,484
4	Sterling Life Ins Co	0.51%	$105,912
5	Health Care Serv Corp A Mut Legal Re	0.23%	$48,717
6	Pennsylvania Life Ins Co	0.00%	$5
	Total for Top 10 Insurers	100.00%	$20,967,605
	Total for All Other Insurers		
	Total for All Insurers	**100.00%**	**$20,967,605**

Health Insurers Reporting Medicare Supplement

Graph Reflects Top 10 Insurers' Percentage of Market

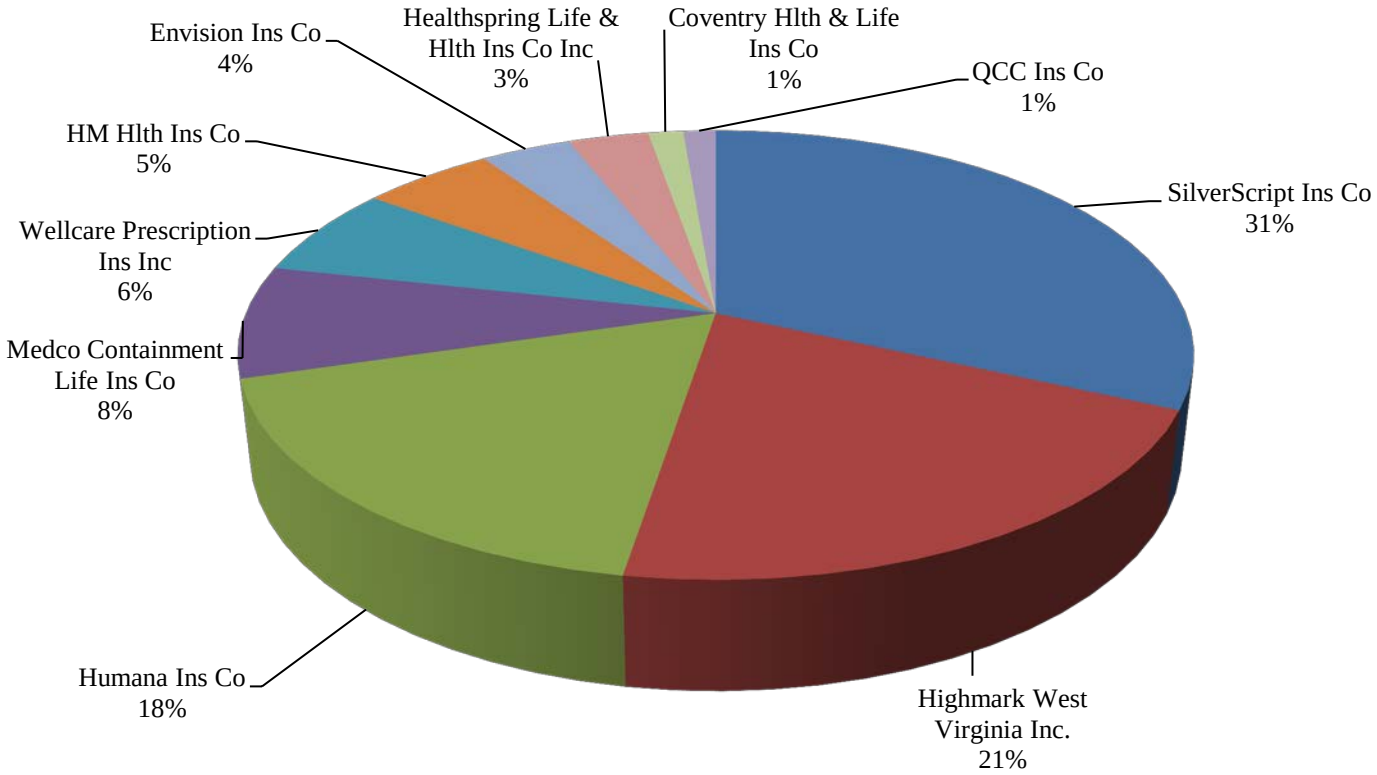


Health Insurers Reporting Other

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	SilverScript Ins Co	31.38%	$43,449,139
2	Highmark West Virginia Inc.	20.53%	$28,421,956
3	Humana Ins Co	17.56%	$24,309,769
4	Medco Containment Life Ins Co	8.00%	$11,076,808
5	Wellcare Prescription Ins Inc	6.45%	$8,925,436
6	HM Hlth Ins Co	5.28%	$7,308,716
7	Envision Ins Co	3.61%	$4,999,110
8	Healthspring Life & Hlth Ins Co Inc	3.21%	$4,444,528
9	Coventry Hlth & Life Ins Co	1.40%	$1,941,394
10	QCC Ins Co	1.30%	$1,806,186
11	Avalon Ins Co	0.71%	$984,244
12	THP Ins Co	0.38%	$527,956
13	Sterling Life Ins Co	0.17%	$241,148
14	Pennsylvania Life Ins Co	0.03%	$39,034
15	AmFirst Ins Co	0.00%	$1,608
16	Humana Dental Ins Co	0.00%	$493
17	Accendo Ins Co	-0.01%	($19,458)
	Total for Top 10 Insurers	98.72%	$136,683,042
	Total for All Other Insurers	1.28%	$1,775,025
	Total for All Insurers	100.00%	$138,458,067

Health Insurers Reporting Other

Graph Reflects Top 10 Insurers' Percentage of Market

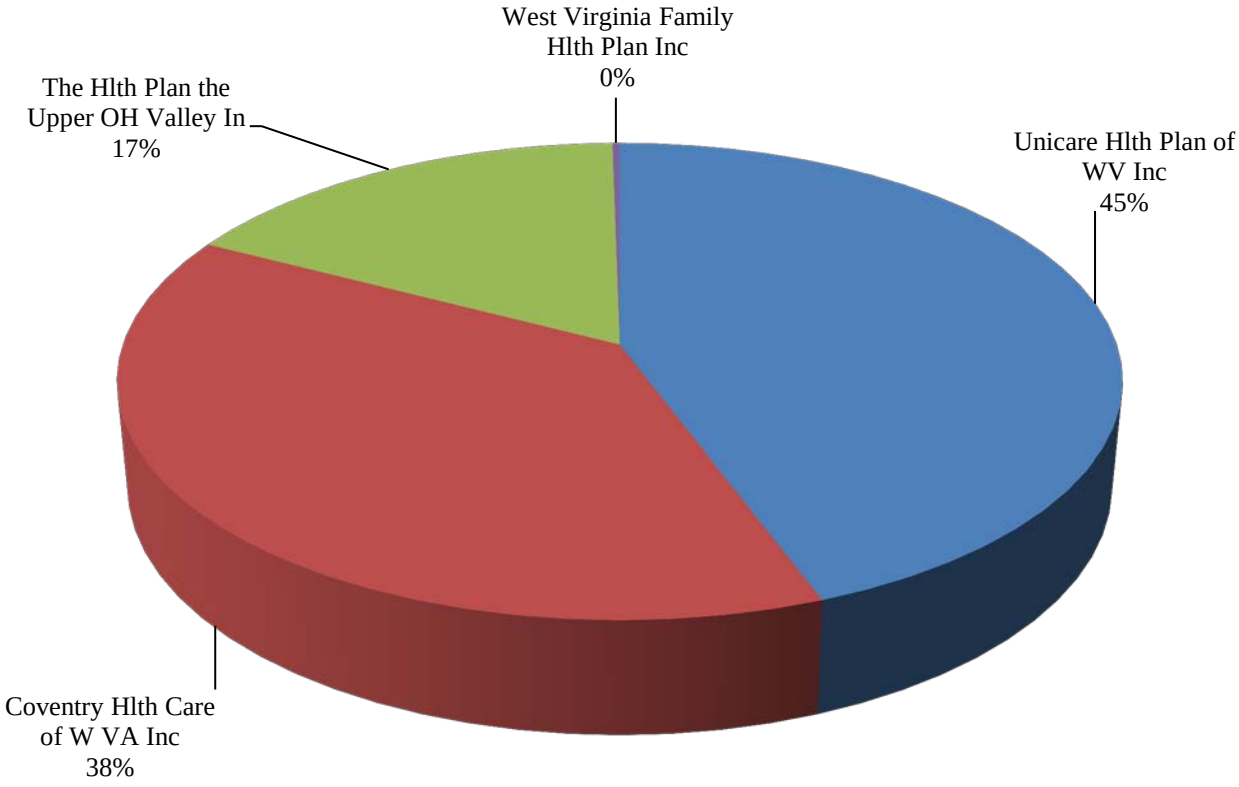


Health Insurers Reporting Title XIX Medicaid

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Unicare Hlth Plan of WV Inc	44.33%	$275,467,103
2	Coventry Hlth Care of W VA Inc	38.29%	$237,908,177
3	The Hlth Plan the Upper OH Valley In	17.11%	$106,299,315
4	West Virginia Family Hlth Plan Inc	0.27%	$1,698,059
	Total for Top 10 Insurers	100.00%	$621,372,654
	Total for All Other Insurers		
	Total for All Insurers	**100.00%**	**$621,372,654**

Health Insurers Reporting Title XIX Medicaid

Graph Reflects Top 10 Insurers' Percentage of Market

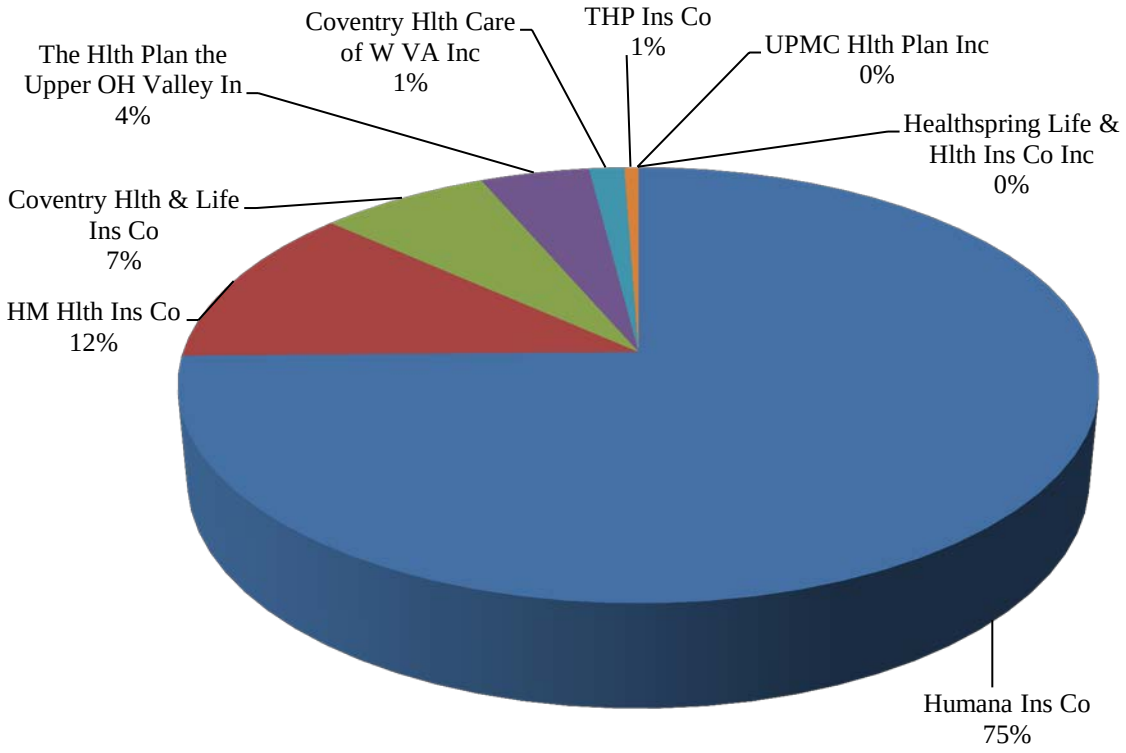


Health Insurers Reporting Title XVIII Medicare

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Humana Ins Co	74.74%	$809,390,985
2	HM Hlth Ins Co	11.90%	$128,828,177
3	Coventry Hlth & Life Ins Co	6.92%	$74,982,655
4	The Hlth Plan the Upper OH Valley In	4.44%	$48,034,418
5	Coventry Hlth Care of W VA Inc	1.43%	$15,460,340
6	THP Ins Co	0.58%	$6,233,091
7	UPMC Hlth Plan Inc	0.01%	$58,696
8	Healthspring Life & Hlth Ins Co Inc	0.00%	($6,456)
	Total for Top 10 Insurers	100.00%	$1,082,981,906
	Total for All Other Insurers		
	Total for All Insurers	**100.00%**	**$1,082,981,906**

Health Insurers Reporting Title XVIII Medicare

Graph Reflects Top 10 Insurers' Percentage of Market

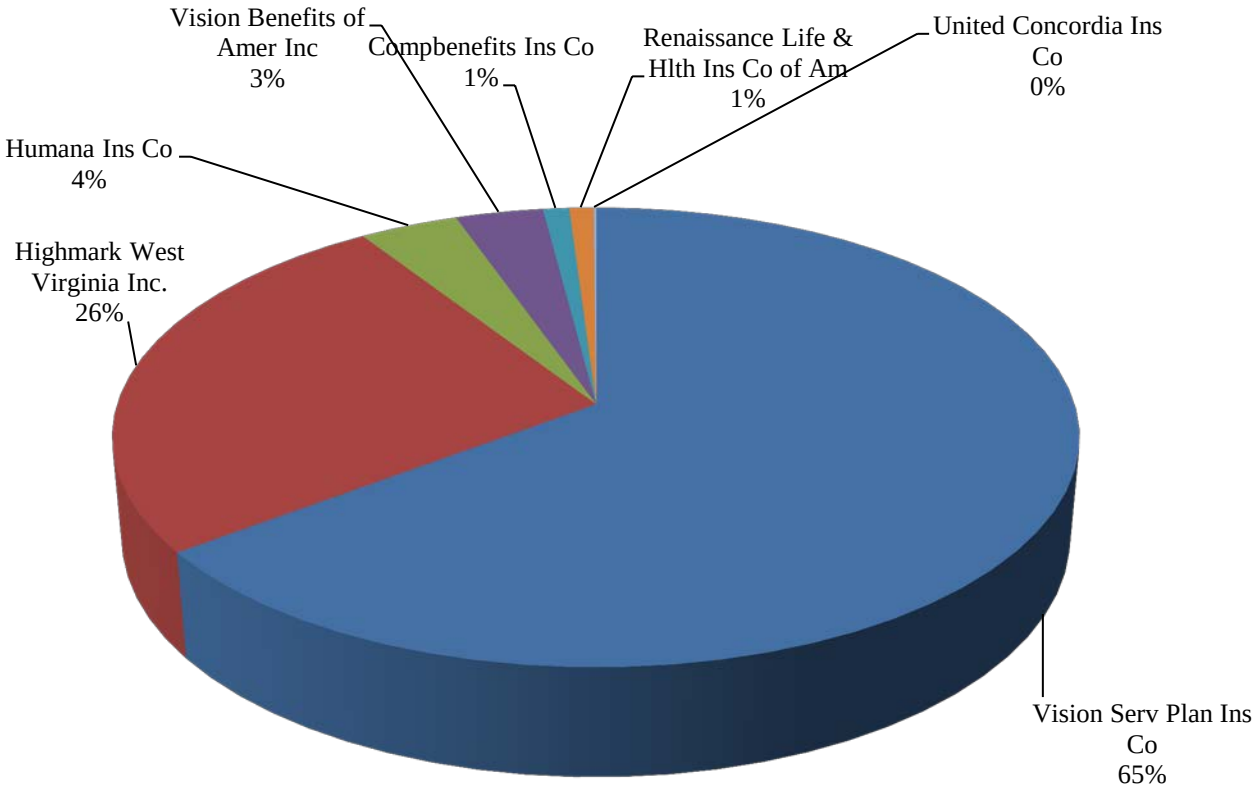


Health Insurers Reporting Vision Only

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Vision Serv Plan Ins Co	64.72%	$5,166,109
2	Highmark West Virginia Inc.	26.08%	$2,081,690
3	Humana Ins Co	3.80%	$303,233
4	Vision Benefits of Amer Inc	3.37%	$268,903
5	Compbenefits Ins Co	1.01%	$80,402
6	Renaissance Life & Hlth Ins Co of Am	0.93%	$73,929
7	United Concordia Ins Co	0.10%	$8,178
	Total for Top 10 Insurers	100.00%	$7,982,444
	Total for All Insurers	**100.00%**	**$7,982,444**

Health Insurers Reporting Vision Only

Graph Reflects Top 10 Insurers' Percentage of Market



Individual A&H Type Policies

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Highmark West Virginia Inc.	43.31%	$138,529,215
2	American Family Life Assur Co of Col	6.79%	$21,730,782
3	United Of Omaha Life Ins Co	3.58%	$11,449,893
4	Bankers Life & Cas Co	2.91%	$9,305,734
5	Continental Life Ins Co Brentwood	2.71%	$8,653,674
6	Washington Natl Ins Co	2.69%	$8,608,582
7	Combined Ins Co Of Amer	2.58%	$8,237,668
8	Northwestern Mut Life Ins Co	2.32%	$7,412,319
9	Genworth Life Ins Co	2.23%	$7,144,773
10	State Farm Mut Auto Ins Co	1.98%	$6,345,122
11	Colonial Life & Accident Ins Co	1.52%	$4,846,493
12	Time Ins Co	1.42%	$4,535,258
13	Northwestern Long Term Care Ins Co	1.30%	$4,148,798
14	Omaha Ins Co	1.26%	$4,039,080
15	Mutual Of Omaha Ins Co	1.16%	$3,698,769
16	Bankers Fidelity Life Ins Co	1.15%	$3,681,530
17	Colonial Penn Life Ins Co	1.01%	$3,239,950
18	Provident Life & Accident Ins Co	0.93%	$2,963,339
19	United Amer Ins Co	0.89%	$2,835,495
20	Metropolitan Life Ins Co	0.88%	$2,806,242
21	United World Life Ins Co	0.86%	$2,754,336
22	Family Heritage Life Ins Co Of Amer	0.78%	$2,488,775
23	American Fidelity Assur Co	0.73%	$2,329,350
24	John Hancock Life Ins Co USA	0.63%	$2,004,519
25	Order of United Commercial Travelers	0.58%	$1,850,325
26	American Retirement Life Ins Co	0.52%	$1,657,447
27	Massachusetts Mut Life Ins Co	0.49%	$1,555,579
28	American Heritage Life Ins Co	0.47%	$1,503,216
29	Berkshire Life Ins Co of Amer	0.46%	$1,471,354
30	RiverSource Life Ins Co	0.42%	$1,338,422
31	American Gen Life Ins Co	0.42%	$1,334,967
32	Western & Southern Life Ins Co	0.41%	$1,304,803
33	Transamerica Premier Life Ins Co	0.40%	$1,270,052
34	Medico Ins Co	0.40%	$1,267,206
35	Woodmen World Assur Life Assn	0.38%	$1,211,675
36	United Teacher Assoc Ins Co	0.33%	$1,050,675
37	American Income Life Ins Co	0.32%	$1,021,127
38	Royal Neighbors Of Amer	0.28%	$884,547
39	New York Life Ins Co	0.28%	$884,521
40	Continental Gen Ins Co	0.27%	$860,002
41	Unified Life Ins Co	0.26%	$837,652
42	Forethought Life Ins Co	0.24%	$765,504
43	Unum Life Ins Co Of Amer	0.24%	$765,488
44	Loyal Amer Life Ins Co	0.24%	$758,572
45	Gerber Life Ins Co	0.24%	$756,783
46	USAA Life Ins Co	0.23%	$750,218
47	American Alt Ins Corp	0.22%	$716,629
48	Standard Life & Accident Ins Co	0.22%	$707,394
49	Family Life Ins Co	0.22%	$700,369
50	Physicians Mut Ins Co	0.21%	$659,898
51	Paul Revere Life Ins Co	0.20%	$647,824
52	Coventry Hlth Care of W VA Inc	0.20%	$628,938
53	John Alden Life Ins Co	0.19%	$597,563

Individual A&H Type Policies *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
54	Nationwide Life Ins Co	0.19%	$596,275
55	Equitable Life & Cas Ins Co	0.18%	$566,589
56	Continental Cas Co	0.17%	$543,199
57	Principal Life Ins Co	0.17%	$539,211
58	Prudential Ins Co Of Amer	0.16%	$519,810
59	National Teachers Assoc Life Ins Co	0.15%	$493,945
60	Golden Rule Ins Co	0.15%	$491,939
61	Constitution Life Ins Co	0.15%	$481,653
62	Stonebridge Life Ins Co	0.13%	$423,901
63	Thrivent Financial For Lutherans	0.13%	$409,516
64	HCC Life Ins Co	0.12%	$393,942
65	Transamerica Life Ins Co	0.12%	$388,258
66	Allianz Life Ins Co Of N Amer	0.12%	$375,050
67	Lincoln Heritage Life Ins Co	0.12%	$369,353
68	Merit Life Ins Co	0.11%	$348,679
69	Senior Hlth Ins Co of PA	0.11%	$343,240
70	Assurity Life Ins Co	0.11%	$341,963
71	AXA Equitable Life Ins Co	0.11%	$338,901
72	Chesapeake Life Ins Co	0.10%	$335,180
73	MetLife Ins Co USA	0.10%	$307,927
74	Standard Ins Co	0.09%	$287,504
75	Guarantee Trust Life Ins Co	0.08%	$271,252
76	Ohio Natl Life Assur Corp	0.08%	$271,212
77	Sears Life Ins Co	0.08%	$245,983
78	Athene Annuity & Life Assur Co	0.07%	$238,609
79	Jackson Natl Life Ins Co	0.07%	$235,465
80	Globe Life & Accident Ins Co	0.07%	$229,703
81	Aetna Life Ins Co	0.07%	$222,786
82	Ameritas Life Ins Corp	0.07%	$218,721
83	Central United Life Ins Co	0.06%	$203,045
84	Guardian Life Ins Co Of Amer	0.06%	$199,505
85	Boston Mut Life Ins Co	0.06%	$191,222
86	Teachers Ins & Ann Assoc Of Amer	0.06%	$183,565
87	Kanawha Ins Co	0.05%	$175,769
88	Protective Life Ins Co	0.05%	$170,864
89	The Hlth Plan the Upper OH Valley In	0.05%	$152,551
90	Central States Ind Co Of Omaha	0.04%	$140,803
91	Mony Life Ins Co	0.04%	$139,669
92	Woodmen World Life Ins Soc	0.04%	$138,776
93	Sterling Investors Life Ins Co	0.04%	$132,934
94	Ohio Natl Life Ins Co	0.04%	$129,029
95	Union Security Ins Co	0.04%	$128,962
96	Illinois Mut Life Ins Co	0.04%	$127,795
97	Farm Family Life Ins Co	0.04%	$122,266
98	Provident Amer Life & Hlth Ins Co	0.04%	$122,049
99	Knights Of Columbus	0.04%	$121,359
100	Lincoln Benefit Life Co	0.03%	$106,444
101	Lincoln Natl Life Ins Co	0.03%	$97,210
102	Professional Ins Co	0.03%	$94,488
103	United Natl Life Ins Co Of Amer	0.03%	$92,629
104	Liberty Natl Life Ins Co	0.03%	$88,242
105	Freedom Life Ins Co Of Amer	0.03%	$86,993
106	Conseco Life Ins Co	0.03%	$85,919

Individual A&H Type Policies *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
107	Shenandoah Life Ins Co	0.03%	$83,057
108	Manhattan Life Ins Co	0.03%	$82,190
109	Minnesota Life Ins Co	0.03%	$81,089
110	Medamerica Ins Co	0.02%	$79,177
111	Connecticut Gen Life Ins Co	0.02%	$77,269
112	Genworth Life & Ann Ins Co	0.02%	$76,716
113	American Republic Ins Co	0.02%	$74,926
114	Federated Life Ins Co	0.02%	$74,460
115	Marquette Natl Life Ins Co	0.02%	$69,037
116	Government Personnel Mut Life Ins Co	0.02%	$66,534
117	Centre Life Ins Co	0.02%	$65,596
118	TIAA Cref Life Ins Co	0.02%	$65,008
119	Cincinnati Life Ins Co	0.02%	$54,254
120	Trustmark Ins Co	0.02%	$51,765
121	John Hancock Life & Hlth Ins Co	0.02%	$51,457
122	State Mut Ins Co	0.01%	$47,614
123	American Continental Ins Co	0.01%	$43,030
124	Independent Order Of Foresters Us Br	0.01%	$39,990
125	National Union Fire Ins Co Of Pitts	0.01%	$39,156
126	Celtic Ins Co	0.01%	$37,883
127	National Life Ins Co	0.01%	$36,590
128	Pan Amer Life Ins Co	0.01%	$34,783
129	Country Life Ins Co	0.01%	$34,157
130	UPMC Hlth Benefits Inc	0.01%	$32,342
131	Markel Ins Co	0.01%	$31,637
132	CMFG Life Ins Co	0.01%	$31,525
133	Medico Corp Life Ins Co	0.01%	$31,181
134	Central States H & L Co Of Omaha	0.01%	$30,320
135	American Pioneer Life Ins Co	0.01%	$29,026
136	Unicare Life & Hlth Ins Co	0.01%	$28,118
137	American Natl Ins Co	0.01%	$25,844
138	National Guardian Life Ins Co	0.01%	$24,773
139	United Ins Co Of Amer	0.01%	$23,920
140	Baltimore Life Ins Co	0.01%	$23,329
141	Cigna Hlth & Life Ins Co	0.01%	$23,167
142	American Progressive L&H Ins Of NY	0.01%	$22,005
143	State Life Ins Co	0.01%	$21,902
144	Everence Assn Inc	0.01%	$20,937
145	Health Care Serv Corp A Mut Legal Re	0.01%	$20,898
146	AF&L Ins Co	0.01%	$20,166
147	Monarch Life Ins Co	0.01%	$19,647
148	US Business of Canada Life Assur Co	0.01%	$19,640
149	Life Ins Co Of N Amer	0.01%	$18,717
150	LifeSecure Ins Co	0.01%	$18,182
151	New Era Life Ins Co	0.01%	$17,210
152	Mid West Natl Life Ins Co Of TN	0.01%	$17,135
153	Pacificare Life & Hlth Ins Co	0.01%	$16,234
154	Central Reserve Life Ins Co	0.01%	$16,033
155	Reliastar Life Ins Co Of NY	0.00%	$15,954
156	Reserve Natl Ins Co	0.00%	$14,139
157	Philadelphia Amer Life Ins Co	0.00%	$13,854
158	Union Fidelity Life Ins Co	0.00%	$13,222
159	Lafayette Life Ins Co	0.00%	$12,855

