A photograph of a winter forest. The trees are bare and covered in a thick layer of snow. A stream flows through the center of the forest, reflecting the surrounding trees and sky. The overall scene is serene and quiet.

West Virginia Offices of the Insurance Commissioner

2010 Annual Report



STATE OF WEST VIRGINIA

Offices of the Insurance Commissioner

EARL RAY TOMBLIN
Governor

MICHAEL D. RILEY
Acting Insurance Commissioner

November 1, 2011

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 2010 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, 2010 annual statements filed with this agency by the insurance companies licensed in this State.

Respectfully submitted,

Michael D. Riley
Acting Insurance Commissioner

Executive Summary

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

Section 1 of this report highlights the organization of our office and provides detail for its \$191.2M in total revenue collected from the previous year. It includes an interdepartmental organizational chart, historical list of insurance commissioners, and then proceeds to identify the individual revenue streams managed by this agency.

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

- **Access WV**-(*West Virginia Health Insurance Plan.*), known as the state high-risk health insurance pool, increased their policyholders from 761 to 884 during 2010 and provided insurance to 1,288 members; ending the year with an operational gain of \$270,269.
- The **Agents Licensing and Education Division** presides over processing and maintaining records on individual producers licensed to transact insurance business in WV, and issued 17,677 new licenses in 2010, while handling over 118,000 company appointments and appointment cancellations.
- The **Board of Review** (Workers' Compensation) handles appeals of Workers' Compensation claims and during 2010 they maintained their goal of operating without a backlog. They received 120 new appeals per month with average dispositions of 109.
- The **Claims Services Division** (Workers' Compensation) which oversees management of the workers' compensation "Old Fund", successfully transitioned 47,961 active workers' compensation claims from BrickStreet Mutual Insurance to three independent Third Party Administrators: Sedgwick Claims Management Services, Wells Fargo Disability Management, and American Mining Claims Services. Since that time, through proper claims handling and the utilization of accepted industry standards, approximately 54.31% of the active caseload has been closed. In addition, the liability of the old fund continues to decline resulting in 6.27% less in claim payments during FY 2011 than FY2010.
- The **Office of Consumer Advocacy** assisted consumers in 64 complaints during 2010 and also participated in the review of 46 Certificate of Need applications and 32 Hospital Rate Review Applications.
- The **Consumer Service Division** assists our insurance consumers with questions and complaints. The division received a total of 2,417 written complaints from insurance consumers in 2010. Over the course of the year, the Division responded to an average of 127 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 2,712 applications for exemption during 2010, and approved 2,084 of the same.
- The **Financial Accounting Unit** is responsible for the preparation of audited financial statements, monthly financial reports, and the budget. In 2010, the unit received a fifth 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 2,275 separate insurance entities transacting business in West Virginia during 2010 (*up from 2,256 in 2009*).
- The **Receivership Division** (Office of the Receiver) is responsible for the administration of insurance companies which are in a liquidation status in West Virginia. As of 2010, there were no companies in a liquidation status in West Virginia.
- The **Self-Insurance Unit** (Workers' Compensation) is responsible for regulating the 91 employers that currently self insure their workers' compensation coverage in West Virginia and the approximately 100 employers who no longer self insure but continue to administer claims incurred during their period of self insurance. One new company was approved for self insured status in calendar year 2010.
- 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 890 referrals in 2010 leading to 49 arrests and resulting in 45 convictions.
- The **Legal Division** provides legal counsel to the Insurance Commissioner and staff, drafts and promulgates statutes, investigates code/rule violations, responds to litigation, hearings and coordinates receivership activities. During 2010, the Division was involved with 21 new statutes or regulations directly impacting insurance; 112 matters of litigation, Administrative, or Circuit Court Hearings; and 1,261 investigations by the regulatory compliance unit.
- The **Market Conduct Unit** undertakes examinations of insurance companies doing business in West Virginia in order to determine statutory compliance. In 2010, the unit conducted 70 level one and 28 level two analyses on licensed companies concerning compliance. Three Agreed Orders were entered by the Insurance Commissioner with penalties totaling \$10,000.00 being assessed as a result of violations discovered during examinations. Additionally, West Virginia policyholders received \$1,051,104.00 in restitution as a result of market conduct examinations.

- The **Revenue Recovery Unit** (Workers' Compensation) is responsible for the collection of all monies due to the Uninsured Employers' Fund and to the Old Fund, as well as the collection of fines imposed upon employers where workers' compensation coverage has been cancelled. During 2009, the unit collected over \$1.5M from businesses in default and placed 1,114 liens on businesses who had failed to work to cure default obligations.
- The **Medical Rates and Plans Unit** (Workers' Compensation) calculates workers' compensation maximum medical reimbursement rates and evaluates workers' compensation managed health care plans. In 2010 the division continued to maintain the fee schedules (*comprised of thousands of codes and fees*), as well as evaluating 37 requests for modifications to workers' compensation managed health care plans.
- The **Office of Judges** (Workers' Compensation) provides the first level of judicial review in workers' compensation litigation by processing appeals from initial workers' compensation claim management decisions. During 2011, this unit made continued improvements in the time standard compliance measures required by 93 CSR 2, and notably ruled upon 10,222 written motions and rendered 3,352 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 2010, the division received a total of 8,369 filings, 8,146 of which (99%) were received electronically.

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

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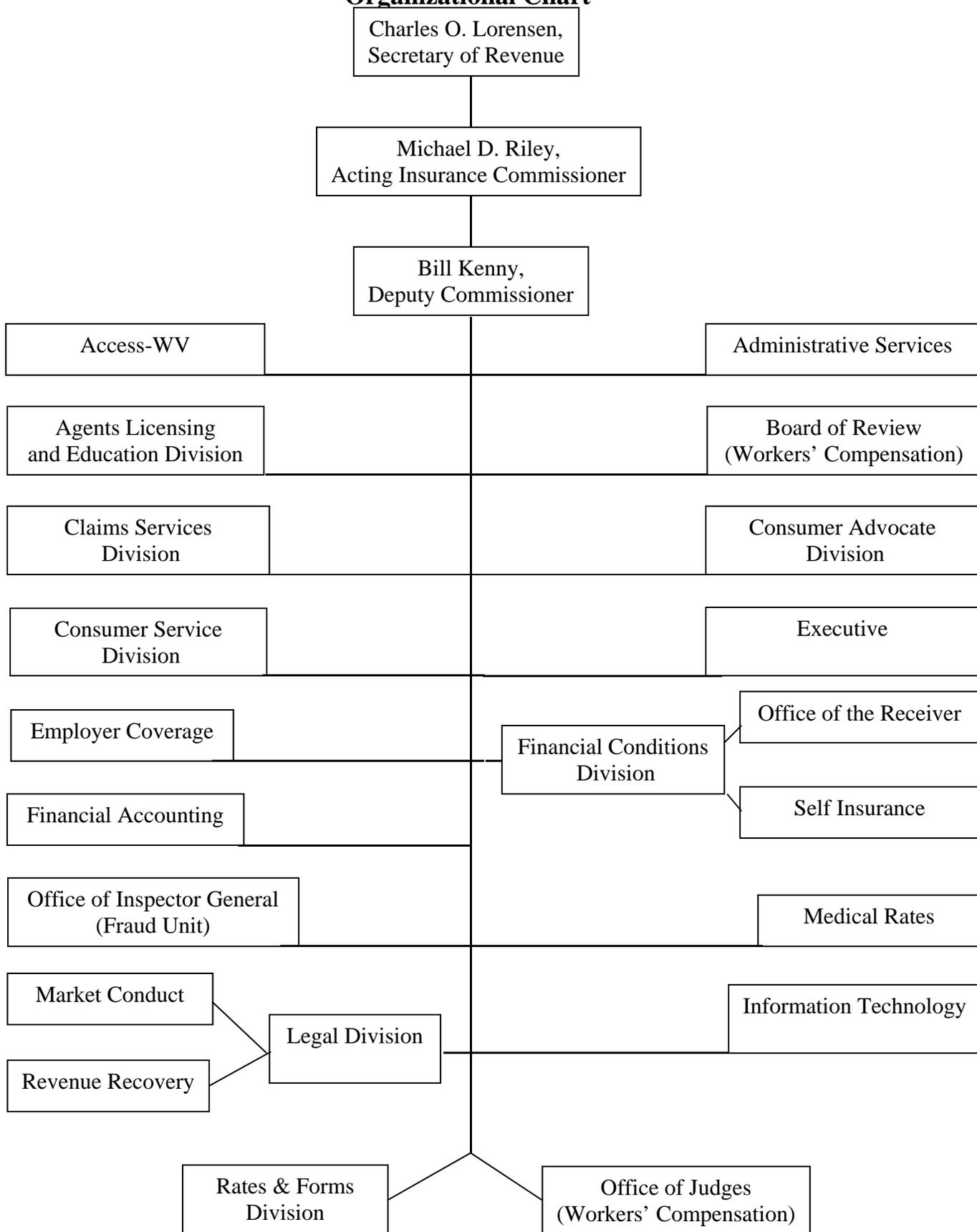
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Section 1

General

Organizational Chart



West Virginia Insurance Commissioners

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

**Acting Insurance Commissioner during interim period*

Fees and Taxes Collected During the Last 5 Fiscal Years

	FY 2006-2007	FY 2007-2008	FY 2008-2009	FY 2009-2010	FY 2010-2011
General Revenue					
Insurer Examination Assessment Fee	\$547,262	\$506,970	\$608,653	\$553,131	\$526,579
Penalty Fee	\$54,820	\$397,223	\$290,995	\$620,255	\$489,474
Total For General Revenue	\$602,082	\$904,193	\$899,648	\$1,173,386	\$1,016,053
Special Revenue					
*Insurance Tax Fund	\$99,643,770	\$100,442,751	\$104,420,867	\$104,444,435	\$108,034,197
Insurer Examination Assessment Fees	\$954,741	\$863,035	\$1,110,650	\$941,132	\$960,574
Fees & Charges	\$43,060,639	\$39,150,714	\$38,928,927	\$41,337,499	\$41,627,707
Fire Marshal	\$1,395,282	\$1,515,851	\$1,513,025	\$1,597,395	\$1,619,643
Municipal Pension & Protection Fund	\$25,787,468	\$25,688,529	\$25,835,077	\$25,583,646	\$25,893,977
Vol Firemen & Teachers Retirement	\$14,303,156	\$11,869,797	\$11,887,224	\$12,170,434	\$12,076,654
Total For Special Revenue	\$185,145,056	\$179,530,677	\$183,695,770	\$186,074,541	\$190,212,752
Grand Total Collected	\$185,747,138	\$180,434,870	\$184,595,418	\$187,247,927	\$191,228,805

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

**Appropriated Expenditure Schedule
Insurance Commission Fund 7152**

Fiscal Year 2011
July 1, 2010 - June 30, 2011

Appropriated

Personal Services	16,205,477	
Increment	376,376	
Employee Benefits	6,990,751	
Current Expenses	<u>14,163,710</u>	
		<u>\$ 37,736,314</u>

**Actual
Expenditures**

Personal Services	13,127,108	
Increment	254,147	
Employee Benefits	4,618,920	
Current Expenses	<u>7,919,076</u>	
Total Expenditures		25,919,252

**Appropriation
Balance**

Personal Services	3,078,369	
Increment	122,229	
Employee Benefits	2,371,831	
Current Expenses	<u>6,244,634</u>	
Total Funds		
Remaining		11,817,062
		<u>\$ 37,736,314</u>

**Assessment Fees
Collected**

July 1, 2010 Through June 30, 2011	\$ 41,627,707
------------------------------------	---------------

West Virginia
Offices of the Insurance Commissioner
Statement of Revenues, Expenses, and Changes in Fund Net Assets
Proprietary Funds
For the Year Ended June 30, 2010
(In Thousands)

	<u>Workers'</u> <u>Compensation</u>	<u>AccessWV</u>	<u>Total</u>
Operating Revenues:			
Statutory Allocations	\$ 198,410	\$ -	\$ 198,410
Assessments	50,032	1,035	51,067
Net Premium Revenue	582	4,619	5,201
Other Operating Revenue	<u>93</u>	<u>118</u>	<u>211</u>
Total Operating Revenue	<u>249,117</u>	<u>5,772</u>	<u>254,889</u>
Operating Expenses and Claims Provisions			
Claims and Claim Adjustment Provisions	153,828	4,238	158,066
General and Administration	<u>20,211</u>	<u>325</u>	<u>20,536</u>
Total Operating Expenses and Claims Provisions	<u>174,039</u>	<u>4,563</u>	<u>178,602</u>
Operating Income	<u>75,078</u>	<u>1,209</u>	<u>76,287</u>
Nonoperating Revenues (Expenses):			
Investment Earnings (Loss)	<u>129,932</u>	<u>(18)</u>	<u>129,914</u>
Total Nonoperating Revenues (Expenses)	<u>129,932</u>	<u>(18)</u>	<u>129,914</u>
Change in Net Assets (Deficit)	205,010	1,191	206,201
Total Net Assets (Deficit) - Beginning of Year	<u>(1,211,971)</u>	<u>11,162</u>	<u>(1,200,809)</u>
Total Net Assets (Deficit) - End of Year	<u>\$ (1,006,961)</u>	<u>\$ 12,353</u>	<u>\$ (994,608)</u>

**West Virginia
Offices of the Insurance Commissioner
Schedule of Net Assets
Workers' Compensation Information
June 30, 2010
(In Thousands)**

	<u>WC Old Fund Debt Reduction</u>	<u>Coal Workers' Pneumoconiosis</u>	<u>Uninsured Fund</u>	<u>Self-Insured Funds</u>	<u>Total</u>
Assets:					
Current Assets					
Cash and Cash Equivalents	\$ 892,466	\$ 244,229	\$ 8,908	\$ 8,287	\$ 1,153,890
Receivables, Net:					
Statutory Allocations	9,070	-	-	-	9,070
Assessments	-	-	70	40	110
Employer Surcharge	10,337	-	-	-	10,337
Premiums	1,186	-	-	-	1,186
Other	66	-	-	-	66
Total Current Assets	<u>913,125</u>	<u>244,229</u>	<u>8,978</u>	<u>8,327</u>	<u>1,174,659</u>
 <i>Total Assets</i>	 <u>913,125</u>	 <u>244,229</u>	 <u>8,978</u>	 <u>8,327</u>	 <u>1,174,659</u>
Liabilities:					
Current Liabilities:					
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	321,100	10,900	500	-	332,500
OPEB Liability	562	-	-	-	562
Accrued Expenses and Other Liabilities	891	-	-	67	958
Total Current Liabilities	<u>322,553</u>	<u>10,900</u>	<u>500</u>	<u>67</u>	<u>334,020</u>
Noncurrent Liabilities:					
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	1,701,600	140,600	4,900	500	1,847,600
Total Noncurrent Liabilities	<u>1,701,600</u>	<u>140,600</u>	<u>4,900</u>	<u>500</u>	<u>1,847,600</u>
 <i>Total Liabilities</i>	 <u>2,024,153</u>	 <u>151,500</u>	 <u>5,400</u>	 <u>567</u>	 <u>2,181,620</u>
Net Assets:					
Restricted for:					
Coal Workers' Pneumoconiosis	-	92,729	-	-	92,729
Uninsured Fund	-	-	3,578	-	3,578
Self-Insured Fund	-	-	-	7,760	7,760
Unrestricted (Deficit)	(1,111,028)	-	-	-	(1,111,028)
Total Net Assets (Deficit)	<u>\$ (1,111,028)</u>	<u>\$ 92,729</u>	<u>\$ 3,578</u>	<u>\$ 7,760</u>	<u>\$ (1,006,961)</u>

**West Virginia
Offices of the Insurance Commissioner
Statement of Net Assets
Proprietary Funds
June 30, 2010
(In Thousands)**

	<u>Workers' Compensation</u>	<u>AccessWV</u>	<u>Total</u>
Assets:			
Current Assets:			
Cash and Cash Equivalents	\$ 1,153,890	\$ 13,015	\$ 1,166,905
Receivables, Net:			
Statutory Allocations	9,070	-	9,070
Assessments	110	-	110
Employer Surcharge	10,337	-	10,337
Premiums	1,186	-	1,186
Other	<u>66</u>	<u>-</u>	<u>66</u>
Total Current Assets	<u>1,174,659</u>	<u>13,015</u>	<u>1,187,674</u>
 Total Assets	 <u>1,174,659</u>	 <u>13,015</u>	 <u>1,187,674</u>
Liabilities:			
Current Liabilities:			
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	332,500	550	333,050
OPEB Liability	562	13	575
Accrued Expenses and Other Liabilities	<u>958</u>	<u>99</u>	<u>1,057</u>
Total Current Liabilities	<u>334,020</u>	<u>662</u>	<u>334,682</u>
Noncurrent Liabilities:			
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	<u>1,847,600</u>	<u>-</u>	<u>1,847,600</u>
Total Noncurrent Liabilities	<u>1,847,600</u>	<u>-</u>	<u>1,847,600</u>
Total Liabilities	<u>2,181,620</u>	<u>662</u>	<u>2,182,282</u>
Net Assets:			
Restricted for:			
Coal Workers' Pneumoconiosis	92,729	-	92,729
Uninsured Fund	3,578	-	3,578
Self-Insured Funds	7,760	-	7,760
AccessWV	-	12,353	12,353
Unrestricted (Deficit)	<u>(1,111,028)</u>	<u>-</u>	<u>(1,111,028)</u>
Total Net Assets (Deficit)	<u>\$ (1,006,961)</u>	<u>\$ 12,353</u>	<u>\$ (994,608)</u>

**Appropriated Expenditure Schedule
Consumer Advocate Fund 7151**

**Fiscal Year 2011
July 1, 2010 - June 30, 2011**

Appropriated

Personal Services	379,358	
Increment	6,000	
Employee Benefits	134,765	
Current Expenses	<u>277,392</u>	
		<u>\$ 797,515</u>

**Actual
Expenditures**

Personal Services	195,355	
Increment	4,260	
Employee Benefits	59,311	
Current Expenses	<u>3,846</u>	
Total Expenditures		262,772

**Appropriation
Balance**

Personal Services	184,003	
Increment	1,740	
Employee Benefits	75,454	
Current Expenses	<u>273,546</u>	
Total Funds Remaining		534,743
		<u>\$ 797,515</u>

**Appropriated Expenditure Schedule
Examination Fund 7150**

**Fiscal Year 2011
July 1, 2010 - June 30, 2011**

Appropriated

Personal Services	510,552	
Increment	6,352	
Employee Benefits	158,997	
Current Expenses	<u>1,476,110</u>	
		<u>\$ 2,152,011</u>

**Actual
Expenditures**

Personal Services	338,263	
Increment	3,834	
Employee Benefits	103,754	
Current Expenses	<u>414,503</u>	
Total Expenditures		860,354

Appropriation

Balance

Personal Services	172,289	
Increment	2,518	
Employee Benefits	55,243	
Current Expenses	1,061,607	
Total Funds		
Remaining		1,291,657
		<u>\$ 2,152,011</u>

**Assessment Fees
Collected**

July 1, 2010 To June 30, 2011 \$ 960,574

Section 2

Divisional Reports

AccessWV **West Virginia Health Insurance Plan**

Introduction

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

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

AccessWV was launched in July 2005 and had completed its fourth full-year of operation by December 2010.

Program Fundamentals

Eligibility for Coverage

To qualify for *AccessWV* coverage, an applicant must document eligibility under one or more of the following criteria:

- Applicant has portability rights through the federal Health Insurance Portability and Accountability Act (HIPAA); or
- Applicant is eligible for the Health Coverage Tax Credit (HCTC) Program; or
- Applicant was rejected for health insurance during the last six months by a carrier selling health insurance in West Virginia; or
- Applicant was offered coverage during the last six months by a carrier doing business in West Virginia but the quoted rate was higher than *AccessWV* for substantially similar coverage or there was a restrictive waiver that excluded coverage for a medical condition; or
- Applicant has one or more of the presumptive health conditions identified by the Board of Directors as qualifying a person for coverage in the high risk plan, regardless of whether an application was made to another carrier. Forty-seven conditions qualify as presumptive health conditions.

An applicant must be a resident of West Virginia for at least 30 days except in the case of the HIPAA and HCTC eligibles, for whom there are no minimum residency requirements. Dependents of persons eligible for *AccessWV* coverage are also eligible.

The following persons are not eligible for coverage through *AccessWV*:

- Those eligible to receive employment-related group insurance coverage through their own employment, or that of a spouse or a parent;
- Those eligible for medical coverage under a federal or state program including Medicare, Medicaid and the West Virginia Children's Health Insurance Program; and
- Residents of a public institution (i.e., federal or state correctional facility or a Veteran's home) unless there is HIPAA eligibility.

Coverage Plans

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

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

Premiums

The enabling legislation provides that *AccessWV* premiums be set at 125-150 percent of the standard risk rate as determined by considering the premium rates charged by other insurers offering coverage in the individual market in West Virginia. Premium levels are set by the Board of Directors and vary based on geographic region, age band, gender and tier (single or family). 2010 rates were found to be 127% of the standard market rates.

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

Enrollment Procedures

Interested persons may call toll free 1-866-445-8491 to request application materials. Materials may also be downloaded from the website www.accesswv.org. Requests for information are fulfilled by the *AccessWV* Program Office. The completed application and first month's premium are returned to the Third Party Administrator. The TPA determines eligibility and answers eligibility and benefit questions. Since November 1, 2007, the Plan Administrator has subcontracted these functions to Wells Fargo Third Party Administrators (TPA).

Highlights of 2010

2010 Enrollment

Enrollment Growth. *AccessWV* continued to grow steadily throughout 2010. The plan began January 2010 with 761 policyholders and ended the year with 884, an increase of 16 percent. Total membership, including dependents of policyholders, went from 874 to 1,010. See below for monthly breakdown.

Monthly Enrollment during 2010

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
# Policies	761	745	761	783	800	815	815	836	843	850	874	884
# Members	874	856	875	896	921	936	932	950	970	980	1,004	1,010

Total Served During Year. While enrollment grew to 884 policyholders and 1,010 members at the end of 2010, the end-of-year membership understates the impact of the program, which experiences a constant flux as some members leave and others take their places. During 2010, *AccessWV* enrolled 386 new policyholders and provided insurance coverage to 1288 individuals at some time during the year.

Legislative Rules. In 2010, legislation was enacted that permitted a subsidy program, and also would allow other classes of individuals to enter the Plan without a waiting period for the pre-existing conditions. The Rulemaking process concluded in 2010 with legislative approval of 113 CSR 01 and 113 CSR 02.

Lapsed Coverages. During 2010, 233 policyholders ended their coverage in *AccessWV*. Cancellations were either at the member's request, including for reasons of eligibility for other coverage, including Medicare, Medicaid or employer-sponsored coverage, or for nonpayment of premiums, accounting for 39% of cancellations.

Plans. *Access WV* offers four products -- Plan A, Plan B, Plan C, and Plan D. As of December, 42 percent of policyholders were enrolled in Plan C, the option with the second highest deductibles and the second lowest premiums.

County. As of December 2010, membership was held by residents of all but two of West Virginia's 55 counties. Counties with the largest number of policies were Kanawha (111), Cabell (53), Monongalia (47), Wood (46), and Berkeley (43). Pendleton, Tucker, Webster, and Calhoun had two or fewer policyholders.

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

Age. Nearly two-thirds of policyholders (62 percent) were age 50 and over.

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

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

Major Activities in 2010

The Plan's focus in 2010 was on expanding access to the high risk pool through implementation of the subsidy program authorized by 2009 legislation and 2010 Rules. Plan activities included:

- Development of Subsidy application forms and policies
- Outreach activities to promote *AccessWV* and inform of subsidy availability
- Premiums and product design for Plan Year 2011 (beginning 7-1-2010)
- Annual residency survey
- Open enrollment period for members
- Updating the Plan's Operational Protocols
- Financial audit of State Fiscal Year 2010 statements

Program Outreach and Related Activities

During 2010, *AccessWV* continued to rely on its strategy of working through those most likely to be in contact with the eligible population, including insurance agents, carriers, providers, disease organizations and other service entities. Public appearances by the Executive Director, the Insurance Commissioner and staff from the Offices of the Insurance Commissioner also contributed to the outreach effort.

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

While many agents inform their clients about *Access WV* on a goodwill basis, in 2010, 41 agents received a \$50 rebate check through the referral fee incentive made possible by the Board's decision to enact the Referral Fee Program in 2008. The Program serves as an incentive and opportunity for agent involvement in *AccessWV*.

Access WV maintains a toll-free number (1-866-445-8491) as well as a local number (304-558-8264) to receive calls from prospective applicants. During 2010 *AccessWV* fulfilled more than 500 requests for application packets. When callers declined additional information citing unaffordable premiums, *AccessWV* staff attempts to refer the caller to "safety net" providers or other organizations that might be of assistance.

Audited Financial Results: Fiscal Year 2010

Access WV was included as an enterprise fund in the financial audit of the Offices of the Insurance Commissioner for State Fiscal Year 2010 ending June 30, 2010. No issues were identified for *Access WV*. Total net assets were reported as \$12.35 million. Net premium revenues of \$4.62 million for the fiscal year exceeded operating expenses of \$4.56 million. The audit was done by Suttle and Stalnaker, PLLC of Charleston.

Financial Results: Calendar Year 2010

Unaudited financial results for Calendar Year 2010 are reported here. An audit of *Access WV* Financial Statements for State Fiscal Year 2011 for the period ending June 30, 2011, will be undertaken during 2011.

Access WV ended CY2010 with a cash balance of \$14.56 million and a calendar year surplus of \$1.66 million. The year ended with an operational gain (premiums minus expenses) of \$270,269.

Calendar Year 2010 revenues were reported as \$6.37 million on a cash basis. These revenues came from hospital assessments, premiums and interest. The “Uninsurable Individuals Act” provides for hospital assessments as the interim source of financing for the high risk pool, at a maximum of an additional one quarter of one percent of the assessment by the state Health Care Authority. The additional assessment was levied at a rate half the permitted maximum in 2010 and provided \$1,056,635 to support the pool. Premiums contributed \$4,986,893 to revenue, and investment earnings came to \$206,781. No federal funding was received in 2010.

Calendar Year expenditures on a cash basis were \$4.72 million, with \$4.4 million of that amount going to pay both medical and pharmacy claims. Administrative expense was \$320,346, for an administrative expense ratio of 6.8%. This measure has decreased as Plan enrollment increased.

Agents Licensing and Education Division

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

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

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

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

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

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

Licensing Activity

NEW LICENSES ISSUED	<u>2009</u>	<u>2010</u>
Resident Agent	1,153	1,020
Non-Resident Agent	11,580	12,742
Surplus Lines	172	160
Adjuster	2,568	3,148
Viatical Settlement Broker	2	3
Business Entities (Agencies)	<u>674</u>	<u>604</u>
TOTAL	16,149	17,677
Renewed Producer Licenses Issued	55,675	57,434
Companies' Appointments of Agent	79,292	62,846
Cancellation of Agents' Appointments	56,219	55,531

Licensing Examination Summary

Type of Exam	2009		2010	
	# Tested	# Passed	# Tested	# Passed
LIFE	1423	661	1,091	541
ACCIDENT & SICKNESS	1030	662	836	562
PROPERTY-CASUALTY	597	344	493	260
ADJUSTER	1244	849	757	541
SURPLUS LINES	1	1	1	1

Board of Review (Workers' Compensation)

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

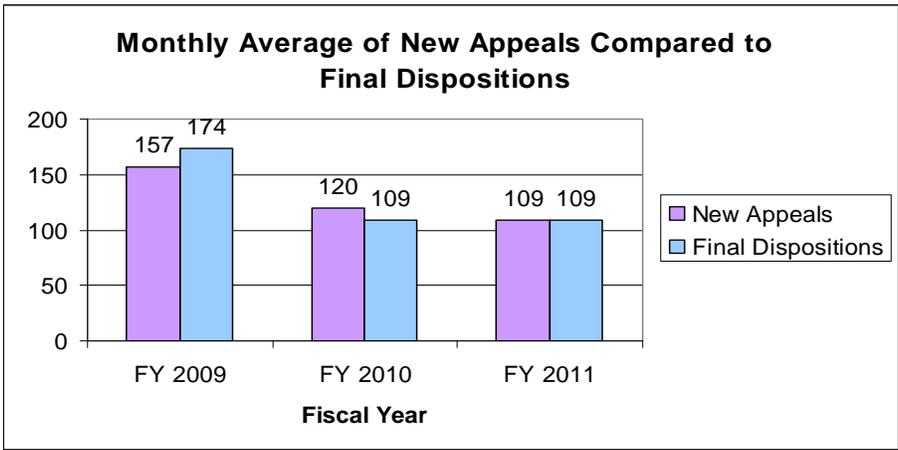
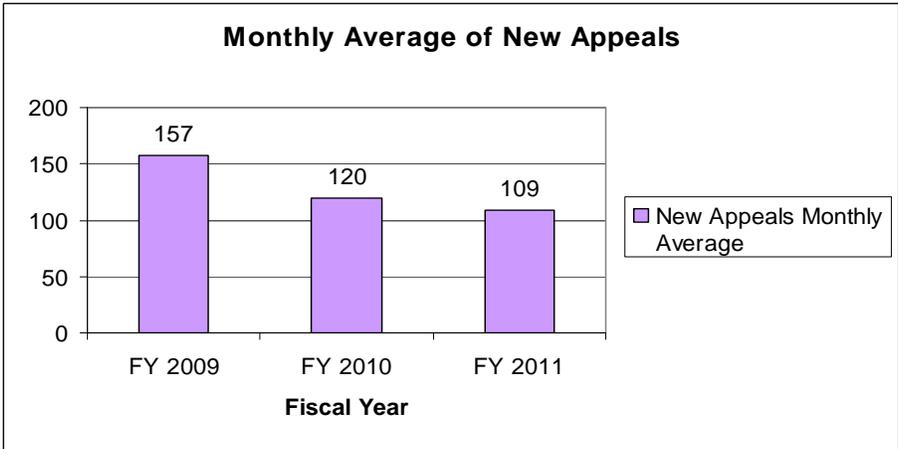
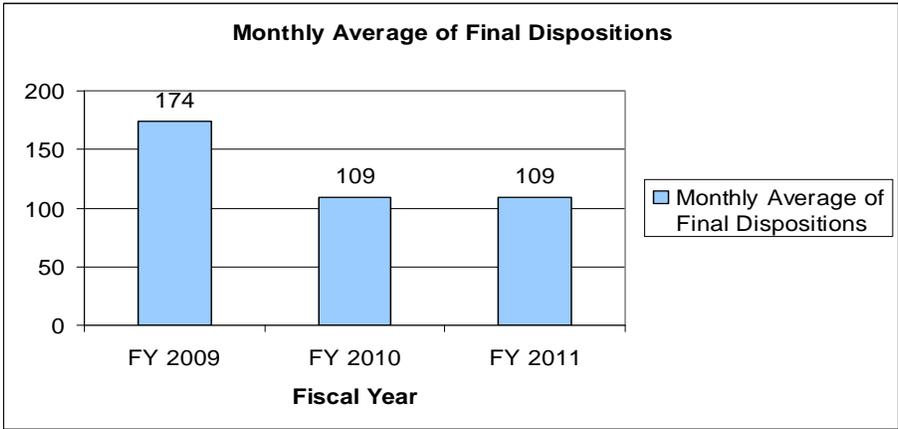
By the end of 2004, the Board saw no increase in case filings; however, dispositions increased to 406 per month. New case filings dropped slightly in 2005 to 577 per month, with dispositions increasing to 507 per month. Inroads were made on the backlog in 2006, when the average number of filings decreased to 487 per month, and dispositions increased to 595 per month for an annual total of 7,140 orders. In 2009, we received 157 new appeals per month with average dispositions of 174. In 2010, we received 120 new appeals filed per month and we averaged 109 dispositions per month. In 2011, unlike previous years, the Board received and disposed of the same average number of appeals each month, that is, 109. Thus, the Board has achieved its goal of operating without a backlog and deciding cases as they mature on our docket.

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

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

Enclosed are graphs which illuminate the Board of Review's monthly average of new case filings and case dispositions for 2009, 2010, and 2011. These charts illustrate the elimination of any backlog cases for each of these years.

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



Claims Services Division (Workers' Compensation)

Introduction

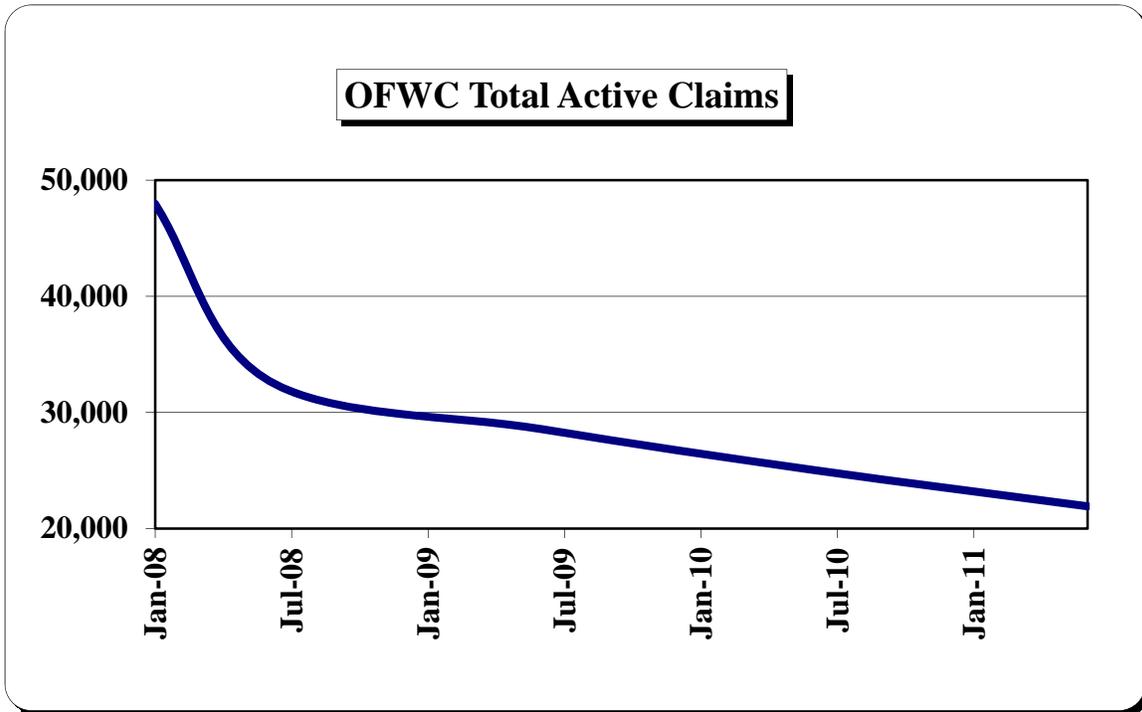
The Claims Services Division is comprised of twelve workers' compensation claims specialists whose primary duty is to assure proper management of the legacy claims of the former Workers' Compensation Commission, also known as the "Old Fund." The Old Fund consists of claims with a date of injury or date of last exposure prior to July 1, 2005. Furthermore, oversight is provided in regards to the West Virginia Uninsured Employers' Fund (UEF), which came into existence on January 1, 2006. In part, oversight is provided by conducting audits relative to quality claims processing and their compliance with statutory and regulatory provisions. There are multiple other internal controls for which this Division is responsible to assure proper management of these claims; for example, the aforementioned bi-annual audits that are conducted on-site, on-going quality assurance reviews, large loss review staffing with each TPA, indemnity payment approval threshold of \$25,000.00 or greater, and the settlement initiative.

During FY 2011, the Claims Services Division continued to assure the injured workers received medical and indemnity compensation in regards to their compensable injury by the three TPAs, on behalf of the Offices of the Insurance Commissioner (OIC). The old fund claims continue to be administered by three independent Third Party Administrators (TPAs): Sedgwick Claims Management Services, Wells Fargo Disability Management, and American Mining Claims Services. At the end of November 2011, we will have concluded the fourth contract year for each of the TPAs.

Claims Statistics

To provide some statistics, on December 1, 2007, the OIC officially began managing 47,961 active old fund claims. Since that time, through proper claims handling utilizing industry accepted standards and a focused settlement initiative, approximately 54.31% of the active caseload has been closed. Active claim counts for the TPAs as of June 30, 2011, are as follows:

Counts	Sedgwick	Wells Fargo	American Mining	Totals	
1/31/2008	39,227	4,750	3,984	47,961	
6/30/2008	25,484	3,455	3,792	32,731	31.75%
6/30/2009	22,425	2,894	3,237	28,556	40.46%
6/30/2010	19,837	2,373	2,814	25,024	47.82%
6/30/2011	17,346	2,188	2,381	21,915	54.31%



Old Fund Workers' Compensation Total Active Claims

Occupational Disease Claims

It should be noted there are new occupational disease claims; such as occupational pneumoconiosis (OP) and Hearing Loss (HL), that are submitted to Claims Services for entry and establishment of a new claim then assigned to a TPA for administration; these applications have a date of last exposure prior to July 1, 2005. The State OP claims are part of the Old Fund liability. We have two other separate and distinct funds in which we receive new claim filings. The Uninsured Employer Fund (UEF), as previously indicated commenced as of January 1, 2006; we enter and establish those claim and assign to a TPA for administration. In addition, new claims are filed for Federal Black Lung (FBL), the date of last exposure for these claims, must be prior to January 1, 2006. The FBL claims are paid out of the Coal Workers' Pneumoconiosis Fund (CWPF). Under the enactment of 1556, Health Care Bill, we have continued to see an increase in the filing of FBL claims.

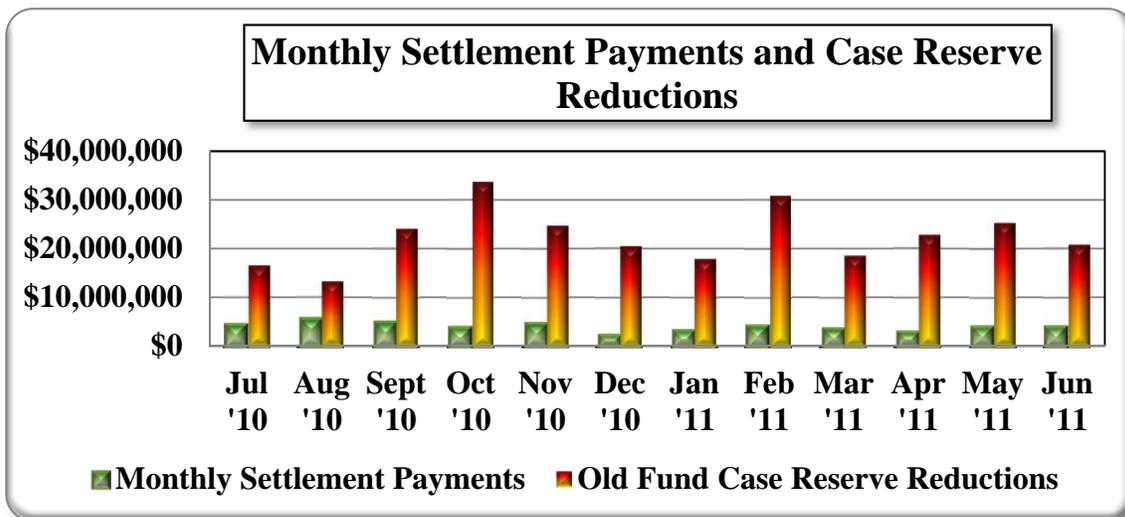
New Claims	FY2010	FY2011
State OP	63	81
HL & OD	12	17
Uninsured	36	23
FBL	462	625
	573	746
	43%	57%
		1319
		100%

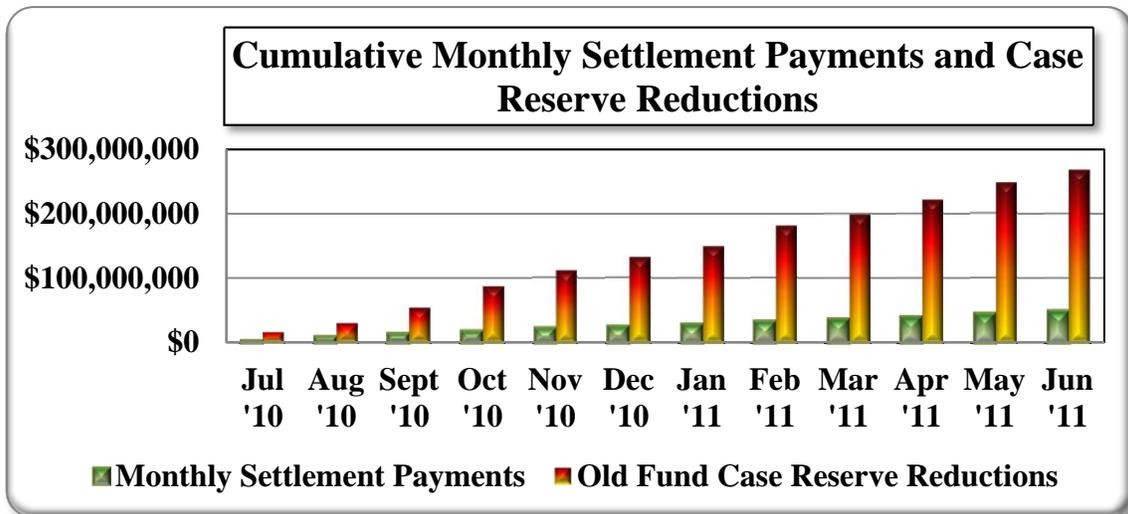
Settlement Initiative

In order to further effectively reduce the old fund liability a settlement program was initiated in 2009. This initiative was particularly stressed for Sedgwick, as they possess the largest book of the old fund claims. The focused settlement initiative has considerably contributed to the increase in claim closures. This has produced significant savings and overall reduction in the reserves. The OIC has a settlement team in place that holds weekly meetings on the larger settlements. The settlement team consists of: OIC's General Counsel, Associate Counsel of Legal Services, Insurance Program Manager of Claims Services, WC District Claims Manager of Claims Services, and multiple attorneys from the Attorney General's office. Sedgwick CMS has a dedicated team in Michigan and the Charleston office. The TPA presents the claim(s) and the proposed settlement range, dollar authority is given at the meetings. Certainly, the settlement initiative will continue to be a primary focus throughout the next fiscal year to obtain further reduction in the old fund liability. The graphs below reflect the settlement payments and the TPA's reserve reductions; although, the reserve reduction is not solely based upon the settlements, the largest portion is directly contributed to the settlement initiative.

Monthly Settlement Payments	Jul '10	Aug '10	Sept '10	Oct '10	Nov '10	Dec '10
<i>OIC Financial Accounting</i>	\$4,669,443	\$5,872,764	\$5,222,562	\$4,123,974	\$4,904,921	\$2,504,040
<i>cumulative</i>	\$4,669,443	\$10,542,207	\$15,764,769	\$19,888,743	\$24,793,664	\$27,297,704
Old Fund Case Reserve Reductions	Jul '10	Aug '10	Sept '10	Oct '10	Nov '10	Dec '10
<i>(Monthly TPA Reports)</i>	\$16,521,964	\$13,256,616	\$24,090,480	\$33,728,733	\$24,784,532	\$20,505,526
<i>cumulative</i>	\$16,521,964	\$29,778,580	\$53,869,060	\$87,597,793	\$112,382,325	\$132,887,851

Monthly Settlement Payments	Jan '11	Feb '11	Mar '11	Apr '11	May '11	Jun '11
<i>OIC Financial Accounting</i>	\$3,433,927	\$4,435,658	\$3,853,491	\$3,155,409	\$4,239,137	\$4,213,243
<i>cumulative</i>	\$30,731,631	\$35,167,289	\$39,020,780	\$42,176,189	\$47,415,326	\$51,628,569
Old Fund Case Reserve Reductions	Jan '11	Feb '11	Mar '11	Apr '11	May '11	Jun '11
<i>(Monthly TPA Reports)</i>	\$17,920,866	\$30,904,449	\$18,636,020	\$22,786,355	\$25,369,904	\$20,831,243
<i>cumulative</i>	\$150,808,717	\$181,713,166	\$200,349,186	\$223,135,541	\$248,505,445	\$269,336,688





Regulatory Boards

In addition, this Division performs a number of regulatory duties. The Occupational Pneumoconiosis (OP) Board and the Permanent Total Disability Review Board (PTDRB) dockets are maintained in this Division. We have one full-time designated occupational pneumoconiosis (OP) employee that handles the OP applications. This individual prepares the files and maintains the docket for the OP Board and prepares the files for hearings before the Office of Judges. In FY 2011, there were 495 examinations scheduled before the Occupational Pneumoconiosis Board, and 113 fatal reviews. The PTDRB docket has been overseen in this Division since October 2008. In FY 2011, the PTDRB reviewed a total of 212 applications; including initial, remands and final reviews. In addition, the board reviewed 39 for employability standards as set out in Senate Bill 1313. Applications are received for the old fund, new carriers and self-insured employees.

Regulatory Boards	FY 2009	FY 2010	FY 2011
OP Board Examinations	602	561	495
OP Board Fatal Reviews	124	180	113
PTDRB Reviews	123	138	212
PTDRB Vocational Reviews	48	39	39
	<i>897</i>	<i>918</i>	<i>859</i>

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

During the next year, we will continue our duties to effectively provide oversight of the three TPAs tasked with administering claims involving the Old Fund, Uninsured Employer Fund and CWP Fund. We know the importance of assuring that injured workers receive their medical treatment and compensation in relation to their compensable injury in an accurate and timely manner. Furthermore, we are very serious in our responsibility of assuring internal controls are in place for statutory compliance, quality claims processing and cost efficient management. This Division will continue to conduct the quarterly large loss staffing with the TPAs, as this gives us an opportunity to round table the high dollar complex medical claims with the OIC's Medical Director, Legal Services and DDP Group; collectively setting forth a plan of action. On an ongoing basis quality assurance reviews will continue to be conducted by the WC Claims Specialists within this Division and staffed with the WC Claims District Claims Managers on a monthly basis. On a semi-annual basis we will continue to conduct onsite audits of the TPAs with resources from Legal Services and DDP Group. In addition, onsite semi-annual settlement audits are conducted by two attorneys from Legal Services, Director of Claims Services and the WC District Claims Manager from Claims Services.

We are pleased with the progress from the last reporting year and will diligently work to bring about positive change for the upcoming year.

Consumer Advocate

In 2010, the Office of Consumer Advocate served the interests of the West Virginia insurance consumer and fulfilled the expanded duties conferred upon the Office in the tort reform measures passed in 2005 in Senate Bill 418. A large portion of the Office of the Consumer Advocate's time and resources was devoted to first and third party administrative hearings. The efforts of the Office of the Consumer Advocate on behalf of West Virginia insurance consumers yielded financial awards totaling \$464,327.82 as well as a number of other important settlements and regulatory orders directly benefiting the West Virginia insurance consumer.

Also in the health care arena, the Office of the Consumer Advocate reviewed forty-six (46) Certificate of Need Applications and thirty-two (32) 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 2010 include the West Virginia State Fair. Further, the Office of the Consumer Advocate participated in several telephonic conferences with numerous state insurance consumer advocates from across the nation in an effort to network and gather information that can be used to provide better representation to West Virginia insurance consumers. In addition, the Office of the Consumer Advocate, along with other members of the West Virginia Insurance Commission, participated in numerous telephonic conferences with other states and federal officials regarding national health care reform that is set to be implemented in 2011.

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

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

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

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

Representing Consumers in First and Third Party Administrative Hearings

In 2010, the Office of the Consumer Advocate assisted insurance consumers in sixty-four (64) complaints before the West Virginia Insurance Commission. Twenty-six (26) of these complaints were third party complaints and the remaining thirty-eight (38) complaints were first party matters. First party complaints are complaints filed by a consumer against their own insurer, while third party complaints are complaints filed by a consumer against another person's insurer.

Whenever a case is received by the Office of the Consumer Advocate, it is evaluated carefully. Various things can occur at this time including: A 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 advise the client to obtain private counsel because the damages in the matter merit a civil lawsuit.

The Office of the Consumer Advocate is proud of the representation that it has provided to consumers. Further, the Office of the Consumer Advocate is also proud of the countless man hours that are not indicated in this report that have been spent assisting consumers in evaluating their claims and assisting them in finding private counsel when it is in their best interests.

Third Party Complaints

A total of Four Hundred Nine Thousand, Seven Hundred and Six Dollars, Nineteen Cents (\$409,706.19) was awarded directly to West Virginia Consumers in the form of settlements in eight (8) of the twenty-six (26) third party complaints.

A market conduct exam was ordered against State Automobile Insurance Company as a result of a consumer complaint decision that was issued by the Insurance Commissioner in favor of the consumer. One case went to hearing and the Hearing Examiner made a finding that a violation of the unfair trade practices act had occurred.

The Office of the Consumer Advocate withdrew representation in two separate cases. One withdrawal was due to client failing to have contact with the office. Representation was withdrawn from the second case after a full investigation and it was determined that there was no merit. One (1) case was settled between the insurance company and consumer after our involvement was made known. Five (5) consumers obtained private counsel. Three (3) consumers did not request representation from this office. Five (5) consumer complaint cases are either awaiting hearing or are awaiting final order.

First Party Complaints

A total of Fifty Four Thousand, Six Hundred Twenty-one Dollars and Sixty-three Cents (\$54,621.63) was awarded directly to West Virginia consumers in the form of settlements in ten (10) of the thirty-eight (38) first party matters that the Office of the Consumer Advocate worked on in 2010.

One (1) consumer withdrew their consumer complaint and pursued a settlement in circuit court. One (1) consumer had their non-monetary demands met by the insurance company. The Consumer Advocate's Office withdrew representation from one (1) consumer after reaching a settlement which the consumer then refused to accept. Three (3) first party cases were declined by the office due to lack of merit. One (1) consumer whose insurance had been cancelled was reinstated at the lowest possible rate. One (1) consumer had disputed payments reduced by \$900.00. Thirteen (13) consumers obtained private counsel. Five (5) consumer complaint cases are either awaiting hearing or a final order. The Consumer Advocate filed an appeal in Circuit Court in two (2) cases. One appeal has been denied by the Circuit Judge and the other appeal is pending decision by the Court.

THIRD PARTY COMPLAINTS
HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2010

RESPONDENT	THIRD PARTY COMPLAINTANT	RESOLUTION
State Automobile Property & Casualty	Greg Harkins	Found violation of WV Code
Erie Insurance Company	Elsie Goff by Robert D. Cline, Esq.	Settlement - \$360,000.00
GEICO Insurance Company	Michael Amtower	Settlement - \$2,278.58
Farmers & Mechanics Insurance Co.	Jenny Shuman (Santos)	final settlement in 2009 report
Commerce & Industry	David Cross	Private counsel
Nationwide Insurance Company	Max Williams, Jr.	Settlement - \$787.09
State Automobile P & C Insurance Co.	Darryl Preece	Settlement - \$606.02
Safeco Insurance Company	Paul Tobia by Jonathan Mani, Esq.	Private counsel - \$40,000.00
Erie Insurance Company	Tyler McClendon	Withdrew rep - no contact
National Union Fire Insurance Company	Glen Gamble	Settlement - \$1,534.50
GEICO Insurance Company	Robyn Hickman by Mark Hunt, Esq.	Private counsel
Erie Insurance Company	Stephen Johns	Private counsel
Delos Insurance Company	Randall Johnson	Settlement - \$2,500.00

National Union Fire Ins. Of Pitts. PA	Sampy Proffitt	Did not request representation
National Union Fire Ins. Of Pitts. PA	Michael Tessaro	Stipulated to 2 UTPA violations and received a \$2000. fine
National Union Fire Ins. Of Pitts. PA	Judith Skidmore	Settlement - \$2,000.00 + Medicare costs
St. Paul Mercury Insurance Company	James Haynes	Withdrew rep after full invest.
GEICO Insurance Company	Joyann Rulli	Did not request representation
Nationwide Mutual Auto Insurance Co.	Kelsie Davis by Brent Kesner, Esq.	Private counsel
Dairyland Insurance Company	Timothy Windland	Did not request representation
Safeco Insurance Company	Jennifer Whittington	Client withdrew complaint
GEICO Insurance Company	Ronnie Fetty	Pending
Erie Insurance P & C Company	Dolford Lambert	Pending
Nationwide P & C Ins. Co.	Mark Robertson	Pending
21st Century Pacific Ins. Co.	Brenda Funk	Pending
Travelers P & C Co. of America	Carolyn Cook	Pending

FIRST PARTY COMPLAINTS
HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2010

RESPONDENT	FIRST PARTY COMPLAINTANT	RESOLUTION
Farmers & Mechanics Insurance Co	Freda Bradley	Appealed to Circuit Court and pending decision
Motorist Mutual Insurance Co.	James & Terry Riggs	Settlement - \$1000.00
Titan Indemnity Insurance Co.	Melinda Halvorson	Settlement - \$5,288.00
Standard Insurance Company	Bernice Tennant	Withdrew complaint
Southwest Reinsure	Connie Runyon	Settlement - \$4,000.00
State Farm Insurance Company	Leonard Nester	Complaint withdrawn by consumer prior to hearing

Tranamerican Life	Harold Graham	Settlement - \$6,500.00
Farmers & Mechanics Insurance Co	Philip Farrish	Private counsel
Motorist Mutual Insurance Co.	Robbie Stewart	Insurance Company amended the consumer's claim record (CLUE Report) by deleting a incorrect claim
	Philip Werner	Settled prior to filing complaint
Erie Insurance Company	Ghassan Suwaid	Reviewed case consumer later decided to withdraw the complaint
American General Life Ins. Co.	George Beezel	Private counsel
Central Reserve Life Ins. Co.	Daniel Smith	Pending
American National Insurance Co.	Thomas Kinsey	Settlement - \$6,000.00
Allstate Insurance Company	Vicky Lively	Advocate obtained settlement of \$1500.00, client later became uncooperative, advocate withdrew representation
Farmers & Mechanics Ins. Co.	Ronald & Cathleen Hopkins	Private counsel
Farmers & Mechanics Ins. Co.	Richard Hawkins	Private counsel
Metropolitan Direct P & C Ins. Co.	Darryl Palmer	Declined to represent after full investigation of the matter
Lincoln National Life Insurance Co.	Cynthia Carl	Private counsel
Liberty Mutual Fire Insurance Co.	Ronnie Drake	Declined to represent after full investigation of the matter
State Auto P & C Insurance Co.	Patricia Shunney	Private counsel
Liberty Mutual Fire Insurance Co.	Angela Cooper	Private counsel
GEICO Insurance Company	Charles Thomas	Settlement – 169.93
Allstate Insurance Company	William Loth	Ins. Reinstated @ lowest rate
Liberty Mutual Fire Ins. Company	Charles Gilman	Appeal denied in Circuit
Erie Insurance Company	Steve Himmelrick	Reduced payment (\$900.00)
Hartford Insurance Company	John Dempsey	Private counsel \$9,500.00

RLI Insurance Company	Sharon Pendleton	Pending
Allstate Insurance Company	M. Yvonne McDonald	Settlement - \$7,000.00
Municipal Mutual Ins. Co. of WV	Susan Markos	Private counsel -\$7043.07
USAA Insurance Company	June Estill	Private counsel
Allstate Insurance Company	Linda Fisher	Private counsel
Municipal Mutual Ins. Co. of WV	Dale & Sheila Rodgers	Private counsel
Nationwide Mutual Fire Ins. Co.	Michael & Myrenda Sienkiewicz	Settlement - \$8120.63
Farmers & Mechanics Insurance Co	Noah & Enna Richmond	Private counsel
Erie Insurance Company	Samuel Smith	Pending
Encompass Insurance Company	Jo Ellen Abel	Pending
Municipal Mutual Ins. Co. of WV	Wilda Ruth Stieringer	Pending

Certificate of Need Review

The Office of the Consumer Advocate participated in the review of Certificate of Need (CON) applications before the Health Care Authority. All health care providers must obtain a CON from the West Virginia Health Care Authority to develop, add, or acquire new health care facilities and equipment. The Office of the Consumer Advocate reviews all CON applications and may intervene for the interests of West Virginia residents in the Health Care Authority's CON review process. The Office of the Consumer Advocate carefully reviewed and considered the following forty-six (46) CON applications: (total capitol expenditure \$418,833,009.00).

CERTIFICATE OF NEED - January 2010

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
WV Family Support and Rehab Services	09-5-9111-BH	Behavioral health services	\$0.00
United Hospital Center	09-6-9089-X/H	Services at old hospital campus	\$300,000.00

CERTIFICATE OF NEED – February 2010

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Stonebrook, Inc.	09-9-9096-X/BH	Day rehabilitation center	\$9,750.00
Integrated Resources	09-1-8954-X	Behavioral health services	\$56,000.00
Erma Ora Byrd Clinical Center	09-2-8994-X	CT scanner	\$5,300.00

CERTIFICATE OF NEED – March 2010

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Balance Counseling	09-7-8953-X	Ambulatory Care Center	
Covenant Home Health Care Services	10-3-9148-A	Acquisition of Kan Co. Health Dept Home Health Agency	\$250,000.00
Logan Regional Medical Center	10-2-9149-P	Man diagnostic services	\$300,000.00

CERTIFICATE OF NEED – April 2010

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
CAMC	10-3-9151-X/H	Women's & Children's Hospital Parking Lot	\$3,734,000.00
EmeriCare	10-6-9164-A	Acquisition of the Heritage	\$2,500,000.00
Healthmarc	10-3-9142-X		
Alternative Home Health	10-10/11-9173-Z	Acquisition of East Ohio Home Care	\$460,000.00

CERTIFICATE OF NEED - May 2010

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
FMS Cabell Huntington Dialysis Center	10-2-9145-R	Develop a new 13 station dialysis facility	\$1,349,298.00
Bluefield Hospital	10-1-9186-A	Acquisition of Bluefield Regional Med Center.	\$47,000,000.00

CERTIFICATE OF NEED – June 2010

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Monongalia General Hospital	10-6-9169-H	Surgery Center Renovation	\$8,750,000.00
Medical Services of America	10-1/4-9194-X	Acquisition of Mountaineer Home Nursing	
City Hospital	10-9-9197-H	Cardiac catheterization	\$50,000.00

CERTIFICATE OF NEED - July 2010

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
SHG Services	10-2/3/5/6/7/10-9210-A	Sun Healthcare Group Restructuring	\$33,500,000.00
Universal Health Services	10-2-9216-A	Acquisition of Psychiatric Solutions	\$44,700,000.00
WV Radiation Therapy Services	10-1-9215-A	Acquisition of Radiation Oncology Manage.	\$8,100,000.00

CERTIFICATE OF NEED - August 2010

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
RE Eagle Pointe	10-5-9219-A	Acquisition of Eagle Pointe Nursing Home	\$15,000,000.00
CAMC	10-3-9228-H	Memorial emergency dept expansion	\$8,210,000.00
CAMC	10-3-9227-H	Women & Children Clinic Building	\$9,500,000.00
Highland Health Center	10-6-9230-BH	Highland-Clarksburg UHC project	\$46,000,000.00

CERTIFICATE OF NEED - September 2010

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
FC-GEN Operations Investment	10-1/2/3/4/5/6/8/9/11-9237-A	Corporate reorganization	\$2,058,800.00
United Hospital Center	10-6-9122-E	Fixed site MRI	\$2,650,000.00
Cabell Huntington Hospital	10-2-9250-H	Addition of two operating rooms	\$8,149,314.00
Marietta Memorial Hospital	10-5-9204-H	Ambulatory care facilities	\$232,981.00
Monongalia General Hospital	10-6-9167-X	MRI Services	\$3,500.00
Boone Memorial Hospital	10-3-9251-E	MRI Services	\$688,625.00

CERTIFICATE OF NEED - October 2010

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Onex Rescare Acquisition	10-WV-9259-A	Acquisition of Res-Care stock	\$16,500,000.00
DPN USA	10-WV-9226-PV/P	Ambulatory care center	
Logan Oncology Care	10/2/9225-X	Acquisition of 50% partnership interest	\$430,000.00
WV United Health System (Camden-Clark)	10-5-9266-A	WVUHS/Wood Co. Affiliation project	\$101,500,000.00
CAMC	10-3-9268-A/E	Ambulatory Health Care Facility	\$2,000,000.00
Fresenius Medical Care of Raleigh Co.	10-1-9270-R	10 station dialysis facility in Raleigh Co.	\$1,462,528.00
Webster County Memorial Hospital	10-4-9260-X	Mobile MRI Services	\$40,000.00

CERTIFICATE OF NEED - November 2010

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Preston Memorial Hospital	10-6-9269-P	Ambulatory care center	\$24,132.00
Advocacy Medicine	10-9-9300-PC	Personal care services	\$0.00
Kanawha Hospice Care	10-3-9299-Y	Inpatient unit @Thomas Memorial Hosp.	\$175,000.00
Cabell Huntington Hospital	10-3-9305-P	Family medical center	\$198,171.00

CERTIFICATE OF NEED - December 2010

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Thomas Memorial Hospital	10-3-9311-H	Therapeutic cardiac catheterization	\$1,500.00
HCR ManorCare Heartland	10-1/3/4/6/8/9-9334-A	Acquisition of HCR Properties	\$36,094,110.00
Weirton Medical Center	10-11-9326-H	WMC GeriPsych Hospital Services	\$250,000.00
Onex Rescare Holdings	10-WV-9327-A	acquisition of Res-Care stock	\$16,500,000.00
Greenbrier Valley Medical Center	10-4-9244-X/P	Ambulatory Care Facility	\$100,000

Hospital Rate Review

The Office of the Consumer Advocate reviewed thirty-two (32) hospital rate increase applications. The West Virginia Health Care Authority approves or disapproves hospital rates and budget adjustment applications. The Office of the Consumer Advocate reviews all rate filings and may intervene for the interests of West Virginia residents in the Health Care Authority's rate filing review. In particular, the Office of the Consumer Advocate filed documentation with the West Virginia Health Care Authority to be recognized as an affected party in the FY 2011 Rate Application filed by United Hospital Center, Inc. and that matter is pending at the time that this report has been filed.

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

RATE INCREASE REQUESTS – APRIL 2010

HOSPITAL	RATE REQUEST
Beckley Appalachian Regional Hospital	20.00%
Weirton Medical Center	5.00%
Bluefield Regional Medical Center	5.25%

RATE INCREASE REQUESTS - MAY 2010

HOSPITAL	RATE REQUEST
Camden Clark Memorial Hospital	2.75%
Wetzel County Hospital	4.25%
Princeton Community Hospital	5.00%
Monongalia General Hospital	5.75%

RATE INCREASE REQUESTS - JULY 2010

HOSPITAL	RATE REQUEST
St Josephs-Buckhannon	5.00%
St Mary’s Medical Center	5.75%
Thomas Memorial Hospital	4.25%
Stonewall Jackson Memorial Hospital	7.00%

RATE INCREASE REQUESTS - AUGUST 2010

HOSPITAL	RATE REQUEST
Jackson General Hospital	5.00%
Pleasant Valley Hospital	5.58% / 5.75%
Reynolds Memorial Hospital	4.75%
Cabell Huntington Hospital	4.00%
St Francis Hospital	4.25%
Wheeling Hospital	7.25%

RATE INCREASE REQUESTS – OCTOBER 2010

HOSPITAL	RATE REQUEST
United Hospital Center	9.75% IP / 19.75%OP
City Hospital	5.25%

RATE INCREASE REQUESTS – NOVEMBER 2010

HOSPITAL	RATE REQUEST
Raleigh General Hospital	4.25%
Williamson Memorial Hospital	5.50%
WVU Hospitals	5.25%
St. Josephs Hospital-Parkersburg	4.75%
Logan Regional Medical Center	4.50%
Davis Memorial Hospital	4.50%
Fairmont General Hospital	2.50%
CAMC	5.25%
CAMC Teays Valley Hospital	4.00%
Greenbrier Valley Medical Center	7.25%
Eye and Ear Clinic (Chas. Surgical Hosp)	2.50%
Ohio Valley Medical Center	6.00%
Summersville Regional Medical Center	5.50%

Consumer Service Division

Purpose

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

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

Organization and Activities

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

We receive consumer inquiries by mail, telephone, and walk-in visits from the public. A complaint file is set up for each written inquiry. A total of 2,417 written inquiries were received by the division in 2010. In addition, we received 153 walk-in clients and 30,354 telephone calls of which the clerical staff handled 14,434. On average, the division handles 127 consumer inquiries per day. In 2010, complaint files were concluded in an average of 34 days.

The Consumer Service Division handled 321 third party liability complaints during 2010, 185 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 15 fairs, festivals, presentations and other events reaching more than 297,746 consumers.

**CONSUMER SERVICE DIVISION
COMPLAINTS
CALENDAR YEAR 2010**

Files Opened	2,417
Life, Accident & Sickness	596
Property & Casualty	886
Workers' Compensation	935
Telephone Activity	30,354
Life, Accident & Sickness	2,412
Property & Casualty	6,370
Workers' Compensation	7,138
Clerical	14,434
Office Visits	153
Life, Accident & Sickness	70
Property & Casualty	49
Workers' Compensation	34

**CONSUMER SERVICE COMPLAINTS
CALENDAR YEAR 2010
PROPERTY & CASUALTY COMPANIES
WITH TEN OR MORE COMPLAINTS**

<u>COMPANY NAME</u>	<u># COMPLAINTS</u>
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	78
ERIE INSURANCE PROPERTY AND CASUALTY COMPANY	54
NATIONWIDE MUTUAL INSURANCE COMPANY	47
STATE FARM FIRE AND CASUALTY COMPANY	33
FARMERS AND MECHANICS MUTUAL INSURANCE COMPANY OF WV	28
ALLSTATE INSURANCE COMPANY	24
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	24
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	22
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	20
SAFECO INSURANCE COMPANY OF AMERICA	20
MUNICIPAL MUTUAL INSURANCE COMPANY	18
WESTFIELD INSURANCE COMPANY	17
HARTFORD INSURANCE COMPANY OF THE MIDWEST	16
DAIRYLAND INSURANCE COMPANY	15
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	15
ENCOMPASS INDEMNITY COMPANY	13
W VA INSURANCE COMPANY	13
GEICO GENERAL INSURANCE COMPANY	12
GEICO INDEMNITY COMPANY	12
PROGRESSIVE CLASSIC INSURANCE COMPANY	12
LIBERTY MUTUAL FIRE INSURANCE COMPANY	11
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	11

**CONSUMER SERVICE COMPLAINTS
CALENDAR YEAR 2010
LIFE, ACCIDENT & SICKNESS COMPANIES,
AND HEALTH MAINTENANCE ORGANIZATIONS
WITH TEN OR MORE COMPLAINTS**

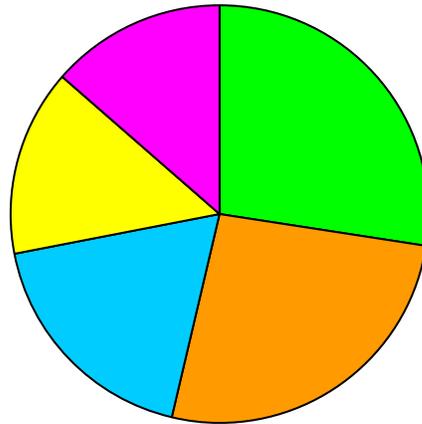
<u>COMPANY NAME</u>	<u># COMPLAINTS</u>
HIGHMARK WEST VIRGINIA, INC.	26
UNITEDHEALTHCARE INSURANCE COMPANY	22
AETNA LIFE INSURANCE COMPANY	21
MONUMENTAL LIFE INSURANCE COMPANY	20
CARELINK HEALTH PLANS, INC.	19
HUMANA INSURANCE COMPANY	16
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	14
BANKERS LIFE & CASUALTY COMPANY	13
CONSECO HEALTH INSURANCE COMPANY	12
METROPOLITAN LIFE INSURANCE COMPANY	12

**CONSUMER SERVICE COMPLAINTS
CALENDAR YEAR 2010
WORKERS' COMPENSATION COMPANIES AND
THIRD PARTY ADMINISTRATORS
WITH TEN OR MORE COMPLAINTS**

<u>COMPANY NAME</u>	<u># COMPLAINTS</u>
SEDGWICK CLAIMS MANAGEMENT INC.	212
BRICKSTREET MUTUAL INSURANCE COMPANY	125
COMP TROL, INC.	49
WELLS FARGO DISABILITY MANAGEMENT	37
AMERICAN MINING CLAIMS SERVICE	18

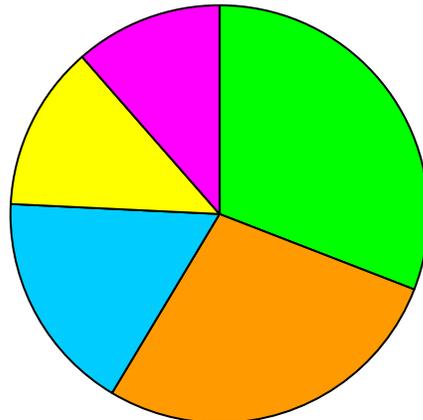
**TOP FIVE INSURANCE COVERAGE TYPE
AND REASONS FOR COMPLAINTS
CALENDER YEAR 2010**

<u>COVERAGE TYPES</u>	<u># COMPLAINTS</u>
Private Passenger Auto	488
Workers' Compensation	467
Workers' Compensation Old Fund	326
Liability Auto	257
Group Accident & Health	244



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

<u>COMPLAINT REASONS</u>	<u># COMPLAINTS</u>
Denial of Claim - Workers' Compensation	253
Delays - Workers' Compensation	228
Denial of Claim - Private Passenger Auto	141
Denial of Claim - Liability Auto	106
Denial of Claim - Group Accident & Health	93



- Denial of Claim - Workers' Compensation
- Delays - Workers' Compensation
- Denial of Claim - Private Passenger Auto
- Denial of Claim - Liability Auto
- Denial of Claim - Group Accident & Health

Employer Coverage Unit (Workers' Compensation)

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

The unit has three primary functions. The first function focuses on compliance. The unit verifies coverage for other agencies and governmental bodies. They also try to insure that all employers required to carry workers' compensation comply with the law. This is done by extracting expired policy data provided by the National Council on Compensation Insurance (NCCI) and comparing to other agency information to determine if coverage is needed. If an employer is found to be non-compliant, the unit sets up a rogue account to assess the employer a fine. In 2010, the unit was responsible for setting up 1,445 of these accounts. These fines are related to WV Code 23-2C-8(d)(3) Workers' Compensation Uninsured Employers Fund.

The unit also has the task of carrier compliance with the Proof of Coverage (POC) system. Carriers that fail to report timely as required by the POC guidelines are maintained and reported to Regulatory Compliance for further review.

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

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

State law does not require that exempt employers file an exemption but many do because of local governments, individuals or contractors requiring proof that an employer has coverage or meets the criteria for being exempt before they begin a job. In these cases, the Employer Coverage unit issues letters of exemption to employers to present verifying they are not required to carry workers' compensation insurance under current law. This function relates directly to Title 85, Series 8 Workers' Compensation Policies, Coverage Issues and Related Topics.

In 2010, the Unit processed 2,712 exemption applications of which there were 2,084 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**

Exemptions

Current 12 - Month Period	New Exemptions Issued	Renewals Granted	Total Exemptions Issued	
Jan-10	57	61	118	CY10 - YTD Total Exemptions Issued 2,084 Total Denials 628 Number of Applications Received 2,712
Feb-10	50	58	108	
Mar-10	76	140	216	
Apr-10	65	140	205	
May-10	71	140	211	
Jun-10	74	165	239	
Jul-10	74	104	178	
Aug-10	78	115	193	
Sep-10	72	86	158	
Oct-10	66	80	146	
Nov-10	85	89	174	
Dec-10	53	85	138	
	821	1,263	2,084	

Employer Coverage YTD as of 12/31/10	
Activity	Total
Compliance requests completed	4,261
Phone Calls	3,594
Walk-Ins	321
Uninsured Claims Received	32
DOL Reports Investigated	945
Rogue Account Set-ups	1,445

Financial Accounting Unit

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

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

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

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

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

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

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

ACCOMPLISHMENTS FOR 2010

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

Financial Conditions Division

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

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

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

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

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

FINANCIAL CONDITIONS

Companies By Type
January 1, 2010 to December 31, 2010

All Companies	2,275
Accredited Reinsurer	26
Captives	1
Discount Medical Plans	23
Discount Prescription Drug Plan Organizations	4
Farmers Mutual Fire	10
Fraternal	28
HMDI	2
HMO	7
Joint Underwriter	4
Life	459
Managing General Agent	22
Professional Employer Organization	69
Property & Casualty	772
Purchasing Group	243
Rating Organization	10
Reciprocal	13
Reinsurance Intermediary	6
Reinsurer Life	1
Reinsurer Property & Casualty	8
Risk Pool	1
Risk Retention	76
Surplus Lines	170
Third Party Administrator (Home State)	50
Third Party Administrator (Non-Resident)	204
Third Party Administrator (Registered)	34
Title	17
Trusteed Reinsurer	7
Viatical Settlement Providers	8

FINANCIAL CONDITIONS

West Virginia Domestic Insurance Companies

January 1, 2010 to December 31, 2010

Captive Companies

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

Health Entities

Dewey W. Brown, CFO
Carelink Health Plans, Inc.
500 Virginia Street East, Suite 400
Charleston, WV 25301
Phone: 804-747-3700

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

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

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

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

Joint Underwriters

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

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

FINANCIAL CONDITIONS

West Virginia Domestic Insurance Companies

January 1, 2010 to December 31, 2010

Life Insurance Companies

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

Property Insurance Companies

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

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

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

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

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

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

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

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

FINANCIAL CONDITIONS

West Virginia Domestic Insurance Companies

January 1, 2010 to December 31, 2010

Property Insurance Companies *cont.*

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

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

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

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

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

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

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

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

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

Purchasing Groups

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

FINANCIAL CONDITIONS

West Virginia Domestic Insurance Companies January 1, 2010 to December 31, 2010

Third Party Administrators

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

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

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

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

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

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

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

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

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

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

ADMITTED ASSETS	LIABILITIES	MEMBERS EQUITY	DIRECT WRITTEN PREMIUMS		
			FIRE	ALLIED LINES	TOTAL
\$644,771	\$620,057	\$278,535	\$360,998	\$52,986	\$413,984

**SURPLUS LINES REPORT (UNAUDITED)
CALENDAR YEAR 2010**

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 2007 through 2010 surplus lines statistics:

CALENDAR YEARS	2007	2008	2009	2010
Number of Licensed Brokers	776	850	943	1193
Written Premiums – Net	\$132,426,138	\$122,082,335	\$121,622,862	110,859,345
Total Tax Paid	\$5,359,325	\$4,973,967	\$4,921,115	4,484,831

**DOMESTIC INSURANCE COMPANY EXAMINATIONS FILED
JANUARY 1, 2010 TO DECEMBER 31, 2010**

COMPANY NAME	PERIOD COVERED BY EXAMINATION	DATE EXAMINATION REPORT ADOPTED
Farmers Home Fire Ins. Co.	01/01/2004 to 12/31/2008	12/28/2009
Health Plan of the Upper Ohio Valley	01/01/2004 to 12/31/2008	01/14/2010
Highmark West Virginia, Inc. d/b/a Mountain State Blue Cross/Blue Shield	01/01/2004 to 12/31/2008	04/05/2010
Municipal Mutual Ins. Co.	01/01/2004 to 12/31/2008	06/15/2010
THP Insurance Company	01/01/2004 to 12/31/2008	01/14/2010
West Virginia Mutual Ins. Co.	07/01/2004 to 12/31/2008	05/25/2010
Unicare Health Plan of West Virginia, Inc.	11/01/2003 to 12/31/2008	05/25/2010

**2010 Summary of West Virginia Operations of Licensed Insurers by Lines of Business
Life, Annuity, Accident and Health and Fraternal Insurance**

<u>LIFE</u>	<u>Premiums Written</u>	<u>Benefits Paid</u>
Ordinary Life	\$420,786,932	\$842,725,287
Credit Life	\$7,587,243	\$3,235,170
Group Life	\$175,943,608	\$455,542,747
Industrial Life	\$127,248	\$3,477,051
Fraternal Life Insurance	\$11,755,564	\$12,386,130
Total Life Insurance:	\$616,200,595	\$1,317,366,385

<u>ANNUITIES</u>	<u>Considerations</u>	<u>Benefits Paid</u>
Life Annuities	\$1,057,692,878	\$350,055,421
Fraternal Annuities	\$15,229,626	\$5,932,910
TOTAL ANNUITIES:	\$1,072,922,504	\$355,988,331

ACCIDENT & HEALTH INSURANCE

<u>Life</u>	<u>Premiums Earned</u>	<u>Benefits Incurred</u>	<u>Loss Ratio Exc. LAE</u>
Individual A & H Type Policies	\$156,241,090	\$89,166,499	57%
Group A & H	\$349,230,440	\$279,353,361	80%
Federal Employees Health Benefits	\$2,299,323	\$1,563,250	68%
Credit A & H, (Group and Ind.)	\$5,528,053	\$4,007,064	72%
Collectively Renewable A & H	\$458,621	\$42,739	9%
Total Life A & H Insurance	\$513,757,527	\$374,132,913	73%
Fraternal			
Individual A & H Type Policies	\$6,571,182	\$4,621,209	70%
Collectively Renewable A & H	\$0	\$0	0%
Total Fraternal A & H Insurance	\$6,571,182	\$4,621,209	70%
Property			
Individual A & H Type Policies	\$6,802,171	\$5,397,957	79%
Group A & H	\$15,958,980	\$12,519,151	78%
Federal Employees Health Benefits	\$0	\$0	0%
Credit A & H, (Group and Ind.)	\$489,741	\$158,245	32%
Collectively Renewable A & H	\$994	(\$12)	-1%
Total Property A & H Insurance	\$23,251,886	\$18,075,341	78%
Hospital, Medical, and Dental Corp. (HMDI)	\$804,298,489	\$693,997,305	86%
Health Maintenance Org. (HMO)	\$526,382,970	\$439,790,219	84%
Limited Health Service Org.	\$987,730	\$852,362	86%
Life Org. Reporting on Health Blank	\$402,105,943	\$338,079,621	84%
Property Org. Reporting on Health Blank	\$15,191,744	\$12,052,674	79%
Total Accident & Health:	\$2,292,547,471	\$1,881,601,644	82%
<u>Total Life, Annuity, Accident & Health, and Fraternal Insurance</u>	\$3,981,670,570	\$3,554,956,360	

**2010 Summary of West Virginia Operations of Licensed Insurers by Lines of Business
Property Insurance**

	<u>Premiums Earned</u>	<u>Benefits Incurred</u>	<u>Loss Ratio Exc. LAE</u>
Fire	\$53,399,943	\$14,780,570	28%
Allied Lines	\$27,473,263	\$14,423,315	52%
Ocean Marine	\$3,125,601	\$749,878	24%
Inland Marine	\$56,165,156	\$22,593,727	40%
Total Fire & Allied Lines:	\$140,163,963	\$52,547,490	37%
Multiple Peril Crop	\$2,009,553	(\$1,234,271)	-61%
Farmowners Multiple Peril	\$10,962,772	\$6,306,488	58%
Homeowners Multiple Peril	\$330,763,915	\$237,077,231	72%
Commercial Multiple Peril (Non-Liability)	\$100,067,030	\$56,159,008	56%
Commercial Multiple Peril (Liability)	\$58,974,971	\$20,023,071	34%
Mortgage Guaranty	\$16,881,398	\$14,634,660	87%
Total Multiple Peril:	\$519,659,639	\$332,966,187	64%
Private Passenger Auto NoFault	\$436	(\$791,547)	-181547%
Private Passenger Auto Other Liability	\$658,938,840	\$380,716,822	58%
Commercial Auto Nofault	\$46,427	(\$2,854)	-6%
Commercial Auto Other Liability	\$109,803,264	\$51,049,870	46%
Private Passenger Physical Damage	\$429,620,216	\$245,940,860	57%
Commercial Auto Physical Damage	\$34,975,488	\$17,801,220	51%
Total Automobile:	\$1,233,384,671	\$694,714,371	56%
Financial Guaranty	\$2,876,661	\$0	0%
Medical Malpractice	\$51,315,374	\$11,555,105	23%
Earthquake	\$1,111,703	(\$58)	0%
Workers' Compensation	\$390,386,169	\$238,076,329	61%
Other Liability	\$131,156,757	\$125,467,292	96%
Products Liability	\$5,241,584	(\$1,803,766)	-34%
Aircraft (All Perils)	\$3,961,949	\$3,041,344	77%
Fidelity	\$3,855,456	\$17,932,821	465%
Surety	\$37,872,099	\$15,932,232	42%
Federal Flood	\$14,074,795	\$10,809,730	77%
Burglary and Theft	\$445,165	\$31,560	7%
Boiler and Machinery	\$4,922,798	\$22,357,860	454%
Credit	\$3,456,477	\$805,735	23%
Aggregate Write-ins	\$4,494,885	\$592,757	13%
Title	\$15,277,837	\$3,372,041	22%
Total Other Lines:	\$670,449,709	\$448,170,982	67%
Total Property & Title	\$2,563,657,982	\$1,528,399,030	56%
Report Total All Lines	\$6,545,328,552	\$5,083,355,390	78%

FINANCIAL CONDITIONS

Companies Licensed/Registered During

January 1, 2010 to December 31, 2010

Accredited Reinsurers

Columbia Insurance Company
3024 Harney Street
Omaha, NE 68131-3580
Phone: 402-916-3383
Licensed: 8/30/2010

Genworth Mortgage Reinsurance
Corporation
6601 Six Forks Road
Raleigh, NC 27615
Phone: 919-846-4100
Licensed: 2/12/2010

Discount Medical Plans

Renaissance Life & Health Insurance Company of
America
4100 Okemos Road
Okemos, MI 48864
Phone: 517-347-5352
Licensed: 9/7/2010

Trilegiant Corporation
d/b/a Healthsaver, Great Option,
Secureall
100 Connecticut Avenue
Norwalk, CT 6850
Phone: 203-956-8872
Licensed: 2/8/2010

Agelity, Inc.
c/o Polsinelli Shughart PC
6201 College Blvd. - Ste 500
Overland Park, KS 66211
Phone: 913-234-7469
Licensed: 2/8/2010

Medical Security Card Company
d/b/a Scriptsave
4911 East Broadway, Suite 200
Tucson, AZ 85711
Phone: 520-888-8070
Licensed: 9/13/2010

Medimpact Healthcare Systems, Inc.
10680 Treena Street, 5th Floor
San Diego, CA 92131
Phone: 858-790-6508
Licensed: 4/21/2010

HMOs

Arcadian Health Plan, Inc.
500 12th Street - Suite 350
Oakland, CA 94607
Phone: 510-832-0311
Licensed: 4/23/2010

FINANCIAL CONDITIONS

Companies Licensed/Registered *continued*

January 1, 2010 to December 31, 2010

Life

Landmark Life Insurance Company
P.O. Box 40
Brownwood, TX 76804
Phone: 325-646-6579
Licensed: 4/30/2010

Lifeshield National Insurance
Company
P.O. Box 18223
Oklahoma City, OK 73154-0223
Phone: 405-236-2640
Licensed: 8/31/2010

Senior Life Insurance Company
P.O. Box 2447
Thomasville, GA 31792
Phone: 229-228-6936
Licensed: 7/1/2010

Managing General Agents

Royal & Sunalliance Insurance Agency, Inc.
Wall Street Plaza
88 Pine Street, 17th Floor
New York, NY 10005
Phone: 212-510-1100
Licensed: 2/22/2010

Starr Technical Risks Agency, Inc.
399 Park Avenue, 9th Floor
New York, NY 10022
Phone: 646-227-6491
Licensed: 5/19/2010

Professional Employer Organizations

Accord Human Resources, Inc.
210 Park Avenue - Suite 1200
Oklahoma City, OK 73102
Phone: 405-232-9888
Licensed: 3/19/2010

Alphastaff 3, Inc.
800 Corporate Drive - Suite 600
Fort Lauderdale, FL 33334
Phone: 954-938-1308
Licensed: 3/29/2010

Alphastaff Systems V, Inc.
800 Corporate Drive - Suite 600
Fort Lauderdale, FL 33334
Phone: 954-938-1308
Licensed: 3/29/2010

Ambrose Employer Group, LLC
199 Water Street - Suite 2800
New York, NY 10038
Phone: 646-356-8600
Licensed: 9/16/2010

FINANCIAL CONDITIONS

Companies Licensed/Registered *continued*

January 1, 2010 to December 31, 2010

Professional Employer Organizations *continued*

AMS Staff Leasing, Inc.
14160 Dallas Parkway - Suite 500
Dallas, TX 75254
Phone: 972-404-1615
Licensed: 1/7/2010

Benefit & Compensation Consultants,
Inc.
c/o Tom Trumeter
400 W. Metro Park
Rochester, NY 14623
Phone: 888-962-5353
Licensed: 6/25/2010

Century II Staffing, Inc.
278 Franklin Road - Suite 350
Brentwood, TN 37027
Phone: 615-665-9060
Licensed: 1/27/2010

CPE HR, Inc.
9000 Sunset Boulevard - Suite 900
West Hollywood, CA 90069
Phone: 424-230-5605
Licensed: 9/15/2010

DCXL, Inc.
250 Exchange Place, Suite B
Herndon, VA 20170-4890
Phone: 480-326-1549
Licensed: 12/1/2010

DHR Operations, LLC
d/b/a DHR
3020 E Camelback - Suite 213
Phoenix, AZ 85016
Phone: 480-941-5588
Licensed: 1/8/2010

HR Solutions of America, LLC
113 Legacy View Way
Knoxville, TN 37918
Phone: 865-688-8848
Licensed: 10/21/2010

KimstaffHr, Inc.
17872 Cowan Avenue
Irvine, CA 92614
Phone: 949-752-6996
Licensed: 12/1/2010

Payroll Plus Corporation
6160 Summit Drive - Suite 500
Brooklyn Center, MN 55430
Phone: 763-585-7000
Licensed: 1/6/2010

Professional Staff Management, Inc.
224 S. 5th Street
Richmond, IN 47374
Phone: 765-935-8285
Licensed: 7/7/2010

Quality Business Solutions, Inc.
280 Hindman Road
Travelers Rest, SC 29690
Phone: 864-834-3985
Licensed: 1/27/2010

Sequent, Inc.
4700 Lakehurst Court - Suite 200
Dublin, OH 43016
Phone: 614-436-5880
Licensed: 9/3/2010

FINANCIAL CONDITIONS

Companies Licensed/Registered *continued*

January 1, 2010 to December 31, 2010

Professional Employer Organizations *continued*

Sheakley HR, LLC.
One Sheakley Way
Cincinnati, OH 45246
Phone: 513-728-6678
Licensed: 9/7/2010

Staff One, Inc.
1100 West Main
Durant, OK 74701
Phone: 800-771-7823
Licensed: 12/13/2010

Stafflink Outsourcing II, Inc.
1776 N. Pine Island Road - Suite 108
Plantation, FL 33322
Phone: 954-423-8262
Licensed: 7/15/2010

Team Resources, Inc.
600 Westmoreland Office Park
Dunbar, WV 25064
Phone: 304-768-4120
Licensed: 7/29/2010

Transport Leasing/Contract, Inc.
6160 Summit Drive - Suite 500
Brooklyn Center, MN 55430
Phone: 763-585-7000
Licensed: 1/6/2010

Trinet HR Corporation
9000 Town Center Parkway
Bradenton, FL 34202
Phone: 941-741-4629
Licensed: 7/13/2010

Property & Casualty

American Summit Insurance Company
P.O. Box 2650
Waco, TX 76702-2650
Phone: 254-399-0626
Licensed: 1/11/2010

Amerisure Insurance Company
26777 Halsted Road
Farmington Hills, MI 48331-3586
Phone: 800-257-1900
Licensed: 4/19/2010

Censtat Casualty Company
P.O. Box 642180
Omaha, NE 68164-8180
Phone: 888-453-5124
Licensed: 4/30/2010

Citizens Insurance Company of
America
Attention: Corporate Secretary
440 Lincoln Street
Worcester, MA 1653
Phone: 508-855-1000
Licensed: 2/2/2010

Compwest Insurance Company
301 Howard Street - #1700
San Francisco, CA 94105
Phone: 415-593-5155
Licensed: 4/23/2010

Frank Winston Crum Insurance, Inc.
100 South Missouri Avenue
Clearwater, FL 33756
Phone: 727-799-1150
Licensed: 11/23/2010

FINANCIAL CONDITIONS

Companies Licensed/Registered *continued*

January 1, 2010 to December 31, 2010

Property & Casualty *continued*

Medical Mutual of Ohio
2060 East Ninth Street
Cleveland, OH 44115-1355
Phone: 216-687-7000
Licensed: 10/13/2010

Middlesex Insurance Company
1800 North Point Drive
Stevens Point, WI 54481
Phone: 715-346-6000
Licensed: 1/27/2010

National Lloyds Insurance Company
P.O. Box 2650
Waco, TX 76710
Phone: 254-399-0626
Licensed: 1/15/2010

Technology Insurance Company
59 Maiden Lane, 6th Floor
New York, NY 10038
Phone: 212-220-7120
Licensed: 9/15/2010

Zenith Insurance Company
21255 Califa Street
Woodland Hills, CA 91367-2051
Phone: 818-713-1000
Licensed: 2/26/2010

Purchasing Groups

Allied Healthcare Providers Association RPG
c/o Mandell Menkes LLC
333 West Wacker Drive, Suite 300
Chicago, IL 60606
Phone: 312-251-1000
Licensed: 7/7/2010

Chirofutures Inc.
4390 Bells Ferry Road
Kennesaw, GA 30144
Phone: 404-993-6768
Licensed: 9/30/2010

Construction Services Risk Purchasing Group, Inc.
c/o Risk Services
2233 Wisconsin Avenue, NW, Suite 310
Washington, DC 20007
Phone: 202-471-5944
Licensed: 12/2/2010

CST Cyber Risk, LLC
1050 West Washington Street, Suite
233
Tempe, AZ 85281
Phone: 602-956-2250
Licensed: 7/13/2010

DT Preferred Group, LLC
110 West Road, Suite 227
Towson, MD 21204
Phone: 888-201-5123
Licensed: 3/30/2010

Education Support Purchasing Group
209 Hawksbury Place
Office for Regulatory Affairs
O'Fallon, MO 63368
Phone: 636-329-8551
Licensed: 2/5/2010

FINANCIAL CONDITIONS

Companies Licensed/Registered *continued*

January 1, 2010 to December 31, 2010

Purchasing Groups *continued*

Real Estate Services Purchasing Association (The)
c/o Mandell Menkes LLC
333 W. Wacker Drive, Suite 300
Chicago, IL 60606
Phone: 312-251-1013
Licensed: 4/23/2010

RSDIG Risk Purchasing Group, LLC
26 Century Boulevard
Nashville, TN 37214
Phone: 615-872-3795
Licensed: 7/8/2010