Individual A&H Type Policies *continued*

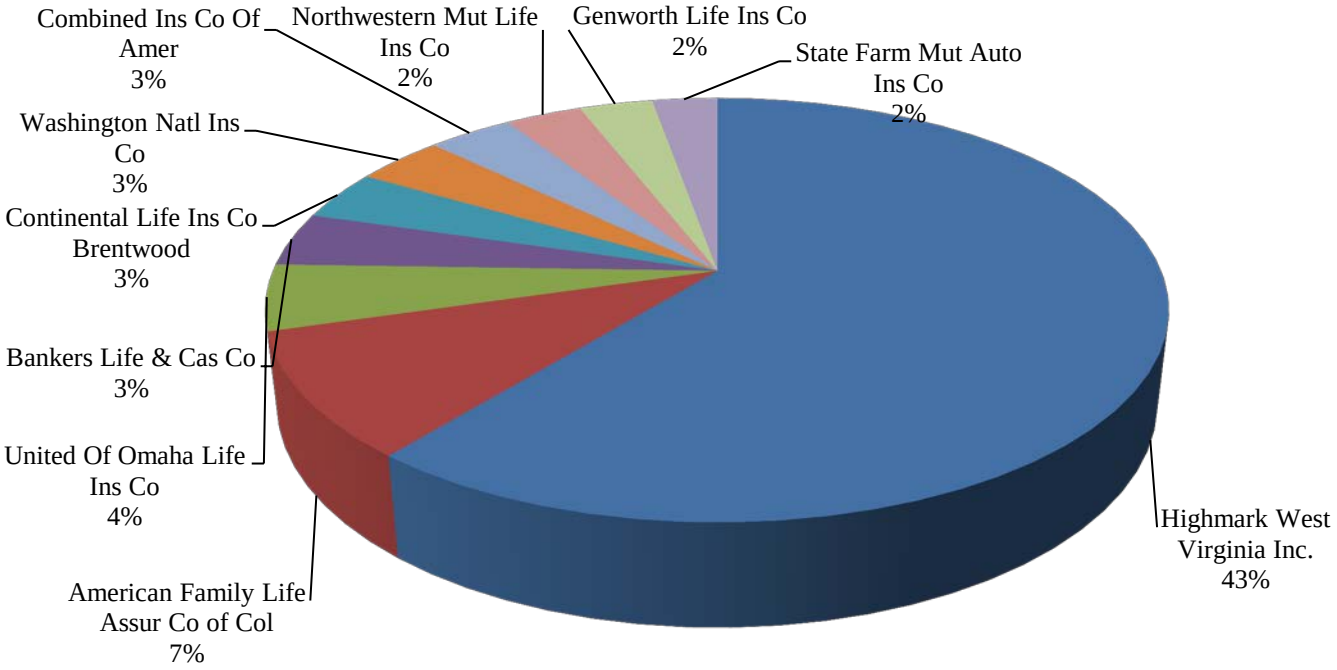
Rank	Company Name	Percent Of Market	Direct Premiums Earned
160	United Security Assur Co Of PA	0.00%	$12,280
161	Starmount Life Ins Co	0.00%	$10,246
162	Symetra Life Ins Co	0.00%	$9,630
163	New England Life Ins Co	0.00%	$9,382
164	General Amer Life Ins Co	0.00%	$8,827
165	Old Republic Ins Co	0.00%	$7,936
166	Universal Guar Life Ins Co	0.00%	$7,780
167	Erie Family Life Ins Co	0.00%	$7,774
168	American Bankers Ins Co Of FL	0.00%	$7,486
169	Travelers Ind Co	0.00%	$7,460
170	Standard Security Life Ins Co Of NY	0.00%	$7,250
171	United Healthcare Life Ins Co	0.00%	$7,051
172	Great Amer Life Ins Co	0.00%	$6,717
173	Jefferson Natl Life Ins Co	0.00%	$6,586
174	Citizens Security Life Ins Co	0.00%	$6,401
175	Physicians Life Ins Co	0.00%	$5,855
176	Colorado Bankers Life Ins Co	0.00%	$5,663
177	US Br Great West Life Assur Co	0.00%	$5,406
178	Security Life Ins Co Of Amer	0.00%	$5,314
179	Oxford Life Ins Co	0.00%	$4,241
180	Penn Mut Life Ins Co	0.00%	$4,041
181	Ability Ins Co	0.00%	$3,934
182	American Labor Life Ins Co	0.00%	$3,923
183	Hartford Life & Ann Ins Co	0.00%	$3,760
184	Christian Fidelity Life Ins Co	0.00%	$3,730
185	Athene Ann & Life Co	0.00%	$3,194
186	American Republic Corp Ins Co	0.00%	$3,062
187	Horace Mann Life Ins Co	0.00%	$2,732
188	Nationwide Life & Ann Ins Co	0.00%	$2,686
189	21st Century Premier Ins Co	0.00%	$2,678
190	Fidelity Security Life Ins Co	0.00%	$2,636
191	Federal Ins Co	0.00%	$2,629
192	American Public Life Ins Co	0.00%	$2,517
193	AAA Life Ins Co	0.00%	$2,478
194	American United Life Ins Co	0.00%	$2,390
195	Kansas City Life Ins Co	0.00%	$1,952
196	Union Labor Life Ins Co	0.00%	$1,782
197	Old Amer Ins Co	0.00%	$1,726
198	Allstate Life Ins Co	0.00%	$1,698
199	MTL Ins Co	0.00%	$1,647
200	Companion Life Ins Co	0.00%	$1,393
201	American Home Assur Co	0.00%	$1,307
202	Modern Woodmen Of Amer	0.00%	$853
203	Reliastar Life Ins Co	0.00%	$706
204	Columbus Life Ins Co	0.00%	$701
205	Transamerica Financial Life Ins Co	0.00%	$674
206	Croatian Fraternal Union Of Amer	0.00%	$571
207	Phoenix Life Ins Co	0.00%	$539
208	Commercial Travelers Mut Ins Co	0.00%	$488
209	Reliance Standard Life Ins Co	0.00%	$469
210	United States Life Ins Co in the Cit	0.00%	$394
211	Farmers New World Life Ins Co	0.00%	$333

Individual A&H Type Policies *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
212	Primerica Life Ins Co	0.00%	$308
213	Security Life Of Denver Ins Co	0.00%	$224
214	Teachers Protective Mut Life Ins Co	0.00%	$214
215	Liberty Life Assur Co Of Boston	0.00%	$160
216	First Investors Life Ins Co	0.00%	$157
217	Voya Ins & Ann Co	0.00%	$137
218	Banner Life Ins Co	0.00%	$113
219	Transamerica Cas Ins Co	0.00%	$108
220	Slovene Natl Benefit Society	0.00%	$95
221	Old Republic Life Ins Co	0.00%	$91
222	CICA Life Ins Co of Amer	0.00%	$78
223	Life Ins Co Of The Southwest	0.00%	$40
224	Oakwood Ins Co	0.00%	$36
225	IA Amer Life Ins Co	0.00%	$31
226	National Hlth Ins Co	0.00%	$16
227	Federal Life Ins Co	0.00%	$8
228	Columbian Mut Life Ins Co	0.00%	$1
229	Sagicor Life Ins Co	0.00%	$1
230	Commonwealth Ann & Life Ins Co	0.00%	($111)
231	National Cas Co	0.00%	($10,921)
	Total for Top 10 Insurers	71.11%	$227,417,762
	Total for All Other Insurers	28.89%	$92,415,882
	Total for All Insurers	**100.00%**	**$319,833,644**

Individual A&H Type Policies

Graph Reflects Top 10 Insurers' Percentage of Market

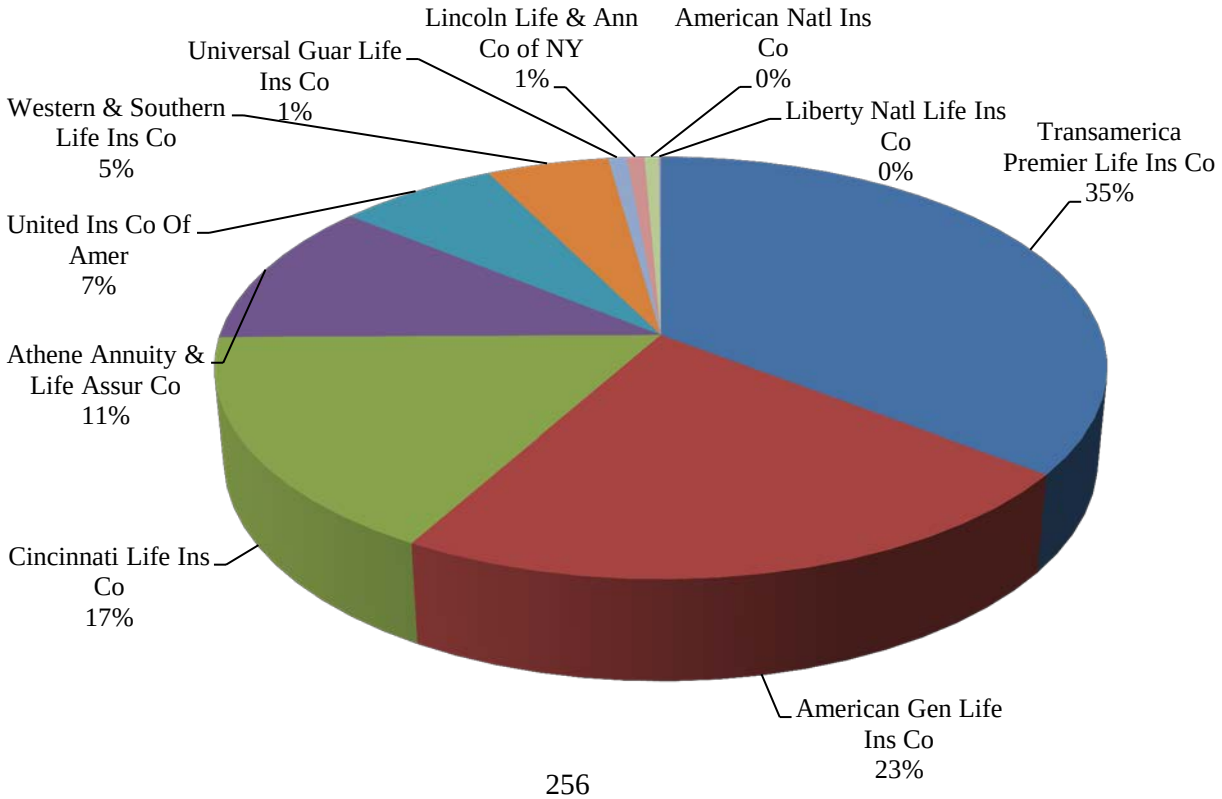


Industrial Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Transamerica Premier Life Ins Co	35.74%	$25,951
2	American Gen Life Ins Co	22.79%	$16,549
3	Cincinnati Life Ins Co	16.84%	$12,223
4	Athene Annuity & Life Assur Co	11.17%	$8,108
5	United Ins Co Of Amer	6.77%	$4,914
6	Western & Southern Life Ins Co	5.18%	$3,763
7	Universal Guar Life Ins Co	0.79%	$573
8	Lincoln Life & Ann Co of NY	0.74%	$540
9	American Natl Ins Co	0.61%	$441
10	Liberty Natl Life Ins Co	0.08%	$61
11	Jackson Natl Life Ins Co	0.07%	$50
12	National Guardian Life Ins Co	0.02%	$14
13	Citizens Security Life Ins Co	0.01%	$5
14	Union Security Ins Co	0.00%	$3
15	Baltimore Life Ins Co	-0.82%	($592)
	Total for Top 10 Insurers	100.72%	$73,123
	Total for All Other Insurers	-0.72%	($520)
	Total for All Insurers	**100.00%**	**$72,603**

Industrial Life

Graph Reflects Top 10 Insurers' Percentage of Market



Long Term Care

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Transamerica Premier Life Ins Co	25.76%	$3,967,584,264
2	Genworth Life Ins Co	15.64%	$2,408,544,164
3	John Hancock Life Ins Co USA	9.92%	$1,527,460,666
4	Metropolitan Life Ins Co	5.15%	$792,897,231
5	John Hancock Life & Hlth Ins Co	4.02%	$618,813,319
6	Unum Life Ins Co Of Amer	3.43%	$528,791,716
7	Continental Cas Co	3.29%	$507,208,230
8	Northwestern Long Term Care Ins Co	3.25%	$501,243,874
9	Bankers Life & Cas Co	3.08%	$474,661,714
10	Transamerica Life Ins Co	2.95%	$454,153,049
11	Prudential Ins Co Of Amer	2.45%	$377,830,817
12	New York Life Ins Co	1.59%	$244,328,154
13	Mutual Of Omaha Ins Co	1.50%	$230,778,945
14	MetLife Ins Co USA	1.46%	$225,273,427
15	RiverSource Life Ins Co	1.37%	$211,356,774
16	Massachusetts Mut Life Ins Co	1.36%	$208,821,277
17	State Farm Mut Auto Ins Co	1.33%	$205,396,414
18	Thrivent Financial For Lutherans	1.28%	$196,506,546
19	Allianz Life Ins Co Of N Amer	1.21%	$186,617,596
20	Senior Hlth Ins Co of PA	0.96%	$148,032,183
21	Medamerica Ins Co	0.57%	$87,529,443
22	Union Security Ins Co	0.54%	$83,396,991
23	United Of Omaha Life Ins Co	0.50%	$77,139,874
24	Ability Ins Co	0.49%	$75,466,398
25	Lincoln Benefit Life Co	0.48%	$73,664,875
26	Berkshire Life Ins Co of Amer	0.43%	$65,690,132
27	United Teacher Assoc Ins Co	0.42%	$64,898,956
28	Time Ins Co	0.41%	$63,362,094
29	Equitable Life & Cas Ins Co	0.41%	$62,429,832
30	Knights Of Columbus	0.35%	$54,519,174
31	Physicians Mut Ins Co	0.33%	$51,492,964
32	CMFG Life Ins Co	0.31%	$47,731,684
33	Kanawha Ins Co	0.30%	$45,843,704
34	Aetna Life Ins Co	0.29%	$44,340,726
35	Provident Life & Accident Ins Co	0.25%	$38,259,584
36	Country Life Ins Co	0.21%	$31,774,346
37	Guarantee Trust Life Ins Co	0.19%	$29,647,002
38	United Security Assur Co Of PA	0.19%	$29,446,428
39	American Family Life Assur Co of Col	0.18%	$27,991,143
40	Continental Gen Ins Co	0.18%	$27,474,422
41	State Life Ins Co	0.17%	$26,053,928
42	American Fidelity Assur Co	0.15%	$23,106,129
43	AF&L Ins Co	0.15%	$22,858,600
44	Jackson Natl Life Ins Co	0.15%	$22,373,747
45	American Gen Life Ins Co	0.14%	$20,858,055
46	Washington Natl Ins Co	0.11%	$17,550,000
47	LifeSecure Ins Co	0.11%	$17,143,118
48	Teachers Ins & Ann Assoc Of Amer	0.09%	$14,204,608
49	John Alden Life Ins Co	0.07%	$11,273,609
50	American Heritage Life Ins Co	0.06%	$8,869,528
51	Stonebridge Life Ins Co	0.06%	$8,508,090
52	United Amer Ins Co	0.05%	$8,266,841
53	American Republic Ins Co	0.05%	$7,045,672

Long Term Care *continued*

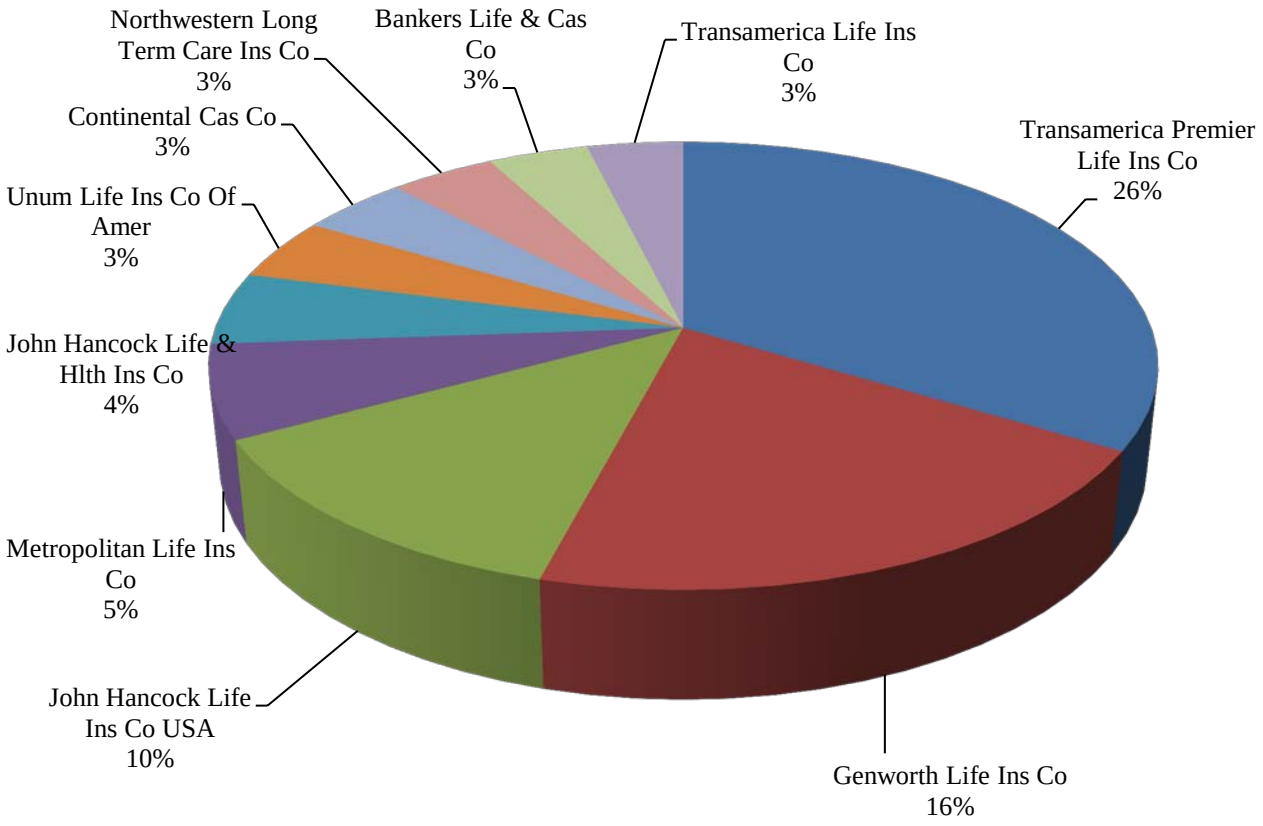
Rank	Company Name	Percent Of Market	Direct Premiums Earned
54	Pennsylvania Life Ins Co	0.04%	$6,651,174
55	TIAA Cref Life Ins Co	0.04%	$6,565,408
56	Genworth Life & Ann Ins Co	0.04%	$6,244,034
57	Farmers New World Life Ins Co	0.04%	$6,224,454
58	Teachers Protective Mut Life Ins Co	0.04%	$6,168,501
59	Transamerica Financial Life Ins Co	0.04%	$5,592,987
60	American Pioneer Life Ins Co	0.04%	$5,505,669
61	Principal Life Ins Co	0.03%	$4,719,493
62	Forethought Life Ins Co	0.03%	$4,288,525
63	Lincoln Natl Life Ins Co	0.03%	$4,108,921
64	American Progressive L&H Ins Of NY	0.03%	$3,950,623
65	Medico Ins Co	0.02%	$3,057,119
66	Hartford Life Ins Co	0.02%	$2,925,404
67	Assurity Life Ins Co	0.02%	$2,829,016
68	Health Care Serv Corp A Mut Legal Re	0.02%	$2,725,608
69	Cincinnati Life Ins Co	0.02%	$2,679,651
70	Woodmen World Life Ins Soc	0.02%	$2,617,803
71	Great Amer Life Ins Co	0.02%	$2,600,503
72	Minnesota Life Ins Co	0.02%	$2,536,694
73	Allstate Life Ins Co	0.01%	$2,242,444
74	Standard Life & Accident Ins Co	0.01%	$2,211,203
75	Central States H & L Co Of Omaha	0.01%	$1,530,178
76	Combined Ins Co Of Amer	0.01%	$1,338,060
77	United States Life Ins Co in the Cit	0.01%	$1,302,102
78	Fidelity Life Assn A Legal Reserve L	0.01%	$1,229,107
79	Reserve Natl Ins Co	0.01%	$1,204,126
80	Sentry Ins A Mut Co	0.01%	$1,133,385
81	Constitution Life Ins Co	0.01%	$1,033,033
82	Continental Life Ins Co Brentwood	0.01%	$855,270
83	Christian Fidelity Life Ins Co	0.00%	$622,575
84	Madison Natl Life Ins Co Inc	0.00%	$571,774
85	Central United Life Ins Co	0.00%	$522,043
86	Sentry Life Ins Co	0.00%	$480,177
87	Union Labor Life Ins Co	0.00%	$278,576
88	American United Life Ins Co	0.00%	$241,972
89	Highmark Cas Ins Co	0.00%	$150,280
90	Manhattan Natl Life Ins Co	0.00%	$150,086
91	State Mut Ins Co	0.00%	$142,489
92	Nationwide Life & Ann Ins Co	0.00%	$138,242
93	Voya Retirement Ins & Ann Co	0.00%	$110,915
94	Dearborn Natl Life Ins Co	0.00%	$102,112
95	Sterling Life Ins Co	0.00%	$102,051
96	Baltimore Life Ins Co	0.00%	$101,991
97	Reliastar Life Ins Co	0.00%	$90,958
98	Longevity Ins Co	0.00%	$90,679
99	Mid West Natl Life Ins Co Of TN	0.00%	$88,612
100	Unicare Life & Hlth Ins Co	0.00%	$88,537
101	Old Amer Ins Co	0.00%	$79,618
102	Trustmark Ins Co	0.00%	$76,233
103	Loyal Amer Life Ins Co	0.00%	$75,883
104	Gerber Life Ins Co	0.00%	$66,194
105	Colonial Penn Life Ins Co	0.00%	$62,596
106	Primerica Life Ins Co	0.00%	$59,425

Long Term Care *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
107	New Era Life Ins Co	0.00%	$39,547
108	American Hlth & Life Ins Co	0.00%	$35,018
109	HM Life Ins Co	0.00%	$33,535
110	United Natl Life Ins Co Of Amer	0.00%	$22,858
111	Sagicor Life Ins Co	0.00%	$19,610
112	Colonial Life & Accident Ins Co	0.00%	$19,365
113	First Penn Pacific Life Ins Co	0.00%	$18,030
114	Conseco Life Ins Co	0.00%	$14,043
115	Bankers Fidelity Life Ins Co	0.00%	$11,033
116	Philadelphia Amer Life Ins Co	0.00%	$9,855
117	XL Life Ins & Ann Co	0.00%	$8,302
118	Pioneer Mut Life Ins Co	0.00%	$7,213
119	Mony Life Ins Co	0.00%	$4,040
120	West Coast Life Ins Co	0.00%	$3,158
121	Order of United Commercial Travelers	0.00%	$2,103
122	Genesis Ins Co	-0.02%	($3,548,013)
	Total for Top 10 Insurers	76.48%	$11,781,358,227
	Total for All Other Insurers	23.52%	$3,622,418,040
	Total for All Insurers	**100.00%**	**$15,403,776,267**

Long Term Care

Graph Reflects Top 10 Insurers' Percentage of Market



Ordinary Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Northwestern Mut Life Ins Co	11.00%	$48,360,123
2	State Farm Life Ins Co	6.79%	$29,833,598
3	Transamerica Premier Life Ins Co	3.99%	$17,558,185
4	American Gen Life Ins Co	3.56%	$15,671,916
5	Lincoln Natl Life Ins Co	3.46%	$15,204,420
6	John Hancock Life Ins Co USA	2.72%	$11,977,020
7	New York Life Ins Co	2.63%	$11,570,435
8	Massachusetts Mut Life Ins Co	2.49%	$10,963,239
9	United Of Omaha Life Ins Co	2.47%	$10,847,266
10	American Income Life Ins Co	2.22%	$9,758,341
11	Pruco Life Ins Co	1.90%	$8,365,584
12	Metropolitan Life Ins Co	1.87%	$8,228,956
13	Hartford Life & Ann Ins Co	1.84%	$8,096,245
14	Prudential Ins Co Of Amer	1.82%	$7,995,974
15	Erie Family Life Ins Co	1.65%	$7,265,155
16	Transamerica Life Ins Co	1.65%	$7,261,928
17	AXA Equitable Life Ins Co	1.62%	$7,116,034
18	Great W Life & Ann Ins Co	1.61%	$7,078,332
19	Nationwide Life & Ann Ins Co	1.61%	$7,076,903
20	MetLife Ins Co USA	1.40%	$6,173,808
21	Bankers Life & Cas Co	1.40%	$6,144,378
22	Guardian Life Ins Co Of Amer	1.40%	$6,142,131
23	Genworth Life & Ann Ins Co	1.16%	$5,106,800
24	Nationwide Life Ins Co	1.15%	$5,051,497
25	Protective Life Ins Co	1.11%	$4,861,426
26	Western & Southern Life Ins Co	1.08%	$4,731,578
27	Primerica Life Ins Co	1.08%	$4,729,765
28	TIAA Cref Life Ins Co	0.95%	$4,169,074
29	Western Southern Life Assur Co	0.95%	$4,163,572
30	Midland Natl Life Ins Co	0.89%	$3,895,230
31	Lincoln Benefit Life Co	0.88%	$3,873,674
32	Minnesota Life Ins Co	0.87%	$3,838,452
33	Pacific Life Ins Co	0.82%	$3,614,362
34	Farm Family Life Ins Co	0.80%	$3,527,657
35	Globe Life & Accident Ins Co	0.74%	$3,270,069
36	Ameritas Life Ins Corp	0.74%	$3,240,688
37	New York Life Ins & Ann Corp	0.70%	$3,079,651
38	Liberty Life Assur Co Of Boston	0.68%	$2,992,230
39	Lincoln Heritage Life Ins Co	0.68%	$2,982,769
40	RiverSource Life Ins Co	0.65%	$2,872,054
41	Gerber Life Ins Co	0.61%	$2,690,030
42	Reliastar Life Ins Co	0.59%	$2,612,216
43	Penn Mut Life Ins Co	0.57%	$2,520,475
44	Cincinnati Life Ins Co	0.56%	$2,473,187
45	Provident Life & Accident Ins Co	0.56%	$2,452,903
46	Jackson Natl Life Ins Co	0.53%	$2,315,884
47	Combined Ins Co Of Amer	0.51%	$2,237,533
48	Colonial Penn Life Ins Co	0.51%	$2,237,420
49	Motorists Life Ins Co	0.47%	$2,087,244
50	USAA Life Ins Co	0.47%	$2,086,088
51	North Amer Co Life & Hlth Ins	0.47%	$2,053,454
52	Physicians Life Ins Co	0.46%	$2,029,248
53	New England Life Ins Co	0.46%	$2,028,148

Ordinary Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
54	Banner Life Ins Co	0.46%	$2,009,673
55	Horace Mann Life Ins Co	0.45%	$1,992,238
56	American Natl Ins Co	0.42%	$1,861,079
57	Colonial Life & Accident Ins Co	0.41%	$1,796,818
58	Allstate Life Ins Co	0.41%	$1,790,590
59	Boston Mut Life Ins Co	0.38%	$1,688,531
60	Teachers Ins & Ann Assoc Of Amer	0.37%	$1,646,673
61	Old Amer Ins Co	0.36%	$1,595,594
62	American Family Life Assur Co of Col	0.35%	$1,527,982
63	Lafayette Life Ins Co	0.32%	$1,417,221
64	Athene Annuity & Life Assur Co	0.32%	$1,406,173
65	Genworth Life Ins Co	0.32%	$1,385,459
66	CMFG Life Ins Co	0.31%	$1,364,377
67	Washington Natl Ins Co	0.31%	$1,361,654
68	Athene Ann & Life Co	0.30%	$1,327,046
69	General Amer Life Ins Co	0.29%	$1,278,313
70	Principal Life Ins Co	0.29%	$1,253,597
71	Mony Life Ins Co Of Amer	0.28%	$1,238,783
72	Ohio Natl Life Assur Corp	0.27%	$1,166,389
73	West Coast Life Ins Co	0.26%	$1,141,032
74	Texas Life Ins Co	0.25%	$1,102,837
75	US Br Sun Life Assur Co of Canada	0.23%	$1,014,783
76	Ohio Natl Life Ins Co	0.23%	$1,008,878
77	Shenandoah Life Ins Co	0.23%	$1,000,574
78	American Fidelity Assur Co	0.23%	$992,129
79	Symetra Life Ins Co	0.20%	$888,221
80	State Life Ins Co	0.20%	$872,749
81	Baltimore Life Ins Co	0.18%	$808,837
82	Metropolitan Tower Life Ins Co	0.17%	$756,906
83	Fidelity & Guar Life Ins Co	0.17%	$744,783
84	Allianz Life Ins Co Of N Amer	0.17%	$740,087
85	CM Life Ins Co	0.16%	$709,351
86	Settlers Life Ins Co	0.16%	$699,820
87	Principal Natl Life Ins Co	0.16%	$684,593
88	American Heritage Life Ins Co	0.16%	$682,252
89	United Amer Ins Co	0.15%	$673,384
90	MTL Ins Co	0.15%	$672,675
91	National Guardian Life Ins Co	0.15%	$643,336
92	Fidelity Life Assn A Legal Reserve L	0.14%	$607,467
93	Phoenix Life Ins Co	0.14%	$599,719
94	Life Ins Co Of The Southwest	0.13%	$589,040
95	Mony Life Ins Co	0.13%	$581,113
96	Universal Guar Life Ins Co	0.13%	$579,428
97	Assurity Life Ins Co	0.13%	$574,696
98	Merit Life Ins Co	0.13%	$553,390
99	Columbian Life Ins Co	0.12%	$547,510
100	Security Life Of Denver Ins Co	0.12%	$545,317
101	American United Life Ins Co	0.12%	$542,483
102	Kansas City Life Ins Co	0.12%	$540,194
103	National Life Ins Co	0.12%	$521,206
104	First Investors Life Ins Co	0.12%	$520,165
105	Americo Fin Life & Ann Ins Co	0.11%	$500,795
106	Stonebridge Life Ins Co	0.11%	$499,248

Ordinary Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
107	Pioneer Amer Ins Co	0.11%	$495,687
108	US Financial Life Ins Co	0.11%	$493,997
109	PHL Variable Ins Co	0.11%	$489,471
110	United Natl Life Ins Co Of Amer	0.11%	$489,100
111	Time Ins Co	0.11%	$488,803
112	Federated Life Ins Co	0.11%	$476,580
113	AAA Life Ins Co	0.10%	$447,833
114	Country Life Ins Co	0.10%	$441,218
115	Conseco Life Ins Co	0.09%	$399,354
116	Standard Life & Accident Ins Co	0.09%	$379,857
117	Liberty Natl Life Ins Co	0.08%	$336,184
118	Ohio State Life Ins Co	0.08%	$331,954
119	Union Security Ins Co	0.07%	$325,130
120	Chesapeake Life Ins Co	0.07%	$314,756
121	Government Personnel Mut Life Ins Co	0.07%	$304,675
122	Bankers Fidelity Life Ins Co	0.07%	$295,722
123	Golden Rule Ins Co	0.07%	$285,893
124	Voya Retirement Ins & Ann Co	0.06%	$284,329
125	United Home Life Ins Co	0.06%	$284,300
126	US Business of Canada Life Assur Co	0.06%	$282,949
127	Hartford Life Ins Co	0.06%	$271,146
128	Occidental Life Ins Co Of NC	0.06%	$256,390
129	Reliastar Life Ins Co Of NY	0.06%	$253,097
130	Sagicor Life Ins Co	0.06%	$251,519
131	The Savings Bank Life Ins Co Of MA	0.06%	$246,858
132	American Continental Ins Co	0.06%	$245,296
133	5 Star Life Ins Co	0.05%	$231,985
134	Garden State Life Ins Co	0.05%	$229,820
135	Investors Heritage Life Ins Co	0.05%	$224,568
136	Equitrust Life Ins Co	0.05%	$220,148
137	Starmount Life Ins Co	0.05%	$218,001
138	MML Bay State Life Ins Co	0.05%	$204,919
139	Columbus Life Ins Co	0.05%	$204,764
140	Continental Gen Ins Co	0.04%	$194,706
141	First Penn Pacific Life Ins Co	0.04%	$192,726
142	United Ins Co Of Amer	0.04%	$189,517
143	Columbian Mut Life Ins Co	0.04%	$174,274
144	AXA Equitable Life & Ann Co	0.04%	$172,505
145	Farmers New World Life Ins Co	0.04%	$164,286
146	Connecticut Gen Life Ins Co	0.04%	$163,438
147	Guarantee Trust Life Ins Co	0.04%	$161,499
148	Great Amer Life Ins Co	0.04%	$160,593
149	Forethought Life Ins Co	0.04%	$158,932
150	Investors Life Ins Co N Amer	0.04%	$157,276
151	Sears Life Ins Co	0.03%	$152,251
152	Pavonia Life Ins Co of MI	0.03%	$145,680
153	Loyal Amer Life Ins Co	0.03%	$141,406
154	Aetna Life Ins Co	0.03%	$141,314
155	Colorado Bankers Life Ins Co	0.03%	$140,445
156	American Amicable Life Ins Co Of TX	0.03%	$136,805
157	National Western Life Ins Co	0.03%	$136,711
158	Senior Life Ins Co	0.03%	$134,576
159	United Teacher Assoc Ins Co	0.03%	$133,433