Shahinian RPG, Inc.
c/o 3H Corporate Services, LLC
Six Clement Avenue
Saratoga Springs, NY 12866
Phone: 518-583-0639
Licensed: 11/16/2010

Specialty Insurance Advantage, Inc.
c/o SPFM
790 East Colorado Boulevard, Suite
510
Pasadena, CA 91101
Phone: 626-395-0850
Licensed: 10/7/2010

Truckers Benefit Risk Purchasing Group
3311 Daniels Lane
South Sioux City, NE 68776
Phone: 402-494-7738
Licensed: 3/26/2010

Wellness and Beauty Association RPG
c/o Mandell Menkes, LLC
333 W. Wacker Drive, Suite 300
Chicago, IL 60606
Phone: 312-251-1000
Licensed: 8/13/2010

Reciprocal

Privilege Underwriters Reciprocal Exchange
1 N. Lexington Avenue - Suite 1450
White Plains, NY 10601
Phone: 888-813-7873
Licensed: 10/25/2010

Reinsurance Intermediary

Dubraski & Associates Insurance Services, LLC
11622 El Camino Real, Suite 100
San Diego, CA 92130
Phone: 858-759-3207
Licensed: 3/3/2010

FINANCIAL CONDITIONS

Companies Licensed/Registered *continued*

January 1, 2010 to December 31, 2010

Risk Retention

Affiliates Insurance Reciprocal, A Risk Retention Group
Marsh Management Services, Inc.
100 Bank Street - Suite 610
Burlington, VT 5401
Phone: 802-864-2742
Licensed: 1/7/2010

Crossfit Risk Retention Group, Inc.
Nexo Insurance Services for Crossfit
RRG
111 N. Sepulveda Boulevard, Suite
243
Manhattan Beach, CA 90266
Phone: 303-957-3216
Licensed: 3/3/2010

New Home Warranty Insurance Company, A Risk
Retention Group
10375 E. Harvard Avenue – Suite 100
Denver, CO 80231
Phone: 720-747-6000
Licensed: 6/29/2010

Surplus Lines

Adriatic Insurance Company
3501 N. Causeway Boulevard - Suite 1000
Metairie, LA 70002-3675
Phone: 504-838-8100
Licensed: 4/7/2010

Conifer Insurance Company
26300 Northwestern Highway - Suite
410
Southfield, MI 48076
Phone: 248-262-5997
Licensed: 11/23/2010

Kinsale Insurance Company
P. O. Box 17008
Richmond, VA 23226
Phone: 804-289-1315
Licensed: 3/16/2010

North Light Specialty Insurance
Company
2775 Sanders Road
Northbrook, IL 60062
Phone: 847-402-5995
Licensed: 9/8/2010

FINANCIAL CONDITIONS

Companies Licensed/Registered *continued*

January 1, 2010 to December 31, 2010

Surplus Lines *continued*

Partnerre Ireland Insurance Limited
c/o Dewey & Leboeuf LLP
1301 Avenue of the Americas
New York, NY 10019
Phone: 212-259-8630
Licensed: 12/14/2010

Scor UK Company Limited
c/o Edwards Angell Palmer & Dodge
LLP
750 Lexington Avenue
New York, NY 10022
Phone: 212-912-2722
Licensed: 12/16/2010

Sparta Specialty Insurance Company
Cityplace II
185 Asylum Street
Hartford, CT 6103
Phone: 860-275-6500
Licensed: 9/7/2010

Third Party Administrators (Home State)

Assist-Card Marketing (USA), Inc.
175 SW 7th Street, Suite 2406
Miami, FL 33130
Phone: 305-373-0123
Licensed: 11/15/2010

Corvesta Services, Inc.
4415 Starkey Road
Roanoke, VA 24015
Phone: 540-562-8020
Licensed: 12/7/2010

International Benefits Administrators, LLC
100 Garden City Plaza, Suite 102
Garden City, NY 11530
Phone: 516-739-1060
Licensed: 3/29/2010

Magnacare Administrative Services,
LLC
825 E. Gate Boulevard
Garden City, NY 11530
Phone: 516-282-8923
Licensed: 1/14/2010

Wesbanco Insurance Services, Inc.
P.O. Box 39
Shinnston, WV 26431
Phone: 304-284-2424
Licensed: 4/30/2010

West Virginia Employee Benefit
Services
d/b/a The Employee Benefit Service
Center
P.O. Box 8571
South Charleston, WV 25309
Phone: 304-744-7723
Licensed: 2/10/2010

FINANCIAL CONDITIONS

Companies Licensed/Registered *continued*

January 1, 2010 to December 31, 2010

Third Party Administrator (Non-Resident)

Aetna Life Insurance Company
151 Farmington Avenue
Hartford, CT 6156
Phone: 508-240-1721
Licensed: 10/8/2010

Alan Gray, Inc.
88 Broad Street
Boston, MA 2110
Phone: 617-426-6255
Licensed: 3/26/2010

Benecard Services, Inc.
d/b/a Benecard PBF
3131 Princeton Pike, Suite 103, Building 2B
Lawrenceville, NJ 8648
Phone: 609-434-5102
Licensed: 2/18/2010

Brentwood Services Administrators,
Inc.
P.O. Box 1125
Brentwood, TN 37024
Phone: 615-263-1300
Licensed: 11/23/2010

Cottingham & Butler Claims Services, Inc. (CBCS)
P.O. Box 28
Dubuque, IA 52004-0028
Phone: 877-241-6121
Licensed: 4/23/2010

Employer's Alliance, Inc.
25 Race Avenue
Lancaster, PA 17603
Phone: 717-396-7095
Licensed: 7/6/2010

Farmington Administrative Services, Inc.
P.O. Box 1112
Farmington, CT 06034-1112
Phone: 866-251-9530
Licensed: 1/14/2010

Genpact Mobility Services, Inc.
40 Old Ridgebury Road, 3rd Floor
Danbury, CT 6810
Phone: 203-730-5100
Licensed: 2/10/2010

Government Employees Health Association, Inc.
17306 East 24 Highway
Independence, MO 64056
Phone: 816-257-5500
Licensed: 10/4/2010

Group Benefit Services, Inc.
d/b/a Group Benefit Services, Inc.
Six North Park Drive, Suite 310
Hunt Valley, MD 21030
Phone: 410-832-1300
Licensed: 3/18/2010

Group Benefits, Inc.
7212 Poplar Street
Annandale, VA 22003
Phone: 703-941-5425
Licensed: 6/8/2010

Hammerman & Gainer, Inc.
P.O. Box 2827
LaPlace, LA 70069
Phone: 225-869-6018
Licensed: 1/19/2010

FINANCIAL CONDITIONS

Companies Licensed/Registered *continued*

January 1, 2010 to December 31, 2010

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

IBM Daksh Business Process Services Private Limited
c/o Polsinelli Shughart
6201 College Boulevard, Suite 500
Overland Park, KS 66211
Phone: 913-451-8788
Licensed: 10/4/2010

Murphy and Beane, Inc.
1150 First Avenue, Suite 940
P.O. Box 61283
King of Prussia, PA 19406
Phone: 610-265-3910
Licensed: 1/27/2010

Novasys Health, Inc.
233 South Wacker Drive, Suite 700
Chicago, IL 60606-6393
Phone: 501-219-4444
Licensed: 10/5/2010

PerformRx, LLC
200 Stevens Drive
Philadelphia, PA 19113
Phone: 215-937-5061
Licensed: 2/16/2010

Provident Agency, Inc.
P.O. Box 11588
Pittsburgh, PA 15238
Phone: 412-963-1200
Licensed: 10/1/2010

Self Insured Services Company
P.O. Box 389
Dubuque, IA 52004
Phone: 563-587-5204
Licensed: 3/29/2010

TCS E-Serve International Limited
c/o The Ellis Law Firm, LLC
600 Broadway, Suite 670
Kansas City, Mo 64105
Phone: 816-472-1515
Licensed: 8/5/2010

United Healthcare Services, Inc.
5901 Lincoln Drive, MN012-S117
Edina, MN 55436
Phone: 952-992-5120
Licensed: 12/10/2010

Valic Retirement Services Company
2929 Allen Parkway
Houston, TX 77019
Phone: 713-831-3150
Licensed: 7/23/2010

FINANCIAL CONDITIONS

Companies Licensed/Registered *continued*

January 1, 2010 to December 31, 2010

Third Party Administrator (Registered)

American Benefit Corporation
3150 US Route 60
Ona, WV 25545
Phone: 304-525-0331
Licensed: 7/20/2010

Chesterfield Resources, Inc.
3520 Forest Lake Drive
Uniontown, OH 44685
Phone: 330-896-2232
Licensed: 7/12/2010

Massachusetts Benefit Administrators LLC
d/b/a Blue Benefit Administrators of Massachusetts
Landmark Center, 401 Park Drive
Boston, MA 2215
Phone: 877-707-2583
Licensed: 10/5/2010

Title

Entitle Insurance Company
4600 Rockside Road – Suite 104
Independence, OH 44131
Phone: 513-524-3400
Licensed: 2/11/2010

National Title Insurance of New York,
Inc.
2550 Redhill Avenue
Stata Ana, CA 92705
Phone: 949-936-2740
Licensed: 10/13/2010

Westcor Land Title Insurance Company
201 N. New York Ave. - Ste. 200
Winter Park, FL 32789
Phone: 407-629-5842
Licensed: 11/23/2010

Trusted Reinsurer

Montpelier Reinsurance Ltd.
c/o Dewey & Leboeuf LLP
1301 Avenue of the Americas
New York, NY 10019-6092
Phone: 212-259-8011
Licensed: 12/3/2010

Partner Reinsurance Company Ltd.
c/o Dewey & Leboeuf LLP
1301 Avenue of the Americas
New York, NY 10019-6092
Phone: 212-259-8011
Licensed: 8/27/2010

FINANCIAL CONDITIONS

Companies Licensed/Registered *continued*
January 1, 2010 to December 31, 2010

Viatical Settlement Providers

Viasource Funding Group, LLC
106 Allen Road
Bernards Turnpike, NJ 07920
Phone: 908-394-7778
Licensed: 10/28/2010

FINANCIAL CONDITIONS

Risk Purchasing Groups

Registered as of December 31, 2010

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

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

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

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

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

American Acupuncture Council RPG
1851 E First St Ste 1160
Santa Ana, CA 92705
Phone: 800-838-0383

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

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

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

Agents Professional Liability Service
Organization
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

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

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

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

American Massage Council
1851 E. First Street
Suite 1160
Santa Ana, CA 92705
Phone: 800-500-3930

American Psychotherapist Professional Liability Insurance Program
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

American Specialty Sports & Entertainment PG
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

Ammia, Inc.
401 E Jackson St Ste 1700
Tampa, FL 33602
Phone: 800-527-4953

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

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

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

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

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

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

APGA Insurance Group, Inc.
201 Massachusetts Ave Ne
Ste C-4
Washington, DC 20002
Phone: 202-464-2742

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

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

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

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

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

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

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

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

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

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

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

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

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

Boom Truck & Concrete Pumpers Purchasing
Group
c/o Kaplan Compliance Solutions
7835 Woodlands Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

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

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

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

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

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

Chiropractic Benefit Services, Inc.
P.O. Box 3826
Rancho Santa Fe, CA 92067
Phone: 858-229-5520

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

Clearwater Transportation Insurance Program
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

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

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

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

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

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

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

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

Compliance Protection Purchasing Group
Association
118 S Clinton St Ste 760
Chicago, IL 60661
Phone: 312-258-3050

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

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

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

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

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

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

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

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

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

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

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

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

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

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

Exhibitors Insurance Purchasing Group, Inc.
71 Stoner Drive
West Hartford, CT 6107
Phone: 860-214-0002

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

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

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

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

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

Great American Cities Purchasing Group, Inc.
20595 Lorain Road
Fairview Park, OH 44126
Phone: 440-333-6300

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

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

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

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

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

Guardian Professional Liability Risk Purchasing
Group
4001 Miller Road
Wilmington, DE 19802
Phone: 302-765-6000

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued* Registered as of December 31, 2010

Habitat For Humanity Purchasing Group, Inc.
333 W Wacker Drive, Suite 300
Chicago, IL 60606
Phone: 312-251-1000

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

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

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

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

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

Habitational Excess Liability Program
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

Healthcare Providers Service Organization PG
c/o Kaplan Compliance Services
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

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

Independent Garage And Towing Contractors
Services, Inc.
Main Seneca Bldg
237 Main St Ste 820
Buffalo, NY 14203
Phone: 716-856-6600

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

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

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

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

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

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

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

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

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

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

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

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

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

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

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

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

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

Midwestern Association of Obstetricians &
Gynecologists, RPG
502 Evergreen Place CT
Louisville, KY 40223
Phone: 502-244-1056

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

National Association For Ambulatory Care
Insurance PG, Inc. - NAFAC
5217 West Woodmill Drive
Wilmington, DE 19808
Phone:

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

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

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

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

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

Nasw Purchasing Group, Inc.
750 First St NW Ste 700
Washington, DC 20002
Phone: 202-336-8202

National Association of Broadcasters
Captive Insurance Services, Inc.
209 Hawksbury Place
O'Fallon, MO 63368
Phone: 636-329-8551
National Association of Insurance & Financial
Advisors
Brown & Brown of California, Inc. Db
Calsurance
681 S. Parker Street, Suite 300
Orange, CA 92868
Phone: 800-223-8131

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

National Chiropractic Council
1851 E First St Ste 1160
Santa Ana, CA 92705
Phone: 800-622-6869

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

National Newspaper Association Purchasing Group
Mandell Menkes & Surdyk LLC
333 W Wacker Dr Ste 300
Chicago, IL 60606
Phone: 800-638-8791

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

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

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

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

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

National Nurses Purchasing Group Association
(The)
c/o Fireman's Fund Insurance Company
777 San Marin Drive
Novato, CA 94998
Phone: 415-899-5754
National Purchasing Group for Pest Control
Operators, Inc.
Citrus Center
P.O. Drawer 1793
Orlando, FL 32802-1793
Phone: 407-422-5700

National Society of Dental Practitioners
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

Non-Profit Service Organization
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

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

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

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

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

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

Physicians Excess Liab. Coop. Assur. Network Risk
Pur. Grp. a/k/a PELICAN
502 Evergreen Place CT
Louisville, KY 40223
Phone: 502-244-1056

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

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

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

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

Premier Hotel Insurance Group
10900 NE 4th St Ste 1100
Bellevue, WA 98004
Phone: 425-450-1090

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

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

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

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

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

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

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

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

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

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

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

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

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

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

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

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

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

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

Sigma Purchasing Group Association
333 W Wacker Dr Ste 300
Chicago, IL 60606
Phone: 312-251-1000

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

Specialty Insurance Advantage, Inc.
c/o SPFM
790 East Colorado Boulevard, Suite 510
Pasadena, CA 91101
Phone: 626-395-0850

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

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*

Registered as of December 31, 2010

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FINANCIAL CONDITIONS

Risk Purchasing Groups *continued*
Registered as of December 31, 2010

Wells Fargo Advisors Financial Network
Purchasing Group
c/o Kaplan Compliance Solutions
7835 Woodland Drive, Suite 100
Indianapolis, IN 46278
Phone: 317-405-4144

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

FINANCIAL CONDITIONS
Name Changes Completed
January 1, 2010 to December 31, 2010

From: 2-10 Insurance Company, A Risk Retention Group
To: New Home Warranty Insurance Company, A Risk Retention Group
Effective: 7/28/2010

From: ACN Group, Inc.
To: Optumhealth Care Solutions, Inc.
Effective: 10/21/2010

From: AGL Life Assurance Company
To: Philadelphia Financial Life Assurance Company
Effective: 9/22/2010

From: AIG Advantage Insurance Company
To: 21st Century Advantage Insurance Company
Effective: 4/1/2010

From: AIG Centennial Insurance Company
To: 21st Century Centennial Insurance Company
Effective: 4/1/2010

From: AIG Excess Liability Insurance Company
To: Chartis Select Insurance Company
Effective: 11/1/2009

From: AIG National Insurance Company
To: 21st Century National Insurance Company
Effective: 4/1/2010

From: AIG Premier Insurance Company
To: 21st Century Premier Insurance Company
Effective: 4/1/2010

From: Alta Health & Life Insurance Company
To: Cigna Health And Life Insurance Company
Effective: 3/5/2010

From: American International Insurance Company of Delaware
To: 21st Century Assurance Company
Effective: 4/1/2010

From: American International Insurance Company
To: 21st Century North America Insurance Company
Effective: 4/1/2010

From: American International Pacific Insurance Company
To: 21st Century Pacific Insurance Company
Effective: 4/1/2010

From: Cadent Underwriters, Inc.
To: Premier Administrative Solutions, Inc.
Effective: 10/20/2010

From: Cairnstone, Inc.
To: Munich Re Stop Loss, Inc.
Effective: 6/18/2010

FINANCIAL CONDITIONS

Name Changes Completed *continued*

January 1, 2010 to December 31, 2010

From: Catholic Knights
To: Catholic Financial Life
Effective: 6/17/2010

From: CCI Investments, LLC d/b/a Compensation
Consultants, Inc.
To: CCI Investments, LLC d/b/a Careworks
Consultants, Inc.
Effective: 11/13/2009

From: Contractors Employee Benefits
Administration, Inc.
To: Boon Administrative Services, Inc.
Effective: 1/1/2010

From: Eds Administrative Services, LLC
To: Hewlett-Packard Administrative Services LLC
Effective: 10/28/2010

From: FFG Insurance Company
To: Aspen American Insurance Company
Effective: 9/23/2010

From: Harbor Point Reinsurance U.S., Inc.
To: Alterra Reinsurance USA Inc.
Effective: 5/10/2010

From: HCC Insurance Company
To: John Deere Insurance Company
Effective: 5/6/2010

From: Highmark West Virginia, Inc. d/b/a Mountain
State Blue Cross Blue Shield
To: Highmark West Virginia, Inc. d/b/a Blue Cross
Blue Shield Of West Virginia
Effective: 12/20/2010

From: International Association of Benefits (IAB)
To: Independent Association of Businesses
Effective: 10/6/2010

From: Kemper Casualty Insurance Company
To: Lumbermens Casualty Insurance Company
Effective: 9/30/2010

From: Kemper Investors Life Insurance Company
To: Zurich American Life Insurance Company
Effective: 8/23/2010

From: Max America Insurance Company
To: Alterra America Insurance Company
Effective: 11/4/2010

From: Max Specialty Insurance Company
To: Alterra Excess & Surplus Insurance Company
Effective: 9/30/2010

From: Merrill Lynch Life Insurance Company
To: Transamerica Advisors Life Insurance Company
Effective: 7/1/2010

FINANCIAL CONDITIONS

Name Changes Completed *continued*

January 1, 2010 to December 31, 2010

From: National Dental Student Risk Purchasing Group
To: National Dental Purchasing Group
Effective: 7/29/2010

From: Renaissance Life & Health Insurance Company
To: Members Health Insurance Company
Effective: 11/10/2009

From: Social Service PG, Inc.
To: Social Service Providers PG, Inc.
Effective: 5/13/2010

From: TIG Indemnity Company
To: Torus National Insurance Company
Effective: 7/1/2010

From: Transunion National Title Insurance Company
To: WFG National Title Insurance Company
Effective: 2/10/2010

From: Vantislife Insurance Company
To: Vantis Life Insurance Company
Effective: 4/1/2010

From: New Hampshire Indemnity Company, Inc.
To: 21st Century Security Insurance Company
Effective: 4/1/2010

From: Republic Western Insurance Company
To: Repwest Insurance Company
Effective: 10/15/2010

From: SUA Insurance Company
To: Castlepoint National Insurance Company
Effective: 2/4/2010

From: Towers, Perrin, Forster & Crosby, Inc.,
To: Towers Watson Pennsylvania Inc.
Effective: 1/5/2010

From: Universal Benefits Corporation
To: Universal Benefits, LLC
Effective: 4/1/2010

From: West Virginia Employers' Mutual Insurance Company d/b/a Brickstreet Mutual Insurance Company
To: Brickstreet Mutual Insurance Company
Effective: 2/8/2010

FINANCIAL CONDITIONS

Mergers Completed

January 1, 2010 to December 31, 2010

From: XI Re Life America, Inc.
To: Scor Global Life Reinsurance Company Of
America
Effective: 1/5/2010

Non-Survivor: Alan Gray Claims Processing
Services, Inc.
Survivor: Alan Gray, Inc.
Effective: 3/26/2010

Non-Survivor: Eastern Life And Health Insurance
Company
Survivor: Security Life Insurance Company of
America
Effective: 6/21/2010

Non-Survivor: Lawyers Title Insurance
Corporation
Survivor: Fidelity National Title Insurance
Company
Effective: 6/30/2010

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

Non-Survivor: Perot Systems Business Process
Solutions, Inc.
Survivor: Transaction Applications Group, Inc.
Effective: 10/1/2010

From: York Claims Service, Inc.
To: York Risk Services Group, Inc.
Effective: 3/12/2010

Non-Survivor: Commercial Risk Re-Insurance
Company
Survivor: General Security National Insurance
Company
Effective: 12/31/2009

Non-Survivor: Fidelity National Title Insurance
Company
Survivor: Nations Title Insurance of New York,
Inc.
Effective: 3/31/2010

Non-Survivor: National Safety Life Insurance
Company
Survivor: Columbian Life Insurance Company
Effective: 10/1/2010

Non-Survivor: Penn Attorneys Title Insurance
Company
Survivor: Ohio Bar Title Insurance Company
Effective: 10/1/2009

Non-Survivor: Redland Insurance Company
Survivor: Praetorian Insurance Company
Effective: 3/31/2010

FINANCIAL CONDITIONS

Mergers Completed *continued*

January 1, 2010 to December 31, 2010

Non-Survivor: Security Union Title Insurance Company
Survivor: Chicago Title Insurance Company
Effective: 6/30/2010

Non-Survivor: Ticor Title Insurance Company
Survivor: Chicago Title Insurance Company
Effective: 6/30/2010

Non-Survivor: Ticor Title Insurance Company of Florida
Survivor: Chicago Title Insurance Company
Effective: 5/31/2010

Non-Survivor: Triangle Life Insurance Company
Survivor: Life of the South Insurance Company
Effective: 11/3/2009

Non-Survivor: Foundation Benefits Administrators, Inc.
Survivor: Contractors Employee Benefits Administration, Inc. n/k/a Boon Administrative Services, Inc.
Effective: 1/1/2010

Non-Survivor: USA Administration Services, Inc. (USA)
Survivor: Universal Benefits Corporation n/k/a Universal Benefits, LLC
Effective: 4/1/2010

FINANCIAL CONDITIONS

Liquidations, Revocations, Suspension and Withdrawals

January 1, 2010 to December 31, 2010

ACMG of Kentucky
Withdrawn
As of 12/31/2010

AIG Travel Assist, Inc.
Withdrawn
As of 6/28/2010

American Equity Insurance Company
Liquidation
As of 6/1/2010

Camp Operators Safety Association, Inc.
Withdrawn
As of 12/10/2010

Carrier Solutions Risk Retention Group, Inc.
Withdrawn
As of 7/29/2010

Colony Specialty Insurance Company
Withdrawn
As of 2/2/2010

DRI Purchasing Group, Inc.
Withdrawn
As of 3/23/2010

Exhibitors Insurance Purchasing Group, Inc.
Withdrawn
As of 3/27/2010

Financial Professionals Purchasing Group Association
Withdrawn
As of 8/25/2010

Actuaries & Pension Administrators Purchasing Group
Withdrawn
As of 4/23/2010

All American Purchasing Group, Inc
Withdrawn
As of 9/27/2010

Auclairre International, Inc.
Withdrawn
As of 10/15/2010

Capital Assurance RRG
Revocation
As of 8/26/2010

Claimetrics Management, LLC
Withdrawn
As of 12/16/2010

Custom Realty Purchasing Group Association
Withdrawn
As of 8/5/2010

Employee Benefit Data Services, Co.
Withdrawn
As of 10/6/2010

Financial Advisors Assurance Select Risk Retention
Group
Withdrawn
As of 3/12/2010

First Automotive Insurance Risk Retention Group
Withdrawn
As of 4/5/2010

FINANCIAL CONDITIONS

Liquidations, Revocations, Suspension and Withdrawals *continued*

January 1, 2010 to December 31, 2010

Five Star Agents, Inc. Purchasing Group
Withdrawn
As of 5/10/2010

Fleet & Equipment Rental RPG
Withdrawn
As of 11/5/2010

Gab Robins North America, INC.
Withdrawn
As of 10/1/2010

Hallmark Management, LLC
Withdrawn
As of 12/16/2010

Health And Beauty Purchasing Group
Withdrawn
As of 7/6/2010

Health Care Purchasing Group, Inc.
Withdrawn
As of 3/24/2010

Health Plan Administrators, Inc.
Withdrawn
As of 1/1/2010

Imerica Life And Health Insurance Company
Revocation
As of 10/12/2010

Imperial Casualty And Indemnity Company
Revocation
As of 7/30/2010

Insurance Corporation Of New York (The)
Revocation
As of 3/31/2010

Magnabenefits Solutions, Inc.
Withdrawn
As of 11/16/2010

MAI Hospital & Medical Facilities Purchasing Group
Withdrawn
As of 4/1/2010

MAI Managed Care Organization Purchasing Group
Withdrawn
As of 4/1/2010

MAI Physicians & Surgeons Purchasing Group
Withdrawn
As of 4/1/2010

Medical Savings Insurance Company
Revocation
As of 11/23/2010

MIIX Insurance Company
Revocation
As of 3/2/2010

MSI Risk Management Services, Inc.
Withdrawn
As of 6/23/2010

NLC Mutual Insurance Company
Withdrawn
As of 5/14/2010

FINANCIAL CONDITIONS

Liquidations, Revocations, Suspension and Withdrawals *continued*

January 1, 2010 to December 31, 2010

Owner-Operators Independent Drivers Association Risk
Purchasing Group
Withdrawn
As Of 7/6/2010

Park Avenue Property & Casualty Insurance Company
Revocation
As of 4/28/2010

Real Estate Sales Professional Program
Withdrawn
As Of 4/23/2010

Trip Mate, Inc.
Withdrawn
As of 8/11/2010

United Professional Liability Purchasing Group, Inc.
Withdrawn
As of 7/13/2010

United States Aircraft, Pilots & Mechanics Association,
Inc.
Withdrawn
As of 10/22/2010

Wakely And Associates, Inc.
Withdrawn
As of 7/6/2010

Self-Insurance (Workers' Compensation)

The Workers' Compensation Self-Insurance Unit is responsible for regulating the 91 employers that currently self insure their workers' compensation coverage in West Virginia and the approximately 100 employers who no longer self insure but continue to administer claims incurred during their period of self insurance. One additional company was approved for self insured status in calendar year 2010.

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

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

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

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

Fraud Unit (Office of the Inspector General)

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

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

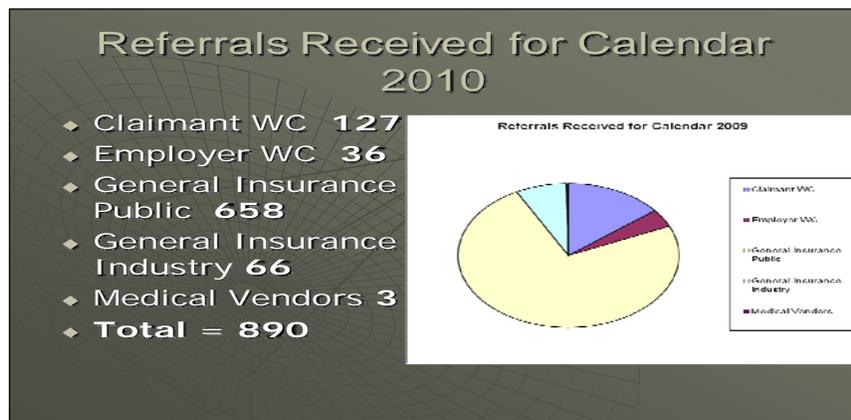
- Beckley
- Charleston
- Fairmont
- Huntington
- Logan
- Martinsburg
- Parkersburg
- Wheeling

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

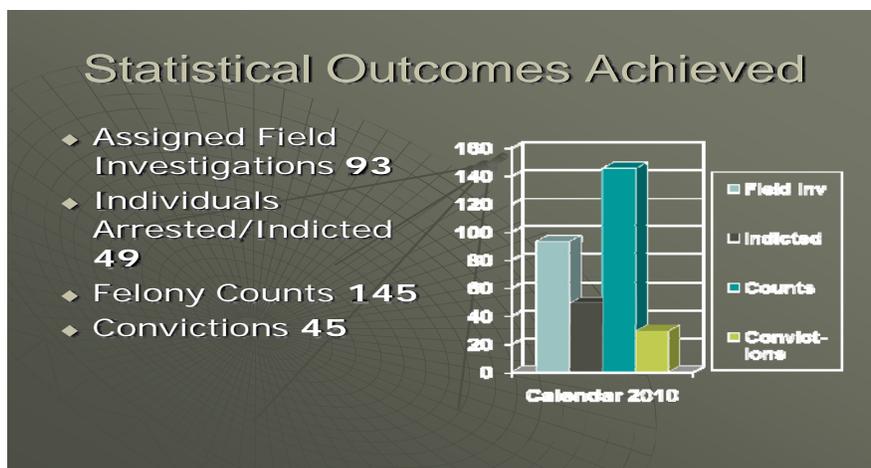
There are three ways in which the public and the insurance industry can report suspected insurance fraud to the Fraud Unit; by calling toll free @ 1-800-779-6853; online reporting @ www.wvinsurance.gov; and by correspondence. The Fraud Unit's case management and reporting application has been recognized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

The Fraud Unit has been proactive in its approach to educate the public on what constitutes insurance fraud as well as the costs associated with insurance fraud. In 2010 the unit issued over seventeen (17) press releases detailing criminal indictments and or convictions associated with investigations that involved this office. A brochure explaining the types of fraud, what the penalties are and what happens when someone reports suspected fraud was developed and is given out at fairs and festivals across the state as well as distributed to each WV State Police Detachment. Additionally, representatives from the Unit appeared at various functions, events, and meetings statewide taking the message to the general public that insurance fraud is not a victimless crime, but one that victimizes everyone in the form of higher costs for goods and services.

The Inspector General and or his designee have appeared on “Inside Insurance”, a television show airing statewide on PBS, with the programming airing thirty-three (33) times, for a total air time of over sixteen (16) hours of programming dedicated to the issue of insurance fraud and how to report such to the OIC’s Fraud Unit. Further, numerous interviews have been done with various media outlets around the state concerning efforts to combat insurance fraud in the state. Media interviews along with quarterly newsletters being distributed to the public and the insurance industry enhance the visibility of the Fraud Unit in its goal to educate the public on what constitutes insurance fraud and what can be done to prevent it. Further, numerous presentations have been given to a wide range of groups and organizations on what is being done to combat insurance fraud in the state and what they can do to assist in those efforts. Statistics for activities conducted by the Fraud Unit during calendar year 2010 are depicted in the following chart:



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, significant increases in every category were realized. For example, individuals arrested or indicted increased 33%, and the number of felony counts increased 61%. The following chart depicts statistical data relevant to investigations, prosecutions and convictions in calendar year 2010:



Training

In 2010, the Fraud Unit obtained specialized training for multiple employees from a variety of sources:

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

In 2010 there were many cases involving a broad spectrum of criminal activity when it came to investigations and prosecutions of insurance fraud. The following cases are offered as examples of the types of cases the Fraud Unit were involved in for calendar year 2010:

2010 Case Highlights

Kelly Blunden – age 47 from Dunbar, WV plead guilty to one felony count of “wrongfully seeking workers compensation by making false statements or testimony” in October of 2010 and was sentenced to one (1) year of supervised probation and full restitution. Ms. Blunden forged her treating physician’s signature to documents in support of reopening a previously closed workers compensation claim after her doctor refused to support that her treatment was based upon a work related injury.

Rebecca Lynn Fortner – age 41 from Princeton, WV and **William Skeens** both plead guilty to one reduced charge of filing a “fraudulent claim with an insurance company” in August of 2010 and were sentenced to one (1) year of supervised probation. Ms. Fortner and Mr. Skeens conspired in staging a “slip and fall” at a local supermarket in the Princeton area and then attempted to secure a settlement from the store’s insurance carrier.

Mark Anthony Holmes – age 39 from Charleston, WV plead guilty to two (2) felony counts of uttering in September of 2010 and was sentenced to five (5) years of supervised probation and ordered to pay full restitution in excess of \$5,000.00 to the insurance company victimized by the defendant. Mr. Holmes had forged, and presented as true, copies of receipts and medical reports in support of his claim that he had fallen at an area business and suffered injuries.

Christopher Bragg, James Woodson and Jennifer Mills - James Woodson age 36, of Clarksburg, Jennifer Mills (a/k/a Jennifer Woodson) age 28 of Weston, and Christopher Bragg age 32, of Salem were indicted on multiple counts of wire and mail fraud, as well as conspiracy to commit wire and mail fraud by a federal grand jury March 1st, 2010. Ms. Mills plead guilty on April 23rd, 2010 to one (1) felony count of wire fraud and in exchange for her plea the remaining counts against her were dismissed. Mr. Bragg and Mr. Woodson each plead guilty to two (2) counts of felony wire fraud on May 17th, 2010 and in exchange for their plea the remaining counts against them were dismissed as well.

These three defendants defrauded numerous insurance companies, businesses, and health care professionals by staging, together with a number of unindicted co-conspirators, at least twenty-four (24) motor vehicle crashes, faking personal injuries, and filing fraudulent insurance claims from July 2001 until April 2007. As a result of filing or attempting to file false insurance claims, the three received approximately \$150,000 in personal injury settlements and approximately \$40,000 in unnecessary medical treatment, resulting in a total financial loss of \$190,000 to insurance companies and health care professionals.

Jennifer Mills was sentenced on August 16th, to forty-one (41) months of incarceration, three (3) years of supervised release, and ordered to pay restitution. Christopher Bragg was sentenced on August 20th, to thirty-three (33) months of incarceration, three (3) years of supervised probation,

and ordered to pay restitution as well. James Woodson was sentenced November 9th, to forty-one (41) months of incarceration, three (3) years of supervised probation and ordered to pay restitution. All three (3) individuals are to pay a combined \$208,102.66 in restitution to numerous entities and agencies for their fraud.

Mary Marcum, Lidge Marcum, and Edith Puckett – Mary Marcum age 37 from Grundy Va., along with Edith Puckett and Lidge Marcum (ages unknown) conspired together to stage an auto crash in Mercer County with several other unindicted individuals in December of 2008. In the course of the extensive investigation it was determined there were additional staged crashes committed in Mingo County. Mary Marcum plead guilty to one (1) felony count of conspiracy to file a fraudulent claim with an insurance company and was sentenced to one (1) to five (5) years in prison as well as restitution in the amount of \$7,501.00 Mary Marcum’s prison sentence was structured in such a way to run concurrently with her sentence in Mingo County. Lidge Marcum and Edith Puckett each plead guilty to one (1) felony count of conspiracy to file a fraudulent claim with an insurance company and each was sentenced to one (1) to five (5) years in prison.

Tiffany Ann Washington – age 34 of Cumberland Md., Tiffany Washington filed five fraudulent claims with multiple insurance companies for the same facts of loss and same damages to her 2003 Volkswagen Jetta. Ms. Washington was assisted with filing these claims by the insured, **Dora Moreland, Erica Evans, Kimberly Swanner,** and **Aubrey Robey.** In May 2010 Ms. Washington ended up pleading no contest to the felony offense of "fraudulent claim to insurance company" in exchange for the remaining charges against her being dismissed. Ms. Washington was sentenced to five (5) years of supervised probation and ordered to pay full restitution and all associated costs with her probation. The four (4) remaining defendants all plead guilty to one (1) misdemeanor count of “fraudulent claim to an insurance company” and each was sentenced to one (1) year of unsupervised probation and ordered to perform twenty (20) hours of community service within six (6) months and pay full restitution.

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

Legal Division

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

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

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

Legislation

The following is a brief synopsis of the significant legislation enacted during the 2010 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 394 - Authorizing DMV use certain program to identify uninsured vehicles (effective June 11, 2010)

The focus of this bill is to authorize the DMV Commissioner to develop and implement an electronic verification system that will enhance the ability of DMV, law enforcement and others to identify uninsured noncommercial motor vehicles. The bill also amends the insurance code to require insurance companies to participate in any such verification program and authorizes the Insurance Commissioner to propose rules to permit him or her to sanction companies that do not comply with the DMV program's requirements.

Senate Bill 483 - Authorizing HMOs to offer point of service option (effective June 18, 2010)

This bill authorizes HMOs to directly offer a point-of-service option that would give enrollees the choice of receiving care outside an HMO's panel of health care providers. Prior to this change, HMOs could only provide such an option by contracting with an indemnity insurer to offer the coverage under a separate policy.

Senate Bill 665 - Transferring certain Health Care Authority's duties to Insurance Commissioner (effective June 9, 2010)

In 2000, the Health Care Authority was given the task of working with an advisory group to develop standard and uniform forms and procedures for use in health insurance claims. The bill simply transfers the task to OIC.

House Bill 4038 - Imposing a statutory lien on fire insurance proceeds in the event of a total loss to real property (Governor's bill) (effective June 9, 2010)

This bill makes homeowner's insurance proceeds available for the cleanup of destroyed properties, regardless of whether the policy includes debris removal coverage, by creating a statutory lien on the proceeds in favor of the local government. The initial lien -- the larger of \$5,000 or 10% of the policy's face amount -- comes into existence upon the declaration of a total loss, at which point the company has to notify the city or county where the destroyed property is located. The city or county then has 30 days to keep the lien alive by filing a notice of lien in the county clerk's office; this filed lien must be in the amount of the estimated cost of clean-up but may not be larger than the initial lien. Thereafter, the lien can only be released if the city or county issues a certification that the property has been cleaned up, that arrangements satisfactory to the city or county have been made to do so, or that the company has paid the full amount to the city or county. The Commissioner may withdraw the eligibility of any noncompliant surplus lines carrier.

House Bill 4128 - Relating to Insurance Companies Being in Hazardous Condition (OIC agency bill) (effective June 1, 2010)

The National Association of Insurance Commissioners (NAIC) has in place an accreditation program that is designed to assure that each accredited state has sufficient authority and resources to regulate the solvency of its domestic industry, thereby permitting other states to rely on the domiciliary state's examinations. This bill, which is based on a model regulation, provides additional standards for determining whether the continued operation of any insurer might be deemed to be hazardous to its policyholders, creditors or the general public, gives the Insurance Commissioner additional authority to issue an order requiring companies deemed to be in hazardous financial condition to take corrective action, and adds protections against disclosure of documents related to supervisory actions.

House Bill 4176 - Relating to credentialing of health care practitioners (effective June 9, 2010)

Credentialing of health care providers is required by hospitals, insurers and other health care entities to assure that their providers are proficient. An integral part of the credentialing process is primary source verification of a provider's training, licensure, work history, etc. The verification can be done by the credentialing entity itself or contracted out to another entity known as a "credentialing verification organization" or CVO. This bill, which grew out of the efforts of a statutorily-created advisory group, requires DHHR and OIC to propose rules by June 1, 2011 that would lead to the establishment of a single CVO for the entire state by 2015. The bill also requires that the rules address the issue of a common re-credentialing date for all providers.

House Bill 4260 - Relating to insurance adjusters (OIC agency bill) (effective June 11, 2010)

The federal Risk Management Agency (RMA) operates the national crop insurance program under which RMA bears the risk with respect to policies written by participating insurance carriers. RMA is now requiring that crop adjusters be tested for proficiency in crop insurance matters. Although West Virginia tests applicants for an adjuster's license, it is a general test that is not geared to crop insurance issues. In order to avoid possible federal preemption of its adjuster licensing laws, this bill creates a new crop adjuster license (in addition to "public" and "company" licenses). The bill also provides that the Insurance Commissioner *must* test applicants for such a license but that he or she can designate an RMA-approved vendor that is able to certify proficiency.

The bill also brings several aspects of the general adjuster licensing laws into conformity with those governing producer licensing: (1) It permits a non-resident licensee whose state of residence or business does not license adjusters to designate as his or her "home state" any state in which he or she has a license; (2) it authorizes the Commissioner to adjust renewal dates and to waive renewal requirements for good cause, e.g. military service; and (3) it permits renewal without retesting within a year of a lapse by payment of twice the usual fee. The bill also requires adjusters to report adverse actions taken against them in other jurisdictions (e.g. criminal prosecutions), authorizes the Commissioner to examine the business of applicants and licensees, and permits an applicant to demand a hearing if his or her application is denied.

House Bill 4273 - Relating to Professional Employer Organizations (PEOs) (OIC agency bill) (effective June 11, 2010)

Under current law, a PEO *licensee* is subject to all of the administrative penalties in W. Va. Code §33-46A-8 – license revocation/suspension or a penalty up to \$10,000 – but a person performing PEO activities without a license is arguably only subject to an injunction in circuit court pursuant to an OIC rule. *See* 114 WV CSR 85-12.2 (May 14, 2009). This bill clarifies that the OIC has authority to take action against *unlicensed* PEOs by providing that they are subject to the same enforcement actions – injunctive, administrative, civil and criminal – that are available against unauthorized insurers pursuant to W. Va. Code §§33-44-6 to -9.

House Bill 4459 - WC - Increasing time in which dependent may apply for Workers' Compensation death benefits where occupational pneumoconiosis is determined to be a cause of death (effective June 8, 2010)

This bill requires OIC to create a form notice that an entity paying workers' compensation OP death benefits must send to the recipient to advise that the benefits will stop on a date certain and that the dependent may be eligible under W. Va. Code §23-4-15 for additional benefits if it can be proven that the worker's OP contributed to his or her death. It also increases -- from 1 year to 2 years from the date of a worker's death -- the time period in which a dependent must make application for such additional benefits.

House Bill 4615 - Authorizing political subdivisions to establish risk pools to insure their workers' compensation risks (effective March 12, 2010)

Counties and other political subdivisions are required to purchase mandatory workers' compensation coverage from BrickStreet through June 30, 2010; after that date, these entities may make other arrangements to meet their statutory obligations and, beginning July 1, 2011, BrickStreet may refuse to cover these entities. *See* W.Va. Code §23-2C-15(b). For the last few years, political subdivisions have been able to create risk pools to insure certain casualty risks except workers' compensation. This bill expands the current statute to permit risk pools to cover workers' compensation risks as well but prohibits such coverage until rules proposed by the Insurance Commissioner have been made effective.

Rules

The following Title 113 (Director of the WV Health Insurance Plan [AccessWV]) and Title 114 (Insurance Commissioner) insurance related legislative rules (authorized for promulgation by Senate Bill 407) became effective in 2010:

113 CSR 1 - Premium Subsidy (new rule, effective April 14, 2010)

In 2009, the AccessWV statute was amended to permit the use of any surplus in the Plan's account to subsidize premiums of "certain low income enrollees whose eligibility shall be established by legislative rule." This rule implements the statute by creating eligibility standards based on income and household size; eligibility is limited to persons with an annual household income at or below 200% of the federal poverty level.

113 CSR 2 - Pre-Existing Conditions Exclusions (new rule, effective April 14, 2010)

With two exceptions, persons enrolling in AccessWV are ineligible for coverage of the treatment of pre-existing conditions for the first six months of enrollment. *See* W.Va. Code §33-48-8(d)(1). In 2009, the Legislature gave the AccessWV Board of Directors the authority to propose a rule to add new classes of persons who would also be able to escape the six-month waiting period for pre-existing conditions. This rule exempts, in whole or in part, persons who are coming into AccessWV from: (1) a public program, e.g. Medicaid; (2) another state's high-risk plan; or (3) a private plan with premiums in excess of a similar AccessWV plan. In either of the latter two instances where the person had not yet met the prior plan's pre-existing condition waiting period, credit against the AccessWV plan's 6-month waiting period would be given for any time credited against the prior plan's waiting period.

114 CSR 11D - Variable Life Insurance (new rule, effective July 16, 2010)

A "variable life policy" provides life insurance for which the amount or duration varies according to the investment experience of any separate account or accounts established and maintained by the insurer as to that policy. This new rule, which is based on an NAIC model that sets forth a comprehensive regulatory scheme, covers qualifications of companies and producers, contents of policies, reserve requirements, requirements for the maintenance of separate accounts and information that must be furnished to applicants for such policies. It also requires the insurer to annually disclose to the policyholder certain information pertaining to the policy, such as the cash surrender value.

114 CSR 11E - Annuity Disclosure (new rule, effective July 16, 2010)

This new rule, which provides standards for disclosure of information in transactions involving annuity contracts, works hand in hand with 114 CSR 11B, “Suitability in Annuity Transactions,” and is similar to 114 CSR 11A, which performs the same function with regard to life insurance. The rule specifies the minimum information that must be disclosed to a prospective buyer and the method for disclosing it; it also requires that applicants be provided a “Buyer’s Guide” and a standard disclosure document, each of which is set forth in the appendix to the rule. The standard disclosure document must include a detailed description of the contract and its benefits, an explanation of how rates may change, how the values of the annuity can be assessed and the tax implications of the contract. Annual reports to the contract holders are required in specified circumstances. Violations of the rule are subject to the penalty provisions of the unfair trade practices act, W. Va. Code §33-11-1 *et seq.*

114 CSR 24 - Medicare Supplement Insurance (amended rule, effective April 14, 2010)

Congress recently enacted two laws -- the Medicare Improvements for Patients and Providers Act of 2008 (MIPPA) and the Genetic Information Nondiscrimination Act of 2008 (GINA) -- that require the NAIC to revise its Medicare Supplement Insurance Regulation (Model 651) and the states to adopt such changes; the amendments to this rule adopt these NAIC revisions. These amendments provide for a new 2010 Standardized Medicare Supplement (or “Medigap”) policy to replace the current 1990 Standardized Medigap policy. It further provides that such a policy cannot be effective until June 1, 2010, after which no 1990 Standardized Medigap policy can be made effective, and that existing policyholders may keep their old policies. Among other changes in the rule are the elimination of four plans and the creation of two new ones; the elimination of certain benefits (“at-home recovery” and “preventive care”), and the creation of a new hospice benefit.

Changes mandated by GINA include a prohibition of discrimination in the pricing of a Medicare supplement policy or denial of such a policy on the basis of genetic information; a limit in the ability of Medigap issuers from requesting or requiring genetic testing; and a prohibition in the collection of genetic information for underwriting or other purposes prior to enrollment.

114 CSR 28 - Coordination of Health Benefits (amended rule, effective April 14, 2010)

The amendments to this rule, which are based on an NAIC model, provide the process by which benefits are coordinated between and among various health insurance carriers when an insured is covered by more than one plan. The amendments take into account recent innovations such as health savings accounts and high deductible plans. A primary aim of the rule is to permit secondary plans to reduce their benefits so that the combined benefits of all plans do not exceed an insured’s total allowable expenses. The amendments also provide for coordination of benefits with respect to individual health plans; the current rule only applies to group plans. The new rules apply to all health insurance policies issued on or after January 21, 2011.

114 CSR 36 - West Virginia Life and Health Guaranty Association Act Notice Requirements (amended rule, effective April 14, 2010)

The amendments to this rule update the appendix to reflect extensive amendments in 2009 to the West Virginia Life and Health Insurance Guaranty Association Act, W. Va. Code §33-26A-1 *et seq.* The appendix being replaced was an OIC-approved template for the summary document mandated to be provided to policy/contract holders. *See* W. Va. Code §33-26A-19(b)-(c). The changes reflect the increased coverage limits contained in the bill and the addition of the types of policies/contracts to which the statute applies. An additional appendix sets forth the separate document required by W. Va. Code §33-26A-19(d) that is required if the policy/contract being delivered will not be covered by the Guaranty Association.

114 CSR 64 - Mental Health Parity (amended rule, effective April 14, 2010)

Federal legislation requires that large group health plans -- more than fifty enrollees -- that offer mental health benefits must provide “parity” between such benefits and medical/surgical benefits with respect to treatment limits (same limits on number of inpatient and outpatient visits) and financial limitations (same deductibles, copays and other cost sharing). In response to the federal law, the state parity statute, W. Va. Code §33-16-3a, was amended in 2009 in several respects, e.g. West Virginia’s method of measuring the overall cost of parity used “anticipated costs” rather than the new federally-prescribed use of “actual costs” as the basis of assessing parity. The amendments to this rule reflect the recent federally prescribed changes to the state parity statute.

114 CSR 80 - Viatical Settlements (amended rule, effective April 14, 2010)

This rule amendment reflects the 2009 amendment of the broker licensing provisions in W. Va. Code §33-13C-3 to permit, as an alternative to a \$250,000 bond, evidence of an errors and omissions policy in the amount of \$100,000 per occurrence and a \$300,000 annual limit.

114 CSR 87 - Preventative Care Pilot Program (new rule, effective April 14, 2010)

In 2006, the Legislature created the preventive care pilot program under which health providers (usually clinics) could be licensed to sell prepaid memberships that entitled subscribers (individuals or families) to use the clinics’ primary and preventive health services; however, memberships could not be sold to persons who had health insurance coverage within the prior year. In 2009, the statute was amended to permit the sale to an employer or individual who had had a high-deductible policy within the last year if the clinic could demonstrate that the prepaid plan would not “negatively impact” the prospective member’s current coverage. *See* W. Va. Code §16-2J-7(3). This new rule defines the circumstances under which individuals who have or employers who provide high deductible plans may also participate in the pilot program. The rule also requires a participating provider to give notice to the individual or employer that the payment for the clinic membership may or may not, depending on the policy, count towards the health insurance deductible.

114 CSR 89 - Use of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities (new rule, effective July 1, 2010)

This new rule makes it a specific violation of the insurance laws for an insurance producer (agent) who is attempting to sell life insurance or an annuity to claim that he or she has a professional certification that would indicate that he or she has special expertise in advising seniors. The rule also provides guidelines for determining when the use of a certification is not prohibited; for example, there is a rebuttable presumption that a certification from American National Standards Institute is valid.

Emergency Orders

Eight (8) emergency orders and four (4) amended emergency orders were issued by the Insurance Commissioner in 2010.

10-EO-01 - Emergency Order entered on February 10, 2010 - Re: Severe winter storm beginning February 5, 2010 which caused rainfall, snow, sleet, wind gusts, downed trees and road blockages and considerable damage to private and public property throughout the State of West Virginia. Normal time frames for claim handling and settlement set forth in West Virginia Code of State Rules Title 114, Series 14, Section 5 and subsections 6.2., 6.3., 6.7., 7.3.c., and 7.5. were suspended in the State of West Virginia for claims arising out of the severe winter storm which began on February 5, 2010.

10-EO-02 - Emergency Adjuster Order entered on February 10, 2010 - Re: Severe winter storm beginning February 5, 2010 which caused rainfall, snow, sleet, wind gusts, downed trees and road blockages and considerable damage to private and public property throughout the State of West Virginia. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in the State of West Virginia during the emergency situation.

10-EO-03 - Emergency Order entered on March 15, 2010 - Re: Heavy rainfall and snow melt beginning on March 12, 2010 which caused considerable damage to private and public property in Greenbrier County, West Virginia and surrounding counties. Normal time frames for claim handling and settlement set forth in West Virginia Code of State Rules Title 114, Series 14, Section 5 and subsections 6.2., 6.3., 6.7., 7.3.c., and 7.5. were suspended in the State of West Virginia for claims arising out of the heavy rainfall and snow melt which began on March 12, 2010.

10-EO-04 - Emergency Adjuster Order entered on March 15, 2010 - Re: Heavy rainfall and snow melt beginning on March 12, 2010 which caused considerable damage to private and public property in Greenbrier County, West Virginia and surrounding counties. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in Greenbrier County and surrounding counties in the State of West Virginia during the emergency situation.

10-EO-03A - Amended Emergency Order entered March 16, 2010 - To amend Emergency Order 10-EO-03 entered by the Insurance Commissioner on March 15, 2010 following severe flooding which occurred throughout the entire state of West Virginia warranting a statewide declaration of emergency.

10-EO-04A - Amended Emergency Adjuster Order entered March 16, 2010 - To amend Emergency Adjuster Order 10-EO-04 entered by the Insurance Commissioner on March 15, 2010 following severe flooding which occurred throughout the entire state of West Virginia warranting a statewide declaration of emergency.

10-EO-05 - Emergency Order entered June 14, 2010 - Re: Isolated severe storm on March 22, 2010 containing heavy rain, strong winds and large hail which caused considerable damage to private and public property located in the areas of Moundsville and Wheeling, West Virginia creating a steady influx of claims being reported as property owners discovered property damage. Normal time frames for claim handling and settlement set forth in West Virginia Code of State Rules Title 114, Series 14, Section 5 and subsections 6.2., 6.3., 6.7., 7.3.c., and 7.5. were suspended in the State of West Virginia for claims arising out of the isolated severe storm on March 22, 2010.

10-EO-06 - Emergency Adjuster Order entered June 14, 2010 - Re: Isolated severe storm on March 22, 2010 containing heavy rain, strong winds and large hail which caused considerable damage to private and public property located in the areas of Moundsville and Wheeling, West Virginia creating a steady influx of claims being reported as property owners discovered property damage. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in the State of West Virginia as a result of the isolated severe storm on March 22, 2010.

10-EO-07 - Emergency Order entered June 18, 2010 - Re: State of Emergency declared by Governor Joe Manchin III on June 13, 2010 following heavy sustained rainfall beginning June 11, 2010 which caused flooding, flash-flooding, river flooding, mudslides, landslides, and stream blockages in Logan, McDowell, Mingo and Wyoming counties in the state of West Virginia resulting in considerable damage to private and public property. Normal time frames for claim handling and settlement set forth in West Virginia Code of State Rules Title 114, Series 14, Section 5 and subsections 6.2., 6.3., 6.7., 7.3.c., and 7.5. were suspended in the state of West Virginia for claims arising out of the heavy sustained rainfall which began on June 11, 2010.

10-EO-08 - Emergency Adjuster Order entered June 18, 2010 - Re: State of Emergency declared by Governor Joe Manchin III on June 13, 2010 following heavy sustained rainfall beginning June 11, 2010 which caused flooding, flash-flooding, river flooding, mudslides, landslides, and stream blockages in Logan, McDowell, Mingo and Wyoming counties in the state of West Virginia resulting in considerable damage to private and public property. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in the State of West Virginia as a result of the heavy sustained rainfall which began on June 11, 2010.

10-EO-07A - Amended Emergency Order entered June 30, 2010 - To amend Emergency Order 10-EO-07 entered by the Insurance Commissioner on June 18, 2010 following declaration of a State of Emergency for Lewis County signed by Governor Joe Manchin III on June 25, 2010 as a result of high winds and heavy sustained rainfall on June 24, 2010 which caused severe damage to private and public property throughout Lewis County, West Virginia and a proclamation entered by Governor Joe Manchin III on June 28, 2010 declaring that the State of Emergency proclaimed on the thirteenth day of June, 2010 for Logan, McDowell, Mingo and Wyoming counties be amended to include Lewis County, West Virginia.

10-EO-08A - Amended Emergency Adjuster Order entered June 30, 2010 - To amend Emergency Adjuster Order 10-EO-08 entered by the Insurance Commissioner on June 18, 2010 following declaration of a State of Emergency for Lewis County signed by Governor Joe Manchin III on June 25, 2010 as a result of high winds and heavy sustained rainfall on June 24, 2010 which caused severe damage to private and public property throughout Lewis County, West Virginia and a proclamation entered by Governor Joe Manchin III on June 28, 2010 declaring that the State of Emergency proclaimed on the thirteenth day of June, 2010 for Logan, McDowell, Mingo and Wyoming counties be amended to include Lewis County, West Virginia.

Litigation

The Insurance Commissioner was a party to or involved in the following civil actions in the year 2010:

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

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

State of WV ex rel. Offices of WV Insurance Commissioner v. David M. Montgomery, dba Dave's Backhoe Service, Civil Action No. 09-C-701

State of WV ex rel. Offices of WV Insurance Commissioner v. Dennis Macri, dba Fort Henry Transmission Service, Civil Action No. 10-C-848

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

State of WV ex rel. Offices of WV Insurance Commissioner v. Shane A. Carranza, Civil Action No. 10-C-731

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

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

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

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

State of WV ex rel. Offices of WV Insurance Commissioner v. Randall L. Akers, Jr. dba Akers & Son Construction, Civil Action No. 10-C-1421

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

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

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

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

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

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

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

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

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

State of WV ex rel. Offices of WV Insurance Commissioner v. Steve Friel dba S&W Logging, Civil Action No. 10-C-1163

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

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

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

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

State of WV ex rel. Offices of WV Insurance Commissioner v. Sissonville Auto Service Center, Civil Action No. 10-C-340

State of WV ex rel. Offices of WV Insurance Commissioner v. B & W Expert Construction, LLC, Civil Action No. 09-C-626

State of WV ex rel. Offices of WV Insurance Commissioner v. Berens Enterprises, Inc., Civil Action No. 09-C-2164

State of WV ex rel. Offices of WV Insurance Commissioner v. Blackberry Enterprises, Inc. Civil Action No. 10-C-542

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

State of WV ex rel. Offices of WV Insurance Commissioner v. Bobs Computers Sales & Service LLC, Civil Action No. 10-C-342

State of WV ex rel. Offices of WV Insurance Commissioner v. Bradley Rancy dba Bradley Professional Drywall, Civil Action No. 09-C-730

State of WV ex rel. Offices of WV Insurance Commissioner v. Brisco Concrete LLC, Civil Action No. 09-C-1699

State of WV ex rel. Offices of WV Insurance Commissioner v. Britton Construction Group LLC, Civil Action No. 09-C-1393

State of WV ex rel. Offices of WV Insurance Commissioner v. Brothers Construction of WV Inc., Civil Action No. 09-C-954

State of WV ex rel. Offices of WV Insurance Commissioner v. Byron and Trudy Jones dba J-Wood Processing, Civil Action No. 09-C-1395

State of WV ex rel. Offices of WV Insurance Commissioner v. Little Kanawha Excavating Co., Civil Action No. 10-C-334

State of WV ex rel. Offices of WV Insurance Commissioner v. Cajun Certified Distributors LLC dba Bon Monge, Civil Action No. 10-C-1397

State of WV ex rel. Offices of WV Insurance Commissioner v. Chapmanville TV & CB Sales & Service, Civil Action No. 10-C-728

State of WV ex rel. Offices of WV Insurance Commissioner v. CJF, Inc., Civil Action No. 10-C-1400

State of WV ex rel. Offices of WV Insurance Commissioner v. Chabelas Diner, Inc., Civil Action No. 09-C-2241

State of WV ex rel. Offices of WV Insurance Commissioner v. Kids “R” Us Daycare, Civil Action No. 10-C-1165

State of WV ex rel. Offices of WV Insurance Commissioner v. China Max, Civil Action No. 10-C-166

State of WV ex rel. Offices of WV Insurance Commissioner v. CJJ Contracting LLC, Civil Action No. 10-C-371

State of WV ex rel. Offices of WV Insurance Commissioner v. Commercial Casework Solution Inc., Civil Action No. 10-C-628

State of WV ex rel. Offices of WV Insurance Commissioner v. Comp-Trol, Civil Action No. 09-C-2313

State of WV ex rel. Offices of WV Insurance Commissioner v. D & J Battery Inc., Civil Action No. 10-C-1160

State of WV ex rel. Offices of WV Insurance Commissioner v. Danbi Inc., Civil Action No. 09-C-2168

State of WV ex rel. Offices of WV Insurance Commissioner v. Beard Kerr, Jr. dba The Rough Cut Sawmill, Civil Action No. 10-C-1286

State of WV ex rel. Offices of WV Insurance Commissioner v. Robin Huss dba Valasuez Construction, Civil Action No. 10-C-87

State of WV ex rel. Offices of WV Insurance Commissioner v. Dreamhome Community Development Corp., Civil Action No. 08-C-1027

State of WV ex rel. Offices of WV Insurance Commissioner v. Duane Elsey, Civil Action No. 08-C-1900

State of WV ex rel. Offices of WV Insurance Commissioner v. Employment & Training, Civil Action No. 09-C-953

State of WV ex rel. Offices of WV Insurance Commissioner v. Frankie Painter dba F & D Painting, Civil Action No. 09-C-916

State of WV ex rel. Offices of WV Insurance Commissioner v. G & G Automotive LLC, Civil Action No. 09-C-2165

State of WV ex rel. Offices of WV Insurance Commissioner v. Greg Lowe dba Lowe's Construction, Civil Action No. 08-C-916

State of WV ex rel. Offices of WV Insurance Commissioner v. Glover Inc., Civil Action No. 09-C-2138

State of WV ex rel. Offices of WV Insurance Commissioner v. Green Valley Clay Co., Civil Action No. 09-C-617

State of WV ex rel. Offices of WV Insurance Commissioner v. Heavy Horse Modular Service, Civil Action No. 09-C-337

State of WV ex rel. Offices of WV Insurance Commissioner v. Hunter Construction LLC, Civil Action No. 10-C-732

State of WV ex rel. Offices of WV Insurance Commissioner v. Icon, LLC, Civil Action No. 09-C-625

State of WV ex rel. Offices of WV Insurance Commissioner v. International Development, Civil Action No. 09-C-1920

State of WV ex rel. Offices of WV Insurance Commissioner v. J & S Restaurant & Catering LLC, Civil Action No. 10-C-922

State of WV ex rel. Offices of WV Insurance Commissioner v. Just Right Homecare Inc., Civil Action No. 10-C-842

State of WV ex rel. Offices of WV Insurance Commissioner v. Matewan Liquor, Civil Action No. 10-C-693

State of WV ex rel. Offices of WV Insurance Commissioner v. Linda Delp dba Top to Bottom Construction, Civil Action No. 09-C-951

State of WV ex rel. Offices of WV Insurance Commissioner v. Live Wire Design Inc., Civil Action No. 10-C-341

State of WV ex rel. Offices of WV Insurance Commissioner v. M. Anwar Ullah Medical Corporation, Civil Action No. 10-C-843

State of WV ex rel. Offices of WV Insurance Commissioner v. Michael Marlow, Civil Action No. 08-C-1394

State of WV ex rel. Offices of WV Insurance Commissioner v. Mountain State Cabinetry Inc., Civil Action No. 09-C-1156

State of WV ex rel. Offices of WV Insurance Commissioner v. McClure Properties Inc. dba Citgo Quick Mart/Foxs Pizza Den, Civil Action No. 09-C-1113

State of WV ex rel. Offices of WV Insurance Commissioner v. McKays Mill, LLC, Civil Action No. 08-C-3139

State of WV ex rel. Offices of WV Insurance Commissioner v. Melbis Development Co., Civil Action No. 10-C-1897

State of WV ex rel. Offices of WV Insurance Commissioner v. Mercer Health Right Inc., Civil Action No. 10-C-540

State of WV ex rel. Offices of WV Insurance Commissioner v. Merrill Contracting LLC, Civil Action No. 09-C-2051

State of WV ex rel. Offices of WV Insurance Commissioner v. Morgan Auto Parts, Civil Action No. 08-C-1823

State of WV ex rel. Offices of WV Insurance Commissioner v. Jay Morgan dba Grafton Auto Parts, Civil Action No. 10-C-164

State of WV ex rel. Offices of WV Insurance Commissioner v. Mountain State Cabinetry Inc., Civil Action No. 09-C-1156

State of WV ex rel. Offices of WV Insurance Commissioner v. Mountain State Heating & Air Conditioning dba Fuel City Furnace, Civil Action No. 09-C-183

State of WV ex rel. Offices of WV Insurance Commissioner v. Mountaineer Expedite LLC, Civil Action No. 10-C-333

State of WV ex rel. Offices of WV Insurance Commissioner v. Nick's Video Civil Action No. 10-C-841

State of WV ex rel. Offices of WV Insurance Commissioner v. Nouveau Business concepts, Inc., Civil Action No. 09-C-1506

State of WV ex rel. Offices of WV Insurance Commissioner v. On the Set LLC, Civil Action No. 10-C-704

State of WV ex rel. Offices of WV Insurance Commissioner v. Oz Fabrications, Civil Action No. 09-C-699

State of WV ex rel. Offices of WV Insurance Commissioner v. Point Mining Inc., Civil Action No. 07-C-1286

State of WV ex rel. Offices of WV Insurance Commissioner v. R & R Contracting & Paving LLC, Civil Action No. 09-C-1503

State of WV ex rel. Offices of WV Insurance Commissioner v. R W Construction LLC, Civil Action No. 09-C-1240

State of WV ex rel. Offices of WV Insurance Commissioner v. Rider Mart, Inc., Civil Action No. 09-C-1507

State of WV ex rel. Offices of WV Insurance Commissioner v. Roberta Wooten dba Wootens One Stop, Civil Action No. 09-C-1195

State of WV ex rel. Offices of WV Insurance Commissioner v. Rockhouse Ridge Cattle Farm LLC, Civil Action No. 10-C-1399

State of WV ex rel. Offices of WV Insurance Commissioner v. Scott Steele Plumbing & Heating Inc., Civil Action No. 10-C-199

State of WV ex rel. Offices of WV Insurance Commissioner v. Sinbad's Cuisine, Civil Action No. 10-C-541

State of WV ex rel. Offices of WV Insurance Commissioner v. Six Pack Trucking Ltd. Co., Civil Action No. 10-C-543

State of WV ex rel. Offices of WV Insurance Commissioner v. Steves Automotive Inc., Civil Action No. 10-C-336

State of WV ex rel. Offices of WV Insurance Commissioner v. The Station, Civil Action No. 09-C-2167

State of WV ex rel. Offices of WV Insurance Commissioner v. Tim Martin dba Landscapes Unlimited, Civil Action No. 09-C-561

State of WV ex rel. Offices of WV Insurance Commissioner v. Toney Floyd Contracting LLC, Civil Action No. 08-C-1905

State of WV ex rel. Offices of WV Insurance Commissioner v. Video Warehouse Inc., Civil Action No. 09-C-2162

State of WV ex rel. Offices of WV Insurance Commissioner v. Wicer Corp., Civil Action No. 10-C-165

State of WV ex rel. Offices of WV Insurance Commissioner v. Woody's Surf Side Cafe, LLC, Civil Action No. 09-C-404

State of WV ex rel. Offices of WV Insurance Commissioner v. Wratchford Custom Homes Inc., Civil Action No. 09-C-1235

State of WV ex rel. Offices of WV Insurance Commissioner v. Yvonnies Pizza, Inc., Civil Action No. 09-C-1530

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

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

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

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

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

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

Michael Kostenko, 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

Referrals Opened

A total of one thousand two hundred sixty-one (1,261) referrals were opened by the Regulatory Compliance Unit of the Legal Division in 2010. A referral is an issue referred to the Regulatory Compliance Unit of the Legal Division from various departments and units within the OIC (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 2010.

TYPE OF REFERRAL	NUMBER OF REFERRALS
Company	17
Company - Rates & Forms	4
Company - Fincon	29
First Party	80
First Party - Rate & Form	1
General Inquiries	6
Market Conduct - Analysis	98
Market Conduct - Multi State Collaborative	5
Market Conduct - Self Insured	4
Market Conduct - Statutory	1
Market Conduct - Third Party	2
Other Litigation - Subpoenas	4
Producer Licensing - Administrative Action	132
Producer Licensing - Application	110
Producer Licensing - Clearance	79
Third Party	187
WCC Compliance - 85 CSR 8 6.6(b) - Private Carrier Audit Appeal	1
WCC Compliance - Contempt	21
WCC Compliance - General Referral	138
WCC Compliance - Injunctions	118
WCC Compliance - Postings	206
WCC Compliance - UEF Issues	1
WCC Compliance - Writs & Suggestions	17
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	1,261

Administrative Proceeding Cases Opened

A total of two hundred ninety-six (296) administrative proceeding cases were opened by the Regulatory Compliance Unit of the Legal Division in 2010. 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 2010.

TYPE OF REFERRAL	# CASES OPENED
Administrative Proceeding - Producer Licensing	28
Administrative Proceeding - First Party	55
Administrative Proceeding - Fincon	25
Administrative Proceeding - Market Conduct	3
Administrative Proceeding - Company - Rates & Forms	2
Administrative Proceeding - Third Party	183
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	296

Administrative Proceeding Cases Closed

A total of one hundred fifty-four (154) administrative proceeding cases were closed by the Regulatory Compliance Unit of the Legal Division in 2010. Below is a breakdown of the different type of administrative proceedings with the number closed for 2010.

TYPE OF REFERRAL	# CASES CLOSED
Administrative Proceeding - Producer Licensing	21
Administrative Proceeding - First Party	20
Administrative Proceeding - Company	3
Administrative Proceeding - Fincon	15
Administrative Proceeding - Market Conduct	1
Administrative Proceeding - Third Party	94
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	154

Hearings

A total of eighty-five (85) hearings were held in 2010. Below is a breakdown of the different types of hearings held in 2010. The WC Contempt and WC Injunction hearings were held in Circuit Court.

TYPE OF HEARINGS	# HEARINGS HELD
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Fincon	7
First Party	18
Producer Licensing	20
Third Party	11
WC Contempt	3
WC Injunction	26
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	85

Investigations Opened

A total of eight hundred ten (810) investigations on all matters were opened by the Regulatory Compliance Unit of the Legal Division in 2010. Below is a breakdown of the different types of investigations opened during 2010.

TYPE OF INVESTIGATIONS	# CASES OPENED
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Producer Licensing	313
Company	6
First Party	6
General Referral	16
Special Investigations	2
Third Party	188
WC Contempt	29
WC General Referral	43
WC Posting	207
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	810

Investigations Closed

A total of four hundred eighty (480) investigations on all matters were closed by the Regulatory Compliance Unit of the Legal Division in 2010. Below is a breakdown of the different types of investigations closed during 2010.

TYPE OF INVESTIGATIONS	# CASES CLOSED
Producer Licensing	199
Company	8
General Referral	15
Third Party	98
WC Contempt	8
WC General Referral	26
WC Posting	126
	<hr/>
	480

Postings

Two hundred sixteen (216) 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 2010. One hundred seventy-six (176) non-compliant employers were posted and/or handled by the Regulatory Compliance Unit. Twenty-three (23) postings were attempted but could not be completed due to various reasons, e.g. employer was no longer in business, employer was no longer at the address on file, etc. The remainder were employers that were brought into compliance or whose accounts were otherwise resolved.

Orders & Collaborative Actions

A total of one hundred forty-five (145) orders were prepared by the Regulatory Compliance Unit (RCU) of the Legal Division in 2010 and five (5) collaborative actions were entered into as a result of market conduct actions concerning issues with multistate insurers in 2010. Below is a breakdown of the types of orders prepared by the RCU, collaborative actions and fine and restitution amounts for 2010.

TYPE OF CASE	FINAL ORDERS PREPARED BY RCU	COLLABOR- ATIVE ACTIONS	FINE AMOUNT	RESTITUTION AMOUNT
Company	3		\$16,500.00	
Company - Rates & Forms	2		\$1,900.00	\$10,201.79
Company - Fincon	25		\$465,080.13	
First Party	16		\$0.00	
Market Conduct	3	5	\$66,831.37	\$105,104.00
Producer Licensing	32		\$29,450.00	
Third Party	5		\$0.00	
WCC Compliance - Contempt	2		\$0.00	
WCC Compliance - Injunctions	57		\$98,612.24	
	145	5	\$678,373.74	\$115,305.79

Dispositions of Cases

A total of two hundred sixty-three (263) cases were closed by the Regulatory Compliance Unit of the Legal Division in 2010. A disposition is the outcome of the case. The information below reflects the number of each type of case, the specific issue and the number for that issue.

TYPE OF CASE	
FINCON - COA Revoked	8
FINCON - COA Suspended	5
AGENT LICENSING - License Revoked	16
AGENT LICENSING - License Suspended	1
FINCON - Final Report Adopted	14
MARKET CONDUCT - Final Report Adopted	3
WC POSTINGS - Posted	176
WC INJUNCTIONS - Injunctions Granted	40
WC CONTEMPT - Contempt Granted	0
	<u>263</u>

Disciplinary Actions

Individual Insurance Producers

During the year 2010, Twenty-nine Thousand Four Hundred Fifty Dollars (\$29,450.00) in penalties were assessed as a result of disciplinary actions taken against individual insurance producers for violation of W. Va. Code §33-12-18(a), Acting as an agent of an insurer without being an appointed agent of that insurer; §33-12-24(b)(6) and (9), Having been convicted of or pleaded nolo contendere to a felony; and Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; §33-12-24(b)(10), Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province district or territory; and §33-12-34(a), Failure to timely report to the Insurance Commissioner any administrative action taken in another jurisdiction.

The licenses of sixteen (16) individual insurance producers were revoked in 2010 for violation of W. Va. Code §33-12-24(b)(2), Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner; §33-12-24(b)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing business; §33-12-24(b)(6), Having been convicted of or pleaded nolo contendere to a felony; §33-12-24(b)(9), Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; §33-12-24(b)(10), Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province district or territory; §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, Failure to timely report to the Insurance Commissioner any administrative action taken in another jurisdiction; and under the provisions of WV Code §33-12C-9 for failure to pay required tax on surplus lines premiums and failure to pay assessed penalties and interest for late filing of premium tax filings as required under the provisions of WV Code §33-43-7 and §33-43-8.

Insurers

During the year 2010, Five Hundred Fifty Thousand, Three Hundred Eleven Dollars and Fifty Cents (\$550,311.50) in penalties were assessed as a result of disciplinary actions taken against insurers for violation of W. Va. Code §33-3-11(2), Failure to comply with a lawful order of the Commissioner; §33-6A-4a, Alternative method of nonrenewal for automobile liability and physical damage insurance; §33-12C-7, Surplus lines tax; §33-16-3a, Required policy provisions - Mental health; §33-44-1, et seq., Unauthorized Insurers Act; under the provisions of W. Va. Code §33-12-24(b)(9), Using fraudulent, coercive or dishonest practices or

demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9; and as a result of collaborative market conduct actions with other states on issues of concern with multistate insurers.

During the year 2010, One Hundred Fifteen Thousand Three Hundred Five Dollars and Seventy-nine Cents (\$115,305.79) in restitution was received by insureds as a result of disciplinary actions taken against insurers for violation of W. Va. Code §33-16-3a, Required policy provisions - Mental health; as a result of market conduct examinations conducted in accordance with W. Va. Code §33-29-9; and as a result of collaborative market conduct actions with other states on issues of concern with multistate insurers.

The certificates of authority of five (5) insurers were suspended in 2010 under the provisions of W. Va. Code §33-3-10(b), No longer meeting the requirements for the license originally granted, because of deficiency of assets or otherwise; §33-3-11(a)(4), Found by the Commissioner to be in a financial condition such as to render the further transaction of insurance business hazardous to its policyholders or the people of West Virginia; §33-34A-3, Failure of either singularly or a combination of two or more hazardous financial conditions; and §33-34A-4(b)(1)-(9), Determination by the Commissioner that the continued operation of the insurer may be hazardous to the policy holders or the general public.

The certificates of authority of eight (8) insurers were revoked in 2010 under the provisions of W. Va. Code §33-3-5b, Failure to meet capital and surplus requirements; §33-3-10(b), No longer meeting the requirements for the license originally granted, because of deficiency of assets or otherwise; §33-3-11(a)(4), Found by the Commissioner to be in a financial condition such as to render the further transaction of insurance business hazardous to its policyholders or the people of West Virginia; §33-12-24(d), Use of dishonest practice or demonstrating untrustworthiness in the conduct of business; §33-34A-3, Failure of either singularly or a combination of two or more hazardous financial conditions; and §33-34A-4(b)(1)-(9), Determination by the Commissioner that the continued operation of the insurer may be hazardous to the policy holders or the general public.

Appeals Opened

A total of five (5) appeal cases were opened by the Regulatory Compliance Unit of the Legal Division in 2010. Below is a breakdown of the different type of appeals with the number opened for 2010.

APPEALS	NUMBER OF APPEALS
First Party	3
Other Litigation	2
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	5

Market Conduct

Three (3) “Agreed Orders Adopting Reports of Market Conduct Examination, Directing Corrective Action and Assessing Penalties” were entered by the Insurance Commissioner in 2010 as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9. West Virginia residents received \$81,149.00 in restitution. Penalties totaling \$10,000.00 were assessed as a result of violations discovered during these market conduct examinations.

The OIC entered into five (5) collaborative actions with other states in 2010 on issues of concern with multistate insurers resulting in penalties totaling \$56,831.37 and \$23,955.00 in restitution.

The unit conducted seventy (70) level one and twenty-eight (28) level two analyses on licensed companies concerning compliance with the West Virginia Code and the West Virginia Code of State Rules.

The OIC received pertinent data on three hundred and thirty-eight (338) companies which filed market conduct annual statements per National Association of Insurance Commissioners’ (“NAIC”) guidelines.

The Market Conduct Unit completed four (4) comprehensive compliance audits on employers which are self-insured for workers’ compensation; no penalties were assessed.

The following professional designations were earned by Market Conduct Personnel in 2010:

- One (1) Certified Insurance Examiner (CIE)
- One (1) Chartered Property and Casualty Underwriter (CPCU)
- One (1) Fellow Life Management Institute (FLMI)
- Two (2) Market Conduct Management (MCM)

Revenue Recovery Division

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

Cash Receipts

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

January	\$	88,130.91
February	\$	90,395.98
March	\$	78,310.09
April	\$	129,047.88
May	\$	87,677.18
June	\$	105,510.52
July	\$	149,057.34
August	\$	106,356.09
September	\$	92,875.53
October	\$	148,448.59
November	\$	91,566.62
December	\$	354,904.19
2010	\$	1,522,280.92

Default Notifications and Employer Contact

The Division sends letters of notification to all employers that are reported as being in default by not maintaining the mandatory workers' compensation insurance. In 2010, more than 3,100 letter notices were sent to employers that were reported to be uninsured. There were 21,358 contacts both by telephone and in-person between Revenue Recovery and the uninsured employer.

Employer Violator System (EVS)

The Division reviews all employers reported to not have the mandatory workers' compensation insurance and places the employer and the officers of the business on the listing. This electronic report allows other state agencies to search for and identify an employer that may apply for other state licensure or permits. If the employer is on EVS, other agencies may not grant licensure or permits until the default is cured and the business is appropriately insured. In 2010, there were 35,000 accounts listed on EVS.

Liens, Injunctions, and Regulatory Compliance

The Division prepared and mailed 1,114 liens to the county clerk of West Virginia Counties in 2010. 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, 528 lien releases were prepared and mailed to the county clerk offices. The liens would be placed due to the employer not working with the Division to cure the default and the lien releases were performed at the time the default was cured.

There were 215 investigation and/or posting requests prepared and forwarded to Regulatory Compliance and the Office of Inspector General during 2010.

Medical Rates and Plans (Workers' Compensation)

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

Medical Rates:

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

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

Based on research, workers' compensation maximum medical fee schedule methodologies were developed for nine separate fee schedules. These schedules comprised thousands of codes and fees. It was determined that the current methodology should be updated for the coming period. These new schedules were published July 1, 2010 and are effective for dates of service from July 1, 2010 through June 30, 2011. The Medical Rates and Plans Division continues to focus on customer education with every contact opportunity.

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

Managed Health Care Plans:

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

These managed health care plans are normally fiduciary or non-fiduciary in nature and their comprehensive applications, approval, and renewal processes reflect those differences. The applications are based on national standards and are regularly reviewed and receive enhancements as necessary. Continued alignment with national standards and proven strategies for quality assurance and improvement requires regular review. This division provides individual assistance to stakeholders during the application process to smooth any difficulties they may encounter. During the 2010 calendar year this division recommended to the Commissioner an additional three (3) new workers’ compensation managed health care plans for approval in WV, and six (6) managed health care plans for renewal.

Managed health care plans are not static and fluctuate in their business needs after their applications have been approved. This division continues to work with approved plans and assists them in the various plan and network changes that any health care organization experiences on a frequent basis. The regulatory review and approval systems were developed to facilitate the needs of the stakeholders. The Medical Rates and Plans Division processed 37 requests from the approved plans for amendments or modifications during this period.

Year	Total Requests Processed	Requests for Amendments	Requests for Modifications	Requests Approved	Requests Denied
2010	37	3	34	37	0

By the end of calendar year 2010, a total of fourteen (14) workers’ compensation managed health care plans were approved to operate in WV. Many providers participate in more than one network and have multiple service locations. Some networks participate in more than one MHCP.

Based on the requirements of Series 85, Rule 21 managed health care plans must report semi-annually. A system was developed to standardize the plan reporting process. In addition to the medical cost data, these reports include information on the number of grievances filed with each managed health care plan and a summary of the action taken. The data collected in this system is an aggregate of the claims managed by each health care plan and experienced by multiple employers and/or carriers. The reported data is sorted by a set of disease and injury numbers called the International Classification of Disease (ICD) codes. The type of information collected includes the: number of employees and injuries treated by each code; total medical costs sorted by physician, hospital, drug and others costs; average costs per injured employee and average cost per code; along with the number of days employees were absent from work. Due to approval dates of the plans, only ten (10) were required to report for both periods during the 2010 calendar year. The following is an aggregate of some of the reported data:

Aggregate Health Plans Reporting Period	# of Employees Treated by ICD-9 Code During the 6 mo Period	Total Medical Cost	# of Days Absent from Work	Grievances Reported
January 1 – June 30, 2010	7,914	\$ 18,137,903	222,427	361
July 1 – December 31, 2010	25,765	\$ 40,074,824	686,556	424

A grievance reporting tool is included in the semi-annual reports that allows the approved plans to state the results of their grievance process. Each plan may determine whether their grievance process is mandatory or optional. These terms are further defined to mean: Mandatory MHCP grievance process (intent of MHCP is to have a grievance process that must be exhausted before litigation); Optional MHCP grievance process (intent of MHCP is to have a grievance process that may be exhausted before litigation). During 2010, all but one (1) of the approved MHCP's, reported mandatory grievance processes.

A Client Reporting process was developed to assist the plans in communicating client participation in the MHCP. Client reporting represents carriers, third party administrators, and self-insured employers. Regular subscriber employers are not included in this data. Aggregate participation was reported as: 67 clients and 106 sub-clients.

An electronic imaging system has been fully implemented to support stakeholder needs and to reduce paperwork engendered in the managed health care area of this division. Policies and procedures were developed and tested to support this function.

Other:

The Medical Rates and Plans Division maintains a website that encompasses their regulatory functions. This website enables stakeholders to easily access information, forms, applications and directions for their use. When appropriate, telephone callers to the division, are directed to this web site so they may have instant access to the information. This website includes a direct email inquiry for customer use. The Medical Rates and Plans division completely revised each page of it's website to enhance customer service. More than 100 inquiries were processed just from this source alone. In addition to answering specific managed care and medical fee schedule questions, the Medical Rates and Plans direct email inquiry address provided valuable feedback concerning the stakeholder community's satisfaction, perceptions, and opinions about the services provided by this division and assists in its oversight and process improvement initiatives. Based on this and other information, the website is reviewed and revised on a regular basis as information and responsibilities change and to improve service.

Complex data bases and spreadsheets have been developed to track and support various functions of this division. Such systems, as exemplified above, are reviewed and revised on a regular basis to enhance lessons learned and improve division benchmarking opportunities and functionality. The information garnered from these information systems also allows Medical Rates and Plans to provide support to other divisions within the OIC and other agencies, such as: Administrative, Legal, Medical Director, Customer Services, Claims Services, Self-Insurance, WV uniform credentialing initiative, and the Governor's Office of Health Enhancement and Lifestyle Planning.

Office of Judges (Workers' Compensation)

The primary responsibility of the Office of Judges is to process protests from initial workers' compensation claim management decisions made by insurers or their agents. Jurisdiction of the Office of Judges commenced on July 1, 1991. Early in the history of the office, the sole responsibility was to perform judicial review of actions of the Administrative Agency, the Workers' Compensation Division. Since privatization of the workers' compensation market in 2005, the Office of Judges reviews claim management decisions from Private Insurance Carriers and Self Insured Employers, as well as claim management decisions from the Third Party Administrator's, which administer the legacy claims of the former Workers' Compensation Commission. Our goal is to resolve these protests in a fair, efficient, and timely manner.

The Office of Judges currently employs fifty-nine employees, including fourteen Administrative Law Judges. The operation is housed in three primary locations: Charleston, Beckley and Fairmont. Additionally, evidentiary hearings are conducted in seven venues across the State, including Charleston, Beckley, Fairmont, Parkersburg, Wheeling, Elkins and Martinsburg.

The issues in litigation traditionally arise under Chapter 23 of the West Virginia Code, as well as a plethora of Workers' Compensation Rules found in Title 85 of the Code of State Regulations. The Office of Judges is governed by procedural rules found in 93 CSR 1, Litigation of Protests, and 93 CSR 2, Time Standard Rules. Pursuant to rule, the Office of Judges establishes a deadline for the filing of evidence by the parties. The Office of Judges conducts hearings, receives and weighs evidence, as well as receives argument by the parties. At the end of the evidentiary time frame, a written decision is issued by an Administrative Law Judge.

In addition to traditional workers' compensation appeals, the Office of Judges also conducts hearings or review of other legal matters, including the following:

Failure to Timely Act or Rule on a Claim Request: W.Va. Code § 23-4-1c(a)(3) provides a process by which claimants may seek review by the Office of Judges when a self-insured employer, or any private insurance carrier, fails to timely rule or act upon any request or motion in a workers' compensation claim.

Award of Attorney Fees for Unreasonable Denial of Benefits by the Insurance Carrier: W.Va. Code §23-2C-21(c) provides that the Office of Judges may order a self-insured employer, or any private insurance carrier, to pay reasonable attorney fees and expenses to claimants when the Office of Judges determines that the original denial of a claim or treatment request was unreasonable.

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.

Non-Workers' Compensation Matters:

Third Party Claims Arising under the Unfair Trade Practices Act: Pursuant to W.Va. Code §§33-11-4a(h) and §33-2-10, the OIC receives complaints arising from alleged unfair methods of competition or unfair or deceptive acts or practices of insurance policies and insurance contracts, except workers' compensation insurance. The Office of Judges has been designated as at least one responsible entity to conduct hearings, receive evidence, briefs, memoranda or motions and issue a recommendation to the Insurance Commissioner. The Commissioner will enter a final order following the hearing. The hearing will be conducted in accordance with the West Virginia Administrative Procedures Act.

WV Health Care Authority: Pursuant to Executive Order No. 3-99, the Office of Judges is designated as the entity to review final decisions of the West Virginia Health Care Authority with regard to their final written decisions on matters related to certificates of need for new institutional health services and to rate setting of hospitals pursuant to West Virginia Code §16-2D-1, *et seq.* and §16-29B-1, *et seq.* The review is conducted in accordance with the West Virginia Administrative Procedures Act.

In the wake of the statutory reforms enacted in 2003, and the onset of privatization in 2005, the volume of litigation before the Office of Judges substantially decreased over the last few years. While the volume of litigation varies at any given time, the decline in litigation appears to have reached a plateau. Recent initiatives at the Office of Judges have been aimed at adapting the operation to better serve West Virginia's newly-privatized workers' compensation market, including continued improvements to our work product with regard to quality and efficiency.

The OOJ continues to work in the area of public outreach and provides a statistical report to the Workers' Compensation Industrial Council on a monthly basis, as well as provides a monthly update on litigation trends to the Workers' Compensation Committee of the West Virginia State Bar. Also in FY 2011, the Office of Judges held legal workshops in Charleston and Morgantown. These workshops are designed to provide the workers' compensation practitioner with pertinent information related to practicing before the Office of Judges, including litigation statistics, updates on the law and procedural practice pointers.

Time Standard Compliance

Pursuant to regulation, the Office of Judges is required to process protests in a timely manner in order that the parties to litigation may receive decisions without unreasonable delay.

Additionally, on an annual basis, the Office of Judges is required to report on “the degree of compliance” with the time limitations set forth in the Rule. The following statistical analysis reflects the performance of the Office of Judge for Fiscal Year 2011.

A. 93 CSR 2 § 4 Motions

The Rule requires the Office of Judges to act upon a motion “within 45 days of the date of submission” of the motion or on the date of the final decision, whichever is earlier. Of the 10,222 written motions ruled upon in the past fiscal year, 96.3% 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 712 hearings scheduled in the past fiscal year, 86.67% were scheduled in compliance with the time standard.

C. 93 CSR 2 § 6 Time Standards

The Rule requires the Office of Judges to issue a final decision within various time limits depending upon the issue involved (measuring time from the date of receipt of the protest to issuance of the decision). Pursuant to 93 CSR 2 § 3.1 the percentage of final decisions that must be at or under the applicable time standards as provided in 93 CSR 2 § 6 is 80%. The Office of Judges issued 89.1% of its decisions within the time standard.

D. 93 CSR 2 § 7 Issuance of Decisions

The Rule requires the Office of Judges to issue 60% of its decisions within 30 days of the Order to Submit; 80% of its decisions within 60 days of the Order to Submit; and 100% of its decisions with 90 days of the Order to Submit. Of the 3,352 decisions issued in the past fiscal year, 46.8% were issued within 30 days, 88.5% were issued within 60 days and 98.9% 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 the licensed insurance companies for use in our insurance markets. All personal lines, property and casualty product filings (such as for auto, workers' compensation and homeowners insurance) as well as all accident and sickness products (such as health insurance and long term care) must receive proper approval from the division before using the newly proposed forms or rates in our State. Similarly, all commercial lines, property and casualty product filings (such as commercial auto or business owners policies) and all accident sickness group association filings are also reviewed by the division within 30 days of the receipt of their filing and can be and are disapproved by the division, although those products do not require approval prior to use in our marketplace.

2010 Filings by Method

Total Filings	8,369
% P&C of total filings	66.38%
% L,A&H of total filings	33.61%
# of Filings Amended before approval	285
# of Filings Disapproved	18
# of Filings Withdrawn	96
Filing Fees	\$680,426

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Paper	1	0	2	1	0	0	0	0	1	1	0	1	7
Compact	9	16	20	22	19	23	14	20	15	23	17	18	216
SERFF	641	702	710	604	696	659	774	772	754	601	621	612	8,146
Total	651	716	732	627	715	682	788	792	770	625	638	631	8,369
% Paper	0.16	0.00	0.27	0.16	0.00	0.00	0	0	0.16	0.16	0	0.16	0.09
% Serff	99.85	100	99.72	99.85	100	100	100	100	99.85	99.85	100	99.85	99.91

	2010	2009	2008
Total Filings	8,369	8,540	10,049
% of P&C Filings	66%	63%	65%
% of L&H Filings	34%	37%	35%
Amended Filings	285	221	417
Disapproved Filings	18	17	22
Withdrawn Filings	96	59	45
Filing Fees	\$680,426	\$656,710	\$760,745

2010 Filings by Type and Month

	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Oct	Nov	Dec	Total
Form & Rule	46	75	77	40	52	47	71	46	65	42	37	47	645
Form	371	389	407	338	454	340	416	411	401	372	389	310	4,598
Informational	5	4	7	5	5	4	5	8	8	10	14	8	83
Rate & Form	23	20	19	31	16	16	26	25	24	12	14	15	241
Rate	63	59	51	57	65	87	65	103	64	47	50	45	756
Rate & Rule	36	22	60	39	29	28	27	65	91	51	34	59	541
Rate, Rule & Form	55	69	64	64	48	94	95	59	49	27	35	28	687
Rule	52	80	47	53	46	66	83	76	67	63	65	119	817
Viatical	0	0	0	0	0	0	0	0	1	0	0	0	1
Total	651	718	732	627	715	682	788	793	770	624	638	631	8,369

2010 % of Filings by Type

Form and Rule	7.71%
Form	54.94%
Informational	0.99%
Rate & Form	2.88%
Rate	9.03%
Rate & Rule	6.46%
Rate, Rule & Form	8.20%
Rule	9.76%
Viatical	0.01%

2010 Filings by Product
Commercial & Personal Property and Casualty

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Aircraft	18	24	15	2	9	3	40	24	2	2	5	13	157
Animal Mortality	0	0	0	0	0	0	0	0	0	0	0	0	0
Boiler and Machinery	0	6	8	1	2	6	0	3	9	0	5	0	40
Burglary and Theft	19	4	6	7	21	6	16	21	26	8	4	7	145
CMP Liability Only	1	1	5	0	0	9	3	5	6	8	4	8	50
CMP Non-Liab. Only	12	9	1	12	1	36	17	5	20	1	7	8	129
Commercial Auto	31	35	45	37	24	38	48	39	54	72	51	76	550
CMP Liab. & Non-Liab	39	57	52	59	40	36	68	64	33	30	44	30	552
Credit	0	1	0	0	0	2	1	0	1	1	1	1	8
Crop	0	0	1	0	0	0	0	0	1	0	0	0	2
Dwelling – Fire/Pers	0	0	0	0	0	0	0	0	0	0	2	0	2
Earthquake	0	0	0	4	0	0	0	0	0	0	0	0	4
Fidelity	7	3	4	6	0	1	1	3	14	1	3	2	45
Financial Guaranty	0	0	0	0	3	0	0	0	0	0	0	0	3
Flood	0	0	0	1	0	0	0	0	0	0	0	0	1
Homeowners	15	17	20	10	14	19	15	12	8	8	7	4	149
Inland Marine	64	68	46	34	45	32	39	36	37	29	32	31	493
Interline Filings	12	23	18	6	17	15	10	10	12	6	35	26	190
Med Mal	1	3	8	4	2	3	4	1	4	2	6	3	41
Mortgage Guaranty	5	7	4	8	4	4	2	5	12	2	9	5	67
Ocean Marine	0	0	0	0	0	0	0	0	0	0	0	0	0
Other–Com'l In Marine	0	0	0	0	0	0	0	0	0	0	0	0	0
Oth Liab – C-M Only	32	14	19	18	25	45	22	14	11	17	20	14	251
Oth Liab - Occ Only	31	35	25	35	62	33	35	62	31	32	37	12	430
Oth Liab-Occ/C-M	69	66	90	65	59	67	105	101	110	93	89	67	981
Other Lines of Business	2	0	3	1	0	1	2	0	3	1	1	3	17
Personal Auto	24	25	44	27	45	27	32	33	21	16	12	26	332
Personal Farmowners	0	0	1	0	0	0	1	0	2	3	0	1	8
Personal Credit Prop	1	1	0	0	0	2	0	2	1	0	1	0	8
Product Liability	1	0	0	0	0	0	0	7	0	0	0	1	9
Property	34	43	33	41	22	41	34	40	40	35	32	50	445
Surety	0	3	6	2	0	0	2	5	5	2	3	2	30
Title	0	0	7	0	2	0	1	0	2	3	1	0	16
Workers Compensation	25	39	25	26	53	41	59	37	36	11	19	30	401
Total	443	484	486	406	450	467	557	529	501	383	430	420	5,556

RATES AND FORMS DIVISION

2010 FILINGS BY PRODUCT
LIFE, ACCIDENT AND HEALTH

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Annuities – Other	3	7	15	2	1	4	5	7	11	6	3	1	65
Credit – Other	0	1	0	0	0	2	1	0	1	1	1	1	8
Group Annuities	2	10	3	2	8	10	7	11	17	0	4	3	77
Group Credit	0	0	0	3	2	0	0	0	0	0	0	0	5
Group Health	46	30	37	30	33	40	42	45	37	42	37	25	444
Group Life	11	10	11	8	5	17	13	13	15	23	8	10	144
Group Long Term Care	1	2	6	0	2	9	3	1	0	2	1	2	29
Group Med Supp	8	9	3	4	8	1	19	9	8	4	5	1	79
Health	13	13	10	7	22	9	11	19	22	10	11	11	158
Individual Annuities	40	28	19	27	40	22	22	28	32	25	36	29	348
Indiv Credit Disability	0	0	0	0	0	0	0	0	0	0	1	0	1
Individual Health	16	20	17	26	18	31	18	27	30	27	13	14	257
Individual Life	21	33	43	39	45	42	30	40	36	48	34	40	451
Indiv Long Term Care	7	19	20	17	11	15	8	7	8	15	5	15	147
Individual Med Supp	19	22	23	16	10	20	16	15	13	9	9	11	183
Life – Other	14	16	30	31	32	18	24	26	24	25	24	38	302
Long Term Care – Oth	2	5	2	4	1	3	2	1	1	0	1	2	24
Med Sup – Other	3	6	6	4	18	1	2	5	1	0	4	2	52
Multiline – Other	2	1	1	1	4	1	2	4	7	1	12	2	38
Viaticals	0	0	0	0	0	0	0	0	1	0	0	0	1
Total	208	232	246	221	260	245	225	258	264	238	209	207	2,813

Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business
Private Passenger Auto

2010 Mkt Share	Company	Eff Date	% Req	% Granted	WV #:
24.82%	State Farm Mutual Auto Ins Co	1/1/2011	0.00%	0.00%	100005819
		8/30/2010	-0.20%	-0.20%	100003291
		1/1/2010	0.00%	0.00%	100000027
		8/24/2009	1.00%	1.00%	90427006
	<i>Bi-annual rate filing-no change req</i>	10/28/2009	0.00%	0.00%	81024001
	<i>Model Year Changes</i>	1/1/2009	0.00%	0.00%	81009003
		3/17/2008	-4.80%	-4.80%	80103003
	<i>Bi-annual rate filing-no change req</i>	12/3/2007	0.00%	0.00%	71026018
		7/2/2007	-2.50%	-2.50%	70417004
2010 Mkt Share	Company	Eff Date	% Req	% Granted	WV #:
16.33%	Nationwide Mutual Ins Co	1/9/2011	1.30%	1.30%	100004668
		7/9/2010	2.10%	2.10%	100002461
		1/9/2010	3.80%	3.80%	90908003
		7/9/2009	7.30%	7.30%	90309050
		12/15/2008	1.00%	1.00%	80828010
		9/22/2008	0.00%	0.00%	80520025
		5/10/2008	-0.10%	-0.10%	80411024
		3/22/2008	0.00%	0.00%	71227026
		8/17/2008	0.40%	0.40%	70501025
		2/17/2008	0.00%	0.00%	61011021
2010 Mkt Share	Company	Eff Date	% Req	% Granted	WV #:
10.58%	Erie Ins Property & Casualty	12/1/2010	0.00%	0.00%	100004422
		7/1/2010	0.00%	0.00%	100001659
		3/24/2010	0.00%	0.00%	90824000
		11/1/2009	0.00%	-0.20%	90622018
	<i>Bi-annual rate filing-no change req</i>	5/1/2009	0.00%	0.00%	81125022
		1/1/2009	-0.90%	-0.90%	80912008
		11/1/2008	-2.10%	-2.10%	80605004
	<i>Bi-annual rate filing-no change req</i>	5/1/2008	0.00%	0.00%	71203008
		11/1/2007	0.20%	0.20%	70604005
	<i>Bi-annual rate filing-no change req</i>	3/1/2007	0.00%	0.00%	61207019
2010 Mkt Share	Company	Eff Date	% Req	% Granted	WV #:
3.72%	Allstate Insurance Co	9/13/2010	0.00%	0.00%	100004741
	<i>Bi-annual rate filing-no change req</i>	11/16/2009	0.00%	0.00%	100000396
		8/31/2009	0.00%	0.00%	90824026
	<i>Bi-annual rate filing-no change req</i>	5/12/2009	0.00%	0.00%	90508000
	<i>Bi-annual rate filing-no change req</i>	11/13/2008	0.00%	0.00%	81113024
	<i>Bi-annual rate filing-no change req</i>	5/29/2008	0.00%	0.00%	80516007
	<i>Bi-annual rate filing-no change req</i>	12/11/2007	0.00%	0.00%	71121021
		12/17/2007	9.30%	4.80%	70726014
	<i>Bi-annual rate filing-no change req</i>	7/18/2007	0.00%	0.00%	70515026
2010 Mkt Share	Company	Eff Date	% Req	% Granted	WV #:
3.00%	Westfield Insurance Co	10/10/2011	3.20%	3.20%	100009924
		11/2/2010	0.00%	0.00%	100004034
		5/10/2010	0.00%	0.00%	100002018
	<i>Auto / Home Combined Policies</i>	9/14/2009	4.00%	4.00%	90625018
		4/1/2009	3.90%	3.90%	81222030
	<i>Expanding tiers</i>	12/9/2008	0.00%	0.00%	80918004
	<i>Auto / Home Combined Policies</i>	5/19/2008	-0.70%	-0.70%	80226013
		5/19/2008	-0.70%	-0.70%	80215014
		9/10/2007	-4.00%	-4.00%	70411000

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business
Comprehensive Major Medical**

2010 Mkt Share	Company	Eff Date	% Req	% Granted	WV #:
73.49%	<i>Mtn State Blue Cross Blue Shield</i>	10/1/2010	-1.00%	-1.00%	100003883
	<i>(Forms DPNB97-DPSB97)</i>	1/1/2011	-26.40%	-20.00%	100006096
		4/1/2011	2.00%	2.00%	100007339
	<i>(Filing w/d as Requested)</i>	7/1/2011	2.00%	2.00%	100007789
		10/1/2011	2.00%	2.00%	100009405
2010 Mkt Share	Company	Eff Date	% Req	% Granted	WV #:
12.44%	<i>Time Insurance Company</i>	5/1/2011	29.00%	29.00%	100002083
	<i>(Form 227 Merged to TIM)</i>				
2010 Mkt Share	Company	Eff Date	% Req	% Granted	WV #:
5.69%	<i>John Alden Life Ins Co</i>	5/1/2011	29.00%	29.00%	100002078
	<i>(Form 390 Merged to JIM)</i>				
2010 Mkt Share	Company	Eff Date	% Req	% Granted	WV #:
2.60%	<i>Health Plan of Upper OH Val</i>	NA	NA	NA	NA

Section 3

Insurance Business in West Virginia

2010 West Virginia Property & Casualty Market Share Report

Aggregate Write-ins

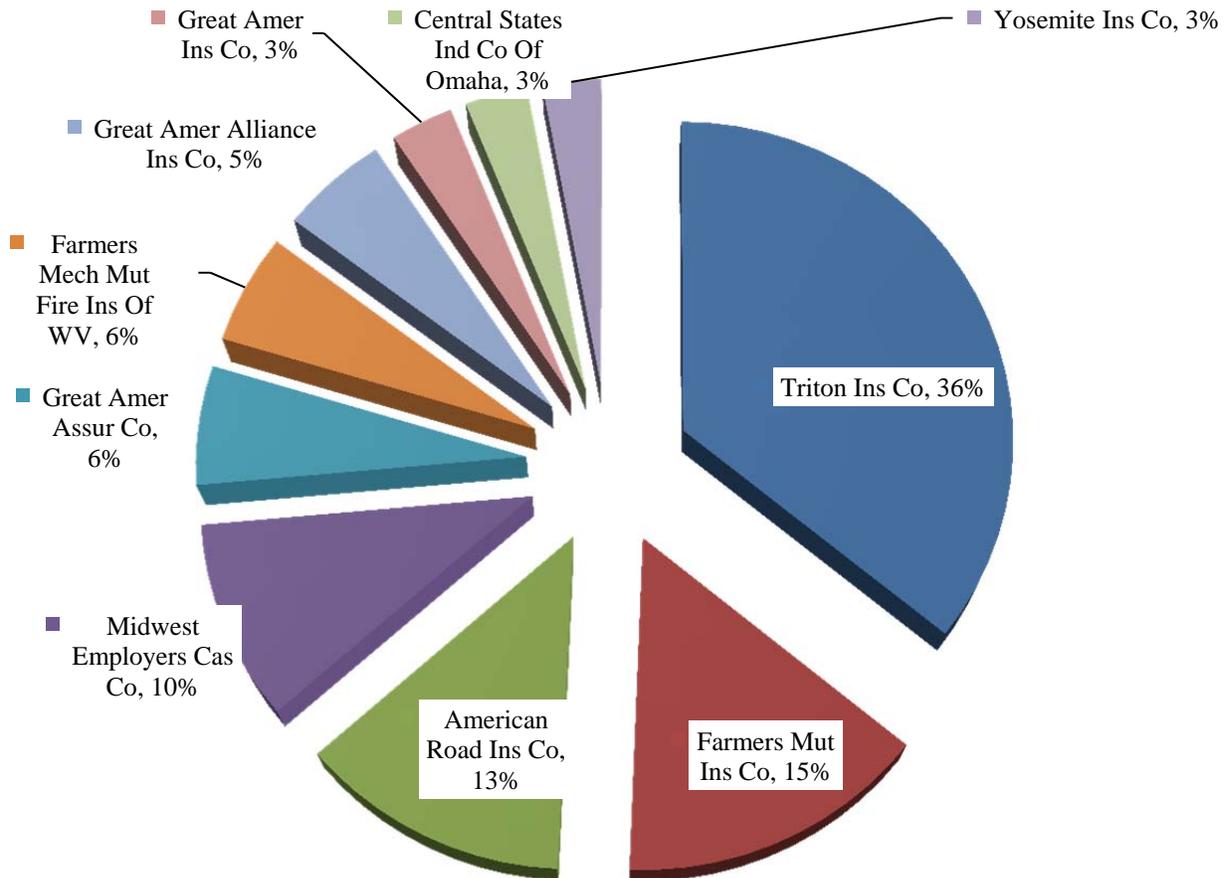
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Triton Ins Co	32.33%	\$1,453,085
2	Farmers Mut Ins Co	13.37%	\$600,819
3	American Road Ins Co	11.61%	\$521,960
4	Midwest Employers Cas Co	9.05%	\$406,657
5	Great Amer Assur Co	5.46%	\$245,303
6	Farmers Mech Mut Fire Ins Of WV	5.07%	\$228,010
7	Great Amer Alliance Ins Co	4.90%	\$220,312
8	Great Amer Ins Co	2.87%	\$129,031
9	Central States Ind Co Of Omaha	2.86%	\$128,343
10	Yosemite Ins Co	2.67%	\$120,003
11	Municipal Mut Ins Co	2.61%	\$117,492
12	Stonebridge Cas Ins Co	2.23%	\$100,131
13	Courtesy Ins Co	1.68%	\$75,332
14	Allstate Prop & Cas Ins Co	0.99%	\$44,719
15	Allstate Ins Co	0.84%	\$37,734
16	Gray Ins Co	0.36%	\$16,230
17	CPA Ins Co	0.35%	\$15,954
18	Balboa Ins Co	0.30%	\$13,516
19	American Bankers Ins Co Of FL	0.19%	\$8,629
20	Allstate Ind Co	0.12%	\$5,429
21	Virginia Surety Co Inc	0.06%	\$2,629
22	Great Amer Spirit Ins Co	0.04%	\$1,901
23	West Virginia Natl Auto Ins Co	0.02%	\$1,060
24	Harleysville Mut Ins Co	0.01%	\$414
25	American Reliable Ins Co	0.00%	\$176
26	Encompass Home & Auto Ins Co	0.00%	\$16

2010 West Virginia Property & Casualty Market Share Report

Aggregate Write-ins

Total for Top 10 Insurers	90.18%	\$4,053,523
Total for All Other Insurers	9.82%	\$441,362
Total for All Insurers	100.00%	\$4,494,885

Aggregate Write-ins



2010 West Virginia Market Share Report

Aircraft

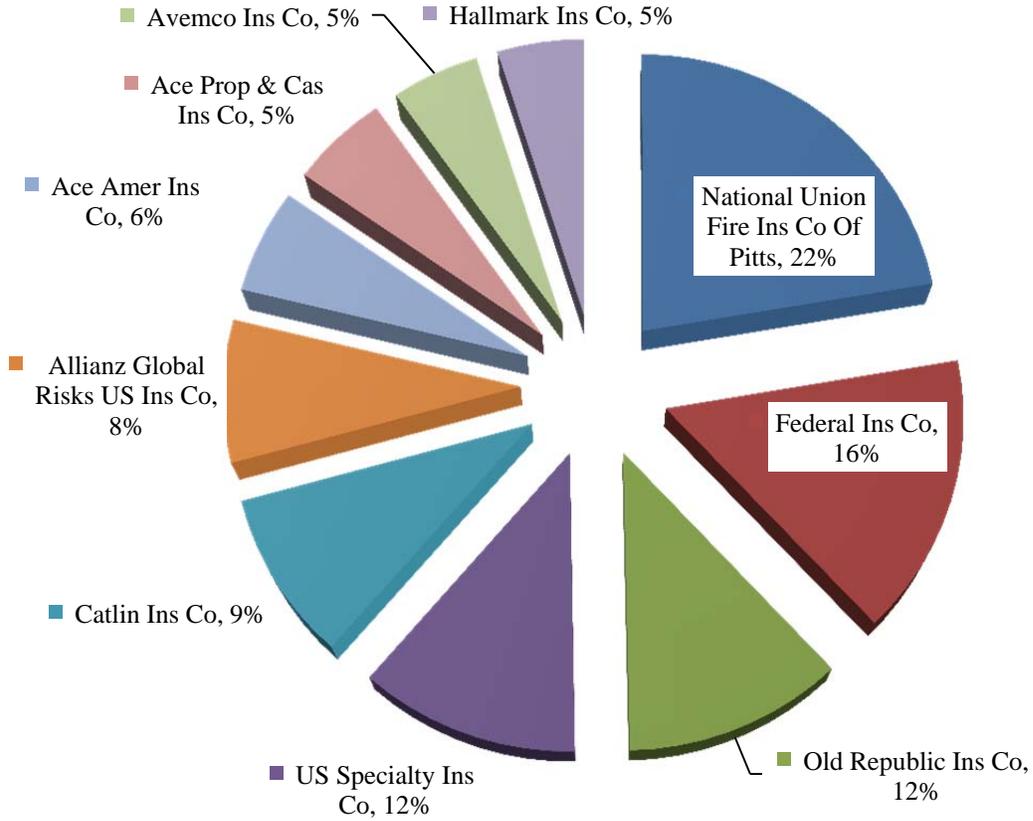
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	National Union Fire Ins Co Of Pitts	18.13%	\$718,378
2	Federal Ins Co	12.78%	\$506,254
3	Old Republic Ins Co	9.47%	\$375,256
4	US Specialty Ins Co	9.45%	\$374,324
5	Catlin Ins Co	7.63%	\$302,444
6	Allianz Global Risks US Ins Co	6.54%	\$259,253
7	Ace Amer Ins Co	4.82%	\$190,822
8	Ace Prop & Cas Ins Co	4.47%	\$177,041
9	Avemco Ins Co	4.01%	\$158,770
10	Hallmark Ins Co	3.95%	\$156,476
11	Liberty Mut Ins Co	3.46%	\$137,141
12	XL Specialty Ins Co	2.31%	\$91,534
13	American Alt Ins Corp	2.31%	\$91,458
14	General Reins Corp	1.96%	\$77,534
15	National Liab & Fire Ins Co	1.96%	\$77,532
16	Arch Ins Co	1.81%	\$71,612
17	National Ind Co	1.39%	\$55,104
18	Starnet Ins Co	0.96%	\$38,191
19	American Commerce Ins Co	0.87%	\$34,640
20	Tokio Marine & Nichido Fire Ins Co	0.74%	\$29,142
21	Mitsui Sumitomo Ins Co of Amer	0.61%	\$24,279
22	North Amer Specialty Ins Co	0.12%	\$4,585
23	Westchester Fire Ins Co	0.11%	\$4,519
24	AXA Ins Co	0.11%	\$4,440
25	Star Ins Co	0.03%	\$1,063
26	St Paul Fire & Marine Ins Co	0.00%	\$157

2010 West Virginia Market Share Report

Aircraft

Total for Top 10 Insurers	81.25%	\$3,219,018
Total for All Other Insurers	18.75%	\$742,931
Total for All Insurers	100.00%	\$3,961,949

Aircraft



2010 West Virginia Market Share Report

Allied Lines

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Farm Family Cas Ins Co	9.92%	\$2,724,474
2	Factory Mut Ins Co	9.01%	\$2,475,517
3	State Auto Prop & Cas Ins Co	5.66%	\$1,555,675
4	Zurich Amer Ins Co	5.47%	\$1,501,722
5	American Security Ins Co	5.07%	\$1,392,645
6	Great Amer Assur Co	4.77%	\$1,310,350
7	Westfield Ins Co	3.65%	\$1,002,334
8	Farmers Mech Mut Fire Ins Of WV	3.32%	\$912,729
9	Nationwide Mut Fire Ins Co	3.21%	\$881,055
10	Westchester Fire Ins Co	3.20%	\$880,265
11	Wva Ins Co	2.78%	\$763,235
12	Travelers Ind Co	2.60%	\$713,908
13	American Modern Select Ins Co	2.49%	\$684,701
14	RSUI Ind Co	2.11%	\$580,065
15	Travelers Prop Cas Co Of Amer	2.11%	\$578,784
16	American Modern Home Ins Co	2.10%	\$576,870
17	Erie Ins Prop & Cas Co	2.02%	\$556,004
18	Cincinnati Ins Co	1.99%	\$548,078
19	AXA Ins Co	1.98%	\$542,900
20	Balboa Ins Co	1.62%	\$444,157
21	Westport Ins Corp	1.59%	\$437,907
22	Continental Cas Co	1.45%	\$398,626
23	St Paul Mercury Ins Co	1.34%	\$368,446
24	St Paul Fire & Marine Ins Co	1.29%	\$353,730
25	Liberty Mut Fire Ins Co	1.25%	\$343,009
26	Allianz Global Risks US Ins Co	1.19%	\$327,456
27	State Automobile Mut Ins Co	1.13%	\$310,881
28	Safe Ins Co	1.01%	\$278,833
29	American Natl Prop & Cas Co	1.01%	\$277,695
30	General Ins Co Of Amer	0.90%	\$246,491
31	American Guar & Liab Ins	0.83%	\$228,648
32	Farmers Mut Ins Co	0.80%	\$220,492
33	Municipal Mut Ins Co	0.67%	\$183,680
34	United Serv Automobile Assn	0.55%	\$151,686
35	St Paul Protective Ins Co	0.45%	\$124,677
36	Sentry Select Ins Co	0.45%	\$123,506
37	Foremost Ins Co Grand Rapids MI	0.41%	\$112,505
38	XL Ins Amer Inc	0.36%	\$100,225

2010 West Virginia Market Share Report

Allied Lines

Rank	Company Name	Percent Of Market	Direct Premiums Earned
39	Motorists Mut Ins Co	0.36%	\$97,588
40	Nationwide Mut Ins Co	0.34%	\$92,790
41	Axis Ins Co	0.33%	\$91,084
42	Pennsylvania Lumbermens Mut Ins	0.29%	\$79,322
43	Nationwide Prop & Cas Ins Co	0.28%	\$77,066
44	West Virginia Farmers Mut Ins Assoc	0.28%	\$76,843
45	Affiliated Fm Ins Co	0.28%	\$76,032
46	Wesco Ins Co	0.28%	\$76,032
47	Property & Cas Ins Co Of Hartford	0.27%	\$74,540
48	Pan Handle Farmers Mut Ins Co Of WV	0.24%	\$67,012
49	USAA Cas Ins Co	0.24%	\$66,049
50	Allstate Ins Co	0.24%	\$65,882
51	National Union Fire Ins Co Of Pitts	0.24%	\$64,874
52	St Paul Guardian Ins Co	0.23%	\$63,211
53	Federated Mut Ins Co	0.19%	\$53,291
54	Scottsdale Ind Co	0.17%	\$47,754
55	Lumbermens Underwriting Alliance	0.17%	\$45,582
56	Universal Underwriters Ins Co	0.16%	\$45,163
57	West Virginia Natl Auto Ins Co	0.15%	\$41,627
58	Hanover Ins Co	0.15%	\$41,498
59	Tokio Marine & Nichido Fire Ins Co	0.15%	\$40,770
60	Independent Mut Fire Ins Co	0.14%	\$37,824
61	American Alt Ins Corp	0.14%	\$37,252
62	American States Ins Co	0.13%	\$37,065
63	American Reliable Ins Co	0.13%	\$35,494
64	Travelers Ind Co Of CT	0.12%	\$33,740
65	Greenwich Ins Co	0.12%	\$31,970
66	North Pointe Ins Co	0.11%	\$31,556
67	Verlan Fire Ins Co MD	0.11%	\$30,681
68	Hartford Underwriters Ins Co	0.11%	\$29,660
69	Travelers Ind Co Of Amer	0.10%	\$26,837
70	Lititz Mut Ins Co	0.09%	\$25,359
71	Phoenix Ins Co	0.09%	\$24,874
72	Automobile Ins Co Of Hartford CT	0.09%	\$24,785
73	Granite State Ins Co	0.09%	\$24,666
74	Horace Mann Ins Co	0.08%	\$22,829
75	Nationwide Agribusiness Ins Co	0.08%	\$21,894
76	United States Fire Ins Co	0.08%	\$21,254
77	Selective Ins Co Of Amer	0.07%	\$20,490

2010 West Virginia Market Share Report

Allied Lines

Rank	Company Name	Percent Of Market	Direct Premiums Earned
78	Federated Serv Ins Co	0.07%	\$17,971
79	Beazley Ins Co Inc	0.06%	\$17,205
80	State Natl Ins Co Inc	0.06%	\$16,422
81	Charter Oak Fire Ins Co	0.06%	\$15,119
82	Harleysville Mut Ins Co	0.05%	\$13,731
83	Hartford Ins Co Of The Midwest	0.05%	\$13,626
84	Northland Ins Co	0.05%	\$12,942
85	Liberty Ins Corp	0.05%	\$12,845
86	Fidelity & Deposit Co Of MD	0.04%	\$11,794
87	Hartford Fire In Co	0.04%	\$10,229
88	Alterra Amer Ins Co	0.04%	\$10,049
89	OneBeacon Amer Ins Co	0.03%	\$8,445
90	American Economy Ins Co	0.03%	\$8,157
91	Guideone Specialty Mut Ins Co	0.03%	\$7,922
92	Arch Ins Co	0.03%	\$7,757
93	General Cas Co Of WI	0.03%	\$7,718
94	Sentinel Ins Co Ltd	0.03%	\$7,679
95	MutualAid eXchange	0.03%	\$7,676
96	First Natl Ins Co Of Amer	0.03%	\$7,551
97	Federated Rural Electric Ins Exch	0.03%	\$7,109
98	Garrison Prop & Cas Ins Co	0.03%	\$6,941
99	United Cas Ins Co Of Amer	0.03%	\$6,938
100	Employers Fire Ins Co	0.03%	\$6,901
101	Insurance Co of N Amer	0.02%	\$6,771
102	Amica Mut Ins Co	0.02%	\$6,723
103	Ohio Cas Ins Co	0.02%	\$6,432
104	Employers Mut Cas Co	0.02%	\$6,430
105	New Hampshire Ins Co	0.02%	\$6,309
106	Hartford Cas Ins Co	0.02%	\$5,594
107	USAA Gen Ind Co	0.02%	\$5,593
108	Markel Ins Co	0.02%	\$5,275
109	Seneca Ins Co Inc	0.02%	\$5,157
110	Transguard Ins Co Of Amer Inc	0.02%	\$5,148
111	Sentry Ins A Mut Co	0.02%	\$5,128
112	Armed Forces Ins Exch	0.02%	\$4,216
113	AXIS Specialty Ins Co	0.01%	\$4,067
114	American Fire & Cas Co	0.01%	\$3,591
115	Maryland Cas Co	0.01%	\$3,570
116	Diamond State Ins Co	0.01%	\$3,256
117	Guideone Mut Ins Co	0.01%	\$3,118

2010 West Virginia Market Share Report

Allied Lines

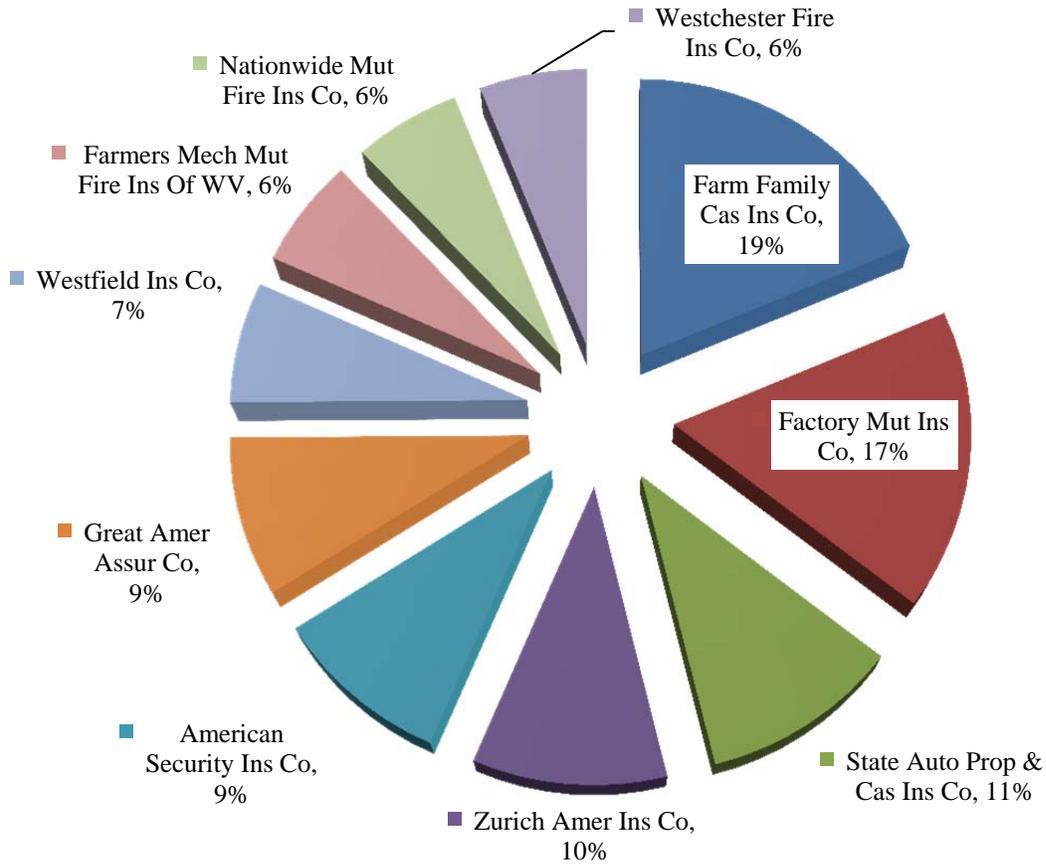
Rank	Company Name	Percent Of Market	Direct Premiums Earned
118	Universal Underwriters Of TX Ins	0.01%	\$2,914
119	American Ins Co	0.01%	\$2,264
120	Continental Ins Co	0.01%	\$2,161
121	Harco Natl Ins Co	0.01%	\$2,129
122	Fidelity Natl Ins Co	0.01%	\$1,976
123	Church Mut Ins Co	0.01%	\$1,786
124	Regis Ins Co	0.01%	\$1,722
125	Assurance Co Of Amer	0.01%	\$1,636
126	West Amer Ins Co	0.01%	\$1,422
127	Massachusetts Bay Ins Co	0.00%	\$1,327
128	Federal Ins Co	0.00%	\$1,272
129	Great Amer Ins Co of NY	0.00%	\$1,203
130	Employers Ins of Wausau	0.00%	\$1,130
131	Empire Fire & Marine Ins Co	0.00%	\$883
132	Illinois Natl Ins Co	0.00%	\$642
133	Castlepoint Natl Ins Co	0.00%	\$637
134	Sompo Japan Ins Co of Amer	0.00%	\$413
135	Star Ins Co	0.00%	\$382
136	Utica Mut Ins Co	0.00%	\$314
137	Standard Guar Ins Co	0.00%	\$302
138	Capitol Ind Corp	0.00%	\$284
139	Northern Ins Co Of NY	0.00%	\$271
140	Pennsylvania Manufacturers Assoc Ins	0.00%	\$267
141	Philadelphia Ind Ins Co	0.00%	\$244
142	Continental Western Ins Co	0.00%	\$238
143	Markel Amer Ins Co	0.00%	\$225
144	Vigilant Ins Co	0.00%	\$214
145	Electric Ins Co	0.00%	\$210
146	Valley Forge Ins Co	0.00%	\$200
147	Great Amer Ins Co	0.00%	\$198
148	Firemens Ins Co Of Washington DC	0.00%	\$134
149	Stonington Ins Co	0.00%	\$110
150	Great Northern Ins Co	0.00%	\$75
151	Bituminous Cas Corp	0.00%	\$53
152	Everest Natl Ins Co	0.00%	\$51
153	Firemans Fund Ins Co	0.00%	\$48
154	Nova Cas Co	0.00%	\$34
155	T H E Ins Co	0.00%	\$30
156	Wausau Underwriters Ins Co	0.00%	\$27
157	Cumis Ins Society Inc	0.00%	\$13

2010 West Virginia Market Share Report

Allied Lines

Rank	Company Name	Percent Of Market	Direct Premiums Earned
158	National Farmers Union Prop & Cas	0.00%	\$9
159	American Zurich Ins Co	0.00%	\$1
160	QBE Ins Corp	0.00%	(\$2)
161	AXIS Reins Co	-0.01%	(\$1,492)
Total for Top 10 Insurers		53.28%	\$14,636,766
Total for All Other Insurers		46.72%	\$12,836,497
Total for All Insurers		100.00%	\$27,473,263

Allied Lines



2010 West Virginia Market Share Report

Boiler and Machinery

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Factory Mut Ins Co	21.77%	\$1,071,833
2	Federal Ins Co	12.65%	\$622,549
3	National Union Fire Ins Co Of Pitts	12.11%	\$596,091
4	Travelers Prop Cas Co Of Amer	6.35%	\$312,718
5	Hartford Steam Boil Inspec & Ins Co	3.92%	\$192,942
6	Nationwide Mut Ins Co	3.73%	\$183,722
7	Cincinnati Ins Co	3.11%	\$153,099
8	Westport Ins Corp	2.96%	\$145,719
9	Nationwide Prop & Cas Ins Co	2.81%	\$138,298
10	Westfield Ins Co	2.74%	\$134,929
11	Brotherhood Mut Ins Co	2.63%	\$129,478
12	Zurich Amer Ins Co	1.94%	\$95,642
13	Allianz Global Risks US Ins Co	1.94%	\$95,271
14	Motorists Mut Ins Co	1.82%	\$89,402
15	Continental Cas Co	1.75%	\$86,353
16	Travelers Ind Co	1.56%	\$76,928
17	XL Ins Amer Inc	1.45%	\$71,439
18	State Auto Prop & Cas Ins Co	1.19%	\$58,391
19	St Paul Mercury Ins Co	1.14%	\$55,978
20	Great Northern Ins Co	0.99%	\$48,926
21	American Guar & Liab Ins	0.84%	\$41,465
22	Pennsylvania Lumbermens Mut Ins	0.79%	\$38,870
23	Nationwide Mut Fire Ins Co	0.72%	\$35,362
24	St Paul Fire & Marine Ins Co	0.72%	\$35,358
25	Lumbermens Underwriting Alliance	0.69%	\$33,945
26	Affiliated Fm Ins Co	0.69%	\$33,808
27	Axis Ins Co	0.64%	\$31,667
28	Federated Mut Ins Co	0.60%	\$29,324
29	St Paul Protective Ins Co	0.57%	\$28,034
30	Liberty Mut Fire Ins Co	0.43%	\$21,247
31	New Hampshire Ins Co	0.32%	\$15,954
32	Great Amer Ins Co of NY	0.30%	\$14,674
33	Phoenix Ins Co	0.30%	\$14,655
34	Travelers Ind Co Of CT	0.28%	\$13,646
35	St Paul Guardian Ins Co	0.26%	\$12,641
36	Vigilant Ins Co	0.26%	\$12,618
37	Granite State Ins Co	0.25%	\$12,304
38	Universal Underwriters Ins Co	0.24%	\$11,899

2010 West Virginia Market Share Report

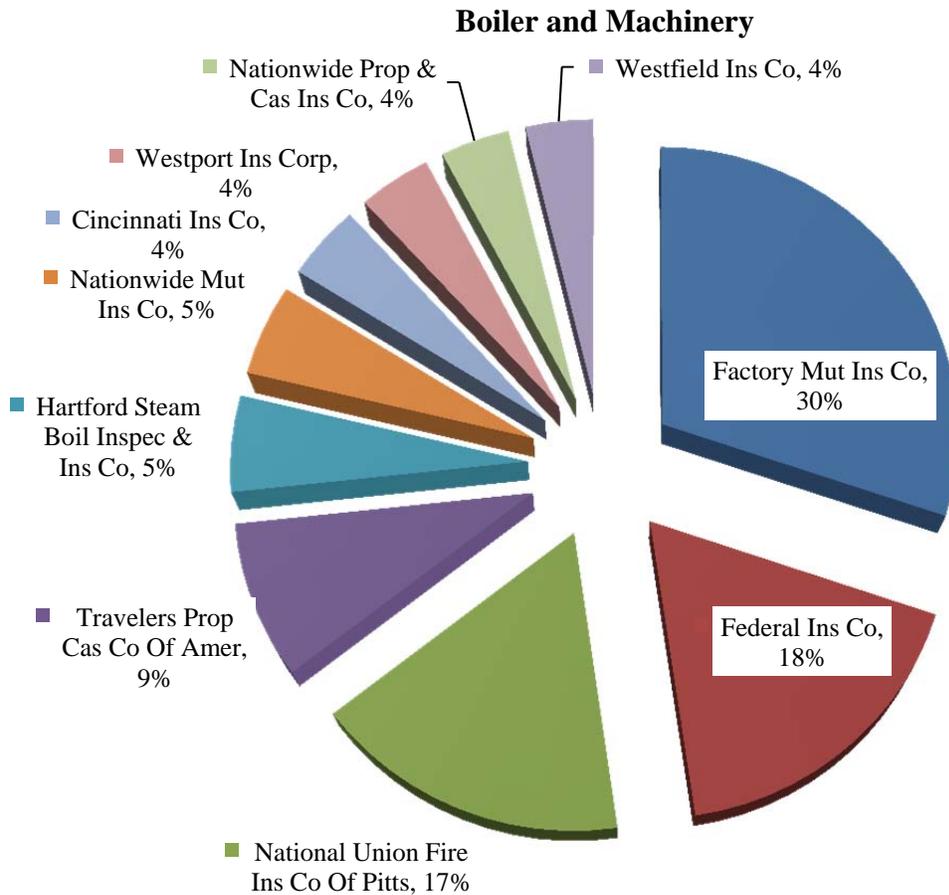
Boiler and Machinery

Rank	Company Name	Percent Of Market	Direct Premiums Earned
39	Travelers Ind Co Of Amer	0.21%	\$10,334
40	Nationwide Agribusiness Ins Co	0.20%	\$10,064
41	Hartford Fire In Co	0.19%	\$9,591
42	State Automobile Mut Ins Co	0.18%	\$8,763
43	Verlan Fire Ins Co MD	0.16%	\$8,017
44	Tokio Marine & Nichido Fire Ins Co	0.14%	\$7,094
45	Scottsdale Ind Co	0.14%	\$6,938
46	AXIS Reins Co	0.13%	\$6,590
47	Allstate Ins Co	0.12%	\$5,902
48	Sparta Ins Co	0.11%	\$5,408
49	Great Amer Ins Co	0.10%	\$4,808
50	National Cas Co	0.08%	\$4,009
51	Regis Ins Co	0.08%	\$3,790
52	Federated Serv Ins Co	0.07%	\$3,677
53	Praetorian Ins Co	0.07%	\$3,512
54	Beazley Ins Co Inc	0.07%	\$3,507
55	Insurance Co Of The State Of PA	0.05%	\$2,650
56	Great Amer Alliance Ins Co	0.05%	\$2,449
57	North Pointe Ins Co	0.05%	\$2,422
58	Indemnity Ins Co Of North Amer	0.04%	\$1,933
59	American States Ins Co	0.03%	\$1,582
60	Employers Mut Cas Co	0.03%	\$1,404
61	Charter Oak Fire Ins Co	0.02%	\$1,196
62	American Hardware Mut Ins Co	0.02%	\$1,141
63	American Economy Ins Co	0.02%	\$1,070
64	OneBeacon Amer Ins Co	0.02%	\$806
65	Illinois Natl Ins Co	0.02%	\$784
66	Bancinsure Inc	0.02%	\$755
67	Universal Underwriters Of TX Ins	0.02%	\$745
68	Continental Western Ins Co	0.01%	\$632
69	Property & Cas Ins Co Of Hartford	0.01%	\$606
70	Hanover Ins Co	0.01%	\$563
71	Continental Ins Co	0.01%	\$561
72	Great Amer Assur Co	0.01%	\$462
73	First Natl Ins Co Of Amer	0.01%	\$427
74	General Ins Co Of Amer	0.01%	\$404
75	Firemens Ins Co Of Washington DC	0.00%	\$239
76	Hartford Ins Co Of The Midwest	0.00%	\$168
77	Employers Fire Ins Co	0.00%	\$147
78	Stonington Ins Co	0.00%	\$109

2010 West Virginia Market Share Report

Boiler and Machinery

Rank	Company Name	Percent Of Market	Direct Premiums Earned
79	RLI Ins Co	0.00%	\$99
80	Twin City Fire Ins Co Co	0.00%	\$73
81	T H E Ins Co	0.00%	\$57
82	Fidelity & Deposit Co Of MD	0.00%	\$47
83	Massachusetts Bay Ins Co	0.00%	\$35
84	Pacific Ind Co	0.00%	\$24
85	Hartford Cas Ins Co	0.00%	\$18
86	American Zurich Ins Co	0.00%	\$7
Total for Top 10 Insurers		72.15%	\$3,551,900
Total for All Other Insurers		27.85%	\$1,370,898
Total for All Insurers		100.00%	\$4,922,798



**2010 West Virginia Market Share Report
Burglary and Theft**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Travelers Cas & Surety Co Of Amer	27.26%	\$121,350
2	Nationwide Mut Ins Co	10.21%	\$45,471
3	Westfield Ins Co	8.43%	\$37,538
4	Cincinnati Ins Co	6.67%	\$29,698
5	Federal Ins Co	6.55%	\$29,175
6	Zurich Amer Ins Co	4.77%	\$21,251
7	State Auto Prop & Cas Ins Co	4.03%	\$17,949
8	Motorists Mut Ins Co	3.21%	\$14,285
9	St Paul Fire & Marine Ins Co	3.17%	\$14,122
10	Sentry Select Ins Co	3.11%	\$13,823
11	Universal Underwriters Ins Co	2.43%	\$10,834
12	State Automobile Mut Ins Co	1.91%	\$8,512
13	Hartford Fire In Co	1.76%	\$7,836
14	Nationwide Mut Fire Ins Co	1.23%	\$5,469
15	St Paul Mercury Ins Co	1.20%	\$5,361
16	Twin City Fire Ins Co Co	0.95%	\$4,241
17	Nationwide Agribusiness Ins Co	0.90%	\$4,024
18	Hiscox Ins Co Inc	0.90%	\$4,002
19	Federated Mut Ins Co	0.83%	\$3,699
20	Southern States Ins Exch	0.71%	\$3,158
21	National Union Fire Ins Co Of Pitts	0.71%	\$3,152
22	Hanover Ins Co	0.62%	\$2,778
23	American Guar & Liab Ins	0.60%	\$2,665
24	Scottsdale Ind Co	0.59%	\$2,630
25	American Hardware Mut Ins Co	0.59%	\$2,614
26	Ironshore Ind Inc	0.49%	\$2,175
27	Executive Risk Ind Inc	0.49%	\$2,160
28	XL Ins Amer Inc	0.47%	\$2,098
29	St Paul Guardian Ins Co	0.45%	\$1,991
30	Wesco Ins Co	0.45%	\$1,990
31	Great Amer Assur Co	0.37%	\$1,655
32	Great Amer Ins Co of NY	0.37%	\$1,646
33	Peninsula Ins Co	0.35%	\$1,551
34	Allstate Ins Co	0.35%	\$1,546
35	Farmington Cas Co	0.33%	\$1,457
36	Liberty Ins Underwriters Inc	0.30%	\$1,332
37	Travelers Prop Cas Co Of Amer	0.26%	\$1,150
38	Independent Mut Fire Ins Co	0.26%	\$1,144
39	Phoenix Ins Co	0.25%	\$1,113
40	Federated Serv Ins Co	0.15%	\$684
41	American States Ins Co	0.13%	\$596

2010 West Virginia Market Share Report

Burglary and Theft

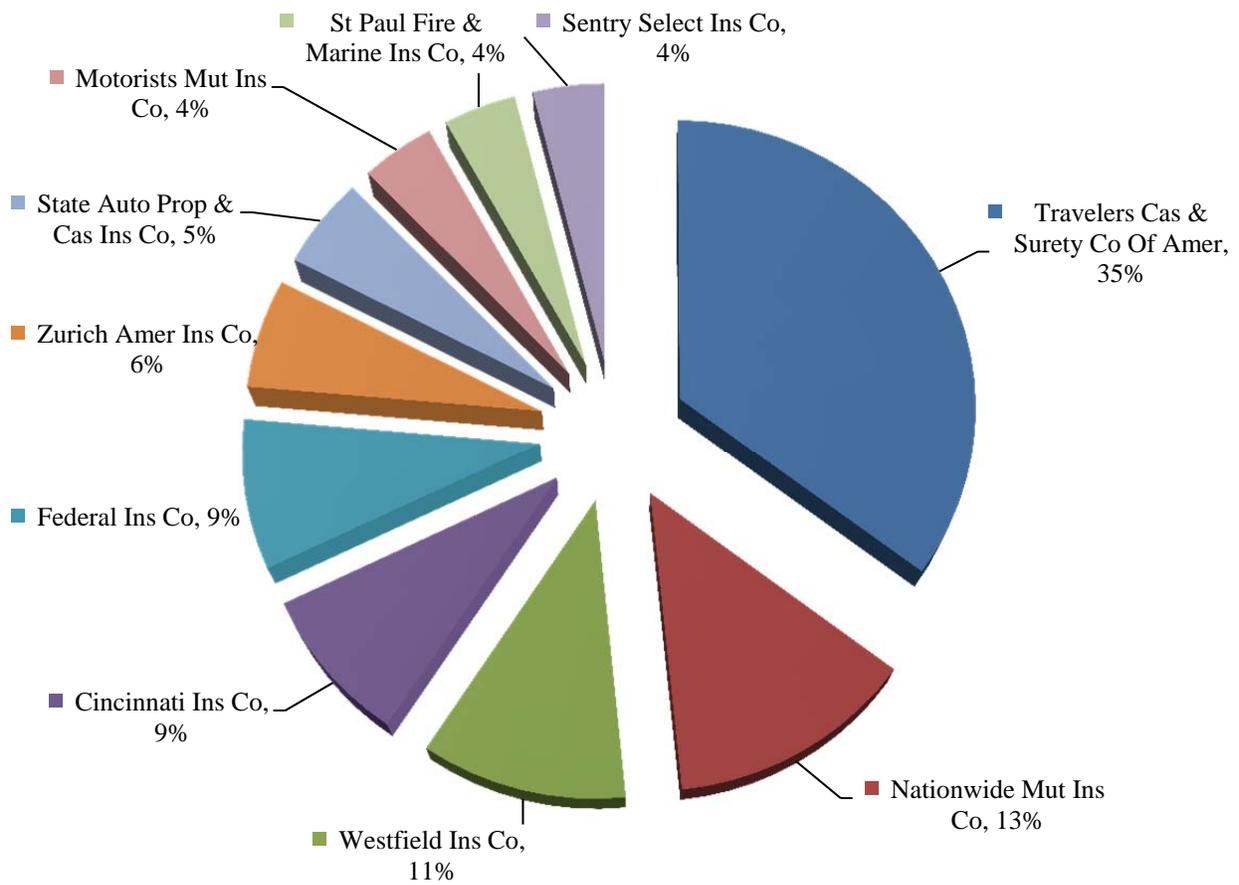
Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	Continental Cas Co	0.13%	\$566
43	Vigilant Ins Co	0.11%	\$474
44	Erie Ins Prop & Cas Co	0.10%	\$464
45	Greenwich Ins Co	0.09%	\$392
46	United States Liab Ins Co	0.09%	\$387
47	Philadelphia Ind Ins Co	0.09%	\$382
48	American Zurich Ins Co	0.08%	\$350
49	Universal Underwriters Of TX Ins	0.07%	\$299
50	North Pointe Ins Co	0.06%	\$288
51	Harco Natl Ins Co	0.06%	\$273
52	Federated Rural Electric Ins Exch	0.06%	\$270
53	Farmland Mut Ins Co	0.03%	\$139
54	Travelers Cas & Surety Co	0.02%	\$108
55	Harleysville Mut Ins Co	0.02%	\$106
56	United Cas Ins Co Of Amer	0.02%	\$101
57	Employers Mut Cas Co	0.02%	\$100
58	Discover Prop & Cas Ins Co	0.02%	\$100
59	Pennsylvania Lumbermens Mut Ins	0.02%	\$81
60	Church Mut Ins Co	0.02%	\$70
61	Tokio Marine & Nichido Fire Ins Co	0.01%	\$66
62	Utica Mut Ins Co	0.01%	\$62
63	Occidental Fire & Cas Co Of NC	0.01%	\$35
64	Travelers Ind Co Of CT	0.01%	\$32
65	Charter Oak Fire Ins Co	0.01%	\$25
66	Liberty Mut Ins Co	0.01%	\$23
67	Nationwide Ins Co Of Amer	0.00%	\$20
68	Fidelity & Deposit Co Of MD	0.00%	\$17
69	American Economy Ins Co	0.00%	\$10

2010 West Virginia Market Share Report

Burglary and Theft

Total for Top 10 Insurers	77.42%	\$344,662
Total for All Other Insurers	22.58%	\$100,503
Total for All Insurers	100.00%	\$445,165

Burglary and Theft



**2010 West Virginia Market Share Report
Commercial Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Erie Ins Prop & Cas Co	9.67%	\$14,005,722
2	Westfield Ins Co	9.56%	\$13,845,087
3	United Financial Cas Co	5.33%	\$7,712,871
4	National Cas Co	4.22%	\$6,112,340
5	Travelers Prop Cas Co Of Amer	3.72%	\$5,380,913
6	National Union Fire Ins Co Of Pitts	3.66%	\$5,302,576
7	State Auto Prop & Cas Ins Co	3.07%	\$4,450,395
8	Cincinnati Ins Co	3.05%	\$4,420,259
9	Commerce Protective Ins Co	2.83%	\$4,094,357
10	Northland Ins Co	2.74%	\$3,965,472
11	Nationwide Mut Ins Co	2.53%	\$3,665,739
12	American Alt Ins Corp	2.45%	\$3,550,908
13	Zurich Amer Ins Co	2.28%	\$3,308,183
14	Motorists Mut Ins Co	2.02%	\$2,920,587
15	State Farm Mut Auto Ins Co	1.99%	\$2,878,953
16	St Paul Fire & Marine Ins Co	1.91%	\$2,771,881
17	Charter Oak Fire Ins Co	1.85%	\$2,678,845
18	Sentry Select Ins Co	1.78%	\$2,577,397
19	Farm Family Cas Ins Co	1.65%	\$2,391,842
20	National Liab & Fire Ins Co	1.46%	\$2,107,225
21	Travelers Ind Co Of CT	1.27%	\$1,835,054
22	Federal Ins Co	1.22%	\$1,769,415
23	Travelers Ind Co Of Amer	1.15%	\$1,659,823
24	Argonaut Great Central Ins Co	1.09%	\$1,572,206
25	Ace Amer Ins Co	1.06%	\$1,540,584
26	Greenwich Ins Co	1.05%	\$1,516,036
27	Nationwide Mut Fire Ins Co	1.01%	\$1,464,845
28	Empire Fire & Marine Ins Co	1.01%	\$1,457,906
29	Nationwide Prop & Cas Ins Co	0.83%	\$1,207,177
30	Liberty Mut Fire Ins Co	0.80%	\$1,159,142
31	Phoenix Ins Co	0.75%	\$1,079,705
32	Philadelphia Ind Ins Co	0.70%	\$1,013,006
33	Insurance Co Of The State Of PA	0.70%	\$1,010,639
34	Travelers Ind Co	0.69%	\$994,787
35	Arch Ins Co	0.65%	\$947,607
36	Federated Mut Ins Co	0.62%	\$901,444
37	Allstate Ins Co	0.62%	\$896,216
38	Nationwide Agribusiness Ins Co	0.54%	\$784,893
39	Canal Ins Co	0.52%	\$747,535
40	American States Ins Co	0.46%	\$669,533
41	State Automobile Mut Ins Co	0.45%	\$652,221

2010 West Virginia Market Share Report

Commercial Auto

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	New Hampshire Ins Co	0.42%	\$614,351
43	Hartford Underwriters Ins Co	0.42%	\$608,598
44	Allstate Ind Co	0.41%	\$597,503
45	Sentinel Ins Co Ltd	0.41%	\$588,786
46	St Paul Mercury Ins Co	0.40%	\$577,655
47	Hartford Fire In Co	0.40%	\$576,356
48	Argonaut Midwest Ins Co	0.36%	\$523,275
49	General Ins Co Of Amer	0.36%	\$516,888
50	Plaza Ins Co	0.34%	\$490,590
51	Castlepoint Natl Ins Co	0.33%	\$471,689
52	State Farm Fire & Cas Co	0.31%	\$454,349
53	Universal Underwriters Ins Co	0.30%	\$441,068
54	Great Amer Assur Co	0.30%	\$438,607
55	Ohio Security Ins Co	0.29%	\$415,708
56	American Guar & Liab Ins	0.28%	\$403,550
57	Church Mut Ins Co	0.28%	\$402,173
58	North Pointe Ins Co	0.26%	\$380,146
59	Brotherhood Mut Ins Co	0.25%	\$359,586
60	Stratford Ins Co	0.24%	\$354,250
61	Motors Ins Corp	0.24%	\$342,543
62	Carolina Cas Ins Co	0.23%	\$337,426
63	American Fire & Cas Co	0.23%	\$336,911
64	Liberty Mut Ins Co	0.23%	\$331,848
65	Wesco Ins Co	0.23%	\$330,453
66	Star Ins Co	0.22%	\$312,457
67	Scottsdale Ind Co	0.21%	\$305,039
68	Occidental Fire & Cas Co Of NC	0.20%	\$295,794
69	Cumis Ins Society Inc	0.20%	\$286,299
70	Delos Ins Co	0.20%	\$282,929
71	National Specialty Ins Co	0.19%	\$276,960
72	Great Northern Ins Co	0.17%	\$252,108
73	Lancer Ins Co	0.17%	\$241,861
74	Great Amer Ins Co	0.16%	\$234,811
75	Bituminous Cas Corp	0.16%	\$230,607
76	Ohio Cas Ins Co	0.15%	\$221,997
77	Commerce & Industry Ins Co	0.15%	\$221,814
78	National Interstate Ins Co	0.15%	\$216,013
79	Granite State Ins Co	0.15%	\$215,502
80	American Economy Ins Co	0.14%	\$208,567

**2010 West Virginia Market Share Report
Commercial Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
81	Gateway Ins Co	0.14%	\$207,979
82	Pennsylvania Manufacturers Assoc Ins	0.14%	\$201,867
83	Guideone Specialty Mut Ins Co	0.14%	\$196,971
84	Old Republic Ins Co	0.14%	\$196,147
85	Maxum Cas Ins Co	0.13%	\$190,939
86	Maryland Cas Co	0.13%	\$188,322
87	Hartford Cas Ins Co	0.12%	\$171,851
88	First Natl Ins Co Of Amer	0.12%	\$169,873
89	Illinois Natl Ins Co	0.11%	\$164,887
90	Travelers Cas Ins Co Of Amer	0.11%	\$162,988
91	Great Divide Ins Co	0.11%	\$152,174
92	Wausau Underwriters Ins Co	0.10%	\$149,668
93	Pennsylvania Lumbermens Mut Ins	0.09%	\$123,153
94	Southern States Ins Exch	0.08%	\$121,462
95	National Fire Ins Co Of Hartford	0.08%	\$121,134
96	Federated Serv Ins Co	0.08%	\$116,512
97	United States Fire Ins Co	0.08%	\$113,565
98	Discover Prop & Cas Ins Co	0.08%	\$110,348
99	St Paul Guardian Ins Co	0.08%	\$109,776
100	Tokio Marine & Nichido Fire Ins Co	0.07%	\$108,491
101	National Continental Ins Co	0.07%	\$106,142
102	St Paul Protective Ins Co	0.07%	\$103,616
103	Valley Forge Ins Co	0.07%	\$101,161
104	Assurance Co Of Amer	0.07%	\$100,916
105	Continental Ins Co	0.07%	\$97,919
106	RLI Ins Co	0.07%	\$96,362
107	Hartford Ins Co Of The Midwest	0.07%	\$94,760
108	West Amer Ins Co	0.06%	\$92,820
109	First Guard Ins Co	0.06%	\$90,531
110	Electric Ins Co	0.06%	\$89,543
111	Liberty Ins Corp	0.06%	\$87,400
112	Harleysville Mut Ins Co	0.06%	\$87,238
113	Wausau Business Ins Co	0.06%	\$86,674
114	Ace Fire Underwriters Ins Co	0.06%	\$85,584
115	Hanover Ins Co	0.06%	\$85,435
116	American Automobile Ins Co	0.06%	\$85,408
117	Transguard Ins Co Of Amer Inc	0.06%	\$81,236
118	Sentry Ins A Mut Co	0.06%	\$80,353
119	Yosemite Ins Co	0.05%	\$76,152
120	Property & Cas Ins Co Of Hartford	0.05%	\$74,464
121	Employers Fire Ins Co	0.05%	\$73,543

**2010 West Virginia Market Share Report
Commercial Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
122	Great West Cas Co	0.05%	\$72,822
123	Crum & Forster Ind Co	0.05%	\$71,242
124	Balboa Ins Co	0.05%	\$69,990
125	Preferred Professional Ins Co	0.05%	\$69,019
126	Ullico Cas Co	0.05%	\$67,110
127	Continental Western Ins Co	0.04%	\$64,057
128	Diamond State Ins Co	0.04%	\$63,953
129	American Zurich Ins Co	0.04%	\$63,777
130	Selective Ins Co Of Amer	0.04%	\$63,716
131	General Cas Co Of WI	0.04%	\$61,002
132	American Southern Ins Co	0.04%	\$59,006
133	Everest Natl Ins Co	0.04%	\$58,705
134	Twin City Fire Ins Co Co	0.04%	\$58,425
135	Continental Cas Co	0.04%	\$56,886
136	Massachusetts Bay Ins Co	0.04%	\$54,202
137	Government Employees Ins Co	0.04%	\$54,066
138	Zurich Amer Ins Co Of IL	0.04%	\$52,125
139	American Hardware Mut Ins Co	0.04%	\$51,687
140	Liberty Ins Underwriters Inc	0.03%	\$48,902
141	Tower Natl Ins Co	0.03%	\$48,720
142	Employers Mut Cas Co	0.03%	\$47,857
143	Navigators Ins Co	0.03%	\$45,806
144	Sentry Cas Co	0.03%	\$43,963
145	Rockwood Cas Ins Co	0.03%	\$41,943
146	State Natl Ins Co Inc	0.03%	\$41,012
147	American Cas Co Of Reading PA	0.03%	\$39,851
148	Fidelity & Guar Ins Co	0.03%	\$38,619
149	Transportation Ins Co	0.03%	\$38,616
150	Sompo Japan Ins Co of Amer	0.03%	\$37,671
151	Universal Underwriters Of TX Ins	0.03%	\$36,846
152	Harco Natl Ins Co	0.02%	\$35,550
153	Vanliner Ins Co	0.02%	\$32,079
154	Northern Ins Co Of NY	0.02%	\$31,038
155	XL Specialty Ins Co	0.02%	\$30,962
156	Celina Mut Ins Co	0.02%	\$29,111
157	Amerisure Mut Ins Co	0.02%	\$26,556
158	Praetorian Ins Co	0.02%	\$25,778
159	OneBeacon Amer Ins Co	0.02%	\$25,062
160	Nova Cas Co	0.02%	\$23,717
161	Employers Ins of Wausau	0.02%	\$22,513
162	Stonington Ins Co	0.02%	\$22,489

**2010 West Virginia Market Share Report
Commercial Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
163	Travelers Cas & Surety Co	0.01%	\$20,601
164	Firemens Ins Co Of Washington DC	0.01%	\$19,805
165	Ace Prop & Cas Ins Co	0.01%	\$19,489
166	Mitsui Sumitomo Ins USA Inc	0.01%	\$19,126
167	Hartford Accident & Ind Co	0.01%	\$17,459
168	T H E Ins Co	0.01%	\$17,124
169	Pennsylvania Manufacturers Ind Co	0.01%	\$16,715
170	United States Fidelity & Guar Co	0.01%	\$16,056
171	Pennsylvania Natl Mut Cas Ins Co	0.01%	\$15,842
172	National Amer Ins Co	0.01%	\$13,571
173	XL Ins Amer Inc	0.01%	\$13,534
174	Gramercy Ins Co	0.01%	\$13,366
175	Federated Rural Electric Ins Exch	0.01%	\$12,880
176	Sparta Ins Co	0.01%	\$12,048
177	First Liberty Ins Corp	0.01%	\$11,293
178	Great Amer Ins Co of NY	0.01%	\$10,425
179	American Ins Co	0.01%	\$10,202
180	Mitsui Sumitomo Ins Co of Amer	0.01%	\$9,838
181	Procentury Ins Co	0.01%	\$8,636
182	Axis Ins Co	0.01%	\$7,502
183	Westport Ins Corp	0.00%	\$6,485
184	Chrysler Ins Co	0.00%	\$5,627
185	Pharmacists Mut Ins Co	0.00%	\$5,407
186	Old Republic Gen Ins Corp	0.00%	\$5,190
187	Utica Mut Ins Co	0.00%	\$5,163
188	Westchester Fire Ins Co	0.00%	\$4,837
189	Great Amer Alliance Ins Co	0.00%	\$3,997
190	Indemnity Ins Co Of North Amer	0.00%	\$3,888
191	Lincoln Gen Ins Co	0.00%	\$3,734
192	American Modern Home Ins Co	0.00%	\$3,487
193	Indiana Lumbermens Mut Ins Co	0.00%	\$3,283
194	LM Ins Corp	0.00%	\$2,963
195	Firemans Fund Ins Co	0.00%	\$2,702
196	Farmland Mut Ins Co	0.00%	\$2,419
197	Regent Ins Co	0.00%	\$2,259
198	National Ind Co	0.00%	\$2,074
199	Chartis Prop Cas Co	0.00%	\$1,921
200	Seneca Ins Co Inc	0.00%	\$1,770
201	Inland Mut Ins Co	0.00%	\$1,413
202	Bancinsure Inc	0.00%	\$1,308
203	North River Ins Co	0.00%	\$759

2010 West Virginia Market Share Report

Commercial Auto

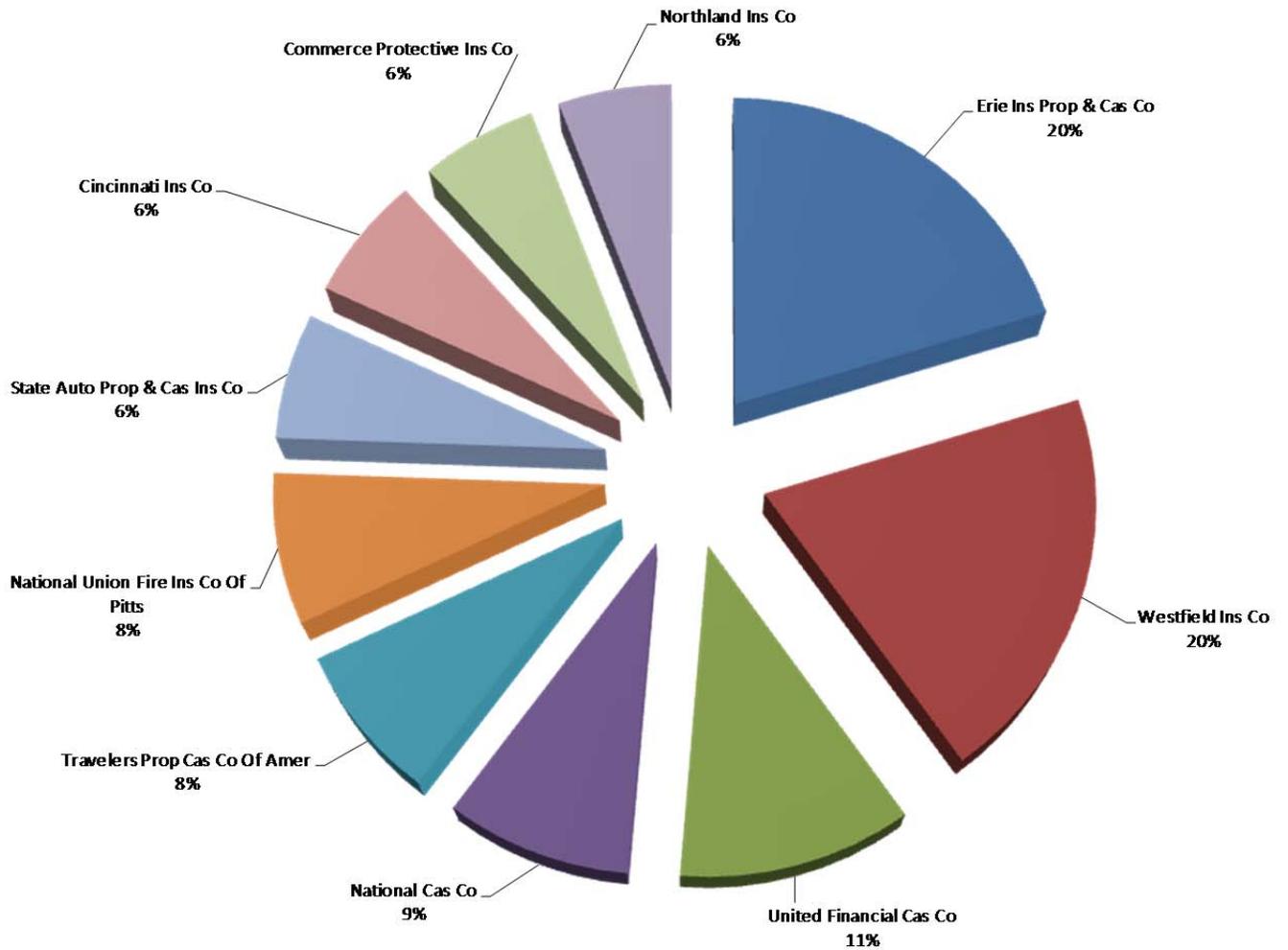
Rank	Company Name	Percent Of Market	Direct Premiums Earned
204	American Road Ins Co	0.00%	\$620
205	Fidelity & Deposit Co Of MD	0.00%	\$476
206	Manufacturers Alliance Ins Co	0.00%	\$333
207	Starnet Ins Co	0.00%	\$155
208	Markel Ins Co	0.00%	\$153
209	Riverport Ins Co	0.00%	\$100
210	American Family Home Ins Co	0.00%	\$99
211	American Manufacturers Mut Ins Co	0.00%	\$84
212	Safety Natl Cas Corp	0.00%	\$75
213	Lumbermens Mut Cas Co	0.00%	\$28
214	American Motorists Ins Co	0.00%	\$8
215	Chartis Cas Co	0.00%	(\$64)
216	Pacific Employers Ins Co	0.00%	(\$260)
217	Starr Ind & Liab Co	0.00%	(\$526)
218	Insurance Co of N Amer	0.00%	(\$1,127)
219	American Home Assur Co	-0.09%	(\$131,381)

2010 West Virginia Market Share Report

Commercial Auto

Total for Top 10 Insurers	47.84%	\$69,289,992
Total for All Other Insurers	52.16%	\$75,535,187
Total for All Insurers	100.00%	\$144,825,179

Commercial Auto



**2010 West Virginia Market Share Report
Commercial Multi-peril (Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Westfield Ins Co	15.88%	\$9,362,497
2	Erie Ins Prop & Cas Co	12.52%	\$7,380,851
3	Federal Ins Co	6.76%	\$3,986,282
4	Cincinnati Ins Co	5.42%	\$3,194,312
5	Nationwide Mut Ins Co	4.50%	\$2,654,627
6	State Auto Prop & Cas Ins Co	3.31%	\$1,952,110
7	Charter Oak Fire Ins Co	3.10%	\$1,830,084
8	Philadelphia Ind Ins Co	2.84%	\$1,675,777
9	Travelers Prop Cas Co Of Amer	2.58%	\$1,523,199
10	American Alt Ins Corp	2.51%	\$1,481,604
11	Travelers Ind Co Of Amer	2.45%	\$1,441,964
12	Nationwide Prop & Cas Ins Co	2.24%	\$1,318,897
13	Argonaut Great Central Ins Co	2.07%	\$1,221,902
14	Travelers Ind Co Of CT	1.98%	\$1,167,903
15	State Farm Fire & Cas Co	1.86%	\$1,094,491
16	Church Mut Ins Co	1.78%	\$1,052,044
17	Phoenix Ins Co	1.55%	\$916,618
18	Farmers Mech Mut Fire Ins Of WV	1.39%	\$820,464
19	American Fire & Cas Co	1.21%	\$711,266
20	Travelers Ind Co	1.16%	\$686,856
21	Nationwide Mut Fire Ins Co	1.14%	\$671,240
22	Travelers Cas Ins Co Of Amer	1.10%	\$651,055
23	Farm Family Cas Ins Co	1.04%	\$610,876
24	Hartford Cas Ins Co	0.98%	\$578,693
25	New Hampshire Ins Co	0.95%	\$560,438
26	Brotherhood Mut Ins Co	0.92%	\$541,222
27	Arch Ins Co	0.85%	\$501,143
28	Guideone Specialty Mut Ins Co	0.79%	\$467,801
29	Allstate Ins Co	0.74%	\$435,831
30	State Automobile Mut Ins Co	0.63%	\$370,798
31	Farmers Mut Ins Co	0.61%	\$360,569
32	Hartford Fire In Co	0.56%	\$330,740
33	Wausau Underwriters Ins Co	0.56%	\$328,775
34	Guideone Mut Ins Co	0.50%	\$297,009
35	Motorists Mut Ins Co	0.50%	\$292,017
36	Granite State Ins Co	0.45%	\$265,845
37	Great Northern Ins Co	0.45%	\$265,838
38	Farmers & Mechanics Fire & Cas Ins I	0.44%	\$261,244
39	Bituminous Cas Corp	0.44%	\$259,453
40	American States Ins Co	0.41%	\$241,731
41	National Fire Ins Co Of Hartford	0.41%	\$238,852

**2010 West Virginia Market Share Report
Commercial Multi-peril (Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	Sparta Ins Co	0.38%	\$226,237
43	Hanover Ins Co	0.34%	\$202,811
44	American Economy Ins Co	0.33%	\$194,772
45	Employers Ins of Wausau	0.32%	\$187,694
46	Nova Cas Co	0.30%	\$175,520
47	Firemans Fund Ins Co	0.28%	\$165,513
48	Zurich Amer Ins Co	0.25%	\$148,698
49	Sentinel Ins Co Ltd	0.25%	\$145,638
50	Markel Ins Co	0.24%	\$139,480
51	American Guar & Liab Ins	0.22%	\$129,190
52	American Zurich Ins Co	0.20%	\$120,167
53	Harleysville Mut Ins Co	0.20%	\$119,764
54	American Ins Co	0.19%	\$113,032
55	West Amer Ins Co	0.19%	\$111,880
56	Federated Mut Ins Co	0.19%	\$111,745
57	Cumis Ins Society Inc	0.18%	\$104,500
58	Amerisure Mut Ins Co	0.17%	\$102,621
59	Twin City Fire Ins Co Co	0.17%	\$98,054
60	Seneca Ins Co Inc	0.16%	\$96,842
61	Continental Cas Co	0.16%	\$95,024
62	Valley Forge Ins Co	0.16%	\$94,836
63	National Surety Corp	0.16%	\$94,545
64	Indemnity Ins Co Of North Amer	0.15%	\$90,796
65	Allstate Ind Co	0.15%	\$85,987
66	Hartford Ins Co Of The Midwest	0.13%	\$77,369
67	Plaza Ins Co	0.13%	\$75,739
68	Pennsylvania Manufacturers Ind Co	0.13%	\$74,289
69	Illinois Natl Ins Co	0.12%	\$69,070
70	Property & Cas Ins Co Of Hartford	0.12%	\$68,027
71	Stonington Ins Co	0.11%	\$63,182
72	Praetorian Ins Co	0.11%	\$62,863
73	Ohio Cas Ins Co	0.10%	\$59,121
74	National Cas Co	0.09%	\$55,107
75	Westport Ins Corp	0.09%	\$54,311
76	Regis Ins Co	0.09%	\$53,405
77	American Automobile Ins Co	0.09%	\$51,079
78	Hartford Underwriters Ins Co	0.08%	\$49,621
79	Starnet Ins Co	0.08%	\$48,773
80	OneBeacon Amer Ins Co	0.08%	\$45,119
81	American Cas Co Of Reading PA	0.07%	\$44,026
82	Star Ins Co	0.07%	\$43,046

**2010 West Virginia Market Share Report
Commercial Multi-peril (Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	Lititz Mut Ins Co	0.07%	\$40,730
84	Bituminous Fire & Marine Ins Co	0.07%	\$39,563
85	Southern States Ins Exch	0.07%	\$39,194
86	First Natl Ins Co Of Amer	0.06%	\$38,266
87	Great Amer Assur Co	0.06%	\$36,966
88	Great Amer Ins Co	0.06%	\$35,962
89	Vigilant Ins Co	0.06%	\$35,280
90	Maryland Cas Co	0.06%	\$34,958
91	Everest Natl Ins Co	0.06%	\$34,865
92	General Ins Co Of Amer	0.06%	\$33,396
93	Safeco Ins Co Of Amer	0.06%	\$32,879
94	Continental Ins Co	0.05%	\$32,188
95	Pharmacists Mut Ins Co	0.05%	\$29,593
96	State Natl Ins Co Inc	0.05%	\$28,159
97	Assurance Co Of Amer	0.05%	\$27,700
98	Navigators Ins Co	0.05%	\$27,234
99	Ullico Cas Co	0.03%	\$20,395
100	Mitsui Sumitomo Ins USA Inc	0.03%	\$20,186
101	Associated Ind Corp	0.03%	\$20,124
102	Northland Ins Co	0.03%	\$17,094
103	Continental Western Ins Co	0.03%	\$17,002
104	Employers Fire Ins Co	0.03%	\$15,694
105	Wausau Business Ins Co	0.03%	\$15,009
106	Liberty Mut Fire Ins Co	0.03%	\$14,805
107	Jewelers Mut Ins Co	0.02%	\$14,441
108	Pennsylvania Manufacturers Assoc Ins	0.02%	\$11,551
109	Castlepoint Natl Ins Co	0.02%	\$9,854
110	Nationwide Agribusiness Ins Co	0.02%	\$9,137
111	Transportation Ins Co	0.01%	\$8,735
112	Manufacturers Alliance Ins Co	0.01%	\$8,684
113	Great Amer Ins Co of NY	0.01%	\$7,624
114	Utica Mut Ins Co	0.01%	\$7,358
115	Hartford Accident & Ind Co	0.01%	\$5,900
116	Northern Ins Co Of NY	0.01%	\$5,677
117	Indiana Lumbermens Mut Ins Co	0.01%	\$5,090
118	RLI Ins Co	0.01%	\$4,016
119	Bancinsure Inc	0.01%	\$3,558
120	Pacific Ind Co	0.01%	\$3,497
121	General Cas Co Of WI	0.01%	\$3,483
122	Mitsui Sumitomo Ins Co of Amer	0.01%	\$3,313
123	Discover Prop & Cas Ins Co	0.01%	\$3,163

2010 West Virginia Market Share Report

Commercial Multi-peril (Liability)

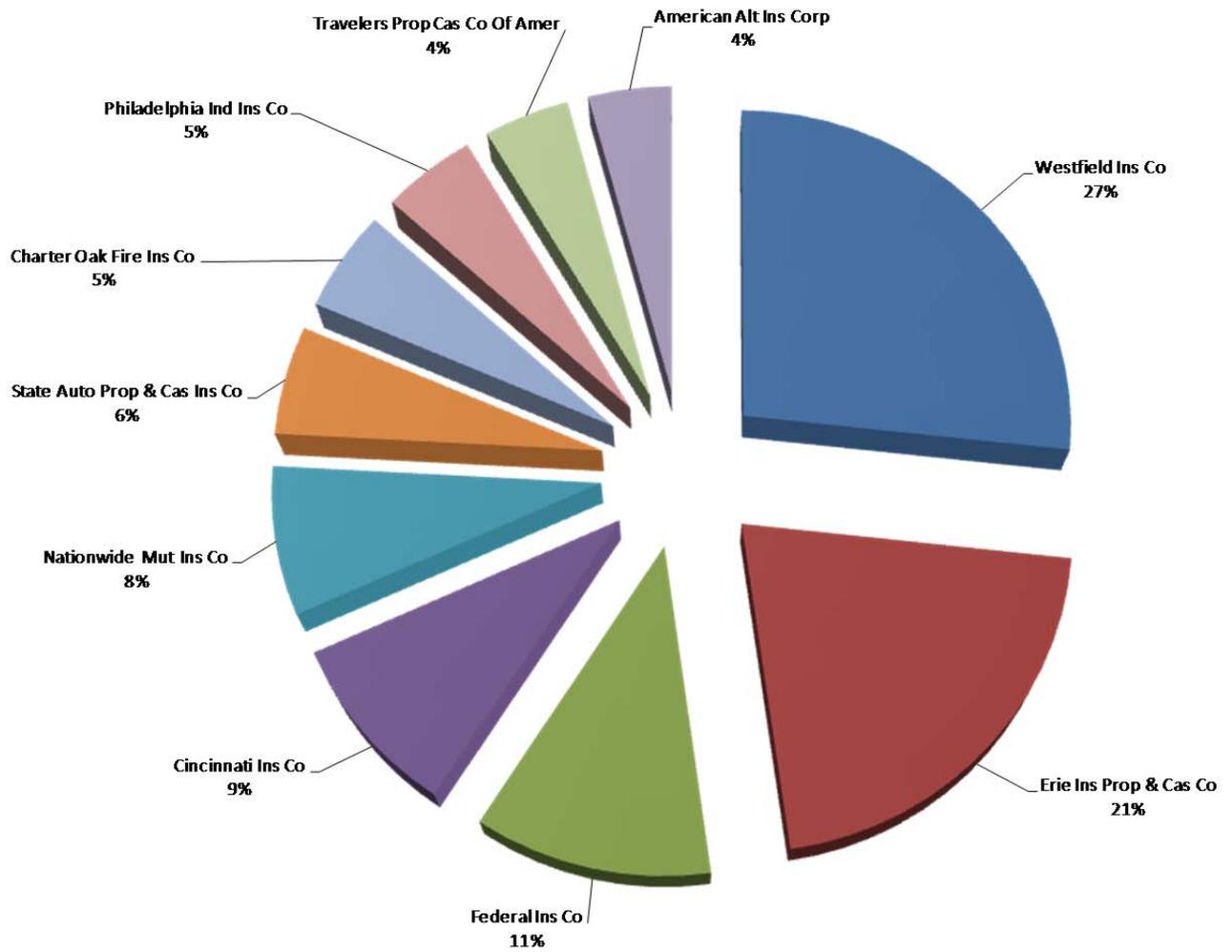
Rank	Company Name	Percent Of Market	Direct Premiums Earned
124	Greenwich Ins Co	0.01%	\$3,138
125	MutualAid eXchange	0.01%	\$2,955
126	Fidelity & Deposit Co Of MD	0.00%	\$2,906
127	Liberty Ins Corp	0.00%	\$2,753
128	Tower Natl Ins Co	0.00%	\$2,550
129	Occidental Fire & Cas Co Of NC	0.00%	\$2,421
130	QBE Ins Corp	0.00%	\$1,463
131	Diamond State Ins Co	0.00%	\$1,338
132	American Family Home Ins Co	0.00%	\$1,165
133	Tower Ins Co Of NY	0.00%	\$874
134	Markel Amer Ins Co	0.00%	\$827
135	United States Fire Ins Co	0.00%	\$532
136	St Paul Fire & Marine Ins Co	0.00%	\$500
137	Firemens Ins Co Of Washington DC	0.00%	\$355
138	Atlantic Specialty Ins Co	0.00%	\$343
139	Regent Ins Co	0.00%	\$331
140	Pennsylvania Natl Mut Cas Ins Co	0.00%	\$267
141	Century Surety Co	0.00%	\$250
142	Sompo Japan Ins Co of Amer	0.00%	\$22
143	Tokio Marine & Nichido Fire Ins Co	0.00%	\$22
144	Sequoia Ins Co	0.00%	\$1
145	Colonial Amer Cas & Surety Co	0.00%	(\$52)
146	LM Ins Corp	0.00%	(\$241)
147	Peninsula Ins Co	0.00%	(\$816)
148	Massachusetts Bay Ins Co	-0.01%	(\$5,667)

2010 West Virginia Market Share Report

Commercial Multi-peril (Liability)

Total for Top 10 Insurers	59.42%	\$35,041,343
Total for All Other Insurers	40.58%	\$23,933,628
Total for All Insurers	100.00%	\$58,974,971

Commercial Multi-peril (Liability)



**2010 West Virginia Market Share Report
Commercial Multi-peril (Non-Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Erie Ins Prop & Cas Co	14.36%	\$14,364,837
2	Westfield Ins Co	10.19%	\$10,193,358
3	Federal Ins Co	5.28%	\$5,280,715
4	Nationwide Mut Ins Co	5.22%	\$5,224,915
5	Cincinnati Ins Co	5.15%	\$5,155,004
6	Travelers Prop Cas Co Of Amer	4.47%	\$4,472,525
7	National Union Fire Ins Co Of Pitts	3.91%	\$3,915,338
8	State Farm Fire & Cas Co	2.83%	\$2,835,064
9	Church Mut Ins Co	2.77%	\$2,774,056
10	Hartford Cas Ins Co	2.51%	\$2,508,888
11	Charter Oak Fire Ins Co	2.27%	\$2,273,460
12	State Auto Prop & Cas Ins Co	2.13%	\$2,127,473
13	Travelers Ind Co Of Amer	2.09%	\$2,093,362
14	Travelers Ind Co Of CT	2.06%	\$2,063,007
15	Nationwide Prop & Cas Ins Co	1.90%	\$1,901,883
16	Argonaut Great Central Ins Co	1.84%	\$1,840,885
17	Motorists Mut Ins Co	1.76%	\$1,762,374
18	American Alt Ins Corp	1.64%	\$1,641,403
19	Brotherhood Mut Ins Co	1.63%	\$1,629,496
20	Farmers Mech Mut Fire Ins Of WV	1.52%	\$1,523,720
21	Philadelphia Ind Ins Co	1.44%	\$1,442,126
22	Farm Family Cas Ins Co	1.19%	\$1,191,313
23	Ace Amer Ins Co	1.12%	\$1,124,348
24	Nationwide Mut Fire Ins Co	1.08%	\$1,083,928
25	Travelers Ind Co	1.05%	\$1,053,412
26	Travelers Cas Ins Co Of Amer	1.02%	\$1,019,310
27	Allstate Ins Co	0.98%	\$985,648
28	Phoenix Ins Co	0.90%	\$901,742
29	Maryland Cas Co	0.76%	\$757,827
30	Hartford Fire In Co	0.62%	\$621,865
31	American Fire & Cas Co	0.61%	\$608,686
32	Great Northern Ins Co	0.53%	\$533,302
33	Farmers Mut Ins Co	0.53%	\$528,626
34	Guideone Specialty Mut Ins Co	0.49%	\$485,375
35	Guideone Mut Ins Co	0.48%	\$480,434
36	Arch Ins Co	0.46%	\$457,580
37	State Automobile Mut Ins Co	0.42%	\$419,518
38	Liberty Mut Ins Co	0.40%	\$403,401
39	Continental Cas Co	0.40%	\$398,862
40	Cumis Ins Society Inc	0.39%	\$388,432
41	Firemans Fund Ins Co	0.37%	\$366,188

**2010 West Virginia Market Share Report
Commercial Multi-peril (Non-Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	American Economy Ins Co	0.35%	\$348,504
43	Allstate Ind Co	0.35%	\$345,304
44	Assurance Co Of Amer	0.33%	\$326,745
45	Sompo Japan Ins Co of Amer	0.30%	\$298,124
46	Zurich Amer Ins Co	0.29%	\$290,990
47	Federated Mut Ins Co	0.27%	\$270,640
48	Mitsui Sumitomo Ins Co of Amer	0.27%	\$269,566
49	American States Ins Co	0.26%	\$260,328
50	National Fire Ins Co Of Hartford	0.26%	\$256,973
51	QBE Ins Corp	0.24%	\$242,760
52	Southern States Ins Exch	0.23%	\$230,205
53	Nova Cas Co	0.21%	\$212,503
54	New Hampshire Ins Co	0.20%	\$197,464
55	Sentinel Ins Co Ltd	0.20%	\$196,299
56	National Surety Corp	0.19%	\$188,309
57	Great Amer Ins Co of NY	0.18%	\$176,906
58	Employers Ins of Wausau	0.17%	\$173,596
59	Seneca Ins Co Inc	0.17%	\$172,163
60	Vigilant Ins Co	0.17%	\$168,178
61	Harleysville Mut Ins Co	0.16%	\$163,413
62	Granite State Ins Co	0.16%	\$163,139
63	Wausau Underwriters Ins Co	0.16%	\$157,277
64	Hartford Ins Co Of The Midwest	0.15%	\$153,176
65	National Cas Co	0.13%	\$132,020
66	American Zurich Ins Co	0.13%	\$130,245
67	American Cas Co Of Reading PA	0.12%	\$124,746
68	Hanover Ins Co	0.12%	\$119,344
69	Star Ins Co	0.11%	\$113,100
70	Markel Ins Co	0.11%	\$110,664
71	Fidelity & Deposit Co Of MD	0.11%	\$109,508
72	West Amer Ins Co	0.10%	\$104,042
73	American Ins Co	0.10%	\$99,784
74	Sparta Ins Co	0.09%	\$94,115
75	Valley Forge Ins Co	0.09%	\$92,495
76	Property & Cas Ins Co Of Hartford	0.09%	\$89,742
77	Westport Ins Corp	0.09%	\$89,027
78	Commonwealth Ins Co Of Amer	0.09%	\$87,545
79	Praetorian Ins Co	0.09%	\$87,134
80	Great Amer Assur Co	0.09%	\$87,088
81	American Guar & Liab Ins	0.09%	\$86,887
82	First Natl Ins Co Of Amer	0.08%	\$84,519

**2010 West Virginia Market Share Report
Commercial Multi-peril (Non-Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	Northland Ins Co	0.08%	\$84,515
84	American Automobile Ins Co	0.08%	\$82,335
85	St Paul Mercury Ins Co	0.08%	\$80,670
86	Farmers & Mechanics Fire & Cas Ins I	0.08%	\$80,212
87	Liberty Mut Fire Ins Co	0.08%	\$78,934
88	Lititz Mut Ins Co	0.08%	\$76,094
89	Great Amer Ins Co	0.08%	\$75,462
90	Indemnity Ins Co Of North Amer	0.07%	\$74,586
91	Pennsylvania Manufacturers Ind Co	0.07%	\$72,100
92	Plaza Ins Co	0.07%	\$71,848
93	St Paul Fire & Marine Ins Co	0.07%	\$70,009
94	Northern Ins Co Of NY	0.07%	\$69,861
95	Ohio Cas Ins Co	0.07%	\$67,656
96	Twin City Fire Ins Co Co	0.07%	\$65,551
97	RLI Ins Co	0.06%	\$63,184
98	Nationwide Agribusiness Ins Co	0.06%	\$56,344
99	Transportation Ins Co	0.05%	\$54,567
100	Safeco Ins Co Of Amer	0.05%	\$52,651
101	Housing Authority Prop A Mut Co	0.05%	\$50,662
102	Employers Fire Ins Co	0.05%	\$47,020
103	Great Amer Alliance Ins Co	0.05%	\$45,215
104	Stonington Ins Co	0.04%	\$39,680
105	Continental Ins Co	0.04%	\$39,567
106	Illinois Natl Ins Co	0.04%	\$37,282
107	Regis Ins Co	0.04%	\$37,069
108	Hartford Underwriters Ins Co	0.03%	\$32,989
109	American Hardware Mut Ins Co	0.03%	\$30,639
110	Empire Fire & Marine Ins Co	0.03%	\$28,245
111	St Paul Protective Ins Co	0.03%	\$27,999
112	Everest Natl Ins Co	0.03%	\$25,577
113	Ullico Cas Co	0.02%	\$24,074
114	Associated Ind Corp	0.02%	\$23,905
115	Jewelers Mut Ins Co	0.02%	\$23,402
116	Pharmacists Mut Ins Co	0.02%	\$23,210
117	General Ins Co Of Amer	0.02%	\$22,244
118	Bituminous Cas Corp	0.02%	\$22,035
119	State Natl Ins Co Inc	0.02%	\$20,969
120	Amerisure Mut Ins Co	0.02%	\$18,549
121	Utica Mut Ins Co	0.02%	\$16,533
122	Wausau Business Ins Co	0.02%	\$15,583
123	Colonial Amer Cas & Surety Co	0.02%	\$15,463