Ordinary Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
160	Illinois Mut Life Ins Co	0.03%	$132,047
161	Kanawha Ins Co	0.03%	$131,043
162	Family Life Ins Co	0.03%	$130,201
163	NY Life Ins Co Of AZ	0.03%	$120,119
164	Pan Amer Assur Co	0.02%	$102,210
165	Great Southern Life Ins Co	0.02%	$101,057
166	Constitution Life Ins Co	0.02%	$100,604
167	National Benefit Life Ins Co	0.02%	$100,482
168	Liberty Bankers Life Ins Co	0.02%	$98,231
169	Athene Ann & Life Assur Co of NY	0.02%	$95,483
170	Commonwealth Ann & Life Ins Co	0.02%	$94,357
171	Amica Life Ins Co	0.02%	$91,576
172	Trustmark Ins Co	0.02%	$90,495
173	Equitable Life & Cas Ins Co	0.02%	$85,958
174	Security Mut Life Ins Co Of NY	0.02%	$77,974
175	Surety Life Ins Co	0.02%	$75,535
176	Reserve Natl Ins Co	0.02%	$75,221
177	American Memorial Life Ins Co	0.02%	$70,813
178	Security Life Ins Co Of Amer	0.02%	$69,113
179	Unified Life Ins Co	0.02%	$68,008
180	Jefferson Natl Life Ins Co	0.02%	$65,961
181	Universal Underwriters Life Ins Co	0.01%	$64,933
182	Madison Natl Life Ins Co Inc	0.01%	$63,941
183	Union Fidelity Life Ins Co	0.01%	$57,824
184	Unity Financial Life Ins Co	0.01%	$56,139
185	Security Benefit Life Ins Co	0.01%	$55,616
186	Wilton Reassur Life Co of NY	0.01%	$54,848
187	Penn Ins & Ann Co	0.01%	$52,668
188	Mid West Natl Life Ins Co Of TN	0.01%	$52,659
189	Hartford Life & Accident Ins Co	0.01%	$47,498
190	Manhattan Natl Life Ins Co	0.01%	$47,316
191	United States Life Ins Co in the Cit	0.01%	$47,273
192	American Republic Ins Co	0.01%	$46,584
193	Harleysville Life Ins Co	0.01%	$42,160
194	Dearborn Natl Life Ins Co	0.01%	$40,180
195	Voya Ins & Ann Co	0.01%	$40,117
196	Funeral Directors Life Ins Co	0.01%	$39,667
197	Landmark Life Ins Co	0.01%	$36,729
198	Manhattan Life Ins Co	0.01%	$36,560
199	Family Heritage Life Ins Co Of Amer	0.01%	$35,878
200	Unum Life Ins Co Of Amer	0.01%	$34,931
201	Continental Life Ins Co Brentwood	0.01%	$34,798
202	American Family Life Ins Co	0.01%	$34,316
203	Paul Revere Variable Ann Ins Co	0.01%	$34,019
204	Sentry Life Ins Co	0.01%	$32,650
205	Transamerica Financial Life Ins Co	0.01%	$32,583
206	Pioneer Security Life Ins Co	0.01%	$32,267
207	LifeSecure Ins Co	0.01%	$31,479
208	Continental Assur Co	0.01%	$30,572
209	Vantis Life Ins Co	0.01%	$29,809
210	State Mut Ins Co	0.01%	$28,068
211	Pan Amer Life Ins Co	0.01%	$28,034
212	Homesteaders Life Co	0.01%	$27,712

Ordinary Life *continued*

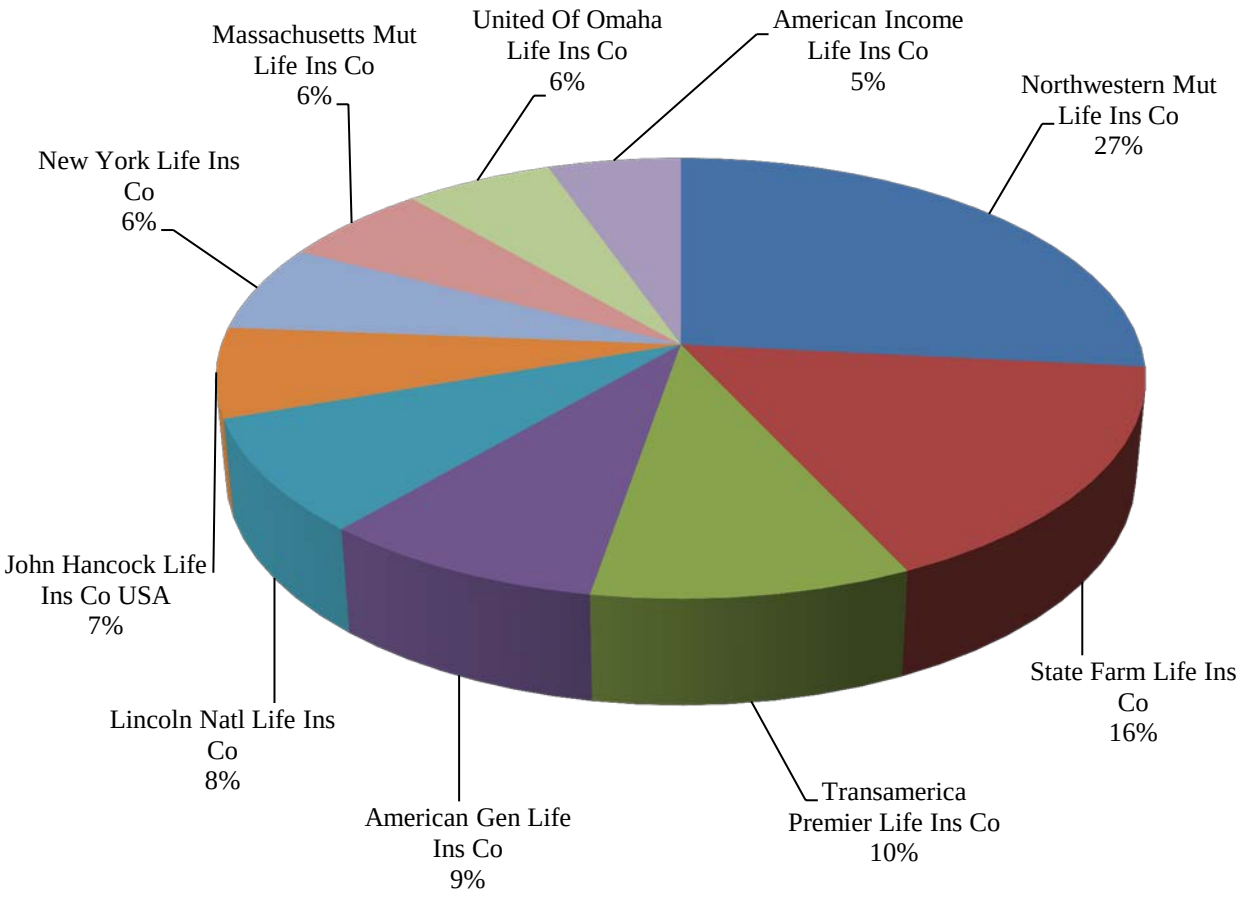
Rank	Company Name	Percent Of Market	Direct Premiums Earned
213	Life Ins Co Of N Amer	0.01%	$27,661
214	Freedom Life Ins Co Of Amer	0.01%	$27,346
215	American Fidelity Life Ins Co	0.01%	$26,442
216	Guardian Ins & Ann Co Inc	0.01%	$25,746
217	Phoenix Life & Ann Co	0.01%	$25,210
218	Citizens Security Life Ins Co	0.01%	$24,909
219	American Bankers Life Assur Co Of FL	0.01%	$23,618
220	Old Republic Life Ins Co	0.01%	$23,016
221	Trans World Assur Co	0.01%	$22,286
222	Fidelity Investments Life Ins Co	0.00%	$21,344
223	American Equity Invest Life Ins Co	0.00%	$20,849
224	United Life Ins Co	0.00%	$20,210
225	Sunset Life Ins Co Of Amer	0.00%	$18,586
226	Standard Ins Co	0.00%	$18,067
227	Paul Revere Life Ins Co	0.00%	$17,868
228	Pennsylvania Life Ins Co	0.00%	$17,746
229	EMC Natl Life Co	0.00%	$17,529
230	United Fidelity Life Ins Co	0.00%	$17,037
231	Pioneer Mut Life Ins Co	0.00%	$16,592
232	Beneficial Life Ins Co	0.00%	$15,981
233	First Allmerica Fin Life Ins Co	0.00%	$15,250
234	American Natl Life Ins Co Of TX	0.00%	$15,215
235	Lincoln Life & Ann Co of NY	0.00%	$12,751
236	Sterling Investors Life Ins Co	0.00%	$11,688
237	American Hlth & Life Ins Co	0.00%	$11,073
238	United World Life Ins Co	0.00%	$10,852
239	Reliance Standard Life Ins Co	0.00%	$10,714
240	Humana Dental Ins Co	0.00%	$10,684
241	John Alden Life Ins Co	0.00%	$10,363
242	Central Reserve Life Ins Co	0.00%	$10,307
243	Transamerica Advisors Life Ins Co	0.00%	$10,000
244	Midwestern United Life Ins Co	0.00%	$9,812
245	American Pioneer Life Ins Co	0.00%	$9,729
246	Provident Amer Life & Hlth Ins Co	0.00%	$8,662
247	Central United Life Ins Co	0.00%	$8,403
248	Pharmacists Life Ins Co	0.00%	$7,881
249	Integrity Life Ins Co	0.00%	$7,193
250	Medico Ins Co	0.00%	$7,156
251	Delaware Life Ins Co	0.00%	$7,006
252	Mutual Of Amer Life Ins Co	0.00%	$6,908
253	Federal Life Ins Co	0.00%	$6,832
254	Aurora Natl Life Assur Co	0.00%	$6,752
255	Monarch Life Ins Co	0.00%	$5,650
256	Oxford Life Ins Co	0.00%	$5,085
257	Securian Life Ins Co	0.00%	$4,829
258	Catamaran Ins of Ohio Inc	0.00%	$4,556
259	Guggenheim Life & Ann Co	0.00%	$4,539
260	CSI Life Ins Co	0.00%	$4,534
261	US Br Great West Life Assur Co	0.00%	$4,421
262	Industrial Alliance Ins & Fin Serv I	0.00%	$3,850
263	Heritage Union Life Ins Co	0.00%	$3,575
264	Berkshire Life Ins Co of Amer	0.00%	$3,414
265	Pacific Life & Ann Co	0.00%	$3,166

Ordinary Life *continued*

Rank	Company Name	Percent Of Market	Direct Premiums Earned
266	Zurich Amer Life Ins Co	0.00%	$2,867
267	Protective Life & Annuity Ins Co	0.00%	$2,827
268	American Progressive L&H Ins Of NY	0.00%	$2,524
269	Union Labor Life Ins Co	0.00%	$2,319
270	S USA Life Ins Co Inc	0.00%	$2,282
271	Anthem Life Ins Co	0.00%	$2,133
272	Idealife Ins Co	0.00%	$2,133
273	CICA Life Ins Co of Amer	0.00%	$1,980
274	Compbenefits Ins Co	0.00%	$1,917
275	Professional Ins Co	0.00%	$1,861
276	Country Investors Life Assur Co	0.00%	$1,614
277	Fidelity Security Life Ins Co	0.00%	$1,471
278	Delaware Amer Life Ins Co	0.00%	$1,434
279	National Teachers Assoc Life Ins Co	0.00%	$1,329
280	Central States H & L Co Of Omaha	0.00%	$1,316
281	IA Amer Life Ins Co	0.00%	$1,188
282	Cigna Hlth & Life Ins Co	0.00%	$1,170
283	American Retirement Life Ins Co	0.00%	$751
284	Members Life Ins Co	0.00%	$740
285	Family Benefit Life Ins Co	0.00%	$723
286	Central Security Life Ins Co	0.00%	$603
287	LifeShield Natl Ins Co	0.00%	$595
288	Teachers Protective Mut Life Ins Co	0.00%	$531
289	Reliable Life Ins Co	0.00%	$439
290	Monitor Life Ins Co Of NY	0.00%	$435
291	Standard Security Life Ins Co Of NY	0.00%	$378
292	Philadelphia Financial Life Assur Co	0.00%	$367
293	Church Life Ins Corp	0.00%	$352
294	Longevity Ins Co	0.00%	$333
295	Berkley Life & Hlth Ins Co	0.00%	$327
296	ELCO Mut Life & Ann	0.00%	$292
297	Companion Life Ins Co	0.00%	$245
298	Thrivent Life Ins Co	0.00%	$236
299	American Public Life Ins Co	0.00%	$141
300	Christian Fidelity Life Ins Co	0.00%	$57
	Total for Top 10 Insurers	41.34%	$181,744,543
	Total for All Other Insurers	58.66%	$257,912,789
	Total for All Insurers	**100.00%**	**$439,657,332**

Ordinary Life

Graph Reflects Top 10 Insurers' Percentage of Market



Admitted Assets, Liabilities, Reserved or Surplus Funds for 2014

Non-Domestic Fraternal Insurers					
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Surplus**
56030	Catholic Financial Life	WI	1,350,071,147	1,304,077,496	45,993,651
57053	Catholic United Financial	MN	833,711,435	807,338,248	26,373,187
56634	Croatian Fraternal Union Of Amer	PA	436,474,040	403,336,119	33,137,921
57088	Degree Of Honor Protective Assn	MN	211,772,995	205,784,009	5,988,986
57991	Everence Assn Inc	IN	410,152,546	316,819,076	93,333,471
56332	First Cath Slovak Ladies Assn USA	OH	781,260,866	688,716,869	92,544,021
56340	First Cath Slovak Union Of US & CN	OH	351,426,549	327,276,867	24,149,682
56685	GBU Financial Life	PA	1,630,593,394	1,525,255,262	105,338,132
56693	Greek Catholic Union Of The USA	PA	1,196,636,848	1,124,811,418	71,825,430
58068	Independent Order Of Foresters Us Br	NY	2,911,783,932	2,805,341,987	106,441,945
56707	ISDA fraternal Assoc	PA	71,528,666	64,842,117	6,686,549
58033	Knights Of Columbus	CT	21,461,707,706	19,564,403,028	1,897,304,678
56758	Loyal Christian Benefit Assn	PA	181,113,227	175,764,080	5,349,147
57541	Modern Woodmen Of Amer	IL	14,131,105,296	12,652,058,759	1,479,046,536
56782	National Slovak Society Of The USA	PA	801,926,321	773,707,691	28,218,630
56383	Order of United Commercial Travelers	OH	19,931,492	10,319,057	9,612,436
57622	Polish Natl Alliance Us Of Na	IL	432,834,622	416,914,234	15,920,388
57630	Polish Roman Catholic Union Of Amer	IL	204,120,608	197,001,980	7,118,628
57649	Polish Womens Alliance Of Amer	IL	54,749,783	55,385,378	-635,595
57657	Royal Neighbors Of Amer	IL	904,386,925	695,325,203	209,061,723
56936	Serb Natl Federation	PA	41,141,315	38,854,268	2,287,047
57673	Slovene Natl Benefit Society	PA	203,299,193	197,790,247	5,508,945
56014	Thrivent Financial For Lutherans	WI	76,994,356,207	70,501,770,040	6,492,586,166
56006	Travelers Protective Assn Of Amer	MO	15,506,510	2,166,170	13,340,340
57711	Western Catholic Union	IL	184,016,157	171,992,593	12,023,564
57010	William Penn Assn	PA	354,819,752	328,982,153	25,837,598
56170	Womans Life Ins Society	MI	196,904,906	174,492,996	22,411,910
56499	Woodmen World Assur Life Assn	CO	58,706,586	46,267,316	12,439,269
57320	Woodmen World Life Ins Soc	NE	10,439,989,589	9,343,085,118	1,096,904,471
Totals Non-Domestic Fraternal Insurer(s)			**136,866,028,613**	**124,919,879,779**	**11,946,148,856**

Grand Totals of All Fraternal Insurers				
Totals for Domestic Fraternal Insurer	0	0	0	0
Totals for Non-Domestic Fraternal Insurers	29	136,866,028,613	124,919,879,779	11,946,148,856
Grand Totals for All Fraternal Insurers	**29**	**136,866,028,613**	**124,919,879,779**	**11,946,148,856**

Domestic Health Insurers							
NAIC CODE	**Company Name**	**Bus. Type**	**State of Dom**	**Admitted Assets**	**Liabilities**	**Net Worth**	**Premiums Written**
95408	Coventry Hlth Care of W VA Inc	HEALTH	WV	96,792,566	39,374,935	57,417,631	297,701,476
12329	Delta Dental of W VA	HEALTH	WV	10,173,832	4,341,173	5,832,659	23,400,517
54828	Highmark West Virginia Inc.	HEALTH	WV	598,132,028	290,017,773	308,114,255	985,352,572
95677	The Hlth Plan the Upper OH Valley In	HEALTH	WV	259,939,460	65,107,052	194,832,404	236,946,878
60016	THP Ins Co	Life	WV	34,801,882	15,924,984	18,876,896	23,471,827
11810	Unicare Hlth Plan of WV Inc	HEALTH	WV	82,954,427	23,004,994	59,949,433	275,467,103
15020	West Virginia Family Hlth Plan Inc	HEALTH	WV	5,388,589	1,810,983	3,577,606	1,698,059
Totals Domestic Health Insurer(s)				**1,088,182,784**	**439,581,894**	**648,600,884**	**1,844,038,432**

Non-Domestic Health Insurers							
NAIC CODE	**Company Name**	**Bus. Type**	**State of Dom**	**Admitted Assets**	**Liabilitites**	**Net Worth**	**Premiums Written**
63444	Accendo Ins Co	Life	UT	15,817,216	7,009,102	8,808,114	0
95109	Aetna Hlth Inc PA Corp	HEALTH	PA	858,725,518	411,970,299	446,755,219	0
72052	Aetna Hlth Ins Co	Life	PA	59,122,912	20,263,735	38,859,177	0
84697	American Specialty Hlth Ins Co	Life	IL	8,119,190	590,628	7,528,562	0
60250	AmFirst Ins Co	Life	OK	41,452,630	6,483,889	34,968,741	1,608
12151	Arcadian Hlth Plan Inc	HEALTH	WA	69,112,690	11,234,631	57,878,059	0
12358	Avalon Ins Co	Life	PA	33,891,368	20,112,724	13,778,644	984,244
71013	Bankers Reserve Life Ins Co Of WI	Life	WI	468,762,090	200,730,026	268,032,064	0
60984	Compbenefits Ins Co	Life	TX	47,292,249	8,277,552	39,014,697	390,405
81973	Coventry Hlth & Life Ins Co	Life	MO	1,616,312,328	912,072,240	704,240,085	129,474,799
81396	Delta Dental Ins Co	Life	DE	188,265,625	93,089,142	95,176,483	917,559
73474	Dentegra Ins Co	Life	DE	48,027,217	11,053,150	36,974,067	382,812
88595	Emphesys Ins Co	Life	TX	4,431,801	92,238	4,339,563	0
12747	Envision Ins Co	Life	OH	515,036,057	477,390,360	37,645,697	4,999,110
60025	Express Scripts Ins Co	Life	AZ	270,827,346	186,836,860	83,990,486	0
70670	Health Care Serv Corp A Mut Legal Re	Life	IL	17,829,420,895	7,887,174,434	9,942,246,461	69,843
12902	Healthspring Life & Hlth Ins Co Inc	Life	TX	581,094,615	253,232,446	327,862,169	4,438,072
10131	Highmark Select Resources Inc	Life	PA	3,595,719	2,284	3,593,435	0
71768	HM Hlth Ins Co	Life	PA	304,819,410	276,547,081	28,272,329	136,136,893
60052	Humana Benefit Plan of IL Inc	Life	IL	88,521,925	26,668,701	61,853,224	0
73288	Humana Ins Co	Life	WI	6,237,012,936	2,929,513,208	3,307,499,728	837,651,199
70580	Humana Dental Ins Co	Life	WI	150,649,004	55,485,338	95,163,666	565,183
66753	Liberty Union Life Assur Co	Life	MI	14,122,233	9,409,368	4,712,865	0
60321	Mamsi Life & Hlth Ins Co	Life	MD	25,691,867	8,464,071	17,227,796	0
63762	Medco Containment Life Ins Co	Life	PA	1,180,772,137	870,579,241	310,192,896	11,076,808
29076	Medical Mut Of OH	P&C	OH	1,766,909,245	487,007,434	1,279,901,811	0
94587	Members Hlth Ins Co	Life	AZ	33,068,897	1,129,347	31,939,550	0

Non-Domestic Health Insurers *continued*							
NAIC CODE	**Company Name**	**Bus. Type**	**State of Dom**	**Admitted Assets**	**Liabilities**	**Net Worth**	**Premiums Written**
85286	OneNation Ins Co	Life	IN	13,286,148	341,000	12,945,148	0
96940	Optimum Choice Inc	HEALTH	MD	83,694,157	29,588,536	54,105,621	845,647
78611	HCSC Ins Serv Co	Life	IL	464,948,837	215,222,904	249,725,933	0
67660	Pennsylvania Life Ins Co	Life	PA	478,018,471	47,179,581	430,838,890	-100,023
93688	QCC Ins Co	Life	PA	1,100,750,509	604,748,390	496,002,119	1,806,186
61700	Renaissance Life & Hlth Ins Co of Am	Life	IN	68,623,437	17,264,943	51,358,494	1,929,088
63541	Seechange Hlth Ins Co	Life	CA	8,041,038	24,520,399	-16,479,361	0
71420	Sierra Hlth & Life Ins Co Inc	Life	NV	170,074,073	94,489,263	75,584,810	0
12575	SilverScript Ins Co	Life	TN	2,764,215,754	2,316,137,741	448,078,013	43,574,538
80055	Smart Ins Co	Life	AZ	44,753,024	818,013	43,935,011	0
77399	Sterling Life Ins Co	Life	IL	110,465,300	60,825,370	49,639,930	344,554
85766	United Concordia Ins Co	Life	AZ	61,342,157	23,499,834	37,842,323	5,174,488
95216	UPMC Hlth Plan Inc	HEALTH	PA	376,209,164	226,516,213	149,692,951	2
53953	Vision Benefits of Amer Inc	HEALTH	PA	49,023,470	7,122,646	41,900,824	268,903
39616	Vision Serv Plan Ins Co	P&C	CT	203,931,329	79,178,878	124,752,451	5,166,109
64467	Wellcare Hlth Ins of KY Inc	Life	KY	522,623,243	310,914,056	211,709,187	0
10155	Wellcare Prescription Ins Inc	Life	FL	822,182,837	713,183,655	108,999,182	8,925,436
Totals Non-Domestic Health Insurer(s)				**39,803,058,068**	**19,943,970,951**	**19,859,087,114**	**1,195,023,463**

	Company Count	**Admitted Assets**	**Liabilitites**	**Net Worth**	**Premiums Written**
Totals for Domestic Health Insurers	7	1,088,182,784	439,581,894	648,600,884	1,844,038,432
Totals for Non-Domestic Health Insurers	44	39,803,058,068	19,943,970,951	19,859,087,114	1,195,023,463
Grand Totals for All Health Insurers	**51**	**40,891,240,852**	**20,383,552,845**	**20,507,687,998**	**3,039,061,895**

Organizations, Life = Life, Accident and Health, P&C = Property and Casualty

Non-Domestic Life Insurers							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
80985	4 Ever Life Ins Co	IL	198,537,762	106,272,512	2,500,000	0	89,765,250
77879	5 Star Life Ins Co	LA	268,587,888	227,793,496	2,500,050	0	38,294,342
71854	AAA Life Ins Co	MI	575,090,689	452,388,585	2,500,000	0	120,202,103
71471	Ability Ins Co	NE	957,998,490	925,135,374	2,500,000	0	30,363,116
62200	Accordia Life & Ann Co	IA	7,754,848,161	7,258,103,918	2,500,000	0	494,244,243
60348	Ace Life Ins Co	CT	37,365,647	30,146,471	2,500,000	0	4,719,176
78700	Aetna Hlth & Life Ins Co	CT	2,254,618,361	1,934,881,375	2,500,000	0	317,236,987
60054	Aetna Life Ins Co	CT	22,795,394,563	18,923,493,871	62,765,560	0	3,809,135,132
82406	All Savers Ins Co	IN	61,591,282	30,445,392	2,500,000	0	28,645,890
69604	Allianz Life & Ann Co	MN	17,642,728	4,995,498	2,500,000	0	10,147,230
90611	Allianz Life Ins Co Of N Amer	MN	116,205,628,297	110,950,448,016	20,000,000	18,903,484	5,216,276,797
70866	Allstate Assur Co	IL	12,192,804	1,452,359	3,000,000	0	7,740,445
60186	Allstate Life Ins Co	IL	34,120,938,338	31,408,683,049	5,402,600	0	2,706,852,689
60216	Amalgamated Life Ins Co	NY	111,781,088	60,781,898	2,500,000	0	48,499,190
68594	American Amicable Life Ins Co Of TX	TX	285,928,362	192,521,660	3,158,420	0	90,248,282
60275	American Bankers Life Assur Co Of FL	FL	489,614,860	433,698,312	4,472,341	0	51,444,207
12321	American Continental Ins Co	TN	177,247,515	90,888,543	1,500,000	0	84,858,972
92738	American Equity Invest Life Ins Co	IA	36,129,668,298	33,957,213,592	2,500,000	0	2,169,954,706
60380	American Family Life Assur Co of Col	NE	100,966,070,689	90,126,951,437	3,879,605	0	10,835,239,647
60399	American Family Life Ins Co	WI	5,230,458,673	4,341,848,892	2,500,000	0	886,109,781
60410	American Fidelity Assur Co	OK	4,958,979,797	4,578,606,502	2,500,000	0	377,873,295
60429	American Fidelity Life Ins Co	FL	433,113,521	364,967,871	2,500,000	0	65,645,650
69337	American Fin Security Life Ins Co	MO	6,727,672	1,392,162	1,500,000	0	3,835,510
60488	American Gen Life Ins Co	TX	161,875,759,132	152,709,015,447	6,000,000	850,000	9,159,893,685
60534	American Heritage Life Ins Co	FL	1,799,723,020	1,446,467,236	3,311,316	0	349,944,468
60518	American Hlth & Life Ins Co	TX	912,753,300	724,136,823	3,000,000	0	185,616,477
60577	American Income Life Ins Co	IN	2,898,631,113	2,669,768,131	11,680,107	0	217,182,875
89427	American Labor Life Ins Co	AZ	8,711,986	2,132,195	1,500,000	0	5,079,792
81213	American Maturity Life Ins Co	CT	61,674,434	14,404,361	2,500,000	0	44,770,073
81418	American Medical & Life Ins Co	NY	5,741,979	7,843,489	2,000,000	0	(4,101,511)
67989	American Memorial Life Ins Co	SD	2,655,547,582	2,543,114,446	2,500,000	0	109,933,136
65811	American Modern Life Ins Co	OH	47,789,370	19,863,218	2,500,000	0	25,426,152
60739	American Natl Ins Co	TX	18,112,985,349	15,233,831,008	30,832,449	0	2,848,321,892
71773	American Natl Life Ins Co Of TX	TX	136,259,315	99,508,589	3,000,000	0	33,750,726
91785	American Phoenix Life & Reassur Co	CT	18,305,469	2,589,327	5,000,000	0	10,716,142
60763	American Pioneer Life Ins Co	FL	94,249,970	87,652,596	2,517,055	0	4,080,319
80624	American Progressive L&H Ins Of NY	NY	227,682,737	111,289,840	2,500,050	0	113,892,846
60801	American Public Life Ins Co	OK	83,209,412	61,583,935	2,642,200	0	18,983,277
67679	American Republic Corp Ins Co	NE	25,436,009	16,967,536	1,500,000	0	6,968,473
60836	American Republic Ins Co	IA	802,461,386	334,400,094	5,000,000	0	463,061,292
88366	American Retirement Life Ins Co	OH	55,701,547	24,690,202	2,500,000	0	28,511,345
92649	American Underwriters Life Ins Co	AZ	79,491,072	69,056,441	1,011,669	0	9,422,962
60895	American United Life Ins Co	IN	23,401,515,600	22,384,506,344	5,000,000	0	1,012,009,256
61999	Americo Fin Life & Ann Ins Co	TX	3,921,857,768	3,463,158,911	2,638,308	0	456,060,549
61301	Ameritas Life Ins Corp	NE	16,822,004,590	15,198,546,412	2,500,000	0	1,620,958,178
72222	Amica Life Ins Co	RI	1,196,382,593	936,068,945	5,000,000	0	255,313,648
93661	Annuity Investors Life Ins Co	OH	2,994,759,275	2,767,668,799	2,500,000	0	224,590,476
61069	Anthem Life Ins Co	IN	582,363,060	473,225,028	3,267,547	0	105,870,485
71439	Assurity Life Ins Co	NE	2,463,612,964	2,163,065,748	2,500,000	0	298,047,225
68039	Athene Ann & Life Assur Co of NY	NY	3,382,915,134	3,214,768,038	2,500,875	0	165,646,221
61689	Athene Ann & Life Co	IA	44,405,332,951	43,365,306,514	10,000,000	0	1,030,026,437
61492	Athene Annuity & Life Assur Co	DE	11,159,891,851	10,005,803,074	2,500,000	0	1,151,588,777
74900	Aurigen Reins Co of Amer	AR	25,984,291	3,894,992	2,500,000	0	19,589,299
61182	Aurora Natl Life Assur Co	CA	3,061,578,704	2,740,480,660	3,000,000	0	318,098,044
68365	AXA Corp Solutions Life Reins Co	DE	490,894,696	71,426,280	3,269,000	0	416,199,416