**2010 West Virginia Market Share Report
Commercial Multi-peril (Non-Liability)**

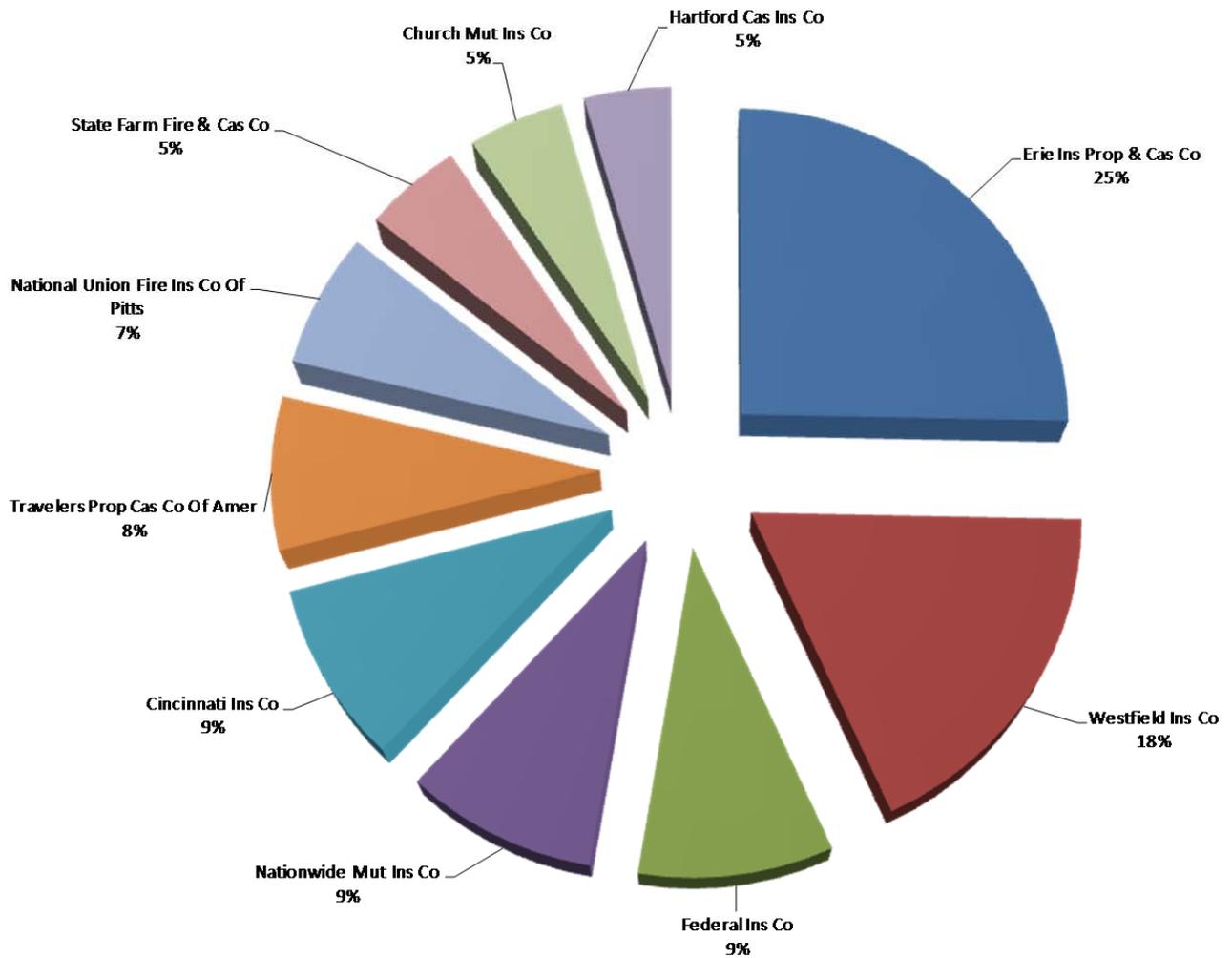
Rank	Company Name	Percent Of Market	Direct Premiums Earned
124	OneBeacon Amer Ins Co	0.02%	\$15,336
125	Tokio Marine & Nichido Fire Ins Co	0.01%	\$13,168
126	MutualAid eXchange	0.01%	\$12,680
127	Federated Serv Ins Co	0.01%	\$11,322
128	Continental Western Ins Co	0.01%	\$10,980
129	Pennsylvania Manufacturers Assoc Ins	0.01%	\$10,337
130	St Paul Guardian Ins Co	0.01%	\$9,898
131	Bancinsure Inc	0.01%	\$9,249
132	Massachusetts Bay Ins Co	0.01%	\$8,855
133	Affiliated Fm Ins Co	0.01%	\$8,552
134	Navigators Ins Co	0.01%	\$7,946
135	Castlepoint Natl Ins Co	0.01%	\$7,828
136	Scottsdale Ind Co	0.01%	\$6,018
137	Starnet Ins Co	0.01%	\$5,411
138	General Cas Co Of WI	0.00%	\$4,856
139	Regent Ins Co	0.00%	\$4,468
140	Diamond State Ins Co	0.00%	\$4,054
141	Liberty Ins Corp	0.00%	\$3,697
142	Discover Prop & Cas Ins Co	0.00%	\$3,514
143	Greenwich Ins Co	0.00%	\$3,440
144	Hartford Accident & Ind Co	0.00%	\$3,217
145	United States Fire Ins Co	0.00%	\$2,951
146	Firemens Ins Co Of Washington DC	0.00%	\$2,951
147	Hartford Steam Boil Inspec & Ins Co	0.00%	\$2,766
148	American Family Home Ins Co	0.00%	\$2,283
149	Tower Ins Co Of NY	0.00%	\$2,248
150	Indiana Lumbersmens Mut Ins Co	0.00%	\$1,115
151	Farmland Mut Ins Co	0.00%	\$1,087
152	Tower Natl Ins Co	0.00%	\$1,062
153	Atlantic Specialty Ins Co	0.00%	\$1,052
154	Mitsui Sumitomo Ins USA Inc	0.00%	\$873
155	Pennsylvania Natl Mut Cas Ins Co	0.00%	\$802
156	Housing Enterprise Ins Co Inc	0.00%	\$645
157	Century Surety Co	0.00%	\$467
158	Occidental Fire & Cas Co Of NC	0.00%	\$362
159	Liberty Ins Underwriters Inc	0.00%	\$158
160	Cincinnati Cas Co	0.00%	\$127
161	Sequoia Ins Co	0.00%	\$28
162	Bituminous Fire & Marine Ins Co	0.00%	\$1
163	Ace Prop & Cas Ins Co	0.00%	(\$1)
164	Peninsula Ins Co	0.00%	(\$1,516)

2010 West Virginia Market Share Report

Commercial Multi-peril (Non-Liability)

Total for Top 10 Insurers	56.69%	\$56,724,700
Total for All Other Insurers	43.31%	\$43,342,330
Total for All Insurers	100.00%	\$100,067,030

Commercial Multi-peril (Non-Liability)



2010 West Virginia Market Share Report

Credit

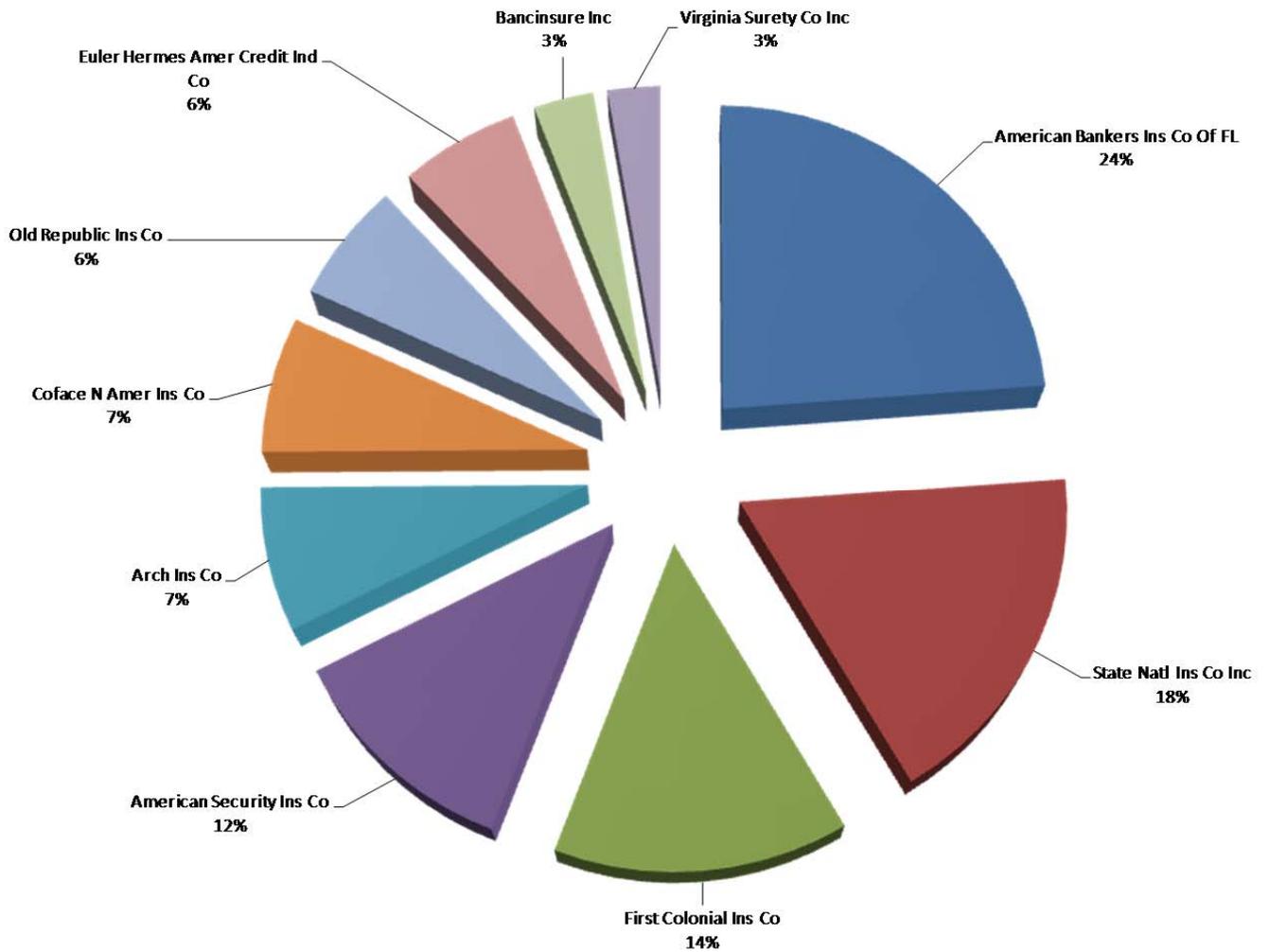
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	American Bankers Ins Co Of FL	21.33%	\$737,274
2	State Natl Ins Co Inc	15.89%	\$549,109
3	First Colonial Ins Co	12.75%	\$440,836
4	American Security Ins Co	10.47%	\$362,061
5	Arch Ins Co	6.64%	\$229,538
6	Coface N Amer Ins Co	6.28%	\$216,993
7	Old Republic Ins Co	5.56%	\$192,289
8	Euler Hermes Amer Credit Ind Co	5.49%	\$189,857
9	Bancinsure Inc	2.76%	\$95,510
10	Virginia Surety Co Inc	2.41%	\$83,303
11	Ace Amer Ins Co	2.05%	\$70,875
12	Cumis Ins Society Inc	1.80%	\$62,176
13	Wesco Ins Co	1.74%	\$60,216
14	Ohio Ind Co	1.23%	\$42,615
15	HSBC Ins Co of DE	0.72%	\$24,873
16	American Reliable Ins Co	0.70%	\$24,306
17	US Specialty Ins Co	0.53%	\$18,312
18	American Natl Prop & Cas Co	0.49%	\$17,073
19	Zale Ind Co	0.38%	\$12,989
20	Knightbrook Ins Co	0.36%	\$12,429
21	Employers Fire Ins Co	0.22%	\$7,602
22	Stonebridge Cas Ins Co	0.17%	\$5,992
23	Standard Guar Ins Co	0.00%	\$143
24	American Gen Ind Co	0.00%	\$106

2010 West Virginia Market Share Report

Credit

Total for Top 10 Insurers	89.59%	\$3,096,770
Total for All Other Insurers	10.41%	\$359,707
Total for All Insurers	100.00%	\$3,456,477

Credit



**2010 West Virginia Market Share Report
Earthquake**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Travelers Ind Co	19.31%	\$214,651
2	National Union Fire Ins Co Of Pitts	18.12%	\$201,413
3	Westchester Fire Ins Co	9.20%	\$102,295
4	Travelers Prop Cas Co Of Amer	8.77%	\$97,534
5	State Farm Fire & Cas Co	7.09%	\$78,806
6	Allianz Global Risks US Ins Co	4.85%	\$53,889
7	State Auto Prop & Cas Ins Co	3.33%	\$36,994
8	Liberty Mut Fire Ins Co	2.89%	\$32,174
9	United Serv Automobile Assn	2.83%	\$31,418
10	Axis Ins Co	2.39%	\$26,565
11	Westfield Ins Co	2.36%	\$26,210
12	Nationwide Mut Fire Ins Co	1.88%	\$20,853
13	Arch Ins Co	1.60%	\$17,838
14	Lumbermens Underwriting Alliance	1.59%	\$17,665
15	American Guar & Liab Ins	1.40%	\$15,603
16	State Automobile Mut Ins Co	1.35%	\$15,005
17	Westport Ins Corp	1.29%	\$14,324
18	Nationwide Prop & Cas Ins Co	1.19%	\$13,214
19	XL Ins Amer Inc	1.11%	\$12,334
20	Zurich Amer Ins Co	0.91%	\$10,062
21	Motorists Mut Ins Co	0.84%	\$9,299
22	USAA Cas Ins Co	0.64%	\$7,095
23	Vigilant Ins Co	0.51%	\$5,724
24	Employers Ins of Wausau	0.42%	\$4,662
25	Granite State Ins Co	0.35%	\$3,899
26	American Natl Prop & Cas Co	0.34%	\$3,768
27	American Economy Ins Co	0.29%	\$3,227
28	Continental Cas Co	0.29%	\$3,210
29	Beazley Ins Co Inc	0.23%	\$2,565
30	Harleysville Mut Ins Co	0.23%	\$2,532
31	Property & Cas Ins Co Of Hartford	0.20%	\$2,251
32	Chartis Prop Cas Co	0.20%	\$2,247
33	Federal Ins Co	0.19%	\$2,067
34	Amica Mut Ins Co	0.17%	\$1,870
35	Metropolitan Prop & Cas Ins Co	0.17%	\$1,853
36	Cincinnati Ins Co	0.14%	\$1,505
37	Verlan Fire Ins Co MD	0.10%	\$1,150
38	Maryland Cas Co	0.10%	\$1,061
39	Hartford Ins Co Of The Midwest	0.09%	\$986
40	West Virginia Farmers Mut Ins Assoc	0.08%	\$937
41	Federated Serv Ins Co	0.08%	\$842

2010 West Virginia Market Share Report

Earthquake

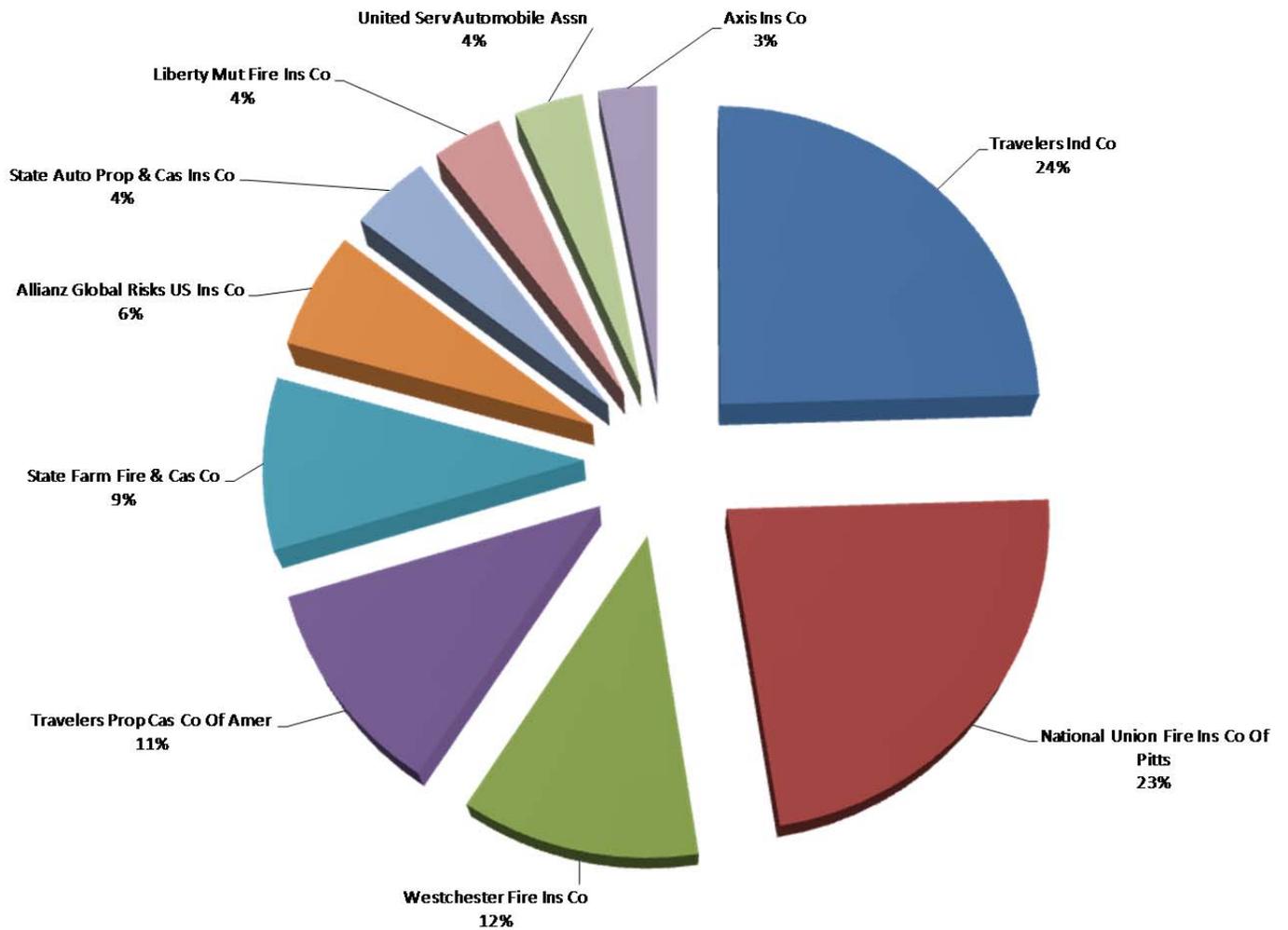
Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	American Zurich Ins Co	0.07%	\$797
43	Economy Premier Assur Co	0.07%	\$789
44	Teachers Ins Co	0.07%	\$785
45	Nationwide Mut Ins Co	0.07%	\$775
46	Scottsdale Ind Co	0.06%	\$666
47	Travelers Ind Co Of Amer	0.05%	\$575
48	Standard Fire Ins Co	0.05%	\$573
49	Insurance Co Of The West	0.05%	\$522
50	Nationwide Agribusiness Ins Co	0.04%	\$449
51	Employers Fire Ins Co	0.04%	\$433
52	Horace Mann Ins Co	0.03%	\$385
53	Sentinel Ins Co Ltd	0.03%	\$313
54	Regent Ins Co	0.03%	\$302
55	Sompo Japan Ins Co of Amer	0.03%	\$281
56	Fidelity & Deposit Co Of MD	0.02%	\$257
57	AXIS Specialty Ins Co	0.02%	\$255
58	American Natl Gen Ins Co	0.02%	\$245
59	ACA Ins Co	0.02%	\$227
60	Pennsylvania Lumbermens Mut Ins	0.02%	\$222
61	USAA Gen Ind Co	0.02%	\$217
62	Federated Mut Ins Co	0.02%	\$170
63	Wausau Underwriters Ins Co	0.01%	\$160
64	Charter Oak Fire Ins Co	0.01%	\$148
65	American States Ins Co	0.01%	\$116
66	Lititz Mut Ins Co	0.01%	\$104
67	Garrison Prop & Cas Ins Co	0.01%	\$86
68	Liberty Ins Corp	0.01%	\$63
69	21st Century N Amer Ins Co	0.00%	\$51
70	MutualAid eXchange	0.00%	\$51
71	Sentry Select Ins Co	0.00%	\$39
72	Ace Fire Underwriters Ins Co	0.00%	\$22
73	Employers Mut Cas Co	0.00%	\$15
74	Fidelity Natl Ins Co	0.00%	\$14
75	United States Fire Ins Co	0.00%	\$7
76	AXIS Reins Co	0.00%	(\$8)

2010 West Virginia Market Share Report

Earthquake

Total for Top 10 Insurers	78.77%	\$875,739
Total for All Other Insurers	21.23%	\$235,964
Total for All Insurers	100.00%	\$1,111,703

Earthquake



2010 West Virginia Market Share Report

Excess Workers' Compensation

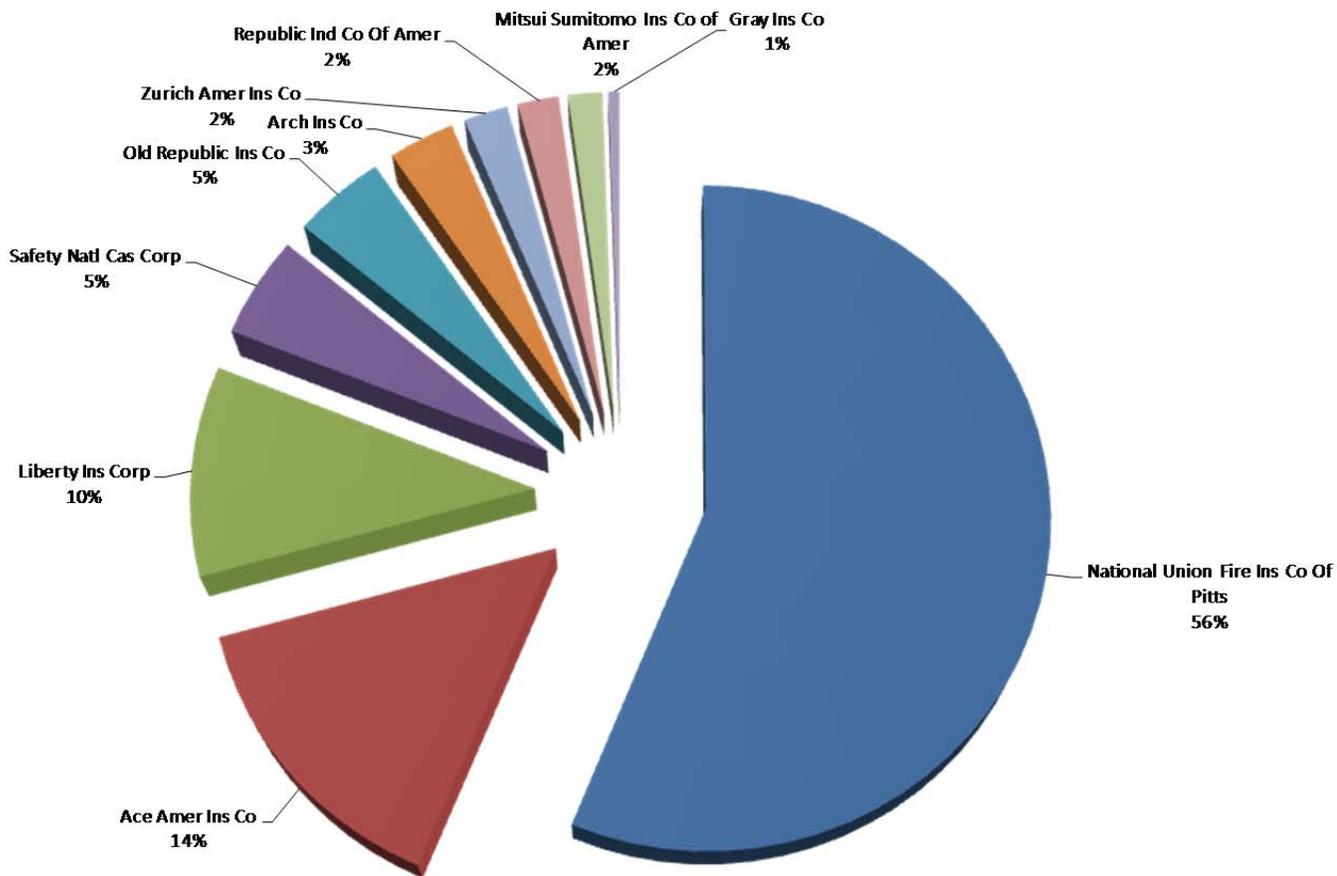
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	National Union Fire Ins Co Of Pitts	56.20%	\$2,451,714
2	Ace Amer Ins Co	14.44%	\$630,007
3	Liberty Ins Corp	10.24%	\$446,889
4	Safety Natl Cas Corp	4.98%	\$217,135
5	Old Republic Ins Co	4.49%	\$195,770
6	Arch Ins Co	3.20%	\$139,444
7	Zurich Amer Ins Co	2.14%	\$93,419
8	Republic Ind Co Of Amer	1.98%	\$86,286
9	Mitsui Sumitomo Ins Co of Amer	1.66%	\$72,317
10	Gray Ins Co	0.54%	\$23,475
11	United States Fidelity & Guar Co	0.49%	\$21,466
12	Sentry Ins A Mut Co	0.44%	\$19,073
13	Star Ins Co	0.23%	\$9,917
14	Cincinnati Ins Co	0.00%	\$41
15	Travelers Prop Cas Co Of Amer	0.00%	\$1
16	Discover Prop & Cas Ins Co	-0.02%	(\$1,036)
17	LM Ins Corp	-0.99%	(\$43,194)

2010 West Virginia Market Share Report

Excess Workers' Compensation

Total for Top 10 Insurers	99.86%	\$4,356,456
Total for All Other Insurers	0.14%	\$6,268
Total for All Insurers	100.00%	\$4,362,724

Excess Workers' Compensation



2010 West Virginia Market Share Report

Farmowners Multiple Peril

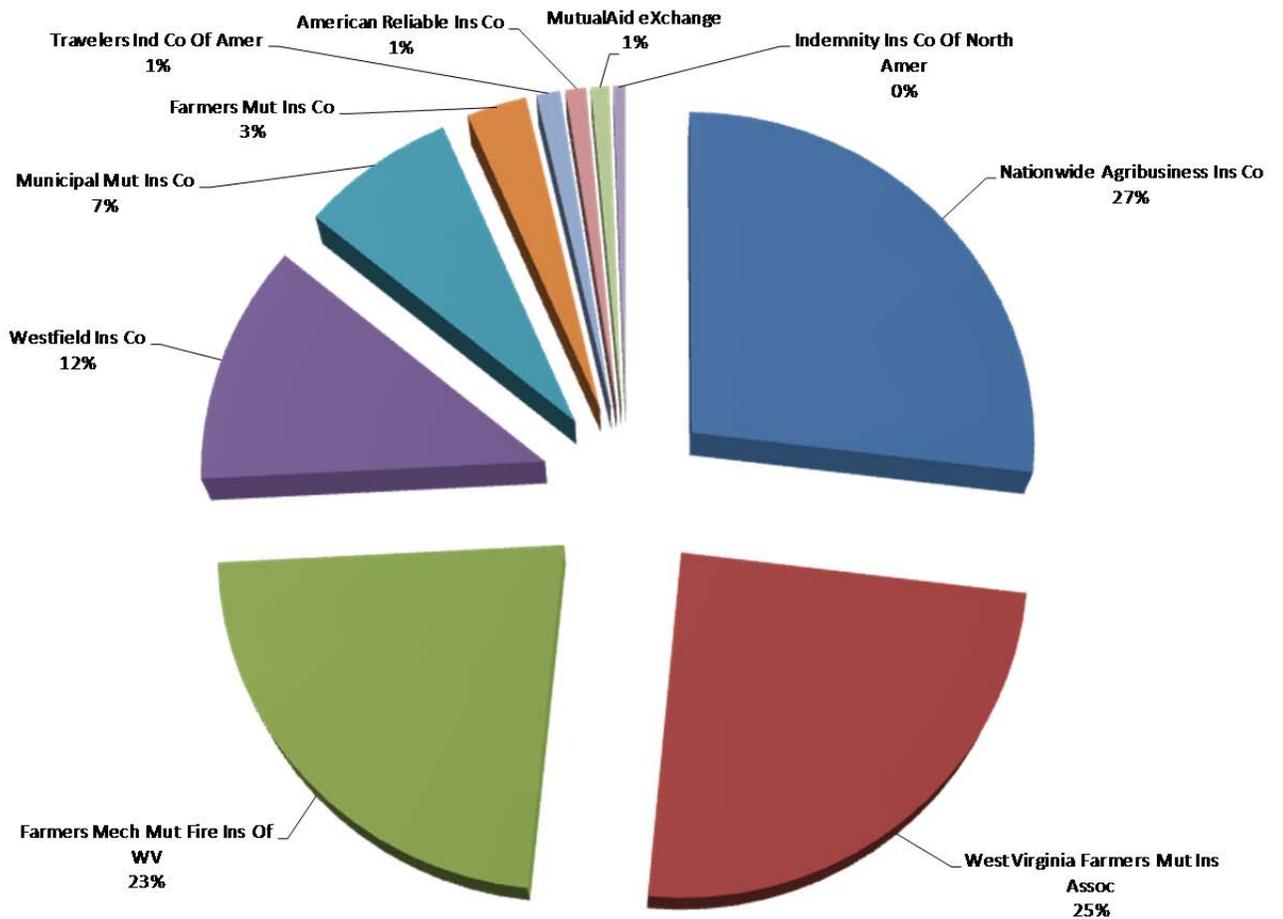
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Nationwide Agribusiness Ins Co	26.65%	\$2,921,938
2	West Virginia Farmers Mut Ins Assoc	24.39%	\$2,674,347
3	Farmers Mech Mut Fire Ins Of WV	22.38%	\$2,453,890
4	Westfield Ins Co	11.64%	\$1,275,683
5	Municipal Mut Ins Co	7.48%	\$819,478
6	Farmers Mut Ins Co	2.90%	\$317,414
7	Travelers Ind Co Of Amer	1.14%	\$124,643
8	American Reliable Ins Co	0.97%	\$106,579
9	MutualAid eXchange	0.87%	\$95,242
10	Indemnity Ins Co Of North Amer	0.58%	\$64,068
11	Markel Ins Co	0.51%	\$56,381
12	American Bankers Ins Co Of FL	0.22%	\$23,617
13	Travelers Ind Co Of CT	0.13%	\$14,584
14	American States Ins Co	0.08%	\$8,323
15	Travelers Ind Co	0.05%	\$5,617
16	Charter Oak Fire Ins Co	0.01%	\$968

2010 West Virginia Market Share Report

Farmowners Multiple Peril

Total for Top 10 Insurers	99.00%	\$10,853,282
Total for All Other Insurers	1.00%	\$109,490
Total for All Insurers	100.00%	\$10,962,772

Farmowners Multiple Peril



2010 West Virginia Market Share Report

Federal Flood

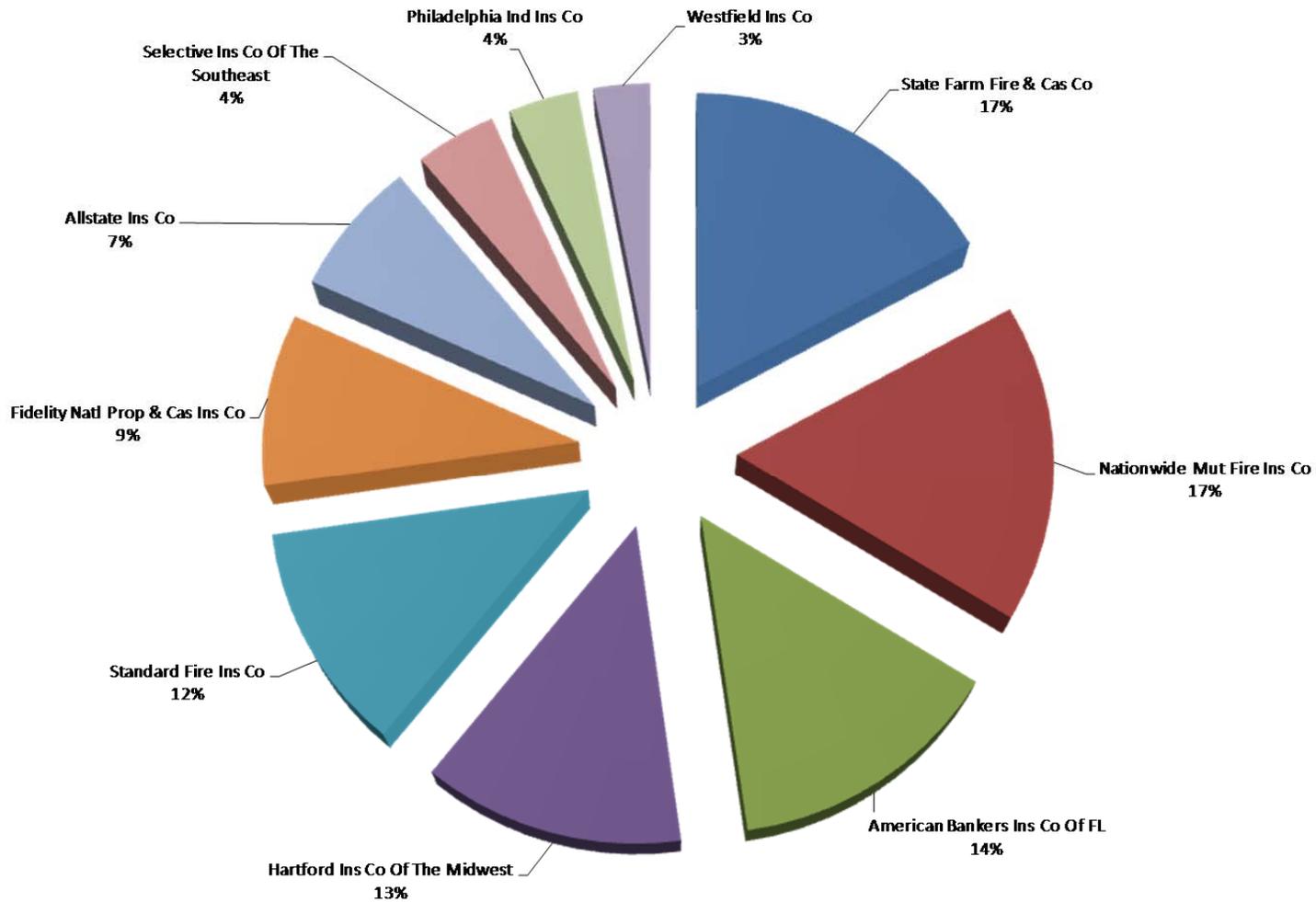
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Fire & Cas Co	15.63%	\$2,199,228
2	Nationwide Mut Fire Ins Co	15.53%	\$2,186,374
3	American Bankers Ins Co Of FL	12.78%	\$1,799,310
4	Hartford Ins Co Of The Midwest	11.94%	\$1,681,082
5	Standard Fire Ins Co	10.95%	\$1,540,714
6	Fidelity Natl Prop & Cas Ins Co	8.42%	\$1,185,233
7	Allstate Ins Co	6.65%	\$935,423
8	Selective Ins Co Of The Southeast	3.93%	\$553,837
9	Philadelphia Ind Ins Co	3.39%	\$477,194
10	Westfield Ins Co	2.74%	\$385,735
11	Liberty Mut Fire Ins Co	1.74%	\$244,442
12	USAA Gen Ind Co	1.51%	\$212,107
13	Harleysville Mut Ins Co	1.11%	\$155,893
14	American Natl Prop & Cas Co	0.90%	\$127,268
15	Hartford Underwriters Ins Co	0.80%	\$112,764
16	Occidental Fire & Cas Co Of NC	0.52%	\$73,335
17	QBE Ins Corp	0.43%	\$59,930
18	Foremost Ins Co Grand Rapids MI	0.32%	\$45,134
19	New Hampshire Ins Co	0.27%	\$38,687
20	Metropolitan Prop & Cas Ins Co	0.16%	\$23,067
21	State Auto Prop & Cas Ins Co	0.10%	\$13,648
22	First Amer Prop & Cas Ins Co	0.07%	\$10,097
23	National Interstate Ins Co	0.06%	\$8,555
24	21st Century Natl Ins Co	0.04%	\$5,019
25	NGM Ins Co	0.01%	\$720
26	Colonial Amer Cas & Surety Co	0.00%	(\$1)

2010 West Virginia Market Share Report

Federal Flood

Total for Top 10 Insurers	91.97%	\$12,944,130
Total for All Other Insurers	8.03%	\$1,130,665
Total for All Insurers	100.00%	\$14,074,795

Federal Flood



**2010 West Virginia Market Share Report
Fidelity**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Cumis Ins Society Inc	23.05%	\$888,529
2	Travelers Cas & Surety Co Of Amer	13.38%	\$515,787
3	Federal Ins Co	12.30%	\$474,180
4	St Paul Mercury Ins Co	12.28%	\$473,338
5	Progressive Cas Ins Co	5.27%	\$203,136
6	Westfield Ins Co	4.40%	\$169,591
7	Western Surety Co	3.02%	\$116,584
8	Zurich Amer Ins Co	2.97%	\$114,470
9	National Union Fire Ins Co Of Pitts	2.62%	\$100,944
10	Fidelity & Deposit Co Of MD	2.50%	\$96,277
11	State Auto Prop & Cas Ins Co	2.19%	\$84,522
12	Cincinnati Ins Co	1.98%	\$76,281
13	Bancinsure Inc	1.68%	\$64,829
14	RLI Ins Co	1.53%	\$59,061
15	Hartford Fire In Co	0.83%	\$32,178
16	Sentry Select Ins Co	0.74%	\$28,458
17	St Paul Fire & Marine Ins Co	0.73%	\$28,285
18	Old Republic Surety Co	0.73%	\$28,148
19	Motorists Mut Ins Co	0.68%	\$26,105
20	Great Amer Ins Co	0.65%	\$25,248
21	Colonial Amer Cas & Surety Co	0.59%	\$22,792
22	Ohio Farmers Ins Co	0.55%	\$21,387
23	State Automobile Mut Ins Co	0.55%	\$21,212
24	Twin City Fire Ins Co Co	0.47%	\$18,072
25	Erie Ins Co	0.41%	\$15,856
26	Federated Mut Ins Co	0.40%	\$15,532
27	Arch Ins Co	0.32%	\$12,528
28	Erie Ins Prop & Cas Co	0.32%	\$12,399
29	State Farm Fire & Cas Co	0.31%	\$11,813
30	Federated Serv Ins Co	0.19%	\$7,341
31	Executive Risk Ind Inc	0.18%	\$6,869
32	Continental Cas Co	0.18%	\$6,820
33	Universal Underwriters Ins Co	0.18%	\$6,800
34	Great Northern Ins Co	0.17%	\$6,733
35	American Guar & Liab Ins	0.16%	\$6,317
36	Colonial Surety Co	0.14%	\$5,536
37	United States Fire Ins Co	0.13%	\$5,000
38	St Paul Guardian Ins Co	0.12%	\$4,795
39	Nationwide Mut Ins Co	0.11%	\$4,180
40	Ohio Cas Ins Co	0.07%	\$2,701
41	Philadelphia Ind Ins Co	0.07%	\$2,522

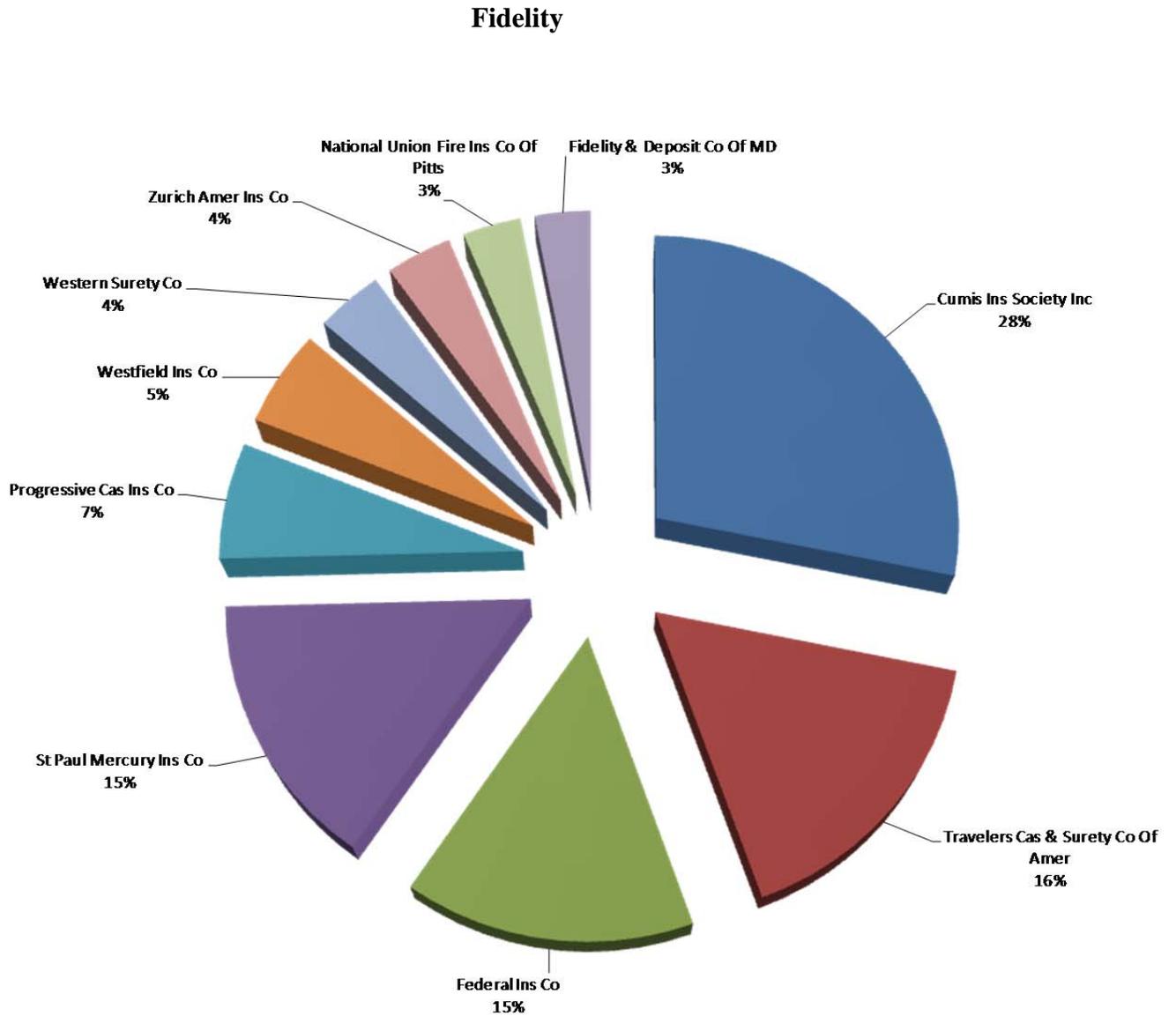
2010 West Virginia Market Share Report

Fidelity

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	Pennsylvania Natl Mut Cas Ins Co	0.06%	\$2,371
43	Travelers Prop Cas Co Of Amer	0.06%	\$2,360
44	Travelers Ind Co Of CT	0.06%	\$2,346
45	United States Fidelity & Guar Co	0.06%	\$2,181
46	Tokio Marine & Nichido Fire Ins Co	0.05%	\$1,786
47	Westchester Fire Ins Co	0.05%	\$1,755
48	Great Amer Assur Co	0.04%	\$1,722
49	American States Ins Co	0.04%	\$1,698
50	Travelers Ind Co Of Amer	0.04%	\$1,487
51	Travelers Cas & Surety Co	0.04%	\$1,409
52	Liberty Mut Ins Co	0.03%	\$1,264
53	American Zurich Ins Co	0.03%	\$1,110
54	Charter Oak Fire Ins Co	0.03%	\$1,092
55	Phoenix Ins Co	0.03%	\$1,089
56	Vigilant Ins Co	0.03%	\$969
57	Greenwich Ins Co	0.02%	\$955
58	Pennsylvania Lumbermens Mut Ins	0.02%	\$820
59	Federated Rural Electric Ins Exch	0.02%	\$810
60	American Economy Ins Co	0.02%	\$674
61	Platte River Ins Co	0.02%	\$666
62	Scottsdale Ind Co	0.02%	\$588
63	OneBeacon Amer Ins Co	0.02%	\$587
64	Hanover Ins Co	0.01%	\$532
65	General Cas Co Of WI	0.01%	\$411
66	Allstate Ins Co	0.01%	\$293
67	Universal Underwriters Of TX Ins	0.01%	\$258
68	Continental Ins Co	0.01%	\$223
69	Great Amer Ins Co of NY	0.01%	\$221
70	NGM Ins Co	0.01%	\$207
71	American Alt Ins Corp	0.00%	\$106
72	Employers Mut Cas Co	0.00%	\$100
73	Lincoln Gen Ins Co	0.00%	\$71
74	Berkley Regional Ins Co	0.00%	\$53
75	Guarantee Co Of N Amer USA	0.00%	\$33
76	Stonington Ins Co	0.00%	\$30
77	Transportation Ins Co	0.00%	\$19
78	Great Amer Alliance Ins Co	0.00%	\$4

2010 West Virginia Market Share Report

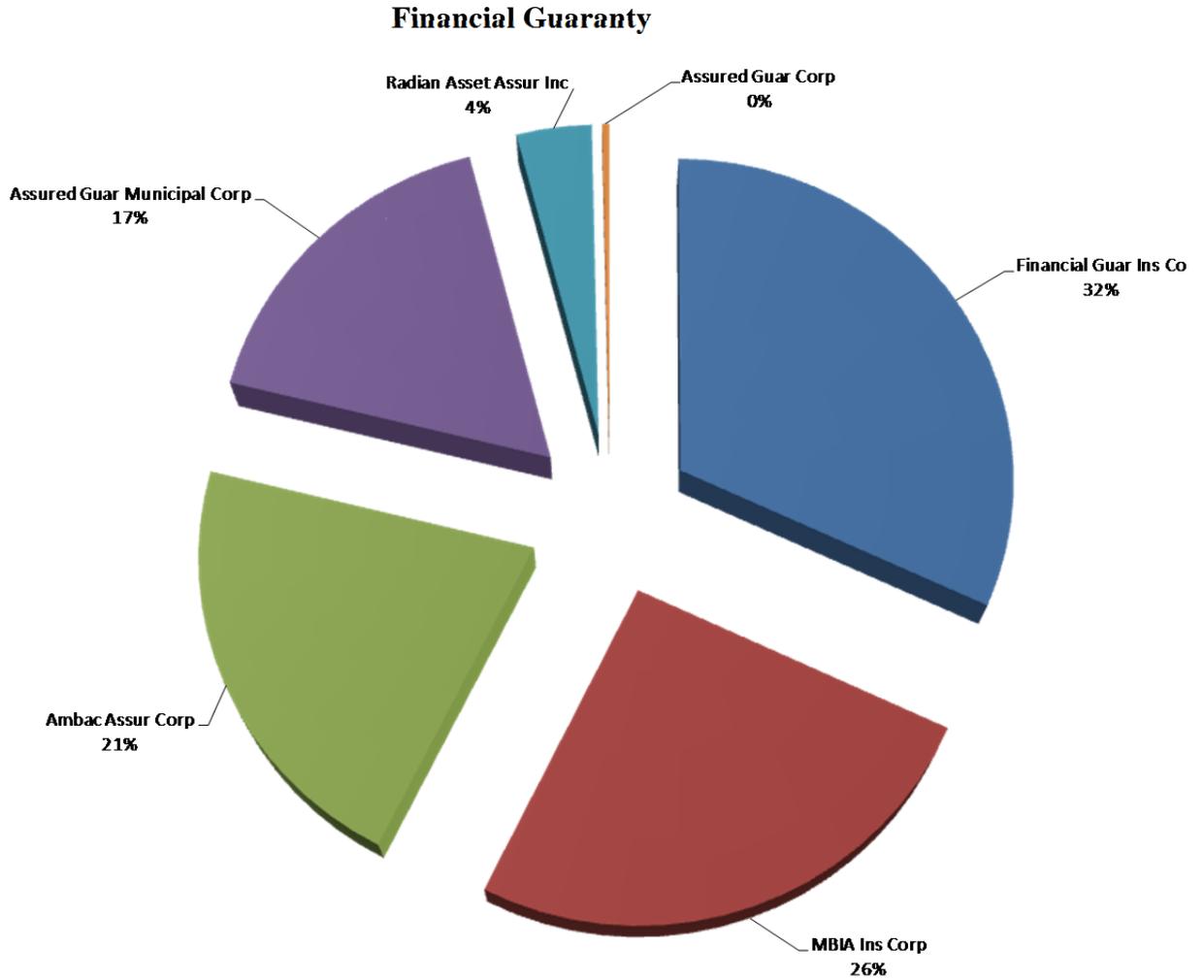
Fidelity			
Total for Top 10 Insurers	81.78%		\$3,152,836
Total for All Other Insurers	18.22%		\$702,620
Total for All Insurers	100.00%		\$3,855,456



2010 West Virginia Market Share Report

Financial Guaranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Financial Guar Ins Co	31.85%	\$916,272
2	MBIA Ins Corp	25.54%	\$734,607
3	Ambac Assur Corp	21.41%	\$615,948
4	Assured Guar Municipal Corp	17.09%	\$491,701
5	Radian Asset Assur Inc	3.76%	\$108,065
6	Assured Guar Corp	0.35%	\$10,068
Total for Top 10 Insurers		100.00%	\$2,876,661
Total for All Other Insurers			
Total for All Insurers		100.00%	\$2,876,661



**2010 West Virginia Market Share Report
Fire**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Farm Family Cas Ins Co	7.41%	\$3,956,759
2	Wva Ins Co	6.53%	\$3,489,518
3	Farmers Mech Mut Fire Ins Of WV	5.91%	\$3,157,873
4	American Security Ins Co	5.01%	\$2,673,321
5	State Auto Prop & Cas Ins Co	4.41%	\$2,356,326
6	Zurich Amer Ins Co	4.11%	\$2,193,441
7	Nationwide Mut Fire Ins Co	4.07%	\$2,173,272
8	Dorinco Reins Co	4.04%	\$2,155,959
9	Erie Ins Prop & Cas Co	3.74%	\$1,998,044
10	Travelers Prop Cas Co Of Amer	3.68%	\$1,967,532
11	Municipal Mut Ins Co	3.36%	\$1,796,030
12	RSUI Ind Co	2.99%	\$1,595,808
13	Westfield Ins Co	2.67%	\$1,424,477
14	Westchester Fire Ins Co	2.64%	\$1,409,047
15	Factory Mut Ins Co	2.61%	\$1,392,441
16	AXA Ins Co	2.60%	\$1,387,134
17	American Modern Select Ins Co	2.08%	\$1,111,555
18	Safe Ins Co	2.02%	\$1,076,727
19	Farmers Mut Ins Co	1.92%	\$1,027,384
20	American Modern Home Ins Co	1.79%	\$957,365
21	Cincinnati Ins Co	1.64%	\$873,758
22	Travelers Ind Co	1.59%	\$846,972
23	HDI Gerling Amer Ins Co	1.52%	\$812,003
24	Liberty Mut Fire Ins Co	1.27%	\$677,059
25	Allianz Global Risks US Ins Co	1.23%	\$658,624
26	General Ins Co Of Amer	1.13%	\$606,042
27	Axis Ins Co	0.97%	\$517,913
28	Balboa Ins Co	0.94%	\$500,532
29	State Automobile Mut Ins Co	0.91%	\$483,639
30	Generali Us Branch	0.87%	\$463,222
31	West Virginia Farmers Mut Ins Assoc	0.81%	\$433,968
32	Westport Ins Corp	0.75%	\$402,267
33	United Serv Automobile Assn	0.69%	\$366,985
34	St Paul Mercury Ins Co	0.67%	\$356,071
35	St Paul Fire & Marine Ins Co	0.67%	\$355,167
36	Foremost Ins Co Grand Rapids MI	0.65%	\$345,661
37	Pan Handle Farmers Mut Ins Co Of WV	0.61%	\$327,822
38	Pennsylvania Lumbermens Mut Ins	0.55%	\$291,153
39	Sentry Select Ins Co	0.45%	\$240,682
40	Yosemite Ins Co	0.45%	\$238,899
41	XL Ins Amer Inc	0.43%	\$229,983

**2010 West Virginia Market Share Report
Fire**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	American Guar & Liab Ins	0.40%	\$212,851
43	Encompass Ins Co Of Amer	0.40%	\$211,345
44	National Union Fire Ins Co Of Pitts	0.38%	\$200,856
45	Continental Cas Co	0.37%	\$194,975
46	Motorists Mut Ins Co	0.32%	\$169,778
47	Lumbermens Underwriting Alliance	0.30%	\$161,352
48	Allstate Ins Co	0.30%	\$161,120
49	USAA Cas Ins Co	0.29%	\$155,786
50	St Paul Protective Ins Co	0.28%	\$151,436
51	Affiliated Fm Ins Co	0.27%	\$146,654
52	Federated Mut Ins Co	0.22%	\$117,253
53	Independent Mut Fire Ins Co	0.21%	\$113,445
54	Tokio Marine & Nichido Fire Ins Co	0.19%	\$98,974
55	West Virginia Natl Auto Ins Co	0.18%	\$98,346
56	American Reliable Ins Co	0.18%	\$96,579
57	Charter Oak Fire Ins Co	0.18%	\$94,872
58	Travelers Ind Co Of CT	0.18%	\$94,483
59	AGCS Marine Ins Co	0.17%	\$91,327
60	Nationwide Mut Ins Co	0.15%	\$82,351
61	Universal Underwriters Ins Co	0.15%	\$78,195
62	Horace Mann Ins Co	0.14%	\$75,760
63	Greenwich Ins Co	0.14%	\$73,946
64	Insurance Co Of The State Of PA	0.13%	\$71,895
65	Hartford Underwriters Ins Co	0.11%	\$59,917
66	Phoenix Ins Co	0.11%	\$57,403
67	Lititz Mut Ins Co	0.10%	\$55,326
68	Verlan Fire Ins Co MD	0.10%	\$55,032
69	Encompass Ind Co	0.10%	\$53,937
70	American States Ins Co	0.09%	\$47,081
71	St Paul Guardian Ins Co	0.09%	\$46,516
72	Granite State Ins Co	0.07%	\$39,550
73	Selective Ins Co Of Amer	0.07%	\$39,504
74	United States Fire Ins Co	0.07%	\$39,165
75	Pennsylvania Natl Mut Cas Ins Co	0.07%	\$35,820
76	Automobile Ins Co Of Hartford CT	0.07%	\$35,600
77	Travelers Ind Co Of Amer	0.06%	\$31,656
78	Wesco Ins Co	0.06%	\$30,145
79	Nationwide Prop & Cas Ins Co	0.06%	\$29,895
80	United Cas Ins Co Of Amer	0.05%	\$26,861
81	Sompo Japan Ins Co of Amer	0.05%	\$26,265
82	MutualAid eXchange	0.04%	\$22,541

**2010 West Virginia Market Share Report
Fire**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	Arch Ins Co	0.04%	\$21,616
84	AXIS Reins Co	0.04%	\$19,407
85	Beazley Ins Co Inc	0.04%	\$19,238
86	Federated Serv Ins Co	0.04%	\$19,132
87	Diamond State Ins Co	0.03%	\$18,456
88	Garrison Prop & Cas Ins Co	0.03%	\$16,412
89	Employers Fire Ins Co	0.03%	\$14,877
90	Amica Mut Ins Co	0.03%	\$14,558
91	USAA Gen Ind Co	0.02%	\$12,228
92	Employers Mut Cas Co	0.02%	\$11,818
93	Transguard Ins Co Of Amer Inc	0.02%	\$11,625
94	Insurance Co of N Amer	0.02%	\$11,375
95	Harleysville Mut Ins Co	0.02%	\$10,633
96	Ohio Cas Ins Co	0.02%	\$10,117
97	First Natl Ins Co Of Amer	0.02%	\$9,093
98	Hartford Fire In Co	0.02%	\$8,840
99	Hanover Ins Co	0.02%	\$8,745
100	Markel Ins Co	0.02%	\$8,640
101	State Natl Ins Co Inc	0.02%	\$8,037
102	Armed Forces Ins Exch	0.01%	\$7,706
103	Chubb Natl Ins Co	0.01%	\$7,532
104	Universal Underwriters Of TX Ins	0.01%	\$7,169
105	American Economy Ins Co	0.01%	\$6,735
106	OneBeacon Amer Ins Co	0.01%	\$6,711
107	American Ins Co	0.01%	\$6,483
108	Star Ins Co	0.01%	\$5,610
109	Seneca Ins Co Inc	0.01%	\$5,471
110	Regis Ins Co	0.01%	\$5,344
111	Aegis Security Ins Co	0.01%	\$5,330
112	Federated Rural Electric Ins Exch	0.01%	\$4,358
113	General Cas Co Of WI	0.01%	\$4,041
114	Federal Ins Co	0.01%	\$4,028
115	Sentry Ins A Mut Co	0.01%	\$3,796
116	Northland Ins Co	0.01%	\$3,457
117	ACA Ins Co	0.01%	\$3,240
118	Guideone Specialty Mut Ins Co	0.01%	\$3,190
119	American Fire & Cas Co	0.01%	\$3,151
120	Guideone Mut Ins Co	0.01%	\$3,060
121	Church Mut Ins Co	0.01%	\$2,898
122	Encompass Home & Auto Ins Co	0.01%	\$2,715
123	Harco Natl Ins Co	0.01%	\$2,680

2010 West Virginia Market Share Report

Fire

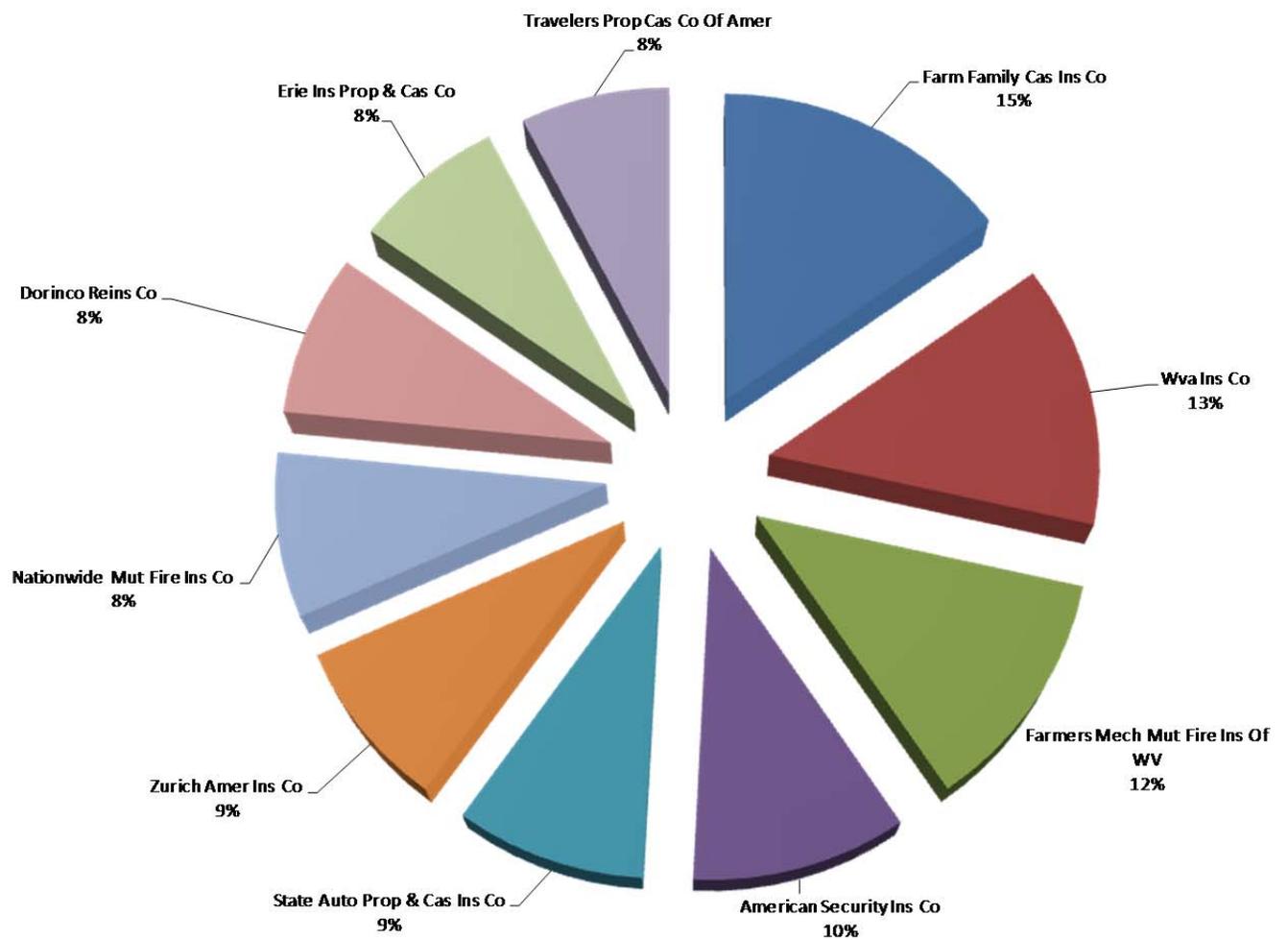
Rank	Company Name	Percent Of Market	Direct Premiums Earned
124	Starnet Ins Co	0.00%	\$2,433
125	Empire Fire & Marine Ins Co	0.00%	\$2,059
126	New Hampshire Ins Co	0.00%	\$1,979
127	Continental Ins Co	0.00%	\$1,959
128	Alterra Amer Ins Co	0.00%	\$1,957
129	Capitol Ind Corp	0.00%	\$1,863
130	Vigilant Ins Co	0.00%	\$1,445
131	Standard Guar Ins Co	0.00%	\$1,227
132	Great Amer Ins Co of NY	0.00%	\$1,177
133	Nipponkoa Ins Co Ltd US Br	0.00%	\$992
134	Nationwide Agribusiness Ins Co	0.00%	\$938
135	Castlepoint Natl Ins Co	0.00%	\$887
136	Pennsylvania Manufacturers Assoc Ins	0.00%	\$814
137	Electric Ins Co	0.00%	\$711
138	Stonington Ins Co	0.00%	\$669
139	West Amer Ins Co	0.00%	\$660
140	Great Northern Ins Co	0.00%	\$525
141	Cumis Ins Society Inc	0.00%	\$519
142	American Alt Ins Corp	0.00%	\$459
143	Valley Forge Ins Co	0.00%	\$405
144	Liberty Ins Corp	0.00%	\$397
145	United States Liab Ins Co	0.00%	\$387
146	Continental Western Ins Co	0.00%	\$334
147	Massachusetts Bay Ins Co	0.00%	\$247
148	Chartis Prop Cas Co	0.00%	\$228
149	Utica Mut Ins Co	0.00%	\$220
150	Nova Cas Co	0.00%	\$154
151	Philadelphia Ind Ins Co	0.00%	\$148
152	Firemens Ins Co Of Washington DC	0.00%	\$120
153	Everest Natl Ins Co	0.00%	\$91
154	T H E Ins Co	0.00%	\$70
155	AXIS Specialty Ins Co	0.00%	\$42
156	Bituminous Cas Corp	0.00%	\$20
157	Great Amer Ins Co	0.00%	\$18
158	National Farmers Union Prop & Cas	0.00%	\$9

2010 West Virginia Market Share Report

Fire

Total for Top 10 Insurers	48.92%	\$26,122,045
Total for All Other Insurers	51.08%	\$27,277,898
Total for All Insurers	100.00%	\$53,399,943

Fire



**2010 West Virginia Market Share Report
Homeowners Multiple Peril**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Fire & Cas Co	25.86%	\$85,534,139
2	Erie Ins Prop & Cas Co	11.97%	\$39,605,717
3	Nationwide Mut Fire Ins Co	11.37%	\$37,619,095
4	Nationwide Prop & Cas Ins Co	6.74%	\$22,289,801
5	Westfield Ins Co	4.67%	\$15,451,146
6	Allstate Ins Co	4.30%	\$14,231,004
7	Farmers Mech Mut Fire Ins Of WV	2.85%	\$9,424,729
8	Liberty Mut Fire Ins Co	2.46%	\$8,126,875
9	State Auto Prop & Cas Ins Co	2.43%	\$8,035,158
10	Wva Ins Co	2.37%	\$7,854,420
11	Municipal Mut Ins Co	2.30%	\$7,619,216
12	United Serv Automobile Assn	1.67%	\$5,531,614
13	Allstate Prop & Cas Ins Co	1.57%	\$5,186,064
14	Foremost Ins Co Grand Rapids MI	1.51%	\$4,988,316
15	Encompass Ins Co Of Amer	1.40%	\$4,634,553
16	Encompass Ind Co	1.39%	\$4,582,261
17	Safeco Ins Co Of Amer	1.36%	\$4,510,987
18	Property & Cas Ins Co Of Hartford	1.31%	\$4,336,164
19	American Natl Prop & Cas Co	1.18%	\$3,890,140
20	Motorists Mut Ins Co	1.11%	\$3,670,003
21	USAA Cas Ins Co	0.80%	\$2,636,830
22	Allstate Ind Co	0.78%	\$2,578,481
23	Metropolitan Prop & Cas Ins Co	0.68%	\$2,239,949
24	Pan Handle Farmers Mut Ins Co Of WV	0.59%	\$1,952,425
25	Farmers Mut Ins Co	0.57%	\$1,890,038
26	Safe Ins Co	0.51%	\$1,677,210
27	American Modern Home Ins Co	0.48%	\$1,574,789
28	Foremost Prop & Cas Ins Co	0.47%	\$1,558,843
29	Teachers Ins Co	0.42%	\$1,392,390
30	Horace Mann Ins Co	0.38%	\$1,253,915
31	Homesite Ins Co Of The Midwest	0.36%	\$1,202,941
32	Liberty Ins Corp	0.35%	\$1,150,962
33	American Bankers Ins Co Of FL	0.33%	\$1,092,988
34	Hartford Ins Co Of The Midwest	0.30%	\$1,005,597
35	Vigilant Ins Co	0.25%	\$842,672
36	Standard Fire Ins Co	0.25%	\$833,836
37	American Family Home Ins Co	0.24%	\$804,018
38	Aegis Security Ins Co	0.24%	\$783,585
39	Lititz Mut Ins Co	0.23%	\$765,406
40	Sentinel Ins Co Ltd	0.21%	\$687,981
41	Cincinnati Ins Co	0.17%	\$577,664

2010 West Virginia Market Share Report

Homeowners Multiple Peril

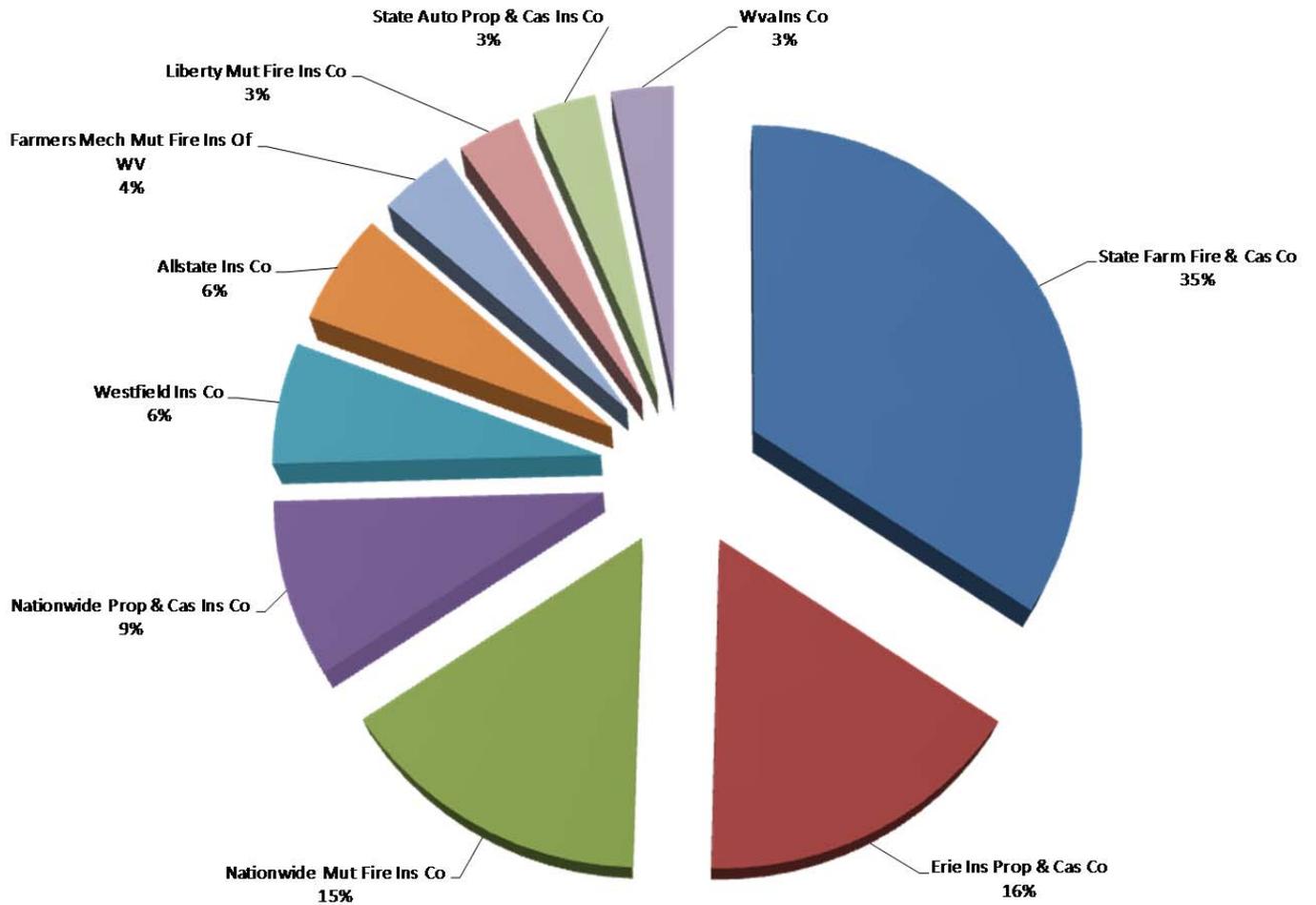
Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	Federal Ins Co	0.17%	\$560,134
43	Auto Club Prop Cas Ins Co	0.16%	\$527,325
44	Amica Mut Ins Co	0.14%	\$474,251
45	Economy Premier Assur Co	0.13%	\$421,096
46	American Reliable Ins Co	0.11%	\$378,227
47	USAA Gen Ind Co	0.10%	\$341,269
48	Empire Fire & Marine Ins Co	0.10%	\$340,910
49	American Security Ins Co	0.10%	\$325,433
50	Garrison Prop & Cas Ins Co	0.08%	\$254,616
51	Chartis Prop Cas Co	0.07%	\$239,541
52	Encompass Home & Auto Ins Co	0.06%	\$203,611
53	American Natl Gen Ins Co	0.06%	\$186,911
54	Armed Forces Ins Exch	0.05%	\$161,279
55	21st Century N Amer Ins Co	0.04%	\$141,289
56	West Virginia Natl Auto Ins Co	0.04%	\$128,453
57	Standard Guar Ins Co	0.03%	\$101,993
58	Travelers Ind Co Of Amer	0.03%	\$93,017
59	Fidelity Natl Ins Co	0.02%	\$82,515
60	MutualAid eXchange	0.02%	\$73,107
61	American Ins Co	0.02%	\$71,047
62	Church Mut Ins Co	0.02%	\$58,266
63	ACA Ins Co	0.02%	\$50,847
64	Balboa Ins Co	0.01%	\$45,854
65	Great Northern Ins Co	0.01%	\$44,339
66	California Cas Ind Exch	0.01%	\$37,305
67	Fidelity & Deposit Co Of MD	0.01%	\$29,216
68	Electric Ins Co	0.01%	\$21,058
69	Farmers & Mechanics Fire & Cas Ins I	0.01%	\$18,912
70	Sentry Ins A Mut Co	0.00%	\$9,966
71	Automobile Ins Co Of Hartford CT	0.00%	\$7,815
72	Merastar Ins Co	0.00%	\$7,096
73	Hartford Fire In Co	0.00%	\$6,561
74	Bankers Standard Ins Co	0.00%	\$4,123
75	First Amer Prop & Cas Ins Co	0.00%	\$2,077
76	Hartford Underwriters Ins Co	0.00%	\$1,719
77	NGM Ins Co	0.00%	\$650
78	Harleysville Mut Ins Co	0.00%	\$165
79	Nationwide Mut Ins Co	-0.09%	(\$312,000)

2010 West Virginia Market Share Report

Homeowners Multiple Peril

Total for Top 10 Insurers	75.03%	\$248,172,084
Total for All Other Insurers	24.97%	\$82,591,831
Total for All Insurers	100.00%	\$330,763,915

Homeowners Multiple Peril



**2010 West Virginia Market Share Report
Inland Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Continental Cas Co	12.97%	\$7,285,122
2	Liberty Mut Ins Co	10.66%	\$5,985,745
3	Westfield Ins Co	7.16%	\$4,020,683
4	Travelers Prop Cas Co Of Amer	6.99%	\$3,923,234
5	American Bankers Ins Co Of FL	4.90%	\$2,750,158
6	American Security Ins Co	4.73%	\$2,656,505
7	State Farm Fire & Cas Co	4.46%	\$2,506,027
8	Allianz Global Risks US Ins Co	4.16%	\$2,336,028
9	New Hampshire Ins Co	3.86%	\$2,170,633
10	Farm Family Cas Ins Co	1.95%	\$1,097,821
11	Factory Mut Ins Co	1.72%	\$967,199
12	Old Republic Ins Co	1.71%	\$960,248
13	Erie Ins Prop & Cas Co	1.70%	\$955,196
14	State Auto Prop & Cas Ins Co	1.34%	\$753,483
15	Essentia Ins Co	1.15%	\$648,671
16	AGCS Marine Ins Co	1.15%	\$646,797
17	Stonebridge Cas Ins Co	1.14%	\$637,659
18	Jefferson Ins Co	1.13%	\$632,089
19	Nationwide Mut Ins Co	1.11%	\$621,702
20	Sentry Select Ins Co	1.10%	\$617,472
21	Arch Ins Co	1.06%	\$595,678
22	Motorists Mut Ins Co	0.96%	\$541,296
23	Nationwide Mut Fire Ins Co	0.92%	\$517,035
24	Greenwich Ins Co	0.90%	\$503,316
25	Allstate Ins Co	0.86%	\$481,504
26	Cincinnati Ins Co	0.83%	\$467,003
27	American Modern Home Ins Co	0.80%	\$449,795
28	Firemans Fund Ins Co	0.77%	\$434,753
29	Great Amer Ins Co of NY	0.76%	\$425,302
30	Northland Ins Co	0.67%	\$375,157
31	Assurance Co Of Amer	0.66%	\$372,246
32	Argonaut Ins Co	0.64%	\$358,525
33	Progressive Classic Ins Co	0.64%	\$356,970
34	Hartford Fire In Co	0.61%	\$344,519
35	Nationwide Prop & Cas Ins Co	0.58%	\$326,582
36	RSUI Ind Co	0.49%	\$276,587
37	Great Amer Assur Co	0.46%	\$260,963
38	Navigators Ins Co	0.46%	\$259,353
39	RLI Ins Co	0.43%	\$242,259
40	St Paul Fire & Marine Ins Co	0.42%	\$235,589
41	Tokio Marine & Nichido Fire Ins Co	0.42%	\$235,309

**2010 West Virginia Market Share Report
Inland Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	North River Ins Co	0.37%	\$210,276
43	Westchester Fire Ins Co	0.37%	\$209,588
44	Federal Ins Co	0.37%	\$206,926
45	Phoenix Ins Co	0.37%	\$206,215
46	Hanover Ins Co	0.37%	\$205,909
47	Encompass Ins Co Of Amer	0.35%	\$198,369
48	Amex Assur Co	0.32%	\$177,332
49	Foremost Ins Co Grand Rapids MI	0.31%	\$174,293
50	Zurich Amer Ins Co	0.29%	\$163,397
51	Wesco Ins Co	0.27%	\$154,036
52	Safeco Ins Co Of Amer	0.26%	\$147,024
53	Vigilant Ins Co	0.25%	\$141,367
54	Jewelers Mut Ins Co	0.24%	\$132,096
55	United Serv Automobile Assn	0.23%	\$128,085
56	Canal Ins Co	0.22%	\$122,941
57	Caterpillar Ins Co	0.22%	\$121,246
58	BCS Ins Co	0.20%	\$110,380
59	United Financial Cas Co	0.19%	\$107,609
60	Castlepoint Natl Ins Co	0.16%	\$92,570
61	Repwest Ins Co	0.16%	\$90,781
62	National Union Fire Ins Co Of Pitts	0.16%	\$88,288
63	National Cas Co	0.16%	\$87,751
64	United States Fire Ins Co	0.15%	\$87,042
65	Encompass Ind Co	0.15%	\$82,734
66	State Automobile Mut Ins Co	0.14%	\$79,037
67	Bituminous Cas Corp	0.14%	\$77,937
68	Travelers Ind Co Of Amer	0.14%	\$76,843
69	Liberty Mut Fire Ins Co	0.13%	\$73,031
70	Ohio Cas Ins Co	0.12%	\$69,218
71	American Alt Ins Corp	0.12%	\$68,242
72	Travelers Ind Co	0.12%	\$68,197
73	Affiliated Fm Ins Co	0.12%	\$65,093
74	USAA Cas Ins Co	0.11%	\$63,992
75	Diamond State Ins Co	0.11%	\$63,376
76	State Natl Ins Co Inc	0.10%	\$58,778
77	St Paul Mercury Ins Co	0.10%	\$57,963
78	Seneca Ins Co Inc	0.10%	\$56,664
79	Charter Oak Fire Ins Co	0.10%	\$56,433
80	Markel Ins Co	0.10%	\$55,272
81	Progressive Max Ins Co	0.10%	\$53,657
82	Starnet Ins Co	0.09%	\$49,461

**2010 West Virginia Market Share Report
Inland Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	Allstate Prop & Cas Ins Co	0.09%	\$48,309
84	American Natl Prop & Cas Co	0.08%	\$47,137
85	Star Ins Co	0.08%	\$46,083
86	Great Amer Ins Co	0.08%	\$44,072
87	American Guar & Liab Ins	0.08%	\$43,260
88	Ohio Ind Co	0.08%	\$43,174
89	Lumbermens Underwriting Alliance	0.07%	\$41,809
90	CNL Ins Amer Inc	0.07%	\$38,742
91	Carolina Cas Ins Co	0.07%	\$37,606
92	Alterra Amer Ins Co	0.07%	\$37,571
93	American Home Assur Co	0.07%	\$37,398
94	American Road Ins Co	0.07%	\$37,253
95	American States Ins Co	0.07%	\$36,746
96	West Virginia Farmers Mut Ins Assoc	0.06%	\$35,104
97	Federated Mut Ins Co	0.06%	\$33,213
98	Ace Amer Ins Co	0.06%	\$32,142
99	National Liab & Fire Ins Co	0.06%	\$31,025
100	Metropolitan Prop & Cas Ins Co	0.06%	\$30,982
101	Pennsylvania Lumbermens Mut Ins	0.06%	\$30,924
102	Praetorian Ins Co	0.05%	\$30,665
103	Property & Cas Ins Co Of Hartford	0.05%	\$29,197
104	Aetna Ins Co of CT	0.05%	\$28,834
105	Philadelphia Ind Ins Co	0.05%	\$26,914
106	Empire Fire & Marine Ins Co	0.05%	\$25,594
107	Commerce Protective Ins Co	0.04%	\$24,189
108	Zale Ind Co	0.04%	\$23,796
109	Granite State Ins Co	0.04%	\$22,831
110	Occidental Fire & Cas Co Of NC	0.04%	\$22,400
111	Transguard Ins Co Of Amer Inc	0.04%	\$21,941
112	Maxum Cas Ins Co	0.04%	\$21,349
113	Chartis Prop Cas Co	0.04%	\$20,420
114	Travelers Ind Co Of CT	0.03%	\$18,980
115	St Paul Guardian Ins Co	0.03%	\$16,978
116	Markel Amer Ins Co	0.03%	\$16,534
117	Harleysville Mut Ins Co	0.03%	\$16,509
118	Nationwide Agribusiness Ins Co	0.03%	\$15,747
119	Teachers Ins Co	0.03%	\$15,183
120	Catlin Ins Co	0.03%	\$14,920
121	AXA Art Ins Corp	0.03%	\$14,358
122	Pennsylvania Manufacturers Assoc Ins	0.03%	\$14,052
123	Axis Ins Co	0.02%	\$12,359

**2010 West Virginia Market Share Report
Inland Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
124	Stratford Ins Co	0.02%	\$11,678
125	Progressive Direct Ins Co	0.02%	\$11,250
126	XL Specialty Ins Co	0.02%	\$10,957
127	Armed Forces Ins Exch	0.02%	\$10,202
128	Economy Premier Assur Co	0.02%	\$10,094
129	Horace Mann Ins Co	0.02%	\$9,501
130	Scottsdale Ind Co	0.02%	\$9,260
131	Great West Cas Co	0.02%	\$8,760
132	21st Century N Amer Ins Co	0.01%	\$8,117
133	Illinois Natl Ins Co	0.01%	\$8,102
134	Lititz Mut Ins Co	0.01%	\$8,091
135	Allstate Ind Co	0.01%	\$7,774
136	Pacific Specialty Ins Co	0.01%	\$7,765
137	Universal Underwriters Ins Co	0.01%	\$7,391
138	Garrison Prop & Cas Ins Co	0.01%	\$7,355
139	General Cas Co Of WI	0.01%	\$7,257
140	First Natl Ins Co Of Amer	0.01%	\$6,909
141	Hiscox Ins Co Inc	0.01%	\$6,905
142	Hartford Ins Co Of The Midwest	0.01%	\$6,799
143	American Pet Ins Co	0.01%	\$6,786
144	Continental Ins Co	0.01%	\$6,728
145	American Hardware Mut Ins Co	0.01%	\$6,613
146	Central States Ind Co Of Omaha	0.01%	\$6,528
147	Balboa Ins Co	0.01%	\$5,931
148	T H E Ins Co	0.01%	\$5,921
149	Gateway Ins Co	0.01%	\$5,723
150	Amica Mut Ins Co	0.01%	\$5,475
151	Liberty Ins Corp	0.01%	\$5,440
152	USAA Gen Ind Co	0.01%	\$5,234
153	Encompass Home & Auto Ins Co	0.01%	\$5,026
154	Liberty Ins Underwriters Inc	0.01%	\$4,925
155	Standard Fire Ins Co	0.01%	\$4,883
156	Ace Fire Underwriters Ins Co	0.01%	\$4,758
157	St Paul Protective Ins Co	0.01%	\$4,308
158	Great Northern Ins Co	0.01%	\$4,156
159	XL Ins Amer Inc	0.01%	\$3,901
160	Vanliner Ins Co	0.01%	\$3,890
161	Great Amer Alliance Ins Co	0.01%	\$3,509
162	OneBeacon Ins Co	0.01%	\$3,493
163	QBE Ins Corp	0.01%	\$3,486
164	Pharmacists Mut Ins Co	0.01%	\$3,446

**2010 West Virginia Market Share Report
Inland Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
165	American Ins Co	0.01%	\$3,269
166	Discover Prop & Cas Ins Co	0.01%	\$3,085
167	Hartford Cas Ins Co	0.01%	\$2,852
168	Everest Natl Ins Co	0.00%	\$2,803
169	Lyndon Southern Ins Co	0.00%	\$2,789
170	Indemnity Ins Co Of North Amer	0.00%	\$2,500
171	Federated Serv Ins Co	0.00%	\$2,367
172	National Interstate Ins Co	0.00%	\$2,214
173	North Pointe Ins Co	0.00%	\$1,939
174	Sentinel Ins Co Ltd	0.00%	\$1,870
175	American Zurich Ins Co	0.00%	\$1,810
176	American Economy Ins Co	0.00%	\$1,761
177	OneBeacon Amer Ins Co	0.00%	\$1,693
178	Chrysler Ins Co	0.00%	\$1,534
179	Cumis Ins Society Inc	0.00%	\$1,475
180	Massachusetts Bay Ins Co	0.00%	\$1,190
181	American Family Home Ins Co	0.00%	\$1,147
182	Employers Mut Cas Co	0.00%	\$1,105
183	Gramercy Ins Co	0.00%	\$1,086
184	Trumbull Ins Co	0.00%	\$1,073
185	MutualAid eXchange	0.00%	\$994
186	Transportation Ins Co	0.00%	\$887
187	Maryland Cas Co	0.00%	\$790
188	Mitsui Sumitomo Ins Co of Amer	0.00%	\$697
189	Continental Western Ins Co	0.00%	\$630
190	Federated Rural Electric Ins Exch	0.00%	\$579
191	Safe Ins Co	0.00%	\$520
192	Verlan Fire Ins Co MD	0.00%	\$408
193	National Ind Co	0.00%	\$396
194	Southern States Ins Exch	0.00%	\$359
195	Sentry Ins A Mut Co	0.00%	\$323
196	Fidelity Natl Ins Co	0.00%	\$317
197	ACA Ins Co	0.00%	\$304
198	Electric Ins Co	0.00%	\$274
199	Capitol Ind Corp	0.00%	\$271
200	Hartford Steam Boil Inspec & Ins Co	0.00%	\$254
201	General Ins Co Of Amer	0.00%	\$245
202	Church Mut Ins Co	0.00%	\$215
203	California Cas Ind Exch	0.00%	\$214
204	Insurance Co Of The West	0.00%	\$205
205	Harco Natl Ins Co	0.00%	\$164

2010 West Virginia Market Share Report

Inland Marine

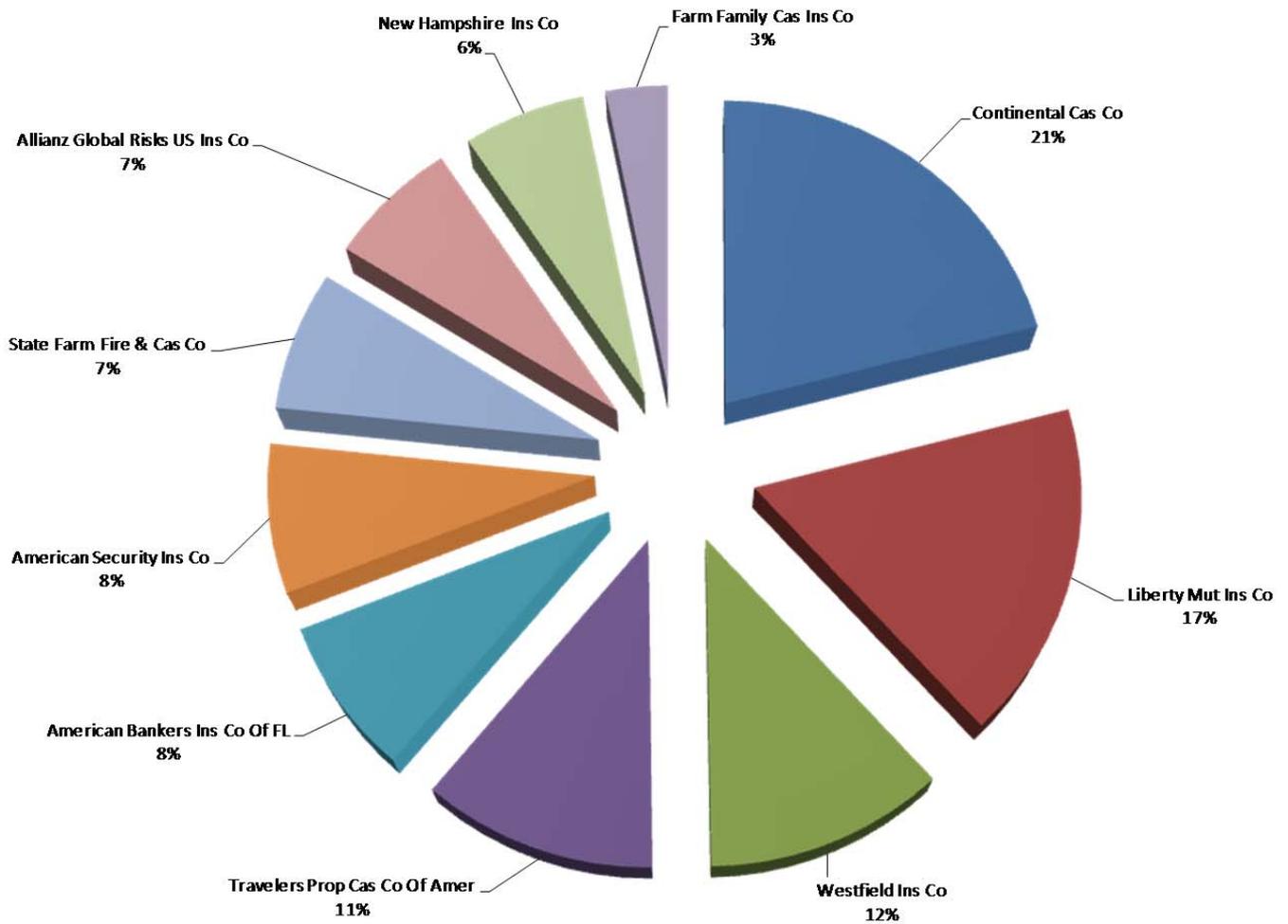
Rank	Company Name	Percent Of Market	Direct Premiums Earned
206	Employers Fire Ins Co	0.00%	\$140
207	Aegis Security Ins Co	0.00%	\$120
208	Progressive Paloverde Ins Co	0.00%	\$76
209	Utica Mut Ins Co	0.00%	\$63
210	IDS Prop Cas Ins Co	0.00%	\$47
211	Northern Ins Co Of NY	0.00%	\$35
212	Westport Ins Corp	0.00%	\$1
213	Fidelity & Deposit Co Of MD	0.00%	(\$6)
214	Colonial Amer Cas & Surety Co	0.00%	(\$30)
215	Delos Ins Co	-0.01%	(\$4,275)
216	Pennsylvania Natl Mut Cas Ins Co	-0.01%	(\$4,424)
217	American Reliable Ins Co	-0.02%	(\$11,282)
218	Generali Us Branch	-0.17%	(\$96,206)

2010 West Virginia Market Share Report

Inland Marine

Total for Top 10 Insurers	61.84%	\$34,731,956
Total for All Other Insurers	38.16%	\$21,433,200
Total for All Insurers	100.00%	\$56,165,156

Inland Marine



2010 West Virginia Market Share Report

Medical Malpractice

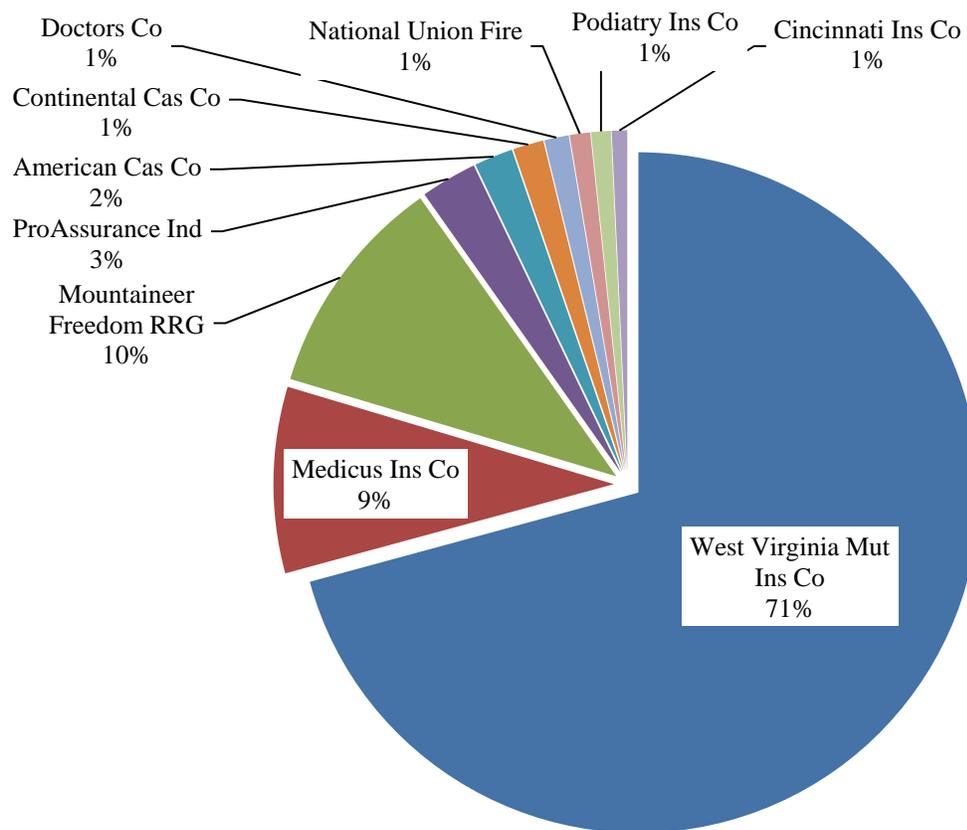
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	West Virginia Mut Ins Co	68.99%	\$39,487,249
2	Mountaineer Freedom RRG	10.35%	\$5,921,327
3	Medicus Ins Co	8.62%	\$4,935,161
4	ProAssurance Ind Co Inc	2.60%	\$1,489,555
5	American Cas Co Of Reading PA	1.80%	\$1,027,900
6	Continental Cas Co	1.43%	\$816,252
7	Doctors Co An Interins Exch	1.13%	\$647,666
8	National Union Fire Ins Co Of Pitts	0.95%	\$542,659
9	Podiatry Ins Co Of Amer	0.91%	\$519,860
10	Cincinnati Ins Co	0.71%	\$408,240
11	Medical Protective Co	0.63%	\$359,928
12	NCMIC Ins Co	0.57%	\$328,514
13	Chicago Ins Co	0.31%	\$177,883
14	Darwin Natl Assur Co	0.21%	\$117,925
15	Ace Amer Ins Co	0.20%	\$112,897
16	American Alt Ins Corp	0.16%	\$90,993
17	Empire Fire & Marine Ins Co	0.11%	\$60,946
18	Church Mut Ins Co	0.08%	\$45,318
19	Campmed Cas & Ind Co Inc MD	0.07%	\$37,599
20	Liberty Ins Underwriters Inc	0.04%	\$23,555
21	State Farm Fire & Cas Co	0.04%	\$20,587
22	Pharmacists Mut Ins Co	0.02%	\$13,734
23	PACO Assur Co Inc	0.02%	\$11,777
24	Fortress Ins Co	0.02%	\$11,119
25	Zurich Amer Ins Co	0.02%	\$10,938
26	Granite State Ins Co	0.01%	\$7,073
27	Executive Risk Ind Inc	0.01%	\$6,348
28	Nationwide Mut Ins Co	0.00%	\$2,279
29	American Home Assur Co	0.00%	\$1,157
30	Nationwide Mut Fire Ins Co	0.00%	\$262

2010 West Virginia Market Share Report

Medical Malpractice

Total for Top 10 Insurers	97.48%	\$55,795,869
Total for All Other Insurers	2.52%	\$1,440,832
Total for All Insurers	100.00%	\$57,236,701

Medical Malpractice



2010 West Virginia Market Share Report

Mortgage Guaranty

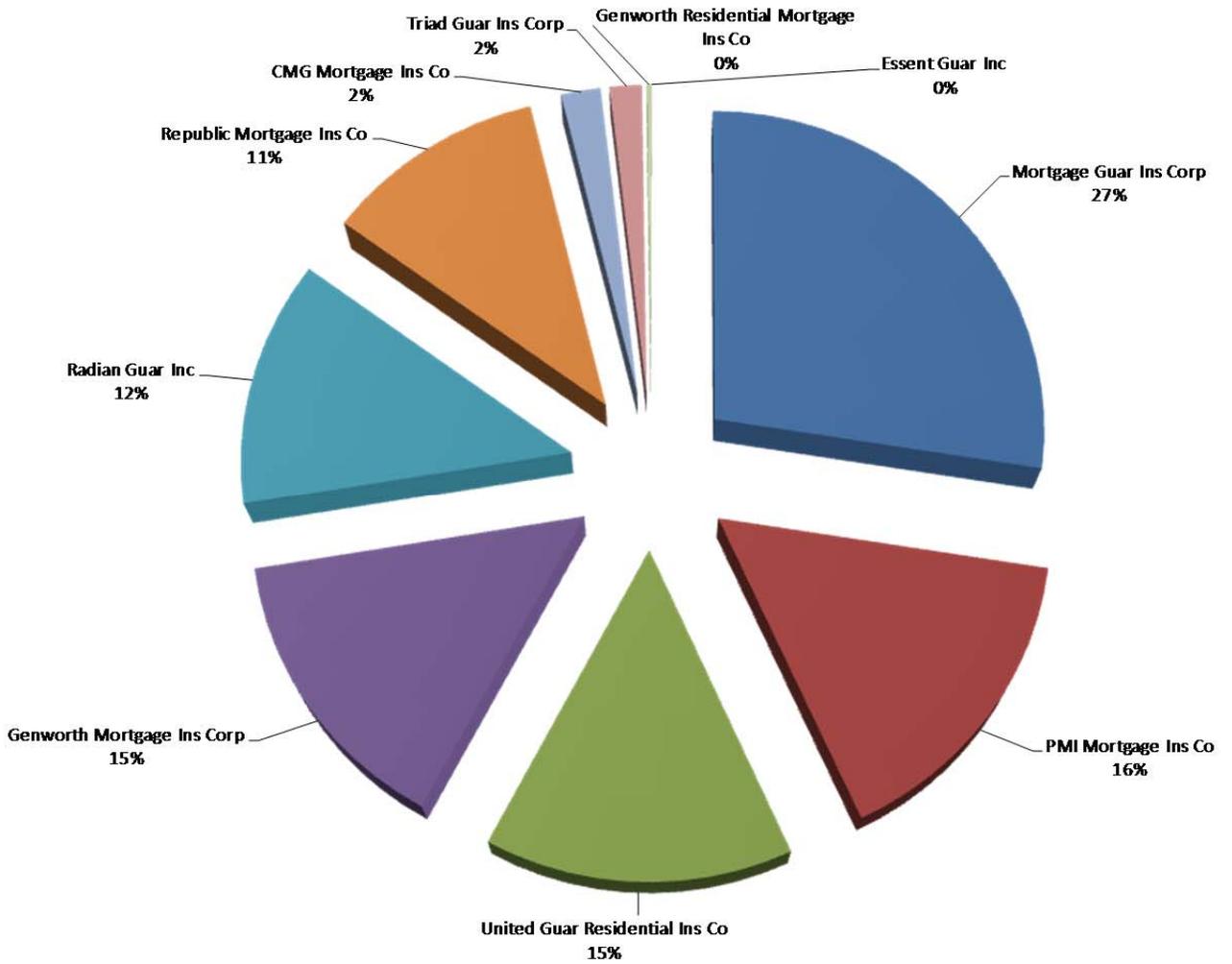
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mortgage Guar Ins Corp	27.47%	\$4,637,859
2	PMI Mortgage Ins Co	15.71%	\$2,651,871
3	United Guar Residential Ins Co	14.64%	\$2,471,705
4	Genworth Mortgage Ins Corp	14.58%	\$2,460,700
5	Radian Guar Inc	12.55%	\$2,119,066
6	Republic Mortgage Ins Co	11.19%	\$1,888,276
7	CMG Mortgage Ins Co	1.99%	\$336,651
8	Triad Guar Ins Corp	1.62%	\$273,140
9	Genworth Residential Mortgage Ins Co	0.23%	\$38,101
10	Essent Guar Inc	0.01%	\$1,767
11	CMG Mortgage Assur Co	0.01%	\$1,261
12	United Guar Mortgage Ind Co	0.00%	\$686
13	MGIC Ind Corp	0.00%	\$315

2010 West Virginia Market Share Report

Mortgage Guaranty

Total for Top 10 Insurers	99.99%	\$16,879,136
Total for All Other Insurers	0.01%	\$2,262
Total for All Insurers	100.00%	\$16,881,398

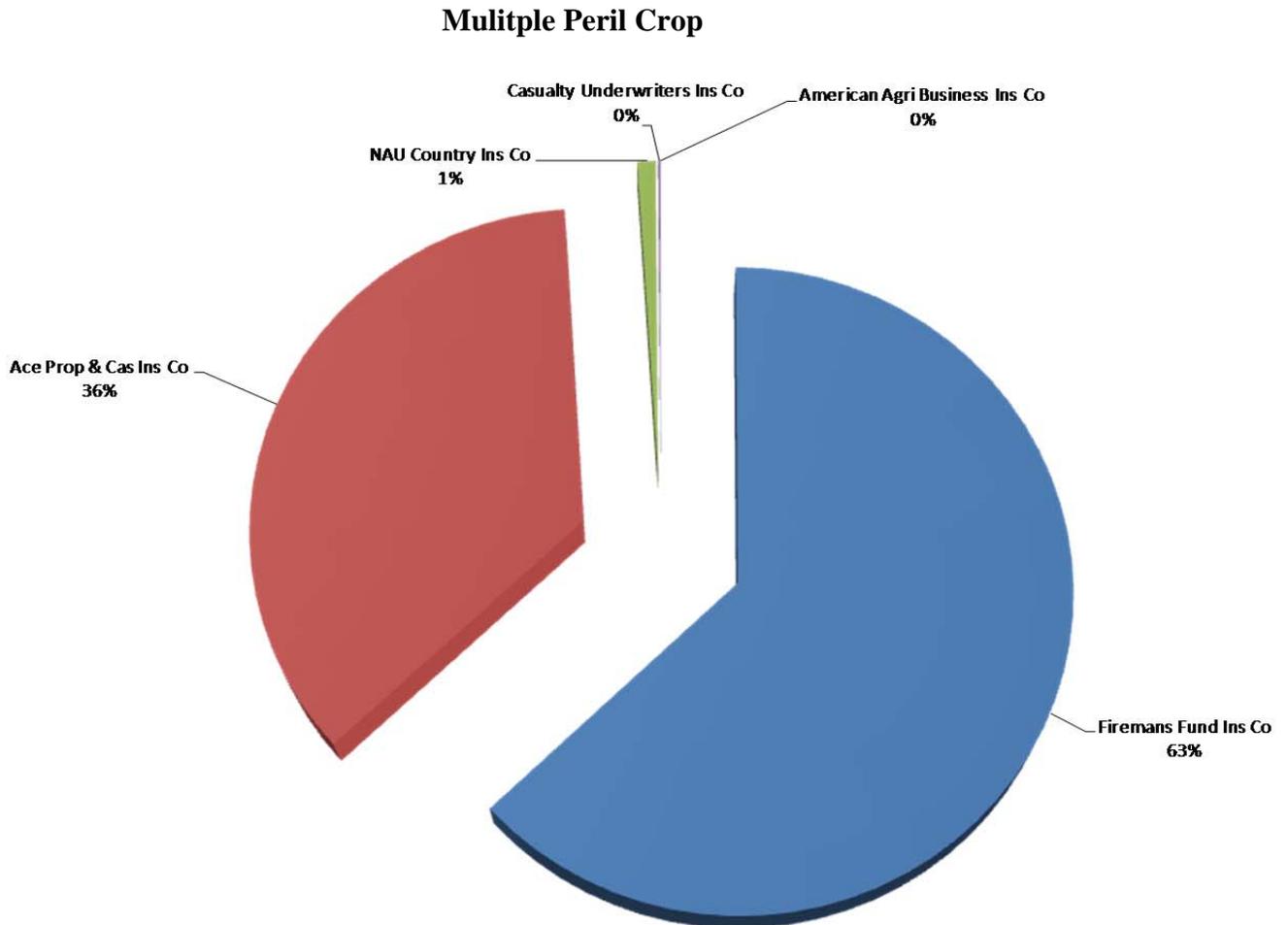
Mortgage Guaranty



2010 West Virginia Market Share Report

Multiple Peril Crop

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Firemans Fund Ins Co	63.03%	\$1,266,551
2	Ace Prop & Cas Ins Co	35.95%	\$722,380
3	NAU Country Ins Co	0.92%	\$18,420
4	Casualty Underwriters Ins Co	0.11%	\$2,166
5	American Agri Business Ins Co	0.00%	\$36
Total for Top 10 Insurers		100.00%	\$2,009,553
Total for All Other Insurers			
Total for All Insurers		100.00%	\$2,009,553



**2010 West Virginia Market Share Report
Ocean Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Indemnity Ins Co Of North Amer	20.04%	\$626,347
2	Continental Ins Co	16.19%	\$505,880
3	Northern Assur Co Of Amer	11.17%	\$349,141
4	XL Specialty Ins Co	9.58%	\$299,575
5	St Paul Fire & Marine Ins Co	4.65%	\$145,358
6	Navigators Ins Co	4.07%	\$127,100
7	Continental Cas Co	4.01%	\$125,246
8	New York Marine & Gen Ins Co	3.70%	\$115,646
9	AXIS Reins Co	3.15%	\$98,326
10	RLI Ins Co	2.69%	\$83,956
11	National Union Fire Ins Co Of Pitts	2.40%	\$75,164
12	AGCS Marine Ins Co	2.22%	\$69,250
13	Federal Ins Co	1.84%	\$57,357
14	OneBeacon Ins Co	1.75%	\$54,623
15	Starr Ind & Liab Co	1.43%	\$44,806
16	Firemans Fund Ins Co	1.24%	\$38,843
17	Liberty Mut Ins Co	1.06%	\$33,282
18	Axis Ins Co	0.95%	\$29,638
19	Foremost Ins Co Grand Rapids MI	0.90%	\$28,216
20	Ace Amer Ins Co	0.88%	\$27,373
21	Property & Cas Ins Co Of Hartford	0.83%	\$25,839
22	Catlin Ins Co	0.61%	\$19,000
23	Zurich Amer Ins Co	0.52%	\$16,286
24	Markel Amer Ins Co	0.50%	\$15,607
25	American Modern Home Ins Co	0.49%	\$15,322
26	National Liab & Fire Ins Co	0.38%	\$11,877
27	New Hampshire Ins Co	0.36%	\$11,329
28	United Serv Automobile Assn	0.29%	\$9,040
29	Motorists Mut Ins Co	0.27%	\$8,500
30	Liberty Mut Fire Ins Co	0.27%	\$8,475
31	State Auto Prop & Cas Ins Co	0.25%	\$7,794
32	Hartford Fire In Co	0.25%	\$7,733
33	Vigilant Ins Co	0.17%	\$5,404
34	USAA Cas Ins Co	0.15%	\$4,681
35	Travelers Prop Cas Ins Co	0.14%	\$4,442
36	Seaworthy Ins Co	0.13%	\$4,120
37	Chartis Prop Cas Co	0.12%	\$3,706
38	Standard Fire Ins Co	0.11%	\$3,496
39	Old United Cas Co	0.11%	\$3,307
40	American Bankers Ins Co Of FL	0.10%	\$2,985
41	Amica Mut Ins Co	0.08%	\$2,644

2010 West Virginia Market Share Report

Ocean Marine

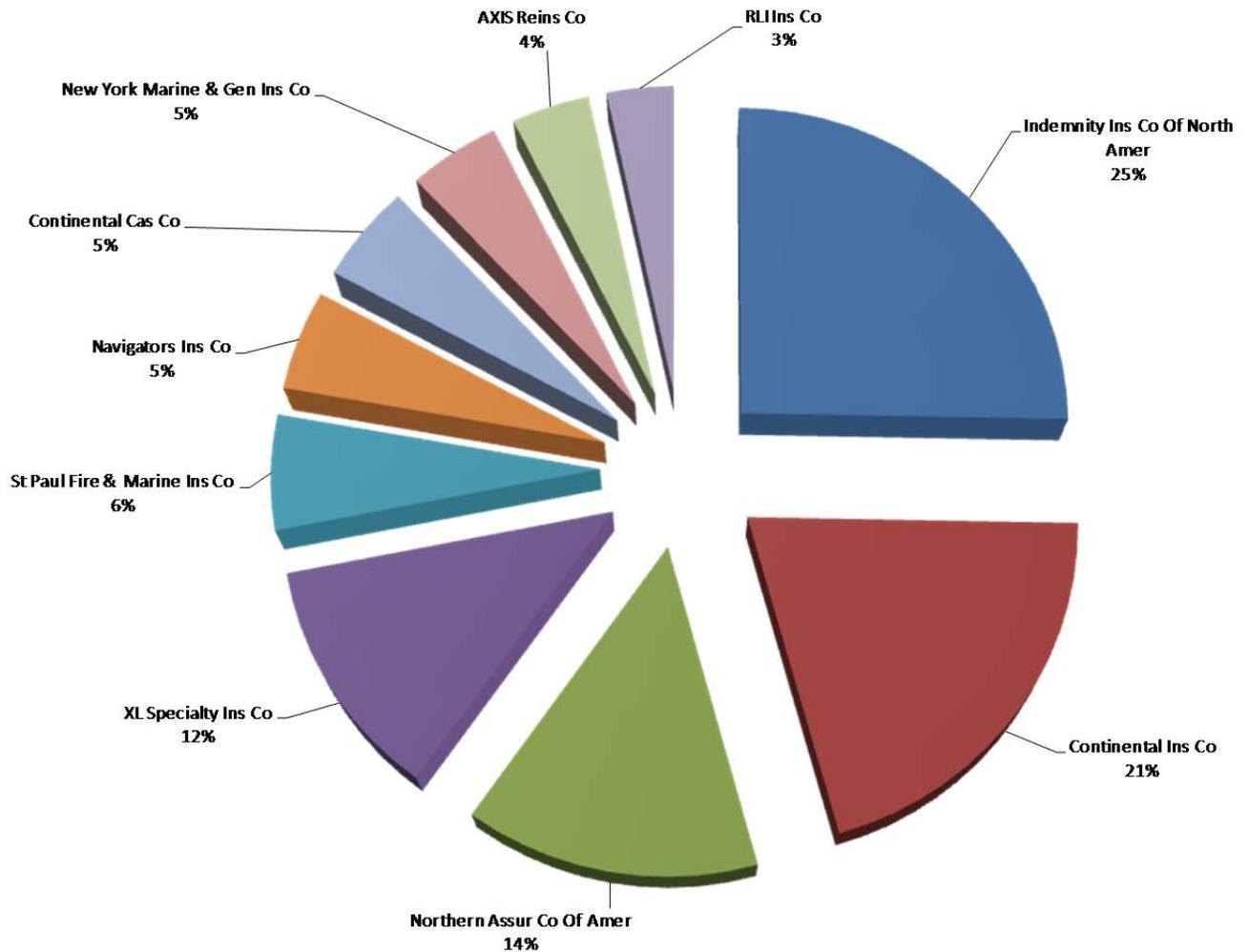
Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	Insurance Co of N Amer	0.07%	\$2,261
43	Automobile Ins Co Of Hartford CT	0.06%	\$1,736
44	Ace Fire Underwriters Ins Co	0.05%	\$1,641
45	American Home Assur Co	0.05%	\$1,478
46	Northern Ins Co Of NY	0.03%	\$848
47	Hartford Ins Co Of The Midwest	0.02%	\$680
48	Travelers Ind Co Of Amer	0.01%	\$257
49	Sentinel Ins Co Ltd	0.00%	\$75
50	American Security Ins Co	0.00%	\$24
51	Tokio Marine & Nichido Fire Ins Co	-0.32%	(\$10,113)

2010 West Virginia Market Share Report

Ocean Marine

Total for Top 10 Insurers	79.24%	\$2,476,575
Total for All Other Insurers	20.76%	\$649,026
Total for All Insurers	100.00%	\$3,125,601

Ocean Marine



**2010 West Virginia Market Share Report
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	National Union Fire Ins Co Of Pitts	15.49%	\$20,311,873
2	St Paul Fire & Marine Ins Co	4.59%	\$6,016,212
3	Westfield Ins Co	4.39%	\$5,761,028
4	Federal Ins Co	3.88%	\$5,091,858
5	Travelers Ind Co	2.91%	\$3,813,312
6	Zurich Amer Ins Co	2.89%	\$3,787,101
7	Erie Ins Prop & Cas Co	2.83%	\$3,713,403
8	Travelers Ind Co Of Amer	2.64%	\$3,461,341
9	Cincinnati Ins Co	2.62%	\$3,433,219
10	Greenwich Ins Co	2.53%	\$3,316,016
11	State Auto Prop & Cas Ins Co	2.19%	\$2,873,939
12	Liberty Ins Underwriters Inc	2.05%	\$2,694,405
13	Nationwide Mut Ins Co	1.94%	\$2,544,961
14	State Farm Fire & Cas Co	1.93%	\$2,535,739
15	St Paul Mercury Ins Co	1.83%	\$2,406,292
16	Travelers Prop Cas Co Of Amer	1.79%	\$2,346,563
17	Travelers Cas & Surety Co Of Amer	1.64%	\$2,152,100
18	Motorists Mut Ins Co	1.61%	\$2,113,919
19	American Guar & Liab Ins	1.55%	\$2,032,682
20	Ace Amer Ins Co	1.48%	\$1,940,972
21	Farm Family Cas Ins Co	1.43%	\$1,869,307
22	General Star Natl Ins Co	1.20%	\$1,576,360
23	Nationwide Mut Fire Ins Co	1.20%	\$1,575,244
24	Argonaut Great Central Ins Co	1.14%	\$1,496,403
25	Continental Cas Co	1.12%	\$1,470,249
26	New Hampshire Ins Co	1.08%	\$1,420,233
27	Caterpillar Ins Co	1.07%	\$1,409,572
28	Westport Ins Corp	0.91%	\$1,189,961
29	Philadelphia Ind Ins Co	0.89%	\$1,163,892
30	National Cas Co	0.80%	\$1,052,673
31	American Alt Ins Corp	0.77%	\$1,004,022
32	State Automobile Mut Ins Co	0.77%	\$1,003,508
33	Arch Ins Co	0.74%	\$965,243
34	Farmers Mech Mut Fire Ins Of WV	0.69%	\$910,665
35	RSUI Ind Co	0.67%	\$882,345
36	Scottsdale Ind Co	0.65%	\$850,514
37	American Automobile Ins Co	0.62%	\$815,259
38	Liberty Mut Fire Ins Co	0.62%	\$811,842
39	Cumis Ins Society Inc	0.62%	\$810,251
40	Charter Oak Fire Ins Co	0.61%	\$795,349
41	Twin City Fire Ins Co Co	0.57%	\$750,876

**2010 West Virginia Market Share Report
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	Sentry Select Ins Co	0.53%	\$697,208
43	Hartford Cas Ins Co	0.51%	\$665,609
44	Insurance Co Of The State Of PA	0.50%	\$653,543
45	Founders Ins Co	0.47%	\$612,956
46	Federated Mut Ins Co	0.41%	\$532,449
47	Great Amer Ins Co	0.40%	\$530,481
48	XL Ins Amer Inc	0.40%	\$530,091
49	Travelers Ind Co Of CT	0.38%	\$496,308
50	United States Liab Ins Co	0.37%	\$485,568
51	Everest Natl Ins Co	0.36%	\$466,630
52	Allied World Natl Assur Co	0.35%	\$456,491
53	Progressive Cas Ins Co	0.35%	\$456,474
54	Axis Ins Co	0.35%	\$455,997
55	RLI Ins Co	0.33%	\$436,092
56	Hudson Ins Co	0.31%	\$408,380
57	North River Ins Co	0.31%	\$400,446
58	Allstate Ins Co	0.30%	\$395,807
59	Phoenix Ins Co	0.30%	\$387,222
60	US Specialty Ins Co	0.27%	\$359,167
61	Navigators Ins Co	0.27%	\$350,964
62	Transportation Ins Co	0.25%	\$330,474
63	Markel Amer Ins Co	0.25%	\$328,206
64	St Paul Guardian Ins Co	0.24%	\$319,100
65	Nationwide Agribusiness Ins Co	0.24%	\$316,810
66	Catlin Ins Co	0.24%	\$315,012
67	Liberty Mut Ins Co	0.24%	\$314,357
68	Nationwide Prop & Cas Ins Co	0.24%	\$310,713
69	Firemans Fund Ins Co	0.23%	\$307,244
70	Executive Risk Ind Inc	0.22%	\$293,767
71	Ohio Cas Ins Co	0.22%	\$293,202
72	Nova Cas Co	0.22%	\$289,094
73	Farmers Mut Ins Co	0.22%	\$287,095
74	Universal Underwriters Ins Co	0.21%	\$274,677
75	St Paul Protective Ins Co	0.20%	\$267,017
76	XL Specialty Ins Co	0.20%	\$256,280
77	American States Ins Co	0.20%	\$255,776
78	American Ins Co	0.18%	\$240,582
79	Hartford Fire In Co	0.18%	\$237,789
80	T H E Ins Co	0.17%	\$228,670
81	United Serv Automobile Assn	0.17%	\$225,333
82	Safeco Ins Co Of Amer	0.17%	\$218,223

**2010 West Virginia Market Share Report
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	Guideone Mut Ins Co	0.16%	\$209,004
84	Starr Ind & Liab Co	0.16%	\$207,012
85	Discover Prop & Cas Ins Co	0.15%	\$201,185
86	Beazley Ins Co Inc	0.15%	\$199,668
87	Darwin Natl Assur Co	0.15%	\$199,530
88	Encompass Ins Co Of Amer	0.15%	\$197,941
89	Great Amer Ins Co of NY	0.15%	\$197,099
90	Safe Ins Co	0.15%	\$193,923
91	American Bankers Ins Co Of FL	0.15%	\$193,517
92	Westchester Fire Ins Co	0.15%	\$192,551
93	Camico Mut Ins Co	0.14%	\$180,589
94	Progressive Classic Ins Co	0.13%	\$169,417
95	Hallmark Ins Co	0.12%	\$158,745
96	Liberty Ins Corp	0.12%	\$158,326
97	Lancer Ins Co	0.12%	\$156,976
98	Fidelity & Deposit Co Of MD	0.11%	\$148,200
99	Old Republic Ins Co	0.11%	\$145,328
100	General Ins Co Of Amer	0.11%	\$143,807
101	Rockwood Cas Ins Co	0.11%	\$142,081
102	Allstate Ind Co	0.11%	\$139,722
103	Commerce & Industry Ins Co	0.10%	\$135,452
104	American Modern Select Ins Co	0.10%	\$134,736
105	Pennsylvania Lumbermens Mut Ins	0.10%	\$131,995
106	Toyota Motor Ins Co	0.10%	\$131,133
107	National Liab & Fire Ins Co	0.10%	\$127,973
108	Standard Fire Ins Co	0.10%	\$127,776
109	National Fire Ins Co Of Hartford	0.09%	\$122,870
110	Great Amer Alliance Ins Co	0.09%	\$119,012
111	Encompass Ind Co	0.09%	\$118,983
112	Granite State Ins Co	0.09%	\$118,722
113	Carolina Cas Ins Co	0.08%	\$110,010
114	Federated Serv Ins Co	0.08%	\$109,349
115	Pennsylvania Natl Mut Cas Ins Co	0.08%	\$109,203
116	Church Mut Ins Co	0.08%	\$107,052
117	Brotherhood Mut Ins Co	0.08%	\$107,023
118	Bituminous Cas Corp	0.08%	\$106,689
119	Benchmark Ins Co	0.08%	\$106,626
120	Chartis Cas Co	0.08%	\$99,053
121	Wesco Ins Co	0.08%	\$98,990
122	Praetorian Ins Co	0.07%	\$95,358
123	Colonial Amer Cas & Surety Co	0.07%	\$87,024

**2010 West Virginia Market Share Report
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
124	Wausau Underwriters Ins Co	0.07%	\$85,914
125	Lyndon Prop Ins Co	0.06%	\$84,270
126	Ace Prop & Cas Ins Co	0.06%	\$81,475
127	Southern States Ins Exch	0.06%	\$78,488
128	Campmed Cas & Ind Co Inc MD	0.06%	\$75,341
129	American Natl Prop & Cas Co	0.06%	\$73,162
130	AXA Ins Co	0.05%	\$71,554
131	Argonaut Ins Co	0.05%	\$67,086
132	Northland Ins Co	0.05%	\$65,005
133	American Modern Home Ins Co	0.05%	\$63,841
134	Employers Fire Ins Co	0.05%	\$62,649
135	Bancinsure Inc	0.05%	\$61,107
136	Hanover Ins Co	0.05%	\$60,987
137	West Virginia Natl Auto Ins Co	0.05%	\$60,684
138	American Zurich Ins Co	0.04%	\$57,753
139	Government Employees Ins Co	0.04%	\$57,439
140	Ullico Cas Co	0.04%	\$52,040
141	Tokio Marine & Nichido Fire Ins Co	0.04%	\$51,558
142	Star Ins Co	0.04%	\$51,245
143	Foremost Ins Co Grand Rapids MI	0.04%	\$50,756
144	Ironshore Ind Inc	0.04%	\$50,007
145	Avemco Ins Co	0.04%	\$49,341
146	American Security Ins Co	0.04%	\$48,495
147	Crum & Forster Ind Co	0.04%	\$47,417
148	Hartford Ins Co Of The Midwest	0.04%	\$47,119
149	Pennsylvania Gen Ins Co	0.04%	\$46,757
150	LM Ins Corp	0.04%	\$46,583
151	Farmers & Mechanics Fire & Cas Ins I	0.03%	\$45,439
152	USAA Cas Ins Co	0.03%	\$40,951
153	MIC Prop & Cas Ins Corp	0.03%	\$39,263
154	Vanliner Ins Co	0.03%	\$36,825
155	Vigilant Ins Co	0.03%	\$36,607
156	Selective Ins Co Of Amer	0.03%	\$36,214
157	BCS Ins Co	0.03%	\$36,149
158	Professionals Direct Ins Co	0.03%	\$35,828
159	Amica Mut Ins Co	0.03%	\$35,365
160	Commerce Protective Ins Co	0.03%	\$35,173
161	Old Republic Gen Ins Corp	0.03%	\$34,659
162	Chicago Ins Co	0.03%	\$33,407
163	New York Marine & Gen Ins Co	0.03%	\$33,014
164	Zurich Amer Ins Co Of IL	0.02%	\$32,030

**2010 West Virginia Market Share Report
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
165	American Hardware Mut Ins Co	0.02%	\$31,311
166	North Pointe Ins Co	0.02%	\$31,258
167	Metropolitan Prop & Cas Ins Co	0.02%	\$30,895
168	PACO Assur Co Inc	0.02%	\$30,704
169	Harleysville Mut Ins Co	0.02%	\$30,558
170	Markel Ins Co	0.02%	\$30,445
171	Chartis Prop Cas Co	0.02%	\$30,110
172	Valiant Ins Co	0.02%	\$30,057
173	Aetna Ins Co of CT	0.02%	\$29,855
174	Pan Handle Farmers Mut Ins Co Of WV	0.02%	\$28,454
175	Federated Rural Electric Ins Exch	0.02%	\$28,107
176	Employers Ins of Wausau	0.02%	\$27,770
177	National Continental Ins Co	0.02%	\$27,505
178	Progressive Max Ins Co	0.02%	\$26,732
179	West Virginia Farmers Mut Ins Assoc	0.02%	\$26,615
180	National Amer Ins Co	0.02%	\$26,498
181	Hartford Underwriters Ins Co	0.02%	\$26,130
182	Sentinel Ins Co Ltd	0.02%	\$25,898
183	Lititz Mut Ins Co	0.02%	\$25,469
184	Trumbull Ins Co	0.02%	\$24,535
185	General Cas Co Of WI	0.02%	\$24,354
186	Horace Mann Ins Co	0.02%	\$23,506
187	AXIS Reins Co	0.02%	\$23,092
188	United States Fire Ins Co	0.02%	\$22,756
189	Riverport Ins Co	0.02%	\$22,434
190	Starnet Ins Co	0.02%	\$20,263
191	Wausau Business Ins Co	0.01%	\$19,669
192	Property & Cas Ins Co Of Hartford	0.01%	\$19,482
193	United Financial Cas Co	0.01%	\$19,302
194	Diamond State Ins Co	0.01%	\$18,893
195	First Natl Ins Co Of Amer	0.01%	\$18,399
196	Great Northern Ins Co	0.01%	\$18,219
197	Electric Ins Co	0.01%	\$17,580
198	Continental Ins Co	0.01%	\$15,762
199	Utica Mut Ins Co	0.01%	\$14,382
200	Employers Mut Cas Co	0.01%	\$14,074
201	21st Century N Amer Ins Co	0.01%	\$13,741
202	Capitol Ind Corp	0.01%	\$13,556
203	Canal Ins Co	0.01%	\$13,408
204	State Natl Ins Co Inc	0.01%	\$13,279
205	American Reliable Ins Co	0.01%	\$12,992

**2010 West Virginia Market Share Report
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
206	Celina Mut Ins Co	0.01%	\$12,532
207	National Surety Corp	0.01%	\$12,458
208	Universal Underwriters Of TX Ins	0.01%	\$11,828
209	Deerfield Ins Co	0.01%	\$11,116
210	Pharmacists Mut Ins Co	0.01%	\$10,789
211	Pacific Ind Co	0.01%	\$10,391
212	Empire Fire & Marine Ins Co	0.01%	\$10,109
213	Stonington Ins Co	0.01%	\$9,862
214	Illinois Natl Ins Co	0.01%	\$9,754
215	Regis Ins Co	0.01%	\$9,083
216	Continental Western Ins Co	0.01%	\$8,882
217	Western Surety Co	0.01%	\$8,740
218	Transguard Ins Co Of Amer Inc	0.01%	\$7,847
219	Great Amer Assur Co	0.01%	\$7,722
220	HDI Gerling Amer Ins Co	0.01%	\$7,257
221	Amerisure Mut Ins Co	0.01%	\$7,033
222	Castlepoint Natl Ins Co	0.01%	\$6,572
223	Sentry Ins A Mut Co	0.00%	\$6,525
224	Automobile Ins Co Of Hartford CT	0.00%	\$6,503
225	Indemnity Ins Co Of North Amer	0.00%	\$6,446
226	Encompass Home & Auto Ins Co	0.00%	\$6,350
227	Armed Forces Ins Exch	0.00%	\$6,091
228	OneBeacon Amer Ins Co	0.00%	\$5,748
229	West Amer Ins Co	0.00%	\$5,302
230	Progressive Direct Ins Co	0.00%	\$5,189
231	Regent Ins Co	0.00%	\$4,854
232	American Family Home Ins Co	0.00%	\$4,798
233	Century Surety Co	0.00%	\$4,638
234	Harco Natl Ins Co	0.00%	\$4,444
235	American Southern Ins Co	0.00%	\$4,242
236	Seneca Ins Co Inc	0.00%	\$4,178
237	Travelers Cas & Surety Co	0.00%	\$4,097
238	OneBeacon Ins Co	0.00%	\$4,043
239	Massachusetts Bay Ins Co	0.00%	\$3,491
240	Inland Mut Ins Co	0.00%	\$2,713
241	Farmland Mut Ins Co	0.00%	\$2,580
242	Occidental Fire & Cas Co Of NC	0.00%	\$2,522
243	Hartford Accident & Ind Co	0.00%	\$1,955
244	Garrison Prop & Cas Ins Co	0.00%	\$1,915
245	Merchants Bonding Co a Mut	0.00%	\$1,815
246	National Interstate Ins Co	0.00%	\$1,756

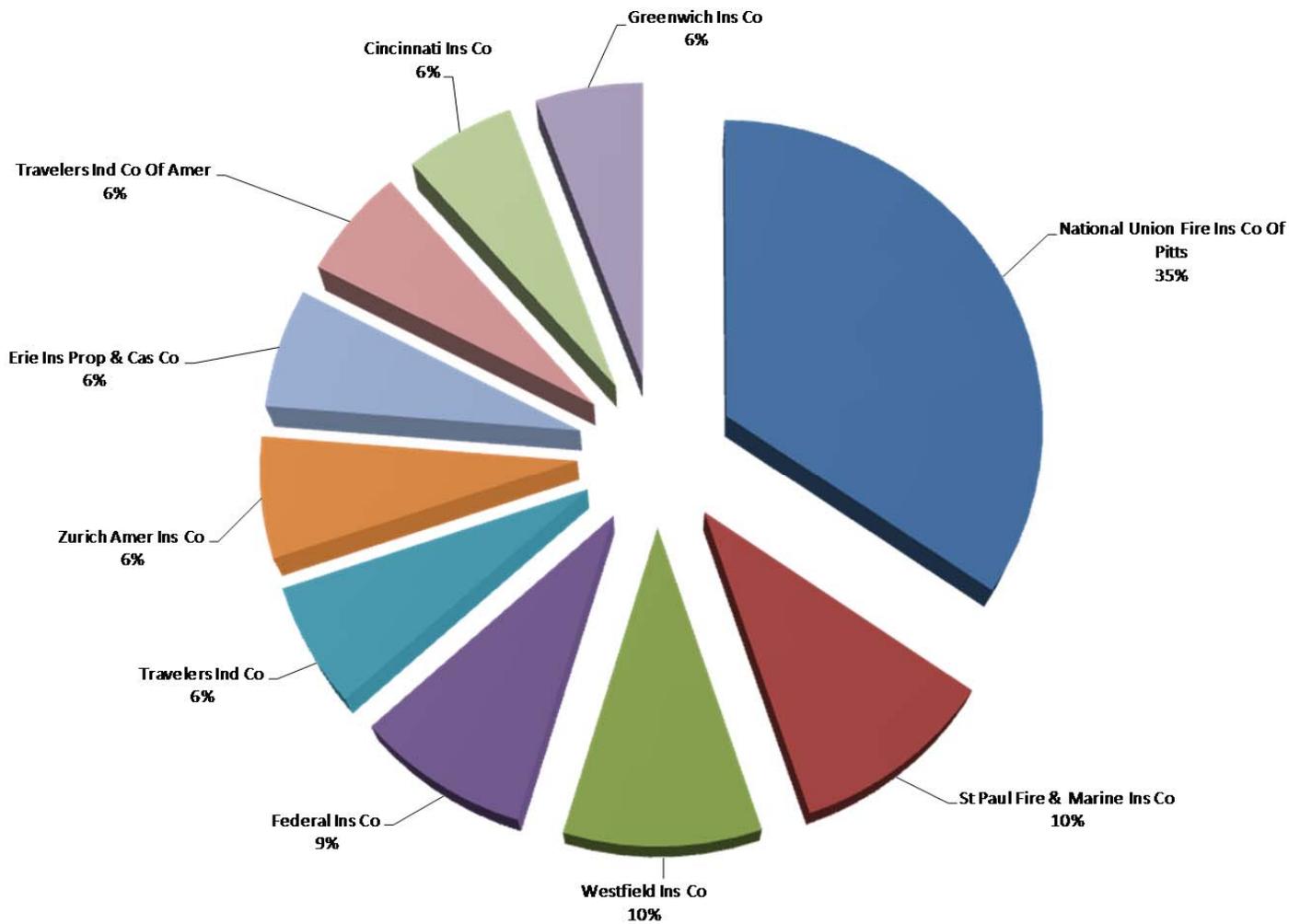
2010 West Virginia Market Share Report

Other Liability

Rank	Company Name	Percent Of Market	Direct Premiums Earned
247	Foremost Signature Ins Co	0.00%	\$1,587
248	Podiatry Ins Co Of Amer	0.00%	\$1,575
249	Progressive Paloverde Ins Co	0.00%	\$1,288
250	Gateway Ins Co	0.00%	\$1,205
251	ACA Ins Co	0.00%	\$1,133
252	MutualAid eXchange	0.00%	\$1,092
253	Pennsylvania Manufacturers Assoc Ins	0.00%	\$1,091
254	American Cas Co Of Reading PA	0.00%	\$964
255	Chrysler Ins Co	0.00%	\$767
256	Allstate Prop & Cas Ins Co	0.00%	\$745
257	USAA Gen Ind Co	0.00%	\$718
258	Safety Natl Cas Corp	0.00%	\$692
259	Sparta Ins Co	0.00%	\$632
260	Firemens Ins Co Of Washington DC	0.00%	\$530
261	Nipponkoa Ins Co Ltd US Br	0.00%	\$448
262	Guideone Specialty Mut Ins Co	0.00%	\$425
263	Housing Enterprise Ins Co Inc	0.00%	\$387
264	Arrowood Ind Co	0.00%	\$276
265	National Ind Co	0.00%	\$156
266	American Commerce Ins Co	0.00%	\$144
267	State Farm Mut Auto Ins Co	0.00%	\$133
268	Fidelity Natl Ins Co	0.00%	\$13
269	United States Fidelity & Guar Co	0.00%	\$5
270	Trans Pacific Ins Co	0.00%	\$2
271	Pacific Employers Ins Co	0.00%	(\$51)
272	American Fire & Cas Co	0.00%	(\$400)
273	American Economy Ins Co	0.00%	(\$1,623)
274	National Specialty Ins Co	0.00%	(\$3,837)
275	Valley Forge Ins Co	0.00%	(\$5,109)
276	American Home Assur Co	-0.01%	(\$17,104)

Total for Top 10 Insurers	44.76%	\$58,705,363
Total for All Other Insurers	55.24%	\$72,451,394
Total for All Insurers	100.00%	\$131,156,757

Other Liability



**2010 West Virginia Market Share Report
Private Passenger Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Mut Auto Ins Co	25.05%	\$272,710,162
2	Nationwide Mut Ins Co	16.60%	\$180,741,684
3	Erie Ins Prop & Cas Co	10.40%	\$113,181,200
4	Allstate Ins Co	3.82%	\$41,534,571
5	Westfield Ins Co	2.99%	\$32,542,785
6	Progressive Classic Ins Co	2.42%	\$26,312,727
7	State Auto Prop & Cas Ins Co	2.21%	\$24,074,105
8	Allstate Prop & Cas Ins Co	2.13%	\$23,203,962
9	Safeco Ins Co Of Amer	2.08%	\$22,601,138
10	Liberty Mut Fire Ins Co	1.94%	\$21,151,511
11	Geico Gen Ins Co	1.86%	\$20,206,980
12	Hartford Ins Co Of The Midwest	1.82%	\$19,801,736
13	Nationwide Prop & Cas Ins Co	1.80%	\$19,593,235
14	Geico Ind Co	1.75%	\$19,067,925
15	State Farm Fire & Cas Co	1.59%	\$17,256,319
16	Progressive Max Ins Co	1.49%	\$16,201,162
17	Property & Cas Ins Co Of Hartford	1.44%	\$15,660,182
18	Titan Ind Co	1.35%	\$14,690,007
19	United Serv Automobile Assn	1.28%	\$13,942,450
20	21st Century Pacific Ins Co	1.07%	\$11,643,503
21	Encompass Ind Co	0.93%	\$10,108,111
22	Government Employees Ins Co	0.91%	\$9,862,128
23	American Natl Prop & Cas Co	0.83%	\$8,983,018
24	Peak Prop & Cas Ins Corp	0.77%	\$8,396,232
25	Sentinel Ins Co Ltd	0.77%	\$8,382,633
26	USAA Cas Ins Co	0.70%	\$7,600,430
27	Trumbull Ins Co	0.67%	\$7,245,749
28	West Virginia Natl Auto Ins Co	0.66%	\$7,219,369
29	21st Century Centennial Ins Co	0.65%	\$7,070,714
30	Dairyland Ins Co	0.63%	\$6,885,409
31	Metropolitan Drt Prop & Cas Ins Co	0.59%	\$6,407,365
32	Allstate Ind Co	0.57%	\$6,258,808
33	Motorists Mut Ins Co	0.56%	\$6,135,467
34	Encompass Ins Co Of Amer	0.54%	\$5,931,269
35	National Gen Assur Co	0.41%	\$4,493,901
36	Nationwide Mut Fire Ins Co	0.39%	\$4,271,938
37	Metropolitan Prop & Cas Ins Co	0.38%	\$4,124,120
38	Farmers & Mechanics Fire & Cas Ins I	0.36%	\$3,937,664
39	Auto Club Prop Cas Ins Co	0.35%	\$3,800,612
40	State Auto Natl Ins Co	0.35%	\$3,796,475
41	Teachers Ins Co	0.34%	\$3,661,124

**2010 West Virginia Market Share Report
Private Passenger Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	Horace Mann Prop & Cas Ins Co	0.34%	\$3,649,391
43	Horace Mann Ins Co	0.33%	\$3,572,424
44	USAA Gen Ind Co	0.23%	\$2,486,595
45	American Select Ins Co	0.17%	\$1,850,859
46	Garrison Prop & Cas Ins Co	0.14%	\$1,556,513
47	Peninsula Ins Co	0.13%	\$1,426,891
48	Nationwide Assur Co	0.12%	\$1,314,485
49	Amica Mut Ins Co	0.10%	\$1,135,903
50	Foremost Ins Co Grand Rapids MI	0.10%	\$1,126,669
51	American Bankers Ins Co Of FL	0.09%	\$945,499
52	Liberty Ins Corp	0.07%	\$769,257
53	Metropolitan Cas Ins Co	0.06%	\$671,733
54	Encompass Home & Auto Ins Co	0.06%	\$643,158
55	Western United Ins Co	0.04%	\$460,196
56	Victoria Fire & Cas Co	0.04%	\$414,605
57	Economy Premier Assur Co	0.04%	\$411,582
58	American Natl Gen Ins Co	0.04%	\$387,524
59	First Liberty Ins Corp	0.04%	\$382,360
60	Phoenix Ins Co	0.03%	\$363,752
61	Philadelphia Ind Ins Co	0.03%	\$361,761
62	Nationwide Ins Co Of Amer	0.03%	\$333,554
63	California Cas Ind Exch	0.03%	\$311,605
64	National Gen Ins Co	0.03%	\$307,266
65	American Reliable Ins Co	0.03%	\$284,778
66	Mico Ins Co	0.03%	\$284,295
67	Celina Mut Ins Co	0.02%	\$227,347
68	General Ins Co Of Amer	0.02%	\$222,489
69	Response Worldwide Ins Co	0.02%	\$164,965
70	Essentia Ins Co	0.01%	\$146,225
71	Vigilant Ins Co	0.01%	\$132,381
72	Progressive Direct Ins Co	0.01%	\$131,619
73	Rider Ins Co	0.01%	\$128,078
74	American Modern Home Ins Co	0.01%	\$126,221
75	Markel Amer Ins Co	0.01%	\$125,840
76	Travelers Ind Co	0.01%	\$109,606
77	Merastar Ins Co	0.01%	\$109,140
78	Progressive Paloverde Ins Co	0.01%	\$104,339
79	Electric Ins Co	0.01%	\$101,917
80	Travelers Ind Co Of Amer	0.01%	\$89,284
81	Federal Ins Co	0.01%	\$68,396
82	Sentry Ins A Mut Co	0.00%	\$53,232

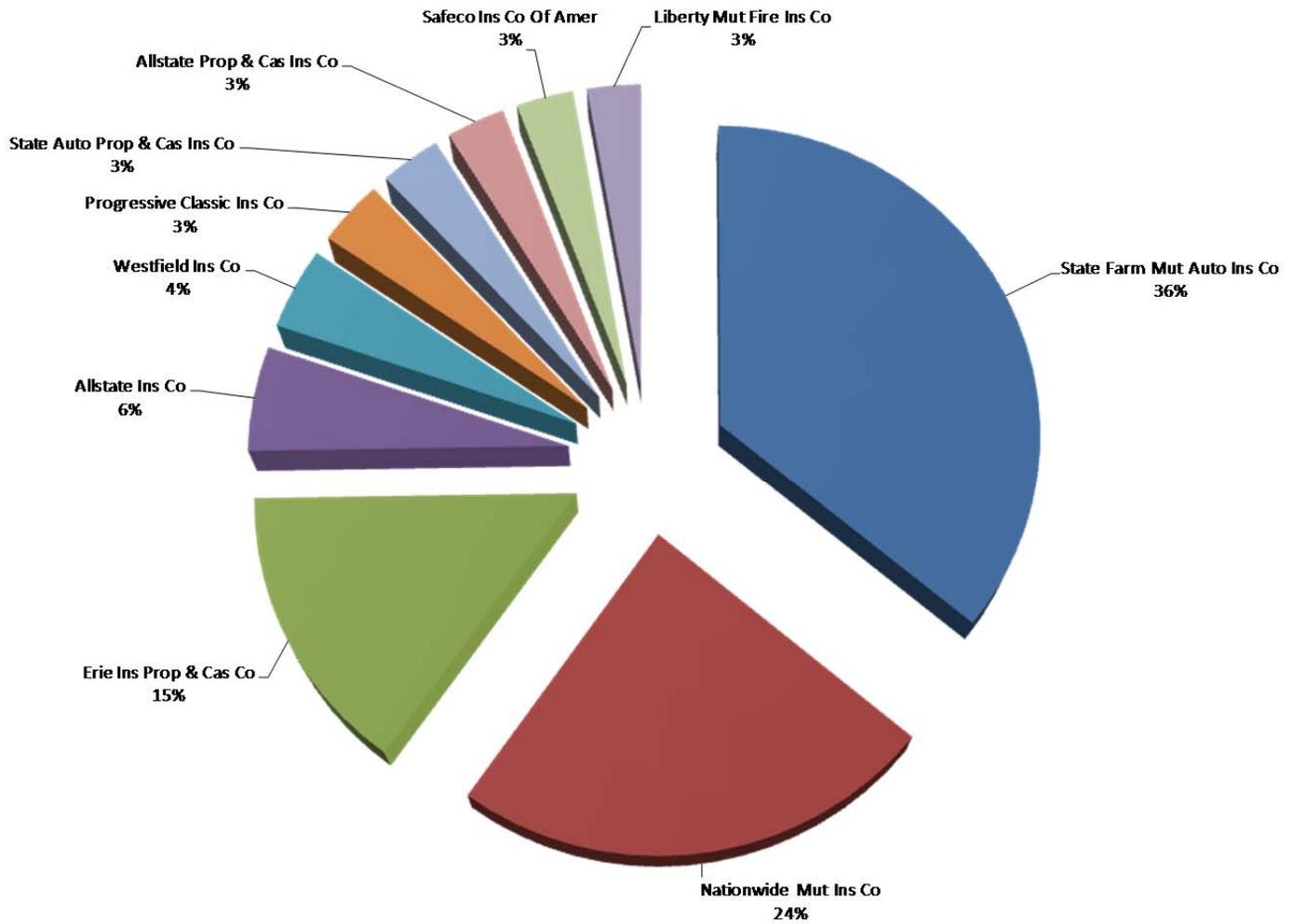
2010 West Virginia Market Share Report

Private Passenger Auto

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	American Family Home Ins Co	0.00%	\$46,659
84	American Modern Select Ins Co	0.00%	\$45,772
85	Infinity Ins Co	0.00%	\$43,061
86	Foremost Prop & Cas Ins Co	0.00%	\$39,454
87	Foremost Signature Ins Co	0.00%	\$39,221
88	National Union Fire Ins Co Of Pitts	0.00%	\$35,656
89	Chartis Prop Cas Co	0.00%	\$34,873
90	NGM Ins Co	0.00%	\$21,049
91	21st Century N Amer Ins Co	0.00%	\$11,700
92	Pacific Specialty Ins Co	0.00%	\$10,197
93	Harleysville Mut Ins Co	0.00%	\$8,101
94	Autoone Ins Co	0.00%	\$6,884
95	Deerbrook Ins Co	0.00%	\$6,675
96	Great Northern Ins Co	0.00%	\$6,668
97	Hartford Underwriters Ins Co	0.00%	\$4,604
98	Companion Prop & Cas Ins Co	0.00%	\$3,216
99	Ohio Cas Ins Co	0.00%	\$3,181
100	National Liab & Fire Ins Co	0.00%	\$3,081
101	Hartford Cas Ins Co	0.00%	\$1,850
102	Hartford Accident & Ind Co	0.00%	\$1,760
103	Aegis Security Ins Co	0.00%	\$1,462
104	Ace Amer Ins Co	0.00%	\$1,038
105	New Hampshire Ins Co	0.00%	\$528
106	Pennsylvania Natl Mut Cas Ins Co	0.00%	\$372
107	Twin City Fire Ins Co Co	0.00%	\$208
108	Lincoln Gen Ins Co	0.00%	(\$55)
109	Assurance Co Of Amer	0.00%	(\$74)
110	American Home Assur Co	0.00%	(\$449)
111	Chartis Cas Co	0.00%	(\$814)

Total for Top 10 Insurers	69.64%	\$758,053,845
Total for All Other Insurers	30.36%	\$330,505,647
Total for All Insurers	100.00%	\$1,088,559,492

Private Passenger Auto



**2010 West Virginia Market Share Report
Products Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	American Guar & Liab Ins	15.09%	\$791,127
2	Travelers Ind Co Of Amer	10.73%	\$562,653
3	State Auto Prop & Cas Ins Co	9.68%	\$507,197
4	Cincinnati Ins Co	5.66%	\$296,842
5	Liberty Mut Fire Ins Co	5.36%	\$281,092
6	National Union Fire Ins Co Of Pitts	4.18%	\$219,196
7	Ace Amer Ins Co	3.26%	\$170,821
8	Motorists Mut Ins Co	2.90%	\$151,862
9	Travelers Prop Cas Co Of Amer	2.67%	\$139,859
10	Sentry Select Ins Co	2.55%	\$133,827
11	Twin City Fire Ins Co Co	2.52%	\$132,276
12	St Paul Fire & Marine Ins Co	2.31%	\$120,890
13	Hartford Fire In Co	2.29%	\$119,866
14	Firemans Fund Ins Co	2.18%	\$114,195
15	Medmarc Cas Ins Co	2.00%	\$104,967
16	Federal Ins Co	1.96%	\$102,664
17	State Automobile Mut Ins Co	1.93%	\$101,219
18	Nationwide Mut Ins Co	1.91%	\$100,227
19	American Ins Co	1.86%	\$97,443
20	Charter Oak Fire Ins Co	1.77%	\$92,859
21	Great Northern Ins Co	1.77%	\$92,791
22	Erie Ins Prop & Cas Co	1.71%	\$89,766
23	Federated Mut Ins Co	1.63%	\$85,235
24	Electric Ins Co	1.53%	\$80,225
25	Nationwide Mut Fire Ins Co	1.50%	\$78,643
26	Benchmark Ins Co	1.37%	\$71,917
27	Wesco Ins Co	1.27%	\$66,518
28	National Liab & Fire Ins Co	1.26%	\$65,870
29	Phoenix Ins Co	1.23%	\$64,516
30	Liberty Mut Ins Co	1.12%	\$58,858
31	Farm Family Cas Ins Co	1.08%	\$56,646
32	AXA Ins Co	1.08%	\$56,502
33	Southern States Ins Exch	1.02%	\$53,328
34	Old Republic Ins Co	0.83%	\$43,480
35	Westfield Ins Co	0.76%	\$39,993
36	Arch Ins Co	0.75%	\$39,070
37	Hartford Cas Ins Co	0.73%	\$38,032
38	Nationwide Prop & Cas Ins Co	0.64%	\$33,487
39	Granite State Ins Co	0.62%	\$32,566
40	Pennsylvania Lumbermens Mut Ins	0.60%	\$31,667
41	Travelers Ind Co Of CT	0.59%	\$30,734

**2010 West Virginia Market Share Report
Products Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	Nationwide Agribusiness Ins Co	0.57%	\$29,748
43	Great Amer Ins Co	0.43%	\$22,376
44	Travelers Ind Co	0.39%	\$20,496
45	Sentry Ins A Mut Co	0.39%	\$20,446
46	Wausau Underwriters Ins Co	0.39%	\$20,239
47	Tokio Marine & Nichido Fire Ins Co	0.36%	\$18,913
48	Star Ins Co	0.36%	\$18,745
49	New Hampshire Ins Co	0.32%	\$16,832
50	Pennsylvania Natl Mut Cas Ins Co	0.30%	\$15,912
51	Campmed Cas & Ind Co Inc MD	0.29%	\$15,346
52	Federated Serv Ins Co	0.27%	\$14,048
53	Bituminous Cas Corp	0.25%	\$13,211
54	North River Ins Co	0.22%	\$11,511
55	Catlin Ins Co	0.18%	\$9,239
56	Chartis Cas Co	0.16%	\$8,317
57	HDI Gerling Amer Ins Co	0.15%	\$8,096
58	Transportation Ins Co	0.14%	\$7,309
59	Ohio Cas Ins Co	0.14%	\$7,199
60	National Amer Ins Co	0.13%	\$6,989
61	American Fire & Cas Co	0.13%	\$6,932
62	Allstate Ins Co	0.13%	\$6,804
63	Northland Ins Co	0.11%	\$5,972
64	American Hardware Mut Ins Co	0.10%	\$5,430
65	National Fire Ins Co Of Hartford	0.10%	\$5,135
66	St Paul Mercury Ins Co	0.10%	\$5,107
67	Hartford Ins Co Of The Midwest	0.09%	\$4,948
68	Harleysville Mut Ins Co	0.09%	\$4,711
69	Hartford Underwriters Ins Co	0.08%	\$4,130
70	Philadelphia Ind Ins Co	0.08%	\$4,100
71	American States Ins Co	0.08%	\$3,973
72	Wausau Business Ins Co	0.07%	\$3,513
73	National Surety Corp	0.07%	\$3,500
74	Continental Cas Co	0.06%	\$3,273
75	Selective Ins Co Of Amer	0.06%	\$3,026
76	West Amer Ins Co	0.04%	\$2,163
77	Massachusetts Bay Ins Co	0.04%	\$1,932
78	Crum & Forster Ind Co	0.03%	\$1,679
79	United States Fire Ins Co	0.03%	\$1,672
80	Employers Mut Cas Co	0.03%	\$1,609
81	Liberty Ins Corp	0.03%	\$1,448
82	Continental Western Ins Co	0.03%	\$1,369

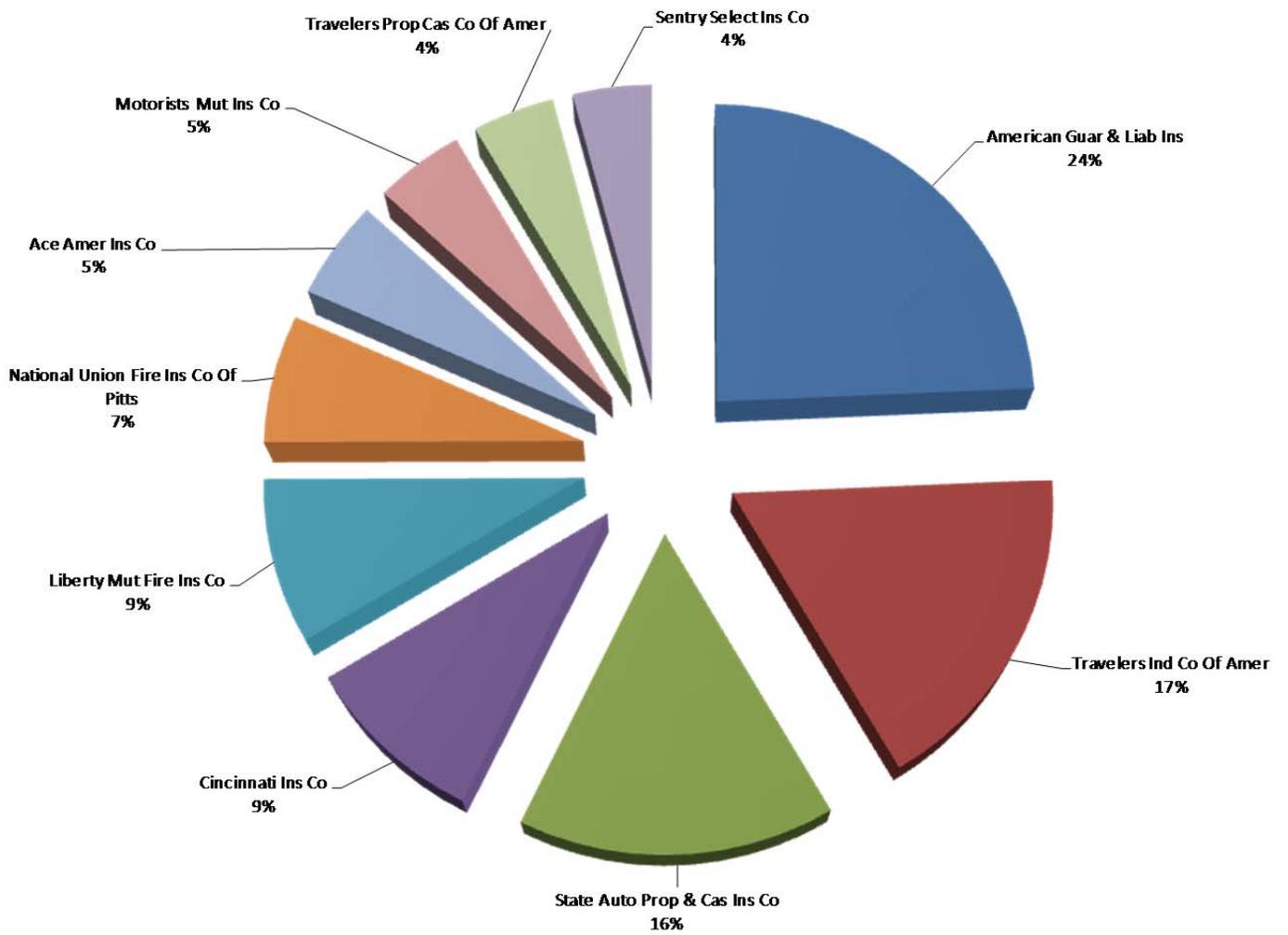
2010 West Virginia Market Share Report

Products Liability

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	First Natl Ins Co Of Amer	0.02%	\$1,299
84	Greenwich Ins Co	0.02%	\$1,264
85	Commerce & Industry Ins Co	0.02%	\$1,180
86	Indiana Lumbermens Mut Ins Co	0.02%	\$1,141
87	Lititz Mut Ins Co	0.02%	\$1,033
88	Amerisure Mut Ins Co	0.02%	\$967
89	Hanover Ins Co	0.01%	\$592
90	Farmland Mut Ins Co	0.01%	\$579
91	Utica Mut Ins Co	0.01%	\$359
92	Universal Underwriters Ins Co	0.00%	\$243
93	Safety Natl Cas Corp	0.00%	\$242
94	Illinois Natl Ins Co	0.00%	\$220
95	Firemens Ins Co Of Washington DC	0.00%	\$213
96	General Ins Co Of Amer	0.00%	\$193
97	Universal Underwriters Of TX Ins	0.00%	\$185
98	Capitol Ind Corp	0.00%	\$184
99	Everest Natl Ins Co	0.00%	\$153
100	Hartford Accident & Ind Co	0.00%	\$133
101	General Cas Co Of WI	0.00%	\$133
102	National Ind Co	0.00%	\$92
103	OneBeacon Amer Ins Co	0.00%	\$81
104	Valley Forge Ins Co	0.00%	\$47
105	LM Ins Corp	0.00%	\$33
106	Brotherhood Mut Ins Co	0.00%	\$17
107	American Automobile Ins Co	0.00%	\$13
108	Starr Ind & Liab Co	0.00%	\$7
109	Trans Pacific Ins Co	0.00%	\$4
110	National Cas Co	0.00%	\$2
111	American Cas Co Of Reading PA	0.00%	\$1
112	Pacific Employers Ins Co	0.00%	(\$3)
113	American Economy Ins Co	0.00%	(\$37)
114	Employers Ins of Wausau	0.00%	(\$120)
115	Westchester Fire Ins Co	-0.01%	(\$274)
116	Insurance Co Of The State Of PA	-0.01%	(\$438)
117	American Home Assur Co	-0.01%	(\$620)
118	Zurich Amer Ins Co	-13.08%	(\$685,858)

Total for Top 10 Insurers	62.09%	\$3,254,476
Total for All Other Insurers	37.91%	\$1,987,108
Total for All Insurers	100.00%	\$5,241,584

Products Liability



**2010 West Virginia Market Share Report
Surety**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Travelers Cas & Surety Co Of Amer	25.74%	\$9,750,084
2	Liberty Mut Ins Co	6.62%	\$2,508,285
3	Ohio Farmers Ins Co	6.39%	\$2,418,340
4	Fidelity & Deposit Co Of MD	4.92%	\$1,861,624
5	Lexon Ins Co	4.39%	\$1,664,294
6	Western Surety Co	4.37%	\$1,654,047
7	Great Amer Ins Co	3.84%	\$1,454,350
8	Federal Ins Co	3.52%	\$1,333,634
9	Safeco Ins Co Of Amer	3.38%	\$1,279,871
10	Travelers Cas & Surety Co	2.53%	\$959,406
11	United States Surety Co	2.50%	\$947,520
12	RLI Ins Co	2.11%	\$799,300
13	First Surety Corp	1.98%	\$748,992
14	St Paul Fire & Marine Ins Co	1.92%	\$727,954
15	Lyndon Prop Ins Co	1.85%	\$699,888
16	Hartford Fire In Co	1.72%	\$651,086
17	Argonaut Ins Co	1.69%	\$640,643
18	International Fidelity Ins Co	1.65%	\$626,029
19	Cincinnati Ins Co	1.60%	\$605,070
20	Aegis Security Ins Co	1.39%	\$528,131
21	Erie Ins Prop & Cas Co	1.39%	\$524,701
22	Westchester Fire Ins Co	1.17%	\$443,101
23	Ohio Ind Co	0.97%	\$368,204
24	Bond Safeguard Ins Co	0.93%	\$353,580
25	Developers Surety & Ind Co	0.70%	\$263,540
26	Arch Ins Co	0.67%	\$252,958
27	Old Republic Surety Co	0.66%	\$251,533
28	Ohio Cas Ins Co	0.52%	\$195,267
29	American Contractors Ind Co	0.42%	\$159,424
30	Colonial Surety Co	0.39%	\$149,173
31	Platte River Ins Co	0.38%	\$145,052
32	Lexington Natl Ins Corp	0.38%	\$142,937
33	Companion Prop & Cas Ins Co	0.38%	\$142,095
34	American Home Assur Co	0.36%	\$136,370
35	Hanover Ins Co	0.34%	\$130,120
36	Merchants Bonding Co a Mut	0.34%	\$126,891
37	American Southern Ins Co	0.32%	\$122,411
38	US Specialty Ins Co	0.31%	\$118,401
39	Southwest Marine & Gen Ins Co	0.30%	\$113,371
40	Berkley Regional Ins Co	0.27%	\$102,630
41	First Sealord Surety Inc	0.26%	\$98,299

**2010 West Virginia Market Share Report
Surety**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	American Cas Co Of Reading PA	0.24%	\$91,036
43	Hudson Ins Co	0.23%	\$88,685
44	Pennsylvania Natl Mut Cas Ins Co	0.22%	\$83,953
45	Westfield Ins Co	0.21%	\$80,337
46	Insurance Co Of The State Of PA	0.20%	\$75,701
47	State Farm Fire & Cas Co	0.19%	\$73,463
48	Guarantee Co Of N Amer USA	0.19%	\$71,564
49	State Automobile Mut Ins Co	0.19%	\$71,443
50	XL Specialty Ins Co	0.17%	\$65,825
51	Nationwide Mut Ins Co	0.17%	\$64,732
52	Utica Mut Ins Co	0.17%	\$63,538
53	Hartford Accident & Ind Co	0.14%	\$54,065
54	North Amer Specialty Ins Co	0.14%	\$53,185
55	United States Fidelity & Guar Co	0.12%	\$46,372
56	Washington Intl Ins Co	0.12%	\$44,873
57	Safety Natl Cas Corp	0.10%	\$37,388
58	Bankers Ins Co	0.10%	\$36,417
59	Financial Cas & Surety Inc	0.09%	\$35,002
60	Suretec Ins Co	0.08%	\$31,501
61	First Natl Ins Co Of Amer	0.08%	\$31,057
62	RLI Ind Co	0.08%	\$30,904
63	American Guar & Liab Ins	0.07%	\$28,242
64	Seneca Ins Co Inc	0.07%	\$25,615
65	Hartford Cas Ins Co	0.07%	\$24,868
66	Rockwood Cas Ins Co	0.06%	\$24,452
67	Lincoln Gen Ins Co	0.06%	\$23,912
68	Employers Mut Cas Co	0.05%	\$20,366
69	Continental Ins Co	0.05%	\$19,730
70	Star Ins Co	0.05%	\$19,187
71	Selective Ins Co Of Amer	0.05%	\$17,418
72	National Union Fire Ins Co Of Pitts	0.04%	\$16,575
73	Continental Cas Co	0.04%	\$15,670
74	NGM Ins Co	0.04%	\$15,634
75	Contractors Bonding & Ins Co	0.04%	\$15,450
76	American States Ins Co	0.04%	\$14,321
77	Federated Mut Ins Co	0.03%	\$11,134
78	New York Marine & Gen Ins Co	0.03%	\$10,905
79	Ullico Cas Co	0.03%	\$10,803
80	Acstar Ins Co	0.03%	\$10,523
81	Century Surety Co	0.03%	\$9,691
82	American Safety Cas Ins Co	0.02%	\$8,782

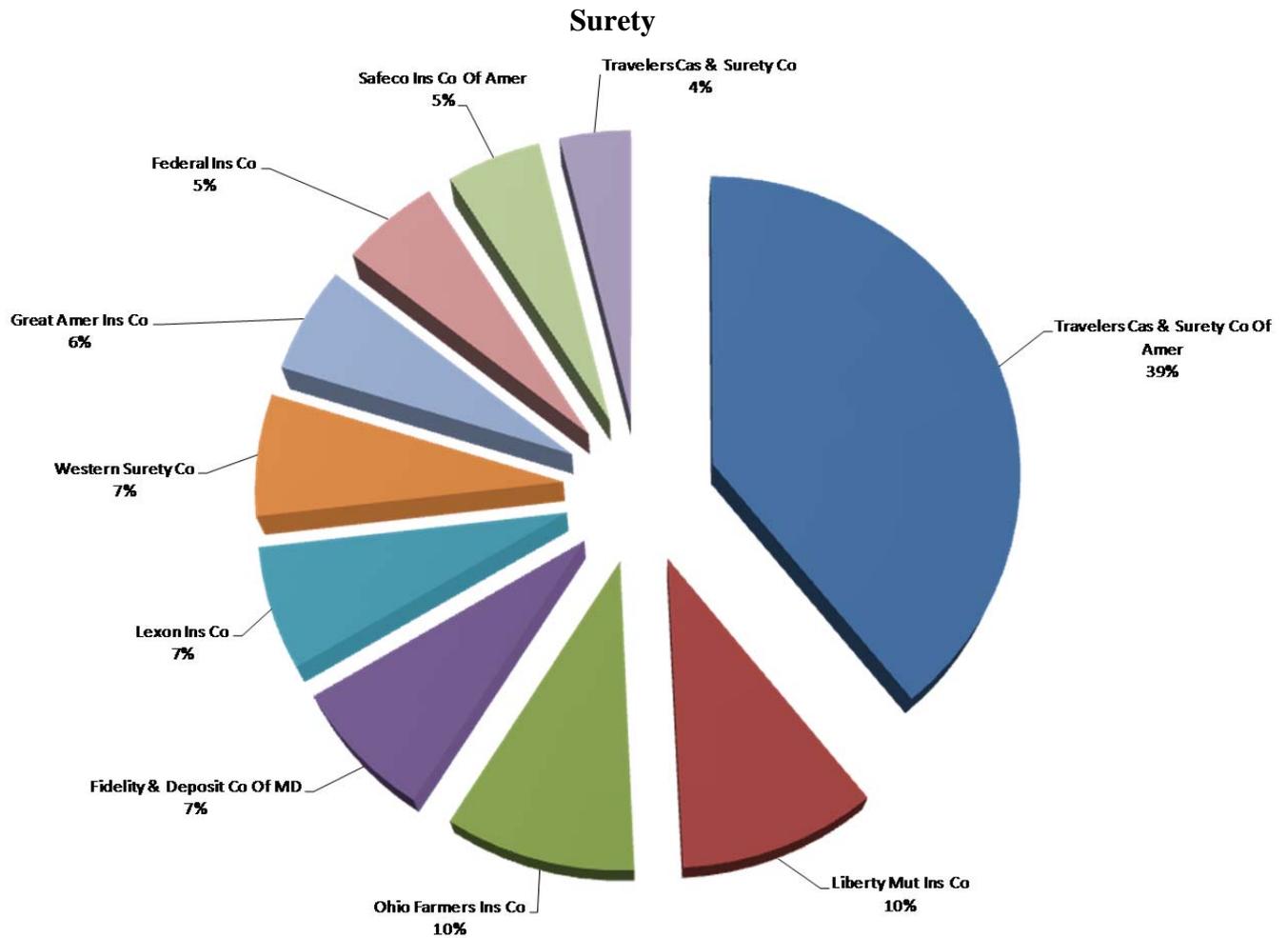
**2010 West Virginia Market Share Report
Surety**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	Greenwich Ins Co	0.02%	\$8,557
84	National Fire Ins Co Of Hartford	0.02%	\$8,180
85	Old Republic Ins Co	0.02%	\$8,095
86	Progressive Cas Ins Co	0.02%	\$7,829
87	Vigilant Ins Co	0.02%	\$6,410
88	United Fire & Cas Co	0.02%	\$5,974
89	Travelers Ind Co	0.01%	\$5,611
90	American Bankers Ins Co Of FL	0.01%	\$5,148
91	Radian Asset Assur Inc	0.01%	\$5,112
92	Farmington Cas Co	0.01%	\$3,911
93	Indemnity Ins Co Of North Amer	0.01%	\$3,803
94	Universal Fire & Cas Ins Co	0.01%	\$2,981
95	Protective Ins Co	0.01%	\$2,978
96	Sentry Select Ins Co	0.01%	\$2,775
97	Accredited Surety & Cas Co Inc	0.01%	\$2,384
98	United States Fire Ins Co	0.00%	\$1,804
99	Motors Ins Corp	0.00%	\$1,622
100	Insurance Co Of The West	0.00%	\$1,591
101	OneBeacon Ins Co	0.00%	\$1,568
102	Procentury Ins Co	0.00%	\$1,518
103	American Motorists Ins Co	0.00%	\$1,501
104	General Ins Co Of Amer	0.00%	\$1,332
105	New Hampshire Ins Co	0.00%	\$1,319
106	Fidelity & Guar Ins Co	0.00%	\$875
107	Cumis Ins Society Inc	0.00%	\$750
108	Carolina Cas Ins Co	0.00%	\$748
109	Electric Ins Co	0.00%	\$679
110	Chrysler Ins Co	0.00%	\$643
111	American Ins Co	0.00%	\$560
112	Insurance Co of N Amer	0.00%	\$540
113	Allegheny Cas Co	0.00%	\$459
114	Pacific Ind Co	0.00%	\$448
115	Lumbermens Underwriting Alliance	0.00%	\$363
116	Universal Underwriters Ins Co	0.00%	\$278
117	Harco Natl Ins Co	0.00%	\$254
118	American Hardware Mut Ins Co	0.00%	\$200
119	Massachusetts Bay Ins Co	0.00%	\$193
120	Peerless Ins Co	0.00%	\$184
121	Repwest Ins Co	0.00%	\$100
122	American Manufacturers Mut Ins Co	0.00%	\$100
123	Cherokee Ins Co	0.00%	\$100

2010 West Virginia Market Share Report

Surety

Rank	Company Name	Percent Of Market	Direct Premiums Earned
124	West Amer Ins Co	0.00%	\$100
125	Quanta Ind Co	0.00%	\$94
126	LM Ins Corp	0.00%	\$87
127	American Surety Co	0.00%	\$67
128	Colonial Amer Cas & Surety Co	0.00%	(\$46)
129	Employers Ins of Wausau	0.00%	(\$164)
130	Bancinsure Inc	0.00%	(\$441)
Total for Top 10 Insurers		65.71%	\$24,883,935
Total for All Other Insurers		34.29%	\$12,988,164
Total for All Insurers		100.00%	\$37,872,099



2010 West Virginia Market Share Report

Warranty

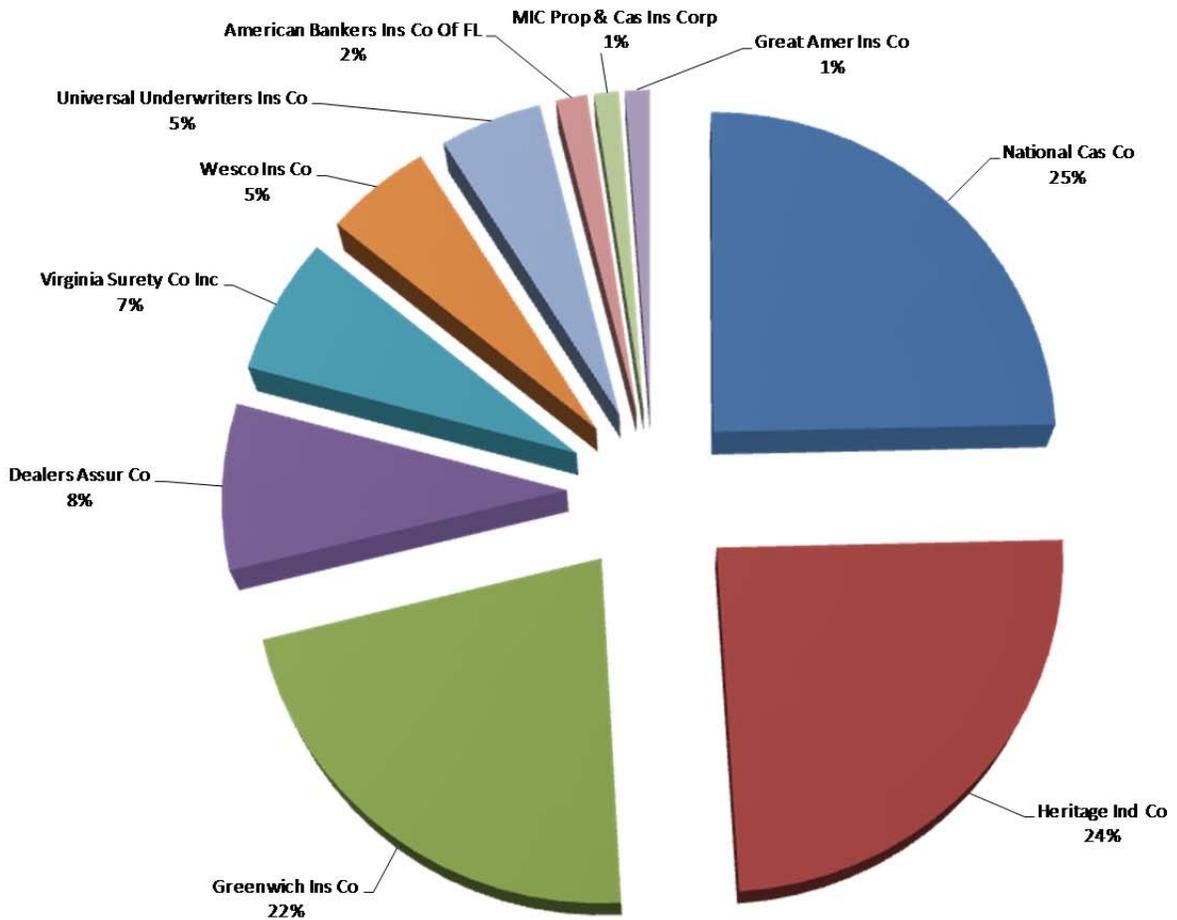
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	National Cas Co	24.05%	\$684,355
2	Heritage Ind Co	23.85%	\$678,696
3	Greenwich Ins Co	21.53%	\$612,768
4	Dealers Assur Co	7.91%	\$225,200
5	Virginia Surety Co Inc	6.57%	\$186,964
6	Wesco Ins Co	5.07%	\$144,264
7	Universal Underwriters Ins Co	4.85%	\$137,986
8	American Bankers Ins Co Of FL	1.47%	\$41,852
9	MIC Prop & Cas Ins Corp	1.16%	\$33,041
10	Great Amer Ins Co	1.16%	\$32,968
11	Lyndon Prop Ins Co	0.88%	\$24,911
12	First Colonial Ins Co	0.81%	\$23,102
13	Old Republic Ins Co	0.34%	\$9,551
14	American Reliable Ins Co	0.25%	\$7,062
15	Courtesy Ins Co	0.19%	\$5,404
16	Aspen Amer Ins Co	0.08%	\$2,160
17	Continental Ins Co	0.07%	\$2,066
18	Firemans Fund Ins Co	0.00%	\$6
19	Great Amer Ins Co of NY	0.00%	\$1
20	American Road Ins Co	-0.07%	(\$2,110)
21	Balboa Ins Co	-0.16%	(\$4,588)

2010 West Virginia Market Share Report

Warranty

Total for Top 10 Insurers	97.63%	\$2,778,094
Total for All Other Insurers	2.37%	\$67,565
Total for All Insurers	100.00%	\$2,845,659

Warranty



**2010 West Virginia Market Share Report
Workers Compensation**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	BrickStreet Mut Ins Co	67.95%	\$265,259,854
2	New Hampshire Ins Co	3.15%	\$12,310,861
3	Commerce & Industry Ins Co	1.83%	\$7,131,073
4	National Union Fire Ins Co Of Pitts	1.65%	\$6,457,668
5	Travelers Prop Cas Co Of Amer	1.22%	\$4,751,778
6	Rockwood Cas Ins Co	1.14%	\$4,468,417
7	Zurich Amer Ins Co	1.06%	\$4,156,395
8	Charter Oak Fire Ins Co	0.86%	\$3,360,074
9	Travelers Ind Co	0.77%	\$3,025,017
10	Firstcomp Ins Co	0.77%	\$3,000,466
11	Insurance Co Of The State Of PA	0.75%	\$2,925,281
12	Westfield Ins Co	0.75%	\$2,910,453
13	LM Ins Corp	0.72%	\$2,810,702
14	American Mining Ins Co Inc	0.67%	\$2,612,248
15	Wausau Underwriters Ins Co	0.65%	\$2,529,871
16	American Zurich Ins Co	0.64%	\$2,483,735
17	Twin City Fire Ins Co Co	0.60%	\$2,336,191
18	Flagship City Ins Co	0.58%	\$2,276,431
19	Liberty Ins Corp	0.57%	\$2,240,207
20	Chartis Prop Cas Co	0.53%	\$2,058,307
21	Old Republic Ins Co	0.52%	\$2,036,966
22	Indemnity Ins Co Of North Amer	0.48%	\$1,888,292
23	Old Republic Gen Ins Corp	0.47%	\$1,845,049
24	American Guar & Liab Ins	0.42%	\$1,640,399
25	Erie Ins Exch	0.42%	\$1,627,080
26	Phoenix Ins Co	0.40%	\$1,542,407
27	Liberty Mut Fire Ins Co	0.39%	\$1,520,157
28	Motorists Mut Ins Co	0.38%	\$1,501,727
29	Ace Amer Ins Co	0.36%	\$1,391,748
30	State Natl Ins Co Inc	0.34%	\$1,342,043
31	Travelers Ind Co Of CT	0.33%	\$1,274,139
32	Hartford Accident & Ind Co	0.32%	\$1,267,308
33	Zurich Amer Ins Co Of IL	0.32%	\$1,232,858
34	Chartis Cas Co	0.30%	\$1,185,959
35	Farmington Cas Co	0.29%	\$1,118,234
36	Companion Prop & Cas Ins Co	0.28%	\$1,109,765
37	Hartford Ins Co Of The Midwest	0.28%	\$1,085,920
38	Continental Cas Co	0.26%	\$1,001,875
39	State Automobile Mut Ins Co	0.25%	\$981,200
40	Hartford Underwriters Ins Co	0.24%	\$956,305
41	Sentry Select Ins Co	0.24%	\$922,864

**2010 West Virginia Market Share Report
Workers Compensation**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	Great Amer Alliance Ins Co	0.21%	\$832,847
43	Dallas Natl Ins Co	0.21%	\$829,190
44	Federal Ins Co	0.19%	\$757,847
45	Employers Ins of Wausau	0.18%	\$691,517
46	Arch Ins Co	0.17%	\$678,278
47	Pennsylvania Manufacturers Assoc Ins	0.17%	\$659,337
48	First Liberty Ins Corp	0.17%	\$649,263
49	Hartford Fire In Co	0.16%	\$643,504
50	Wausau Business Ins Co	0.16%	\$640,416
51	Sentinel Ins Co Ltd	0.16%	\$609,700
52	Liberty Mut Ins Co	0.15%	\$601,287
53	Manufacturers Alliance Ins Co	0.15%	\$595,569
54	Valley Forge Ins Co	0.15%	\$568,245
55	State Auto Prop & Cas Ins Co	0.14%	\$551,739
56	Granite State Ins Co	0.12%	\$484,068
57	Milbank Ins Co	0.12%	\$456,896
58	Argonaut Ins Co	0.11%	\$428,945
59	Farm Family Cas Ins Co	0.11%	\$424,391
60	Cincinnati Ins Co	0.11%	\$419,443
61	Bituminous Cas Corp	0.11%	\$417,758
62	Sentry Ins A Mut Co	0.11%	\$416,976
63	Chubb Ind Ins Co	0.11%	\$416,957
64	Amguard Ins Co	0.11%	\$412,360
65	Sentry Cas Co	0.11%	\$411,683
66	Cincinnati Cas Co	0.10%	\$409,614
67	Norguard Ins Co	0.10%	\$376,674
68	United States Fire Ins Co	0.10%	\$374,947
69	Travelers Ind Co Of Amer	0.09%	\$369,716
70	Erie Ins Co Of NY	0.09%	\$356,473
71	Travelers Cas Ins Co Of Amer	0.08%	\$302,634
72	Eastguard Ins Co	0.08%	\$295,193
73	Pacific Employers Ins Co	0.07%	\$286,260
74	Erie Ins Prop & Cas Co	0.07%	\$265,346
75	Hartford Cas Ins Co	0.07%	\$260,433
76	Ace Prop & Cas Ins Co	0.06%	\$247,084
77	Allied Eastern Ind Co	0.06%	\$229,341
78	Pennsylvania Manufacturers Ind Co	0.05%	\$211,870
79	Standard Fire Ins Co	0.05%	\$209,470
80	Travelers Cas & Surety Co	0.05%	\$203,756
81	The Cincinnati Ind Co	0.05%	\$200,154
82	Argonaut Midwest Ins Co	0.05%	\$197,486

**2010 West Virginia Market Share Report
Workers Compensation**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	Ullico Cas Co	0.05%	\$183,501
84	Fidelity & Guar Ins Co	0.05%	\$180,605
85	Transportation Ins Co	0.04%	\$174,474
86	American Ins Co	0.04%	\$172,377
87	Protective Ins Co	0.04%	\$156,910
88	National Fire Ins Co Of Hartford	0.04%	\$156,420
89	Lumbermens Underwriting Alliance	0.04%	\$149,849
90	Continental Western Ins Co	0.04%	\$142,180
91	American Cas Co Of Reading PA	0.04%	\$142,141
92	Pacific Ind Co	0.03%	\$133,390
93	North River Ins Co	0.03%	\$125,319
94	Great Divide Ins Co	0.03%	\$115,642
95	Wesco Ins Co	0.03%	\$107,751
96	Delos Ins Co	0.03%	\$105,207
97	Eastern Alliance Ins Co	0.03%	\$103,494
98	Everest Natl Ins Co	0.03%	\$102,160
99	Berkley Regional Ins Co	0.02%	\$91,222
100	Northern Ins Co Of NY	0.02%	\$89,494
101	Nova Cas Co	0.02%	\$89,221
102	Amerisure Mut Ins Co	0.02%	\$87,720
103	Argonaut Great Central Ins Co	0.02%	\$85,528
104	Southern Ins Co	0.02%	\$80,314
105	Church Mut Ins Co	0.02%	\$78,859
106	Bankers Standard Ins Co	0.02%	\$72,924
107	Trans Pacific Ins Co	0.02%	\$67,917
108	Brotherhood Mut Ins Co	0.02%	\$67,880
109	Maryland Cas Co	0.02%	\$64,177
110	Great West Cas Co	0.02%	\$61,359
111	National Amer Ins Co	0.02%	\$61,026
112	XL Specialty Ins Co	0.02%	\$61,016
113	Vigilant Ins Co	0.02%	\$60,888
114	SeaBright Ins Co	0.01%	\$57,558
115	Cherokee Ins Co	0.01%	\$53,312
116	TNUS Ins Co	0.01%	\$51,079
117	Mitsui Sumitomo Ins Co of Amer	0.01%	\$50,069
118	Mitsui Sumitomo Ins USA Inc	0.01%	\$45,001
119	Great Amer Ins Co of NY	0.01%	\$44,681
120	Tokio Marine & Nichido Fire Ins Co	0.01%	\$42,580
121	Tower Natl Ins Co	0.01%	\$38,913
122	Assurance Co Of Amer	0.01%	\$37,142
123	National Interstate Ins Co	0.01%	\$34,614