Non-Domestic Life Insurers *continued*							
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Common Capital Stock**	**Preferred Capital Stock**	**Surplus**
62880	AXA Equitable Life & Ann Co	CO	468,631,368	447,678,504	2,500,000	0	18,452,864
62944	AXA Equitable Life Ins Co	NY	165,941,801,748	160,771,788,444	2,500,000	0	5,167,513,304
61212	Baltimore Life Ins Co	MD	1,140,445,883	1,065,703,989	2,500,000	0	72,241,894
61239	Bankers Fidelity Life Ins Co	GA	139,087,086	105,082,657	2,500,000	0	31,504,429
61263	Bankers Life & Cas Co	IL	16,590,665,198	15,397,588,608	10,000,000	0	1,183,076,590
81043	Bankers Life Ins Co	FL	345,740,944	322,709,400	3,000,000	0	20,031,541
94250	Banner Life Ins Co	MD	1,818,562,008	1,449,475,225	2,800,000	664,557	365,622,226
61395	Beneficial Life Ins Co	UT	2,910,594,426	2,356,958,691	2,500,000	0	551,135,735
64890	Berkley Life & Hlth Ins Co	IA	197,606,088	91,608,657	2,500,002	0	103,497,429
62345	Berkshire Hathaway Life Ins Co NE	NE	14,786,448,315	11,503,186,536	3,000,000	0	3,280,261,779
71714	Berkshire Life Ins Co of Amer	MA	3,377,311,135	3,107,848,633	3,198,000	0	266,264,502
61476	Boston Mut Life Ins Co	MA	1,245,223,950	1,099,913,578	0	0	145,310,372
61581	Capitol Life Ins Co	TX	214,383,035	192,695,293	3,080,000	0	18,607,742
69647	Catamaran Ins of Ohio Inc	OH	47,865,352	26,651,495	2,727,274	0	18,486,583
80799	Celtic Ins Co	IL	136,599,483	107,238,824	2,500,000	0	26,860,659
61727	Central Reserve Life Ins Co	OH	25,755,074	2,097,913	2,500,000	0	21,157,161
61735	Central Security Life Ins Co	TX	71,872,310	64,483,014	2,000,000	0	5,389,295
61751	Central States H & L Co Of Omaha	NE	414,730,492	295,148,795	0	0	119,581,697
61883	Central United Life Ins Co	AR	305,059,546	228,268,706	2,500,000	200,000	74,090,840
80896	Centre Life Ins Co	MA	1,926,095,952	1,828,136,570	2,500,000	0	95,459,378
62383	Centurion Life Ins Co	IA	1,259,284,336	1,008,053,627	2,500,000	0	248,730,709
61808	Charter Natl Life Ins Co	IL	132,679,484	121,002,226	3,410,000	0	8,267,258
61832	Chesapeake Life Ins Co	OK	75,099,170	31,964,166	2,668,000	0	40,467,004
61859	Christian Fidelity Life Ins Co	TX	71,222,816	42,672,003	2,520,000	0	26,030,813
61875	Church Life Ins Corp	NY	287,478,662	235,781,098	6,000,000	0	45,697,564
71463	CICA Life Ins Co of Amer	CO	773,303,848	731,320,237	3,150,000	0	38,833,611
67369	Cigna Hlth & Life Ins Co	CT	6,204,475,323	3,404,804,103	2,520,000	0	2,797,151,220
76236	Cincinnati Life Ins Co	OH	3,915,974,595	3,692,520,568	3,000,000	0	220,454,028
61921	Citizens Security Life Ins Co	KY	22,066,384	9,256,778	1,500,724	0	11,308,882
93432	CM Life Ins Co	CT	8,792,464,583	7,487,710,675	2,500,000	0	1,302,253,908
62626	CMFG Life Ins Co	IA	15,490,072,587	13,857,195,918	7,500,000	0	1,625,376,670
62049	Colonial Life & Accident Ins Co	SC	2,921,975,114	2,354,916,768	15,076,209	0	551,982,138
62065	Colonial Penn Life Ins Co	PA	742,844,382	669,588,639	2,500,000	0	70,755,743
84786	Colorado Bankers Life Ins Co	CO	284,191,759	250,297,062	2,500,000	0	31,394,697
76023	Columbian Life Ins Co	IL	314,519,899	276,608,830	2,512,125	0	35,398,945
62103	Columbian Mut Life Ins Co	NY	1,326,349,017	1,247,159,563	0	0	79,189,454
99937	Columbus Life Ins Co	OH	3,337,259,451	3,114,629,083	10,000,000	0	212,630,368
62146	Combined Ins Co Of Amer	IL	1,378,320,774	1,243,960,988	28,338,567	0	106,021,219
81426	Commercial Travelers Mut Ins Co	NY	18,038,670	12,096,750	0	0	5,941,920
84824	Commonwealth Ann & Life Ins Co	MA	10,497,030,311	8,851,048,741	2,526,000	0	1,643,455,570
77828	Companion Life Ins Co	SC	284,897,238	135,873,450	2,500,000	0	146,523,788
62308	Connecticut Gen Life Ins Co	CT	17,768,919,754	14,295,618,338	29,891,610	0	3,443,409,806
65900	Conseco Life Ins Co	IN	3,732,015,328	3,506,671,100	4,178,222	0	221,166,006
62359	Constitution Life Ins Co	TX	316,533,984	279,553,704	2,660,100	0	34,320,180
62375	Consumers Life Ins Co	OH	36,448,787	16,726,325	1,600,000	0	18,122,462
71730	Continental Amer Ins Co	SC	396,955,753	287,305,041	2,500,000	300,000	106,850,712
62413	Continental Assur Co	IL	2,450,382,232	2,200,075,915	21,830,865	0	228,475,451
71404	Continental Gen Ins Co	OH	242,413,932	220,913,797	4,196,559	0	17,303,576
68500	Continental Life Ins Co Brentwood	TN	277,835,490	121,468,711	2,504,150	0	153,862,629
78301	Corvesta Life Ins Co	AZ	9,189,420	1,555,944	2,500,000	0	5,133,476
94218	Country Investors Life Assur Co	IL	286,451,529	108,138,040	3,000,000	0	175,313,489
62553	Country Life Ins Co	IL	10,697,206,271	9,573,237,948	4,500,000	0	1,119,468,323
82880	CSI Life Ins Co	NE	17,690,913	3,050,095	3,000,000	0	11,640,817
71129	Dearborn Natl Life Ins Co	IL	2,145,535,964	1,630,850,715	5,004,000	0	509,681,249

Non-Domestic Life Insurers *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
62634	Delaware Amer Life Ins Co	DE	136,746,424	67,464,680	2,500,000	0	66,781,744
79065	Delaware Life Ins Co	DE	40,699,777,266	39,108,294,573	6,437,000	0	1,585,045,693
97705	Direct Gen Life Ins Co	SC	26,996,546	12,096,046	2,500,000	0	12,400,500
13183	Eagle Life Ins Co	IA	216,379,485	174,103,699	2,500,000	0	39,775,787
84174	ELCO Mut Life & Ann	IL	526,745,537	482,230,788	0	0	44,514,749
62928	EMC Natl Life Co	IA	1,009,848,367	911,001,996	11,666,700	24,000,000	63,179,671
68276	Employers Reassur Corp	KS	10,776,318,555	9,945,927,113	2,550,000	0	827,841,438
64149	EPIC Life Ins Co	WI	61,444,182	30,087,292	2,000,000	0	29,356,890
62952	Equitable Life & Cas Ins Co	UT	295,922,553	254,121,448	2,500,000	0	39,301,105
62510	Equitrust Life Ins Co	IL	14,454,695,663	13,557,662,315	3,000,000	0	894,033,347
70769	Erie Family Life Ins Co	PA	2,096,925,430	1,793,470,395	3,780,400	0	299,674,634
70742	Family Benefit Life Ins Co	MO	66,792,370	55,825,810	1,604,378	0	9,362,182
77968	Family Heritage Life Ins Co Of Amer	OH	775,235,289	707,828,523	2,556,950	0	64,849,816
63053	Family Life Ins Co	TX	146,501,477	110,271,118	5,000,000	0	31,230,359
74004	Family Serv Life Ins Co	TX	372,029,783	339,396,250	2,500,000	0	30,133,533
63126	Farm Family Life Ins Co	NY	1,284,618,237	1,124,079,087	3,000,550	0	157,538,600
63177	Farmers New World Life Ins Co	WA	7,063,723,256	6,566,094,302	6,599,833	0	491,029,121
63223	Federal Life Ins Co	IL	229,695,155	212,408,306	0	0	17,286,849
63258	Federated Life Ins Co	MN	1,526,253,229	1,218,168,699	4,000,000	0	304,084,530
63274	Fidelity & Guar Life Ins Co	IA	18,973,194,928	17,761,596,910	3,000,000	0	1,208,598,017
93696	Fidelity Investments Life Ins Co	UT	24,504,253,713	23,818,439,957	3,000,000	0	682,813,756
63290	Fidelity Life Assn A Legal Reserve L	IL	411,863,776	277,162,471	2,500,000	0	132,201,305
71870	Fidelity Security Life Ins Co	MO	831,653,147	679,796,197	2,500,000	3,000,000	146,356,954
78093	Financial Assur Life Ins Co	TX	11,026,313	999,211	1,500,000	0	8,527,102
69140	First Allmerica Fin Life Ins Co	MA	4,240,478,852	4,024,041,324	5,000,010	0	211,437,518
90328	First Hlth Life & Hlth Ins Co	TX	475,010,553	248,989,745	2,500,000	0	223,520,808
63495	First Investors Life Ins Co	NY	1,852,770,484	1,794,070,960	2,538,162	0	56,161,362
67652	First Penn Pacific Life Ins Co	IN	1,741,790,314	1,533,364,076	2,500,000	0	205,926,238
91642	Forethought Life Ins Co	IN	12,583,872,787	11,778,917,351	2,500,000	0	802,455,436
62324	Freedom Life Ins Co Of Amer	TX	59,928,785	34,198,912	1,761,816	0	23,968,057
99775	Funeral Directors Life Ins Co	TX	1,068,899,167	977,001,845	2,500,000	0	89,397,322
63657	Garden State Life Ins Co	TX	121,538,305	66,225,209	2,500,000	0	52,813,096
63665	General Amer Life Ins Co	MO	12,213,417,953	11,346,879,052	3,000,000	0	863,538,901
93521	General Fidelity Life Ins Co	SC	38,203,123	12,388,965	5,000,000	0	20,814,158
86258	General Re Life Corp	CT	3,422,172,719	2,719,658,693	108,750,000	0	593,764,026
73504	Generation Life Ins Co	AZ	32,347,733	1,713,307	2,500,000	0	28,134,427
65536	Genworth Life & Ann Ins Co	VA	24,241,988,787	22,093,819,070	25,651,000	0	2,122,518,717
70025	Genworth Life Ins Co	DE	38,163,215,437	34,938,855,986	4,561,258	300,000	3,219,498,193
70939	Gerber Life Ins Co	NY	2,812,152,435	2,526,829,135	148,500,000	0	136,823,300
91472	Globe Life & Accident Ins Co	NE	3,519,428,649	3,280,028,936	6,027,899	300,000	233,071,814
62286	Golden Rule Ins Co	IN	718,208,451	405,025,824	3,262,704	0	309,919,923
63967	Government Personnel Mut Life Ins Co	TX	837,512,818	725,133,023	0	0	112,379,794
63312	Great Amer Life Ins Co	OH	22,772,579,798	21,136,547,805	2,512,500	0	1,633,519,493
90212	Great Southern Life Ins Co	TX	224,791,153	181,903,017	2,500,000	0	40,388,136
68322	Great W Life & Ann Ins Co	CO	54,523,476,934	53,522,539,369	7,032,000	0	993,905,565
71480	Great Western Ins Co	UT	900,043,517	833,704,348	2,500,000	0	63,839,171
64211	Guarantee Trust Life Ins Co	IL	433,253,656	370,983,779	0	0	62,269,877
78778	Guardian Ins & Ann Co Inc	DE	15,656,247,058	15,429,062,236	2,500,000	0	224,684,821
64246	Guardian Life Ins Co Of Amer	NY	45,297,378,336	39,605,810,243	0	0	5,691,568,093
83607	Guggenheim Life & Ann Co	DE	12,812,436,818	12,166,479,063	2,750,000	0	643,207,755
88340	Hannover Life Reassur Co of Amer	FL	4,346,698,620	4,134,647,943	2,500,000	0	209,550,677
64327	Harleysville Life Ins Co	PA	415,114,461	381,041,852	1,530,000	0	32,542,609
70815	Hartford Life & Accident Ins Co	CT	9,086,882,540	7,494,547,445	2,500,000	0	1,589,835,095
71153	Hartford Life & Ann Ins Co	CT	47,246,337,570	43,837,440,540	2,500,000	0	3,406,397,030

Non-Domestic Life Insurers *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
88072	Hartford Life Ins Co	CT	123,444,990,551	117,880,548,350	5,690,000	0	5,558,752,201
92711	HCC Life Ins Co	IN	923,464,635	369,192,378	2,500,000	0	551,772,257
66141	Health Net Life Ins Co	CA	624,028,022	260,149,910	2,500,000	0	361,378,112
92908	HealthMarkets Ins Co	OK	29,179,210	11,302,792	3,000,000	0	14,876,418
64394	Heritage Life Ins Co	AZ	4,685,944,032	3,658,309,590	2,500,000	0	1,025,134,441
62421	Heritage Union Life Ins Co	MN	11,749,574	1,294,786	2,500,000	0	7,954,788
93440	HM Life Ins Co	PA	574,505,906	265,296,664	3,000,000	0	306,209,242
64505	Homesteaders Life Co	IA	2,500,755,676	2,339,622,461	0	0	161,133,215
64513	Horace Mann Life Ins Co	IL	7,893,969,654	7,495,316,113	2,500,000	0	396,153,542
91693	IA Amer Life Ins Co	TX	241,359,293	100,268,849	11,640,370	0	129,450,074
97764	Idealife Ins Co	CT	20,463,742	5,642,714	2,500,000	0	12,321,028
64580	Illinois Mut Life Ins Co	IL	1,367,748,178	1,171,442,706	0	0	196,305,472
64602	Independence Life & Ann Co	DE	2,639,454,147	2,512,955,487	2,500,350	0	123,998,310
81779	Individual Assur Co Life Hlth & Acc	OK	17,859,431	9,815,362	2,500,000	0	5,544,069
14406	Industrial Alliance Ins & Fin Serv I	TX	193,736,102	134,095,645	0	0	59,640,457
74780	Integrity Life Ins Co	OH	6,107,078,432	5,443,290,301	3,000,000	0	660,788,131
64904	Investors Heritage Life Ins Co	KY	482,821,382	461,953,119	1,500,000	0	19,368,262
63487	Investors Life Ins Co N Amer	TX	680,739,980	627,412,830	2,550,000	0	50,777,150
65056	Jackson Natl Life Ins Co	MI	180,834,423,488	176,348,286,221	13,800,000	0	4,472,337,267
64017	Jefferson Natl Life Ins Co	TX	3,713,998,496	3,674,181,175	5,009,112	0	34,808,209
65080	John Alden Life Ins Co	WI	313,837,975	278,219,084	2,600,000	0	33,018,891
93610	John Hancock Life & Hlth Ins Co	MA	10,700,129,491	9,954,373,192	10,955,800	0	734,800,499
65838	John Hancock Life Ins Co USA	MI	245,892,218,376	240,563,927,760	4,728,939	100,000	5,323,461,677
65110	Kanawha Ins Co	SC	1,458,809,873	1,336,736,208	4,624,469	0	117,449,196
65129	Kansas City Life Ins Co	MO	3,402,139,995	3,063,717,952	23,120,850	0	315,301,192
65242	Lafayette Life Ins Co	OH	4,067,788,940	3,863,420,643	2,500,000	0	201,868,297
82252	Landmark Life Ins Co	TX	44,606,741	40,204,179	1,500,000	0	2,902,562
68543	Liberty Bankers Life Ins Co	OK	1,141,378,966	945,924,219	2,500,000	0	192,954,747
65315	Liberty Life Assur Co Of Boston	NH	14,628,754,778	13,726,313,892	2,500,000	0	899,940,886
65331	Liberty Natl Life Ins Co	NE	7,419,550,203	6,841,015,742	41,060,708	1,330,000	536,143,753
65498	Life Ins Co Of N Amer	PA	7,562,577,546	6,216,541,258	2,500,000	0	1,343,536,288
65528	Life Ins Co Of The Southwest	TX	13,382,043,080	12,603,064,083	3,000,000	0	775,978,997
97691	Life Of The South Ins Co	GA	81,700,411	60,585,845	2,500,000	0	18,614,566
91898	Lifecare Assur Co	AZ	1,945,578,814	1,838,505,887	2,500,000	0	104,572,929
77720	LifeSecure Ins Co	MI	226,861,672	206,494,944	2,500,017	0	17,866,711
99724	LifeShield Natl Ins Co	OK	67,842,004	44,567,573	2,500,000	0	20,774,431
65595	Lincoln Benefit Life Co	NE	12,651,250,363	11,932,235,777	2,500,000	0	716,514,586
65927	Lincoln Heritage Life Ins Co	IL	805,208,480	696,193,316	2,500,000	0	106,515,164
62057	Lincoln Life & Ann Co of NY	NY	12,840,172,369	12,187,628,988	2,640,000	0	649,903,381
65676	Lincoln Natl Life Ins Co	IN	213,625,079,308	206,098,741,203	25,000,000	0	7,501,338,105
76694	London Life Reins Co	PA	316,205,050	259,575,660	14,000,000	0	42,629,390
68446	Longevity Ins Co	TX	8,553,613	1,011,968	2,792,306	0	4,749,339
65722	Loyal Amer Life Ins Co	OH	249,349,234	175,805,143	5,640,000	0	67,904,091
65781	Madison Natl Life Ins Co Inc	WI	496,738,368	415,204,287	3,600,000	0	77,934,081
65870	Manhattan Life Ins Co	NY	362,391,250	321,424,262	6,683,248	0	34,283,740
67083	Manhattan Natl Life Ins Co	OH	176,927,574	163,792,310	2,500,000	0	10,635,264
85561	MAPFRE Life Ins Co	DE	26,010,533	3,231,892	2,500,000	0	20,278,641
71072	Marquette Natl Life Ins Co	TX	6,728,466	1,133,835	2,500,000	0	3,094,631
65935	Massachusetts Mut Life Ins Co	MA	197,189,089,372	182,957,763,321	0	0	14,231,326,051
69515	Medamerica Ins Co	PA	859,386,440	816,194,257	9,764,892	0	33,427,291
74322	Medical Benefits Mut Life Ins Co	OH	19,380,645	8,177,035	0	0	11,203,610
79987	Medico Corp Life Ins Co	NE	27,457,900	3,047,711	5,446,696	0	18,963,493
31119	Medico Ins Co	NE	69,133,931	38,194,993	5,000,000	0	25,938,938
86126	Members Life Ins Co	IA	25,249,429	6,884,519	5,000,000	0	13,364,910

Non-Domestic Life Insurers *continued*							
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Common Capital Stock**	**Preferred Capital Stock**	**Surplus**
65951	Merit Life Ins Co	IN	588,178,042	416,794,956	2,500,000	0	168,883,086
87726	MetLife Ins Co USA	DE	174,605,977,568	168,564,450,103	75,000,000	0	5,966,527,465
65978	Metropolitan Life Ins Co	NY	391,924,845,165	379,916,948,582	4,944,667	0	12,002,951,916
97136	Metropolitan Tower Life Ins Co	DE	4,999,226,927	4,232,027,343	2,500,000	0	764,699,584
66087	Mid West Natl Life Ins Co Of TN	TX	291,780,077	201,157,258	2,500,000	0	88,122,819
66044	Midland Natl Life Ins Co	IA	41,138,735,763	38,344,688,895	2,549,439	0	2,791,497,429
66109	Midwestern United Life Ins Co	IN	236,542,256	111,782,165	2,500,000	0	122,260,091
66168	Minnesota Life Ins Co	MN	35,716,004,025	33,115,584,301	5,000,000	0	2,595,419,724
70416	MML Bay State Life Ins Co	CT	4,670,965,245	4,459,271,547	2,500,200	0	209,193,498
66265	Monarch Life Ins Co	MA	725,091,252	720,277,915	6,007,730	0	(1,194,393)
81442	Monitor Life Ins Co Of NY	NY	23,802,134	13,486,400	2,500,000	0	7,815,734
66370	Mony Life Ins Co	NY	7,674,481,936	7,183,834,445	2,500,000	0	488,147,491
78077	Mony Life Ins Co Of Amer	AZ	2,830,558,476	2,445,679,116	2,500,000	0	382,379,360
66311	Motorists Life Ins Co	OH	523,588,518	467,229,522	1,200,000	0	55,158,996
66427	MTL Ins Co	IL	1,927,955,280	1,795,933,496	2,500,000	0	129,521,784
66346	Munich Amer Reassur Co	GA	7,289,466,048	6,551,581,778	6,000,000	0	731,884,270
88668	Mutual Of Amer Life Ins Co	NY	17,790,884,082	16,793,164,684	0	0	997,719,398
71412	Mutual Of Omaha Ins Co	NE	6,426,766,074	3,631,108,856	0	0	2,795,657,218
61409	National Benefit Life Ins Co	NY	481,623,158	309,688,446	2,500,000	0	169,434,712
66583	National Guardian Life Ins Co	WI	2,948,271,841	2,698,138,560	0	0	250,133,281
82538	National Hlth Ins Co	TX	13,737,124	2,201,398	2,270,963	230,000	9,034,763
66680	National Life Ins Co	VT	9,209,944,765	7,668,789,330	2,500,000	0	1,538,655,435
87963	National Teachers Assoc Life Ins Co	TX	422,858,061	341,914,628	2,500,000	0	78,443,433
66850	National Western Life Ins Co	CO	10,262,747,688	9,077,105,010	3,636,166	0	1,182,006,512
92657	Nationwide Life & Ann Ins Co	OH	7,896,735,000	7,206,112,429	2,640,000	0	687,982,571
66869	Nationwide Life Ins Co	OH	128,585,070,175	124,177,092,002	3,814,779	0	4,404,163,394
91626	New England Life Ins Co	MA	11,179,519,199	10,504,281,672	2,500,000	0	672,737,527
78743	New Era Life Ins Co	TX	402,468,586	336,297,781	2,500,000	0	63,670,805
69698	New Era Life Ins Co Of Midwest	TX	83,609,425	71,922,786	2,500,000	0	9,186,639
91596	New York Life Ins & Ann Corp	DE	126,837,329,332	119,168,826,114	25,000,000	0	7,643,503,218
66915	New York Life Ins Co	NY	146,267,047,744	127,661,055,161	0	0	18,605,992,583
81264	Nippon Life Ins Co Of Amer	IA	216,430,578	75,330,901	3,600,000	0	137,499,677
66974	North Amer Co Life & Hlth Ins	IA	16,970,038,184	15,793,325,928	2,500,000	0	1,174,212,256
69000	Northwestern Long Term Care Ins Co	WI	161,441,477	84,261,005	2,500,000	0	74,680,472
67091	Northwestern Mut Life Ins Co	WI	230,003,964,120	210,948,836,393	0	0	19,055,127,727
81353	NY Life Ins Co Of AZ	AZ	199,780,662	120,133,159	2,500,000	0	77,147,503
67148	Occidental Life Ins Co Of NC	TX	261,386,126	224,492,503	2,500,000	0	34,393,623
89206	Ohio Natl Life Assur Corp	OH	3,605,811,636	3,309,791,442	9,600,005	0	286,420,185
67172	Ohio Natl Life Ins Co	OH	27,449,336,934	26,352,263,142	10,000,000	0	1,087,073,789
67180	Ohio State Life Ins Co	TX	13,765,198	3,288,903	2,500,000	0	7,976,295
67199	Old Amer Ins Co	MO	250,085,459	227,259,694	3,036,850	963,150	18,825,769
67261	Old Republic Life Ins Co	IL	125,093,454	94,521,819	2,500,000	0	28,071,635
76007	Old United Life Ins Co	AZ	91,393,882	45,139,693	2,500,000	0	43,754,189
13100	Omaha Ins Co	NE	43,811,355	22,711,381	2,000,000	0	19,099,974
88099	Optimum Re Ins Co	TX	132,735,052	103,579,968	2,500,000	0	26,655,084
76112	Oxford Life Ins Co	AZ	1,197,512,867	1,039,001,361	2,500,000	0	156,011,506
97268	Pacific Life & Ann Co	AZ	6,151,140,522	5,638,550,825	2,900,000	0	509,689,697
67466	Pacific Life Ins Co	NE	112,503,492,765	105,331,940,612	30,000,000	0	7,141,552,153
70785	Pacificare Life & Hlth Ins Co	IN	204,827,926	11,557,289	3,000,000	0	190,270,637
93459	Pan Amer Assur Co	LA	22,391,666	5,283,022	2,500,000	0	14,608,644
67539	Pan Amer Life Ins Co	LA	1,345,435,957	1,107,936,670	5,000,000	0	232,499,288
60003	Park Avenue Life Ins Co	DE	305,282,167	229,592,404	2,500,000	0	73,189,763
71099	Parker Centennial Assur Co	WI	89,420,686	43,380,061	2,500,000	0	43,540,626
67598	Paul Revere Life Ins Co	MA	4,145,126,886	3,867,095,696	9,800,000	0	268,231,190