**2010 West Virginia Market Share Report
Workers Compensation**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
124	Massachusetts Bay Ins Co	0.01%	\$33,231
125	Sparta Ins Co	0.01%	\$32,178
126	Employers Fire Ins Co	0.01%	\$31,546
127	OneBeacon Amer Ins Co	0.01%	\$30,574
128	ACIG Ins Co	0.01%	\$30,118
129	Vanliner Ins Co	0.01%	\$30,031
130	Ace Fire Underwriters Ins Co	0.01%	\$28,230
131	Regent Ins Co	0.01%	\$26,907
132	Erie Ins Co	0.01%	\$25,902
133	Guarantee Ins Co	0.01%	\$23,481
134	Great Northern Ins Co	0.01%	\$23,222
135	Praetorian Ins Co	0.01%	\$22,955
136	Preferred Professional Ins Co	0.01%	\$22,060
137	United WI Ins Co	0.01%	\$21,925
138	Safety First Ins Co	0.01%	\$19,593
139	Sompo Japan Ins Co of Amer	0.00%	\$19,504
140	Work First Cas Co	0.00%	\$18,308
141	United States Fidelity & Guar Co	0.00%	\$18,237
142	Gateway Ins Co	0.00%	\$18,214
143	Bituminous Fire & Marine Ins Co	0.00%	\$17,345
144	Nationwide Agribusiness Ins Co	0.00%	\$15,604
145	Pharmacists Mut Ins Co	0.00%	\$15,488
146	Transguard Ins Co Of Amer Inc	0.00%	\$15,307
147	Cornhusker Cas Co	0.00%	\$13,453
148	Midwest Employers Cas Co	0.00%	\$12,281
149	Associated Ind Corp	0.00%	\$9,125
150	Safety Natl Cas Corp	0.00%	\$8,961
151	OneBeacon Ins Co	0.00%	\$8,211
152	Accident Fund Ins Co of Amer	0.00%	\$7,793
153	Continental Ins Co	0.00%	\$7,068
154	General Cas Co Of WI	0.00%	\$6,118
155	Electric Ins Co	0.00%	\$4,832
156	Tower Ins Co Of NY	0.00%	\$4,221
157	Riverport Ins Co	0.00%	\$4,188
158	Property & Cas Ins Co Of Hartford	0.00%	\$4,126
159	Companion Commercial Ins Co	0.00%	\$3,942
160	Discover Prop & Cas Ins Co	0.00%	\$3,561
161	Firemens Ins Co Of Washington DC	0.00%	\$3,069
162	XL Ins Amer Inc	0.00%	\$3,034
163	Znat Ins Co	0.00%	\$2,907
164	Continental Ind Co	0.00%	\$2,763

2010 West Virginia Market Share Report

Workers Compensation

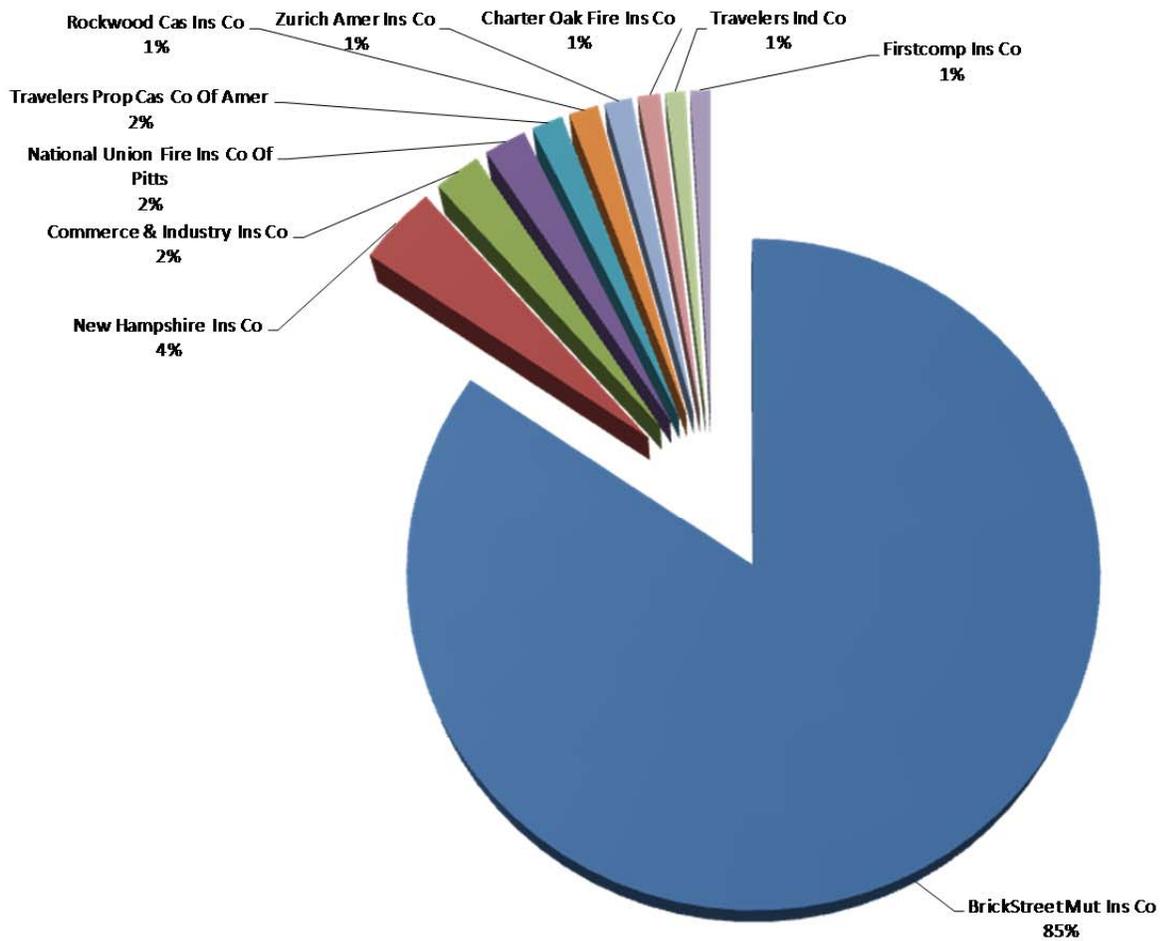
Rank	Company Name	Percent Of Market	Direct Premiums Earned
165	Eastern Advantage Assur Co	0.00%	\$1,916
166	Farmland Mut Ins Co	0.00%	\$1,743
167	American Alt Ins Corp	0.00%	\$1,618
168	Advantage Workers Comp Ins Co	0.00%	\$1,145
169	Trumbull Ins Co	0.00%	\$1,068
170	Firemans Fund Ins Co	0.00%	\$951
171	American Manufacturers Mut Ins Co	0.00%	\$759
172	Amerisure Ins Co	0.00%	\$719
173	Federated Rural Electric Ins Exch	0.00%	\$680
174	Hanover Amer Ins Co	0.00%	\$624
175	Accident Fund Natl Ins Co	0.00%	\$548
176	American Automobile Ins Co	0.00%	\$443
177	American Fire & Cas Co	0.00%	\$299
178	Bancinsure Inc	0.00%	\$96
179	Lumbermens Mut Cas Co	0.00%	\$84
180	National Surety Corp	0.00%	\$30
181	Fidelity & Deposit Co Of MD	0.00%	\$12
182	West Amer Ins Co	0.00%	(\$2)
183	Employers Mut Cas Co	0.00%	(\$52)
184	American Motorists Ins Co	0.00%	(\$68)
185	Ohio Cas Ins Co	0.00%	(\$347)
186	Diamond Ins Co	0.00%	(\$846)
187	Greenwich Ins Co	0.00%	(\$1,534)
188	Hanover Ins Co	0.00%	(\$5,216)
189	American Home Assur Co	0.00%	(\$13,120)
190	Illinois Natl Ins Co	-0.01%	(\$52,899)

2010 West Virginia Market Share Report

Workers Compensation

Total for Top 10 Insurers	80.41%	\$313,921,603
Total for All Other Insurers	19.59%	\$76,464,566
Total for All Insurers	100.00%	\$390,386,169

Workers Compensation



**2010 West Virginia Market Share Report
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Mut Auto Ins Co	11.04%	\$284,596,021
2	BrickStreet Mut Ins Co	10.29%	\$265,259,854
3	Erie Ins Prop & Cas Co	7.63%	\$196,653,651
4	Nationwide Mut Ins Co	7.59%	\$195,719,350
5	State Farm Fire & Cas Co	4.44%	\$114,600,024
6	Westfield Ins Co	3.83%	\$98,663,864
7	Allstate Ins Co	2.33%	\$60,175,284
8	Nationwide Mut Fire Ins Co	2.04%	\$52,584,615
9	State Auto Prop & Cas Ins Co	1.92%	\$49,456,899
10	Nationwide Prop & Cas Ins Co	1.83%	\$47,240,248
11	National Union Fire Ins Co Of Pitts	1.63%	\$42,077,674
12	West Virginia Mut Ins Co	1.53%	\$39,487,249
13	Liberty Mut Fire Ins Co	1.34%	\$34,543,795
14	Safeco Ins Co Of Amer	1.12%	\$28,842,773
15	Allstate Prop & Cas Ins Co	1.10%	\$28,483,799
16	Progressive Classic Ins Co	1.04%	\$26,839,114
17	Travelers Prop Cas Co Of Amer	0.99%	\$25,498,148
18	Hartford Ins Co Of The Midwest	0.93%	\$23,973,966
19	Federal Ins Co	0.86%	\$22,216,262
20	Cincinnati Ins Co	0.80%	\$20,659,515
21	United Serv Automobile Assn	0.79%	\$20,386,611
22	Property & Cas Ins Co Of Hartford	0.79%	\$20,384,620
23	Geico Gen Ins Co	0.78%	\$20,206,979
24	Motorists Mut Ins Co	0.76%	\$19,504,207
25	Farmers Mech Mut Fire Ins Of WV	0.75%	\$19,432,080
26	Geico Ind Co	0.74%	\$19,067,925
27	New Hampshire Ins Co	0.67%	\$17,366,916
28	Progressive Max Ins Co	0.63%	\$16,281,551
29	Zurich Amer Ins Co	0.60%	\$15,401,626
30	Encompass Ind Co	0.58%	\$14,946,027
31	Titan Ind Co	0.57%	\$14,690,007
32	Farm Family Cas Ins Co	0.56%	\$14,323,429
33	Ace Amer Ins Co	0.55%	\$14,128,877
34	American Natl Prop & Cas Co	0.52%	\$13,419,261
35	Travelers Cas & Surety Co Of Amer	0.49%	\$12,539,321
36	Continental Cas Co	0.47%	\$12,133,813
37	Wva Ins Co	0.47%	\$12,107,173
38	21st Century Pacific Ins Co	0.45%	\$11,643,503
39	Travelers Ind Co	0.45%	\$11,643,387
40	Charter Oak Fire Ins Co	0.43%	\$11,200,523
41	Encompass Ins Co Of Amer	0.43%	\$11,173,478

**2010 West Virginia Market Share Report
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	St Paul Fire & Marine Ins Co	0.42%	\$10,875,212
43	Sentinel Ins Co Ltd	0.41%	\$10,646,872
44	USAA Cas Ins Co	0.41%	\$10,575,813
45	Municipal Mut Ins Co	0.41%	\$10,535,896
46	Liberty Mut Ins Co	0.40%	\$10,375,491
47	Travelers Ind Co Of Amer	0.39%	\$10,043,792
48	Allstate Ind Co	0.39%	\$10,019,006
49	Government Employees Ins Co	0.39%	\$9,974,527
50	Peak Prop & Cas Ins Corp	0.33%	\$8,396,232
51	American Alt Ins Corp	0.32%	\$8,184,373
52	National Cas Co	0.31%	\$8,106,989
53	American Bankers Ins Co Of FL	0.31%	\$7,966,481
54	United Financial Cas Co	0.30%	\$7,839,782
55	West Virginia Natl Auto Ins Co	0.29%	\$7,549,539
56	American Security Ins Co	0.29%	\$7,525,615
57	Commerce & Industry Ins Co	0.29%	\$7,489,519
58	Trumbull Ins Co	0.28%	\$7,272,425
59	21st Century Centennial Ins Co	0.27%	\$7,070,714
60	Travelers Ind Co Of CT	0.27%	\$7,044,958
61	Dairyland Ins Co	0.27%	\$6,885,410
62	Foremost Ins Co Grand Rapids MI	0.27%	\$6,871,550
63	Metropolitan Prop & Cas Ins Co	0.25%	\$6,450,866
64	Metropolitan Drt Prop & Cas Ins Co	0.25%	\$6,407,365
65	Argonaut Great Central Ins Co	0.24%	\$6,216,924
66	Philadelphia Ind Ins Co	0.24%	\$6,168,065
67	Greenwich Ins Co	0.24%	\$6,070,264
68	Factory Mut Ins Co	0.23%	\$5,906,989
69	American Guar & Liab Ins	0.22%	\$5,662,885
70	Phoenix Ins Co	0.22%	\$5,561,310
71	Sentry Select Ins Co	0.21%	\$5,358,050
72	Farmers Mut Ins Co	0.20%	\$5,232,437
73	Teachers Ins Co	0.20%	\$5,069,481
74	Horace Mann Ins Co	0.19%	\$4,958,322
75	Arch Ins Co	0.19%	\$4,937,890
76	Medicus Ins Co	0.19%	\$4,935,161
77	Liberty Ins Corp	0.19%	\$4,879,684
78	Insurance Co Of The State Of PA	0.18%	\$4,739,271
79	Rockwood Cas Ins Co	0.18%	\$4,676,893
80	Mortgage Guar Ins Corp	0.18%	\$4,637,859
81	Northland Ins Co	0.18%	\$4,529,614
82	State Automobile Mut Ins Co	0.18%	\$4,526,955

**2010 West Virginia Market Share Report
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	Church Mut Ins Co	0.18%	\$4,522,739
84	National Gen Assur Co	0.17%	\$4,493,902
85	St Paul Mercury Ins Co	0.17%	\$4,386,881
86	Farmers & Mechanics Fire & Cas Ins I	0.17%	\$4,343,471
87	Auto Club Prop Cas Ins Co	0.17%	\$4,327,938
88	Hartford Cas Ins Co	0.17%	\$4,258,688
89	Nationwide Agribusiness Ins Co	0.16%	\$4,187,590
90	Old Republic Ins Co	0.16%	\$4,178,205
91	Commerce Protective Ins Co	0.16%	\$4,153,719
92	State Auto Natl Ins Co	0.15%	\$3,796,475
93	American Modern Home Ins Co	0.15%	\$3,767,690
94	Allianz Global Risks US Ins Co	0.14%	\$3,730,521
95	Horace Mann Prop & Cas Ins Co	0.14%	\$3,649,390
96	Hartford Fire In Co	0.14%	\$3,608,693
97	Twin City Fire Ins Co Co	0.13%	\$3,463,967
98	RSUI Ind Co	0.13%	\$3,334,805
99	Wausau Underwriters Ins Co	0.13%	\$3,271,931
100	West Virginia Farmers Mut Ins Assoc	0.13%	\$3,247,814
101	Westchester Fire Ins Co	0.13%	\$3,247,684
102	Federated Mut Ins Co	0.13%	\$3,233,515
103	Safe Ins Co	0.13%	\$3,227,213
104	USAA Gen Ind Co	0.12%	\$3,063,962
105	Firstcomp Ins Co	0.12%	\$3,000,466
106	American Zurich Ins Co	0.11%	\$2,859,752
107	Brotherhood Mut Ins Co	0.11%	\$2,834,702
108	LM Ins Corp	0.11%	\$2,816,933
109	Liberty Ins Underwriters Inc	0.11%	\$2,773,277
110	Indemnity Ins Co Of North Amer	0.11%	\$2,762,659
111	Standard Fire Ins Co	0.11%	\$2,720,748
112	Firemans Fund Ins Co	0.10%	\$2,696,994
113	PMI Mortgage Ins Co	0.10%	\$2,651,871
114	American Mining Ins Co Inc	0.10%	\$2,612,248
115	Great Amer Ins Co	0.10%	\$2,589,785
116	Cumis Ins Society Inc	0.10%	\$2,542,942
117	United Guar Residential Ins Co	0.10%	\$2,471,705
118	Genworth Mortgage Ins Corp	0.10%	\$2,460,700
119	Ohio Farmers Ins Co	0.09%	\$2,439,727
120	National Liab & Fire Ins Co	0.09%	\$2,424,583
121	Chartis Prop Cas Co	0.09%	\$2,391,353
122	Great Amer Assur Co	0.09%	\$2,390,839
123	Pan Handle Farmers Mut Ins Co Of WV	0.09%	\$2,375,713

**2010 West Virginia Market Share Report
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
124	Westport Ins Corp	0.09%	\$2,340,002
125	United States Fire Ins Co	0.09%	\$2,295,434
126	Flagship City Ins Co	0.09%	\$2,276,431
127	Fidelity & Deposit Co Of MD	0.09%	\$2,260,328
128	Dorinco Reins Co	0.08%	\$2,155,959
129	Travelers Cas Ins Co Of Amer	0.08%	\$2,135,987
130	Radian Guar Inc	0.08%	\$2,119,066
131	State Natl Ins Co Inc	0.08%	\$2,077,809
132	AXA Ins Co	0.08%	\$2,062,530
133	American Modern Select Ins Co	0.08%	\$1,976,764
134	Empire Fire & Marine Ins Co	0.07%	\$1,926,653
135	Republic Mortgage Ins Co	0.07%	\$1,888,276
136	Hartford Underwriters Ins Co	0.07%	\$1,886,437
137	Old Republic Gen Ins Corp	0.07%	\$1,884,898
138	American Select Ins Co	0.07%	\$1,850,859
139	Garrison Prop & Cas Ins Co	0.07%	\$1,843,839
140	General Ins Co Of Amer	0.07%	\$1,793,531
141	RLI Ins Co	0.07%	\$1,784,329
142	Western Surety Co	0.07%	\$1,779,371
143	Amica Mut Ins Co	0.07%	\$1,676,789
144	American Fire & Cas Co	0.06%	\$1,670,436
145	Lexon Ins Co	0.06%	\$1,664,294
146	Erie Ins Exch	0.06%	\$1,627,080
147	Foremost Prop & Cas Ins Co	0.06%	\$1,598,297
148	American States Ins Co	0.06%	\$1,580,416
149	General Star Natl Ins Co	0.06%	\$1,576,360
150	Caterpillar Ins Co	0.06%	\$1,530,818
151	Argonaut Ins Co	0.06%	\$1,495,199
152	ProAssurance Ind Co Inc	0.06%	\$1,489,555
153	American Cas Co Of Reading PA	0.06%	\$1,470,665
154	Triton Ins Co	0.06%	\$1,453,085
155	Vigilant Ins Co	0.06%	\$1,450,631
156	Peninsula Ins Co	0.06%	\$1,426,110
157	Granite State Ins Co	0.05%	\$1,390,165
158	Hartford Accident & Ind Co	0.05%	\$1,351,797
159	Aegis Security Ins Co	0.05%	\$1,318,628
160	Zurich Amer Ins Co Of IL	0.05%	\$1,317,013
161	Nationwide Assur Co	0.05%	\$1,314,485
162	Great Northern Ins Co	0.05%	\$1,296,902
163	Chartis Cas Co	0.05%	\$1,292,450
164	Companion Prop & Cas Ins Co	0.05%	\$1,255,076

**2010 West Virginia Market Share Report
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
165	Ace Prop & Cas Ins Co	0.05%	\$1,247,468
166	Scottsdale Ind Co	0.05%	\$1,229,407
167	Great Amer Alliance Ins Co	0.05%	\$1,227,345
168	Homesite Ins Co Of The Midwest	0.05%	\$1,202,941
169	Travelers Cas & Surety Co	0.05%	\$1,189,376
170	Fidelity Natl Prop & Cas Ins Co	0.05%	\$1,185,233
171	Axis Ins Co	0.05%	\$1,172,725
172	Guideone Specialty Mut Ins Co	0.05%	\$1,161,684
173	Bituminous Cas Corp	0.04%	\$1,127,763
174	Farmington Cas Co	0.04%	\$1,123,602
175	Employers Ins of Wausau	0.04%	\$1,108,598
176	Balboa Ins Co	0.04%	\$1,075,393
177	Wesco Ins Co	0.04%	\$1,070,395
178	Maryland Cas Co	0.04%	\$1,050,704
179	First Liberty Ins Corp	0.04%	\$1,042,916
180	American Automobile Ins Co	0.04%	\$1,034,537
181	Universal Underwriters Ins Co	0.04%	\$1,014,532
182	Lititz Mut Ins Co	0.04%	\$997,612
183	Guideone Mut Ins Co	0.04%	\$992,625
184	XL Ins Amer Inc	0.04%	\$966,639
185	United States Surety Co	0.04%	\$947,520
186	Ohio Cas Ins Co	0.04%	\$935,744
187	American Reliable Ins Co	0.04%	\$934,911
188	Financial Guar Ins Co	0.04%	\$916,272
189	National Fire Ins Co Of Hartford	0.04%	\$909,564
190	Pennsylvania Manufacturers Assoc Ins	0.03%	\$899,316
191	Canal Ins Co	0.03%	\$883,884
192	Great Amer Ins Co of NY	0.03%	\$880,962
193	US Specialty Ins Co	0.03%	\$870,204
194	Assurance Co Of Amer	0.03%	\$866,311
195	Encompass Home & Auto Ins Co	0.03%	\$860,877
196	American Family Home Ins Co	0.03%	\$860,169
197	Hanover Ins Co	0.03%	\$854,097
198	Valley Forge Ins Co	0.03%	\$852,280
199	Economy Premier Assur Co	0.03%	\$843,561
200	Dallas Natl Ins Co	0.03%	\$829,190
201	HDI Gerling Amer Ins Co	0.03%	\$827,356
202	Navigators Ins Co	0.03%	\$818,402
203	American Ins Co	0.03%	\$817,043
204	XL Specialty Ins Co	0.03%	\$816,149
205	Lyndon Prop Ins Co	0.03%	\$809,069

**2010 West Virginia Market Share Report
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
206	AGCS Marine Ins Co	0.03%	\$807,374
207	Essentia Ins Co	0.03%	\$794,896
208	Nova Cas Co	0.03%	\$790,244
209	Wausau Business Ins Co	0.03%	\$780,864
210	American Economy Ins Co	0.03%	\$771,817
211	QBE Ins Corp	0.03%	\$756,645
212	First Surety Corp	0.03%	\$748,992
213	North River Ins Co	0.03%	\$748,311
214	Stonebridge Cas Ins Co	0.03%	\$743,896
215	MBIA Ins Corp	0.03%	\$734,607
216	Continental Ins Co	0.03%	\$731,810
217	Pennsylvania Lumbermens Mut Ins	0.03%	\$728,207
218	Argonaut Midwest Ins Co	0.03%	\$720,761
219	St Paul Protective Ins Co	0.03%	\$707,086
220	Everest Natl Ins Co	0.03%	\$691,036
221	Heritage Ind Co	0.03%	\$678,696
222	Metropolitan Cas Ins Co	0.03%	\$671,733
223	Progressive Cas Ins Co	0.03%	\$667,439
224	Catlin Ins Co	0.03%	\$660,615
225	Doctors Co An Interins Exch	0.03%	\$647,666
226	BCS Ins Co	0.03%	\$645,099
227	Plaza Ins Co	0.02%	\$638,177
228	Tokio Marine & Nichido Fire Ins Co	0.02%	\$637,760
229	Jefferson Ins Co	0.02%	\$632,089
230	International Fidelity Ins Co	0.02%	\$626,029
231	Star Ins Co	0.02%	\$620,833
232	Sentry Ins A Mut Co	0.02%	\$620,100
233	Ambac Assur Corp	0.02%	\$615,948
234	Transportation Ins Co	0.02%	\$615,083
235	Harleysville Mut Ins Co	0.02%	\$613,768
236	Founders Ins Co	0.02%	\$612,956
237	Manufacturers Alliance Ins Co	0.02%	\$604,586
238	Castlepoint Natl Ins Co	0.02%	\$590,037
239	St Paul Guardian Ins Co	0.02%	\$584,905
240	American Natl Gen Ins Co	0.02%	\$574,680
241	American Road Ins Co	0.02%	\$557,723
242	Selective Ins Co Of The Southeast	0.02%	\$553,837
243	Southern States Ins Exch	0.02%	\$526,194
244	Podiatry Ins Co Of Amer	0.02%	\$521,435
245	Hudson Ins Co	0.02%	\$497,065
246	Assured Guar Municipal Corp	0.02%	\$491,701

**2010 West Virginia Market Share Report
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
247	Markel Amer Ins Co	0.02%	\$487,239
248	United States Liab Ins Co	0.02%	\$486,342
249	Carolina Cas Ins Co	0.02%	\$485,790
250	First Colonial Ins Co	0.02%	\$463,939
251	Markel Ins Co	0.02%	\$462,932
252	Western United Ins Co	0.02%	\$460,196
253	Milbank Ins Co	0.02%	\$456,896
254	Allied World Natl Assur Co	0.02%	\$456,491
255	Sentry Cas Co	0.02%	\$455,646
256	Ohio Ind Co	0.02%	\$453,993
257	Lumbermens Underwriting Alliance	0.02%	\$450,565
258	North Pointe Ins Co	0.02%	\$447,608
259	Yosemite Ins Co	0.02%	\$435,054
260	Mitsui Sumitomo Ins Co of Amer	0.02%	\$430,078
261	Amex Assur Co	0.02%	\$422,403
262	Midwest Employers Cas Co	0.02%	\$418,938
263	Chubb Ind Ins Co	0.02%	\$416,957
264	Ohio Security Ins Co	0.02%	\$415,708
265	Victoria Fire & Cas Co	0.02%	\$414,605
266	Amguard Ins Co	0.02%	\$412,360
267	Cincinnati Cas Co	0.02%	\$409,741
268	Lancer Ins Co	0.02%	\$398,837
269	Occidental Fire & Cas Co Of NC	0.02%	\$396,869
270	Delos Ins Co	0.01%	\$383,862
271	Sompo Japan Ins Co of Amer	0.01%	\$382,279
272	Norguard Ins Co	0.01%	\$376,674
273	Starr Ind & Liab Co	0.01%	\$376,204
274	Pennsylvania Manufacturers Ind Co	0.01%	\$374,974
275	Sparta Ins Co	0.01%	\$370,618
276	Seneca Ins Co Inc	0.01%	\$367,860
277	First Natl Ins Co Of Amer	0.01%	\$367,393
278	Generali Us Branch	0.01%	\$367,016
279	Stratford Ins Co	0.01%	\$365,928
280	Medical Protective Co	0.01%	\$359,928
281	Ullico Cas Co	0.01%	\$357,923
282	Erie Ins Co Of NY	0.01%	\$356,473
283	Bond Safeguard Ins Co	0.01%	\$353,580
284	Northern Assur Co Of Amer	0.01%	\$349,141
285	California Cas Ind Exch	0.01%	\$349,124
286	Motors Ins Corp	0.01%	\$344,165
287	CMG Mortgage Ins Co	0.01%	\$336,651

**2010 West Virginia Market Share Report
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
288	Nationwide Ins Co Of Amer	0.01%	\$333,574
289	Affiliated Fm Ins Co	0.01%	\$330,140
290	NCMIC Ins Co	0.01%	\$328,514
291	Praetorian Ins Co	0.01%	\$328,264
292	Discover Prop & Cas Ins Co	0.01%	\$323,919
293	West Amer Ins Co	0.01%	\$318,387
294	Darwin Natl Assur Co	0.01%	\$317,455
295	Electric Ins Co	0.01%	\$317,029
296	Hallmark Ins Co	0.01%	\$315,221
297	Executive Risk Ind Inc	0.01%	\$309,144
298	National Gen Ins Co	0.01%	\$307,266
299	Federated Serv Ins Co	0.01%	\$303,245
300	National Surety Corp	0.01%	\$298,842
301	Eastguard Ins Co	0.01%	\$295,193
302	Pacific Employers Ins Co	0.01%	\$285,946
303	Mico Ins Co	0.01%	\$284,295
304	Old Republic Surety Co	0.01%	\$279,681
305	Triad Guar Ins Corp	0.01%	\$273,140
306	National Specialty Ins Co	0.01%	\$273,123
307	Virginia Surety Co Inc	0.01%	\$272,896
308	Celina Mut Ins Co	0.01%	\$268,989
309	Great Divide Ins Co	0.01%	\$267,816
310	Safety Natl Cas Corp	0.01%	\$264,493
311	Developers Surety & Ind Co	0.01%	\$263,540
312	National Interstate Ins Co	0.01%	\$263,152
313	Employers Fire Ins Co	0.01%	\$260,552
314	Pennsylvania Natl Mut Cas Ins Co	0.01%	\$260,118
315	T H E Ins Co	0.01%	\$251,872
316	Continental Western Ins Co	0.01%	\$246,303
317	Amerisure Mut Ins Co	0.01%	\$243,445
318	Beazley Ins Co Inc	0.01%	\$242,183
319	Illinois Natl Ins Co	0.01%	\$237,843
320	Bancinsure Inc	0.01%	\$236,290
321	Gateway Ins Co	0.01%	\$233,121
322	Allied Eastern Ind Co	0.01%	\$229,341
323	Dealers Assur Co	0.01%	\$225,200
324	Fidelity & Guar Ins Co	0.01%	\$220,099
325	Coface N Amer Ins Co	0.01%	\$216,993
326	MutualAid eXchange	0.01%	\$216,338
327	Maxum Cas Ins Co	0.01%	\$212,288
328	Chicago Ins Co	0.01%	\$211,290

**2010 West Virginia Market Share Report
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
329	Avemco Ins Co	0.01%	\$208,111
330	The Cincinnati Ind Co	0.01%	\$200,154
331	Northern Ins Co Of NY	0.01%	\$197,223
332	Hartford Steam Boil Inspec & Ins Co	0.01%	\$195,962
333	Berkley Regional Ins Co	0.01%	\$193,905
334	Euler Hermes Amer Credit Ind Co	0.01%	\$189,857
335	Armed Forces Ins Exch	0.01%	\$189,494
336	American Southern Ins Co	0.01%	\$185,659
337	Camico Mut Ins Co	0.01%	\$180,589
338	Central States Ind Co Of Omaha	0.01%	\$180,472
339	Selective Ins Co Of Amer	0.01%	\$180,368
340	Benchmark Ins Co	0.01%	\$178,543
341	Starnet Ins Co	0.01%	\$177,908
342	21st Century N Amer Ins Co	0.01%	\$174,898
343	Diamond State Ins Co	0.01%	\$173,326
344	Jewelers Mut Ins Co	0.01%	\$169,939
345	Response Worldwide Ins Co	0.01%	\$164,966
346	Protective Ins Co	0.01%	\$159,888
347	New York Marine & Gen Ins Co	0.01%	\$159,565
348	American Contractors Ind Co	0.01%	\$159,424
349	OneBeacon Amer Ins Co	0.01%	\$159,124
350	Colonial Surety Co	0.01%	\$154,709
351	Independent Mut Fire Ins Co	0.01%	\$152,413
352	Progressive Direct Ins Co	0.01%	\$148,058
353	Pacific Ind Co	0.01%	\$147,750
354	AXIS Reins Co	0.01%	\$145,915
355	Platte River Ins Co	0.01%	\$145,718
356	Transguard Ins Co Of Amer Inc	0.01%	\$143,104
357	Great West Cas Co	0.01%	\$142,941
358	Lexington Natl Ins Corp	0.01%	\$142,937
359	Stonington Ins Co	0.01%	\$136,133
360	National Continental Ins Co	0.01%	\$133,647
361	Toyota Motor Ins Co	0.01%	\$131,133
362	American Hardware Mut Ins Co	0.01%	\$129,635
363	Merchants Bonding Co a Mut	0.00%	\$128,706
364	Campmed Cas & Ind Co Inc MD	0.00%	\$128,286
365	Rider Ins Co	0.00%	\$128,078
366	Colonial Amer Cas & Surety Co	0.00%	\$125,150
367	Crum & Forster Ind Co	0.00%	\$120,338
368	Ace Fire Underwriters Ins Co	0.00%	\$120,235
369	General Cas Co Of WI	0.00%	\$119,373

**2010 West Virginia Market Share Report
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
370	Merastar Ins Co	0.00%	\$116,236
371	Southwest Marine & Gen Ins Co	0.00%	\$113,371
372	Radian Asset Assur Inc	0.00%	\$113,177
373	Regis Ins Co	0.00%	\$110,413
374	National Amer Ins Co	0.00%	\$108,084
375	Utica Mut Ins Co	0.00%	\$107,992
376	Progressive Paloverde Ins Co	0.00%	\$105,703
377	Medmarc Cas Ins Co	0.00%	\$104,967
378	Employers Mut Cas Co	0.00%	\$104,826
379	United States Fidelity & Guar Co	0.00%	\$104,316
380	Standard Guar Ins Co	0.00%	\$103,665
381	Eastern Alliance Ins Co	0.00%	\$103,494
382	Vanliner Ins Co	0.00%	\$102,825
383	Pharmacists Mut Ins Co	0.00%	\$101,667
384	Massachusetts Bay Ins Co	0.00%	\$99,036
385	First Sealord Surety Inc	0.00%	\$98,299
386	Verlan Fire Ins Co MD	0.00%	\$95,287
387	Tower Natl Ins Co	0.00%	\$91,245
388	Preferred Professional Ins Co	0.00%	\$91,079
389	Repwest Ins Co	0.00%	\$90,881
390	First Guard Ins Co	0.00%	\$90,531
391	Commonwealth Ins Co Of Amer	0.00%	\$87,545
392	Republic Ind Co Of Amer	0.00%	\$86,286
393	Mitsui Sumitomo Ins USA Inc	0.00%	\$85,185
394	Fidelity Natl Ins Co	0.00%	\$84,835
395	Courtesy Ins Co	0.00%	\$80,736
396	Southern Ins Co	0.00%	\$80,314
397	General Reins Corp	0.00%	\$77,534
398	Bankers Standard Ins Co	0.00%	\$77,047
399	Automobile Ins Co Of Hartford CT	0.00%	\$76,439
400	MIC Prop & Cas Ins Corp	0.00%	\$72,304
401	OneBeacon Ins Co	0.00%	\$71,938
402	Guarantee Co Of N Amer USA	0.00%	\$71,598
403	Trans Pacific Ins Co	0.00%	\$67,923
404	Universal Underwriters Of TX Ins	0.00%	\$60,246
405	Aetna Ins Co of CT	0.00%	\$58,689
406	National Ind Co	0.00%	\$57,822
407	North Amer Specialty Ins Co	0.00%	\$57,770
408	SeaBright Ins Co	0.00%	\$57,558
409	Bituminous Fire & Marine Ins Co	0.00%	\$56,909
410	ACA Ins Co	0.00%	\$55,751

**2010 West Virginia Market Share Report
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
411	Federated Rural Electric Ins Exch	0.00%	\$54,793
412	Cherokee Ins Co	0.00%	\$53,412
413	Associated Ind Corp	0.00%	\$53,154
414	Ironshore Ind Inc	0.00%	\$52,182
415	TNUS Ins Co	0.00%	\$51,079
416	Housing Authority Prop A Mut Co	0.00%	\$50,662
417	Alterra Amer Ins Co	0.00%	\$49,577
418	Pennsylvania Gen Ins Co	0.00%	\$46,757
419	Harco Natl Ins Co	0.00%	\$45,494
420	Washington Intl Ins Co	0.00%	\$44,873
421	Infinity Ins Co	0.00%	\$43,061
422	PACO Assur Co Inc	0.00%	\$42,481
423	Erie Ins Co	0.00%	\$41,758
424	AF&L Ins Co	0.00%	\$41,585
425	Foremost Signature Ins Co	0.00%	\$40,808
426	Gray Ins Co	0.00%	\$39,705
427	Regent Ins Co	0.00%	\$39,121
428	CNL Ins Amer Inc	0.00%	\$38,742
429	NGM Ins Co	0.00%	\$38,260
430	Genworth Residential Mortgage Ins Co	0.00%	\$38,101
431	Zale Ind Co	0.00%	\$36,785
432	Bankers Ins Co	0.00%	\$36,417
433	Professionals Direct Ins Co	0.00%	\$35,828
434	Financial Cas & Surety Inc	0.00%	\$35,002
435	American Commerce Ins Co	0.00%	\$34,784
436	United Cas Ins Co Of Amer	0.00%	\$33,900
437	Suretec Ins Co	0.00%	\$31,501
438	RLI Ind Co	0.00%	\$30,904
439	ACIG Ins Co	0.00%	\$30,118
440	Valiant Ins Co	0.00%	\$30,057
441	Lincoln Gen Ins Co	0.00%	\$27,662
442	Firemens Ins Co Of Washington DC	0.00%	\$27,417
443	Riverport Ins Co	0.00%	\$26,722
444	HSBC Ins Co of DE	0.00%	\$24,873
445	Guarantee Ins Co	0.00%	\$23,481
446	United WI Ins Co	0.00%	\$21,925
447	Insurance Co of N Amer	0.00%	\$19,820
448	Safety First Ins Co	0.00%	\$19,593
449	NAU Country Ins Co	0.00%	\$18,420
450	Work First Cas Co	0.00%	\$18,308
451	Pacific Specialty Ins Co	0.00%	\$17,962

**2010 West Virginia Market Share Report
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
452	Capitol Ind Corp	0.00%	\$16,158
453	CPA Ins Co	0.00%	\$15,954
454	Contractors Bonding & Ins Co	0.00%	\$15,450
455	American Home Assur Co	0.00%	\$15,317
456	Century Surety Co	0.00%	\$15,046
457	Gramercy Ins Co	0.00%	\$14,452
458	AXA Art Ins Corp	0.00%	\$14,358
459	Cornhusker Cas Co	0.00%	\$13,453
460	Knightbrook Ins Co	0.00%	\$12,429
461	First Amer Prop & Cas Ins Co	0.00%	\$12,174
462	Fortress Ins Co	0.00%	\$11,119
463	Deerfield Ins Co	0.00%	\$11,116
464	Hiscox Ins Co Inc	0.00%	\$10,907
465	Indiana Lumbermens Mut Ins Co	0.00%	\$10,629
466	Acstar Ins Co	0.00%	\$10,523
467	Procentury Ins Co	0.00%	\$10,154
468	Assured Guar Corp	0.00%	\$10,068
469	American Safety Cas Ins Co	0.00%	\$8,782
470	Chrysler Ins Co	0.00%	\$8,571
471	Farmland Mut Ins Co	0.00%	\$8,547
472	21st Century Premier Ins Co	0.00%	\$8,483
473	Accident Fund Ins Co of Amer	0.00%	\$7,793
474	Chubb Natl Ins Co	0.00%	\$7,532
475	Tower Ins Co Of NY	0.00%	\$7,343
476	Autoone Ins Co	0.00%	\$6,884
477	American Pet Ins Co	0.00%	\$6,786
478	Deerbrook Ins Co	0.00%	\$6,675
479	United Fire & Cas Co	0.00%	\$5,974
480	21st Century Natl Ins Co	0.00%	\$5,019
481	Independence Amer Ins Co	0.00%	\$4,684
482	Travelers Prop Cas Ins Co	0.00%	\$4,442
483	AXIS Specialty Ins Co	0.00%	\$4,364
484	Inland Mut Ins Co	0.00%	\$4,126
485	Seaworthy Ins Co	0.00%	\$4,120
486	Companion Commercial Ins Co	0.00%	\$3,942
487	Old United Cas Co	0.00%	\$3,307
488	Universal Fire & Cas Ins Co	0.00%	\$2,981
489	Znat Ins Co	0.00%	\$2,907
490	Lyndon Southern Ins Co	0.00%	\$2,789
491	Continental Ind Co	0.00%	\$2,763
492	Accredited Surety & Cas Co Inc	0.00%	\$2,384

2010 West Virginia Market Share Report

Property Totals

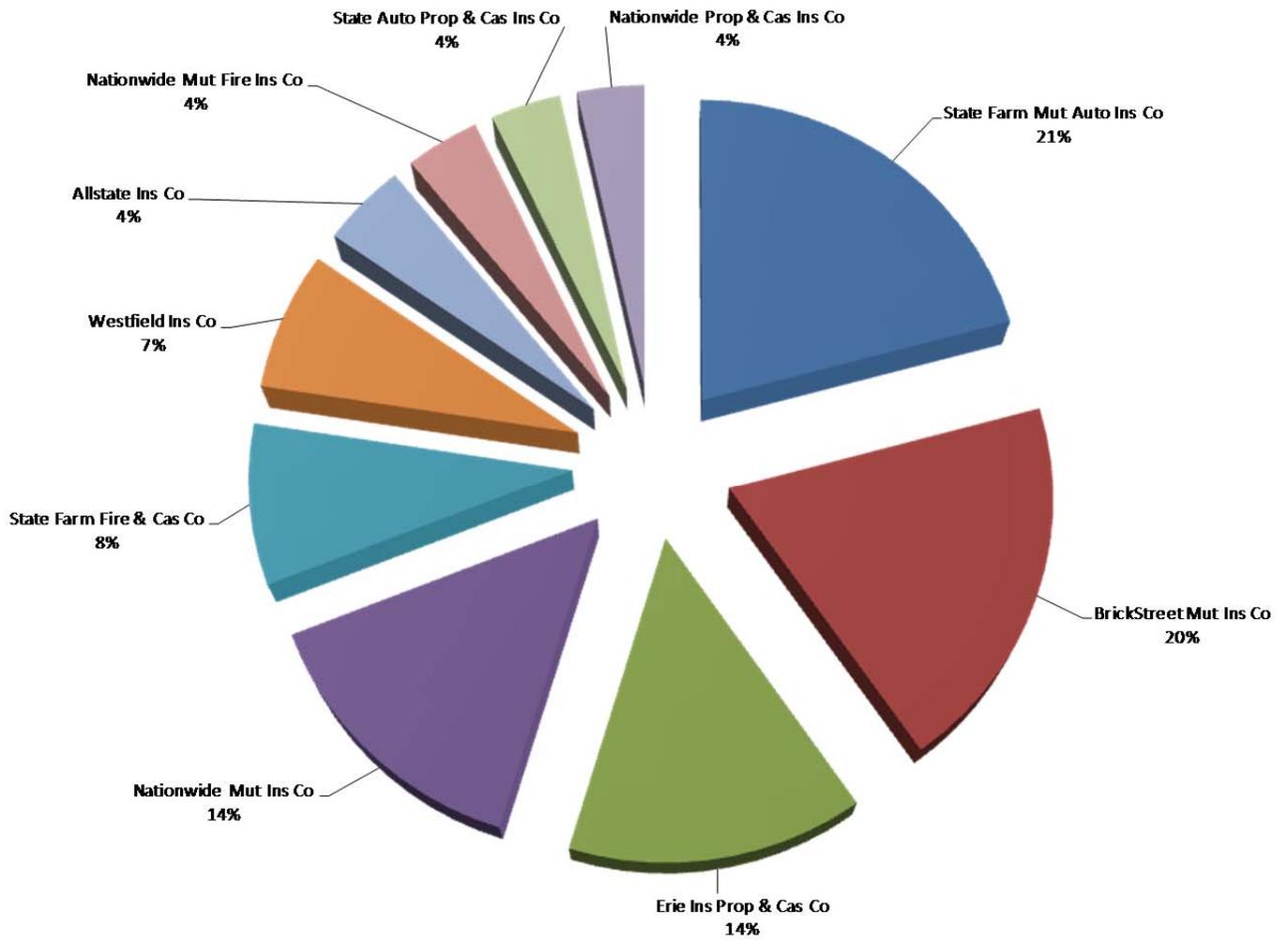
Rank	Company Name	Percent Of Market	Direct Premiums Earned
493	Insurance Co Of The West	0.00%	\$2,318
494	Casualty Underwriters Ins Co	0.00%	\$2,166
495	Aspen Amer Ins Co	0.00%	\$2,160
496	Eastern Advantage Assur Co	0.00%	\$1,916
497	Great Amer Spirit Ins Co	0.00%	\$1,901
498	Essent Guar Inc	0.00%	\$1,767
499	American Motorists Ins Co	0.00%	\$1,441
500	Nipponkoa Ins Co Ltd US Br	0.00%	\$1,440
501	Atlantic Specialty Ins Co	0.00%	\$1,395
502	Keystone Ins Co	0.00%	\$1,377
503	CMG Mortgage Assur Co	0.00%	\$1,261
504	Advantage Workers Comp Ins Co	0.00%	\$1,145
505	Housing Enterprise Ins Co Inc	0.00%	\$1,033
506	American Manufacturers Mut Ins Co	0.00%	\$943
507	American Sentinel Ins Co	0.00%	\$885
508	Amerisure Ins Co	0.00%	\$719
509	United Guar Mortgage Ind Co	0.00%	\$686
510	Hanover Amer Ins Co	0.00%	\$624
511	Accident Fund Natl Ins Co	0.00%	\$548
512	Allegheny Cas Co	0.00%	\$459
513	MGIC Ind Corp	0.00%	\$315
514	Arrowood Ind Co	0.00%	\$277
515	Peerless Ins Co	0.00%	\$184
516	Lumbermens Mut Cas Co	0.00%	\$112
517	American Gen Ind Co	0.00%	\$106
518	Quanta Ind Co	0.00%	\$94
519	American Surety Co	0.00%	\$67
520	IDS Prop Cas Ins Co	0.00%	\$47
521	American Agri Business Ins Co	0.00%	\$36
522	Sequoia Ins Co	0.00%	\$29
523	National Farmers Union Prop & Cas	0.00%	\$18
524	Diamond Ins Co	0.00%	(\$846)

2010 West Virginia Market Share Report

Property Totals

Total for Top 10 Insurers	52.93%	\$1,364,949,810
Total for All Other Insurers	47.07%	\$1,213,890,599
Total for All Insurers	100.00%	\$2,578,840,409

Property Totals



2010 West Virginia Life, Accident & Health Market Share Report Annuities

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Pruco Life Ins Co	7.98%	\$85,592,837
2	Teachers Ins & Ann Assoc Of Amer	7.95%	\$85,312,859
3	Lincoln Natl Life Ins Co	6.95%	\$74,565,892
4	Jackson Natl Life Ins Co	5.44%	\$58,331,478
5	MetLife Investors USA Ins Co	5.01%	\$53,713,435
6	New York Life Ins & Ann Corp	3.48%	\$37,313,901
7	AXA Equitable Life Ins Co	3.47%	\$37,223,296
8	Metropolitan Life Ins Co	3.33%	\$35,700,436
9	Northwestern Mut Life Ins Co	3.31%	\$35,529,329
10	Allianz Life Ins Co Of N Amer	3.03%	\$32,476,411
11	Symetra Life Ins Co	3.01%	\$32,336,581
12	Western Natl Life Ins Co	3.00%	\$32,215,994
13	RiverSource Life Ins Co	2.89%	\$30,998,308
14	Aviva Life & Ann Co	2.66%	\$28,544,383
15	Prudential Ins Co Of Amer	2.66%	\$28,510,552
16	Variable Ann Life Ins Co	2.62%	\$28,084,260
17	Ing Life Ins & Ann Co	2.09%	\$22,427,766
18	John Hancock Life Ins Co (USA)	1.95%	\$20,927,037
19	ING USA Ann & Life Ins Co	1.76%	\$18,893,173
20	Prudential Ann Life Assur Corp	1.52%	\$16,265,454
21	American Natl Ins Co	1.30%	\$13,985,515
22	Protective Life Ins Co	1.27%	\$13,624,451
23	Pacific Life Ins Co	1.17%	\$12,602,455
24	Sun Life Assur Co Of Canada US	1.12%	\$12,061,538
25	American Equity Invest Life Ins Co	1.08%	\$11,571,209
26	Bankers Life & Cas Co	1.06%	\$11,410,874
27	National Western Life Ins Co	0.96%	\$10,324,787
28	Great W Life & Ann Ins Co	0.94%	\$10,080,971
29	Massachusetts Mut Life Ins Co	0.90%	\$9,613,462
30	SunAmerica Ann & Life Assur Co	0.86%	\$9,181,900
31	Liberty Natl Life Ins Co	0.72%	\$7,723,822
32	Midland Natl Life Ins Co	0.65%	\$7,016,400
33	Transamerica Life Ins Co	0.64%	\$6,876,347
34	State Farm Life Ins Co	0.58%	\$6,236,199
35	Western Southern Life Assur Co	0.53%	\$5,729,341
36	Reliastar Life Ins Co	0.53%	\$5,686,479
37	Ohio Natl Life Ins Co	0.53%	\$5,641,102
38	Minnesota Life Ins Co	0.51%	\$5,462,639
39	Modern Woodmen Of Amer	0.51%	\$5,440,618
40	USAA Life Ins Co	0.47%	\$5,047,276
41	MetLife Investors Ins Co	0.46%	\$4,956,718

**2010 West Virginia Market Share Report
Annuities**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	Cuna Mut Ins Society	0.43%	\$4,631,991
43	Horace Mann Life Ins Co	0.40%	\$4,326,719
44	North Amer Co Life & Hlth Ins	0.40%	\$4,325,160
45	Guardian Ins & Ann Co Inc	0.39%	\$4,235,431
46	Genworth Life Ins Co	0.37%	\$3,946,309
47	OM Fin Life Ins Co	0.35%	\$3,755,452
48	Lincoln Benefit Life Co	0.31%	\$3,376,705
49	Great Amer Life Ins Co	0.31%	\$3,364,471
50	Principal Life Ins Co	0.30%	\$3,252,125
51	Erie Family Life Ins Co	0.30%	\$3,241,166
52	Thrivent Financial For Lutherans	0.30%	\$3,207,509
53	Life Ins Co Of The Southwest	0.30%	\$3,175,536
54	Woodmen World Life Ins Soc	0.27%	\$2,936,347
55	United Amer Ins Co	0.27%	\$2,929,679
56	Farm Family Life Ins Co	0.23%	\$2,490,172
57	Liberty Life Ins Co	0.22%	\$2,378,027
58	Integrity Life Ins Co	0.20%	\$2,169,888
59	National Slovak Society Of The Usa	0.20%	\$2,139,476
60	Metlife Ins Co of CT	0.19%	\$2,083,363
61	Equitrust Life Ins Co	0.19%	\$2,032,440
62	Reliance Standard Life Ins Co	0.18%	\$1,918,966
63	Genworth Life & Ann Ins Co	0.18%	\$1,900,063
64	State Life Ins Co	0.18%	\$1,895,174
65	United Of Omaha Life Ins Co	0.18%	\$1,884,304
66	American Gen Life & Acc Ins Co	0.16%	\$1,667,777
67	Nationwide Life Ins Co	0.14%	\$1,517,221
68	American Gen Life Ins Co	0.13%	\$1,392,333
69	CM Life Ins Co	0.11%	\$1,133,250
70	Standard Ins Co	0.10%	\$1,073,204
71	Lafayette Life Ins Co	0.09%	\$1,011,694
72	Forethought Life Ins Co	0.09%	\$974,126
73	American United Life Ins Co	0.09%	\$940,041
74	Sentry Life Ins Co	0.09%	\$927,788
75	Americo Fin Life & Ann Ins Co	0.09%	\$919,460
76	New England Life Ins Co	0.08%	\$879,367
77	Allstate Life Ins Co	0.08%	\$829,094
78	Assurity Life Ins Co	0.07%	\$759,208
79	Fidelity Investments Life Ins Co	0.06%	\$677,969
80	Ameritas Life Ins Corp	0.06%	\$651,748
81	Hartford Life Ins Co	0.06%	\$638,434
82	Cincinnati Life Ins Co	0.05%	\$543,476

**2010 West Virginia Market Share Report
Annuities**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	Security Benefit Life Ins Co	0.05%	\$539,314
84	Union Central Life Ins Co	0.05%	\$525,410
85	Columbus Life Ins Co	0.05%	\$504,760
86	Hartford Life & Ann Ins Co	0.04%	\$467,305
87	William Penn Assn	0.04%	\$457,192
88	Motorists Life Ins Co	0.04%	\$440,171
89	Monumental Life Ins Co	0.04%	\$438,859
90	PHL Variable Ins Co	0.04%	\$423,137
91	Standard Life & Accident Ins Co	0.03%	\$371,794
92	Penn Mut Life Ins Co	0.03%	\$330,825
93	TIAA Cref Life Ins Co	0.03%	\$291,914
94	American Fidelity Assur Co	0.03%	\$288,618
95	Degree Of Honor Protective Assn	0.03%	\$274,780
96	Nationwide Life & Ann Ins Co	0.02%	\$218,883
97	Federated Life Ins Co	0.02%	\$210,443
98	Slovene Natl Benefit Society	0.02%	\$207,282
99	Sagicor Life Ins Co	0.02%	\$206,246
100	American Gen Life Ins Co of DE	0.02%	\$200,405
101	Kansas City Life Ins Co	0.02%	\$195,228
102	Mony Life Ins Co Of Amer	0.02%	\$189,134
103	Greek Catholic Union Of The USA	0.02%	\$186,574
104	Jefferson Natl Life Ins Co	0.02%	\$186,109
105	Liberty Bankers Life Ins Co	0.02%	\$185,000
106	Annuity Investors Life Ins Co	0.02%	\$175,463
107	ISDA fraternal Assoc	0.02%	\$174,600
108	Western Reserve Life Assur Co of OH	0.02%	\$165,105
109	Federal Life Ins Co	0.01%	\$130,846
110	Thrivent Life Ins Co	0.01%	\$124,818
111	Bankers Life Ins Co	0.01%	\$122,549
112	Loyal Amer Life Ins Co	0.01%	\$97,654
113	Western Catholic Union	0.01%	\$96,985
114	Metropolitan Tower Life Ins Co	0.01%	\$85,485
115	Homesteaders Life Co	0.01%	\$79,090
116	Unified Life Ins Co	0.01%	\$76,428
117	Prudential Retirement Ins & Ann Co	0.01%	\$75,370
118	Sunamerica Life Ins Co	0.01%	\$72,726
119	First Cath Slovak Ladies Assn USA	0.01%	\$69,100
120	Church Life Ins Corp	0.01%	\$65,642
121	Union Security Ins Co	0.01%	\$64,563
122	Presidential Life Ins Co	0.01%	\$60,644
123	Washington Natl Ins Co	0.01%	\$58,059

**2010 West Virginia Market Share Report
Annuities**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
124	New York Life Ins Co	0.01%	\$55,952
125	Mutual Of Amer Life Ins Co	0.00%	\$37,680
126	National Life Ins Co	0.00%	\$36,360
127	Zurich Amer Life Ins Co	0.00%	\$35,230
128	Employees Life Co Mut	0.00%	\$30,000
129	Golden Rule Ins Co	0.00%	\$27,059
130	National Guardian Life Ins Co	0.00%	\$22,829
131	Colorado Bankers Life Ins Co	0.00%	\$21,606
132	Madison Natl Life Ins Co Inc	0.00%	\$19,151
133	Polish Natl Alliance Us Of Na	0.00%	\$14,113
134	Continental Gen Ins Co	0.00%	\$13,392
135	American Heritage Life Ins Co	0.00%	\$12,024
136	Royal Neighbors Of Amer	0.00%	\$10,463
137	Investors Heritage Life Ins Co	0.00%	\$9,441
138	Columbian Mut Life Ins Co	0.00%	\$8,800
139	Primerica Life Ins Co	0.00%	\$8,661
140	Guardian Life Ins Co Of Amer	0.00%	\$7,478
141	American Memorial Life Ins Co	0.00%	\$7,425
142	Reliastar Life Ins Co Of NY	0.00%	\$7,000
143	First Cath Slovak Union Of US & CN	0.00%	\$5,000
144	Ohio State Life Ins Co	0.00%	\$4,726
145	American Fraternal Union	0.00%	\$4,207
146	Occidental Life Ins Co Of NC	0.00%	\$3,967
147	Lincoln Heritage Life Ins Co	0.00%	\$3,826
148	Universal Guar Life Ins Co	0.00%	\$3,681
149	Humanadental Ins Co	0.00%	\$3,223
150	Wilton Reassur Life Co of NY	0.00%	\$3,000
151	Loyal Christian Benefit Assn	0.00%	\$2,400
152	Funeral Directors Life Ins Co	0.00%	\$2,197
153	Croatian Fraternal Union Of Amer	0.00%	\$2,033
154	American Amicable Life Ins Co Of TX	0.00%	\$1,933
155	United Fidelity Life Ins Co	0.00%	\$1,798
156	Mid West Natl Life Ins Co Of TN	0.00%	\$1,786
157	MTL Ins Co	0.00%	\$1,780
158	Fidelity Security Life Ins Co	0.00%	\$1,585
159	Trans World Assur Co	0.00%	\$1,500
160	Trustmark Ins Co	0.00%	\$1,326
161	Baltimore Life Ins Co	0.00%	\$1,280
162	Liberty Life Assur Co Of Boston	0.00%	\$1,200
163	Reassure Amer Life Ins Co	0.00%	\$1,159
164	LifeSecure Ins Co	0.00%	\$1,111

**2010 West Virginia Market Share Report
Annuities**

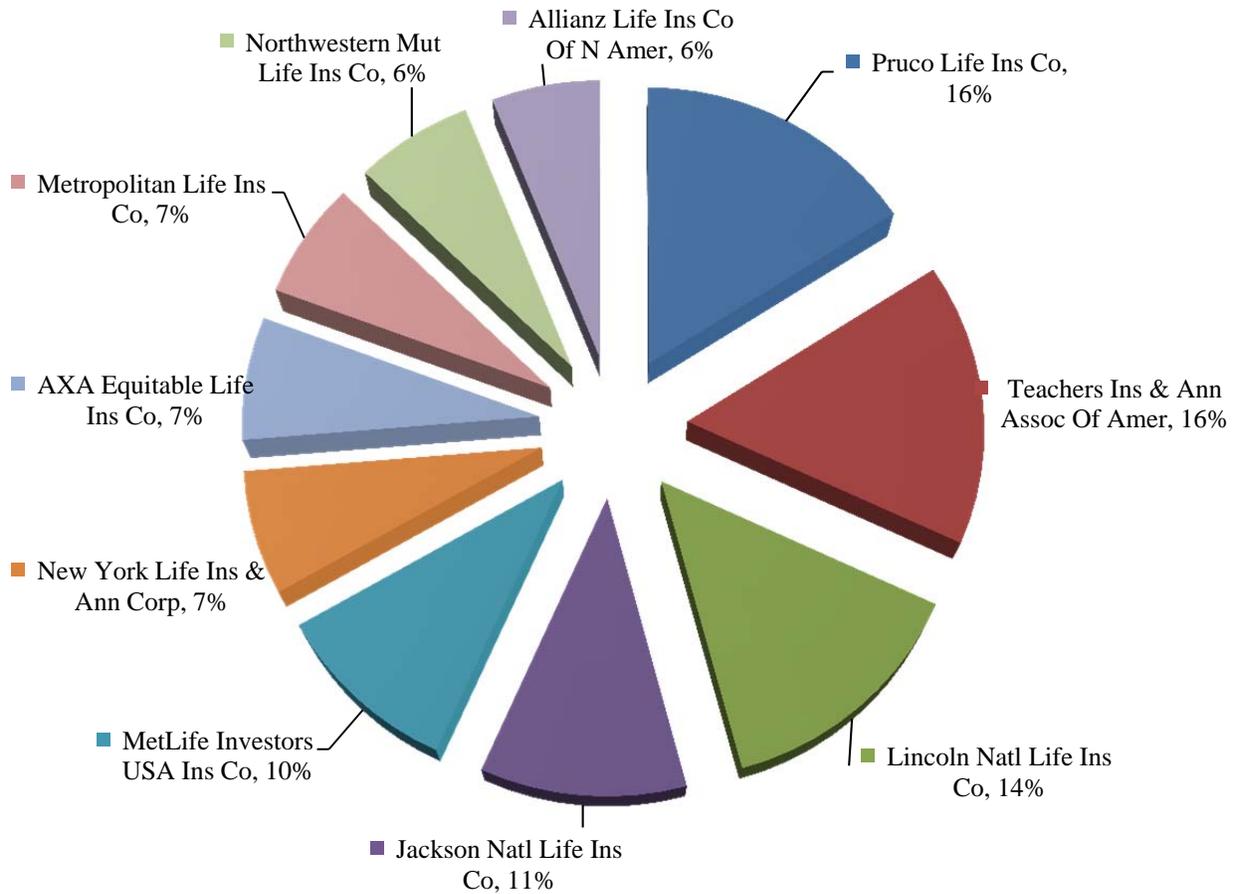
Rank	Company Name	Percent Of Market	Direct Premiums Earned
165	Bankers Fidelity Life Ins Co	0.00%	\$1,100
166	Chesapeake Life Ins Co	0.00%	\$1,070
167	CICA Life Ins Co of Amer	0.00%	\$1,040
168	Time Ins Co	0.00%	\$960
169	Farmers New World Life Ins Co	0.00%	\$900
170	American Capitol Ins Co	0.00%	\$840
171	Phoenix Life Ins Co	0.00%	\$829
172	Womans Life Ins Society	0.00%	\$825
173	Amica Life Ins Co	0.00%	\$800
174	Western & Southern Life Ins Co	0.00%	\$600
175	Beneficial Life Ins Co	0.00%	\$600
176	Central Reserve Life Ins Co	0.00%	\$600
177	Great Southern Life Ins Co	0.00%	\$600
178	Guarantee Trust Life Ins Co	0.00%	\$451
179	American Bankers Life Assur Co Of FL	0.00%	\$420
180	Ohio Natl Life Assur Corp	0.00%	\$400
181	United Natl Life Ins Co Of Amer	0.00%	\$390
182	United Investors Life Ins Co	0.00%	\$357
183	American Income Life Ins Co	0.00%	\$300
184	American Fidelity Life Ins Co	0.00%	\$230
185	Conseco Life Ins Co	0.00%	\$215
186	Security Mut Life Ins Co Of NY	0.00%	\$200
187	First Investors Life Ins Co	0.00%	\$200
188	Mega Life & Hlth Ins Co The	0.00%	\$140
189	Serb Natl Federation	0.00%	\$122
190	Union Fidelity Life Ins Co	0.00%	\$119
191	United Teacher Assoc Ins Co	0.00%	\$17
192	Commonwealth Ann & Life Ins Co	0.00%	(\$2,912)
193	First Allmerica Fin Life Ins Co	0.00%	(\$6,762)
194	Investors Ins Corp	0.00%	(\$6,883)
195	Aetna Life Ins Co	0.00%	(\$19,304)

2010 West Virginia Market Share Report

Annuities

Total for Top 10 Insurers	49.93%	\$535,759,874
Total for All Other Insurers	50.07%	\$537,162,630
Total for All Insurers	100.00%	\$1,072,922,504

Annuities



2010 West Virginia Market Share Report

Collectively Renewable A&H

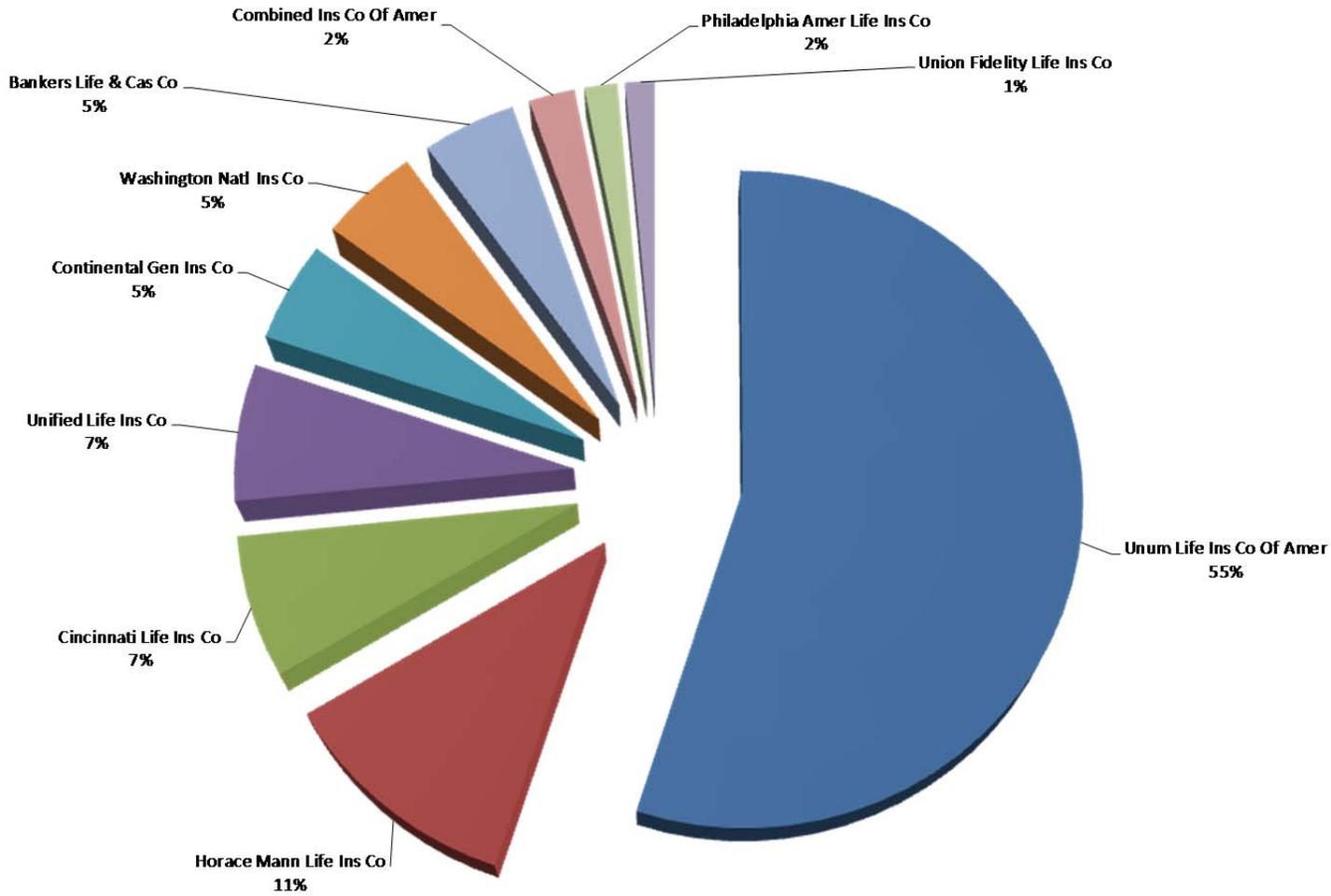
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Unum Life Ins Co Of Amer	53.27%	\$244,837
2	Horace Mann Life Ins Co	11.06%	\$50,825
3	Cincinnati Life Ins Co	6.75%	\$31,016
4	Unified Life Ins Co	6.55%	\$30,099
5	Continental Gen Ins Co	4.83%	\$22,205
6	Washington Natl Ins Co	4.76%	\$21,877
7	Bankers Life & Cas Co	4.46%	\$20,497
8	Combined Ins Co Of Amer	2.19%	\$10,087
9	Philadelphia Amer Life Ins Co	1.56%	\$7,170
10	Union Fidelity Life Ins Co	1.39%	\$6,390
11	Mutual Of Omaha Ins Co	0.79%	\$3,641
12	World Ins Co	0.67%	\$3,072
13	New York Life Ins Co	0.48%	\$2,212
14	Primerica Life Ins Co	0.23%	\$1,069
15	Perico Life Ins Co	0.19%	\$855
16	National Cas Co	0.11%	\$505
17	Government Employees Ins Co	0.11%	\$489
18	Boston Mut Life Ins Co	0.10%	\$449
19	Lincoln Natl Life Ins Co	0.09%	\$405
20	American Pioneer Life Ins Co	0.08%	\$387
21	Standard Life & Accident Ins Co	0.08%	\$369
22	National Benefit Life Ins Co	0.06%	\$286
23	Central Reserve Life Ins Co	0.06%	\$263
24	Metlife Ins Co of CT	0.06%	\$254
25	Monumental Life Ins Co	0.02%	\$89
26	Commercial Travelers Mut Ins Co	0.02%	\$87
27	Trustmark Ins Co	0.02%	\$75
28	Professional Ins Co	0.01%	\$59
29	Loyal Amer Life Ins Co	0.01%	\$46

2010 West Virginia Market Share Report

Collectively Renewable A&H

Total for Top 10 Insurers	96.82%	\$445,003
Total for All Other Insurers	3.18%	\$14,612
Total for All Insurers	100.00%	\$459,615

Collectively Renewable A&H



2010 West Virginia Market Share Report

Credit A&H

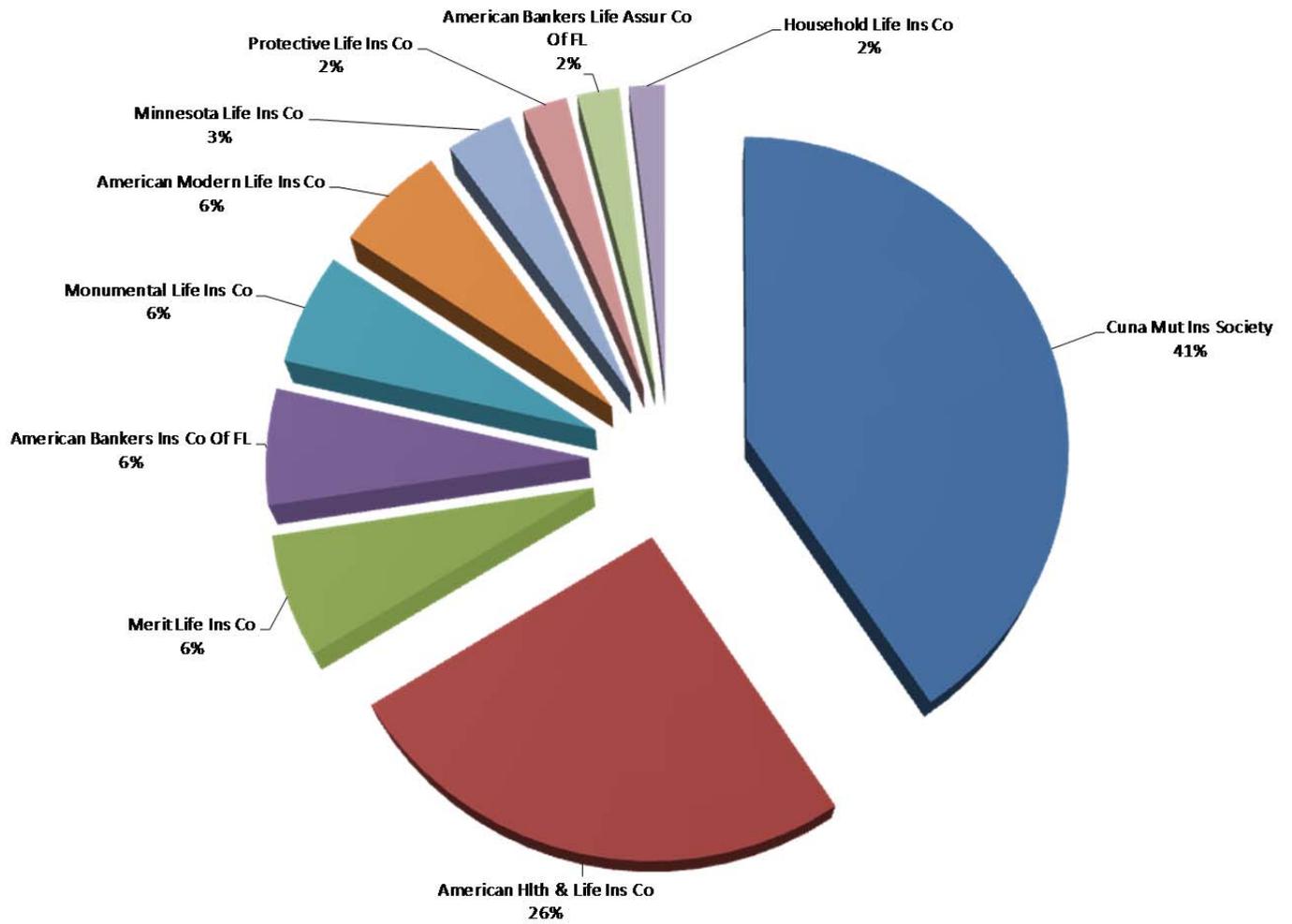
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Cuna Mut Ins Society	37.68%	\$2,267,596
2	American Hlth & Life Ins Co	23.65%	\$1,423,310
3	Merit Life Ins Co	5.88%	\$354,083
4	American Bankers Ins Co Of FL	5.61%	\$337,778
5	Monumental Life Ins Co	5.40%	\$324,675
6	American Modern Life Ins Co	5.34%	\$321,170
7	Minnesota Life Ins Co	3.21%	\$193,442
8	Protective Life Ins Co	2.16%	\$129,814
9	American Bankers Life Assur Co Of FL	2.02%	\$121,462
10	Household Life Ins Co	1.70%	\$102,095
11	American United Life Ins Co	1.51%	\$90,675
12	American Security Ins Co	1.12%	\$67,131
13	State Farm Mut Auto Ins Co	0.90%	\$54,187
14	Stonebridge Life Ins Co	0.86%	\$51,906
15	Individual Assur Co Life Hlth & Acc	0.69%	\$41,325
16	Central States Ind Co Of Omaha	0.51%	\$30,645
17	American Republic Ins Co	0.34%	\$20,475
18	Centurion Life Ins Co	0.27%	\$15,975
19	Central States H & L Co Of Omaha	0.26%	\$15,744
20	American Natl Ins Co	0.23%	\$13,782
21	Zale Life Ins Co	0.17%	\$10,101
22	Investors Heritage Life Ins Co	0.16%	\$9,503
23	Life Of The South Ins Co	0.12%	\$6,928
24	XL Life Ins & Ann Co	0.10%	\$6,046
25	American Gen Assur Co	0.09%	\$5,417
26	Balboa Life Ins Co	0.09%	\$5,413
27	Resource Life Ins Co	0.03%	\$1,811
28	Guarantee Trust Life Ins Co	0.03%	\$1,514
29	JMIC Life Ins Co	0.02%	\$936
30	Transamerica Life Ins Co	0.01%	\$364
31	Madison Natl Life Ins Co Inc	0.00%	\$293
32	Bankers Life Ins Co	0.00%	\$189
33	Oxford Life Ins Co	0.00%	\$139
34	Securian Life Ins Co	0.00%	\$110
35	Parker Centennial Assur Co	0.00%	(\$1)
36	Genworth Life & Ann Ins Co	-0.04%	(\$2,499)
37	American Heritage Life Ins Co	-0.10%	(\$5,740)

2010 West Virginia Market Share Report

Credit A&H

Total for Top 10 Insurers	92.65%	\$5,575,425
Total for All Other Insurers	7.35%	\$442,369
Total for All Insurers	100.00%	\$6,017,794

Credit A&H



2010 West Virginia Market Share Report

Credit Life

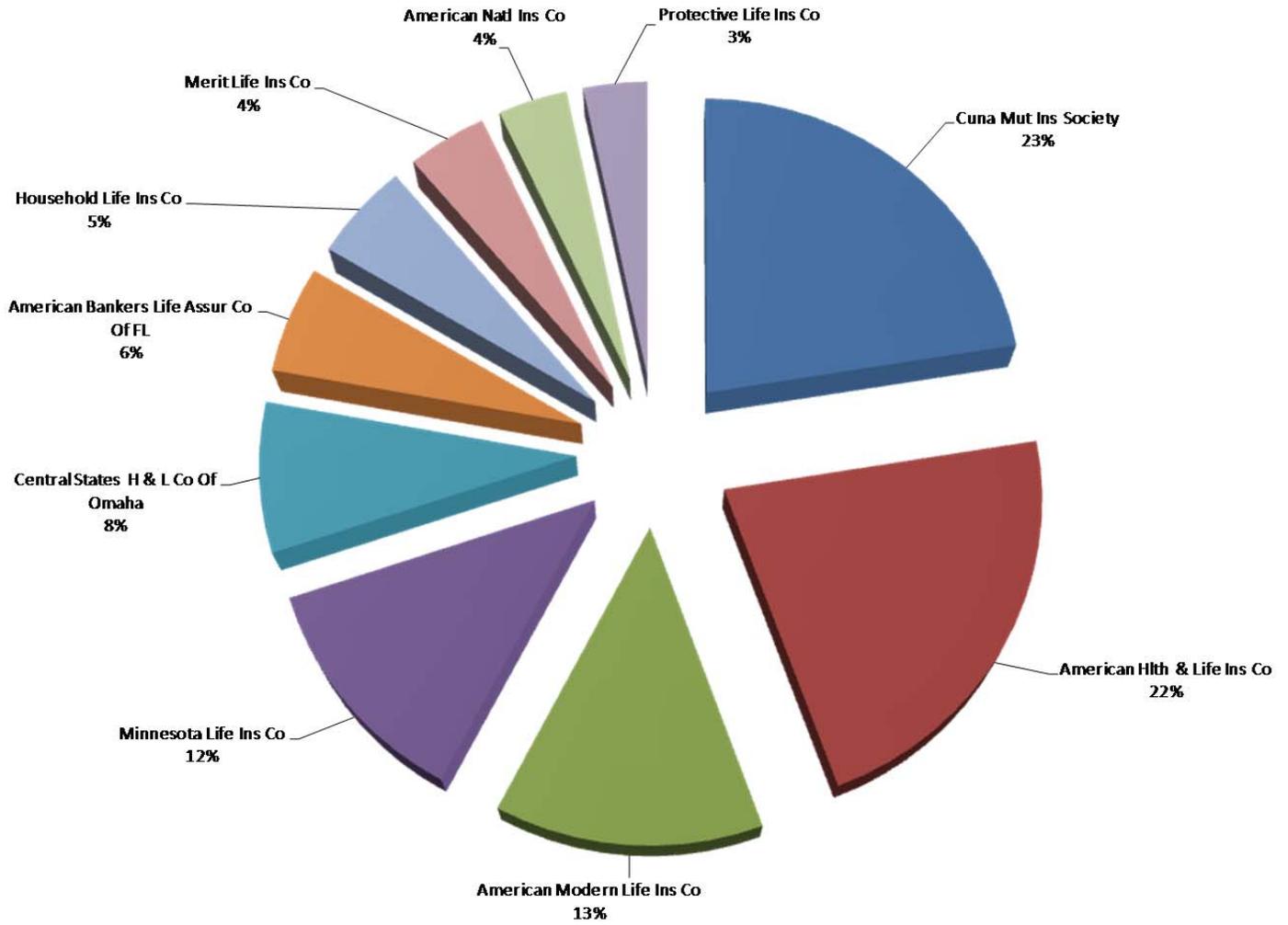
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Cuna Mut Ins Society	21.28%	\$1,614,673
2	American Hlth & Life Ins Co	20.79%	\$1,577,368
3	American Modern Life Ins Co	12.61%	\$956,472
4	Minnesota Life Ins Co	11.54%	\$875,872
5	Central States H & L Co Of Omaha	7.52%	\$570,865
6	American Bankers Life Assur Co Of FL	5.39%	\$409,315
7	Household Life Ins Co	4.95%	\$375,246
8	Merit Life Ins Co	3.99%	\$302,772
9	American Natl Ins Co	3.47%	\$263,014
10	Protective Life Ins Co	3.19%	\$241,745
11	American Republic Ins Co	1.53%	\$116,419
12	Centurion Life Ins Co	0.85%	\$64,403
13	Investors Heritage Life Ins Co	0.77%	\$58,717
14	Individual Assur Co Life Hlth & Acc	0.73%	\$55,699
15	Stonebridge Life Ins Co	0.54%	\$40,800
16	American United Life Ins Co	0.48%	\$36,304
17	Guarantee Trust Life Ins Co	0.43%	\$32,368
18	American Gen Assur Co	0.19%	\$14,337
19	Life Of The South Ins Co	0.12%	\$9,412
20	Renaissance Life & Hlth Ins Co of Am	0.05%	\$3,961
21	Zale Life Ins Co	0.04%	\$3,228
22	Balboa Life Ins Co	0.04%	\$2,923
23	Securian Life Ins Co	0.00%	\$51
24	American Heritage Life Ins Co	0.00%	(\$8)
25	JMIC Life Ins Co	0.00%	(\$38)
26	Bankers Life Ins Co	0.00%	(\$78)
27	XL Life Ins & Ann Co	0.00%	(\$328)
28	United States Life Ins Co In NYC	-0.01%	(\$478)
29	Madison Natl Life Ins Co Inc	-0.18%	(\$13,421)
30	Monumental Life Ins Co	-0.32%	(\$24,370)

2010 West Virginia Market Share Report

Credit Life

Total for Top 10 Insurers	94.73%	\$7,187,342
Total for All Other Insurers	5.27%	\$399,901
Total for All Insurers	100.00%	\$7,587,243

Credit Life

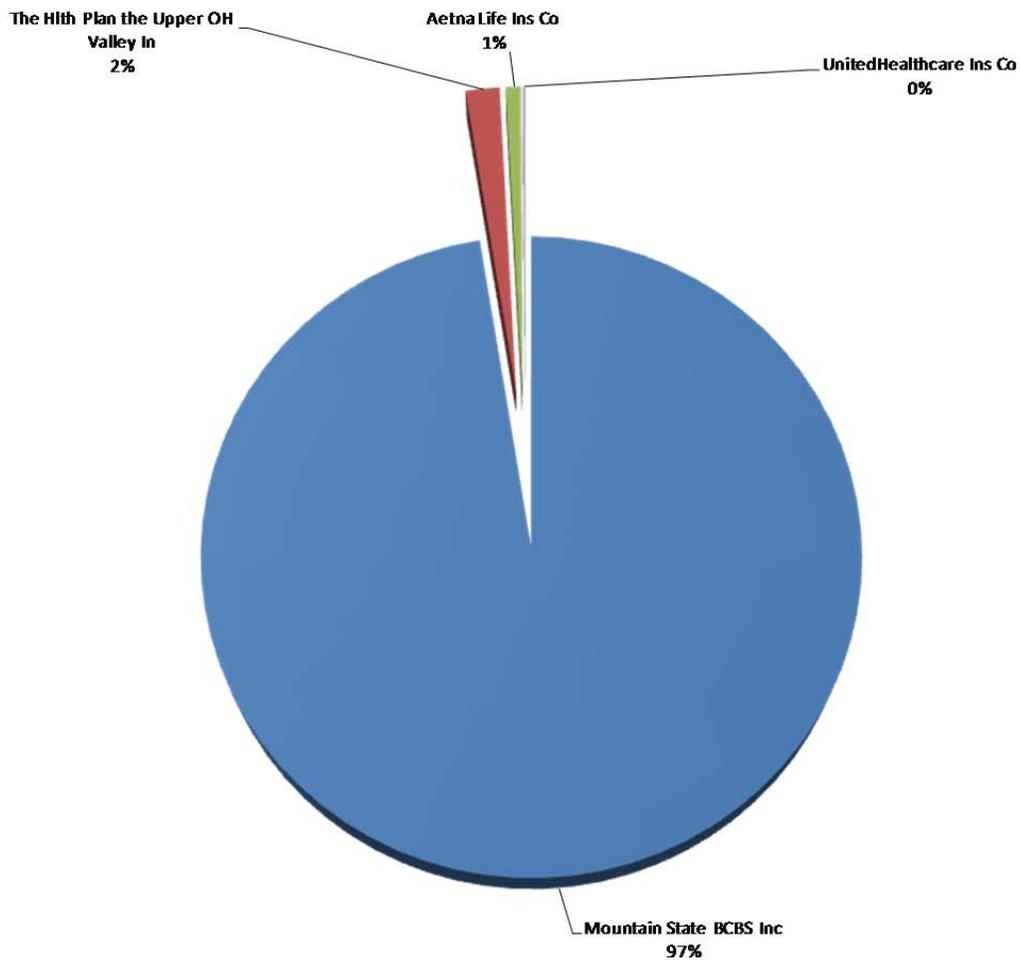


2010 West Virginia Market Share Report

Federal Employees Health Benefits Program Premium

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	97.44%	\$266,556,973
2	The Hlth Plan the Upper OH Valley In	1.72%	\$4,700,725
3	Aetna Life Ins Co	0.77%	\$2,094,339
4	UnitedHealthcare Ins Co	0.07%	\$204,984
Total for Top 10 Insurers		100.00%	\$273,557,021
Total for All Other Insurers			
Total for All Insurers		100.00%	\$273,557,021

Federal Employees Health Benefits Program Premium



2010 West Virginia Market Share Report

Fraternal Life Insurance

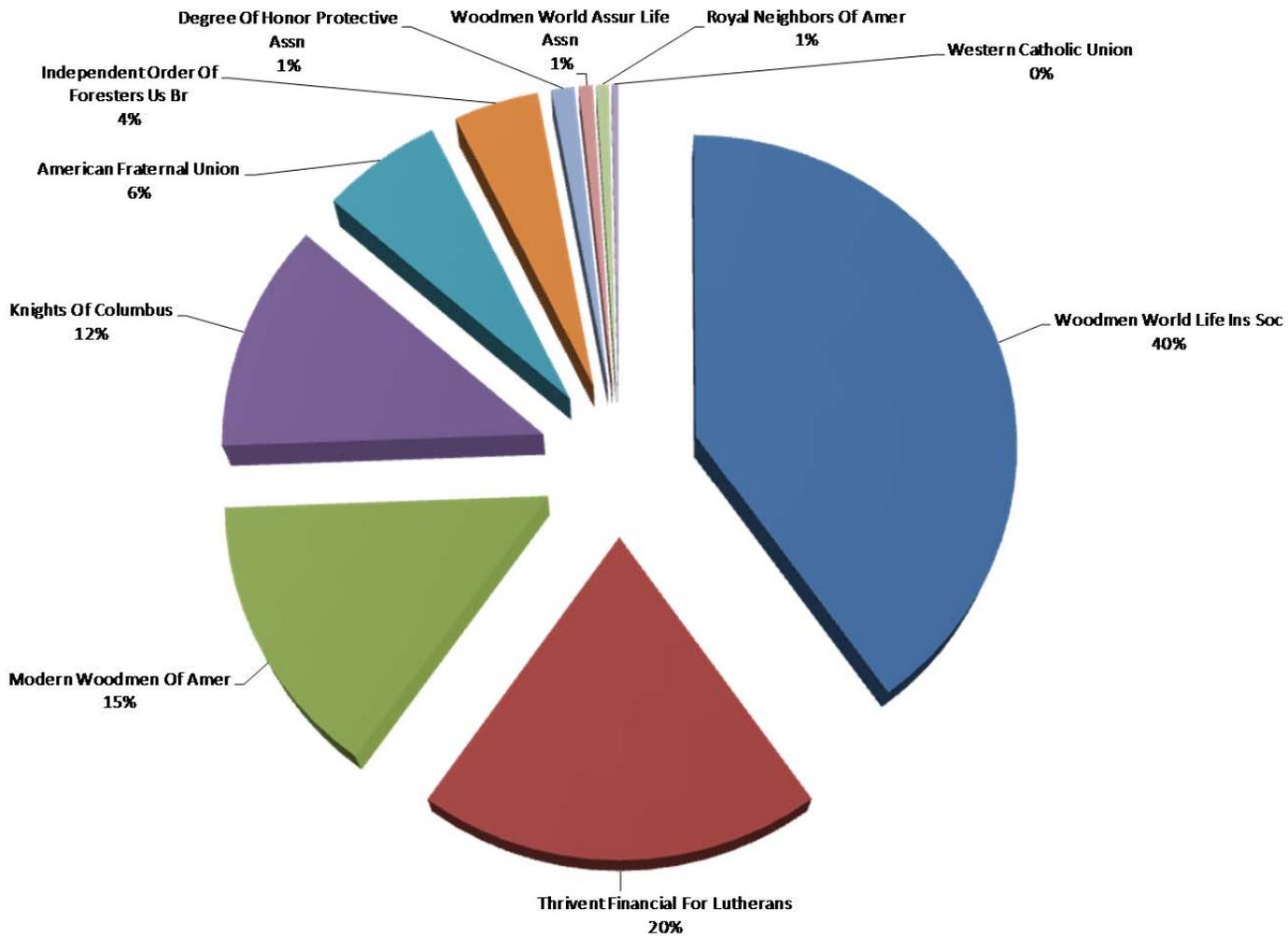
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Woodmen World Life Ins Soc	39.47%	\$4,639,434
2	Thrivent Financial For Lutherans	19.35%	\$2,274,333
3	Modern Woodmen Of Amer	14.34%	\$1,686,192
4	Knights Of Columbus	11.77%	\$1,383,419
5	American Fraternal Union	6.18%	\$726,740
6	Independent Order Of Foresters Us Br	4.35%	\$511,484
7	Degree Of Honor Protective Assn	1.17%	\$137,150
8	Woodmen World Assur Life Assn	0.70%	\$82,510
9	Royal Neighbors Of Amer	0.65%	\$76,109
10	Western Catholic Union	0.35%	\$40,663
11	Womans Life Ins Society	0.32%	\$37,403
12	First Cath Slovak Ladies Assn USA	0.29%	\$33,622
13	Slovene Natl Benefit Society	0.24%	\$28,484
14	William Penn Assn	0.17%	\$20,315
15	Croatian Fraternal Union Of Amer	0.17%	\$19,654
16	Greek Catholic Union Of The USA	0.11%	\$12,820
17	Polish Natl Alliance Us Of Na	0.07%	\$8,266
18	ISDA fraternal Assoc	0.07%	\$8,067
19	Order of United Commerical Travelers	0.06%	\$7,265
20	National Slovak Society Of The Usa	0.05%	\$6,168
21	First Cath Slovak Union Of US & CN	0.04%	\$4,807
22	Loyal Christian Benefit Assn	0.04%	\$4,731
23	Serb Natl Federation	0.02%	\$2,891
24	Catholic Financial Life	0.02%	\$2,672
25	Polish Roman Catholic Union Of Amer	0.00%	\$365

2010 West Virginia Market Share Report

Fraternal Life Insurance

Total for Top 10 Insurers	98.32%	\$11,558,034
Total for All Other Insurers	1.68%	\$197,530
Total for All Insurers	100.00%	\$11,755,564

Fraternal Life Insurance



**2010 West Virginia Market Share Report
Group A&H**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	41.36%	\$444,107,904
2	UnitedHealthcare Ins Co	11.16%	\$119,826,062
3	Coventry Hlth & Life Ins Co	10.69%	\$114,815,551
4	The Hlth Plan the Upper OH Valley In	7.84%	\$84,156,779
5	Carelink Hlth Plans Inc	4.20%	\$45,050,186
6	Connecticut Gen Life Ins Co	1.76%	\$18,860,517
7	Hartford Life & Accident Ins Co	1.68%	\$17,987,562
8	Metropolitan Life Ins Co	1.67%	\$17,919,763
9	Aetna Life Ins Co	1.32%	\$14,129,420
10	Golden Rule Ins Co	1.20%	\$12,856,691
11	Guardian Life Ins Co Of Amer	1.12%	\$12,000,805
12	Optimum Choice Inc	0.97%	\$10,441,206
13	THP Ins Co	0.89%	\$9,553,699
14	Principal Life Ins Co	0.83%	\$8,910,051
15	Standard Ins Co	0.66%	\$7,100,414
16	Unum Life Ins Co Of Amer	0.65%	\$6,955,331
17	Ace Amer Ins Co	0.64%	\$6,895,250
18	Washington Natl Ins Co	0.49%	\$5,276,717
19	Prudential Ins Co Of Amer	0.45%	\$4,848,211
20	Mega Life & Hlth Ins Co The	0.40%	\$4,275,025
21	Union Security Ins Co	0.39%	\$4,164,069
22	John Alden Life Ins Co	0.38%	\$4,098,096
23	Consumers Life Ins Co	0.38%	\$4,037,325
24	Fidelity Security Life Ins Co	0.33%	\$3,534,986
25	Lincoln Natl Life Ins Co	0.32%	\$3,409,095
26	Medical Benefits Mut Life Ins Co	0.28%	\$2,963,531
27	US Br SunLife Assur Co Of Canada	0.26%	\$2,763,981
28	State Farm Mut Auto Ins Co	0.26%	\$2,751,151
29	Gerber Life Ins Co	0.22%	\$2,412,380
30	HCC Life Ins Co	0.22%	\$2,407,647
31	Mutual Of Omaha Ins Co	0.22%	\$2,350,320
32	Monumental Life Ins Co	0.21%	\$2,270,247
33	American Fidelity Assur Co	0.21%	\$2,251,337
34	Perico Life Ins Co	0.21%	\$2,225,218
35	Life Ins Co Of N Amer	0.20%	\$2,185,114
36	Ameritas Life Ins Corp	0.19%	\$2,033,059
37	Reliastar Life Ins Co	0.19%	\$2,027,048
38	HM Llife Ins Co	0.18%	\$1,944,023
39	Transamerica Life Ins Co	0.18%	\$1,943,246
40	Great W Life & Ann Ins Co	0.18%	\$1,937,480
41	Fort Dearborn Life Ins Co	0.18%	\$1,918,682

**2010 West Virginia Market Share Report
Group A&H**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	American Heritage Life Ins Co	0.17%	\$1,860,862
43	World Ins Co	0.16%	\$1,732,742
44	Liberty Life Assur Co Of Boston	0.16%	\$1,718,064
45	Central Reserve Life Ins Co	0.15%	\$1,652,209
46	United States Fire Ins Co	0.15%	\$1,614,072
47	Companion Life Ins Co	0.14%	\$1,483,036
48	American Family Life Assur Co of Col	0.13%	\$1,423,148
49	Cuna Mut Ins Society	0.13%	\$1,419,051
50	Standard Security Life Ins Co Of NY	0.13%	\$1,364,644
51	Federal Ins Co	0.13%	\$1,360,632
52	United Teacher Assoc Ins Co	0.13%	\$1,353,348
53	New York Life Ins Co	0.12%	\$1,328,673
54	American Medical Security Life Ins C	0.12%	\$1,301,299
55	Sun Life & Hlth Ins Co	0.12%	\$1,250,205
56	Symetra Life Ins Co	0.11%	\$1,220,787
57	Stonebridge Life Ins Co	0.11%	\$1,197,073
58	Time Ins Co	0.11%	\$1,145,050
59	Standard Life & Accident Ins Co	0.10%	\$1,112,882
60	Nationwide Life Ins Co	0.10%	\$1,099,506
61	Federated Mut Ins Co	0.10%	\$1,068,386
62	Hartford Life Ins Co	0.10%	\$1,054,386
63	Northwestern Mut Life Ins Co	0.10%	\$1,045,435
64	United Of Omaha Life Ins Co	0.09%	\$998,141
65	Madison Natl Life Ins Co Inc	0.09%	\$975,596
66	United Amer Ins Co	0.09%	\$953,635
67	Citizens Security Life Ins Co	0.08%	\$871,327
68	Minnesota Life Ins Co	0.08%	\$841,536
69	Pan Amer Life Ins Co	0.08%	\$826,481
70	United States Life Ins Co In NYC	0.08%	\$824,952
71	Western Reserve Life Assur Co of OH	0.07%	\$767,611
72	Reliance Standard Life Ins Co	0.07%	\$749,163
73	Celtic Ins Co	0.07%	\$732,722
74	National Union Fire Ins Co Of Pitts	0.07%	\$710,721
75	American Medical & Life Ins Co	0.06%	\$658,532
76	Colonial Life & Accident Ins Co	0.05%	\$566,756
77	Boston Mut Life Ins Co	0.05%	\$534,595
78	National Guardian Life Ins Co	0.05%	\$527,912
79	John Hancock Life Ins Co (USA)	0.05%	\$519,417
80	BCS Ins Co	0.05%	\$498,570
81	Continental Gen Ins Co	0.04%	\$480,434
82	Security Life Ins Co Of Amer	0.04%	\$457,560

**2010 West Virginia Market Share Report
Group A&H**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	American United Life Ins Co	0.04%	\$453,631
84	QBE Ins Corp	0.04%	\$449,008
85	Humanadental Ins Co	0.04%	\$415,789
86	Continental Amer Ins Co	0.04%	\$401,777
87	Trustmark Ins Co	0.04%	\$395,928
88	Guarantee Trust Life Ins Co	0.04%	\$381,919
89	Union Labor Life Ins Co	0.03%	\$368,847
90	Mamsi Life & Hlth Ins Co	0.03%	\$364,254
91	Compbenefits Ins Co	0.03%	\$347,207
92	Genworth Life Ins Co	0.03%	\$345,802
93	American Natl Life Ins Co Of TX	0.03%	\$328,771
94	Brokers Natl Life Assur Co	0.03%	\$312,135
95	Unimerica Ins Co	0.03%	\$299,170
96	Cigna Hlth & Life Ins Co	0.02%	\$263,964
97	Commercial Travelers Mut Ins Co	0.02%	\$260,434
98	Amex Assur Co	0.02%	\$245,071
99	Bankers Life & Cas Co	0.02%	\$227,705
100	American Income Life Ins Co	0.02%	\$211,798
101	Allstate Life Ins Co	0.02%	\$199,979
102	Zurich Amer Ins Co	0.02%	\$175,489
103	Provident Life & Accident Ins Co	0.01%	\$143,097
104	National Hlth Ins Co	0.01%	\$142,813
105	American Bankers Life Assur Co Of FL	0.01%	\$136,970
106	Household Life Ins Co	0.01%	\$134,392
107	Securian Life Ins Co	0.01%	\$133,352
108	First Hlth Life & Hlth Ins Co	0.01%	\$129,228
109	Starr Ind & Liab Co	0.01%	\$124,905
110	Liberty Life Ins Co	0.01%	\$121,191
111	Union Fidelity Life Ins Co	0.01%	\$114,013
112	AAA Life Ins Co	0.01%	\$108,664
113	Paul Revere Life Ins Co	0.01%	\$108,249
114	Combined Ins Co Of Amer	0.01%	\$102,327
115	Sentry Life Ins Co	0.01%	\$100,691
116	Mid West Natl Life Ins Co Of TN	0.01%	\$78,980
117	Horace Mann Life Ins Co	0.01%	\$68,584
118	Freedom Life Ins Co Of Amer	0.01%	\$67,193
119	American Gen Assur Co	0.01%	\$63,172
120	Continental Life Ins Co Brentwood	0.00%	\$41,823
121	Kanawha Ins Co	0.00%	\$41,822
122	John Hancock Life & Hlth Ins Co	0.00%	\$31,059
123	American Bankers Ins Co Of FL	0.00%	\$27,458

**2010 West Virginia Market Share Report
Group A&H**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
124	American Public Life Ins Co	0.00%	\$25,135
125	Mutual Of Amer Life Ins Co	0.00%	\$22,348
126	Assurity Life Ins Co	0.00%	\$21,134
127	American Republic Ins Co	0.00%	\$20,908
128	Central United Life Ins Co	0.00%	\$20,743
129	Illinois Mut Life Ins Co	0.00%	\$20,108
130	Physicians Mut Ins Co	0.00%	\$20,060
131	OneBeacon Amer Ins Co	0.00%	\$18,962
132	Government Personnel Mut Life Ins Co	0.00%	\$18,273
133	Harleysville Life Ins Co	0.00%	\$16,477
134	American Hlth & Life Ins Co	0.00%	\$15,631
135	Baltimore Life Ins Co	0.00%	\$15,163
136	American Pioneer Life Ins Co	0.00%	\$14,514
137	BCS Life Ins Co	0.00%	\$14,057
138	Humana Ins Co	0.00%	\$13,670
139	Starnet Ins Co	0.00%	\$13,221
140	Oxford Life Ins Co	0.00%	\$13,089
141	National Cas Co	0.00%	\$10,990
142	Unicare Life & Hlth Ins Co	0.00%	\$9,883
143	Senior Hlth Ins Co of PA	0.00%	\$9,333
144	Colorado Bankers Life Ins Co	0.00%	\$8,979
145	Central States H & L Co Of Omaha	0.00%	\$7,152
146	Reliastar Life Ins Co Of NY	0.00%	\$7,133
147	Loyal Amer Life Ins Co	0.00%	\$6,745
148	Berkley Life & Hlth Ins Co	0.00%	\$6,602
149	Sears Life Ins Co	0.00%	\$5,803
150	Trustmark Life Ins Co	0.00%	\$5,597
151	Balboa Life Ins Co	0.00%	\$5,222
152	Independence Amer Ins Co	0.00%	\$4,684
153	21st Century Premier Ins Co	0.00%	\$4,541
154	Sentry Ins A Mut Co	0.00%	\$4,281
155	Kansas City Life Ins Co	0.00%	\$3,608
156	Globe Life & Accident Ins Co	0.00%	\$3,495
157	Jefferson Natl Life Ins Co	0.00%	\$3,380
158	Markel Ins Co	0.00%	\$3,093
159	Transamerica Financial Life Ins Co	0.00%	\$3,021
160	Allianz Life Ins Co Of N Amer	0.00%	\$2,950
161	RiverSource Life Ins Co	0.00%	\$2,801
162	Great Southern Life Ins Co	0.00%	\$1,931
163	National Benefit Life Ins Co	0.00%	\$1,899
164	Mony Life Ins Co	0.00%	\$1,684

2010 West Virginia Market Share Report

Group A&H

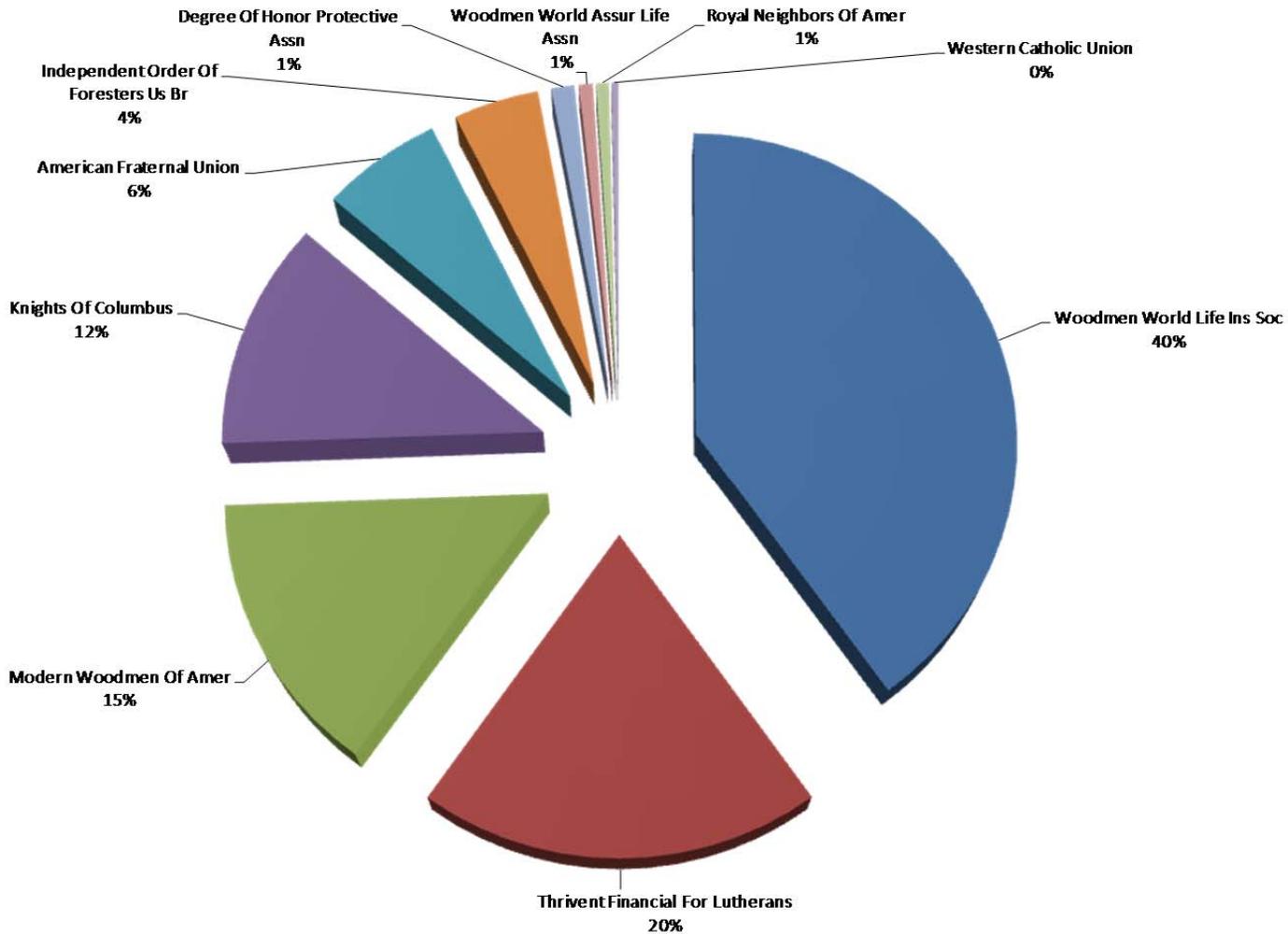
Rank	Company Name	Percent Of Market	Direct Premiums Earned
165	Anthem Life Ins Co	0.00%	\$1,639
166	Chesapeake Life Ins Co	0.00%	\$1,487
167	Keystone Ins Co	0.00%	\$1,377
168	American Alt Ins Corp	0.00%	\$1,345
169	Nationwide Mut Ins Co	0.00%	\$1,195
170	Medamerica Ins Co	0.00%	\$1,044
171	Colonial Penn Life Ins Co	0.00%	\$644
172	American Underwriters Life Ins Co	0.00%	\$619
173	Metlife Ins Co of CT	0.00%	\$613
174	USAA Life Ins Co	0.00%	\$535
175	Presidential Life Ins Co	0.00%	\$459
176	Government Employees Ins Co	0.00%	\$404
177	Reassure Amer Life Ins Co	0.00%	\$401
178	Fidelity Life Assn A Legal Reserve L	0.00%	\$283
179	Old Republic Life Ins Co	0.00%	\$120
180	American Sentinel Ins Co	0.00%	\$23
181	Stonebridge Cas Ins Co	0.00%	\$6
182	US Business of Canada Life Assur Co	0.00%	(\$395)
183	American Progressive L&H Ins Of NY	0.00%	(\$1,173)
184	Continental Cas Co	0.00%	(\$25,855)
185	American Gen Life Ins Co of DE	-0.01%	(\$99,063)

2010 West Virginia Market Share Report

Group A&H

Total for Top 10 Insurers	82.87%	\$889,710,435
Total for All Other Insurers	17.13%	\$183,968,564
Total for All Insurers	100.00%	\$1,073,678,999

Group A&H



**2010 West Virginia Market Share Report
Group Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Minnesota Life Ins Co	22.32%	\$39,264,042
2	Metropolitan Life Ins Co	20.47%	\$36,021,325
3	Prudential Ins Co Of Amer	10.61%	\$18,672,048
4	New York Life Ins Co	7.04%	\$12,385,884
5	Hartford Life & Accident Ins Co	5.13%	\$9,028,486
6	Homesteaders Life Co	4.82%	\$8,478,155
7	Globe Life & Accident Ins Co	2.37%	\$4,175,266
8	National Guardian Life Ins Co	2.12%	\$3,736,110
9	Forethought Life Ins Co	1.97%	\$3,462,632
10	Cuna Mut Ins Society	1.72%	\$3,020,408
11	US Br SunLife Assur Co Of Canada	1.63%	\$2,863,780
12	Unum Life Ins Co Of Amer	1.60%	\$2,807,906
13	Fort Dearborn Life Ins Co	1.54%	\$2,701,211
14	Guardian Life Ins Co Of Amer	1.51%	\$2,663,267
15	Liberty Life Assur Co Of Boston	1.42%	\$2,498,270
16	Reliastar Life Ins Co	1.25%	\$2,191,835
17	Standard Ins Co	1.15%	\$2,028,567
18	Massachusetts Mut Life Ins Co	1.14%	\$2,010,651
19	Lincoln Natl Life Ins Co	0.99%	\$1,747,230
20	Life Ins Co Of N Amer	0.81%	\$1,433,167
21	Great Western Ins Co	0.64%	\$1,126,889
22	Stonebridge Life Ins Co	0.58%	\$1,026,454
23	Union Security Ins Co	0.51%	\$904,443
24	American Memorial Life Ins Co	0.47%	\$835,168
25	United Of Omaha Life Ins Co	0.45%	\$791,745
26	Principal Life Ins Co	0.43%	\$761,179
27	Connecticut Gen Life Ins Co	0.42%	\$746,433
28	Monumental Life Ins Co	0.41%	\$712,999
29	United States Life Ins Co In NYC	0.37%	\$649,733
30	American United Life Ins Co	0.29%	\$514,473
31	Companion Life Ins Co	0.27%	\$474,466
32	AAA Life Ins Co	0.25%	\$447,577
33	Sun Life & Hlth Ins Co	0.25%	\$434,072
34	American Gen Assur Co	0.23%	\$405,111
35	Reliance Standard Life Ins Co	0.23%	\$403,582
36	Great W Life & Ann Ins Co	0.21%	\$371,593
37	UnitedHealthcare Ins Co	0.20%	\$357,193
38	Aetna Life Ins Co	0.20%	\$348,275
39	Union Labor Life Ins Co	0.19%	\$339,126
40	Household Life Ins Co	0.18%	\$322,120
41	Transamerica Life Ins Co	0.18%	\$315,256

**2010 West Virginia Market Share Report
Group Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	State Farm Life Ins Co	0.17%	\$306,449
43	Boston Mut Life Ins Co	0.17%	\$296,606
44	Trustmark Ins Co	0.15%	\$258,895
45	Universal Guar Life Ins Co	0.10%	\$170,828
46	Union Fidelity Life Ins Co	0.10%	\$168,593
47	Liberty Life Ins Co	0.09%	\$158,918
48	Fidelity Security Life Ins Co	0.08%	\$135,661
49	Nationwide Life Ins Co	0.08%	\$134,957
50	Reassure Amer Life Ins Co	0.08%	\$134,376
51	5 Star Life Ins Co	0.07%	\$131,118
52	Merit Life Ins Co	0.07%	\$128,886
53	American Gen Life Ins Co of DE	0.07%	\$124,731
54	Allstate Life Ins Co	0.06%	\$111,916
55	Erie Family Life Ins Co	0.06%	\$107,644
56	Government Personnel Mut Life Ins Co	0.06%	\$100,507
57	Ing Life Ins & Ann Co	0.06%	\$99,266
58	American Equity Invest Life Ins Co	0.06%	\$97,743
59	Provident Life & Accident Ins Co	0.05%	\$96,029
60	Colonial Life & Accident Ins Co	0.05%	\$83,188
61	Church Life Ins Corp	0.05%	\$81,894
62	Settlers Life Ins Co	0.05%	\$80,097
63	Continental Amer Ins Co	0.05%	\$79,742
64	American Bankers Life Assur Co Of FL	0.04%	\$73,284
65	American Family Life Assur Co of Col	0.04%	\$69,020
66	Sears Life Ins Co	0.04%	\$62,912
67	Humana Ins Co	0.04%	\$62,327
68	Gerber Life Ins Co	0.04%	\$61,729
69	Symetra Life Ins Co	0.03%	\$58,931
70	Security Life Ins Co Of Amer	0.03%	\$57,210
71	Liberty Natl Life Ins Co	0.03%	\$51,442
72	Americo Fin Life & Ann Ins Co	0.03%	\$50,217
73	Medical Benefits Mut Life Ins Co	0.03%	\$49,872
74	American Income Life Ins Co	0.03%	\$48,742
75	American Heritage Life Ins Co	0.03%	\$44,596
76	Kanawha Ins Co	0.02%	\$43,775
77	Colonial Penn Life Ins Co	0.02%	\$43,759
78	Unity Financial Life Ins Co	0.02%	\$43,100
79	John Alden Life Ins Co	0.02%	\$41,972
80	Continental Assur Co	0.02%	\$38,148
81	Sentry Life Ins Co	0.02%	\$37,761
82	HCC Life Ins Co	0.02%	\$32,016

**2010 West Virginia Market Share Report
Group Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	Investors Heritage Life Ins Co	0.02%	\$30,175
84	Anthem Life Ins Co	0.02%	\$29,924
85	Golden Rule Ins Co	0.02%	\$28,605
86	Mutual Of Amer Life Ins Co	0.02%	\$27,762
87	Citizens Security Life Ins Co	0.02%	\$27,413
88	Unicare Life & Hlth Ins Co	0.01%	\$26,192
89	Combined Ins Co Of Amer	0.01%	\$25,622
90	Washington Natl Ins Co	0.01%	\$23,310
91	Mony Life Ins Co Of Amer	0.01%	\$22,205
92	American Medical Security Life Ins C	0.01%	\$21,009
93	Allianz Life Ins Co Of N Amer	0.01%	\$18,445
94	Protective Life Ins Co	0.01%	\$17,558
95	Mega Life & Hlth Ins Co The	0.01%	\$15,905
96	American Amicable Life Ins Co Of TX	0.01%	\$15,518
97	Consumers Life Ins Co	0.01%	\$13,484
98	Individual Assur Co Life Hlth & Acc	0.01%	\$13,126
99	Kansas City Life Ins Co	0.01%	\$12,179
100	American Natl Ins Co	0.01%	\$12,110
101	Harleysville Life Ins Co	0.01%	\$11,656
102	Federated Life Ins Co	0.01%	\$11,617
103	Time Ins Co	0.01%	\$11,359
104	Reliastar Life Ins Co Of NY	0.01%	\$10,495
105	United Investors Life Ins Co	0.01%	\$10,408
106	Aviva Life & Ann Co	0.01%	\$10,045
107	Securian Life Ins Co	0.01%	\$9,949
108	BCS Life Ins Co	0.01%	\$9,851
109	North Amer Co Life & Hlth Ins	0.01%	\$9,842
110	Unimerica Ins Co	0.01%	\$9,323
111	Phoenix Life Ins Co	0.00%	\$7,656
112	Central Reserve Life Ins Co	0.00%	\$7,531
113	HM LIfE Ins Co	0.00%	\$7,043
114	Mamsi Life & Hlth Ins Co	0.00%	\$6,693
115	Fidelity Life Assn A Legal Reserve L	0.00%	\$6,481
116	Standard Security Life Ins Co Of NY	0.00%	\$5,689
117	Cigna Hlth & Life Ins Co	0.00%	\$5,440
118	United Amer Ins Co	0.00%	\$5,159
119	Monitor Life Ins Co Of NY	0.00%	\$4,839
120	American Gen Life & Acc Ins Co	0.00%	\$4,784
121	American Hlth & Life Ins Co	0.00%	\$4,673
122	Perico Life Ins Co	0.00%	\$4,082
123	Pan Amer Life Ins Co	0.00%	\$3,804

2010 West Virginia Market Share Report

Group Life

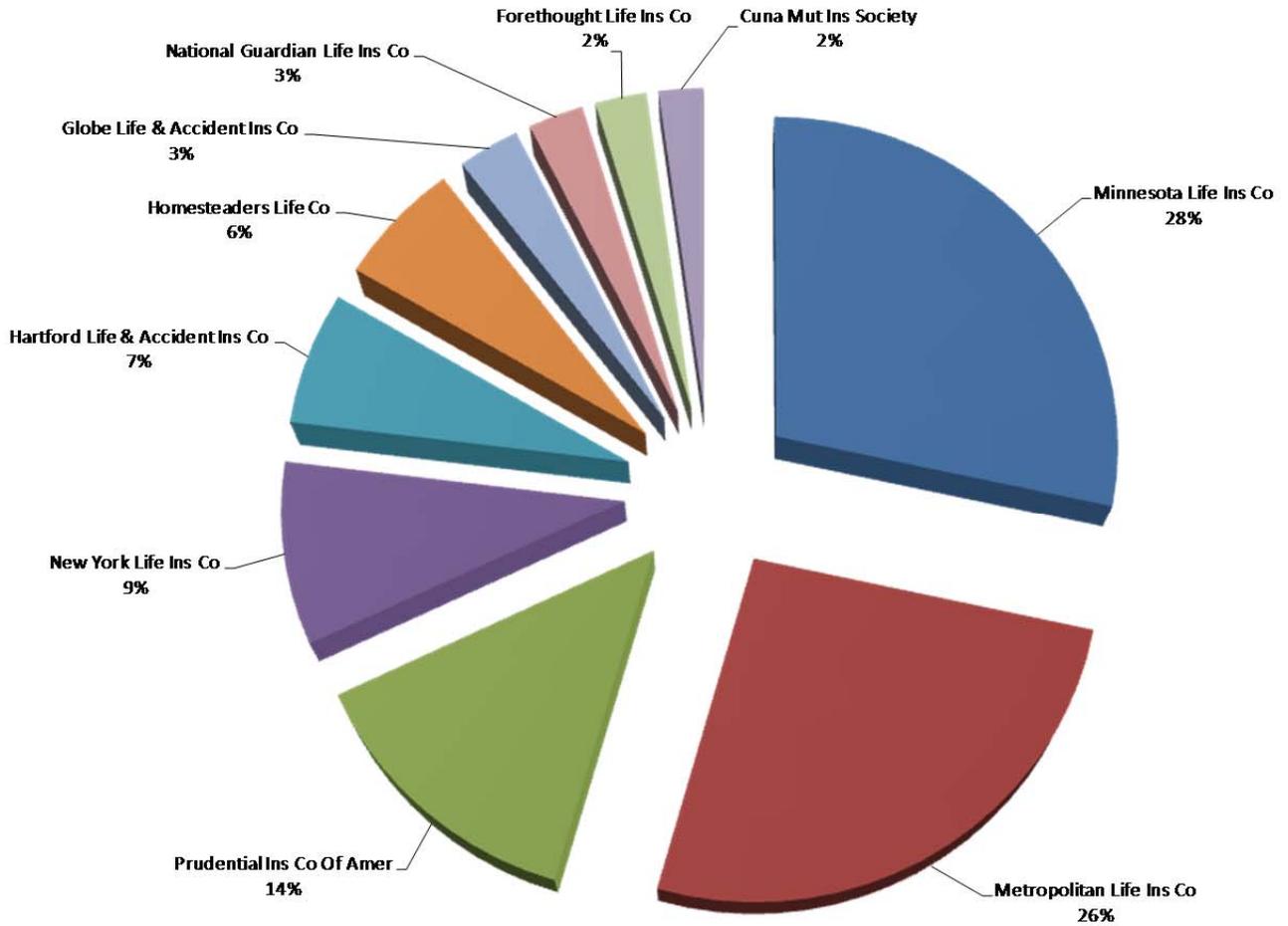
Rank	Company Name	Percent Of Market	Direct Premiums Earned
124	Mony Life Ins Co	0.00%	\$3,098
125	Vantis Life Ins Co	0.00%	\$2,987
126	EPIC Life Ins Co	0.00%	\$2,865
127	Balboa Life Ins Co	0.00%	\$2,720
128	Guarantee Trust Life Ins Co	0.00%	\$2,430
129	Aurora Natl Life Assur Co	0.00%	\$2,409
130	National Benefit Life Ins Co	0.00%	\$2,165
131	Continental Gen Ins Co	0.00%	\$2,151
132	Horace Mann Life Ins Co	0.00%	\$1,969
133	Lincoln Benefit Life Co	0.00%	\$1,866
134	Provident Amer Life & Hlth Ins Co	0.00%	\$1,806
135	Pioneer Amer Ins Co	0.00%	\$1,710
136	Paul Revere Life Ins Co	0.00%	\$1,640
137	Guardian Ins & Ann Co Inc	0.00%	\$1,613
138	First Hlth Life & Hlth Ins Co	0.00%	\$1,538
139	Members Life Ins Co	0.00%	\$1,530
140	Loyal Amer Life Ins Co	0.00%	\$1,279
141	National Hlth Ins Co	0.00%	\$1,178
142	Jackson Natl Life Ins Co	0.00%	\$1,069
143	Sun Life Assur Co Of Canada US	0.00%	\$1,063
144	Sagicor Life Ins Co	0.00%	\$982
145	Transamerica Financial Life Ins Co	0.00%	\$928
146	Madison Natl Life Ins Co Inc	0.00%	\$798
147	Union Central Life Ins Co	0.00%	\$727
148	Investors Consolidated Ins Co	0.00%	\$699
149	First Penn Pacific Life Ins Co	0.00%	\$656
150	Columbian Life Ins Co	0.00%	\$619
151	Celtic Ins Co	0.00%	\$486
152	Penn Ins & Ann Co	0.00%	\$476
153	Amica Life Ins Co	0.00%	\$161
154	American Natl Life Ins Co Of TX	0.00%	\$156
155	Life Ins Co Of The Southwest	0.00%	\$145
156	Lafayette Life Ins Co	0.00%	\$137
157	Genworth Life & Ann Ins Co	0.00%	\$114
158	Pioneer Security Life Ins Co	0.00%	\$31
159	US Business of Crown Life Ins Co	0.00%	\$28
160	Commonwealth Ann & Life Ins Co	0.00%	(\$27)
161	John Hancock Life Ins Co (USA)	0.00%	(\$75)
162	American Gen Life Ins Co	-0.23%	(\$397,879)
163	Hartford Life Ins Co	-1.02%	(\$1,800,585)

2010 West Virginia Market Share Report

Group Life

Total for Top 10 Insurers	78.57%	\$138,244,356
Total for All Other Insurers	21.43%	\$37,699,252
Total for All Insurers	100.00%	\$175,943,608

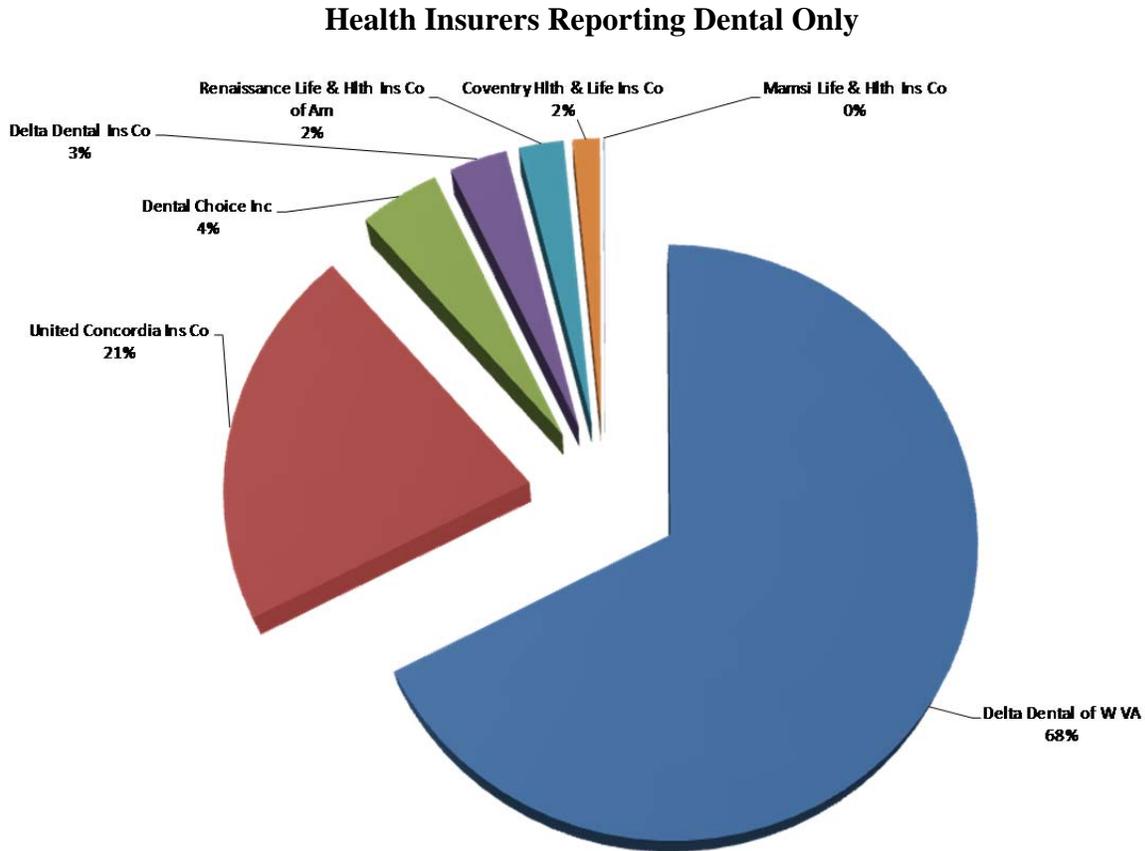
Group Life



2010 West Virginia Market Share Report

Health Insurers Reporting Dental Only

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Delta Dental of W VA	67.48%	\$15,101,408
2	United Concordia Ins Co	20.99%	\$4,697,242
3	Dental Choice Inc	4.41%	\$987,730
4	Delta Dental Ins Co	3.16%	\$706,196
5	Renaissance Life & Hlth Ins Co of Am	2.43%	\$544,441
6	Coventry Hlth & Life Ins Co	1.47%	\$328,674
7	Mamsi Life & Hlth Ins Co	0.06%	\$13,183
Total for Top 10 Insurers		100.00%	\$22,378,874
Total for All Other Insurers			
Total for All Insurers		100.00%	\$22,378,874

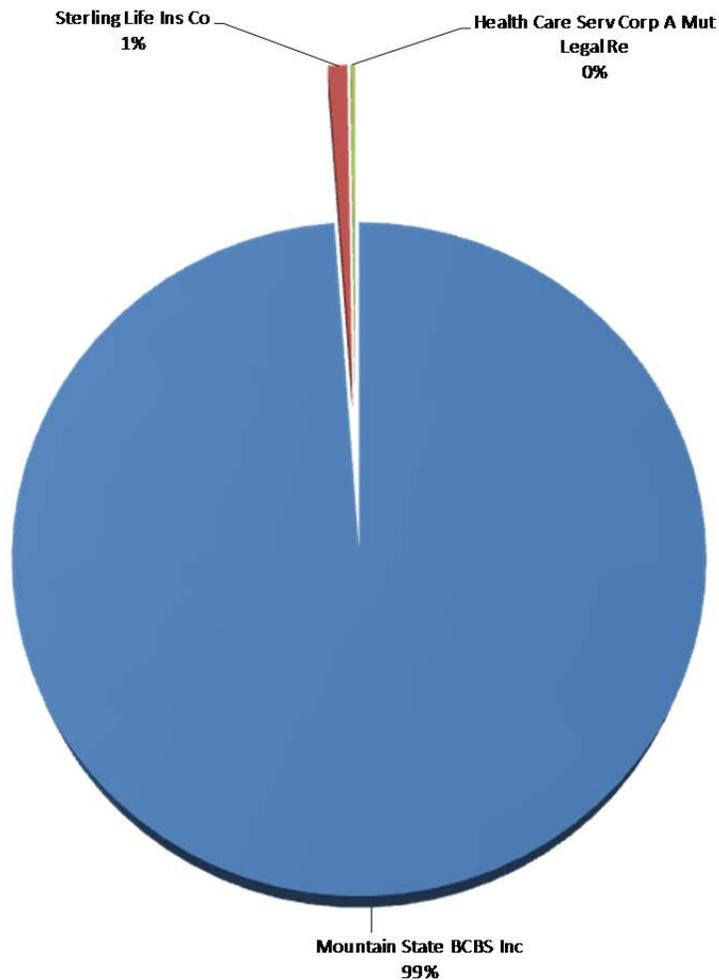


2010 West Virginia Market Share Report

Health Insurers Reporting Medicare Supplement

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	98.83%	\$22,978,625
2	Sterling Life Ins Co	0.93%	\$216,729
3	Health Care Serv Corp A Mut Legal Re	0.23%	\$54,185
Total for Top 10 Insurers		100.00%	\$23,249,539
Total for All Other Insurers			
Total for All Insurers		100.00%	\$23,249,539

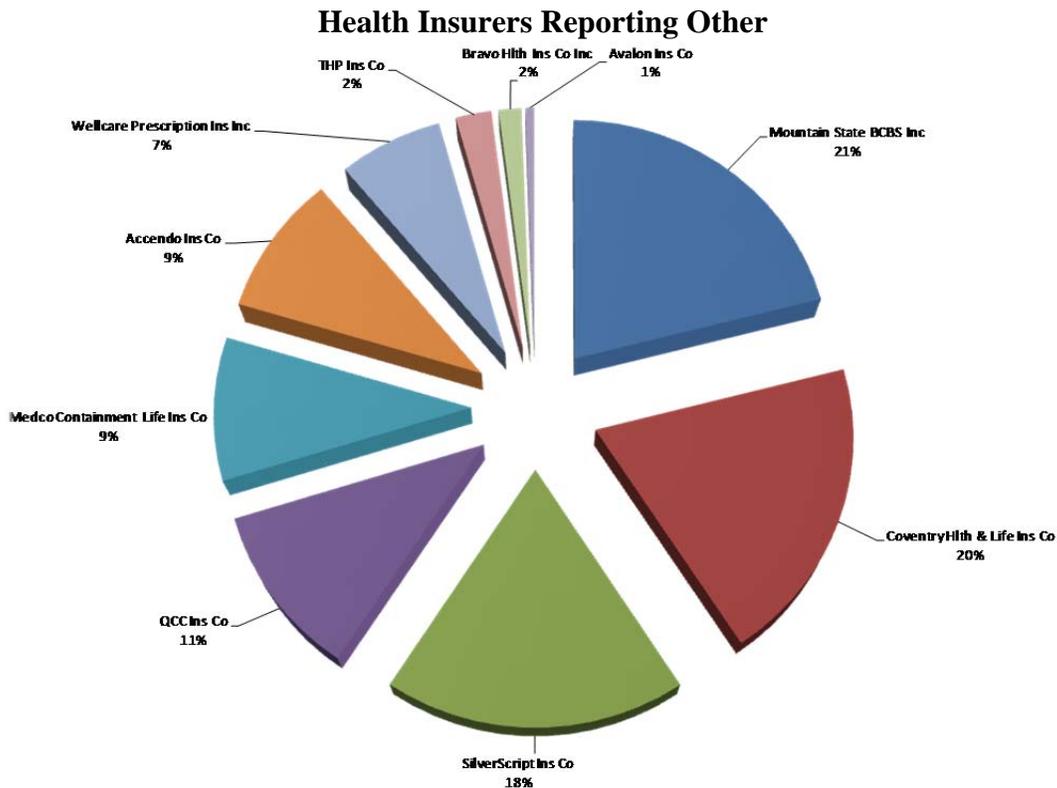
Health Insurers Reporting Medicare Supplement



2010 West Virginia Market Share Report

Health Insurers Reporting Other

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	20.91%	\$19,092,937
2	Coventry Hlth & Life Ins Co	19.59%	\$17,891,153
3	SilverScript Ins Co	18.32%	\$16,729,918
4	QCC Ins Co	10.92%	\$9,969,836
5	Medco Containment Life Ins Co	9.29%	\$8,482,583
6	Accendo Ins Co	9.21%	\$8,408,915
7	Wellcare Prescription Ins Inc	6.72%	\$6,139,667
8	THP Ins Co	2.30%	\$2,102,845
9	Bravo Hlth Ins Co Inc	1.45%	\$1,327,092
10	Avalon Ins Co	0.57%	\$516,240
11	Upmc Hlth Benefits Inc	0.38%	\$345,784
12	Sterling Life Ins Co	0.19%	\$169,832
13	Envision Ins Co	0.10%	\$94,375
14	Geisinger Ind Ins Co	0.06%	\$57,530
15	Mamsi Life & Hlth Ins Co	0.00%	\$1,563
Total for Top 10 Insurers		99.27%	\$90,661,186
Total for All Other Insurers		0.73%	\$669,084
Total for All Insurers		100.00%	\$91,330,270

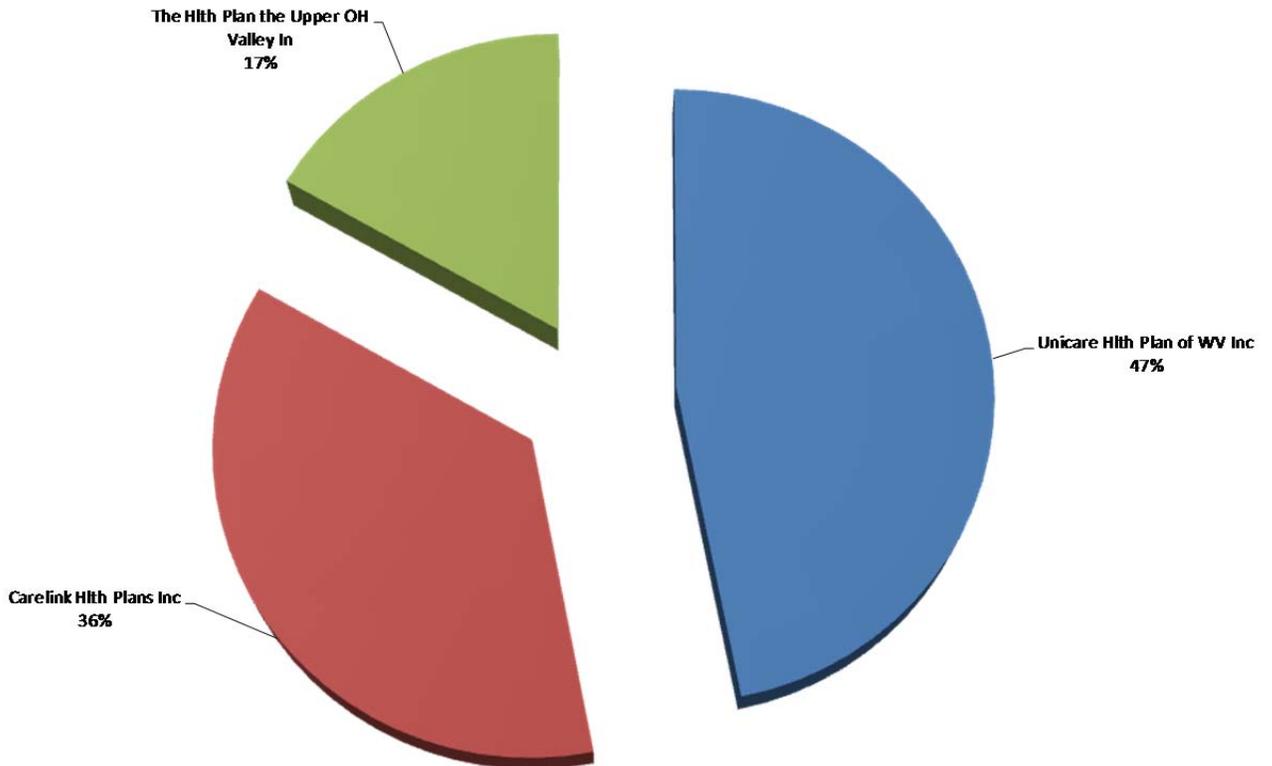


2010 West Virginia Market Share Report

Health Insurers Reporting Title XIX Medicaid

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Unicare Hlth Plan of WV Inc	46.92%	\$151,336,155
2	Carelink Hlth Plans Inc	36.33%	\$117,171,293
3	The Hlth Plan the Upper OH Valley In	16.76%	\$54,051,878
Total for Top 10 Insurers		100.00%	\$322,559,326
Total for All Other Insurers			
Total for All Insurers		100.00%	\$322,559,326

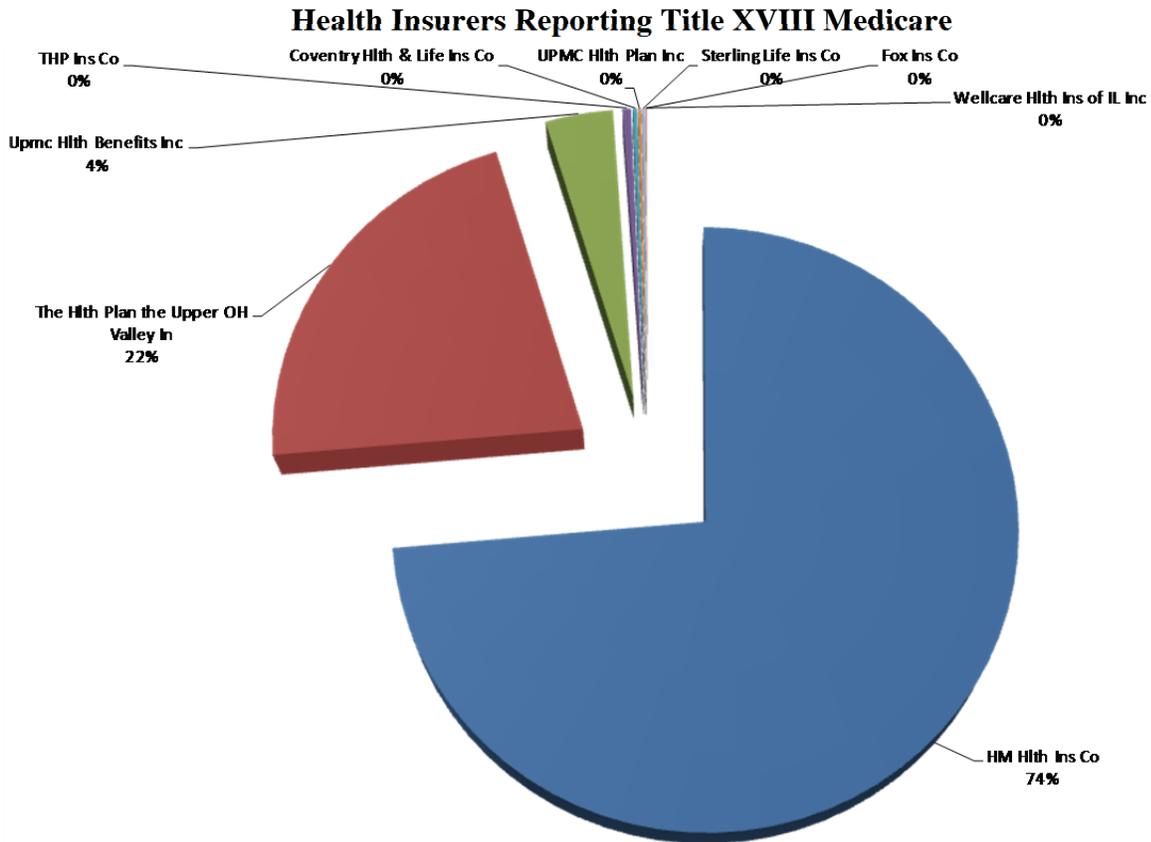
Health Insurers Reporting Title XIX Medicaid



2010 West Virginia Market Share Report

Health Insurers Reporting Title XVIII Medicare

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	HM Hlth Ins Co	73.61%	\$196,424,508
2	The Hlth Plan the Upper OH Valley In	21.66%	\$57,808,247
3	Upmc Hlth Benefits Inc	3.62%	\$9,652,445
4	THP Ins Co	0.45%	\$1,205,001
5	Coventry Hlth & Life Ins Co	0.25%	\$656,870
6	UPMC Hlth Plan Inc	0.16%	\$419,641
7	Sterling Life Ins Co	0.15%	\$402,853
8	Fox Ins Co	0.08%	\$204,428
9	Wellcare Hlth Ins of IL Inc	0.02%	\$60,757
Total for Top 10 Insurers		100.00%	\$266,834,750
Total for All Other Insurers			
Total for All Insurers		100.00%	\$266,834,750

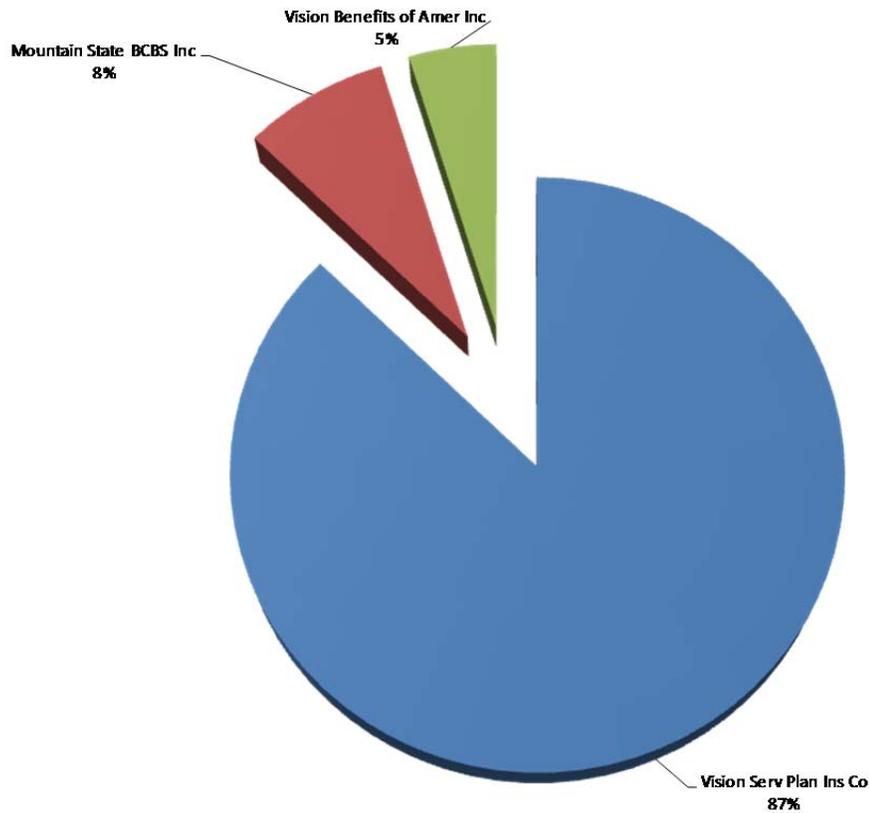


2010 West Virginia Market Share Report

Health Insurers Reporting Vision Only

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Vision Serv Plan Ins Co	87.25%	\$5,135,985
2	Mountain State BCBS Inc	7.96%	\$468,827
3	Vision Benefits of Amer Inc	4.78%	\$281,651
Total for Top 10 Insurers		100.00%	\$5,886,463
Total for All Other Insurers			
Total for All Insurers		100.00%	\$5,886,463

Health Insurers Reporting Vision Only



**2010 West Virginia Market Share Report
Individual A&H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	17.29%	\$35,710,164
2	American Family Life Assur Co of Col	10.42%	\$21,531,981
3	Bankers Life & Cas Co	6.26%	\$12,938,874
4	Combined Ins Co Of Amer	4.54%	\$9,382,480
5	Washington Natl Ins Co	3.74%	\$7,735,248
6	United Of Omaha Life Ins Co	3.50%	\$7,239,995
7	Genworth Life Ins Co	3.49%	\$7,218,387
8	State Farm Mut Auto Ins Co	3.00%	\$6,201,434
9	Time Ins Co	2.83%	\$5,848,070
10	Northwestern Mut Life Ins Co	2.80%	\$5,782,902
11	Mutual Of Omaha Ins Co	2.63%	\$5,440,010
12	United Amer Ins Co	2.55%	\$5,264,364
13	Colonial Life & Accident Ins Co	2.20%	\$4,549,761
14	United World Life Ins Co	2.13%	\$4,404,596
15	Metropolitan Life Ins Co	1.83%	\$3,787,353
16	Provident Life & Accident Ins Co	1.82%	\$3,750,831
17	Bankers Fidelity Life Ins Co	1.57%	\$3,246,805
18	Order of United Commerical Travelers	1.47%	\$3,035,596
19	John Alden Life Ins Co	1.32%	\$2,736,408
20	Northwestern Long Term Care Ins Co	1.30%	\$2,682,627
21	John Hancock Life Ins Co (USA)	1.00%	\$2,069,356
22	Royal Neighbors Of Amer	0.81%	\$1,666,410
23	Western & Southern Life Ins Co	0.78%	\$1,617,500
24	Massachusetts Mut Life Ins Co	0.78%	\$1,613,749
25	Monumental Life Ins Co	0.76%	\$1,575,469
26	American Heritage Life Ins Co	0.73%	\$1,518,098
27	United Teacher Assoc Ins Co	0.73%	\$1,506,089
28	RiverSource Life Ins Co	0.71%	\$1,476,022
29	Humana Ins Co	0.70%	\$1,443,771
30	Continental Gen Ins Co	0.67%	\$1,385,808
31	Aetna Life Ins Co	0.64%	\$1,326,905
32	American Gen Life & Acc Ins Co	0.62%	\$1,271,960
33	American Income Life Ins Co	0.61%	\$1,256,815
34	The Hlth Plan the Upper OH Valley In	0.60%	\$1,246,860
35	American Fidelity Assur Co	0.59%	\$1,218,667
36	Woodmen World Assur Life Assn	0.58%	\$1,198,465
37	Unum Life Ins Co Of Amer	0.54%	\$1,124,278
38	Physicians Mut Ins Co	0.54%	\$1,121,247
39	Berkshire Life Ins Co of Amer	0.53%	\$1,097,007
40	Paul Revere Life Ins Co	0.44%	\$900,686
41	Family Heritage Life Ins Co Of Amer	0.43%	\$897,892

**2010 West Virginia Market Share Report
Individual A&H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	New York Life Ins Co	0.42%	\$875,517
43	Loyal Amer Life Ins Co	0.37%	\$767,994
44	World Ins Co	0.36%	\$745,800
45	Constitution Life Ins Co	0.35%	\$716,508
46	Senior Hlth Ins Co of PA	0.33%	\$674,561
47	Family Life Ins Co	0.31%	\$644,631
48	Standard Life & Accident Ins Co	0.27%	\$564,058
49	Lincoln Heritage Life Ins Co	0.25%	\$526,688
50	Prudential Ins Co Of Amer	0.24%	\$502,433
51	Golden Rule Ins Co	0.23%	\$477,425
52	AXA Equitable Life Ins Co	0.22%	\$456,675
53	Thrivent Financial For Lutherans	0.22%	\$453,315
54	Assurity Life Ins Co	0.20%	\$407,953
55	Principal Life Ins Co	0.20%	\$405,062
56	Transamerica Life Ins Co	0.20%	\$404,020
57	Allianz Life Ins Co Of N Amer	0.19%	\$395,447
58	Reassure Amer Life Ins Co	0.17%	\$359,975
59	Metlife Ins Co of CT	0.16%	\$330,367
60	USAA Life Ins Co	0.16%	\$325,094
61	Guardian Life Ins Co Of Amer	0.16%	\$323,014
62	Liberty Life Ins Co	0.16%	\$322,595
63	Sears Life Ins Co	0.15%	\$319,508
64	Colonial Penn Life Ins Co	0.13%	\$271,949
65	Ohio Natl Life Assur Corp	0.13%	\$267,643
66	Provident Amer Life & Hlth Ins Co	0.12%	\$245,083
67	American Republic Ins Co	0.11%	\$235,054
68	Professional Ins Co	0.11%	\$233,780
69	Standard Ins Co	0.11%	\$231,582
70	Protective Life Ins Co	0.11%	\$222,958
71	American Alt Ins Corp	0.10%	\$214,964
72	American Gen Life Ins Co	0.10%	\$211,462
73	Continental Cas Co	0.10%	\$200,658
74	Nationwide Life Ins Co	0.10%	\$197,627
75	Genworth Life & Ann Ins Co	0.08%	\$175,412
76	Gerber Life Ins Co	0.08%	\$173,672
77	Stonebridge Life Ins Co	0.08%	\$173,004
78	Kanawha Ins Co	0.08%	\$170,694
79	Lincoln Natl Life Ins Co	0.08%	\$166,022
80	Ohio Natl Life Ins Co	0.08%	\$160,576
81	Globe Life & Accident Ins Co	0.08%	\$156,153
82	Teachers Ins & Ann Assoc Of Amer	0.07%	\$151,683

**2010 West Virginia Market Share Report
Individual A&H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	Central United Life Ins Co	0.07%	\$151,113
84	Union Central Life Ins Co	0.07%	\$150,597
85	Connecticut Gen Life Ins Co	0.07%	\$146,371
86	Lincoln Benefit Life Co	0.07%	\$143,614
87	Woodmen World Life Ins Soc	0.07%	\$137,177
88	Illinois Mut Life Ins Co	0.07%	\$135,792
89	United Natl Life Ins Co Of Amer	0.07%	\$135,365
90	Mony Life Ins Co	0.06%	\$133,390
91	Continental Life Ins Co Brentwood	0.06%	\$133,217
92	Farm Family Life Ins Co	0.06%	\$133,157
93	Union Security Ins Co	0.06%	\$126,450
94	Conseco Life Ins Co	0.05%	\$110,102
95	Freedom Life Ins Co Of Amer	0.05%	\$106,890
96	Union Bankers Ins Co	0.05%	\$106,806
97	Trustmark Ins Co	0.05%	\$102,130
98	Minnesota Life Ins Co	0.05%	\$100,563
99	Federated Life Ins Co	0.05%	\$93,789
100	American Natl Ins Co	0.04%	\$91,973
101	Medamerica Ins Co	0.04%	\$91,939
102	Guarantee Trust Life Ins Co	0.04%	\$89,500
103	Medico Ins Co	0.04%	\$88,458
104	Centre Life Ins Co	0.04%	\$77,370
105	Knights Of Columbus	0.04%	\$76,806
106	Cincinnati Life Ins Co	0.04%	\$73,550
107	Mega Life & Hlth Ins Co The	0.03%	\$69,685
108	Celtic Ins Co	0.03%	\$68,282
109	Pennsylvania Life Ins Co	0.03%	\$65,844
110	National Union Fire Ins Co Of Pitts	0.03%	\$64,539
111	National Life Ins Co	0.03%	\$60,314
112	TIAA Cref Life Ins Co	0.03%	\$59,746
113	National Guardian Life Ins Co	0.03%	\$58,674
114	Union Fidelity Life Ins Co	0.03%	\$58,055
115	Unified Life Ins Co	0.03%	\$55,388
116	Merit Life Ins Co	0.03%	\$53,654
117	Markel Ins Co	0.03%	\$53,529
118	Balboa Life Ins Co	0.03%	\$53,309
119	Pan Amer Life Ins Co	0.02%	\$49,406
120	Central States H & L Co Of Omaha	0.02%	\$47,267
121	Monarch Life Ins Co	0.02%	\$46,854
122	Marquette Natl Life Ins Co	0.02%	\$46,533
123	National Teachers Assoc Life Ins Co	0.02%	\$45,786

**2010 West Virginia Market Share Report
Individual A&H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
124	Pacificare Life & Hlth Ins Co	0.02%	\$42,241
125	Central Reserve Life Ins Co	0.02%	\$42,179
126	AF&L Ins Co	0.02%	\$41,585
127	American Gen Life Ins Co of DE	0.02%	\$40,370
128	American Pioneer Life Ins Co	0.02%	\$39,791
129	State Life Ins Co	0.02%	\$38,235
130	Consumers Life Ins Co	0.02%	\$33,347
131	Lafayette Life Ins Co	0.02%	\$32,360
132	Cuna Mut Ins Society	0.02%	\$32,165
133	Humanadental Ins Co	0.01%	\$28,431
134	American Progressive L&H Ins Of NY	0.01%	\$27,899
135	HCC Life Ins Co	0.01%	\$27,614
136	United Ins Co Of Amer	0.01%	\$27,148
137	New Era Life Ins Co	0.01%	\$26,035
138	John Hancock Life & Hlth Ins Co	0.01%	\$25,674
139	General Amer Life Ins Co	0.01%	\$24,917
140	US Business of Crown Life Ins Co	0.01%	\$24,034
141	Jackson Natl Life Ins Co	0.01%	\$23,242
142	Great Amer Life Ins Co	0.01%	\$22,035
143	Liberty Natl Life Ins Co	0.01%	\$22,023
144	Country Life Ins Co	0.01%	\$21,674
145	Unicare Life & Hlth Ins Co	0.01%	\$20,306
146	Erie Family Life Ins Co	0.01%	\$17,567
147	Old Republic Ins Co	0.01%	\$15,076
148	Central States Ind Co Of Omaha	0.01%	\$14,956
149	Symetra Life Ins Co	0.01%	\$14,837
150	Reliastar Life Ins Co Of NY	0.01%	\$14,650
151	Health Care Serv Corp A Mut Legal Re	0.01%	\$14,005
152	Physicians Life Ins Co	0.01%	\$12,994
153	Oxford Life Ins Co	0.01%	\$12,986
154	Equitable Life & Cas Ins Co	0.01%	\$12,978
155	United Security Assur Co Of PA	0.01%	\$12,725
156	Boston Mut Life Ins Co	0.01%	\$12,488
157	Universal Guar Life Ins Co	0.01%	\$11,731
158	Aviva Life & Ann Co	0.01%	\$11,048
159	New England Life Ins Co	0.01%	\$10,810
160	United States Fire Ins Co	0.01%	\$10,667
161	Citizens Security Life Ins Co	0.00%	\$9,712
162	THP Ins Co	0.00%	\$9,348
163	Ability Ins Co	0.00%	\$8,488
164	Fidelity Security Life Ins Co	0.00%	\$8,392

**2010 West Virginia Market Share Report
Individual A&H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
165	Travelers Ind Co	0.00%	\$8,016
166	Sterling Investors Life Ins Co	0.00%	\$7,946
167	Philadelphia Amer Life Ins Co	0.00%	\$7,909
168	Christian Fidelity Life Ins Co	0.00%	\$7,905
169	Jefferson Natl Life Ins Co	0.00%	\$7,801
170	US Br Great West Life Assur Co	0.00%	\$6,866
171	Chesapeake Life Ins Co	0.00%	\$6,678
172	Penn Mut Life Ins Co	0.00%	\$6,282
173	Brokers Natl Life Assur Co	0.00%	\$5,460
174	Hartford Life & Ann Ins Co	0.00%	\$5,189
175	American Public Life Ins Co	0.00%	\$4,660
176	Life Ins Co Of N Amer	0.00%	\$4,424
177	American Labor Life Ins Co	0.00%	\$4,071
178	21st Century Premier Ins Co	0.00%	\$3,942
179	Idealife Ins Co	0.00%	\$3,906
180	Government Personnel Mut Life Ins Co	0.00%	\$3,431
181	Commonwealth Ann & Life Ins Co	0.00%	\$3,244
182	Reliastar Life Ins Co	0.00%	\$3,174
183	American United Life Ins Co	0.00%	\$3,077
184	Union Labor Life Ins Co	0.00%	\$3,063
185	Colorado Bankers Life Ins Co	0.00%	\$2,956
186	Starmount Life Ins Co	0.00%	\$2,886
187	Baltimore Life Ins Co	0.00%	\$2,590
188	Old Amer Ins Co	0.00%	\$2,586
189	Kansas City Life Ins Co	0.00%	\$2,480
190	Modern Woodmen Of Amer	0.00%	\$2,396
191	State Mut Ins Co	0.00%	\$2,374
192	American Continental Ins Co	0.00%	\$2,317
193	Phoenix Life Ins Co	0.00%	\$1,706
194	AAA Life Ins Co	0.00%	\$1,679
195	MTL Ins Co	0.00%	\$1,647
196	American Home Assur Co	0.00%	\$1,589
197	American States Ins Co	0.00%	\$1,547
198	EMC Natl Life Co	0.00%	\$1,533
199	Columbus Life Ins Co	0.00%	\$1,424
200	Compbenefits Ins Co	0.00%	\$1,340
201	Transamerica Financial Life Ins Co	0.00%	\$1,324
202	Primerica Life Ins Co	0.00%	\$1,313
203	US Business of Canada Life Assur Co	0.00%	\$1,144
204	Companion Life Ins Co	0.00%	\$1,143
205	Allstate Life Ins Co	0.00%	\$1,006

2010 West Virginia Market Share Report

Individual A&H Type Policies

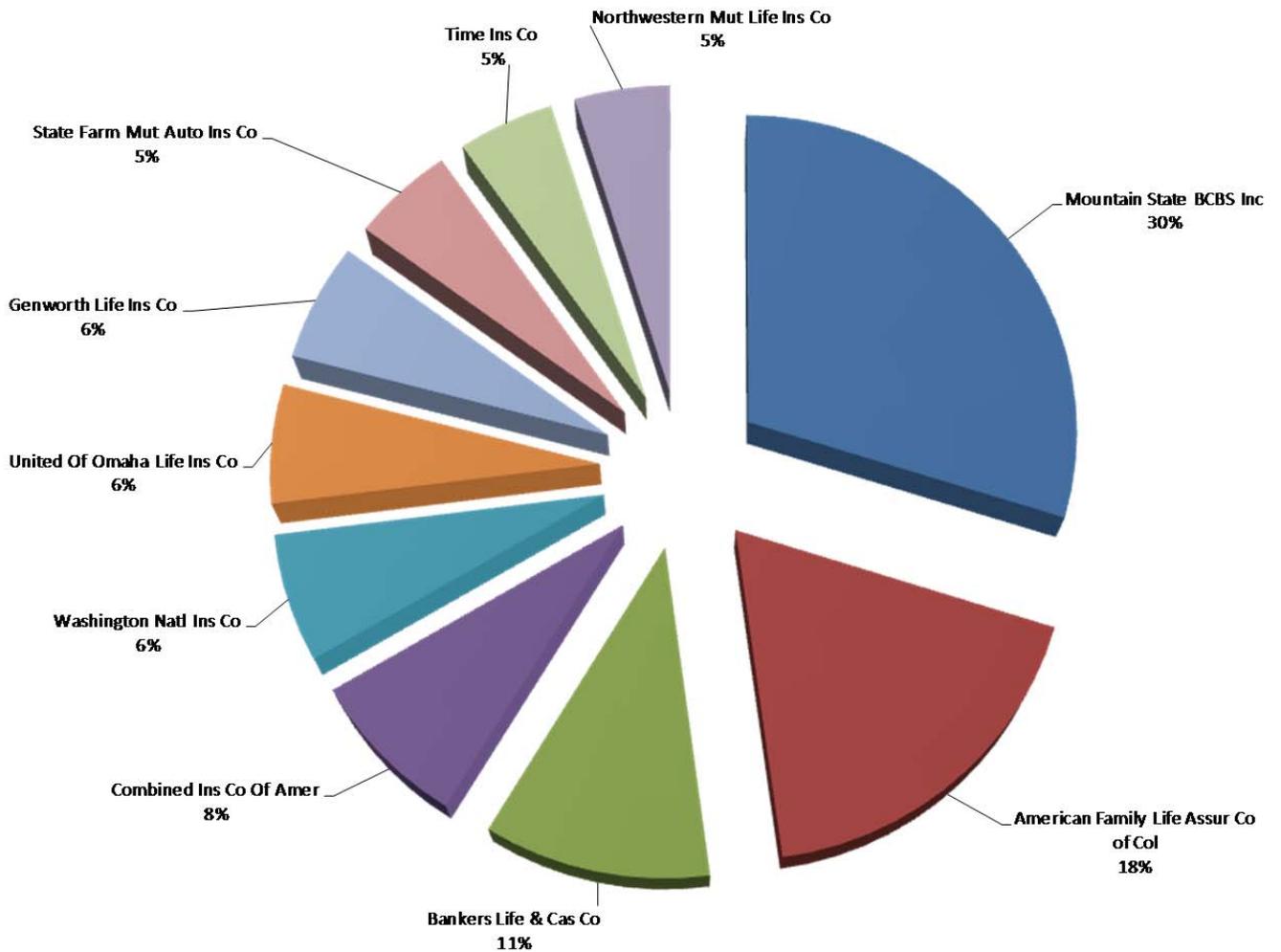
Rank	Company Name	Percent Of Market	Direct Premiums Earned
206	Commercial Travelers Mut Ins Co	0.00%	\$895
207	Federal Ins Co	0.00%	\$877
208	American Sentinel Ins Co	0.00%	\$862
209	American Republic Corp Ins Co	0.00%	\$770
210	Croatian Fraternal Union Of Amer	0.00%	\$725
211	Reliance Standard Life Ins Co	0.00%	\$634
212	Security Life Of Denver Ins Co	0.00%	\$574
213	Teachers Protective Mut Life Ins Co	0.00%	\$554
214	First Allmerica Fin Life Ins Co	0.00%	\$499
215	Farmers New World Life Ins Co	0.00%	\$439
216	United States Life Ins Co In NYC	0.00%	\$409
217	World Corp Ins Co	0.00%	\$395
218	Bancinsure Inc	0.00%	\$317
219	American Bankers Ins Co Of FL	0.00%	\$268
220	Horace Mann Life Ins Co	0.00%	\$256
221	LifeSecure Ins Co	0.00%	\$195
222	ING USA Ann & Life Ins Co	0.00%	\$183
223	First Investors Life Ins Co	0.00%	\$175
224	Forethought Life Ins Co	0.00%	\$173
225	Independent Order Of Foresters Us Br	0.00%	\$171
226	Liberty Life Assur Co Of Boston	0.00%	\$161
227	Slovene Natl Benefit Society	0.00%	\$121
228	Unity Mut Life Ins Co	0.00%	\$119
229	Banner Life Ins Co	0.00%	\$113
230	Stonebridge Cas Ins Co	0.00%	\$108
231	Security Life Ins Co Of Amer	0.00%	\$62
232	Federal Life Ins Co	0.00%	\$59
233	Individual Assur Co Life Hlth & Acc	0.00%	\$46
234	Life Ins Co Of The Southwest	0.00%	\$40
235	Ameritas Life Ins Corp	0.00%	\$38
236	Reserve Natl Ins Co	0.00%	\$11
237	Heritage Union Life Ins Co	0.00%	\$6
238	Sagicor Life Ins Co	0.00%	\$1
239	National Cas Co	-0.02%	(\$32,763)

2010 West Virginia Market Share Report

Individual A&H Type Policies

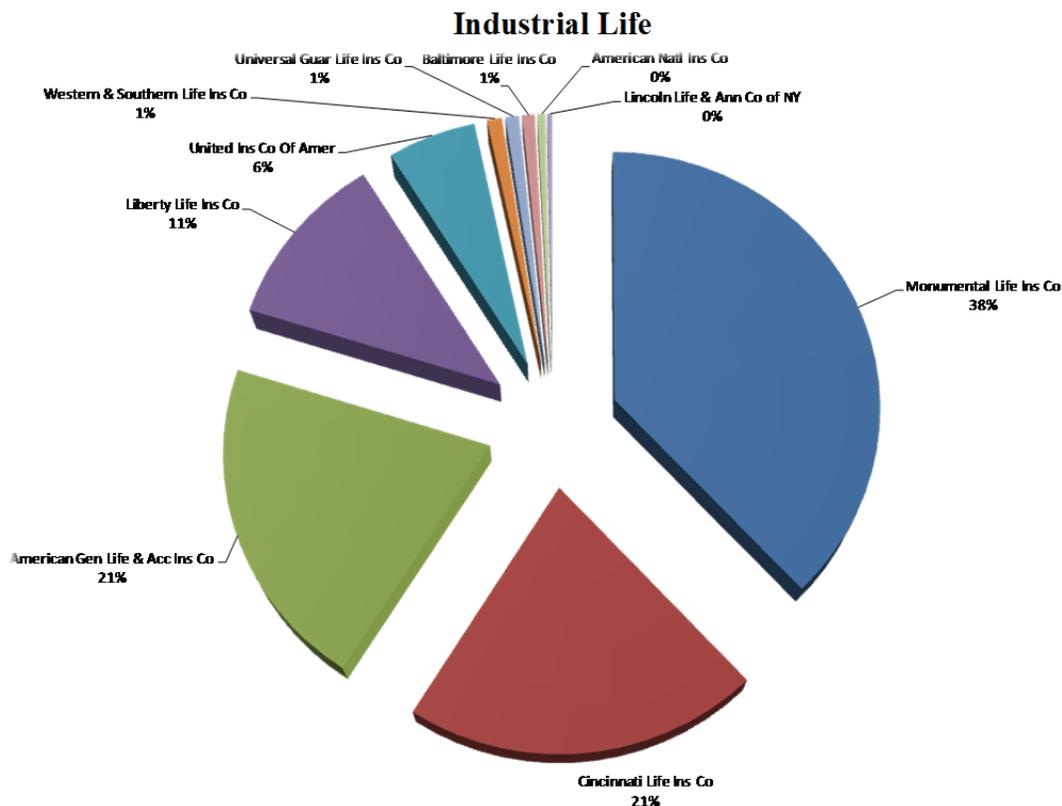
Total for Top 10 Insurers	57.89%	\$119,589,535
Total for All Other Insurers	42.11%	\$87,005,285
Total for All Insurers	100.00%	\$206,594,820

Individual A&H Type Policies



2010 West Virginia Market Share Report Industrial Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Monumental Life Ins Co	37.88%	\$48,201
2	Cincinnati Life Ins Co	20.97%	\$26,686
3	American Gen Life & Acc Ins Co	20.77%	\$26,428
4	Liberty Life Ins Co	11.25%	\$14,320
5	United Ins Co Of Amer	5.55%	\$7,064
6	Western & Southern Life Ins Co	0.93%	\$1,179
7	Universal Guar Life Ins Co	0.84%	\$1,072
8	Baltimore Life Ins Co	0.78%	\$988
9	American Natl Ins Co	0.49%	\$627
10	Lincoln Life & Ann Co of NY	0.32%	\$410
11	Unity Mut Life Ins Co	0.07%	\$87
12	Liberty Natl Life Ins Co	0.05%	\$59
13	Jackson Natl Life Ins Co	0.04%	\$50
14	American Capitol Ins Co	0.03%	\$36
15	Citizens Security Life Ins Co	0.02%	\$26
16	Liberty Bankers Life Ins Co	0.01%	\$9
17	Union Security Ins Co	0.00%	\$6
Total for Top 10 Insurers		99.79%	\$126,975
Total for All Other Insurers		0.21%	\$273
Total for All Insurers		100.00%	\$127,248



**2010 West Virginia Market Share Report
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Northwestern Mut Life Ins Co	11.93%	\$50,184,590
2	State Farm Life Ins Co	6.08%	\$25,596,097
3	Monumental Life Ins Co	4.60%	\$19,340,591
4	John Hancock Life Ins Co (USA)	3.32%	\$13,973,466
5	Lincoln Natl Life Ins Co	3.30%	\$13,883,424
6	New York Life Ins Co	2.96%	\$12,439,850
7	American Gen Life & Acc Ins Co	2.71%	\$11,416,659
8	Metropolitan Life Ins Co	2.42%	\$10,168,756
9	AXA Equitable Life Ins Co	2.41%	\$10,143,041
10	Prudential Ins Co Of Amer	2.40%	\$10,113,842
11	Hartford Life & Ann Ins Co	2.14%	\$9,017,242
12	Massachusetts Mut Life Ins Co	2.13%	\$8,963,618
13	Nationwide Life Ins Co	1.90%	\$8,001,683
14	United Of Omaha Life Ins Co	1.87%	\$7,869,389
15	New York Life Ins & Ann Corp	1.86%	\$7,844,390
16	Pruco Life Ins Co	1.49%	\$6,270,486
17	Great W Life & Ann Ins Co	1.49%	\$6,264,685
18	Erie Family Life Ins Co	1.38%	\$5,798,021
19	Guardian Life Ins Co Of Amer	1.37%	\$5,783,180
20	American Income Life Ins Co	1.35%	\$5,694,161
21	Genworth Life & Ann Ins Co	1.29%	\$5,446,751
22	American Gen Life Ins Co	1.25%	\$5,244,991
23	Western & Southern Life Ins Co	1.17%	\$4,920,891
24	Primerica Life Ins Co	1.16%	\$4,873,535
25	Protective Life Ins Co	1.10%	\$4,620,434
26	Employees Life Co Mut	1.08%	\$4,537,851
27	Lincoln Benefit Life Co	1.07%	\$4,513,778
28	Nationwide Life & Ann Ins Co	1.01%	\$4,258,825
29	Bankers Life & Cas Co	1.00%	\$4,217,253
30	Transamerica Life Ins Co	0.99%	\$4,171,156
31	MetLife Investors USA Ins Co	0.94%	\$3,974,102
32	Farm Family Life Ins Co	0.87%	\$3,652,110
33	Western Southern Life Assur Co	0.81%	\$3,410,213
34	Globe Life & Accident Ins Co	0.76%	\$3,213,050
35	New England Life Ins Co	0.71%	\$2,992,970
36	West Coast Life Ins Co	0.71%	\$2,968,463
37	RiverSource Life Ins Co	0.64%	\$2,696,148
38	Midland Natl Life Ins Co	0.62%	\$2,602,424
39	Allstate Life Ins Co	0.60%	\$2,516,390
40	Combined Ins Co Of Amer	0.59%	\$2,483,349
41	Reassure Amer Life Ins Co	0.57%	\$2,378,563

**2010 West Virginia Market Share Report
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
42	Ohio Natl Life Assur Corp	0.55%	\$2,303,541
43	Reliastar Life Ins Co	0.54%	\$2,255,757
44	Provident Life & Accident Ins Co	0.51%	\$2,136,479
45	Gerber Life Ins Co	0.50%	\$2,091,108
46	Horace Mann Life Ins Co	0.49%	\$2,062,244
47	Physicians Life Ins Co	0.49%	\$2,056,992
48	Motorists Life Ins Co	0.48%	\$2,007,839
49	Teachers Ins & Ann Assoc Of Amer	0.46%	\$1,925,273
50	Liberty Life Ins Co	0.45%	\$1,887,256
51	Lincoln Heritage Life Ins Co	0.44%	\$1,853,696
52	Cincinnati Life Ins Co	0.44%	\$1,847,550
53	Pacific Life Ins Co	0.43%	\$1,828,019
54	Principal Life Ins Co	0.42%	\$1,783,973
55	USAA Life Ins Co	0.41%	\$1,735,859
56	Colonial Penn Life Ins Co	0.41%	\$1,717,923
57	Metlife Ins Co of CT	0.41%	\$1,715,174
58	Colonial Life & Accident Ins Co	0.40%	\$1,668,680
59	Aviva Life & Ann Co	0.38%	\$1,612,541
60	General Amer Life Ins Co	0.37%	\$1,548,356
61	Boston Mut Life Ins Co	0.35%	\$1,485,157
62	State Life Ins Co	0.35%	\$1,461,528
63	Lafayette Life Ins Co	0.35%	\$1,455,288
64	North Amer Co Life & Hlth Ins	0.34%	\$1,439,123
65	Banner Life Ins Co	0.31%	\$1,289,082
66	American Family Life Assur Co of Col	0.31%	\$1,285,051
67	Old Amer Ins Co	0.30%	\$1,265,874
68	Penn Mut Life Ins Co	0.29%	\$1,229,669
69	Minnesota Life Ins Co	0.25%	\$1,050,085
70	United Amer Ins Co	0.25%	\$1,033,638
71	Genworth Life Ins Co	0.24%	\$1,014,254
72	US Br SunLife Assur Co Of Canada	0.24%	\$1,007,574
73	American Natl Ins Co	0.22%	\$941,019
74	OM Fin Life Ins Co	0.22%	\$927,774
75	Metropolitan Tower Life Ins Co	0.20%	\$854,905
76	Universal Guar Life Ins Co	0.20%	\$826,263
77	CM Life Ins Co	0.19%	\$811,032
78	American Heritage Life Ins Co	0.19%	\$800,629
79	Federated Life Ins Co	0.19%	\$779,775
80	Symetra Life Ins Co	0.18%	\$775,384
81	Kansas City Life Ins Co	0.18%	\$771,032
82	Mony Life Ins Co	0.18%	\$768,738

**2010 West Virginia Market Share Report
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
83	Union Central Life Ins Co	0.18%	\$758,157
84	Settlers Life Ins Co	0.18%	\$748,747
85	Phoenix Life Ins Co	0.17%	\$734,810
86	PHL Variable Ins Co	0.17%	\$716,388
87	Baltimore Life Ins Co	0.17%	\$697,192
88	United Natl Life Ins Co Of Amer	0.17%	\$695,560
89	US Financial Life Ins Co	0.16%	\$691,533
90	Assurity Life Ins Co	0.16%	\$687,772
91	Mony Life Ins Co Of Amer	0.16%	\$681,828
92	Ohio Natl Life Ins Co	0.15%	\$641,897
93	First Investors Life Ins Co	0.15%	\$620,148
94	National Guardian Life Ins Co	0.15%	\$612,934
95	National Life Ins Co	0.15%	\$612,038
96	Time Ins Co	0.15%	\$611,951
97	Security Life Of Denver Ins Co	0.14%	\$601,915
98	Jackson Natl Life Ins Co	0.14%	\$596,335
99	Conseco Life Ins Co	0.14%	\$587,429
100	Stonebridge Life Ins Co	0.14%	\$572,678
101	Cuna Mut Ins Society	0.14%	\$569,893
102	Standard Life & Accident Ins Co	0.13%	\$561,481
103	Union Security Ins Co	0.13%	\$533,490
104	Texas Life Ins Co	0.12%	\$522,410
105	Allianz Life Ins Co Of N Amer	0.12%	\$500,975
106	Liberty Life Assur Co Of Boston	0.11%	\$463,661
107	AAA Life Ins Co	0.11%	\$458,421
108	Washington Natl Ins Co	0.11%	\$444,118
109	American Fidelity Assur Co	0.10%	\$430,942
110	Americo Fin Life & Ann Ins Co	0.10%	\$404,740
111	Ohio State Life Ins Co	0.10%	\$402,573
112	Chesapeake Life Ins Co	0.09%	\$395,204
113	Bankers Fidelity Life Ins Co	0.09%	\$370,064
114	Connecticut Gen Life Ins Co	0.09%	\$368,985
115	Life Ins Co Of The Southwest	0.08%	\$354,576
116	American United Life Ins Co	0.08%	\$350,203
117	Ameritas Life Ins Corp	0.08%	\$349,435
118	MML Bay State Life Ins Co	0.08%	\$348,260
119	Golden Rule Ins Co	0.08%	\$345,089
120	American Gen Life Ins Co of DE	0.08%	\$341,918
121	Country Life Ins Co	0.08%	\$334,759
122	Ing Life Ins & Ann Co	0.08%	\$331,817
123	Western Reserve Life Assur Co of OH	0.07%	\$300,184

**2010 West Virginia Market Share Report
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
124	Liberty Natl Life Ins Co	0.07%	\$293,189
125	Garden State Life Ins Co	0.07%	\$286,574
126	Columbus Life Ins Co	0.06%	\$270,896
127	First Penn Pacific Life Ins Co	0.06%	\$262,428
128	Merit Life Ins Co	0.06%	\$261,699
129	Columbian Life Ins Co	0.06%	\$260,681
130	Reliastar Life Ins Co Of NY	0.06%	\$259,294
131	Fidelity Life Assn A Legal Reserve L	0.06%	\$256,449
132	Government Personnel Mut Life Ins Co	0.06%	\$248,405
133	Continental Gen Ins Co	0.06%	\$241,679
134	TIAA Cref Life Ins Co	0.06%	\$240,937
135	Guarantee Trust Life Ins Co	0.06%	\$239,734
136	US Business of Crown Life Ins Co	0.05%	\$207,967
137	NYLife Ins Co Of AZ	0.05%	\$205,010
138	Household Life Ins Co	0.05%	\$197,818
139	Principal Natl Life Ins Co	0.05%	\$197,351
140	Aetna Life Ins Co	0.05%	\$195,177
141	United Ins Co Of Amer	0.05%	\$190,703
142	AXA Equitable Life & Ann Co	0.05%	\$189,398
143	Acacia Life Ins Co	0.04%	\$188,044
144	Starmount Life Ins Co	0.04%	\$187,749
145	Investors Heritage Life Ins Co	0.04%	\$184,166
146	Sears Life Ins Co	0.04%	\$183,202
147	Investors Life Ins Co N Amer	0.04%	\$181,964
148	Loyal Amer Life Ins Co	0.04%	\$179,848
149	United Investors Life Ins Co	0.04%	\$179,107
150	United Teacher Assoc Ins Co	0.04%	\$176,977
151	Great Amer Life Ins Co	0.04%	\$176,773
152	Hartford Life & Accident Ins Co	0.04%	\$172,764
153	Columbian Mut Life Ins Co	0.04%	\$156,223
154	Farmers New World Life Ins Co	0.04%	\$154,609
155	Great Southern Life Ins Co	0.04%	\$147,369
156	American Amicable Life Ins Co Of TX	0.03%	\$141,777
157	MTL Ins Co	0.03%	\$133,034
158	The Savings Bank Life Ins Co Of MA	0.03%	\$129,674
159	Occidental Life Ins Co Of NC	0.03%	\$124,739
160	Trustmark Ins Co	0.03%	\$122,446
161	Security Life Ins Co Of Amer	0.03%	\$120,686
162	Illinois Mut Life Ins Co	0.03%	\$119,565
163	United Home Life Ins Co	0.03%	\$117,581
164	5 Star Life Ins Co	0.03%	\$115,422

**2010 West Virginia Market Share Report
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
165	Hartford Life Ins Co	0.03%	\$107,473
166	Presidential Life Ins Co	0.03%	\$106,744
167	National Western Life Ins Co	0.02%	\$104,587
168	Union Fidelity Life Ins Co	0.02%	\$92,795
169	Jefferson Natl Life Ins Co	0.02%	\$92,225
170	Commonwealth Ann & Life Ins Co	0.02%	\$91,765
171	National Benefit Life Ins Co	0.02%	\$90,045
172	Union Bankers Ins Co	0.02%	\$83,837
173	Pioneer Amer Ins Co	0.02%	\$82,275
174	Security Mut Life Ins Co Of NY	0.02%	\$82,249
175	Amica Life Ins Co	0.02%	\$81,537
176	Unified Life Ins Co	0.02%	\$80,717
177	Pan Amer Assur Co	0.02%	\$80,187
178	Surety Life Ins Co	0.02%	\$77,658
179	Security Benefit Life Ins Co	0.02%	\$76,366
180	United States Life Ins Co In NYC	0.02%	\$71,421
181	Manhattan Natl Life Ins Co	0.02%	\$69,859
182	Constitution Life Ins Co	0.02%	\$69,152
183	Universal Underwriters Life Ins Co	0.02%	\$65,118
184	Madison Natl Life Ins Co Inc	0.01%	\$63,052
185	Citizens Security Life Ins Co	0.01%	\$61,878
186	Wilton Reassur Life Co of NY	0.01%	\$60,244
187	Liberty Bankers Life Ins Co	0.01%	\$56,529
188	Manhattan Life Ins Co	0.01%	\$55,745
189	US Business of Canada Life Assur Co	0.01%	\$54,529
190	Kanawha Ins Co	0.01%	\$52,945
191	ING USA Ann & Life Ins Co	0.01%	\$49,670
192	Mega Life & Hlth Ins Co The	0.01%	\$49,045
193	Continental Life Ins Co Brentwood	0.01%	\$46,779
194	Colorado Bankers Life Ins Co	0.01%	\$46,547
195	LifeSecure Ins Co	0.01%	\$46,071
196	SunAmerica Ann & Life Assur Co	0.01%	\$45,931
197	World Ins Co	0.01%	\$45,083
198	Unum Life Ins Co Of Amer	0.01%	\$44,225
199	Phoenix Life & Ann Co	0.01%	\$43,363
200	American Fidelity Life Ins Co	0.01%	\$42,740
201	Unity Financial Life Ins Co	0.01%	\$42,357
202	Penn Ins & Ann Co	0.01%	\$41,830
203	State Mut Ins Co	0.01%	\$41,398
204	Trans World Assur Co	0.01%	\$40,610
205	American Memorial Life Ins Co	0.01%	\$36,782

**2010 West Virginia Market Share Report
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
206	Continental Assur Co	0.01%	\$36,405
207	Harleysville Life Ins Co	0.01%	\$34,013
208	Unity Mut Life Ins Co	0.01%	\$33,986
209	Fort Dearborn Life Ins Co	0.01%	\$33,964
210	Paul Revere Variable Ann Ins Co	0.01%	\$33,615
211	Old Republic Life Ins Co	0.01%	\$33,364
212	American Capitol Ins Co	0.01%	\$32,935
213	American Bankers Life Assur Co Of FL	0.01%	\$30,662
214	Fidelity Investments Life Ins Co	0.01%	\$29,804
215	EMC Natl Life Co	0.01%	\$28,719
216	Sentry Life Ins Co	0.01%	\$27,960
217	Pioneer Security Life Ins Co	0.01%	\$26,610
218	Beneficial Life Ins Co	0.01%	\$26,169
219	Great Western Ins Co	0.01%	\$25,665
220	Transamerica Financial Life Ins Co	0.01%	\$23,193
221	United Fidelity Life Ins Co	0.01%	\$22,614
222	Pan Amer Life Ins Co	0.01%	\$22,363
223	Mid West Natl Life Ins Co Of TN	0.01%	\$22,077
224	Paul Revere Life Ins Co	0.01%	\$21,160
225	Reliance Standard Life Ins Co	0.00%	\$20,757
226	First Allmerica Fin Life Ins Co	0.00%	\$19,972
227	Guardian Ins & Ann Co Inc	0.00%	\$19,264
228	United World Life Ins Co	0.00%	\$18,216
229	Sunset Life Ins Co Of Amer	0.00%	\$17,863
230	Standard Ins Co	0.00%	\$16,802
231	Equitable Life & Cas Ins Co	0.00%	\$16,744
232	American Equity Invest Life Ins Co	0.00%	\$16,699
233	American Natl Life Ins Co Of TX	0.00%	\$16,593
234	Transamerica Advisors Life Ins Co	0.00%	\$16,000
235	Pennsylvania Life Ins Co	0.00%	\$15,901
236	Homesteaders Life Co	0.00%	\$15,377
237	Provident Amer Life & Hlth Ins Co	0.00%	\$15,289
238	Central Reserve Life Ins Co	0.00%	\$14,657
239	Pioneer Mut Life Ins Co	0.00%	\$14,209
240	Midwestern United Life Ins Co	0.00%	\$13,656
241	Vantis Life Ins Co	0.00%	\$13,201
242	Aurora Natl Life Assur Co	0.00%	\$12,424
243	Humanadental Ins Co	0.00%	\$12,331
244	American Pioneer Life Ins Co	0.00%	\$11,733
245	Monarch Life Ins Co	0.00%	\$11,710
246	John Alden Life Ins Co	0.00%	\$11,254