Non-Domestic Life Insurers *continued*							
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Common Capital Stock**	**Preferred Capital Stock**	**Surplus**
67601	Paul Revere Variable Ann Ins Co	ME	56,158,883	14,524,847	2,500,000	0	39,134,036
93777	Pavonia Life Ins Co of MI	MI	405,918,819	323,625,193	2,500,000	0	79,793,626
93262	Penn Ins & Ann Co	DE	3,254,696,442	2,837,462,214	2,500,000	0	414,734,228
67644	Penn Mut Life Ins Co	PA	17,270,765,708	15,470,989,167	0	0	1,799,776,541
90247	Pharmacists Life Ins Co	IA	93,019,845	85,742,373	2,500,000	0	4,777,472
67784	Philadelphia Amer Life Ins Co	TX	220,219,624	186,974,966	3,000,000	0	30,244,658
60232	Philadelphia Financial Life Assur Co	PA	4,910,397,714	4,890,267,242	2,774,999	0	17,355,473
93548	PHL Variable Ins Co	CT	6,533,901,953	6,335,312,915	2,500,000	0	196,089,038
93734	Phoenix Life & Ann Co	CT	45,380,354	23,766,053	2,500,000	0	19,114,301
67814	Phoenix Life Ins Co	NY	13,249,349,913	12,640,152,335	10,000,000	0	599,197,578
72125	Physicians Life Ins Co	NE	1,430,485,171	1,300,423,290	2,505,000	0	127,556,881
80578	Physicians Mut Ins Co	NE	2,026,151,800	1,180,684,893	0	0	845,466,907
67873	Pioneer Amer Ins Co	TX	58,920,386	39,345,763	2,500,000	0	17,074,623
67911	Pioneer Mut Life Ins Co	ND	511,371,179	473,026,029	3,000,000	0	35,345,150
67946	Pioneer Security Life Ins Co	TX	132,186,579	22,505,616	2,500,000	0	107,180,963
97152	Plateau Ins Co	TN	26,253,556	14,204,492	2,500,000	0	9,549,064
65919	Primerica Life Ins Co	MA	1,279,436,962	780,445,342	2,500,000	0	496,491,620
61271	Principal Life Ins Co	IA	154,073,617,247	149,871,496,642	2,500,000	0	4,199,620,604
71161	Principal Natl Life Ins Co	IA	141,247,957	56,434,690	2,500,000	0	82,313,267
68047	Professional Ins Co	TX	108,916,752	72,998,774	2,500,000	0	33,417,978
88536	Protective Life & Annuity Ins Co	AL	2,093,743,896	1,910,302,454	2,500,000	2,000	180,939,442
68136	Protective Life Ins Co	TN	41,231,735,899	37,732,829,816	5,000,000	0	3,493,906,083
67903	Provident Amer Life & Hlth Ins Co	OH	16,644,210	2,055,091	2,500,000	0	12,089,119
68195	Provident Life & Accident Ins Co	TN	8,297,289,793	7,577,330,750	43,501,205	0	676,457,838
79227	Pruco Life Ins Co	AZ	106,837,998,680	104,181,505,180	2,500,000	0	2,653,993,500
86630	Prudential Ann Life Assur Corp	AZ	47,706,642,857	47,100,902,370	2,500,000	0	603,240,487
68241	Prudential Ins Co Of Amer	NJ	309,101,912,391	298,770,935,243	2,500,000	0	10,328,477,148
93629	Prudential Retirement Ins & Ann Co	CT	78,877,499,229	77,944,830,318	2,500,000	0	930,168,911
68357	Reliable Life Ins Co	MO	21,190,360	8,402,511	4,000,000	0	8,787,849
68381	Reliance Standard Life Ins Co	IL	7,583,752,327	6,870,420,542	6,003,113	50,000,000	657,328,672
67105	Reliastar Life Ins Co	MN	21,468,698,792	19,523,991,291	2,500,000	100,000	1,942,107,501
61360	Reliastar Life Ins Co Of NY	NY	3,201,620,470	2,902,869,562	2,755,726	0	295,995,182
68462	Reserve Natl Ins Co	OK	118,152,919	67,183,728	2,572,500	0	48,396,691
61506	Resource Life Ins Co	IL	8,828,262	3,147,249	2,500,000	0	3,181,013
93572	RGA Reins Co	MO	24,178,419,690	22,650,118,256	2,500,000	0	1,525,801,434
65005	RiverSource Life Ins Co	MN	104,762,556,052	101,430,218,077	3,000,000	0	3,329,337,975
60183	S USA Life Ins Co Inc	AZ	13,576,181	5,629,027	3,511,000	0	4,436,154
60445	Sagicor Life Ins Co	TX	1,214,894,898	1,140,644,940	2,500,000	0	71,749,958
64688	SCOR Global Life Amer Reins Co	DE	1,479,982,450	1,328,257,127	2,677,500	0	149,047,824
87017	Scor Global Life Re Ins Co of DE	DE	456,492,606	409,981,558	5,002,500	0	41,508,548
87572	Scottish Re Us Inc	DE	1,735,057,328	1,565,194,382	3,600,000	0	166,262,946
69914	Sears Life Ins Co	TX	49,435,453	29,697,516	2,500,000	0	17,237,937
93742	Securian Life Ins Co	MN	325,440,185	123,380,367	2,500,000	0	199,559,818
94072	Securitas Financial Life Ins Co	NC	5,743,860	106,265	2,000,000	0	3,637,595
68675	Security Benefit Life Ins Co	KS	24,987,372,794	23,685,916,711	7,000,130	0	1,294,455,953
68721	Security Life Ins Co Of Amer	MN	72,704,144	52,453,147	2,500,000	0	17,750,998
68713	Security Life Of Denver Ins Co	CO	14,228,256,535	13,099,466,444	2,880,000	0	1,125,910,091
68772	Security Mut Life Ins Co Of NY	NY	2,672,043,579	2,533,428,909	0	0	138,614,670
76325	Senior Hlth Ins Co of PA	PA	2,906,965,242	2,826,959,318	2,500,005	5,000,000	72,505,919
78662	Senior Life Ins Co	GA	47,410,720	35,684,518	2,506,451	0	9,219,751
68810	Sentry Life Ins Co	WI	5,333,589,502	5,062,200,142	3,161,780	0	268,227,580
97241	Settlers Life Ins Co	WI	394,243,255	341,667,581	27,013,030	0	25,562,644
89958	Shelterpoint Ins Co	FL	7,952,596	205,041	2,500,000	0	5,247,555
68845	Shenandoah Life Ins Co	VA	1,204,439,048	1,118,984,546	2,500,000	0	82,954,502

Non-Domestic Life Insurers *continued*							
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Common Capital Stock**	**Preferred Capital Stock**	**Surplus**
69019	Standard Ins Co	OR	20,361,117,513	19,209,332,932	423,838,694	0	727,945,887
86355	Standard Life & Accident Ins Co	TX	530,176,673	271,092,750	3,000,000	0	256,083,923
69078	Standard Security Life Ins Co Of NY	NY	252,408,335	135,883,814	2,586,845	0	113,937,676
68985	Starmount Life Ins Co	LA	59,129,619	34,122,394	3,000,000	0	22,007,225
94498	State Farm Hlth Ins Co	IL	8,390,703	23,098	2,500,000	0	5,867,604
69108	State Farm Life Ins Co	IL	63,530,488,452	54,529,382,761	3,000,000	0	8,998,105,691
69116	State Life Ins Co	IN	5,522,202,232	5,168,039,608	3,000,000	0	351,162,624
69132	State Mut Ins Co	GA	292,459,963	258,559,113	0	0	33,900,850
89184	Sterling Investors Life Ins Co	GA	15,271,110	8,977,774	2,500,000	0	3,793,336
65021	Stonebridge Life Ins Co	VT	1,711,257,368	1,560,810,068	2,500,000	0	147,947,300
80926	Sun Life & Hlth Ins Co	CT	371,841,185	196,348,977	17,940,000	0	157,552,208
69272	Sunset Life Ins Co Of Amer	MO	354,148,522	322,112,631	5,320,000	0	26,715,894
69310	Surety Life Ins Co	NE	16,941,100	713,004	2,500,000	0	13,728,096
82627	Swiss Re Life & Hlth Amer Inc	CT	11,247,500,270	9,786,525,410	4,000,000	0	1,456,974,859
68608	Symetra Life Ins Co	IA	29,151,723,813	27,073,388,512	5,000,000	0	2,073,335,301
90581	Symetra Natl Life Ins Co	IA	16,936,532	6,981,198	2,500,000	0	7,455,334
84549	Symphonix Hlth Ins Inc	IL	64,923,539	57,354,085	2,500,000	0	5,069,454
69345	Teachers Ins & Ann Assoc Of Amer	NY	262,634,190,313	228,714,246,336	2,500,000	0	33,917,443,977
69353	Teachers Protective Mut Life Ins Co	PA	57,103,961	53,572,716	0	0	3,531,245
69396	Texas Life Ins Co	TX	1,016,569,505	947,622,039	3,177,360	0	65,770,106
70435	The Savings Bank Life Ins Co Of MA	MA	2,795,576,924	2,538,776,359	2,700,708	0	254,099,857
97721	Thrivent Life Ins Co	MN	3,500,428,807	3,340,775,510	5,000,000	0	154,653,297
60142	TIAA Cref Life Ins Co	NY	9,803,159,467	9,448,584,288	2,500,000	0	352,075,179
69477	Time Ins Co	WI	991,019,739	601,298,030	2,500,000	0	387,221,709
69566	Trans World Assur Co	CA	350,116,629	268,728,464	2,500,002	0	78,888,162
79022	Transamerica Advisors Life Ins Co	AR	9,692,474,317	8,780,384,399	2,500,000	0	909,589,918
70688	Transamerica Financial Life Ins Co	NY	31,099,279,951	30,141,583,288	2,142,750	459,810	955,094,103
86231	Transamerica Life Ins Co	IA	124,486,492,983	118,651,156,316	6,761,900	1,596,540	5,826,978,227
66281	Transamerica Premier Life Ins Co	IA	42,248,242,420	40,473,537,559	10,137,150	0	1,764,567,711
92525	TruAssure Ins Co	IL	7,382,845	321,131	2,835,000	0	4,226,714
61425	Trustmark Ins Co	IL	1,393,483,997	1,105,809,949	2,500,000	0	285,174,048
62863	Trustmark Life Ins Co	IL	353,189,337	190,552,387	2,500,000	0	160,136,950
67423	UBS Life Ins Co USA	CA	43,282,938	4,033,387	2,500,000	0	36,749,551
86371	Ullico Life Ins Co	TX	11,736,283	240,257	5,682,300	0	5,813,726
80314	Unicare Life & Hlth Ins Co	IN	413,315,992	349,488,941	3,000,000	0	60,827,051
11121	Unified Life Ins Co	TX	183,540,213	158,616,082	1,750,000	750,000	22,424,131
91529	Unimerica Ins Co	WI	415,039,544	227,204,857	2,600,000	0	185,234,687
62596	Union Fidelity Life Ins Co	KS	19,673,708,526	19,155,280,168	2,903,775	0	515,524,582
69744	Union Labor Life Ins Co	MD	3,337,533,949	3,261,148,297	3,578,700	0	72,806,952
70408	Union Security Ins Co	KS	4,937,110,191	4,521,390,048	5,000,000	0	410,720,143
92916	United Amer Ins Co	NE	1,694,915,509	1,516,495,425	3,000,000	0	175,420,084
65269	United Benefit Life Ins Co	OH	3,050,412	54,113	1,500,000	0	1,496,299
87645	United Fidelity Life Ins Co	TX	779,567,911	315,321,125	4,000,000	0	460,246,786
69922	United Home Life Ins Co	IN	78,259,191	58,782,304	2,503,247	0	16,973,640
69930	United Ins Co Of Amer	IL	3,644,802,345	3,205,401,572	10,152,088	0	429,248,685
69973	United Life Ins Co	IA	1,635,363,969	1,479,696,473	5,265,000	0	150,402,496
92703	United Natl Life Ins Co Of Amer	IL	16,145,596	12,139,282	1,000,000	0	3,006,315
69868	United Of Omaha Life Ins Co	NE	18,786,688,405	17,363,965,214	9,000,000	0	1,413,723,191
42129	United Security Assur Co Of PA	PA	151,298,206	140,620,485	2,500,000	0	8,177,721
70106	United States Life Ins Co in the Cit	NY	27,985,441,605	25,984,607,379	3,961,316	0	1,996,872,910
63479	United Teacher Assoc Ins Co	TX	1,018,098,765	961,960,787	2,500,005	0	53,637,973
72850	United World Life Ins Co	NE	119,429,408	70,058,873	2,530,000	0	46,840,535
79413	United Healthcare Ins Co	CT	15,113,367,649	9,517,539,233	3,000,000	0	5,592,828,416
97179	United Healthcare Life Ins Co	WI	132,599,648	91,161,575	6,000,000	0	35,438,073

Non-Domestic Life Insurers *continued*							
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Common Capital Stock**	**Preferred Capital Stock**	**Surplus**
63819	Unity Financial Life Ins Co	OH	190,111,762	178,631,893	2,524,500	0	8,955,369
70130	Universal Guar Life Ins Co	OH	343,178,800	302,032,114	2,000,000	0	39,146,686
70173	Universal Underwriters Life Ins Co	KS	160,613,987	137,442,560	2,500,000	0	20,671,427
62235	Unum Life Ins Co Of Amer	ME	19,701,372,348	18,155,241,114	5,000,000	0	1,541,131,234
80705	US Br Great West Life Assur Co	MI	77,558,369	59,205,957	0	0	18,352,412
80802	US Br Sun Life Assur Co of Canada	MI	17,090,507,612	16,150,213,386	0	0	940,294,226
80659	US Business of Canada Life Assur Co	MI	4,425,111,975	4,288,899,943	0	0	136,212,032
84530	US Financial Life Ins Co	OH	642,942,359	540,763,382	4,050,000	0	98,128,977
69663	USAA Life Ins Co	TX	21,985,395,139	19,844,668,007	2,500,000	95,000,000	2,043,227,132
94358	USAble Life	AR	446,030,490	251,747,357	4,925,000	0	189,358,133
68632	Vantis Life Ins Co	CT	874,350,771	804,792,997	3,187,628	0	66,370,146
70238	Variable Ann Life Ins Co	TX	77,095,194,647	73,477,118,550	3,575,000	0	3,614,501,097
80942	Voya Ins & Ann Co	IA	66,778,843,977	64,659,433,958	2,500,000	0	2,116,910,019
86509	Voya Retirement Ins & Ann Co	CT	89,253,482,555	87,245,595,289	2,750,000	0	2,005,137,266
70319	Washington Natl Ins Co	IN	4,775,251,768	4,448,263,396	25,036,850	0	301,951,522
70335	West Coast Life Ins Co	NE	4,810,067,779	4,397,800,652	5,000,000	0	407,267,127
70483	Western & Southern Life Ins Co	OH	9,918,275,587	5,624,065,714	1,000,000	0	4,293,209,873
92622	Western Southern Life Assur Co	OH	13,146,952,405	12,095,608,479	2,500,000	0	1,048,843,926
85189	Western United Life Assur Co	WA	990,678,290	928,875,685	2,500,000	0	59,302,605
66133	Wilton Reassur Co	MN	3,095,513,352	2,252,915,557	1,000,030	0	841,597,787
60704	Wilton Reassur Life Co of NY	NY	910,837,663	804,278,633	2,502,500	0	104,056,524
88080	XL Life Ins & Ann Co	IL	15,136,552	6,340	5,000,000	0	10,130,212
71323	Zale Life Ins Co	AZ	11,673,328	2,242,950	2,500,000	0	6,930,378
90557	Zurich Amer Life Ins Co	IL	12,689,297,745	12,542,356,851	2,500,000	0	144,440,894
Totals Non-Domestic Life Insurer(s)			**6,125,382,563,123**	**5,741,096,829,456**	**2,448,046,562**	**204,049,541**	**381,633,637,581**

Grand Totals for All Life Insurers						
Company Name	**Count**	**Admitted Assets**	**Liabilities**	**Common Capital Stock**	**Preferred Capital Stock**	**Surplus**
Totals for Domestic Life Insurers	0	0	0	0	0	0
Totals for Non-Domestic Life Insurers	403	6,125,382,563,123	5,741,096,829,456	2,448,046,562	204,049,541	381,633,637,581
Grand Totals for All Life Insurers	**403**	**6,125,382,563,123**	**5,741,096,829,456**	**2,448,046,562**	**204,049,541**	**381,633,637,581**

Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
12372	BrickStreet Mut Ins Co	WV	1,886,936,851	1,228,063,613	0	0	658,873,238
12611	Farmers & Mechanics Fire & Cas Ins I	WV	10,234,909	6,427,026	1,600,000	0	3,807,883
15342	Farmers Home Fire Insurance Company	WV	4,365,652	19,820	0	0	4,345,832
36315	Farmers Mech Mut Fire Ins Of WV	WV	59,642,694	17,083,943	0	0	42,558,751
40070	Farmers Mut Ins Co	WV	14,375,805	5,096,584	0	0	9,279,221
38504	First Surety Corp	WV	10,252,584	4,404,004	1,000,000	0	5,848,580
14281	Inland Mut Ins Co	WV	6,646,723	590,535	0	0	6,056,188
14656	Municipal Mut Ins Co	WV	33,497,570	11,517,235	0	0	21,980,335
11057	Mutual Protective Association of WV	WV	1,944,140	198,648	0	0	1,745,492
10904	Pan Handle Farmers Mut Ins Co Of WV	WV	4,549,219	2,262,090	0	0	2,287,129
11056	Patrons Mutual Fire Insurance Company	WV	665,132	541	0	0	664,591
11055	Peoples Mutual Fire Insurance Company	WV	1,223,986	108,959	0	0	1,115,027
15137	Pinnaclepoint Ins Co	WV	54,604,506	44,365,408	1,200,000	0	10,239,098
15415	Safe Ins Co	WV	10,067,796	2,364,361	0	0	7,703,435
15136	Summitpoint Ins Co	WV	64,276,338	54,016,458	1,200,000	0	10,259,880
15431	West Virginia Farmers Mut Ins Assoc	WV	6,923,729	1,823,661	0	0	5,100,068
11972	West Virginia Mut Ins Co	WV	173,211,449	74,773,948	0	0	98,437,501
10911	West Virginia Natl Auto Ins Co	WV	10,237,534	5,704,739	1,001,000	0	4,532,795
11003	W Va Ins Co	WV	48,078,877	8,558,628	0	0	39,520,249
Totals Domestic Property Insurer(s)			**2,401,735,494**	**1,467,380,201**	**6,001,000**	**0**	**934,355,293**

Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
25232	21st Century Advantage Ins Co	MN	28,826,132	469,971	4,200,000	0	28,356,160
44245	21st Century Assur Co	DE	69,282,675	1,062,854	5,000,000	0	68,219,821
36404	21st Century Cas Co	CA	12,386,413	436,803	3,300,000	0	11,949,610
34789	21st Century Centennial Ins Co	PA	574,071,755	11,318,358	4,200,000	0	562,753,398
12963	21st Century Ins Co	CA	895,405,798	14,785,754	3,000,000	0	880,620,044
10245	21st Century Ins Co Of the SW	TX	5,426,383	0	2,500,000	0	5,426,383
32220	21st Century N Amer Ins Co	NY	577,638,236	32,616,304	5,000,000	0	545,021,933
36587	21st Century Natl Ins Co	NY	24,336,526	549,472	6,000,000	0	23,787,054
23795	21st Century Pacific Ins Co	CO	44,344,824	1,120,628	3,000,000	0	43,224,196
20796	21st Century Premier Ins Co	PA	275,700,295	5,056,839	4,200,000	0	270,643,456
23833	21st Century Security Ins Co	PA	196,367,240	4,500,748	3,000,000	0	191,866,492
22896	Aca Fin Guar Corp	MD	370,865,469	303,963,343	15,000,000	0	66,902,126
12934	Academic Medical Professionals Ins E	VT	3,074,578	896,915	0	0	2,177,663
31325	Acadia Ins Co	NH	153,271,937	101,984,725	5,000,000	0	51,287,212
10807	ACCC Ins Co	TX	314,179,611	247,850,567	5,150,000	0	66,329,044
10349	Acceptance Cas Ins Co	NE	71,503,259	22,076,756	3,000,000	0	49,426,503
12304	Accident Fund Gen Ins Co	MI	172,817,199	113,532,056	3,000,000	0	59,285,143
10166	Accident Fund Ins Co of Amer	MI	2,387,026,798	1,636,090,648	3,000,000	0	750,936,150
12305	Accident Fund Natl Ins Co	MI	189,976,458	129,042,545	3,000,000	0	60,933,913
26379	Accredited Surety & Cas Co Inc	FL	24,347,094	3,470,217	3,060,000	0	20,876,877
22667	Ace Amer Ins Co	PA	12,150,666,209	9,157,758,998	5,000,000	0	2,992,907,211
20702	Ace Fire Underwriters Ins Co	PA	100,108,832	27,083,861	4,250,000	0	73,024,971
20699	Ace Prop & Cas Ins Co	PA	7,360,749,029	5,296,323,459	10,000,000	0	2,064,425,570
19984	ACIG Ins Co	IL	412,616,200	294,875,570	4,000,000	0	117,740,630
22950	Acstar Ins Co	IL	60,506,600	32,455,122	3,500,000	0	28,051,478
14184	Acuity A Mut Ins Co	WI	3,100,956,368	1,777,556,672	0	0	1,323,399,696
33987	ADM Ins Co	AZ	482,728,643	459,942,142	5,000,000	0	22,786,500
44318	Admiral Ind Co	DE	54,320,732	14,507,108	3,506,250	0	39,813,624
40517	Advantage Workers Comp Ins Co	IN	107,859,928	57,057,333	3,000,000	0	50,802,595

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
33898	Aegis Security Ins Co	PA	101,270,992	47,870,227	4,200,000	0	53,400,765
36153	Aetna Ins Co of CT	CT	15,774,357	647,034	3,000,000	0	15,127,323
35963	AF&L Ins Co	PA	155,381,087	155,379,471	3,750,000	0	1,616
10014	Affiliated Fm Ins Co	RI	2,528,717,670	1,131,067,901	4,000,000	7,250,000	1,397,649,769
42609	Affirmative Ins Co	IL	188,142,900	163,878,043	2,500,000	0	24,264,857
22837	AGCS Marine Ins Co	IL	328,306,416	163,715,848	4,200,000	0	164,590,567
42757	Agri Gen Ins Co	IA	188,222,552	1,220,554	16,837,810	0	187,001,998
40258	AIG Assur Co	PA	33,184,342	1,250,672	3,000,000	0	31,933,670
19402	AIG Prop Cas Co	PA	5,025,917,295	3,438,785,517	5,000,000	0	1,587,131,778
34886	AIOI Nissay Dowa Ins Co Of Amer	NY	102,362,908	41,557,946	5,000,000	0	60,804,962
19399	AIU Ins Co	NY	234,596,960	325,933	5,627,800	0	234,271,027
10957	Alamance Ins Co	IL	488,090,233	118,598,698	3,500,000	0	369,491,535
24899	Alea North America Ins Co	NY	145,812,539	48,131,621	6,130,634	0	97,680,918
13285	Allegheny Cas Co	PA	37,646,377	14,611,762	1,500,000	3,200,000	23,034,615
35300	Allianz Global Risks US Ins Co	IL	3,322,664,851	2,563,583,921	29,148,900	0	759,080,930
11242	Allied Eastern Ind Co	PA	61,922,465	47,202,592	2,501,250	0	14,719,873
10127	Allied Ins Co of Amer	OH	13,978,147	57,918	9,000,000	0	13,920,229
42579	Allied Prop & Cas Ins Co	IA	357,918,666	298,877,589	3,000,000	0	59,041,077
22730	Allied World Ins Co	NH	1,727,155,179	634,229,637	5,000,000	0	1,092,925,542
10690	Allied World Natl Assur Co	NH	270,261,736	140,605,100	10,000,000	0	129,656,632
16624	Allied World Specialty Ins Co	DE	752,009,860	354,614,343	3,500,000	0	397,395,510
10212	Allmerica Fin Alliance Ins Co	NH	19,422,774	15,961	5,000,000	0	19,406,813
41840	Allmerica Fin Benefit Ins Co	MI	34,667,673	28,423	4,200,000	0	34,639,250
29688	Allstate Fire & Cas Ins Co	IL	175,306,065	1,438,186	7,000,000	0	173,867,879
19240	Allstate Ind Co	IL	144,973,774	3,498,484	4,200,000	0	141,475,290
19232	Allstate Ins Co	IL	43,246,270,304	26,980,707,561	3,903,300	0	16,265,562,743
36455	Allstate Northbrook Ind Co	IL	39,697,773	197,671	4,200,000	0	39,500,103
17230	Allstate Prop & Cas Ins Co	IL	215,540,942	9,585,096	4,200,000	0	205,955,846
37907	Allstate Vehicle & Prop Ins Co	IL	24,311,712	748,832	4,375,000	0	23,562,880
32450	ALPS Prop & Cas Ins Co	MT	100,731,326	64,584,144	5,000,000	0	36,147,182
21296	Alterra Amer Ins Co	DE	246,466,179	81,018,812	9,000,000	0	165,447,367
10829	Alterra Reins USA Inc	DE	1,491,632,398	742,260,384	5,000,000	0	749,372,014
18708	Ambac Assur Corp	WI	4,464,307,527	4,364,307,527	82,000,000	26,411,000	100,000,000
19100	Amco Ins Co	IA	1,001,016,327	793,036,984	3,000,000	0	207,979,343
12548	American Agri Business Ins Co	TX	725,792,178	697,336,745	2,700,000	0	28,455,433
10103	American Agricultural Ins Co	IN	1,105,115,297	579,425,576	31,881,000	31,129,000	525,689,721
19720	American Alt Ins Corp	DE	526,391,380	357,470,046	5,120,000	0	168,921,334
21849	American Automobile Ins Co	MO	189,186,573	24,868,503	3,500,000	0	164,318,070
10111	American Bankers Ins Co Of FL	FL	1,967,504,415	1,403,566,495	5,083,164	0	563,937,920
20427	American Cas Co Of Reading PA	PA	146,336,202	44,319	4,200,000	0	146,291,883
10391	American Centennial Ins Co	DE	50,169,388	37,707,775	6,000,000	0	12,461,613
19941	American Commerce Ins Co	OH	310,456,683	206,772,475	3,226,140	0	103,684,208
45934	American Compensation Ins Co	MN	69,455,445	16,768,674	3,500,000	0	52,686,771
10216	American Contractors Ind Co	CA	312,092,071	225,889,692	2,100,000	0	86,202,379
19690	American Economy Ins Co	IN	73,789,878	7,081,901	5,000,000	0	66,707,977
37990	American Empire Ins Co	OH	40,932,765	20,497,936	3,100,000	0	20,434,830
10819	American Equity Specialty Ins Co	CT	77,096,048	48,548,457	3,500,000	0	28,547,591
23450	American Family Home Ins Co	FL	532,605,794	376,945,354	4,200,000	0	155,660,440
24066	American Fire & Cas Co	NH	40,756,664	1,729,802	3,500,001	0	39,026,862
26247	American Guar & Liab Ins	NY	263,514,735	82,577,646	5,000,027	0	180,937,089
43494	American Hallmark Ins Co Of TX	TX	344,057,908	222,781,194	4,000,000	0	121,276,714
39152	American Hlthcare Ind Co	DE	103,957,446	82,786,217	10,367,800	0	21,171,230
19380	American Home Assur Co	NY	26,376,943,831	19,129,040,400	28,815,918	0	7,247,903,431
21857	American Ins Co	OH	323,726,213	34,026,054	10,501,770	0	289,700,159
31895	American Interstate Ins Co	NE	1,185,591,641	807,849,633	3,001,000	0	377,742,008
15911	American Mining Ins Co	IA	35,726,908	10,789,199	3,600,000	1,150,000	24,937,709
23469	American Modern Home Ins Co	OH	1,286,171,803	905,710,700	5,000,000	0	380,461,103
42722	American Modern Prop & Cas Ins Co	OH	21,184,279	4,895,467	5,000,000	0	16,288,812
38652	American Modern Select Ins Co	OH	288,491,912	243,612,843	3,000,000	0	44,879,069
39942	American Natl Gen Ins Co	MO	101,710,382	40,888,901	2,500,000	0	60,821,481
28401	American Natl Prop & Cas Co	MO	1,218,493,924	621,562,749	4,200,000	0	596,931,175
12190	American Pet Ins Co	NY	38,917,013	15,255,824	4,800,000	0	23,661,189
19615	American Reliable Ins Co	AZ	312,690,762	241,494,324	4,200,000	0	71,196,438
19631	American Road Ins Co	MI	556,896,758	310,308,085	3,000,000	0	246,588,673
39969	American Safety Cas Ins Co	OK	185,477,639	36,854,209	2,000,000	0	148,623,430
42978	American Security Ins Co	DE	1,915,801,260	1,254,294,461	5,052,500	0	661,506,799

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
19992	American Select Ins Co	OH	230,527,200	130,389,516	3,000,000	0	100,137,684
17965	American Sentinel Ins Co	PA	30,164,540	14,507,736	3,000,000	0	15,656,804
42897	American Serv Ins Co Inc	IL	129,174,083	97,451,636	3,000,004	0	31,722,447
41998	American Southern Home Ins Co	FL	146,569,180	107,863,678	3,500,000	0	38,705,502
10235	American Southern Ins Co	KS	108,543,072	69,531,526	3,000,000	0	39,011,546
19704	American States Ins Co	IN	144,241,669	20,250,832	5,000,000	0	123,990,837
37214	American States Preferred Ins Co	IN	22,220,935	723,843	5,000,000	0	21,497,092
19623	American Summit Ins Co	TX	45,545,995	16,582,416	2,500,000	0	28,963,579
31380	American Surety Co	IN	14,979,897	4,147,697	2,000,000	0	10,832,200
40142	American Zurich Ins Co	IL	264,457,506	106,992,567	5,000,000	0	157,464,939
12171	AmeriGuard RRG Inc	VT	11,745,546	4,492,709	1,020,000	0	7,252,837
12504	Ameriprise Ins Co	WI	46,977,974	1,841,362	8,000,000	0	45,136,613
19488	Amerisure Ins Co	MI	752,182,243	527,674,318	12,500,000	0	224,507,925
23396	Amerisure Mut Ins Co	MI	2,069,743,432	1,226,736,303	5,000,000	0	843,007,129
11050	Amerisure Partners Ins Co	MI	75,124,419	52,316,579	5,000,000	0	22,807,840
27928	Amex Assur Co	IL	280,226,874	91,391,256	4,597,875	0	188,835,622
42390	Amguard Ins Co	PA	419,651,716	309,692,970	5,328,000	0	109,958,746
19976	Amica Mut Ins Co	RI	5,061,654,429	2,301,898,943	0	0	2,759,755,486
15954	AmTrust Ins Co of KS Inc	KS	50,125,469	30,821,785	4,000,022	0	19,303,684
10984	Ansur Amer Ins	MI	99,956,845	64,331,787	15,000,000	0	35,625,058
30830	Arch Ind Ins Co	MO	33,518,519	9,150,652	5,000,000	0	24,367,867
11150	Arch Ins Co	MO	3,200,859,275	2,422,491,339	5,000,000	0	778,367,936
29114	ARCH Mortgage Assur Co	WI	12,881,021	262,728	2,000,000	0	12,618,293
18732	Arch Mortgage Guar Co	WI	50,579,613	1,459,819	3,000,000	0	49,119,794
40266	ARCH Mortgage Ins Co	WI	399,604,496	247,122,247	2,750,000	0	152,482,249
10348	Arch Reins Co	DE	1,736,857,781	632,905,670	5,000,000	0	1,103,952,111
13177	ARCOA RRG Inc	NV	11,849,450	7,674,201	1,049	0	4,175,249
19860	Argonaut Great Central Ins Co	IL	49,432,932	24,597,574	4,318,130	0	24,835,358
19801	Argonaut Ins Co	IL	1,280,403,500	889,638,529	4,500,000	0	390,764,971
19828	Argonaut Midwest Ins Co	IL	31,893,673	15,740,759	3,750,000	0	16,152,915
41459	Armed Forces Ins Exch	KS	136,390,541	65,653,912	0	0	70,736,629
24678	Arrowood Ind Co	DE	1,473,661,724	1,224,614,182	5,000,000	0	249,047,542
43460	Aspen Amer Ins Co	TX	502,270,089	239,456,878	4,200,000	0	262,813,211
21865	Associated Ind Corp	CA	95,308,190	11,078,819	3,500,000	0	84,229,371
11240	Association Ins Co	DE	111,705,696	78,436,914	2,500,000	0	33,268,782
19305	Assurance Co Of Amer	NY	24,431,675	3,954,086	5,000,000	0	20,477,588
11558	AssuranceAmerica Ins Co	SC	49,989,523	37,621,388	2,500,000	0	12,368,135
30180	Assured Guar Corp	MD	2,539,243,653	1,453,105,381	15,000,480	0	1,086,138,272
18287	Assured Guar Municipal Corp	NY	5,961,221,953	3,694,371,523	15,000,000	0	2,266,850,430
29033	Atain Ins Co	TX	72,628,687	26,886,010	4,500,000	0	45,742,677
20931	Atlanta Intl Ins Co	NY	44,550,393	24,640,024	3,001,981	0	19,910,369
27154	Atlantic Specialty Ins Co	NY	2,550,903,113	1,829,388,399	9,000,027	0	721,514,714
22586	Atlantic States Ins Co	PA	636,417,699	445,222,390	4,230,000	0	191,195,309
25422	Atradius Trade Credit Ins Co	MD	116,266,336	52,034,652	6,000,000	0	64,231,684
11983	Auto Club Prop Cas Ins Co	MI	81,150,619	52,584,107	2,500,000	0	28,566,512
19062	Automobile Ins Co Of Hartford CT	CT	1,013,208,296	692,425,939	6,000,000	0	320,782,357
34460	Autoone Ins Co	NY	44,144,451	30,334,654	3,015,920	0	13,809,797
10367	Avemco Ins Co	MD	109,546,041	32,958,468	3,003,000	0	76,587,573
13791	Aviation Alliance Ins RRG Inc	MT	3,761,799	2,055,739	15	307,125	1,706,060
29530	AXA Art Ins Corp	NY	44,433,171	9,895,350	3,000,000	0	34,537,820
33022	AXA Ins Co	NY	254,302,377	142,178,569	5,000,000	0	112,123,808
37273	Axis Ins Co	IL	1,483,774,009	905,626,479	4,968,600	0	578,147,530
20370	AXIS Reins Co	NY	2,872,772,623	2,007,887,467	5,000,000	0	864,885,156
15610	AXIS Specialty Ins Co	CT	75,416,117	17,123,251	4,000,200	0	58,292,866
24813	Balboa Ins Co	CA	243,612,524	44,217,453	4,250,000	0	199,395,071
33162	Bankers Ins Co	FL	162,666,764	93,562,781	4,500,000	0	69,103,983
18279	Bankers Standard Ins Co	PA	434,558,457	293,292,895	3,500,000	0	141,265,562
38245	BCS Ins Co	OH	279,607,832	122,418,148	3,000,000	0	157,189,684
37540	Beazley Ins Co Inc	CT	266,409,572	144,152,131	4,200,000	0	122,257,441
21970	Bedivere Ins Co	PA	295,214,862	165,193,114	4,200,000	0	130,021,748
41394	Benchmark Ins Co	KS	172,943,327	115,566,928	5,005,000	0	57,376,399
32603	Berkley Ins Co	DE	16,934,115,493	11,496,925,117	43,000,000	10,000	5,437,190,376
38911	Berkley Natl Ins Co	IA	86,518,367	36,859,839	5,500,000	0	49,658,528
29580	Berkley Regional Ins Co	DE	700,390,562	33,819,568	4,000,000	0	666,570,994
13070	Berkshire Hathaway Assur Corp	NY	2,275,735,509	816,183,510	15,000,000	0	1,459,551,999
20044	Berkshire Hathaway Homestate Ins Co	NE	2,008,135,254	848,620,818	4,000,000	0	1,159,514,436

Non-Domestic Property Insurers *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
22276	Berkshire Hathaway Specialty Ins Co	NE	3,521,608,096	287,464,815	5,000,000	0	3,234,143,281
20095	BITCO Gen Ins Corp	IL	810,940,020	522,442,751	8,000,000	0	288,497,269
20109	BITCO Natl Ins Co	IL	471,687,803	318,608,929	5,000,000	0	153,078,874
12311	Bloomington Compensation Ins Co	MN	16,284,598	2,640,705	2,500,001	0	13,643,893
22250	BlueShore Ins Co	CO	48,061,268	31,521,518	2,500,000	0	16,539,750
27081	Bond Safeguard Ins Co	SD	77,556,952	41,992,151	2,500,000	0	35,564,801
30279	Boston Ind Co Inc	SD	7,462,443	2,691,737	1,500,000	0	4,770,706
19658	Bristol W Ins Co	OH	125,209,027	79,796,707	3,000,000	0	45,412,320
13528	Brotherhood Mut Ins Co	IN	469,732,018	280,381,442	0	0	189,350,576
14380	Build Amer Mut Assur Co	NY	475,718,740	26,940,544	0	0	448,778,196
20117	California Cas Ind Exch	CA	557,643,295	238,522,789	0	0	319,120,505
36340	Camico Mut Ins Co	CA	91,796,324	52,604,407	0	0	39,191,917
12260	Campmed Cas & Ind Co Inc	NH	20,335,197	278,192	3,000,000	0	20,057,005
10464	Canal Ins Co	SC	818,759,661	371,548,109	15,000,000	0	447,211,552
10472	Capitol Ind Corp	WI	462,393,090	240,517,610	4,201,416	0	221,875,480
19348	Capson Physicians Ins Co	TX	23,324,677	17,395,731	2,500,000	0	5,928,946
10510	Carolina Cas Ins Co	IA	181,825,888	86,271,465	3,686,551	0	95,554,423
40134	Castlepoint Natl Ins Co	CA	409,186,273	373,277,585	4,200,000	0	35,908,688
26697	Casualty Underwriters Ins Co	UT	4,316,428	37,779	2,000,000	0	4,278,649
11255	Caterpillar Ins Co	MO	660,672,370	388,745,616	3,500,000	0	271,926,754
24503	Catlin Ind Co	DE	105,288,909	28,392,016	4,200,000	0	76,896,893
19518	Catlin Ins Co	TX	230,321,433	166,640,727	5,000,000	0	63,680,706
20176	Celina Mut Ins Co	OH	67,368,157	40,409,847	0	0	26,958,310
10891	CEM Ins Co	IL	32,741,693	23,120,464	1,750,000	0	9,621,229
11499	Censtat Cas Co	NE	19,115,719	2,628,753	3,500,000	0	16,486,966
34274	Central States Ind Co Of Omaha	NE	434,991,267	71,242,657	2,600,002	0	363,748,609
34649	Centre Ins Co	DE	148,741,012	109,887,066	5,000,000	0	38,853,946
42765	Centurion Cas Co	IA	142,948,252	898,565	2,600,000	0	142,049,687
20710	Century Ind Co	PA	917,381,869	892,381,869	4,250,000	0	25,000,000
26905	Century Natl Ins Co	CA	593,149,605	208,134,945	5,000,000	0	385,014,660
36951	Century Surety Co	OH	615,734,827	429,020,651	3,000,000	0	186,714,176
11445	CGB Ins Co	IN	375,967,818	288,315,439	5,000,000	0	87,652,379
25615	Charter Oak Fire Ins Co	CT	926,061,791	672,413,442	4,200,000	0	253,648,349
14388	Cherokee Guar Co Inc a RRG	AZ	12,572,230	10,524,473	1,500,000	0	2,047,757
10642	Cherokee Ins Co	MI	424,944,853	266,014,588	3,000,000	0	158,930,265
22810	Chicago Ins Co	IL	112,747,991	58,518,422	3,600,000	0	54,229,569
12777	Chubb Ind Ins Co	NY	351,113,116	210,450,872	3,500,000	0	140,662,244
10052	Chubb Natl Ins Co	IN	303,851,367	163,195,532	4,500,000	0	140,655,835
10669	Church Ins Co	NY	25,301,389	10,036,175	12,790,500	0	15,265,214
18767	Church Mut Ins Co	WI	1,453,567,001	916,906,477	0	0	536,660,525
25771	CIFG Assur N Amer Inc	NY	785,915,609	168,719,892	18,053,196	0	617,195,717
22004	CIM Ins Corp	MI	18,416,703	1,160,380	2,500,000	0	17,256,323
28665	Cincinnati Cas Co	OH	371,768,778	41,548,185	3,750,000	0	330,220,593
10677	Cincinnati Ins Co	OH	11,017,151,254	6,544,940,815	3,586,355	0	4,472,210,439
11839	Circle Star Ins Co RRG	VT	2,861,013	1,032,067	1,000	0	1,828,946
31534	Citizens Ins Co Of Amer	MI	1,501,022,384	867,377,511	3,400,000	0	633,644,873
20532	Clarendon Natl Ins Co	IL	585,390,061	344,637,016	4,800,000	0	240,753,045
25070	Clearwater Ins Co	DE	1,201,310,011	864,003,805	8,396,058	0	337,306,206
10019	Clearwater Select Ins Co	CT	1,177,667,975	746,087,864	15,318,656	55	431,580,111
33480	Clermont Ins Co	IA	24,248,774	2,438,264	4,200,000	0	21,810,510
31887	Coface N Amer Ins Co	MA	155,207,668	83,263,222	2,600,000	0	71,944,446
36552	Coliseum Reins Co	DE	291,387,741	116,074,891	26,503,260	0	175,312,850
34347	Colonial Amer Cas & Surety Co	MD	23,182,574	1,366,351	5,000,000	0	21,816,223
10758	Colonial Surety Co	PA	50,422,375	21,683,875	3,000,000	0	28,738,500
36927	Colony Specialty Ins Co	OH	65,324,235	45,335,316	3,500,000	0	19,988,919
27812	Columbia Ins Co	NE	20,054,177,125	5,063,944,750	3,000,000	30,006	14,990,232,371
40371	Columbia Mut Ins Co	MO	368,924,449	200,789,203	0	0	168,135,246
19410	Commerce & Industry Ins Co	NY	4,770,784,966	3,145,864,980	5,125,000	0	1,624,919,986
10220	Commonwealth Ins Co Of Amer	DE	22,225,237	2,656,659	3,000,000	0	19,568,578
11536	Community Hlth Alliance Recip RRG	VT	90,943,413	79,494,361	0	0	11,449,052
10794	Companion Commercial Ins Co	SC	22,091,473	2,926,928	3,000,000	0	19,164,545
12157	Companion Prop & Cas Ins Co	SC	1,046,157,998	828,119,607	4,200,000	0	218,038,391
21989	Compass Ins Co	NY	12,018,880	1,758,364	947,420	0	10,260,517
32190	Constitution Ins Co	NY	20,861,748	5,737,132	4,200,002	0	15,124,616
20443	Continental Cas Co	IL	43,309,655,886	32,154,436,631	35,632,565	0	11,155,219,255

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
39551	Continental Heritage Ins Co	FL	7,347,140	400,347	2,000,000	500,040	6,946,793
28258	Continental Ind Co	IA	156,574,028	90,814,819	4,000,002	0	65,759,209
35289	Continental Ins Co	PA	1,995,334,145	557,993,041	53,566,360	0	1,437,341,104
15204	Continental Risk Underwriters RRG In	NV	582,017	27,176	375,000	0	554,841
10804	Continental Western Ins Co	IA	166,900,787	79,210,647	5,000,000	0	87,690,140
37206	Contractors Bonding & Ins Co	IL	198,299,261	86,127,650	3,000,000	0	112,171,611
10499	Corepointe Ins Co	MI	203,888,978	125,358,119	5,000,000	0	78,530,859
20990	Country Mut Ins Co	IL	4,255,547,843	2,291,334,560	0	0	1,964,213,283
26492	Courtesy Ins Co	FL	735,449,537	393,827,254	3,000,000	0	341,622,283
18961	Crestbrook Ins Co	OH	106,019,481	10,952,644	4,500,000	0	95,066,837
31348	Crum & Forster Ind Co	DE	45,475,291	30,666,851	3,500,000	0	14,808,440
11681	CSAA AFFINITY INS CO	PA	205,843,957	54,842,382	3,750,000	0	151,001,575
10921	CSAA Fire & Cas Ins Co	IN	79,227,352	39,631,768	3,415,965	0	39,595,582
37770	CSAA Gen Ins Co	IN	263,961,023	121,755,088	4,200,000	0	142,205,936
10847	Cumis Ins Society Inc	IA	2,062,800,695	1,347,915,590	5,831,488	0	714,885,105
21164	Dairyland Ins Co	WI	1,194,949,208	709,694,304	4,012,000	0	485,254,904
34924	Dakota Truck Underwriters	SD	103,138,635	60,818,293	0	0	42,320,342
16705	Dealers Assur Co	OH	86,349,464	31,957,840	4,200,990	0	54,391,624
37184	Deerfield Ins Co	IL	119,638,460	53,063,060	3,500,000	0	66,575,400
40975	Dentists Ins Co	CA	327,497,198	145,619,250	5,000,000	0	181,877,948
42587	Depositors Ins Co	IA	282,630,457	245,855,145	3,000,000	0	36,775,312
12718	Developers Surety & Ind Co	IA	134,652,912	52,409,721	3,000,000	0	82,243,190
10659	Diamond Ins Co	IL	44,758,370	36,807,937	2,500,000	0	7,950,433
42048	Diamond State Ins Co	IN	123,613,652	63,369,954	5,000,000	0	60,243,698
23736	Direct Natl Ins Co	AR	17,704,043	10,953,558	2,500,000	0	6,750,485
36463	Discover Prop & Cas Ins Co	CT	141,033,077	76,970,231	6,300,000	0	64,062,846
34495	Doctors Co An InterIns Exch	CA	3,559,777,673	1,737,908,690	0	0	1,821,868,983
13692	Donegal Mut Ins Co	PA	393,744,851	189,392,591	0	0	204,352,260
33499	Dorinco Reins Co	MI	1,565,932,150	1,031,120,723	5,000,000	0	534,811,427
13019	Eastern Advantage Assur Co	PA	35,912,351	23,377,209	2,501,250	0	12,535,142
10724	Eastern Alliance Ins Co	PA	236,525,770	148,977,156	4,200,000	0	87,548,614
10115	Eastern Dentists Ins Co RRG	VT	52,487,055	30,879,200	0	0	21,607,855
14702	Eastguard Ins Co	PA	92,661,846	57,253,923	5,000,000	0	35,407,923
22926	Economy Fire & Cas Co	IL	467,921,051	98,609,167	3,000,000	0	369,311,884
38067	Economy Preferred Ins Co	IL	35,237,236	24,754,954	3,000,000	0	10,482,282
40649	Economy Premier Assur Co	IL	86,661,561	40,740,178	3,000,000	0	45,921,383
21261	Electric Ins Co	MA	1,467,197,215	929,642,384	3,500,000	0	537,554,831
21326	Empire Fire & Marine Ins Co	NE	79,631,868	35,236,315	4,000,000	0	44,395,554
25402	Employers Assur Co	FL	617,828,914	416,185,394	2,500,000	0	201,643,520
20648	Employers Fire Ins Co	PA	13,007,803	1,937,342	4,500,000	0	11,070,460
21458	Employers Ins of Wausau	WI	5,277,707,190	3,884,543,021	5,000,000	0	1,393,164,169
21415	Employers Mut Cas Co	IA	2,721,407,264	1,506,429,477	0	0	1,214,977,787
11252	Encompass Home & Auto Ins Co	IL	22,507,132	6,286,139	2,350,000	0	16,220,993
15130	Encompass Ind Co	IL	29,363,849	4,076,797	3,021,700	0	25,287,052
10358	Encompass Ins Co	IL	10,158,379	97,114	5,000,000	0	10,061,265
10071	Encompass Ins Co Of Amer	IL	20,200,792	187,953	10,000,000	0	20,012,838
10641	Endurance Amer Ins Co	DE	1,243,856,448	1,002,655,086	6,000,000	0	241,201,362
11551	Endurance Reins Corp of Amer	DE	1,562,057,491	887,999,511	5,000,000	0	674,057,980
26263	Erie Ins Co	PA	839,291,213	527,345,726	2,350,000	0	311,945,486
16233	Erie Ins Co Of NY	NY	94,277,078	66,250,754	2,350,000	0	28,026,325
26271	Erie Ins Exch	PA	13,344,707,978	6,528,143,073	0	0	6,816,564,905
26830	Erie Ins Prop & Cas Co	PA	92,100,274	80,286,094	2,350,000	0	11,814,180
13634	Essent Guar Inc	PA	817,255,685	352,029,946	2,500,000	0	465,225,739
37915	Essentia Ins Co	MO	55,119,774	24,941,257	5,000,000	0	30,178,517
25712	Esurance Ins Co	WI	195,943,522	17,709,853	3,000,000	500,000	178,233,669
30210	Esurance Prop & Cas Ins Co	WI	113,191,891	86,747,785	3,003,000	0	26,444,106
20516	Euler Hermes N Amer Ins Co	MD	420,771,057	277,513,433	2,500,000	0	143,257,624
10120	Everest Natl Ins Co	DE	692,002,385	555,921,475	5,000,000	0	136,080,910
26921	Everest Reins Co	DE	9,616,200,650	6,723,201,971	10,000,000	0	2,892,998,679
24961	Everspan Fin Guar Corp	WI	220,627,463	2,642,274	15,000,000	0	217,985,189
35181	Executive Risk Ind Inc	DE	3,024,828,557	1,766,809,138	5,000,000	0	1,258,019,419
21482	Factory Mut Ins Co	RI	15,070,065,036	4,928,219,299	0	0	10,141,845,737
35157	Fair Amer Ins & Reins Co	NY	256,920,013	13,863,065	5,000,000	0	243,056,948
18864	Fairmont Ins Co	CA	27,336,322	11,229,013	8,340,000	0	16,107,309
25518	Fairmont Premier Ins Co	CA	144,857,534	17,659,858	3,808,000	0	127,197,676
24384	Fairmont Specialty Ins Co	CA	152,391,637	56,478,406	3,100,000	0	95,913,231

Non-Domestic Property Insurers *continued*							
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Common Capital Stock**	**Preferred Capital Stock**	**Surplus**
31925	Falls Lake Natl Ins Co	OH	264,331,258	214,775,845	4,200,000	0	49,555,413
13803	Farm Family Cas Ins Co	NY	1,079,968,512	714,273,402	3,606,205	0	365,695,110
21652	Farmers Ins Exch	CA	15,591,306,853	11,409,850,909	0	0	4,181,455,944
41483	Farmington Cas Co	CT	1,009,570,522	721,916,377	6,000,000	0	287,654,145
13838	Farmland Mut Ins Co	IA	521,114,166	353,563,344	0	0	167,550,822
20281	Federal Ins Co	IN	32,484,336,984	17,655,954,301	20,980,068	0	14,828,382,683
13935	Federated Mut Ins Co	MN	4,783,738,220	2,126,640,941	0	0	2,657,097,279
11118	Federated Rural Electric Ins Exch	KS	473,444,232	306,295,880	0	0	167,148,352
28304	Federated Serv Ins Co	MN	428,303,263	235,040,528	3,000,000	0	193,262,735
39306	Fidelity & Deposit Co Of MD	MD	223,768,523	55,295,807	5,000,000	0	168,472,716
35386	Fidelity & Guar Ins Co	IA	24,363,611	5,262,265	5,000,000	0	19,101,346
25879	Fidelity & Guar Ins Underwriters Inc	WI	165,821,338	64,965,599	13,434,900	0	100,855,739
21075	Financial Amer Prop & Cas Ins Co	TX	12,866,644	2,802,251	3,000,000	0	10,064,393
35009	Financial Cas & Surety Inc	TX	22,809,868	9,822,538	2,600,000	0	12,987,330
12815	Financial Guar Ins Co	NY	2,519,317,923	2,452,917,923	15,000,000	300,000,000	66,400,000
39136	Finial Reins Co	CT	1,230,232,992	382,037,031	3,500,000	0	848,195,961
21873	Firemans Fund Ins Co	CA	9,434,599,317	7,300,424,121	4,200,000	0	2,134,175,196
21784	Firemens Ins Co Of Washington DC	DE	97,037,067	65,393,417	3,500,000	0	31,643,649
10336	First Acceptance Ins Co Inc	TX	217,242,762	121,210,561	3,000,000	0	96,032,201
37710	First Amer Prop & Cas Ins Co	CA	99,324,652	52,785,718	5,000,000	0	46,538,934
29980	First Colonial Ins Co	FL	353,346,666	194,353,992	2,500,000	0	158,992,674
10351	First Dakota Ind Co	SD	40,927,123	28,659,985	1,250,000	0	12,267,138
11177	First Fin Ins Co	IL	540,166,067	133,739,141	2,500,000	0	406,426,926
10676	First Guard Ins Co	AZ	21,271,317	1,222,489	3,000,000	0	20,048,828
33588	First Liberty Ins Corp	IL	22,597,699	344,511	3,600,000	0	22,253,188
24724	First Natl Ins Co Of Amer	NH	55,202,966	888,612	5,000,000	0	54,314,354
33383	First Professionals Ins Co	FL	402,702,519	214,218,040	5,000,000	0	188,484,480
27626	Firstcomp Ins Co	NE	304,859,191	171,105,973	1,500,000	0	133,753,218
35585	Flagship City Ins Co	PA	43,953,197	32,002,051	2,350,000	0	11,951,146
13978	Florists Mut Ins Co	IL	147,341,093	113,291,218	0	0	34,049,875
11185	Foremost Ins Co Grand Rapids MI	MI	2,093,267,221	1,033,212,333	4,800,000	0	1,060,054,889
11800	Foremost Prop & Cas Ins Co	MI	70,224,093	52,556,360	3,525,000	0	17,667,733
41513	Foremost Signature Ins Co	MI	93,542,059	73,755,004	3,600,000	0	19,787,055
10801	Fortress Ins Co	IL	135,776,730	74,645,049	19,046,430	0	61,131,681
10985	Fortuity Ins Co	MI	37,626,978	22,608,416	5,000,000	0	15,018,562
14249	Founders Ins Co	IL	152,718,344	83,865,657	5,000,000	0	68,852,686
11600	Frank Winston Crum Ins Co	FL	49,615,339	34,975,473	3,000,000	0	14,639,866
13986	Frankenmuth Mut Ins Co	MI	1,107,445,218	643,676,109	0	0	463,769,109
22209	Freedom Specialty Ins Co	OH	36,632,357	24,288,119	3,504,000	0	12,344,238
21253	Garrison Prop & Cas Ins Co	TX	1,492,585,851	892,485,021	4,200,000	0	600,100,830
28339	Gateway Ins Co	MO	50,898,344	38,004,627	3,815,000	0	12,893,718
14138	GEICO Advantage Ins Co	NE	779,746,266	333,190,427	10,000,000	0	446,555,839
41491	GEICO Cas Co	MD	2,347,313,597	1,367,422,011	3,010,000	0	979,891,587
14139	GEICO Choice Ins Co	NE	411,422,013	181,983,759	10,000,000	0	229,438,255
35882	GEICO Gen Ins Co	MD	214,803,635	83,698,829	3,080,000	0	131,104,806
22055	GEICO Ind Co	MD	6,962,823,404	2,944,541,183	3,000,000	0	4,018,282,221
14137	GEICO Secure Ins Co	NE	413,649,077	140,504,989	10,000,000	0	273,144,088
24414	General Cas Co Of WI	WI	762,322,232	452,691,221	4,000,000	0	309,631,011
30007	General Fidelity Ins Co	SC	431,046,771	72,410,577	7,500,000	0	358,636,194
24732	General Ins Co Of Amer	NH	110,892,523	5,831,392	5,000,000	0	105,061,131
22039	General Reins Corp	DE	16,157,471,084	4,450,858,912	11,000,000	0	11,706,612,172
39322	General Security Natl Ins Co	NY	302,649,348	198,794,004	5,000,000	0	103,855,344
11967	General Star Natl Ins Co	DE	244,126,289	59,837,728	4,000,000	0	184,288,561
11231	Generali Us Branch	NY	62,869,986	35,487,524	0	0	27,382,461
38962	Genesis Ins Co	CT	194,254,720	61,582,134	3,500,000	0	132,672,586
37095	Genworth Financial Assur Corp	NC	7,374,648	210,536	2,500,000	0	7,164,112
38458	Genworth Mortgage Ins Corp	NC	2,696,361,496	1,336,476,044	4,288,747	0	1,359,885,452
16675	Genworth Mortgage Ins Corp Of NC	NC	349,191,233	195,914,815	2,500,000	0	153,276,418
11049	Genworth Mortgage Reins Corp	NC	13,267,017	2,517,670	2,500,000	0	10,749,347
29823	Genworth Residential Mortgage Ins Co	NC	219,958,849	134,016,768	3,000,000	0	85,942,081
10799	Geovera Ins Co	CA	88,249,361	58,966,290	5,000,000	0	29,283,071
21032	Global Reins Corp Of Amer	NY	345,891,393	212,188,223	27,895,383	0	133,703,170
22063	Government Employees Ins Co	MD	23,472,632,076	10,029,664,979	33,436,758	0	13,442,967,097
26310	Granite Re Inc	OK	39,107,983	20,592,632	2,500,000	0	18,515,351
23809	Granite State Ins Co	IL	34,374,358	3,500,166	5,000,000	0	30,874,192
36307	Gray Ins Co	LA	292,565,948	181,103,541	5,000,000	0	111,462,407

Non-Domestic Property Insurers *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
26832	Great Amer Alliance Ins Co	OH	29,111,462	0	3,501,000	0	29,111,462
26344	Great Amer Assur Co	OH	19,213,892	5,360	3,510,000	0	19,208,532
16691	Great Amer Ins Co	OH	5,811,739,783	4,398,173,784	15,440,600	0	1,413,566,000
22136	Great Amer Ins Co of NY	NY	47,191,278	0	3,800,000	0	47,191,278
31135	Great Amer Security Ins Co	OH	17,984,937	0	3,504,000	0	17,984,937
33723	Great Amer Spirit Ins Co	OH	20,110,696	27,475	3,504,000	0	20,083,221
25224	Great Divide Ins Co	ND	197,304,770	130,395,590	6,000,000	0	66,909,180
18694	Great Midwest Ins Co	TX	191,783,805	88,826,058	4,550,000	0	102,957,747
20303	Great Northern Ins Co	IN	1,641,723,366	1,164,754,275	4,166,675	0	476,969,091
11371	Great West Cas Co	NE	1,848,385,475	1,275,257,121	2,500,000	0	573,128,354
22187	Greater NY Mut Ins Co	NY	905,380,855	474,547,426	0	0	430,833,429
22322	Greenwich Ins Co	DE	1,073,077,237	675,738,142	3,558,100	0	397,339,095
36650	Guarantee Co Of N Amer USA	MI	197,604,649	31,331,761	4,000,008	0	166,272,887
11398	Guarantee Ins Co	FL	420,590,301	373,133,266	3,600,120	0	47,457,035
15032	Guideone Mut Ins Co	IA	1,695,178,682	1,253,059,610	0	0	442,119,072
14559	Guideone Specialty Mut Ins Co	IA	392,516,963	296,689,279	0	0	95,827,684
34037	Hallmark Ins Co	AZ	241,546,755	158,294,755	3,500,000	0	83,252,000
19530	Hallmark Natl Ins Co	AZ	92,122,436	68,025,555	2,400,000	0	24,096,881
26611	Hamilton Ins Co	DE	21,474,997	1,364,721	5,000,000	0	20,110,276
36064	Hanover Amer Ins Co	NH	29,232,042	45,045	5,000,000	0	29,186,997
17337	Hanover Fire & Cas Ins Co	PA	4,430,461	1,509,872	1,656,100	0	2,920,586
22292	Hanover Ins Co	NH	6,482,091,183	4,429,675,903	5,000,000	0	2,052,415,280
26433	Harco Natl Ins Co	IL	350,273,217	167,043,028	3,500,004	0	183,230,190
14141	Harford Mut Ins Co	MD	370,594,693	176,025,211	0	0	194,569,482
23582	Harleysville Ins Co	PA	120,507,615	95,527,741	2,612,500	0	24,979,874
35696	Harleysville Preferred Ins Co	PA	141,077,344	98,092,570	4,230,000	0	42,984,774
26182	Harleysville Worcester Ins Co	PA	163,238,097	110,434,030	3,500,000	0	52,804,067
22357	Hartford Accident & Ind Co	CT	11,348,371,324	8,023,487,026	40,000,000	0	3,324,884,299
29424	Hartford Cas Ins Co	IN	2,233,840,835	1,320,500,121	4,800,000	0	913,340,714
19682	Hartford Fire In Co	CT	25,520,152,924	11,722,706,543	55,320,000	0	13,797,446,381
37478	Hartford Ins Co Of The Midwest	IN	581,457,372	128,524,702	4,200,000	0	452,932,670
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,406,584,248	765,523,303	10,000,000	0	641,060,945
29890	Hartford Steam Boil Inspec Ins Co CT	CT	97,533,096	49,294,861	3,000,000	0	48,238,235
30104	Hartford Underwriters Ins Co	CT	1,581,752,380	961,434,697	6,504,000	0	620,317,683
31550	Haulers Ins Co Inc	TN	71,233,947	33,665,216	3,000,000	0	37,568,731
41343	HDI Gerling Amer Ins Co	IL	300,519,822	169,427,611	5,000,000	0	131,092,210
35904	Health Care Ind Inc	CO	525,702,851	339,249,848	2,250,000	250,000	186,453,003
32077	Heritage Cas Ins Co	KS	61,663,345	182,965	3,000,000	0	61,480,380
39527	Heritage Ind Co	CA	151,512,292	99,876,889	3,000,000	0	51,635,402
35599	Highmark Cas Ins Co	PA	438,966,956	272,648,978	2,500,000	0	166,317,978
10200	Hiscox Ins Co Inc	IL	149,432,027	94,411,014	4,200,000	0	55,021,013
17221	Homesite Ins Co	CT	125,389,674	41,176,374	4,540,000	0	84,213,300
13927	Homesite Ins Co Of The Midwest	ND	301,013,770	202,214,342	3,500,200	0	98,799,428
22578	Horace Mann Ins Co	IL	444,297,573	258,018,910	3,582,010	0	186,278,663
22756	Horace Mann Prop & Cas Ins Co	IL	282,154,786	160,125,529	3,000,000	0	122,029,257
10069	Housing Authority Prop A Mut Co	VT	164,675,070	48,587,555	0	0	116,087,515
11206	Housing Enterprise Ins Co Inc	VT	66,328,875	35,287,892	20,000,000	0	31,040,984
25054	Hudson Ins Co	DE	1,042,651,623	602,476,473	7,500,000	238	440,175,150
29068	IDS Prop Cas Ins Co	WI	1,414,322,994	854,378,743	5,000,000	0	559,944,249
35246	Illinois Ins Co	IA	35,348,550	12,494,443	3,420,000	0	22,854,107
23817	Illinois Natl Ins Co	IL	40,115,357	3,143,304	5,000,000	0	36,972,053
44369	Imperial Fire & Cas Ins Co	LA	80,737,967	39,719,830	3,000,000	0	41,018,137
35408	Imperium Ins Co	TX	420,748,331	247,003,537	4,200,000	0	173,744,795
43575	Indemnity Ins Co Of North Amer	PA	404,027,923	292,045,979	4,501,500	0	111,981,944
26581	Independence Amer Ins Co	DE	102,871,957	42,704,320	3,000,000	0	60,167,637
29831	Independent Mut Fire Ins Co	IL	43,257,076	6,207,640	0	0	37,049,436
14265	Indiana Lumbermens Mut Ins Co	IN	57,058,706	41,646,767	0	0	15,411,938
22268	Infinity Ins Co	IN	1,991,454,434	1,316,810,003	3,000,000	0	674,644,431
22713	Insurance Co of N Amer	PA	869,901,272	644,669,188	11,357,109	0	225,232,084
19429	Insurance Co Of The State Of PA	PA	307,412,533	187,504,227	5,005,500	0	119,908,306
27847	Insurance Co Of The West	CA	1,613,230,364	955,020,804	4,200,000	0	658,209,560
22772	Integon Ind Corp	NC	49,547,317	16,668,143	3,000,000	0	32,879,174
29742	Integon Natl Ins Co	NC	1,740,969,055	1,408,563,888	3,500,000	0	332,405,167
11592	International Fidelity Ins Co	NJ	210,141,849	126,234,737	1,500,000	0	83,907,112
10749	Intrepid Ins Co	MI	33,375,067	4,167,796	10,000,000	0	29,207,271
23647	Ironshore Ind Inc	MN	347,414,611	190,811,131	5,000,000	0	156,603,481

Non-Domestic Property Insurers *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
11630	Jefferson Ins Co	NY	66,911,983	21,480,405	4,181,500	0	45,431,578
14354	Jewelers Mut Ins Co	WI	338,736,201	131,021,136	0	0	207,715,065
36781	John Deere Ins Co	IA	380,518,120	273,021,741	3,750,000	0	107,496,379
10885	Key Risk Ins Co	NC	50,170,643	20,725,264	4,500,000	0	29,445,379
13722	Knightbrook Ins Co	DE	213,511,965	155,777,003	4,218,200	0	57,734,962
26077	Lancer Ins Co	IL	574,972,414	385,493,236	3,100,000	0	189,479,178
37109	Landcar Cas Co	UT	35,934,951	18,360,273	2,400,000	0	17,574,678
37940	Lexington Natl Ins Corp	MD	55,314,339	39,718,755	2,000,400	0	15,595,584
13307	Lexon Ins Co	TX	161,709,369	109,195,915	4,213,226	0	52,513,454
42404	Liberty Ins Corp	IL	232,041,001	8,797,185	3,500,000	0	223,243,816
19917	Liberty Ins Underwriters Inc	IL	174,395,985	51,496,582	3,500,000	0	122,899,403
23035	Liberty Mut Fire Ins Co	WI	5,297,887,108	3,995,773,620	10,000,000	0	1,302,113,488
23043	Liberty Mut Ins Co	MA	42,655,158,668	26,085,858,680	10,000,000	0	16,569,299,988
14486	Liberty Mut Mid Atlantic Ins Co	MA	20,401,364	1,710,418	0	0	18,690,946
33855	Lincoln Gen Ins Co	PA	76,404,141	75,193,081	4,200,000	0	1,211,060
14400	Lititz Mut Ins Co	PA	231,743,920	84,927,401	0	0	146,816,519
36447	LM Gen Ins Co	IL	10,329,490	86,224	3,500,000	0	10,243,266
33600	LM Ins Corp	IL	118,026,726	4,324,605	3,600,000	0	113,702,121
32352	LM Prop & Cas Ins Co	IN	71,848,032	35,672,373	4,400,000	0	36,175,659
23108	Lumbermens Underwriting Alliance	MO	298,282,677	320,785,428	0	0	-22,502,751
35769	Lyndon Prop Ins Co	MO	362,039,947	216,902,429	4,000,000	0	145,137,518
10051	Lyndon Southern Ins Co	DE	95,133,751	54,004,784	3,000,000	0	41,128,967
42617	MAG Mut Ins Co	GA	1,635,632,573	862,371,259	0	0	773,261,314
11054	Maiden Reins N Amer Inc	MO	1,216,115,996	926,892,152	4,000,000	0	289,223,844
36897	Manufacturers Alliance Ins Co	PA	180,125,548	118,308,545	5,970,000	0	61,817,003
28932	Markel Amer Ins Co	VA	323,705,948	186,165,299	5,000,100	0	137,540,649
38970	Markel Ins Co	IL	1,386,875,058	979,658,742	4,200,000	0	407,216,316
19356	Maryland Cas Co	MD	161,119,903	12,371,779	4,717,500	0	148,748,124
22306	Massachusetts Bay Ins Co	NH	62,749,834	22,923	5,000,000	0	62,726,911
10784	Maxum Cas Ins Co	DE	53,385,985	36,314,868	3,500,000	0	17,071,117
12041	MBIA Ins Corp	NY	960,166,930	418,673,698	15,000,269	275,908,000	541,493,232
32522	Medical Mut Ins Co Of NC	NC	475,520,194	254,202,144	1,500,000	0	221,318,050
11843	Medical Protective Co	IN	2,699,597,231	1,110,523,139	4,800,000	0	1,589,074,092
12754	Medicus Ins Co	TX	80,683,114	47,209,121	2,500,000	0	33,473,993
22241	Medmarc Cas Ins Co	VT	250,991,787	78,380,333	3,000,000	0	172,611,454
11030	Memic Ind Co	NH	328,122,745	200,644,385	3,000,000	0	127,478,360
33650	Mendota Ins Co	MN	124,409,178	87,396,892	2,442,452	0	37,012,286
31968	Merastar Ins Co	IL	26,473,979	16,963,022	3,000,000	0	9,510,957
14494	Merchants Bonding Co a Mut	IA	141,935,907	50,108,936	0	0	91,826,971
11595	Merchants Natl Bonding Inc	IA	20,004,756	8,482,662	3,000,000	0	11,522,094
40169	Metropolitan Cas Ins Co	RI	201,426,790	148,545,086	3,000,000	0	52,881,705
25321	Metropolitan Drt Prop & Cas Ins Co	RI	119,779,735	88,780,388	3,000,000	0	30,999,347
39950	Metropolitan Gen Ins Co	RI	47,962,187	11,878,964	3,000,000	0	36,083,223
34339	Metropolitan Grp Prop & Cas Ins Co	RI	611,683,651	233,375,180	3,000,000	0	378,308,471
26298	Metropolitan Prop & Cas Ins Co	RI	5,645,610,836	3,257,655,249	3,000,000	315,000,000	2,387,955,587
40150	MGA Ins Co Inc	TX	249,734,898	139,151,837	12,000,000	0	110,583,061
22594	MGIC Assur Corp Gen Account	WI	10,548,675	291,534	3,500,000	0	10,257,141
18740	MGIC Ind Corp	WI	498,953,867	29,764,838	3,588,000	0	469,189,029
38660	MIC Gen Ins Corp	MI	36,402,079	16,602,294	5,000,000	0	19,799,785
38601	MIC Prop & Cas Ins Corp	MI	91,330,091	37,375,465	5,000,000	0	53,954,626
40932	Mico Ins Co	OH	13,162,719	1,434,728	2,252,000	0	11,727,991
23507	Mid Amer Fire & Cas Co	NH	8,206,555	20,061	2,500,000	0	8,186,494
21687	Mid Century Ins Co	CA	3,765,866,595	2,779,425,608	4,800,000	0	986,440,987
23434	Middlesex Ins Co	WI	673,093,498	422,042,474	4,200,000	0	251,051,024
14532	Middlesex Mut Assur Co	CT	253,619,276	169,477,501	0	0	84,141,775
20451	Midstates Reins Corp	IL	86,576,308	53,388,305	800,000	200,000	33,188,015
27138	Midvale Ind Co	IL	13,128,798	668,519	3,500,000	0	12,460,279
23612	Midwest Employers Cas Co	DE	124,041,549	24,699,215	3,531,000	0	99,342,334
23515	Midwestern Ind Co	NH	27,104,390	42,377	3,500,000	0	27,062,013
41653	Milbank Ins Co	IA	577,691,202	444,747,296	3,000,000	0	132,943,906
26662	Milwaukee Cas Ins Co	WI	49,728,138	32,015,565	4,000,000	0	17,712,573
42234	Minnesota Lawyers Mut Ins Co	MN	161,096,547	84,259,137	0	0	76,837,410
20362	Mitsui Sumitomo Ins Co of Amer	NY	900,647,369	568,355,191	5,000,000	0	332,292,178
22551	Mitsui Sumitomo Ins USA Inc	NY	124,122,192	63,285,184	5,000,000	0	60,837,008
14613	Montgomery Mut Ins Co	MA	51,089,241	1,408,813	0	0	49,680,428
29858	Mortgage Guar Ins Corp	WI	4,162,463,705	2,644,785,374	5,000,000	0	1,517,678,331

Non-Domestic Property Insurers *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
16187	Mosaic Ins Co	DE	17,539,765	891,578	4,046,965	0	16,648,187
13331	Motorists Commercial Mut Ins Co	OH	342,864,353	196,630,707	0	0	146,233,647
14621	Motorists Mut Ins Co	OH	1,373,884,308	816,476,501	0	0	557,407,808
22012	Motors Ins Corp	MI	2,458,717,875	1,398,802,600	5,000,000	0	1,059,915,275
10227	Munich Reins Amer Inc	DE	16,484,839,741	11,230,033,659	8,235,771	0	5,254,806,082
13559	Municipal Assur Cor	NY	1,519,753,850	908,219,359	15,000,000	0	611,534,491
11878	MutualAid eXchange	KS	25,912,060	9,692,743	0	0	16,219,317
14366	NASW RRG Inc	DC	2,963,914	1,658,110	0	0	1,305,804
23663	National Amer Ins Co	OK	184,685,403	121,372,874	5,000,000	0	63,312,529
11806	National Assisted Living RRG Inc	DC	8,534,292	4,387,932	2,528,135	0	4,146,360
11991	National Cas Co	WI	285,389,372	155,248,382	5,000,000	0	130,140,990
10243	National Continental Ins Co	NY	162,570,317	114,775,825	6,429,106	0	47,794,492
16217	National Farmers Union Prop & Cas	WI	156,174,044	115,761,482	4,200,000	0	40,412,561
20478	National Fire Ins Co Of Hartford	IL	121,108,518	92,689	5,000,000	0	121,015,829
42447	National Gen Assur Co	MO	39,297,682	21,807,556	2,500,000	0	17,490,126
23728	National Gen Ins Co	MO	58,391,769	30,469,104	2,000,000	2,500,000	27,922,665
11044	National General Ins Online Inc	MO	31,280,768	20,403,173	4,000,000	0	10,877,595
44016	National Home Ins Co RRG	CO	33,501,550	22,042,529	1,400,000	0	11,459,021
20087	National Ind Co	NE	166,985,400,908	72,987,749,044	5,500,000	0	93,997,651,864
27944	National Ins Assn	IN	13,362,344	1,905	0	0	13,360,439
32620	National Interstate Ins Co	OH	1,117,627,560	832,947,856	3,000,000	0	284,679,704
20052	National Liab & Fire Ins Co	CT	2,229,863,351	1,262,478,267	5,000,000	0	967,385,084
15474	National Lloyds Ins Co	TX	215,733,840	102,710,359	0	0	113,023,481
13695	National Mortgage Ins Corp	WI	261,907,635	38,789,337	2,530,000	0	223,118,298
23825	National Public Finance Guar Corp	NY	5,142,361,691	2,951,951,703	15,000,000	0	2,190,409,988
12114	National Security Fire & Cas Co	AL	73,639,965	41,325,956	1,500,000	0	32,314,009
22608	National Specialty Ins Co	TX	71,118,825	27,861,044	3,500,000	0	43,257,781
21881	National Surety Corp	IL	161,037,183	32,028,864	3,500,077	0	129,008,319
19445	National Union Fire Ins Co Of Pitts	PA	26,135,779,925	19,455,007,575	4,478,750	0	6,680,772,350
26093	Nationwide Affinity Co of Amer	OH	391,357,349	378,342,381	5,000,000	0	13,014,968
28223	Nationwide Agribusiness Ins Co	IA	529,070,519	460,263,057	5,689,976	0	68,807,462
10723	Nationwide Assur Co	WI	153,701,631	93,307,740	3,500,000	0	60,393,891
23760	Nationwide Gen Ins Co	OH	242,488,378	220,069,692	2,500,000	0	22,418,686
25453	Nationwide Ins Co Of Amer	WI	493,399,329	340,631,784	3,375,000	0	152,767,545
23779	Nationwide Mut Fire Ins Co	OH	5,733,324,440	3,174,217,590	0	0	2,559,106,850
23787	Nationwide Mut Ins Co	OH	34,711,194,770	22,573,205,749	0	0	12,137,989,021
37877	Nationwide Prop & Cas Ins Co	OH	630,839,189	577,061,867	3,000,000	0	53,777,322
25240	NAU Country Ins Co	MN	1,321,064,169	1,076,387,808	3,000,000	0	244,676,361
42307	Navigators Ins Co	NY	2,454,029,605	1,560,083,638	5,000,000	0	893,945,967
15865	NCMIC Ins Co	IA	654,904,780	402,844,072	5,000,000	0	252,060,708
24171	Netherlands Ins Co The	NH	91,795,527	6,819,835	3,600,000	0	84,975,692
21830	New England Ins Co	CT	37,657,885	3,380,093	7,200,000	0	34,277,792
23841	New Hampshire Ins Co	IL	314,086,472	147,972,163	5,325,065	0	166,114,309
12130	New South Ins Co	NC	60,345,048	53,454,563	3,000,000	0	6,890,485
16608	New York Marine & Gen Ins Co	NY	1,062,939,183	710,297,431	8,827,889	0	352,641,752
14788	NGM Ins Co	FL	2,314,400,775	1,346,179,032	5,250,000	0	968,221,743
33200	Norcal Mut Ins Co	CA	1,359,345,436	717,210,017	0	0	642,135,419
31470	Norguard Ins Co	PA	482,712,339	320,321,927	5,250,000	0	162,390,412
29700	North Amer Elite Ins Co	NH	141,450,009	105,731,792	3,500,000	0	35,718,217
29874	North Amer Specialty Ins Co	NH	547,290,661	163,069,988	4,800,000	0	384,220,673
27740	North Pointe Ins Co	PA	89,259,264	63,625,217	3,500,000	0	25,634,046
21105	North River Ins Co	NJ	945,822,334	681,067,855	4,200,000	0	264,754,479
19372	Northern Ins Co Of NY	NY	36,932,515	6,572,714	9,762,500	0	30,359,801
24031	Northland Cas Co	CT	110,471,579	75,062,427	3,000,000	0	35,409,151
24015	Northland Ins Co	CT	1,166,235,049	627,294,687	3,500,000	0	538,940,363
13045	Northstone Ins Co	PA	52,327,030	41,295,349	1,200,000	0	11,031,681
42552	Nova Cas Co	NY	99,107,769	7,363,045	4,200,000	0	91,744,724
39608	Nutmeg Ins Co	CT	448,063,414	167,865,993	4,200,000	0	280,197,422
34630	Oak River Ins Co	NE	571,063,370	379,156,554	3,000,000	0	191,906,816
31208	Oakwood Ins Co	TN	71,215,274	42,182,693	3,163,338	0	29,032,580
14190	OBI Natl Ins Co	PA	13,060,195	25,786	4,500,000	0	13,034,409
23248	Occidental Fire & Cas Co Of NC	NC	517,974,786	355,114,176	2,600,000	5,000,000	162,860,610
23680	Odyssey Reins Co	CT	7,577,353,738	4,328,689,314	6,982,500	0	3,248,664,424
35602	Ohio Ins Co	OH	102,399,353	53,818,132	3,591,990	0	48,581,221
24074	Ohio Cas Ins Co	NH	5,408,162,296	3,878,379,246	4,500,000	0	1,529,783,050
24104	Ohio Farmers Ins Co	OH	2,595,105,375	692,655,841	0	0	1,902,449,534

Non-Domestic Property Insurers *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
26565	Ohio Ind Co	OH	149,730,431	104,460,400	3,000,746	0	45,270,033
24082	Ohio Security Ins Co	NH	16,035,806	854,009	3,500,430	0	15,181,797
17558	Old Guard Ins Co	OH	410,194,579	230,359,410	2,500,000	0	179,835,169
24139	Old Republic Gen Ins Corp	IL	1,925,685,166	1,431,597,331	4,200,000	0	494,087,835
24147	Old Republic Ins Co	PA	2,609,357,023	1,573,573,956	3,800,004	0	1,035,783,067
35424	Old Republic Security Assur Co	AZ	6,654,332	78,789	3,000,000	0	6,575,543
40444	Old Republic Surety Co	WI	112,764,176	56,699,433	2,900,000	0	56,064,743
37060	Old United Cas Co	KS	656,647,557	321,274,351	3,000,000	0	335,373,206
34940	Omni Ind Co	IL	69,550,518	46,073,275	3,000,000	0	23,477,243
39098	Omni Ins Co	IL	198,563,733	132,636,027	3,000,000	0	65,927,706
20621	OneBeacon Amer Ins Co	PA	25,860,274	2,594,195	6,000,000	0	23,266,079
15385	OneCIS Ins Co	IL	23,534,468	2,354,365	3,000,000	0	21,180,104
30175	Oriska Ins Co	NY	30,831,309	20,594,257	1,500,000	0	10,237,052
22748	Pacific Employers Ins Co	PA	3,390,509,399	2,220,329,886	6,000,000	0	1,170,179,513
20346	Pacific Ind Co	WI	6,822,352,880	3,900,139,320	5,535,000	0	2,922,213,560
37850	Pacific Specialty Ins Co	CA	304,598,069	170,785,060	3,500,000	0	133,812,973
10222	PACO Assur Co Inc	IL	73,451,732	37,766,612	2,950,000	0	35,685,120
38636	Partner Reins Co Of The US	NY	4,742,621,557	3,322,577,650	4,800,000	0	1,420,043,907
11835	PartnerRe Amer Ins Co	DE	298,448,429	164,857,867	3,000,000	0	133,590,562
10006	Partnerre Ins Co Of NY	NY	141,186,717	24,769,827	6,000,000	0	116,416,890
25755	Peachtree Cas Ins Co	FL	34,951,274	25,953,426	2,200,000	0	8,997,848
18139	Peak Prop & Cas Ins Corp	WI	47,510,842	7,895,562	3,000,000	0	39,615,280
18333	Peerless Ind Ins Co	IL	190,231,127	10,002,204	3,500,000	0	180,228,923
24198	Peerless Ins Co	NH	12,800,884,898	9,741,967,989	8,848,635	0	3,058,916,909
39900	Peninsula Ind Co	MD	10,670,997	1,253,899	2,300,000	0	9,417,098
14958	Peninsula Ins Co	MD	83,221,897	41,156,744	2,500,000	0	42,065,153
14982	Penn Millers Ins Co	PA	147,446,402	64,133,856	5,000,000	0	83,312,546
21962	Pennsylvania Ins Co	IA	47,921,560	12,597,954	6,300,000	0	35,323,606
14974	Pennsylvania Lumbermens Mut Ins	PA	445,050,850	333,593,282	0	0	111,457,568
12262	Pennsylvania Manufacturers Assoc Ins	PA	834,044,074	567,974,963	6,116,300	0	266,069,111
41424	Pennsylvania Manufacturers Ind Co	PA	191,170,186	118,970,898	4,600,000	0	72,199,288
14990	Pennsylvania Natl Mut Cas Ins Co	PA	1,192,559,503	633,731,862	0	0	558,827,641
37648	Permanent Gen Assur Corp	OH	260,114,914	170,276,857	5,000,000	0	89,838,057
13714	Pharmacists Mut Ins Co	IA	258,815,995	161,052,804	0	0	97,763,191
18058	Philadelphia Ind Ins Co	PA	7,182,216,895	4,844,841,354	3,599,950	0	2,337,375,541
12319	Philadelphia Reins Corp	PA	221,683,439	86,276,694	3,000,000	0	135,406,745
25623	Phoenix Ins Co	CT	4,196,159,024	2,456,771,571	10,000,000	0	1,739,387,453
26794	Plans Liab Ins Co	OH	80,090,202	42,499,519	2,942,436	0	37,590,683
10817	Plateau Cas Ins Co	TN	39,503,952	19,044,219	4,200,000	0	20,459,733
10357	Platinum Underwriters Reins Inc	MD	1,564,653,416	1,033,285,200	5,000,000	0	531,368,216
18619	Platte River Ins Co	NE	124,541,152	83,001,429	4,800,000	0	41,539,723
30945	Plaza Ins Co	IA	64,793,434	38,520,932	4,500,000	0	26,272,502
10287	PMI Ins Co	AZ	96,605,367	31,220,909	2,500,000	0	65,384,458
27251	PMI Mortgage Ins Co	AZ	1,315,351,236	2,762,349,582	3,000,000	0	-1,446,998,346
14460	Podiatry Ins Co Of Amer	IL	318,805,653	190,082,787	5,000,000	0	128,722,866
37257	Praetorian Ins Co	PA	996,841,152	731,911,588	8,500,000	0	264,929,564
36234	Preferred Professional Ins Co	NE	311,384,981	160,693,835	5,000,000	0	150,691,145
15586	Preserver Ins Co	NJ	140,075,777	129,998,620	4,850,000	0	10,077,157
42226	Princeton Ins Co	NJ	665,023,950	204,339,656	4,200,000	0	460,684,294
12873	Privilege Underwriters Recp Exch	FL	219,951,543	151,270,905	0	0	68,680,639
38954	ProAssurance Cas Co	MI	1,274,129,972	740,059,136	3,188,145	0	534,070,836
33391	ProAssurance Ind Co Inc	AL	1,539,315,245	872,064,963	8,846,429	0	667,250,282
21903	Procentury Ins Co	MI	199,246,253	150,536,772	3,601,000	0	48,709,481
34312	Producers Agriculture Ins Co	TX	302,171,503	246,187,963	3,000,000	0	55,983,540
11127	Professional Solutions Ins Co	IA	21,284,686	12,143,618	3,000,000	0	9,141,068
29017	Professionals Advocate Ins Co	MD	129,545,087	28,755,694	4,379,000	0	100,789,393
25585	Professionals Direct Ins Co	MI	22,417,903	73,581	11,231,581	0	22,344,322
11851	Progressive Advanced Ins Co	OH	355,261,366	208,085,618	3,000,000	0	147,175,748
24260	Progressive Cas Ins Co	OH	6,061,656,758	4,450,278,978	3,000,000	0	1,611,377,780
44288	Progressive Choice Ins Co	OH	11,154,208	4,522,099	2,650,000	0	6,632,109
42994	Progressive Classic Ins Co	WI	334,832,098	236,822,591	3,008,000	0	98,009,507
12879	Progressive Commercial Cas Co	OH	8,068,034	45,468	3,000,000	0	8,022,566
16322	Progressive Direct Ins Co	OH	5,180,160,669	3,608,709,705	3,000,480	0	1,571,450,964
24279	Progressive Max Ins Co	OH	384,311,350	261,419,045	3,604,824	0	122,892,305
38628	Progressive Northern Ins Co	WI	1,349,241,463	963,446,518	3,008,000	0	385,794,945

Non-Domestic Property Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
42919	Progressive Northwestern Ins Co	OH	1,313,532,981	925,940,058	3,000,025	0	387,592,923
44695	Progressive Paloverde Ins Co	IN	117,809,846	78,082,444	1,500,000	0	39,727,402
37834	Progressive Preferred Ins Co	OH	677,110,908	481,234,475	3,003,300	0	195,876,433
32786	Progressive Specialty Ins Co	OH	880,174,181	566,029,103	3,500,000	0	314,145,078
34690	Property & Cas Ins Co Of Hartford	IN	229,682,005	121,723,880	4,200,000	0	107,958,125
10638	Proselect Ins Co	MA	95,484,266	69,901,257	2,500,000	0	25,583,009
12416	Protective Ins Co	IN	791,785,634	394,394,897	7,650,000	0	397,390,737
24295	Providence Washington Ins Co	RI	138,812,539	102,604,387	5,021,200	0	36,208,150
15059	Public Serv Ins Co	IL	505,738,039	393,693,924	4,200,000	0	112,044,115
29807	PXRE Reins Co	CT	25,839,653	8,748,188	5,000,000	0	17,091,465
39217	QBE Ins Corp	PA	2,113,301,678	1,432,057,094	4,387,500	500,000	681,244,584
10219	QBE Reins Corp	PA	1,176,116,556	349,280,869	30,000,000	0	826,835,687
23752	Quanta Ind Co	CO	53,387,348	34,396,974	4,200,000	0	18,990,374
36250	Radian Asset Assur Inc	NY	1,349,699,345	210,756,860	15,000,000	0	1,138,942,485
33790	Radian Guar Inc	PA	3,643,318,258	2,318,133,997	2,500,000	0	1,325,184,261
30872	Radian Mortgage Assur Inc	PA	17,507,206	36,419	5,625,456	0	17,470,787
38512	Rampart Ins Co	NY	34,069,609	23,085,203	5,000,000	0	10,984,406
24449	Regent Ins Co	WI	114,150,324	83,644,536	4,000,000	0	30,505,787
22179	Republic Ind Co Of Amer	CA	2,229,469,356	1,725,840,575	3,500,000	0	503,628,782
43753	Republic Ind Co of CA	CA	36,931,713	2,366,724	3,525,000	0	34,564,989
28452	Republic Mortgage Ins Co	NC	803,216,099	770,747,330	2,500,000	0	32,468,769
32174	Republic Mortgage Ins Co Of FL	FL	26,394,552	18,391,580	2,533,346	0	8,002,972
31275	Republic Mortgage Ins Of NC	NC	216,138,476	201,503,579	2,500,000	0	14,634,897
31089	Repwest Ins Co	AZ	306,370,490	150,535,062	3,300,000	0	155,835,428
43044	Response Ins Co	IL	26,888,433	3,471,469	5,000,000	0	23,416,964
26050	Response Worldwide Ins Co	IL	10,615,410	58,560	3,000,000	0	10,556,850
34509	Rider Ins Co	NJ	46,908,017	33,550,350	2,550,000	0	13,357,668
36684	Riverport Ins Co	IA	111,994,407	73,538,915	3,500,000	0	38,455,493
28860	RLI Ind Co	IL	44,159,474	462,308	4,200,000	0	43,697,166
13056	RLI Ins Co	IL	1,706,981,908	857,685,062	10,000,375	0	849,296,846
35505	Rockwood Cas Ins Co	PA	237,323,761	157,491,895	3,845,000	0	79,831,866
22314	RSUI Ind Co	NH	3,286,793,888	1,820,655,444	4,800,000	0	1,466,138,444
39039	Rural Comm Ins Co	MN	3,758,240,333	3,139,754,097	3,000,000	0	618,486,236
11134	Rural Trust Ins Co	TX	12,772,116	1,342,882	2,500,000	0	11,429,234
23132	RVI Amer Ins Co	CT	100,004,916	29,457,717	2,772,000	0	70,547,199
24740	Safeco Ins Co Of Amer	NH	4,233,251,417	2,954,334,281	5,000,000	0	1,278,917,136
11215	Safeco Ins Co Of IN	IN	14,823,015	25,969	3,300,000	0	14,797,046
24759	Safeco Natl Ins Co	NH	16,492,945	2,138,533	2,500,000	0	14,354,412
11123	Safety First Ins Co	IL	18,167,064	3,523,050	3,000,000	0	14,644,014
15105	Safety Natl Cas Corp	MO	4,985,126,645	3,617,497,180	5,000,000	25,000,000	1,367,629,465
12521	Safeway Ins Co	IL	446,113,529	147,309,494	3,000,000	0	298,804,035
40460	Sagamore Ins Co	IN	156,080,634	31,419,822	7,500,000	0	124,660,812
38300	Samsung Fire & Marine Ins Co Ltd	NY	213,638,597	158,421,894	0	0	55,216,703
21911	San Francisco Reins Co	CA	98,434,952	23,958,228	3,921,500	0	74,476,724
30058	Scor Reins Co	NY	2,269,577,653	1,565,315,459	5,000,000	0	704,262,194
15580	Scottsdale Ind Co	OH	72,124,114	34,891,975	3,000,000	0	37,232,139
15563	SeaBright Ins Co	IL	463,113,807	358,281,091	3,500,000	0	104,832,716
37923	Seaworthy Ins Co	MD	90,665,281	37,169,309	3,000,000	0	53,495,972
10054	Securian Cas Co	MN	193,267,327	90,674,813	3,000,000	0	102,592,514
19879	Security Natl Ins Co	DE	701,461,675	577,888,985	4,000,000	0	123,572,690
22233	Select Ins Co	TX	73,783,192	229,254	3,000,000	0	73,553,938
12572	Selective Ins Co Of Amer	NJ	2,044,614,803	1,551,646,868	4,400,000	0	492,967,935
19259	Selective Ins Co Of SC	IN	564,330,505	449,223,674	5,000,000	0	115,106,831
39926	Selective Ins Co Of The Southeast	IN	429,792,120	344,869,460	3,650,000	0	84,922,660
10936	Seneca Ins Co Inc	NY	193,914,742	59,767,946	4,800,000	0	134,146,796
11000	Sentinel Ins Co Ltd	CT	224,787,336	71,982,901	4,200,000	0	152,804,436
28460	Sentry Cas Co	WI	261,478,106	190,030,570	4,700,000	0	71,447,536
24988	Sentry Ins A Mut Co	WI	6,981,318,965	2,816,902,887	0	0	4,164,416,078
21180	Sentry Select Ins Co	WI	658,607,814	423,480,932	5,000,000	0	235,126,882
22985	Sequoia Ins Co	CA	247,762,569	168,288,470	4,200,000	0	79,474,099
36560	Service Ins Co	FL	50,049,280	15,376,484	3,000,000	0	34,672,796
23388	Shelter Mut Ins Co	MO	2,973,777,226	1,291,064,674	0	0	1,682,712,553
38776	Sirius Amer Ins Co	NY	1,550,473,635	929,885,908	5,000,010	0	620,587,727
11126	Sompo Japan Ins Co of Amer	NY	1,238,485,340	640,209,003	13,742,750	0	598,276,337
19216	Southern Ins Co	TX	44,666,846	14,006,928	2,500,000	0	30,659,918
26867	Southern Ins Co Of VA	VA	132,755,140	72,693,695	4,230,000	0	60,061,445

Non-Domestic Property Insurers *continued*							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
22861	Southern Pilot Ins Co	WI	32,643,499	23,852,827	2,500,000	60,000	8,790,672
15709	Southern States Ins Exch	VA	42,909,990	25,659,985	0	0	17,250,000
12294	Southwest Marine & Gen Ins Co	AZ	126,809,799	69,357,524	3,500,000	0	57,452,275
20613	Sparta Ins Co	CT	377,113,669	251,472,184	4,500,000	0	125,641,485
14207	Spirit Commercial Auto RRG Inc	NV	52,226,923	47,987,659	750,000	0	4,239,264
24767	St Paul Fire & Marine Ins Co	CT	18,917,210,617	12,923,140,386	20,000,000	0	5,994,070,231
24775	St Paul Guardian Ins Co	CT	76,477,907	50,351,643	4,200,000	0	26,126,263
24791	St Paul Mercury Ins Co	CT	345,048,268	214,799,342	4,230,000	0	130,248,926
19224	St Paul Protective Ins Co	CT	507,768,007	281,545,248	4,200,000	0	226,222,759
19070	Standard Fire Ins Co	CT	3,627,132,137	2,411,960,075	5,000,000	0	1,215,172,062
42986	Standard Guar Ins Co	DE	490,774,011	330,041,448	3,547,500	0	160,732,563
18023	Star Ins Co	MI	963,829,942	639,545,335	5,040,000	0	324,284,608
40045	Starnet Ins Co	DE	219,676,806	108,423,833	6,000,000	0	111,252,973
38318	Starr Ind & Liab Co	TX	3,755,060,445	1,922,733,965	5,000,000	0	1,832,326,480
25127	State Auto Prop & Cas Ins Co	IA	2,291,463,865	1,662,568,448	5,077,200	0	628,895,417
25135	State Automobile Mut Ins Co	OH	2,352,071,830	1,535,307,594	0	0	816,764,236
25143	State Farm Fire & Cas Co	IL	33,480,991,866	21,287,152,916	10,000,000	0	12,193,838,950
25151	State Farm Gen Ins Co	IL	6,714,926,061	2,893,722,354	10,000,000	0	3,821,203,707
25178	State Farm Mut Auto Ins Co	IL	138,797,902,951	58,921,027,185	0	0	79,876,875,766
12831	State Natl Ins Co Inc	TX	290,718,867	74,877,022	3,500,000	0	215,841,845
25180	Stillwater Ins Co	CA	307,246,072	145,405,338	3,250,000	0	161,840,734
16578	Stillwater Prop & Cas Ins Co	NY	119,042,685	6,647,847	3,465,564	0	112,394,839
10340	Stonington Ins Co	TX	156,696,337	115,555,456	3,500,000	0	41,140,881
40436	Stratford Ins Co	NH	163,938,064	83,777,767	3,000,000	0	80,160,296
10130	SU Ins Co	WI	22,212,475	10,098,960	5,000,000	0	12,113,515
10909	Sun Surety Ins Co	SD	17,972,516	9,316,361	2,500,225	0	8,656,155
10916	Suretec Ins Co	TX	175,585,675	93,701,407	5,000,000	0	81,884,269
24047	Surety Bonding Co Of Amer	SD	8,261,232	50,973	2,500,000	0	8,210,259
25364	Swiss Reins Amer Corp	NY	13,109,146,296	8,849,312,014	10,432,000	0	4,259,834,282
20311	Syncora Guar Inc	NY	1,219,531,018	363,534,942	15,000,000	200,000,000	855,996,076
12866	T H E Ins Co	LA	195,849,647	131,546,889	4,500,888	0	64,302,757
22683	Teachers Ins Co	IL	340,467,638	190,613,925	3,000,000	0	149,853,713
42376	Technology Ins Co Inc	NH	1,502,380,648	1,022,944,128	4,500,000	0	479,436,520
14395	Terrafirma RRG LLC	VT	5,527,890	938,754	0	0	4,589,136
29513	The Bar Plan Mut Ins Co	MO	47,876,252	29,992,168	0	0	17,884,084
23280	The Cincinnati Ind Co	OH	123,020,536	37,441,282	3,600,000	0	85,579,254
41769	The Travelers Cas Co	CT	203,936,821	140,780,243	3,500,000	0	63,156,579
25534	TIG Ins Co	CA	2,054,933,559	1,340,053,111	4,329,920	57,528	714,880,448
13242	Titan Ind Co	TX	250,913,009	78,954,872	4,319,951	0	171,958,137
32301	TNUS Ins Co	NY	68,808,405	17,081,589	5,000,000	0	51,726,816
10945	Tokio Marine Amer Ins Co	NY	1,349,243,923	851,924,554	5,000,100	0	497,319,369
15529	Tokio Millennium Re AG (US Branch)	NY	222,575,628	119,741,496	0	0	102,834,132
25496	Torus Natl Ins Co	DE	180,283,671	103,097,832	4,200,000	0	77,185,839
44300	Tower Ins Co Of NY	NY	480,507,426	346,531,618	3,705,214	0	133,975,808
43702	Tower Natl Ins Co	MA	39,451,688	32,421,947	1,250,000	0	7,029,741
37621	Toyota Motor Ins Co	IA	452,976,245	241,613,350	3,000,000	0	211,362,895
41238	Trans Pacific Ins Co	NY	68,121,710	18,473,895	5,000,000	0	49,647,815
10952	Transamerica Cas Ins Co	OH	314,274,524	183,948,515	8,724,386	0	130,326,009
19453	Transatlantic Reins Co	NY	14,574,640,306	9,804,140,889	6,041,655	0	4,770,499,417
28886	Transguard Ins Co Of Amer Inc	IL	245,580,126	117,815,811	5,000,000	0	127,764,315
20494	Transportation Ins Co	IL	82,220,451	92,540	4,200,000	0	82,127,911
28188	Travco Ins Co	CT	219,743,467	149,574,396	6,000,000	0	70,169,071
19038	Travelers Cas & Surety Co	CT	16,436,177,879	9,966,707,354	25,000,000	0	6,469,470,525
31194	Travelers Cas & Surety Co Of Amer	CT	4,225,233,665	2,110,576,190	6,480,000	0	2,114,657,475
36170	Travelers Cas Co Of CT	CT	322,385,866	229,624,434	6,000,000	0	92,761,432
19046	Travelers Cas Ins Co Of Amer	CT	1,918,485,444	1,352,302,547	6,000,000	0	566,182,898
40282	Travelers Commercial Cas Co	CT	327,240,655	230,800,815	4,500,000	0	96,439,841
36137	Travelers Commercial Ins Co	CT	344,667,982	250,319,730	6,000,000	0	94,348,252
41750	Travelers Constitution State Ins Co	CT	204,192,319	140,764,509	3,500,000	0	63,427,810
27998	Travelers Home & Marine Ins Co	CT	410,165,241	272,871,472	5,000,000	0	137,293,770
25658	Travelers Ind Co	CT	20,724,465,599	14,091,059,403	10,790,700	0	6,633,406,196
25666	Travelers Ind Co Of Amer	CT	635,734,673	432,934,507	5,250,000	0	202,800,166
25682	Travelers Ind Co Of CT	CT	1,117,795,981	734,728,684	5,000,000	0	383,067,297
25674	Travelers Prop Cas Co Of Amer	CT	933,171,265	428,165,314	5,040,000	0	505,005,950
36161	Travelers Prop Cas Ins Co	CT	233,327,383	162,415,930	3,000,000	0	70,911,453
34894	Trenwick Amer Reins Corp	CT	75,221,539	34,342,898	25,000,000	0	40,878,641

Non-Domestic Property Insurers *continued*							
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Common Capital Stock**	**Preferred Capital Stock**	**Surplus**
31003	Tri State Ins Co Of MN	IA	36,298,823	4,735,573	5,000,000	0	31,563,250
41211	Triton Ins Co	TX	492,798,576	302,384,051	3,400,000	0	190,414,525
41106	Triumphe Cas Co	OH	36,843,295	18,393,406	3,000,000	0	18,449,889
21709	Truck Ins Exch	CA	2,077,583,374	1,458,878,815	0	0	618,704,559
27120	Trumbull Ins Co	CT	216,884,309	120,862,068	4,000,000	0	96,022,240
29459	Twin City Fire Ins Co	IN	650,422,253	361,513,736	4,200,000	0	288,908,518
41050	Underwriter for the Professions Ins	OR	272,155,144	213,697,986	7,500,000	0	58,457,158
25747	Unigard Ins Co	WI	365,504,316	254,207,188	3,000,000	0	111,297,127
25844	Union Ins Co	IA	115,793,078	86,960,327	5,000,000	0	28,832,751
11142	United Cas Ins Co Of Amer	IL	11,515,113	3,229,620	2,700,000	0	8,285,493
29963	United Farm Family Ins Co	NY	30,615,849	18,290,532	3,500,000	0	12,325,317
11770	United Financial Cas Co	OH	2,301,125,168	1,755,050,159	3,008,000	0	546,075,009
13021	United Fire & Cas Co	IA	1,661,866,621	976,000,488	7,000,000	0	685,866,133
26999	United Guar Mortgage Ind Co	NC	284,068,307	168,928,149	2,000,000	0	115,140,158
15873	United Guar Residential Ins Co	NC	3,247,682,924	1,863,851,838	5,997,300	0	1,383,831,086
16667	United Guar Residential Ins Co of NC	NC	461,106,721	28,823,223	2,000,000	0	432,283,498
41335	United Natl Specialty Ins Co	WI	37,854,517	18,600,786	4,200,000	0	19,253,731
25941	United Serv Automobile Assn	TX	30,991,005,190	8,136,627,127	0	0	22,854,378,063
25887	United States Fidelity & Guar Co	CT	4,677,408,630	2,211,176,642	35,214,075	0	2,466,231,987
21113	United States Fire Ins Co	DE	3,248,634,293	2,350,018,339	8,007,567	0	898,615,954
25895	United States Liab Ins Co	PA	885,903,737	322,582,463	4,100,000	0	563,321,275
10656	United States Surety Co	MD	57,839,268	20,821,134	2,100,000	0	37,018,134
29157	United WI Ins Co	WI	283,777,468	194,944,801	3,000,000	0	88,832,667
16063	Unitrin Auto & Home Ins Co	NY	92,587,481	59,187,523	4,225,000	0	33,399,958
25909	Unitrin Preferred Ins Co	NY	25,405,612	15,706,545	3,900,000	0	9,699,067
40703	Unitrin Safeguard Ins Co	WI	25,878,769	18,843,077	3,000,000	0	7,035,692
32867	Universal Fire & Cas Ins Co	IN	14,161,578	7,482,238	2,000,000	250,000	6,679,340
13200	Universal Surety Of Amer	SD	15,850,789	85,465	4,200,000	0	15,765,324
41181	Universal Underwriters Ins Co	IL	363,810,365	24,919,817	14,960,700	0	338,890,548
40843	Universal Underwriters Of TX Ins	IL	12,720,099	2,608,687	4,500,000	0	10,111,411
11018	UPMC Hlth Benefits Inc	PA	85,435,740	67,552,160	1,000,000	0	17,883,580
29599	US Specialty Ins Co	TX	1,890,819,611	1,313,753,067	4,200,000	0	577,066,544
25968	USAA Cas Ins Co	TX	8,699,013,159	4,306,808,907	4,700,000	0	4,392,204,252
18600	USAA Gen Ind Co	TX	2,933,590,822	1,836,893,817	4,500,000	0	1,096,697,005
25976	Utica Mut Ins Co	NY	2,228,815,219	1,422,940,511	0	0	805,874,708
20508	Valley Forge Ins Co	PA	73,715,106	44,145	4,200,000	0	73,670,961
21172	Vanliner Ins Co	MO	352,467,544	225,207,275	3,000,000	0	127,260,269
10815	Verlan Fire Ins Co MD	NH	25,407,221	33,334	5,000,000	0	25,373,887
42889	Victoria Fire & Cas Co	OH	170,777,376	112,309,491	2,500,000	0	58,467,885
20397	Vigilant Ins Co	NY	502,538,912	210,226,134	4,500,000	0	292,312,778
16632	Vinings Ins Co	DE	72,508,425	49,525,919	2,500,000	0	22,982,506
40827	Virginia Surety Co Inc	IL	1,022,672,656	721,883,548	5,000,000	0	300,789,108
26085	Warner Ins Co	IL	11,696,302	87,528	3,000,000	0	11,608,774
32778	Washington Intl Ins Co	NH	104,291,998	29,797,036	4,200,000	0	74,494,962
26069	Wausau Business Ins Co	WI	39,677,878	13,039,879	10,900,000	0	26,637,999
26042	Wausau Underwriters Ins Co	WI	96,128,883	31,589,655	4,500,000	0	64,539,228
25011	Wesco Ins Co	DE	1,113,582,513	898,052,435	5,000,000	0	215,530,078
44393	West Amer Ins Co	IN	77,516,503	32,348,948	3,100,000	0	45,167,555
10030	Westchester Fire Ins Co	PA	2,011,859,711	1,105,801,577	5,000,100	0	906,058,134
27502	Western Gen Ins Co	CA	54,846,195	32,935,869	3,105,000	7,640,000	21,910,326
13188	Western Surety Co	SD	1,998,252,964	630,226,850	4,000,000	0	1,368,026,114
24112	Westfield Ins Co	OH	2,536,054,216	1,493,012,840	8,220,000	0	1,043,041,376
24120	Westfield Natl Ins Co	OH	598,653,135	335,594,420	3,000,000	0	263,058,715
11981	Westguard Ins Co	PA	607,060,078	298,009,440	3,000,000	0	309,050,638
39845	Westport Ins Corp	MO	5,215,702,758	3,585,174,746	6,345,000	0	1,630,528,012
11932	White Pine Ins Co	MI	30,888,843	17,679,957	2,500,000	0	13,208,886
25780	Williamsburg Natl Ins Co	MI	140,559,388	106,712,747	3,000,000	0	33,846,641
24376	Woodridge Ins Co	IL	8,334,684	79,776	3,000,000	0	8,254,908
31232	Work First Cas Co	DE	40,226,794	31,102,709	3,056,820	0	9,124,085
11523	Wright Natl Flood Ins Co	TX	17,667,730	6,793,573	3,500,000	0	10,874,157
20273	WRM Amer Ind Co Inc	NY	24,915,460	10,029,940	4,210,000	0	14,885,520
40193	X L Ins Co Of NY	NY	211,186,254	131,964,930	6,000,000	0	79,221,324
24554	XL Ins Amer Inc	DE	752,911,588	520,619,197	5,000,000	0	232,292,391
20583	XL Reins Amer Inc	NY	5,627,641,628	3,394,046,033	5,000,000	0	2,233,595,595
37885	XL Specialty Ins Co	DE	432,658,950	289,478,624	5,812,500	0	143,180,326
26220	Yosemite Ins Co	IN	210,061,763	102,366,188	5,000,000	0	107,695,575

Non-Domestic Property Insurers *continued*							
NAIC CODE	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Common Capital Stock**	**Preferred Capital Stock**	**Surplus**
30325	Zale Ind Co	TX	47,488,740	31,069,032	3,000,000	0	16,419,708
13269	Zenith Ins Co	CA	1,834,094,724	1,269,559,962	4,200,000	0	564,534,762
30120	Znat Ins Co	CA	67,866,169	40,961,485	3,120,000	0	26,904,684
16535	Zurich Amer Ins Co	NY	30,309,699,066	22,294,290,200	5,000,000	0	8,015,408,866
27855	Zurich Amer Ins Co Of IL	IL	53,641,553	18,349,257	5,000,000	0	35,292,297
Totals Non-Domestic Property Insurer(s)			**1,530,209,517,853**	**866,760,085,353**	**3,978,441,717**	**1,202,852,992**	**663,449,432,466**

Grand Totals of All Property Insurers						
	Count	**Admitted Assets**	**Liabilities**	**Common Capital Stock**	**Preferred Capital Stock**	**Surplus**
Totals for Domestic Property Insurers	19	2,401,735,494	1,467,380,201	6,001,000	0	934,355,293
Totals for Non-Domestic Property Insurers	824	1,530,209,517,853	866,760,085,353	0	1,202,852,992	663,449,432,466
Grand Totals for All Property Insurers	**843**	**1,532,611,253,347**	**868,227,465,554**	**3,984,442,717**	**1,202,852,992**	**664,383,787,759**

Domestic Risk Retention Groups

NAIC	Company Name	State of DOM	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus
12779	Mountaineer Freedom RRG Inc	WV	31,125,838	25,880,774	0	5,244,761
	Totals Domestic Risk Retention Group(s)		**31,125,838**	**25,880,774**	**0**	**5,244,761**

Non-Domestic Risk Retention Groups

NAIC	Company Name	State of DOM	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus
28380	Agri Ins Exch Rrg	IN	16,611,616	3,049,408	0	13,562,208
11965	Allegiant Ins Co Inc A RRG	HI	19,915,109	13,809,764	440,839	6,105,345
10023	Alliance Of Nonprofits For Ins RRG	VT	73,473,942	44,943,304	0	28,530,638
10232	American Assoc Of Orthodontists RRG	AZ	42,532,870	29,579,703	1,186,870	12,953,167
12300	American Contractors Ins Co RRG	TX	21,419,974	13,264,717	2,500,000	8,155,257
10903	American Excess Ins Exch RRG	VT	389,535,351	147,270,728	0	242,264,623
44202	American Feed Industry Ins Co RRG	IA	1,450,315	164,068	311,510	1,286,247
25448	American Safety RRG Inc	VT	10,637,466	3,879,338	0	6,758,128
11598	Applied Medico Legal Solutions RRG	AZ	122,367,506	89,351,120	31,362,522	33,016,386
44148	Architects & Engineers Ins Co RRG	DE	20,393,290	11,821,820	318,196	8,571,470
13580	ARISE Boiler Inspection & Ins Co RRG	KY	3,315,855	813,915	0	2,501,940
33677	Attorneys Ins Mut of the South Inc R	DC	12,881,507	5,591,579	0	7,289,928
22670	Attorneys Ins Mut RRG Inc	HI	15,040,477	6,643,048	0	8,397,428
10639	Attorneys Liab Assur Society Inc RRG	VT	2,036,038,978	1,441,891,646	1,000,000	594,147,332
10174	Bar Vermont RRG Inc	VT	27,075,529	10,330,438	200,000	16,745,111
44504	California Hlthcare Ins Co Inc RRG	HI	124,828,470	73,626,648	1,734,978	51,201,822
11825	Care RRG Inc	DC	18,787,801	14,003,976	1,000,000	4,783,825
10808	Cassatt RRG Inc	VT	11,825,445	7,922,989	200,000	3,902,456
43770	Clinic Mut Ins Co RRG	HI	4,317,594	198,005	918	4,119,589
44598	College Liab Ins Co Recip RRG	HI	14,484,337	4,673,110	0	9,811,227
10803	Columbia Natl RRG Inc	VT	1,674,863	573,474	206,000	1,101,389
13893	Community Blood Cntr Exch RRG	IN	22,183,296	7,469,134	0	14,714,162
11259	Community Hospital RRG	VT	242,514,936	135,752,953	0	106,761,983
10075	Consumer Specialties Ins Co RRG	VT	5,275,219	2,038,646	34,924	3,236,573
10341	Controlled Risk Ins Co Of VT RRG	VT	55,437,233	18,782,465	200,000	36,654,768
10164	CPA Mut Ins Co Of Amer RRG	VT	22,001,693	13,088,318	0	8,913,375
43125	Delaware Professional Ins Co RRG	DE	7,524,891	5,543,995	0	1,980,897
13018	Doctors & Surgeons Natl RRG Inc	KY	9,992,410	9,047,856	500,000	944,554
10125	Elite Transportation RRG Inc	AZ	10,505,278	8,999,959	1,922	1,505,319
14163	Emergency Capital Mgmt LLC a RRG	VT	4,164,017	2,120,643	0	2,043,374
11714	Emergency Physicians Ins Co RRG	NV	33,738,615	23,023,144	0	10,715,471
38466	Evergreen USA RRG Inc	VT	12,834,843	6,360,342	0	6,474,501
10842	Franklin Cas Ins Co RRG	VT	31,864,676	28,219,842	500,000	3,644,834
10080	Health Providers Ins Recip RRG	HI	77,009,615	22,492,426	0	54,517,189
26797	Housing Authority RRG Inc	VT	313,220,865	116,497,632	0	196,723,233
41246	How Ins Co A RRG	VA	449,712	0	0	449,712
10697	MCIC VT a Recip RRG	VT	1,674,122,179	1,097,779,895	0	576,342,284
44237	Mental Hlth RRG	VT	26,327,013	12,340,999	200,031	13,986,014
11999	Midwest Ins Grp Inc RRG	VT	6,479,886	4,479,905	1,000	1,999,981
36072	National Guardian RRG Inc	HI	15,840,140	9,354,636	300,000	6,485,504
10234	National Serv Contract Ins Co RRG	DC	12,850,946	1,869,257	30,113	10,981,689
44121	Oms Natl Ins Co Rrg	IL	374,811,260	159,744,483	7,580	215,066,777
10353	Ooida RRG Inc	VT	93,610,480	74,475,061	200,000	19,135,418
44105	Ophthalmic Mut Ins Co RRG	VT	268,509,733	85,653,202	0	182,856,531
10171	Ordinary Mut RRG Corp	VT	8,480,383	3,259,322	0	5,221,061
44130	Paratransit Ins Co Mut RRG	TN	23,869,759	11,518,364	0	12,351,395

Non-Domestic Risk Retention Groups *continued*						
NAIC	**Company Name**	**State of DOM**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Capital and Surplus**
10934	Physicians Reimbursement RRG	VT	29,412,375	18,459,380	1,200,000	10,952,995
11513	Physicians Specialty Ltd RRG	SC	14,855,588	9,963,417	0	4,892,171
44083	Preferred Physicians Medical RRG	MO	200,600,420	82,573,265	800,000	118,027,145
10101	Premier Ins Exch RRG	VT	7,822,755	418,550	0	7,404,205
12907	Southwest Physicians RRG Inc	SC	76,928,899	59,975,269	3,076,000	16,953,631
10754	Spirit Mountain Ins Co RRG Inc	DC	6,456,732	3,122,075	100,000	3,334,657
44075	States Self Insurers RRG	VT	24,295,973	14,862,039	1,507,968	9,433,934
10476	STICO Mut Ins Co RRG	VT	24,491,992	13,038,429	0	11,453,563
10113	Terra Ins Co RRG	VT	28,295,396	9,912,978	76,456	18,382,418
26257	The Mutual RRG Inc	HI	88,367,339	47,752,925	0	40,614,415
10083	The Natl Catholic RRG Inc	VT	65,582,552	46,872,690	295,411	18,709,864
10084	Title Industry Assur Co RRG	VT	6,350,713	2,486,924	87,034	3,863,789
10020	United Educators Ins RRG Inc	VT	820,359,178	538,603,659	0	281,755,519
10712	United Home Ins Co A RRG	VT	2,220,832	631,662	249,254	1,589,170
11063	Vehicular Serv Ins Co RRG	OK	2,655,852	68,862	500,000	2,586,990
40940	Western Pacific Mut Ins Co RRG	CO	142,722,255	33,097,844	0	109,624,411
Totals Non-Domestic Risk Retention Group(s)			**7,883,646,224**	**4,665,155,245**	**50,329,526**	**3,218,490,992**

Grand Totals for All Risk Retention Groups					
Company Name	**Company Count**	**Admitted Assets**	**Liabilities**	**Capital Stock**	**Capital and Surplus**
Totals for Domestic Risk Retention Group(s)	1	31,125,838	25,880,774	0	5,244,761
Totals for Non-Domestic Risk Retention Group(s)	62	7,883,646,224	4,665,155,245	0	3,218,490,992
Grand Totals for All Risk Retention Group(s)	**63**	**7,914,772,062**	**4,691,036,019**	**50,329,526**	**3,223,735,753**

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	33,979,525	10,629,317	2,000,000	23,350,208	152,005
50229	Chicago Title Ins Co	NE	1,905,830,081	934,754,377	2,000,000	971,075,704	1,901,372
50083	Commonwealth Land Title Ins Co	NE	581,846,381	336,738,790	1,649,306	245,107,591	490,756
51632	EnTitle Ins Co	OH	16,140,763	6,090,001	2,000,000	10,050,762	4,324
51586	Fidelity Natl Title Ins Co	CA	1,267,783,803	790,931,355	76,131,950	476,852,448	1,593,040
51624	First Amer Title Guar Co	TX	15,045,654	2,369,351	2,010,000	12,676,303	0
50814	First Amer Title Ins Co	NE	2,187,243,933	1,208,517,105	300,000,000	978,726,828	4,160,465
50369	Investors Title Ins Co	NC	140,364,933	67,850,001	2,000,000	72,514,932	1,733,144
50377	National Investors Title Ins Co	TX	14,448,469	3,830,567	1,000,000	10,617,902	0
51020	National Title Ins Of NY Inc	NY	119,526,096	68,141,455	2,014,515	51,384,641	110,810
51330	Ohio Bar Title Ins Co	OH	26,662,101	16,586,288	1,000,000	10,075,813	0
50520	Old Republic Natl Title Ins Co	FL	953,146,310	517,077,193	1,526,434	436,069,117	6,212,785
50440	Real Advantage Title Ins Co	CA	4,662,887	283,676	1,100,000	4,379,211	0
50121	Stewart Title Guar Co	TX	1,082,474,389	556,708,298	8,500,000	525,766,091	1,462,152
50050	Westcor Land Title Ins Co	CA	82,805,443	59,028,325	1,224,015	23,777,118	654
51152	WFG Natl Title Ins Co	SC	69,751,034	50,836,094	2,025,000	18,914,940	236,100
	Totals Non-Domestic Title Insurer(s)		**8,501,711,802**	**4,630,372,193**	**406,181,220**	**3,871,339,609**	**18,057,607**

Grand Totals of All Title Insurers						
	Company Count	**Admitted Assets**	**Liabilities**	**Capital**	**Surplus as Regards to Policyholders**	**Direct Premiums Earned**
Totals for Domestic Title Insurers	0	0	0	0	0	0
Totals for Non-Domestic Title Insurers	16	8,501,711,802	4,630,372,193	406,181,220	3,871,339,609	18,057,607
Grand Totals for All Title Insurers	**16**	**8,501,711,802**	**4,630,372,193**	**406,181,220**	**3,871,339,609**	**18,057,607**