**2010 West Virginia Market Share Report
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
247	Mutual Of Amer Life Ins Co	0.00%	\$10,811
248	Pharmacists Life Ins Co	0.00%	\$9,400
249	Central United Life Ins Co	0.00%	\$9,088
250	Integrity Life Ins Co	0.00%	\$8,885
251	American Gen Assur Co	0.00%	\$8,295
252	US Br Great West Life Assur Co	0.00%	\$8,083
253	Federal Life Ins Co	0.00%	\$8,060
254	American Republic Ins Co	0.00%	\$7,700
255	Delaware Amer Life Ins Co	0.00%	\$7,386
256	Family Heritage Life Ins Co Of Amer	0.00%	\$7,080
257	Balboa Life Ins Co	0.00%	\$6,808
258	Union Labor Life Ins Co	0.00%	\$5,638
259	Lincoln Life & Ann Co of NY	0.00%	\$5,324
260	Oxford Life Ins Co	0.00%	\$4,284
261	CSI Life Ins Co	0.00%	\$4,168
262	Industrial Alliance Pacific Ins & Fi	0.00%	\$4,136
263	Fidelity Security Life Ins Co	0.00%	\$4,095
264	Family Life Ins Co	0.00%	\$3,795
265	Molina Hlthcare Ins Co	0.00%	\$3,697
266	Idealife Ins Co	0.00%	\$3,657
267	Berkshire Life Ins Co of Amer	0.00%	\$3,414
268	IA Amer Life Ins Co	0.00%	\$3,370
269	S USA Life Ins Co Inc	0.00%	\$3,282
270	Professional Ins Co	0.00%	\$3,210
271	Pacific Life & Ann Co	0.00%	\$3,166
272	American Progressive L&H Ins Of NY	0.00%	\$3,008
273	American Hlth & Life Ins Co	0.00%	\$2,753
274	Zurich Amer Life Ins Co	0.00%	\$2,667
275	Senior Life Ins Co	0.00%	\$2,554
276	Protective Life & Annuity Ins Co	0.00%	\$2,400
277	Heritage Union Life Ins Co	0.00%	\$2,352
278	Country Investors Life Assur Co	0.00%	\$2,351
279	Cigna Hlth & Life Ins Co	0.00%	\$2,234
280	Compbenefits Ins Co	0.00%	\$2,225
281	Park Avenue Life Ins Co	0.00%	\$2,104
282	Central States H & L Co Of Omaha	0.00%	\$2,091
283	CICA Life Ins Co of Amer	0.00%	\$2,013
284	Thrivent Life Ins Co	0.00%	\$1,976
285	Sagicor Life Ins Co	0.00%	\$1,929
286	Anthem Life Ins Co	0.00%	\$1,899
287	Medico Ins Co	0.00%	\$1,895

2010 West Virginia Market Share Report

Ordinary Life

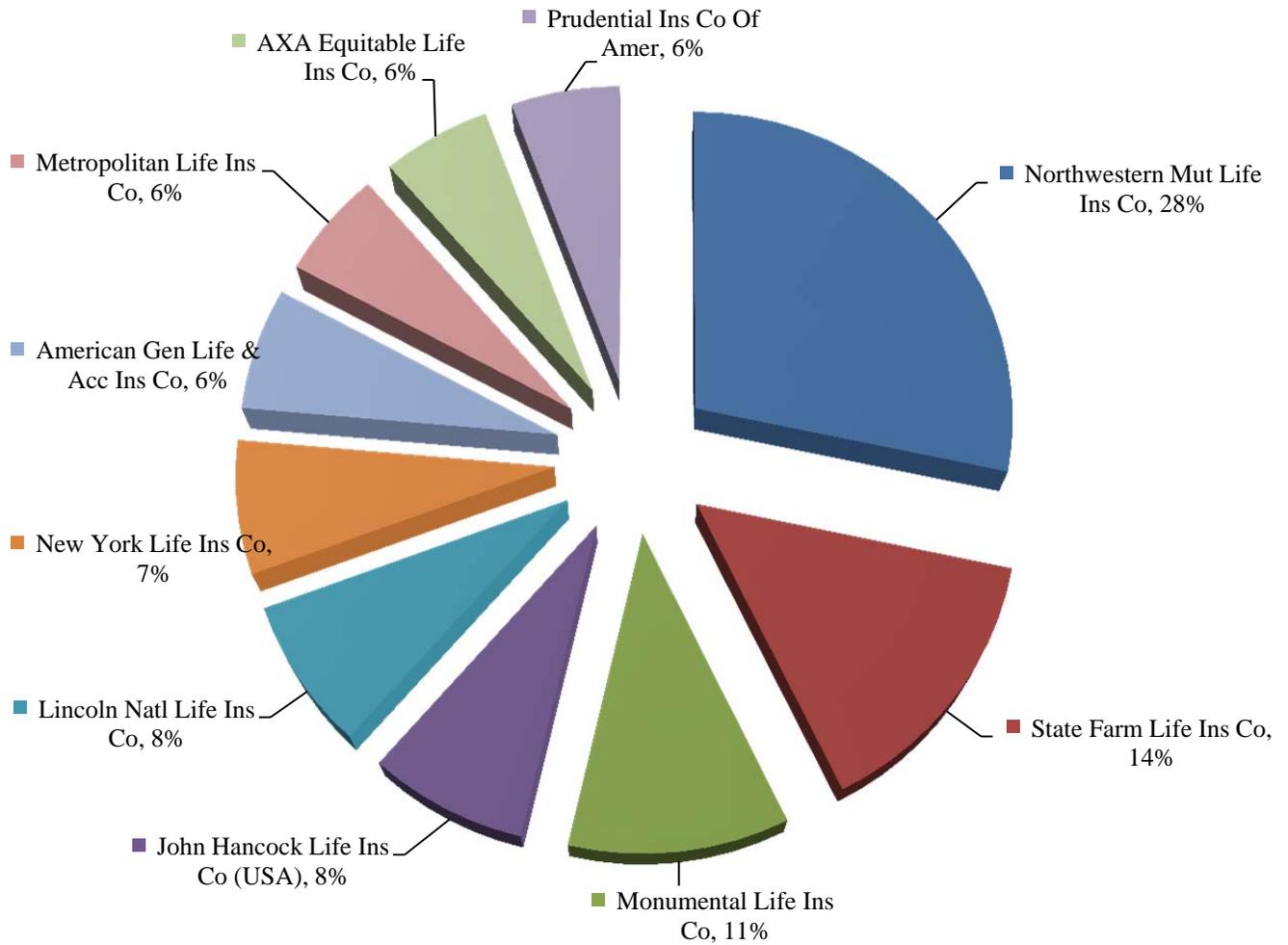
Rank	Company Name	Percent Of Market	Direct Premiums Earned
288	National Teachers Assoc Life Ins Co	0.00%	\$1,879
289	Sun Life Assur Co Of Canada US	0.00%	\$1,757
290	Church Life Ins Corp	0.00%	\$1,736
291	Life Ins Co Of N Amer	0.00%	\$1,701
292	MetLife Investors Ins Co	0.00%	\$1,609
293	Sunamerica Life Ins Co	0.00%	\$1,473
294	Forethought Life Ins Co	0.00%	\$1,355
295	Freedom Life Ins Co Of Amer	0.00%	\$1,083
296	Ullico Life Ins Co	0.00%	\$900
297	Longevity Ins Co	0.00%	\$791
298	Standard Security Life Ins Co Of NY	0.00%	\$769
299	Central Security Life Ins Co	0.00%	\$754
300	Investors Consolidated Ins Co	0.00%	\$748
301	Ability Ins Co	0.00%	\$546
302	Teachers Protective Mut Life Ins Co	0.00%	\$540
303	Members Life Ins Co	0.00%	\$472
304	Symetra Natl Life Ins Co	0.00%	\$455
305	Western Natl Life Ins Co	0.00%	\$415
306	Reliable Life Ins Co	0.00%	\$405
307	Securian Life Ins Co	0.00%	\$388
308	Berkley Life & Hlth Ins Co	0.00%	\$348
309	Companion Life Ins Co	0.00%	\$269
310	Christian Fidelity Life Ins Co	0.00%	\$229
311	USAA Direct Life Ins Co	0.00%	\$195
312	American Public Life Ins Co	0.00%	\$141
313	Monitor Life Ins Co Of NY	0.00%	\$109
314	New Era Life Ins Co	0.00%	\$60
315	Unicare Life & Hlth Ins Co	0.00%	\$31
316	First Hlth Life & Hlth Ins Co	0.00%	\$15
317	Sterling Investors Life Ins Co	0.00%	\$13

2010 West Virginia Market Share Report

Ordinary Life

Total for Top 10 Insurers	42.13%	\$177,260,316
Total for All Other Insurers	57.87%	\$243,526,616
Total for All Insurers	100.00%	\$420,786,932

Ordinary Life



Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010							
Domestic Fraternal Insurers							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
		WV	0	0	0	0	0
Totals Domestic Fraternal Insurer(s)			0	0	0	0	0

Admitted Assets, Liabilities, Reserved or Surplus Funds for 2010					
Non-Domestic Fraternal Insurers					
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Surplus
56200	American Fraternal Union	MN	23,446,875	22,279,696	1,167,179
56030	Catholic Financial Life	WI	1,196,641,433	1,170,541,485	26,099,948
56634	Croatian Fraternal Union Of Amer	PA	358,188,929	342,337,770	15,851,159
57088	Degree Of Honor Protective Assn	MN	194,864,844	188,964,486	5,900,358
56332	First Cath Slovak Ladies Assn USA	OH	635,734,091	547,216,178	88,517,916
56340	First Cath Slovak Union Of US & CN	OH	272,289,975	254,770,111	17,519,864
56693	Greek Catholic Union Of The USA	PA	810,809,677	789,356,323	21,453,354
56553	Hungarian Reformed Federation Amer	DC	16,870,698	15,488,081	1,382,614
58068	Independent Order Of Foresters Us Br	NY	3,108,391,895	2,829,918,742	278,473,153
56707	ISDA fraternal Assoc	PA	49,221,431	45,209,252	4,012,179
58033	Knights Of Columbus	CT	16,861,960,910	15,132,007,737	1,729,953,173
56758	Loyal Christian Benefit Assn	PA	167,397,009	163,194,328	4,202,681
57541	Modern Woodmen Of Amer	IL	10,144,269,324	8,915,847,408	1,228,421,916
56782	National Slovak Society Of The Usa	PA	513,755,840	503,216,251	10,539,589
56383	Order of United Commerical Travelers	OH	23,014,973	11,038,584	11,976,389
57622	Polish Natl Alliance Us Of Na	IL	446,322,672	418,880,443	27,442,229
57630	Polish Roman Catholic Union Of Amer	IL	187,483,364	183,851,989	3,631,375
57649	Polish Womens Alliance Of Amer	IL	55,428,712	54,643,185	785,527
57657	Royal Neighbors Of Amer	IL	765,792,458	537,381,785	228,410,673
56936	Serb Natl Federation	PA	32,623,903	31,569,759	1,054,144
57673	Slovene Natl Benefit Society	PA	178,251,763	172,261,179	5,990,584
56014	Thrivent Financial For Lutherans	WI	59,224,749,903	55,129,173,287	4,095,576,616
56006	Travelers Protective Assn Of Amer	MO	11,006,611	1,449,916	9,556,695
57711	Western Catholic Union	IL	193,641,620	181,217,691	12,423,929
57010	William Penn Assn	PA	223,257,327	203,718,563	19,538,764

Admitted Assets, Liabilities, Reserved or Surplus Funds for 2010					
Non-Domestic Fraternal Insurers					
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Surplus
56170	Womans Life Ins Society	MI	186,505,144	158,433,218	28,071,927
56499	Woodmen World Assur Life Assn	CO	56,483,875	44,724,713	11,759,162
57320	Woodmen World Life Ins Soc	NE	8,570,567,800	7,671,064,644	899,503,156
Totals Non-Domestic Fraternal Insurer(s)			104,508,973,056	95,719,756,804	8,789,216,253

Admitted Assets, Liabilities, Reserved or Surplus Funds for 2010				
Grand Totals of All Fraternal Insurers				
Totals for Domestic Fraternal Insurers	0	0	0	0
Totals for Non-Domestic Fraternal Insurers	28	104,508,973,056	95,719,756,804	8,789,216,253
Grand Totals for All Fraternal Insurers	28	104,508,973,056	95,719,756,804	8,789,216,253

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2010							
Domestic Health Insurers							
NAIC CODE	Company Name	Bus. Type[1]	State of DOM	Admitted Assets	Liabilities	Net Worth Written	Premiums
95408	Carelink Hlth Plans Inc	HEALT	WV	58,283,417	24,398,056	33,885,361	162,221,479
12329	Delta Dental of W VA	HEALT	WV	5,136,138	2,119,787	3,016,351	15,105,317
54828	Mountain State BCBS Inc	HEALT	WV	439,072,717	197,371,214	241,701,503	797,599,114
95677	The Hlth Plan the Upper OH Valley In	HEALT	WV	226,396,148	51,152,688	175,243,460	201,964,489
60016	THP Ins Co	Life	WV	25,757,506	8,872,531	16,884,975	12,870,893
11810	Unicare Hlth Plan of WV Inc	HEALT	WV	47,947,686	19,905,722	28,041,964	151,336,155
Totals Domestic Health Insurer(s)				802,593,612	303,819,998	498,773,614	1,341,097,447

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2010							
Non-Domestic Health Insurers							
NAIC CODE	Company Name	Bus. Type[1]	State of DOM	Admitted Assets	Liabilities	Net Worth Written	Premiums
63444	Accendo Ins Co	Life	UT	110,958,013	43,602,373	67,355,640	8,571,711
72052	Aetna Hlth Ins Co	Life	PA	52,194,632	26,122,000	26,072,632	0
84697	American Specialty Hlth Ins Co	Life	IL	8,366,731	708,095	7,658,636	0
60250	AmFirst Ins Co	Life	OK	15,493,272	5,004,682	10,488,590	0
12151	Arcadian Hlth Plan Inc	HEALT	WA	92,372,811	47,639,941	44,732,871	0
12358	Avalon Ins Co	Life	PA	24,958,650	9,275,646	15,683,004	516,240
71013	Bankers Reserve Life Ins Co Of WI	Life	WI	116,946,026	46,332,157	70,613,868	0
12784	Bravo Hlth Ins Co Inc	Life	DE	67,716,116	23,156,065	44,560,051	1,327,092
81000	Cambridge Life Ins Co	Life	MO	71,163,560	23,376,189	47,787,371	0
81973	Coventry Hlth & Life Ins Co	Life	DE	711,799,800	314,903,333	396,896,470	133,692,248
81396	Delta Dental Ins Co	Life	DE	111,636,051	59,917,657	51,718,394	714,170
48127	Dental Choice Inc	HEALT	KY	6,240,558	201,332	6,039,226	987,730
73474	Dentegra Ins Co	Life	DE	29,714,336	13,246,739	16,467,597	0
12747	Envision Ins Co	Life	OH	97,007,010	77,678,538	19,328,472	94,375
60025	Express Scripts Ins Co	Life	AZ	39,076,601	25,820,599	13,256,002	0

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2010							
Non-Domestic Health Insurers-continued							
NAIC CODE	Company Name	Bus. Type[1]	State of DOM	Admitted Assets	Liabilities	Net Worth Written	Premiums
10161	Fox Ins Co	Life	AZ	8,175,246	4,368,754	3,806,492	204,428
10244	Geisinger Ind Ins Co	P&C	PA	16,849,406	8,293,986	8,555,420	57,530
95846	Group Dental Serv Of MD Inc	HEALT	MD	7,204,409	2,312,404	4,892,005	0
78611	HCSC Ins Serv Co	Life	IL	157,080,527	58,740,468	98,340,059	0
70670	Health Care Serv Corp A Mut Legal Re	Life	IL	12,718,574,391	4,925,038,007	7,793,536,383	68,190
78972	Healthy Alliance Life Ins Co	Life	MO	661,228,169	378,162,535	283,065,634	0
10131	Highmark Senior Resources Inc	Life	PA	42,684,897	10,414,824	32,270,073	8,922,727
71768	HM Hlth Ins Co	Life	PA	179,785,868	113,230,572	66,555,296	196,424,508
60321	Mamsi Life & Hlth Ins Co	Life	MD	25,555,558	5,321,467	20,234,091	375,529
63762	Medco Containment Life Ins Co	Life	PA	260,085,594	121,536,461	138,549,133	8,482,583
29076	Medical Mut Of OH	P&C	OH	1,495,657,937	430,331,682	1,065,326,255	0
94587	Members Hlth Ins Co	Life	IN	28,939,997	48,704	28,891,293	0
85286	OneNation Ins Co	Life	IN	78,409,346	310,358	78,098,988	0
96940	Optimum Choice Inc	HEALT	MD	124,537,341	33,229,586	91,307,755	10,437,768
93688	QCC Ins Co	Life	PA	1,323,602,302	551,222,518	772,379,784	9,969,836
61700	Renaissance Life & Hlth Ins Co of Am	Life	IN	40,499,430	17,625,636	22,873,794	544,441
67636	Significa Ins Grp Inc	Life	PA	18,787,686	842,478	17,945,208	0
12575	SilverScript Ins Co	Life	TN	361,971,473	222,333,553	139,637,920	16,587,105
77399	Sterling Life Ins Co	Life	IL	271,998,657	123,961,122	148,037,535	1,302,173
85766	United Concordia Ins Co	Life	AZ	55,745,541	21,399,334	34,346,207	4,697,242
11018	UPMC Hlth Benefits Inc	P&C	PA	46,367,466	9,998,800	36,368,666	10,005,958
95216	UPMC Hlth Plan Inc	HEALT	PA	247,098,478	137,659,628	109,438,850	419,641
53953	Vision Benefits of Amer Inc	HEALT	PA	40,359,295	6,710,595	33,648,700	281,651

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2010							
Non-Domestic Health Insurers-continued							
NAIC CODE	Company Name	Bus. Type[1]	State of DOM	Admitted Assets	Liabilities	Net Worth Written	Premiums
39616	Vision Serv Plan Ins Co	P&C	CT	197,228,229	79,012,008	118,216,221	5,135,985
64467	Wellcare Hlth Ins of IL Inc	Life	IL	56,269,389	14,430,734	41,838,655	60,757
10155	Wellcare Prescription Ins Inc	Life	FL	189,635,748	67,659,672	121,976,076	6,139,667
Totals Non-Domestic Health Insurer(s)				20,209,976,547	8,061,181,232	12,148,795,317	426,021,285

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2010							
Grand Totals of All Health Insurers							
Totals for Domestic Health Insurers	6			802,593,612	303,819,998	498,773,614	1,341,097,447
Totals for Non-Domestic Health Insurers	41			20,209,976,547	8,061,181,232	12,148,795,317	426,021,285
Grand Totals for All Health Insurers	47			21,012,570,159	8,365,001,230	12,647,568,931	1,767,118,732

End Note

[1] HMDI = Hospital, Medical and Dental Service or Indemnity Corporation

HMO = Health Maintenance Corporation

LHSO = Limit Health Services Organizations

Life = Life, Accident and Health,

P&C = Property and Casualty

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010							
Domestic Life Insurers							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
		WV	0	0	0	0	0
Totals Domestic Life Insurer(s)			0	0	0	0	0

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010							
Non-Domestic Life Insurers							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
77879	5 Star Life Ins Co	LA	202,943,444	150,154,482	2,500,050	0	50,288,912
71854	AAA Life Ins Co	MI	437,929,085	354,208,880	2,500,000	0	81,220,205
71471	Ability Ins Co	NE	214,112,790	181,150,340	2,500,000	0	30,462,450
60038	Acacia Life Ins Co	DC	1,534,906,376	1,201,935,588	3,000,000	10,000,000	319,970,787
60348	Ace Life Ins Co	CT	38,909,351	23,395,575	2,500,000	0	13,013,776
78700	Aetna Hlth & Life Ins Co	CT	1,906,085,708	1,654,339,670	2,500,000	0	249,246,038
60054	Aetna Life Ins Co	CT	21,237,425,146	17,055,047,213	62,765,560	0	4,119,612,373
82406	All Savers Ins Co	IN	7,822,501	3,266,580	2,000,000	0	2,555,922
69604	Allianz Life & Ann Co	MN	16,701,048	5,332,158	2,500,000	0	8,868,890
90611	Allianz Life Ins Co Of N Amer	MN	84,464,206,882	79,869,019,158	20,000,000	18,903,484	4,556,284,240
70866	Allstate Assur Co	IL	11,228,640	1,526,931	3,000,000	0	6,701,708
60186	Allstate Life Ins Co	IL	58,763,010,092	55,423,872,993	5,402,600	0	3,333,734,498
60216	Amalgamated Life Ins Co	NY	72,159,601	35,869,411	2,500,000	0	33,790,190
68594	American Amicable Life Ins Co Of TX	TX	394,618,694	336,661,236	3,158,420	0	54,799,038
60275	American Bankers Life Assur Co Of FL	FL	626,532,264	538,462,927	4,472,341	0	83,596,996
60291	American Capitol Ins Co	TX	72,222,752	61,288,304	2,500,000	0	8,434,448
60305	American Comm Mut Ins Co	MI	46,647,188	28,721,109	0	0	17,926,079
12321	American Continental Ins Co	TN	61,338,959	22,693,477	1,500,000	0	37,145,482

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
94439	American Creditors Life Ins Co	DE	17,171,518	5,941,681	1,774,000	168,000	9,287,837
92738	American Equity Invest Life Ins Co	IA	21,125,501,127	19,724,816,152	2,500,000	0	1,398,184,975
60380	American Family Life Assur Co of Col	NE	89,723,267,205	82,983,481,502	3,879,605	0	6,735,906,098
60410	American Fidelity Assur Co	OK	3,780,923,579	3,493,702,682	2,500,000	0	284,720,897
60429	American Fidelity Life Ins Co	FL	460,658,456	389,967,906	2,500,000	0	68,190,550
69337	American Fin Security Life	MO	3,258,408	84,522	1,000,000	0	2,173,886
68373	American Gen Assur Co	IL	190,306,648	84,254,067	2,500,000	0	103,552,581
66672	American Gen Life & Acc Ins Co	TN	9,636,966,660	8,796,214,533	75,603,885	0	765,148,242
60488	American Gen Life Ins Co	TX	41,582,692,391	34,970,607,351	6,000,000	850,000	6,605,235,040
66842	American Gen Life Ins Co of DE	DE	9,399,343,910	8,746,661,230	4,883,515	0	647,799,165
60534	American Heritage Life Ins Co	FL	1,518,380,626	1,263,358,531	3,311,316	0	251,710,779
60518	American Hlth & Life Ins Co	TX	1,129,273,545	850,862,643	3,000,000	0	275,410,902
60577	American Income Life Ins Co	IN	2,136,407,531	1,936,335,115	11,680,107	0	188,392,309
89427	American Labor Life Ins Co	AZ	6,669,847	2,055,472	1,100,000	0	3,514,375
81213	American Maturity Life Ins Co	CT	62,002,925	15,111,356	2,500,000	0	44,391,569
81418	American Medical & Life Ins Co	NY	21,548,456	12,032,202	2,000,000	0	7,516,254
97179	American Medical Security Life Ins C	WI	69,961,613	28,057,440	6,000,000	0	35,904,173
67989	American Memorial Life Ins Co	SD	2,107,922,905	1,999,602,183	2,500,000	0	105,820,722

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
65811	American Modern Life Ins Co	OH	62,645,477	41,502,847	2,500,000	0	18,642,630
60739	American Natl Ins Co	TX	16,438,191,243	14,484,042,187	30,832,449	0	1,923,316,607
71773	American Natl Life Ins Co Of TX	TX	124,515,244	95,974,065	3,000,000	0	25,541,179
91785	American Phoenix Life & Reassur Co	CT	19,632,716	4,844,192	5,000,000	0	9,788,524
60763	American Pioneer Life Ins Co	FL	78,124,352	58,283,898	2,517,055	0	17,323,399
80624	American Progressive L&H Ins Of NY	NY	288,909,560	148,438,073	2,500,050	0	137,971,437
60801	American Public Life Ins Co	OK	77,968,553	59,477,520	2,642,200	0	15,848,833
67679	American Republic Corp Ins Co	NE	19,441,242	12,304,195	1,500,000	0	5,637,047
60836	American Republic Ins Co	IA	537,807,917	272,926,908	5,000,000	0	259,881,009
88366	American Retirement Life Ins Co	OH	6,375,253	847,638	2,500,000	0	3,027,615
92649	American Underwriters Life Ins Co	AZ	81,089,699	67,845,721	1,011,669	0	12,232,308
60895	American United Life Ins Co	IN	16,537,474,423	15,725,259,540	5,000,000	0	807,214,883
61999	Americo Fin Life & Ann Ins Co	TX	3,628,279,596	3,275,665,377	2,638,308	0	349,975,911
61301	Ameritas Life Ins Corp	NE	7,124,569,433	5,793,692,846	2,500,000	0	1,328,376,587
72222	Amica Life Ins Co	RI	1,024,041,508	838,342,386	5,000,000	0	180,699,122
93661	Annuity Investors Life Ins Co	OH	2,440,028,453	2,298,016,313	2,500,000	0	139,512,140
61069	Anthem Life Ins Co	IN	326,137,295	254,673,781	3,267,547	0	68,195,967
71439	Assurity Life Ins Co	NE	2,326,324,504	2,069,441,015	2,500,000	0	254,383,486
61182	Aurora Natl Life Assur Co	CA	2,902,446,704	2,560,506,429	3,000,000	0	338,940,275
61689	Aviva Life & Ann Co	IA	45,603,044,481	43,246,970,523	10,000,000	0	2,346,073,958

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
68365	AXA Corp Solutions Life Reins Co	DE	1,276,457,700	1,011,271,945	3,269,000	0	261,916,755
62880	AXA Equitable Life & Ann Co	CO	520,606,883	458,744,888	2,500,000	0	59,361,995
62944	AXA Equitable Life Ins Co	NY	135,726,109,289	131,924,824,045	2,500,000	0	3,798,785,244
68160	Balboa Life Ins Co	CA	47,655,211	10,927,738	2,500,000	0	34,227,473
61212	Baltimore Life Ins Co	MD	917,858,483	846,157,460	2,500,000	0	69,201,023
61239	Bankers Fidelity Life Ins Co	GA	117,937,707	86,064,020	2,500,000	0	29,373,687
61263	Bankers Life & Cas Co	IL	13,753,678,780	12,979,002,509	10,000,000	0	764,676,271
81043	Bankers Life Ins Co	FL	37,523,106	21,366,496	3,000,000	0	13,156,609
94250	Banner Life Ins Co	MD	1,918,462,877	1,242,986,794	2,800,000	664,557	672,011,526
80985	BCS Life Ins Co	IL	174,475,410	96,718,391	2,500,000	0	75,257,019
61395	Beneficial Life Ins Co	UT	3,325,327,998	2,817,595,679	2,500,000	0	505,232,319
64890	Berkley Life & Hlth Ins Co	IA	31,495,524	5,047,200	2,500,002	0	23,948,322
62345	Berkshire Hathaway Life Ins Co NE	NE	8,413,268,236	6,860,012,922	3,000,000	0	1,550,255,314
71714	Berkshire Life Ins Co of Amer	MA	2,814,669,327	2,320,894,330	3,198,000	0	490,576,997
61476	Boston Mut Life Ins Co	MA	1,048,910,375	930,127,030	0	0	118,783,345
74900	Brokers Natl Life Assur Co	AR	25,395,006	9,237,746	2,500,000	0	13,657,260
61581	Capitol Life Ins Co	TX	237,157,022	222,252,843	3,080,000	0	11,824,179
80799	Celtic Ins Co	IL	56,954,884	36,239,662	2,500,000	0	18,215,222
61727	Central Reserve Life Ins Co	OH	27,685,829	8,616,358	2,500,000	0	16,569,471
61735	Central Security Life Ins Co	TX	78,642,070	70,942,764	2,000,000	0	5,699,305
61751	Central States H & L Co Of Omaha	NE	331,408,787	229,126,154	0	0	102,282,633
61883	Central United Life Ins Co	AR	321,772,192	267,916,714	2,500,000	200,000	51,155,478
80896	Centre Life Ins Co	MA	1,841,168,658	1,752,017,467	2,500,000	0	86,651,198
62383	Centurion Life Ins Co	IA	1,965,144,273	898,701,610	2,500,000	0	1,063,942,663

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
61808	Charter Natl Life Ins Co	IL	149,329,347	138,734,878	3,410,000	0	7,184,469
61824	Cherokee Natl Life Ins Co	GA	26,261,307	12,321,505	1,500,000	0	12,439,802
61832	Chesapeake Life Ins Co	OK	60,608,217	15,883,049	2,668,000	0	42,057,168
61859	Christian Fidelity Life Ins Co	TX	83,159,236	50,360,350	2,520,000	0	30,278,886
61875	Church Life Ins Corp	NY	237,131,939	198,198,216	6,000,000	0	32,933,723
71463	CICA Life Ins Co of Amer	CO	500,224,670	449,551,822	3,150,000	0	47,522,848
67369	Cigna Hlth & Life Ins Co	CT	65,219,530	14,222,576	2,520,000	0	48,476,954
76236	Cincinnati Life Ins Co	OH	3,165,185,490	2,862,222,335	3,000,000	0	299,963,155
61921	Citizens Security Life Ins Co	KY	26,085,055	14,557,546	1,500,724	725,000	9,301,785
93432	CM Life Ins Co	CT	8,427,843,165	7,590,656,649	2,500,000	0	834,686,516
62049	Colonial Life & Accident Ins Co	SC	2,300,052,819	1,808,314,556	15,076,209	0	476,662,054
62065	Colonial Penn Life Ins Co	PA	733,759,228	660,494,799	2,500,000	0	70,764,429
84786	Colorado Bankers Life Ins Co	CO	182,985,021	165,133,700	2,500,000	0	15,351,321
76023	Columbian Life Ins Co	IL	256,293,925	236,761,604	4,012,125	0	15,520,196
62103	Columbian Mut Life Ins Co	NY	914,520,478	826,115,700	0	0	88,404,778
99937	Columbus Life Ins Co	OH	2,916,264,107	2,657,734,292	10,000,000	0	248,529,815
62146	Combined Ins Co Of Amer	IL	2,543,794,461	1,802,130,459	28,338,567	0	713,325,435
81426	Commercial Travelers Mut Ins Co	NY	32,684,902	25,779,889	0	0	6,905,012
84824	Commonwealth Ann & Life Ins Co	MA	6,755,658,499	6,344,045,527	2,526,000	0	409,086,972
77828	Companion Life Ins Co	SC	160,085,492	68,266,379	2,500,000	0	89,319,114
60984	Compbenefits Ins Co	TX	49,887,284	14,222,082	2,004,000	0	33,661,202
73504	Congress Life Ins Co	AZ	13,321,836	734,288	2,500,000	0	10,087,547
62308	Connecticut Gen Life Ins Co	CT	20,055,457,384	17,040,952,884	29,891,610	0	2,984,612,890
65900	Conseco Life Ins Co	IN	4,272,809,236	4,169,157,742	4,178,222	0	99,473,272

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
62359	Constitution Life Ins Co	TX	62,944,599	25,712,693	2,500,020	0	34,731,886
62375	Consumers Life Ins Co	OH	31,902,802	18,272,267	1,600,000	0	12,030,535
71730	Continental Amer Ins Co	SC	116,795,676	84,164,484	2,500,000	300,000	29,831,192
62413	Continental Assur Co	IL	3,235,385,255	2,737,784,592	21,830,865	0	475,769,798
71404	Continental Gen Ins Co	OH	216,269,233	179,748,054	4,196,559	0	32,324,620
68500	Continental Life Ins Co Brentwood	TN	143,867,260	84,877,650	1,531,200	0	57,458,410
94218	Country Investors Life Assur Co	IL	244,929,901	84,775,592	3,000,000	0	157,154,308
62553	Country Life Ins Co	IL	8,576,560,872	7,591,211,615	4,500,000	0	980,849,257
82880	CSI Life Ins Co	NE	17,533,733	4,641,938	3,000,000	0	9,891,795
62626	Cuna Mut Ins Society	IA	13,330,405,751	11,975,589,106	0	0	1,354,816,645
62634	Delaware Amer Life Ins Co	DE	86,090,789	56,673,576	2,500,000	0	26,917,213
97705	Direct Gen Life Ins Co	SC	26,793,399	11,956,971	2,500,000	0	12,336,428
13183	Eagle Life Ins Co	IA	51,756,691	44,207,318	2,500,000	0	5,049,373
62928	EMC Natl Life Co	IA	1,024,754,005	948,878,609	11,666,700	24,000,000	40,208,696
88595	Emphesys Ins Co	TX	4,566,297	318,996	2,613,450	0	1,633,851
84174	Employees Life Co Mut	IL	384,835,117	359,815,331	0	0	25,019,786
68276	Employers Reassur Corp	KS	10,205,206,072	9,513,188,330	2,550,000	0	689,467,742
64149	EPIC Life Ins Co	WI	51,534,641	25,666,318	2,000,000	0	23,868,323
62952	Equitable Life & Cas Ins Co	UT	215,770,779	186,312,777	2,500,000	0	26,958,002
62510	Equitrust Life Ins Co	IA	7,360,738,230	6,909,246,090	3,000,000	0	448,492,140
70769	Erie Family Life Ins Co	PA	1,750,349,751	1,542,116,195	3,780,400	0	204,453,156
77968	Family Heritage Life Ins Co Of Amer	OH	431,934,801	383,603,666	2,556,000	0	45,775,135
63053	Family Life Ins Co	TX	130,287,481	100,970,107	5,000,000	0	24,317,374
74004	Family Serv Life Ins Co	TX	442,348,465	404,623,445	2,500,000	0	35,225,020
63126	Farm Family Life Ins Co	NY	1,110,093,291	987,362,152	3,000,550	0	119,730,589

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
63177	Farmers New World Life Ins Co	WA	6,858,768,936	6,187,234,547	6,599,833	0	664,934,556
63223	Federal Life Ins Co	IL	220,021,491	197,584,776	0	0	22,436,715
63258	Federated Life Ins Co	MN	1,099,178,719	851,670,216	4,000,000	0	243,508,503
93696	Fidelity Investments Life Ins Co	UT	16,672,983,973	15,933,684,409	3,000,000	0	736,299,564
63290	Fidelity Life Assn A Legal Reserve L	IL	480,524,498	284,161,821	2,500,000	0	193,862,677
71870	Fidelity Security Life Ins Co	MO	664,364,827	554,945,918	2,500,000	4,800,000	102,118,909
78093	Financial Assur Life Ins Co	TX	10,091,415	1,180,731	1,500,000	0	7,410,684
69140	First Allmerica Fin Life Ins Co	MA	1,479,570,559	1,290,569,799	5,000,010	0	184,000,750
90328	First Hlth Life & Hlth Ins Co	TX	592,366,635	263,069,781	2,500,000	0	326,796,854
63495	First Investors Life Ins Co	NY	1,152,919,698	1,124,444,909	2,538,162	0	25,936,627
67652	First Penn Pacific Life Ins Co	IN	1,894,354,076	1,689,407,779	2,500,000	0	202,446,297
91642	Forethought Life Ins Co	IN	4,939,549,746	4,522,207,642	2,500,000	0	414,842,104
71129	Fort Dearborn Life Ins Co	IL	3,077,217,147	2,625,719,994	5,004,000	0	446,493,153
62324	Freedom Life Ins Co Of Amer	TX	31,423,839	17,461,334	1,761,816	0	12,200,689
99775	Funeral Directors Life Ins Co	TX	714,454,659	648,458,557	2,500,000	0	63,496,102
63657	Garden State Life Ins Co	TX	101,184,959	76,579,188	2,500,000	0	22,105,771
63665	General Amer Life Ins Co	MO	11,178,237,934	10,234,264,625	3,000,000	0	940,973,309
93521	General Fidelity Life Ins Co	SC	228,401,664	43,741,249	5,000,000	0	179,660,415
86258	General Re Life Corp	CT	2,911,850,682	2,209,375,929	108,750,000	0	593,724,753
97071	Generali USA Life Reassur Co	MO	987,154,169	645,092,723	10,000,000	0	332,061,446
65536	Genworth Life & Ann Ins Co	VA	25,149,350,551	23,372,755,234	25,651,000	0	1,750,944,317
70025	Genworth Life Ins Co	DE	33,585,118,972	30,601,566,325	4,561,258	300,000	2,978,691,389
70939	Gerber Life Ins Co	NY	1,901,133,895	1,688,091,278	148,500,000	0	64,542,617

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
91472	Globe Life & Accident Ins Co	NE	3,029,553,612	2,610,978,611	6,027,899	300,000	412,247,102
62286	Golden Rule Ins Co	IN	694,018,764	389,221,413	3,262,704	0	301,534,647
63967	Government Personnel Mut Life Ins Co	TX	821,198,032	729,149,963	0	0	92,048,069
62200	Great Amer Life Assur Co	OH	18,988,618	11,034,467	2,500,000	0	5,454,151
63312	Great Amer Life Ins Co	OH	11,470,510,707	10,479,654,780	2,512,500	0	988,343,427
90212	Great Southern Life Ins Co	TX	248,157,004	212,337,006	2,500,000	0	33,319,998
68322	Great W Life & Ann Ins Co	CO	45,091,623,668	43,931,966,818	7,032,000	0	1,152,624,850
71480	Great Western Ins Co	UT	494,789,375	456,327,762	2,500,000	0	35,961,612
64211	Guarantee Trust Life Ins Co	IL	257,985,483	217,843,005	0	0	40,142,478
78778	Guardian Ins & Ann Co Inc	DE	10,072,538,662	9,831,359,037	2,500,000	0	238,679,625
64246	Guardian Life Ins Co Of Amer	NY	33,178,003,056	28,747,042,839	0	0	4,430,960,217
83607	Guggenheim Life & Ann Co	DE	2,763,188,832	2,572,595,259	2,750,000	0	187,843,572
88340	Hannover Life Reassur Co of Amer	FL	3,451,391,717	3,284,792,083	2,500,000	0	164,099,634
64327	Harleysville Life Ins Co	PA	375,881,769	356,402,383	1,530,000	0	17,949,386
93505	Hartford Intl Life Reassur Corp	CT	1,125,403,153	1,029,551,696	2,500,000	0	93,351,458
70815	Hartford Life & Accident Ins Co	CT	14,950,730,841	8,373,651,433	2,500,000	0	6,574,579,408
71153	Hartford Life & Ann Ins Co	CT	73,626,921,220	69,564,382,116	2,500,000	0	4,060,039,104
88072	Hartford Life Ins Co	CT	148,900,298,076	143,068,772,089	5,690,000	0	5,825,835,987
92711	HCC Life Ins Co	IN	608,334,420	217,997,143	2,500,000	0	387,837,277
66141	Health Net Life Ins Co	CA	680,510,059	266,019,860	2,500,000	0	411,990,199
92908	HealthMarkets Ins Co	OK	8,952,363	34,387	3,000,000	0	5,917,976
12902	Healthspring Life & Hlth Ins Co Inc	TX	265,076,775	124,010,442	2,500,000	0	138,566,333
64394	Heritage Life Ins Co	AZ	9,075,793	1,050,298	2,500,000	0	5,525,495
62421	Heritage Union Life Ins Co	AZ	6,448,226	199,745	2,500,004	0	3,748,477

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
93440	HM Life Ins Co	PA	415,173,191	226,015,069	3,000,000	0	186,158,122
64505	Homesteaders Life Co	IA	1,937,096,043	1,830,655,449	0	0	106,440,594
64513	Horace Mann Life Ins Co	IL	5,554,461,199	5,231,598,338	2,500,000	0	320,362,861
93777	Household Life Ins Co	MI	769,222,180	387,092,921	2,500,000	0	379,629,259
73288	Humana Ins Co	WI	4,864,669,884	2,258,103,827	8,833,336	0	2,597,732,721
70580	Humanadental Ins Co	WI	102,033,952	39,356,317	2,600,000	0	60,077,635
91693	IA Amer Life Ins Co	GA	171,851,033	98,268,693	11,640,370	0	61,941,971
97764	Idealife Ins Co	CT	19,362,114	4,961,636	2,500,000	0	11,900,478
64580	Illinois Mut Life Ins Co	IL	1,211,616,881	1,107,564,857	0	0	104,052,024
64602	Independence Life & Ann Co	RI	126,461,240	67,882,678	2,541,722	0	56,036,840
81779	Individual Assur Co Life Hlth & Acc	MO	44,746,383	34,446,175	2,500,000	0	7,800,208
84514	Industrial Alliance Pacific Ins & Fi	WA	555,765,527	540,072,070	0	0	15,693,457
86509	Ing Life Ins & Ann Co	CT	68,943,230,012	67,275,899,622	2,750,000	0	1,664,580,390
80942	ING USA Ann & Life Ins Co	IA	73,377,046,115	71,652,350,258	2,500,000	0	1,722,195,857
74780	Integrity Life Ins Co	OH	5,909,710,570	5,380,500,550	3,000,000	0	526,210,020
85189	Investors Consolidated Ins Co	NH	15,864,296	8,615,254	2,500,000	0	4,749,042
64904	Investors Heritage Life Ins Co	KY	350,542,778	331,150,020	1,500,000	0	17,892,760
64939	Investors Ins Corp	DE	313,739,895	280,411,175	2,550,000	0	30,778,718
63487	Investors Life Ins Co N Amer	TX	741,147,425	699,478,590	2,550,000	0	39,118,835
65056	Jackson Natl Life Ins Co	MI	93,805,042,592	89,443,112,886	13,800,000	0	4,348,129,706
64017	Jefferson Natl Life Ins Co	TX	1,768,474,341	1,737,160,220	5,009,112	0	26,305,009
89958	JMIC Life Ins Co	FL	33,825,833	11,243,575	2,500,000	0	20,082,258
65080	John Alden Life Ins Co	WI	472,426,896	371,706,837	2,600,000	0	98,120,059
93610	John Hancock Life & Hlth Ins Co	MA	7,615,641,218	7,153,795,449	10,955,800	0	450,889,969

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
65838	John Hancock Life Ins Co (USA)	MI	214,163,190,328	208,986,516,551	4,728,939	100,000	5,171,844,838
65110	Kanawha Ins Co	SC	1,109,036,432	1,028,203,608	4,624,469	0	76,208,355
65129	Kansas City Life Ins Co	MO	3,235,013,314	2,912,554,213	23,120,850	0	299,338,253
65242	Lafayette Life Ins Co	IN	2,598,700,309	2,486,660,149	2,500,000	0	109,540,160
82252	Landmark Life Ins Co	TX	68,512,895	65,227,482	1,500,000	0	1,785,413
68543	Liberty Bankers Life Ins Co	OK	1,113,571,855	1,027,706,378	2,500,000	0	83,365,477
65315	Liberty Life Assur Co Of Boston	NH	14,160,737,501	13,523,084,107	2,500,000	0	635,153,394
61492	Liberty Life Ins Co	SC	4,995,353,912	4,717,390,447	10,000,000	0	267,963,465
65331	Liberty Natl Life Ins Co	NE	6,954,204,736	6,001,014,083	41,060,708	1,330,000	910,799,945
66753	Liberty Union Life Assur Co	MI	10,830,964	6,307,468	1,045,000	0	3,478,497
65498	Life Ins Co Of N Amer	PA	5,815,739,495	4,973,997,428	2,500,000	0	839,242,067
65528	Life Ins Co Of The Southwest	TX	9,165,314,382	8,613,838,106	3,000,000	0	548,476,276
97691	Life Of The South Ins Co	GA	58,407,152	43,101,219	2,500,000	0	12,805,933
77720	LifeSecure Ins Co	MI	119,182,743	105,723,435	2,500,017	0	10,959,291
99724	LifeShield Natl Ins Co	OK	59,387,519	42,908,004	2,500,000	0	13,979,515
65595	Lincoln Benefit Life Co	NE	2,396,597,118	2,085,766,867	2,500,000	0	308,330,251
65927	Lincoln Heritage Life Ins Co	IL	762,114,501	661,569,690	2,500,000	0	98,044,811
62057	Lincoln Life & Ann Co of NY	NY	9,910,887,444	9,116,828,499	2,640,000	0	791,418,945
65676	Lincoln Natl Life Ins Co	IN	158,433,198,169	151,967,630,703	25,000,000	0	6,440,567,466
76694	London Life Reins Co	PA	515,576,240	443,934,430	14,000,000	0	57,641,810
68446	Longevity Ins Co	TX	8,317,847	8,440	2,792,306	0	5,517,101
65722	Loyal Amer Life Ins Co	OH	452,928,452	415,044,506	5,640,000	0	32,243,946
65781	Madison Natl Life Ins Co Inc	WI	801,707,676	627,536,306	3,600,000	0	170,571,370
65870	Manhattan Life Ins Co	NY	343,724,953	304,176,399	6,683,248	0	32,865,306
67083	Manhattan Natl Life Ins Co	IL	207,765,435	191,517,783	2,500,000	0	13,747,652

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
71072	Marquette Natl Life Ins Co	TX	8,744,430	3,401,566	2,500,000	0	2,842,864
65935	Massachusetts Mut Life Ins Co	MA	129,290,315,834	118,937,915,367	0	0	10,352,400,467
69515	Medamerica Ins Co	PA	552,616,198	515,319,257	7,840,152	0	29,456,796
74322	Medical Benefits Mut Life Ins Co	OH	22,898,228	9,070,081	0	0	13,828,147
31119	Medico Ins Co	NE	102,627,357	65,721,578	5,000,000	0	31,905,780
97055	Mega Life & Hlth Ins Co The	OK	590,842,165	299,068,882	2,500,000	0	289,273,283
86126	Members Life Ins Co	IA	55,567,597	31,096,519	5,000,000	0	19,471,076
65951	Merit Life Ins Co	IN	646,278,361	305,052,794	2,500,000	0	338,725,567
87726	Metlife Ins Co of CT	CT	68,696,975,461	63,592,122,635	86,488,292	0	5,018,364,534
93513	MetLife Investors Ins Co	MO	13,065,144,443	12,566,559,716	5,798,892	0	492,785,835
61050	MetLife Investors USA Ins Co	DE	54,153,056,314	52,698,974,881	2,300,000	200,000	1,451,581,433
65978	Metropolitan Life Ins Co	NY	316,204,246,915	302,986,842,621	4,944,667	0	13,212,459,627
97136	Metropolitan Tower Life Ins Co	DE	4,953,820,850	4,149,306,363	2,500,000	0	802,014,487
66087	Mid West Natl Life Ins Co Of TN	TX	177,238,360	81,272,567	2,500,000	0	93,465,793
66044	Midland Natl Life Ins Co	IA	28,627,802,353	26,988,077,760	2,549,439	0	1,637,175,154
66109	Midwestern United Life Ins Co	IN	241,335,133	130,190,161	2,500,000	0	108,644,972
66168	Minnesota Life Ins Co	MN	25,492,612,253	23,553,397,301	5,000,000	0	1,934,214,952
70416	MML Bay State Life Ins Co	CT	4,413,236,997	4,261,269,914	2,500,200	0	149,466,883
69647	Molina Hlthcare Ins Co	OH	8,952,399	318,480	2,727,274	0	5,906,645
66265	Monarch Life Ins Co	MA	804,632,371	802,847,952	6,007,730	0	-4,223,312
81442	Monitor Life Ins Co Of NY	NY	7,709,573	3,742,661	1,000,000	0	2,966,915
66281	Monumental Life Ins Co	IA	32,851,172,044	31,676,748,890	10,137,150	0	1,164,286,004
66370	Mony Life Ins Co	NY	8,795,001,814	8,227,780,752	2,500,000	0	564,721,062
78077	Mony Life Ins Co Of Amer	AZ	4,122,366,099	3,894,500,727	2,500,000	0	225,365,372

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
66311	Motorists Life Ins Co	OH	387,956,782	338,270,135	1,200,000	0	48,486,646
66427	MTL Ins Co	IL	1,509,262,084	1,412,851,981	2,500,000	0	93,910,103
66346	Munich Amer Reassur Co	GA	6,349,892,924	5,620,496,770	6,000,000	0	723,396,154
88668	Mutual Of Amer Life Ins Co	NY	13,656,895,024	12,822,247,297	0	0	834,647,727
71412	Mutual Of Omaha Ins Co	NE	5,239,903,732	2,659,064,754	0	0	2,580,838,978
61409	National Benefit Life Ins Co	NY	479,321,614	316,072,378	2,500,000	0	160,749,236
66583	National Guardian Life Ins Co	WI	2,043,181,390	1,846,816,237	0	0	196,365,153
82538	National Hlth Ins Co	TX	17,739,906	7,470,951	4,677,963	230,000	5,360,992
66680	National Life Ins Co	VT	8,656,523,804	7,520,346,624	2,500,000	0	1,133,677,180
87963	National Teachers Assoc Life Ins Co	TX	309,357,588	264,877,594	2,500,000	0	41,979,994
66850	National Western Life Ins Co	CO	7,782,947,712	6,904,496,638	3,629,241	0	874,821,833
92657	Nationwide Life & Ann Ins Co	OH	5,431,244,774	5,144,032,326	2,640,000	0	284,572,448
66869	Nationwide Life Ins Co	OH	95,838,821,062	92,153,303,186	3,814,779	0	3,681,703,097
91626	New England Life Ins Co	MA	11,085,508,825	10,493,512,146	2,500,000	0	589,496,679
78743	New Era Life Ins Co	TX	344,289,169	296,070,296	2,500,000	0	45,718,873
91596	New York Life Ins & Ann Corp	DE	97,717,131,064	92,292,865,888	25,000,000	0	5,399,265,176
66915	New York Life Ins Co	NY	122,007,530,370	107,290,683,935	0	0	14,716,846,435
81264	Nippon Life Ins Co Of Amer	IA	167,903,024	46,621,493	3,600,000	0	117,681,531
66974	North Amer Co Life & Hlth Ins	IA	10,363,207,918	9,596,233,547	2,500,000	0	764,474,372
69000	Northwestern Long Term Care Ins Co	WI	926,197,529	776,549,312	2,500,000	0	147,148,217
67091	Northwestern Mut Life Ins Co	WI	179,289,365,990	164,904,133,968	0	0	14,385,232,022
81353	NYLife Ins Co Of AZ	AZ	195,310,297	137,111,706	2,500,000	0	55,698,591
67148	Occidental Life Ins Co Of NC	TX	265,912,652	230,302,808	2,500,000	0	33,109,844
89206	Ohio Natl Life Assur Corp	OH	3,169,590,594	2,918,413,310	9,600,005	0	241,577,280

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
67172	Ohio Natl Life Ins Co	OH	17,968,158,037	17,107,457,137	10,000,000	0	850,700,900
67180	Ohio State Life Ins Co	TX	11,603,430	2,499,014	2,500,000	0	6,604,416
67199	Old Amer Ins Co	MO	240,041,431	221,644,676	3,036,850	963,150	14,396,760
67261	Old Republic Life Ins Co	IL	149,125,188	108,491,081	2,500,000	0	38,134,107
76007	Old United Life Ins Co	AZ	75,897,030	34,135,209	2,500,000	0	39,261,821
63274	OM Fin Life Ins Co	MD	16,386,057,523	15,483,939,380	3,000,000	0	899,118,143
88099	Optimum Re Ins Co	TX	84,793,949	59,129,261	2,500,000	0	23,164,688
76112	Oxford Life Ins Co	AZ	572,311,637	445,489,810	2,500,000	0	124,321,827
97268	Pacific Life & Ann Co	AZ	4,285,374,239	3,861,425,877	2,900,000	0	421,048,362
67466	Pacific Life Ins Co	NE	98,780,897,669	92,914,208,696	30,000,000	0	5,836,688,974
70785	Pacificare Life & Hlth Ins Co	IN	848,314,792	170,685,500	3,000,000	0	674,629,292
93459	Pan Amer Assur Co	LA	20,894,317	5,508,983	2,500,000	0	12,885,333
67539	Pan Amer Life Ins Co	LA	1,487,680,007	1,230,932,873	5,000,000	0	251,747,134
60003	Park Avenue Life Ins Co	DE	319,723,309	254,827,224	2,500,000	0	62,396,084
71099	Parker Centennial Assur Co	WI	73,004,485	30,563,620	2,500,000	0	39,940,866
67598	Paul Revere Life Ins Co	MA	4,678,402,839	4,258,900,381	9,800,000	0	409,702,458
67601	Paul Revere Variable Ann Ins Co	MA	51,632,397	16,552,408	2,500,000	0	32,579,989
93262	Penn Ins & Ann Co	DE	1,275,848,716	1,170,728,301	2,500,000	0	102,620,415
67644	Penn Mut Life Ins Co	PA	12,217,488,051	10,696,556,336	0	0	1,520,931,715
67660	Pennsylvania Life Ins Co	PA	789,283,812	520,415,636	4,594,600	0	264,273,576
85561	Perico Life Ins Co	DE	70,757,582	20,359,312	2,500,000	0	47,898,270
90247	Pharmacists Life Ins Co	IA	52,043,130	45,984,593	2,500,000	0	3,558,537
67784	Philadelphia Amer Life Ins Co	TX	190,802,744	168,731,651	3,000,000	0	19,071,093

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
60232	Philadelphia Financial Life Assur Co	PA	3,722,802,974	3,694,397,238	2,774,999	0	25,630,736
93548	PHL Variable Ins Co	CT	4,778,696,110	4,502,998,449	2,500,000	0	273,197,661
93734	Phoenix Life & Ann Co	CT	50,016,131	26,875,802	2,500,000	0	20,640,329
67814	Phoenix Life Ins Co	NY	14,425,706,152	13,767,248,683	10,000,000	0	648,457,469
72125	Physicians Life Ins Co	NE	1,257,469,499	1,151,347,634	2,505,000	0	103,616,865
80578	Physicians Mut Ins Co	NE	1,641,087,536	816,517,486	0	0	824,570,050
67873	Pioneer Amer Ins Co	TX	52,593,265	45,374,282	2,500,000	0	4,718,983
67911	Pioneer Mut Life Ins Co	ND	477,521,124	441,986,338	3,000,000	0	32,534,786
67946	Pioneer Security Life Ins Co	TX	96,662,966	19,413,691	2,500,000	0	74,749,275
68039	Presidential Life Ins Co	NY	3,627,334,894	3,354,303,512	2,500,875	0	270,530,507
65919	Primerica Life Ins Co	MA	1,777,592,447	1,147,750,163	2,500,000	0	627,342,285
61271	Principal Life Ins Co	IA	122,004,241,392	117,626,479,613	2,500,000	0	4,375,261,779
71161	Principal Natl Life Ins Co	IA	43,141,932	21,082,153	2,500,000	0	19,559,779
68047	Professional Ins Co	TX	105,524,325	76,096,213	2,500,000	0	26,928,112
88536	Protective Life & Annuity Ins Co	AL	1,067,998,022	985,806,135	2,500,000	2,000	79,689,887
68136	Protective Life Ins Co	TN	28,616,444,355	25,994,869,488	5,000,000	0	2,616,574,867
67903	Provident Amer Life & Hlth Ins Co	OH	18,315,655	5,564,604	2,500,000	0	10,251,051
68195	Provident Life & Accident Ins Co	TN	8,271,622,452	7,616,990,948	43,501,205	0	611,130,299
79227	Pruco Life Ins Co	AZ	46,231,559,417	45,013,274,220	2,500,000	0	1,215,785,197
86630	Prudential Ann Life Assur Corp	CT	54,688,168,180	53,752,272,154	2,500,000	0	933,396,026
68241	Prudential Ins Co Of Amer	NJ	233,140,797,926	224,776,562,489	2,500,000	0	8,361,735,437
93629	Prudential Retirement Ins & Ann Co	CT	65,837,762,245	64,558,924,990	2,500,000	0	1,276,337,255
70211	Reassure Amer Life Ins Co	IN	15,742,673,608	15,093,530,060	2,500,000	0	646,643,548

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
68357	Reliable Life Ins Co	MO	21,514,088	9,114,517	4,000,000	0	8,399,572
68381	Reliance Standard Life Ins Co	IL	4,193,818,934	3,663,256,099	6,003,113	50,000,000	474,559,722
67105	Reliastar Life Ins Co	MN	20,811,446,503	18,733,298,962	2,500,000	100,000	2,075,547,541
61360	Reliastar Life Ins Co Of NY	NY	3,364,508,651	3,044,312,515	2,755,726	0	317,440,410
68462	Reserve Natl Ins Co	OK	109,280,877	59,103,757	2,572,500	0	47,604,621
61506	Resource Life Ins Co	IL	47,436,374	33,318,226	2,500,000	0	11,618,148
93572	RGA Reins Co	MO	15,327,946,275	13,799,059,399	2,500,000	0	1,526,386,876
65005	RiverSource Life Ins Co	MN	88,873,794,906	85,138,378,701	3,000,000	0	3,732,416,205
60183	S USA Life Ins Co Inc	AZ	13,617,365	4,811,721	3,511,000	0	5,294,644
60445	Sagicor Life Ins Co	TX	791,969,942	745,645,386	2,500,000	0	43,824,556
80586	Scor Global Life Reins Co of Amer	DE	80,866,053	49,102,049	2,500,000	0	29,264,004
90670	Scottish Re Life Corp	DE	492,334,164	423,851,154	5,330,000	0	63,153,010
87572	Scottish Re Us Inc	DE	1,833,896,436	1,541,578,717	3,600,000	0	288,717,719
69914	Sears Life Ins Co	TX	88,975,597	23,504,463	2,500,000	0	62,971,135
93742	Securian Life Ins Co	MN	155,220,496	25,556,457	2,500,000	0	127,164,039
94072	Securitas Financial Life Ins Co	NC	5,344,231	126,172	2,000,000	0	3,218,059
68675	Security Benefit Life Ins Co	KS	9,921,640,380	9,306,537,650	7,000,130	0	608,102,600
68721	Security Life Ins Co Of Amer	MN	91,504,938	69,921,089	2,500,000	0	19,083,850
68713	Security Life Of Denver Ins Co	CO	19,251,314,679	17,794,275,352	2,880,000	0	1,454,159,327
68772	Security Mut Life Ins Co Of NY	NY	2,497,363,798	2,381,157,833	0	0	116,205,965
63541	Seechange Hlth Ins Co	OH	6,045,629	45,580	3,000,000	0	3,000,049
76325	Senior Hlth Ins Co of PA	PA	3,317,023,144	3,139,708,226	2,500,005	5,000,000	169,814,913
78662	Senior Life Ins Co	GA	35,251,266	25,527,995	2,506,451	0	7,216,820
68810	Sentry Life Ins Co	WI	3,732,027,113	3,456,381,141	3,161,780	0	272,484,193

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
97241	Settlers Life Ins Co	WI	373,044,138	313,057,202	31,835,800	0	28,151,136
71420	Sierra Hlth & Life Ins Co Inc	CA	128,382,600	47,055,071	3,600,000	0	77,727,529
69019	Standard Ins Co	OR	15,616,840,023	14,445,326,207	423,838,694	0	747,675,122
86355	Standard Life & Accident Ins Co	TX	512,939,868	290,413,169	3,000,000	0	219,526,699
69051	Standard Life Ins Co Of IN	IN	1,868,661,397	1,839,232,451	3,054,291	0	26,374,655
69078	Standard Security Life Ins Co Of NY	NY	363,526,431	254,261,995	2,586,845	0	106,677,591
68985	Starmount Life Ins Co	LA	37,472,626	20,694,000	3,000,000	0	13,778,626
94498	State Farm Ann & Life Ins Co	IL	8,377,664	32,662	2,500,000	0	5,845,003
69108	State Farm Life Ins Co	IL	50,996,175,901	44,793,729,452	3,000,000	0	6,199,446,449
69116	State Life Ins Co	IN	3,646,681,091	3,424,998,536	3,000,000	0	218,682,555
69132	State Mut Ins Co	GA	383,450,176	357,675,973	0	0	25,774,203
89184	Sterling Investors Life Ins Co	GA	18,550,294	11,158,752	2,500,000	0	4,891,543
65021	Stonebridge Life Ins Co	VT	2,157,569,217	1,789,036,607	2,500,000	0	366,032,610
80926	Sun Life & Hlth Ins Co	CT	65,728,255	23,445,063	3,000,000	0	39,283,192
79065	Sun Life Assur Co Of Canada US	DE	48,259,078,119	46,379,221,849	6,437,000	0	1,873,419,270
60941	SunAmerica Ann & Life Assur Co	AZ	27,022,463,021	26,188,388,895	3,511,000	0	830,563,126
69256	Sunamerica Life Ins Co	AZ	17,333,204,313	13,435,381,305	5,636,400	0	3,892,186,608
69272	Sunset Life Ins Co Of Amer	MO	392,216,305	357,955,340	5,320,000	0	28,940,968
69310	Surety Life Ins Co	NE	12,526,919	617,958	2,500,000	0	9,408,962
82627	Swiss Re Life & Hlth Amer Inc	CT	10,408,879,385	8,787,606,646	4,000,000	0	1,617,272,739
68608	Symetra Life Ins Co	WA	23,192,365,853	21,440,060,953	5,000,000	0	1,747,304,900
90581	Symetra Natl Life Ins Co	WA	17,136,479	6,385,341	2,500,000	0	8,251,138
69345	Teachers Ins & Ann Assoc Of Amer	NY	214,544,169,119	189,388,404,961	2,500,000	0	25,153,264,158
69353	Teachers Protective Mut Life Ins Co	PA	63,366,301	56,363,559	0	0	7,002,742

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
69396	Texas Life Ins Co	TX	779,597,826	726,532,120	3,177,360	0	49,888,346
70435	The Savings Bank Life Ins Co Of MA	MA	2,562,923,342	2,403,679,418	2,700,708	0	156,543,216
97721	Thrivent Life Ins Co	MN	3,182,806,483	3,010,793,089	5,000,000	0	167,013,394
60142	TIAA Cref Life Ins Co	NY	3,570,994,624	3,200,413,334	2,500,000	0	368,081,290
69477	Time Ins Co	WI	748,260,818	473,791,837	2,500,000	0	271,968,981
69566	Trans World Assur Co	CA	342,090,968	270,063,211	2,500,002	0	69,527,755
79022	Transamerica Advisors Life Ins Co	AR	11,139,705,511	10,326,563,120	2,500,000	0	810,642,391
70688	Transamerica Financial Life Ins Co	NY	24,312,485,405	23,517,817,917	2,058,250	441,750	792,167,488
86231	Transamerica Life Ins Co	IA	106,886,675,813	102,588,552,026	6,761,900	1,596,540	4,289,765,347
61425	Trustmark Ins Co	IL	1,234,273,138	996,482,487	2,500,000	0	235,290,651
62863	Trustmark Life Ins Co	IL	360,015,467	182,996,689	2,500,000	0	174,518,778
67423	UBS Life Ins Co USA	CA	44,072,176	6,897,791	2,500,000	0	34,674,385
86371	Ullico Life Ins Co	TX	14,658,829	3,965,027	5,682,300	0	5,011,502
80314	Unicare Life & Hlth Ins Co	IN	971,857,383	802,952,657	3,000,000	0	165,904,725
11121	Unified Life Ins Co	TX	147,643,787	133,843,167	1,750,000	750,000	11,300,620
91529	Unimerica Ins Co	WI	264,232,349	131,171,544	2,600,000	0	130,460,805
69701	Union Bankers Ins Co	TX	68,867,886	28,438,147	2,668,002	0	37,761,737
80837	Union Central Life Ins Co	NE	6,925,943,166	6,525,544,260	2,500,000	0	397,898,906
62596	Union Fidelity Life Ins Co	IL	18,522,530,948	18,083,614,980	2,903,775	0	436,012,193
69744	Union Labor Life Ins Co	MD	3,928,789,251	3,835,410,678	3,578,700	0	89,799,873
70408	Union Security Ins Co	KS	5,529,400,728	5,079,786,066	5,000,000	0	444,614,662
92916	United Amer Ins Co	NE	1,698,071,608	1,431,870,922	3,000,000	0	263,200,686
65269	United Benefit Life Ins Co	OH	3,184,659	59,287	2,500,000	0	625,372
87645	United Fidelity Life Ins Co	TX	718,877,074	351,737,854	4,000,000	0	363,139,220

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
69922	United Home Life Ins Co	IN	63,596,745	46,959,066	2,503,247	0	14,134,432
69930	United Ins Co Of Amer	IL	3,387,913,267	2,982,457,457	10,152,088	0	395,303,722
94099	United Investors Life Ins Co	NE	1,594,526,975	1,408,080,957	3,000,000	0	183,446,018
92703	United Natl Life Ins Co Of Amer	IL	8,184,198	5,909,304	1,000,000	0	1,274,894
69868	United Of Omaha Life Ins Co	NE	15,119,798,408	13,909,619,189	9,000,000	0	1,201,179,219
80055	United Prosperity Life Ins Co	AZ	4,142,652	150,132	2,000,000	0	1,992,520
42129	United Security Assur Co Of PA	PA	115,360,107	96,106,487	2,500,000	0	16,753,616
70106	United States Life Ins Co In NYC	NY	11,591,715,992	10,424,269,339	3,961,316	0	1,163,485,337
63479	United Teacher Assoc Ins Co	TX	771,956,870	702,877,027	2,500,005	0	66,579,838
72850	United World Life Ins Co	NE	101,016,096	55,645,223	2,530,000	0	42,840,873
79413	UnitedHealthcare Ins Co	CT	13,677,425,307	9,655,463,484	3,000,000	0	4,018,961,822
63819	Unity Financial Life Ins Co	PA	105,975,897	95,795,867	2,524,500	0	7,655,530
70114	Unity Mut Life Ins Co	NY	286,613,828	271,420,901	0	0	15,192,927
70130	Universal Guar Life Ins Co	OH	272,524,420	242,081,540	2,000,000	0	28,442,880
70173	Universal Underwriters Life Ins Co	KS	240,393,486	173,367,270	2,500,000	0	64,526,216
62235	Unum Life Ins Co Of Amer	ME	17,822,750,751	16,283,123,409	5,000,000	0	1,534,627,342
80705	US Br Great West Life Assur Co	MI	99,934,585	80,653,213	0	0	19,281,372
80802	US Br SunLife Assur Co Of Canada	MI	16,039,271,041	15,148,496,272	0	0	890,774,769
80659	US Business of Canada Life Assur Co	MI	4,276,285,451	4,138,795,454	0	0	137,489,997
80675	US Business of Crown Life Ins Co	MI	298,099,593	265,846,820	0	0	32,252,773
84530	US Financial Life Ins Co	OH	621,287,891	550,305,284	4,050,000	0	66,932,607

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010

Non-Domestic Life Insurers *continued*

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
72613	USAA Direct Life Ins Co	NE	9,240,141	144,844	2,500,000	0	6,595,297
69663	USAA Life Ins Co	TX	16,815,590,641	15,330,083,060	2,500,000	95,000,000	1,388,007,581
94358	USAbLe Life	AR	334,173,239	196,701,669	4,925,000	0	132,546,570
68632	Vantis Life Ins Co	CT	898,680,968	827,624,464	2,937,618	0	68,118,886
70238	Variable Ann Life Ins Co	TX	63,975,360,196	60,175,076,536	3,575,000	0	3,796,708,660
70319	Washington Natl Ins Co	IN	4,911,662,535	4,419,862,519	25,036,850	0	466,763,166
70335	West Coast Life Ins Co	NE	3,827,235,297	3,183,137,243	5,000,000	0	639,098,054
70483	Western & Southern Life Ins Co	OH	8,484,076,858	4,950,470,715	1,000,000	0	3,532,606,143
70432	Western Natl Life Ins Co	TX	44,568,634,203	41,059,789,555	2,500,000	0	3,506,344,648
91413	Western Reserve Life Assur Co of OH	OH	9,497,886,339	8,986,621,846	2,500,000	0	508,764,493
92622	Western Southern Life Assur Co	OH	11,725,339,580	10,693,006,148	2,500,000	0	1,029,833,432
66133	Wilton Reassur Co	MN	1,383,624,845	1,055,563,293	2,500,000	0	325,561,553
60704	Wilton Reassur Life Co of NY	NY	1,199,634,337	1,100,983,465	2,502,500	0	96,148,373
79987	World Corp Ins Co	NE	23,308,315	662,329	5,446,696	0	17,199,290
70629	World Ins Co	NE	275,063,491	160,907,805	2,500,000	0	111,655,686
88080	XL Life Ins & Ann Co	IL	7,541,503	552,255	5,000,000	0	1,989,248
71323	Zale Life Ins Co	AZ	10,709,892	2,388,719	2,500,000	0	5,821,173
90557	Zurich Amer Life Ins Co	IL	13,208,145,900	13,023,984,494	2,500,000	0	181,661,406
Totals Non-Domestic Life Insurer(s)			4,995,104,751,620	4,656,181,861,083	2,606,081,808	216,924,481	336,099,884,269

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010**Grand Totals of All Life Insurers**

Totals for Domestic Life Insurers		0	0	0	0	0	0
Totals for Non-Domestic Life Insurers		430	4,995,104,751,620	4,656,181,861,083	2,606,081,808	216,924,481	336,099,884,269
Grand Totals for All Life Insurers		430	4,995,104,751,620	4,656,181,861,083	2,606,081,808	216,924,481	336,099,884,269

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Domestic Property Insurers							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
WV			0	0	0	0	0
12372	BrickStreet Mut Ins Co	WV	1,499,345,797	1,051,965,150	0	0	447,380,647
12611	Farmers & Mechanics Fire & Cas Ins I	WV	5,993,379	3,198,147	1,200,000	0	2,795,232
36315	Farmers Mech Mut Fire Ins Of WV	WV	44,310,955	14,390,057	0	0	29,920,898
40070	Farmers Mut Ins Co	WV	10,638,917	4,209,547	0	0	6,429,370
38504	First Surety Corp	WV	7,361,460	1,330,189	1,000,000	0	6,031,271
14281	Inland Mut Ins Co	WV	5,739,515	329,942	0	0	5,409,573
14656	Municipal Mut Ins Co	WV	26,866,310	7,830,923	0	0	19,035,387
10904	Pan Handle Farmers Mut Ins Co Of WV	WV	3,702,165	1,762,819	0	0	1,939,346
15415	Safe Ins Co	WV	7,728,115	2,350,116	0	0	5,377,999
15431	West Virginia Farmers Mut Ins Assoc	WV	5,005,580	766,548	0	0	4,239,031
11972	West Virginia Mut Ins Co	WV	182,236,706	102,504,126	0	0	79,732,580
10911	West Virginia Natl Auto Ins Co	WV	10,701,974	5,929,956	1,001,000	0	4,772,018
11003	Wva Ins Co	WV	40,410,933	8,364,514	0	0	32,046,419
Totals Domestic Property Insurer(s)			1,850,041,806	1,204,932,034	3,201,000	0	645,109,771

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
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	31,944,730	7,071,760	4,200,000	0	24,872,970
44245	21st Century Assur Co	DE	71,350,593	13,395,561	5,000,000	0	57,955,032
36404	21st Century Cas Co	CA	13,679,930	2,031,418	3,300,000	0	11,648,512
34789	21st Century Centennial Ins Co	PA	556,682,298	129,151,944	4,200,000	0	427,530,354
12963	21st Century Ins Co	CA	985,807,919	137,838,989	3,000,000	0	847,968,930
10245	21st Century Ins Co Of the SW	TX	3,901,539	194,368	1,000,000	0	3,707,171
32220	21st Century N Amer Ins Co	NY	699,204,790	239,743,048	5,000,000	0	459,461,742
36587	21st Century Natl Ins Co	NY	27,472,272	6,430,953	6,000,000	0	21,041,319
23795	21st Century Pacific Ins Co	CO	52,199,336	12,841,005	3,000,000	0	39,358,331

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
20796	21st Century Premier Ins Co	PA	263,893,860	63,942,444	4,200,000	0	199,951,416
23833	21st Century Security Ins Co	PA	219,012,094	51,643,513	3,000,000	0	167,368,581
22896	Aca Fin Guar Corp	MD	464,795,669	357,594,553	15,000,000	0	107,201,116
10921	ACA Ins Co	IN	57,973,346	42,286,566	3,415,965	0	15,686,780
31325	Acadia Ins Co	NH	122,265,001	71,383,303	5,000,000	0	50,881,699
10807	ACCC Ins Co	TX	154,157,408	100,055,919	5,150,000	0	54,101,489
10349	Acceptance Cas Ins Co	NE	50,415,374	18,365,331	3,000,000	0	32,050,043
12304	Accident Fund Gen Ins Co	MI	119,516,918	85,180,042	3,000,000	0	34,336,876
10166	Accident Fund Ins Co of Amer	MI	2,198,999,096	1,550,779,835	3,000,000	0	648,219,261
12305	Accident Fund Natl Ins Co	MI	194,897,313	142,354,329	3,000,000	0	52,542,984
26379	Accredited Surety & Cas Co Inc	FL	23,382,529	6,092,825	3,060,000	0	17,289,704
22667	Ace Amer Ins Co	PA	10,033,274,749	8,061,772,539	5,000,000	0	1,971,502,210
20702	Ace Fire Underwriters Ins Co	PA	98,578,317	32,419,928	4,250,000	0	66,158,389
10030	Ace Ind Ins Co	PA	57,135,046	20,118,240	5,000,100	0	37,016,806
20699	Ace Prop & Cas Ins Co	PA	6,082,919,926	4,299,874,119	10,000,000	0	1,783,045,807
19984	ACIG Ins Co	IL	325,813,822	238,477,448	4,000,000	0	87,336,376
22950	Acstar Ins Co	IL	78,365,651	48,199,835	3,500,000	0	30,165,816
14184	Acuity A Mut Ins Co	WI	2,125,991,841	1,300,206,075	0	0	825,785,766
44318	Admiral Ind Co	DE	71,701,734	42,673,608	3,506,250	0	29,028,126
33987	Advanta Ins Co	AZ	20,431,061	11,776	2,500,000	0	20,419,285
40517	Advantage Workers Comp Ins Co	IN	132,689,055	65,844,653	3,000,000	0	66,844,402
33898	Aegis Security Ins Co	PA	77,392,008	35,244,808	4,200,000	0	42,147,200
36153	Aetna Ins Co of CT	CT	30,877,245	13,332,947	3,000,000	0	17,544,298
35963	AF&L Ins Co	PA	177,930,729	177,128,622	3,750,000	0	802,108
10014	Affiliated Fm Ins Co	RI	1,915,425,380	982,063,530	4,000,000	7,250,000	933,361,850
42609	Affirmative Ins Co	IL	380,173,858	295,054,477	2,500,000	0	85,119,377
22837	AGCS Marine Ins Co	IL	749,568,487	628,791,888	4,200,000	0	120,776,599
42757	Agri Gen Ins Co	IA	938,183,662	163,482,829	16,837,810	0	774,700,833
19399	AIU Ins Co	NY	2,830,367,828	2,024,412,567	8,000,000	0	805,955,261
10957	Alamance Ins Co	IL	440,910,462	126,753,275	3,500,000	0	314,157,187

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
24899	Alea North America Ins Co	NY	211,837,330	108,097,795	6,960,496	0	103,739,535
13285	Allegheny Cas Co	PA	29,820,622	12,180,051	1,500,000	3,200,000	17,640,572
35300	Allianz Global Risks US Ins Co	CA	5,483,790,879	1,846,766,242	10,000,000	191,489	3,637,024,637
11242	Allied Eastern Ind Co	PA	28,571,957	20,175,335	2,025,000	0	8,396,622
10690	Allied World Natl Assur Co	NH	252,973,571	137,295,039	10,000,000	0	115,678,532
22730	Allied World Reins Co	NH	949,826,084	183,776,676	5,000,000	0	766,049,408
10212	Allmerica Fin Alliance Ins Co	NH	17,636,892	6,448	5,000,000	0	17,630,444
41840	Allmerica Fin Benefit Ins Co	MI	26,324,054	42,732	4,200,000	0	26,281,322
29688	Allstate Fire & Cas Ins Co	IL	91,625,053	992,359	7,000,000	0	90,632,694
19240	Allstate Ind Co	IL	146,290,450	3,438,992	4,200,000	0	142,851,459
19232	Allstate Ins Co	IL	40,786,140,291	25,402,325,178	4,200,000	0	15,383,815,113
17230	Allstate Prop & Cas Ins Co	IL	167,605,601	3,162,179	4,200,000	0	164,443,422
21296	Alterra Amer Ins Co	IN	126,686,255	14,915,745	9,000,000	0	111,770,510
10829	Alterra Reins USA Inc	CT	1,058,733,348	397,303,963	5,000,000	0	661,429,385
18708	Ambac Assur Corp	WI	7,940,034,635	6,913,114,454	82,000,000	26,411,000	1,026,920,181
12548	American Agri Business Ins Co	TX	631,566,353	611,500,902	2,700,000	0	20,065,451
19720	American Alt Ins Corp	DE	404,034,063	257,805,793	5,120,000	0	146,228,270
21849	American Automobile Ins Co	MO	378,569,837	226,479,591	3,500,000	0	152,090,246
10111	American Bankers Ins Co Of FL	FL	1,251,344,626	849,711,006	5,083,164	0	401,633,620
20427	American Cas Co Of Reading PA	PA	125,092,360	36,995	4,200,000	0	125,055,365
10391	American Centennial Ins Co	DE	28,103,389	9,862,164	6,000,000	0	18,241,225
19941	American Commerce Ins Co	OH	360,787,857	224,626,825	3,226,140	0	136,161,032
10216	American Contractors Ind Co	CA	347,555,007	279,400,665	2,100,000	0	68,154,342
19690	American Economy Ins Co	IN	1,256,663,965	1,020,377,724	5,000,000	0	236,286,241
37990	American Empire Ins Co	OH	38,005,944	13,777,195	3,100,000	0	24,228,749

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
10819	American Equity Specialty Ins Co	CT	77,935,627	47,488,311	3,500,000	0	30,447,316
23450	American Family Home Ins Co	FL	502,086,867	333,895,478	4,200,000	0	168,191,390
24066	American Fire & Cas Co	OH	173,018,676	128,662,689	3,500,001	0	44,355,987
24376	American Gen Ind Co	IL	8,721,567	210,618	3,000,000	0	8,510,949
31208	American Gen Prop Ins Co	TN	36,806,803	16,023,615	17,574,100	0	20,783,188
26247	American Guar & Liab Ins	NY	236,754,135	68,987,620	5,000,027	0	167,766,514
43494	American Hallmark Ins Co Of TX	TX	289,881,637	180,180,913	4,000,000	0	109,700,724
13331	American Hardware Mut Ins Co	OH	363,732,270	239,598,046	0	0	124,134,224
39152	American Hlthcare Ind Co	DE	218,717,604	103,523,289	5,000,000	0	115,194,316
19380	American Home Assur Co	NY	26,416,595,410	19,743,496,608	25,425,810	0	6,673,098,802
21857	American Ins Co	OH	1,254,926,443	944,852,739	10,501,770	0	310,073,704
31895	American Interstate Ins Co	LA	915,425,720	595,037,659	3,001,000	0	320,388,061
30562	American Manufacturers Mut Ins Co	IL	10,353,320	63,147	0	0	10,290,173
15911	American Mining Ins Co Inc	AL	29,952,730	5,831,894	3,600,000	1,150,000	24,120,836
23469	American Modern Home Ins Co	OH	1,067,238,802	716,813,135	5,000,000	0	350,425,667
38652	American Modern Select Ins Co	OH	157,951,333	129,488,564	3,000,000	0	28,462,769
22918	American Motorists Ins Co	IL	20,574,521	1,800	6,449,529	0	20,572,721
39942	American Natl Gen Ins Co	MO	115,577,766	53,795,767	2,500,000	0	61,781,999
28401	American Natl Prop & Cas Co	MO	1,068,882,523	686,504,364	4,200,000	0	382,378,159
12190	American Pet Ins Co	NY	11,219,872	1,691,591	4,800,000	0	9,528,281
19615	American Reliable Ins Co	AZ	303,152,194	202,564,178	4,200,000	0	100,588,016
19631	American Road Ins Co	MI	528,549,413	254,131,328	3,000,000	0	274,418,084
39969	American Safety Cas Ins Co	OK	187,193,563	108,056,161	2,000,000	0	79,137,402
42978	American Security Ins Co	DE	1,738,063,572	1,064,056,331	5,052,500	0	674,007,241

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
19992	American Select Ins Co	OH	180,263,394	113,389,822	2,500,000	0	66,873,572
17965	American Sentinel Ins Co	PA	23,876,746	11,208,898	3,000,000	0	12,667,848
42897	American Serv Ins Co Inc	IL	152,460,845	116,631,668	3,000,004	0	35,829,177
41998	American Southern Home Ins Co	FL	120,234,452	88,075,220	3,500,000	0	32,159,233
10235	American Southern Ins Co	KS	98,106,892	59,390,364	3,000,000	0	38,716,528
19704	American States Ins Co	IN	1,734,629,076	1,404,604,957	5,000,000	0	330,024,119
37214	American States Preferred Ins Co	IN	187,098,362	151,958,812	5,000,000	0	35,139,550
19623	American Summit Ins Co	TX	37,801,375	12,585,331	2,500,000	0	25,216,044
31380	American Surety Co	IN	13,504,931	2,655,048	2,000,000	0	10,849,883
40142	American Zurich Ins Co	IL	227,310,189	79,547,480	5,000,000	0	147,762,709
30872	Amerin Guar Corp	PA	17,142,436	68,041	5,625,456	0	17,074,395
12504	Ameriprise Ins Co	WI	44,229,464	655,624	8,000,000	0	43,573,840
19488	Amerisure Ins Co	MI	640,831,294	440,861,147	12,500,000	0	199,970,147
23396	Amerisure Mut Ins Co	MI	1,756,100,663	1,082,749,886	5,000,000	0	673,350,777
27928	Amex Assur Co	IL	266,947,280	60,433,745	4,597,875	0	206,513,535
42390	Amguard Ins Co	PA	314,124,166	232,520,266	5,328,000	0	81,603,900
19976	Amica Mut Ins Co	RI	4,089,088,711	1,748,759,459	0	0	2,340,329,252
10984	Ansur Amer Ins	MI	90,878,788	61,885,334	15,000,000	0	28,993,455
30830	Arch Ind Ins Co	NE	24,911,971	2,318,699	5,000,000	0	22,593,272
11150	Arch Ins Co	MO	1,928,002,645	1,312,219,778	5,000,000	0	615,782,867
10348	Arch Reins Co	NE	1,207,564,150	336,963,819	5,000,000	0	870,600,331
19860	Argonaut Great Central Ins Co	IL	70,458,211	10,844,781	4,318,130	0	59,613,431
19801	Argonaut Ins Co	IL	1,383,260,093	1,004,373,999	4,500,000	0	378,886,095
19828	Argonaut Midwest Ins Co	IL	43,098,072	18,516,142	3,750,000	0	24,581,930
41459	Armed Forces Ins Exch	KS	145,410,876	80,126,815	0	0	65,284,061
24678	Arrowood Ind Co	DE	1,975,021,565	1,653,839,282	5,000,000	0	321,182,283
43460	Aspen Amer Ins Co	TX	73,076,797	5,106,272	3,000,000	0	67,970,525
21865	Associated Ind Corp	CA	170,114,372	92,578,012	3,500,000	0	77,536,360
11240	Association Ins Co	DE	69,183,522	41,528,007	2,500,000	0	27,655,515
19305	Assurance Co Of Amer	NY	39,766,463	20,294,026	5,000,000	0	19,472,438

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
11558	AssuranceAmerica Ins Co	SC	69,551,037	57,407,543	1,500,000	0	12,143,492
30180	Assured Guar Corp	MD	2,999,582,652	2,145,462,694	15,000,480	0	854,119,958
18287	Assured Guar Municipal Corp	NY	4,237,316,485	3,310,277,327	15,000,000	0	927,039,158
41769	Athena Assur Co	CT	196,727,097	136,528,081	3,500,000	0	60,199,016
20931	Atlanta Intl Ins Co	NY	48,115,240	26,301,546	2,560,932	0	21,813,694
27154	Atlantic Specialty Ins Co	NY	59,147,371	11,829,921	9,000,000	0	47,317,450
25422	Atradius Trade Credit Ins Co	MD	98,053,427	40,652,293	6,000,000	0	57,401,134
11983	Auto Club Prop Cas Ins Co	IA	39,481,041	9,387,577	2,500,000	0	30,093,464
19062	Automobile Ins Co Of Hartford CT	CT	978,820,852	671,333,176	6,000,000	0	307,487,676
34460	Autoone Ins Co	NY	67,820,658	19,586,546	3,000,000	0	48,234,112
10367	Avemco Ins Co	MD	115,385,854	44,789,373	3,003,000	0	70,596,481
29530	AXA Art Ins Corp	NY	46,708,874	16,889,878	3,000,000	0	29,818,996
33022	AXA Ins Co	NY	182,671,819	68,573,527	5,000,000	0	114,098,292
37273	Axis Ins Co	IL	868,717,874	397,511,414	4,968,600	0	471,206,460
20370	AXIS Reins Co	NY	2,135,382,571	1,465,412,942	5,000,000	0	669,969,629
15610	AXIS Specialty Ins Co	CT	176,983,221	60,013,574	4,000,200	0	116,969,647
24813	Balboa Ins Co	CA	2,743,472,642	1,351,513,892	4,250,000	0	1,391,958,750
18538	Bancinsure Inc	OK	116,234,430	79,130,497	3,500,000	0	37,103,933
33162	Bankers Ins Co	FL	119,974,759	74,840,525	4,500,000	0	45,134,234
18279	Bankers Standard Ins Co	PA	359,409,065	205,622,179	3,500,000	0	153,786,886
38245	BCS Ins Co	OH	217,904,472	75,859,169	3,000,000	0	142,045,303
37540	Beazley Ins Co Inc	CT	232,326,588	116,231,639	4,200,000	0	116,094,949
41394	Benchmark Ins Co	KS	93,710,928	50,859,756	5,005,000	0	42,851,172
32603	Berkley Ins Co	DE	7,517,455,064	4,893,763,414	43,000,000	10,000	2,623,691,650
38911	Berkley Natl Ins Co	IA	36,538,476	5,816,377	5,500,000	0	30,722,099
29580	Berkley Regional Ins Co	DE	2,687,601,246	1,997,719,784	4,000,000	0	689,881,462
13070	Berkshire Hathaway Assur Corp	NY	1,681,619,354	662,774,934	15,000,000	0	1,018,844,422
20095	Bituminous Cas Corp	IL	717,199,724	460,572,851	8,000,000	0	256,626,873
20109	Bituminous Fire & Marine Ins Co	IL	464,186,438	323,282,424	5,000,000	0	140,904,014
27081	Bond Safeguard Ins Co	IL	75,352,555	50,517,472	2,500,000	0	24,835,083
19658	Bristol W Ins Co	OH	209,186,034	165,945,578	3,000,000	0	43,240,456

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
13528	Brotherhood Mut Ins Co	IN	337,779,296	188,143,698	0	0	149,635,598
20117	California Cas Ind Exch	CA	566,612,457	226,414,898	0	0	340,197,559
21946	Camden Fire Ins Assoc	NJ	18,117,467	714,997	4,200,000	0	17,402,470
36340	Camico Mut Ins Co	CA	130,885,445	95,828,657	0	0	35,056,788
12260	Campmed Cas & Ind Co Inc MD	MD	19,046,645	769,628	3,000,000	0	18,277,017
10464	Canal Ins Co	SC	912,118,547	502,907,529	15,000,000	0	409,211,018
10472	Capitol Ind Corp	WI	431,445,199	244,271,252	4,201,416	0	187,173,947
10510	Carolina Cas Ins Co	IA	249,097,832	55,289,057	3,686,551	0	193,808,775
40134	Castlepoint Natl Ins Co	IL	446,731,017	331,788,989	4,200,000	0	114,942,028
26697	Casualty Underwriters Ins Co	UT	4,195,354	9,565	2,000,000	0	4,185,789
11255	Caterpillar Ins Co	MO	401,807,674	260,853,286	3,500,000	0	140,954,388
19518	Catlin Ins Co	TX	175,366,421	116,903,590	5,000,000	0	58,462,831
20176	Celina Mut Ins Co	OH	54,341,790	32,177,185	0	0	22,164,605
10891	CEM Ins Co	IL	10,697,261	5,651,753	1,000,000	0	5,045,508
11499	Censtat Cas Co	NE	14,775,306	2,223,740	2,400,000	0	12,551,566
34274	Central States Ind Co Of Omaha	NE	272,918,755	37,706,451	2,600,002	0	235,212,304
34649	Centre Ins Co	DE	139,481,260	85,014,900	5,000,000	0	54,466,359
42765	Centurion Cas Co	IA	467,885,575	57,407,614	2,600,000	0	410,477,961
20710	Century Ind Co	PA	886,190,227	861,190,227	4,250,000	0	25,000,000
36951	Century Surety Co	OH	526,860,259	382,719,678	3,000,000	0	144,140,581
25615	Charter Oak Fire Ins Co	CT	926,536,476	691,268,752	4,200,000	0	235,267,725
40258	Chartis Cas Co	PA	41,208,936	356,365	3,000,000	0	40,852,574
19402	Chartis Prop Cas Co	PA	4,407,693,450	2,714,083,471	5,000,000	0	1,693,609,979
10642	Cherokee Ins Co	MI	263,954,970	144,439,215	3,000,000	0	119,515,755
22810	Chicago Ins Co	IL	187,569,663	132,629,750	3,600,000	0	54,939,913
10499	Chrysler Ins Co	MI	216,043,987	83,271,129	5,000,000	0	132,772,858
12777	Chubb Ind Ins Co	NY	292,556,553	193,618,313	3,500,000	0	98,938,240
10052	Chubb Natl Ins Co	IN	228,022,616	129,371,310	4,500,000	0	98,651,306
10669	Church Ins Co	NY	40,626,441	19,992,473	15,000,000	0	20,633,968
18767	Church Mut Ins Co	WI	1,224,061,198	810,359,039	0	0	413,702,158
25771	CIFG Assur N Amer Inc	NY	620,700,565	226,514,360	15,000,000	0	394,186,205
22004	CIM Ins Corp	MI	17,345,000	973,880	2,500,000	0	16,371,120
28665	Cincinnati Cas Co	OH	293,228,034	24,685,052	3,750,000	0	268,542,982
10677	Cincinnati Ins Co	OH	9,343,031,687	5,565,799,153	3,586,355	0	3,777,232,534

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
31534	Citizens Ins Co Of Amer	MI	1,517,949,048	819,804,000	3,400,000	0	698,145,048
20532	Clarendon Natl Ins Co	NJ	741,108,232	471,422,857	4,800,000	0	269,685,375
25070	Clearwater Ins Co	DE	1,318,524,407	1,031,564,559	7,500,000	0	286,959,848
10019	Clearwater Select Ins Co	DE	108,021,960	8,630,010	5,000,000	55	99,391,950
33480	Clermont Ins Co	IA	20,318,750	433,857	4,200,000	0	19,884,893
29114	CMG Mortgage Assur Co	WI	15,113,564	1,879,300	2,000,000	0	13,234,264
40266	CMG Mortgage Ins Co	WI	392,627,164	287,156,717	2,750,000	0	105,470,447
30112	CNL Ins Amer Inc	GA	33,709,503	13,433,775	2,500,000	0	20,275,728
31887	Coface N Amer Ins Co	MA	109,742,633	59,976,816	2,600,000	0	49,765,817
36552	Coliseum Reins Co	DE	602,984,593	159,807,590	26,503,260	0	443,177,003
34347	Colonial Amer Cas & Surety Co	MD	25,710,070	2,138,434	5,000,000	0	23,571,636
10758	Colonial Surety Co	PA	39,996,512	19,787,167	3,000,000	0	20,209,346
36927	Colony Specialty Ins Co	OH	123,526,783	45,381,049	3,500,000	0	78,145,734
27812	Columbia Ins Co	NE	12,952,033,893	4,090,344,646	3,000,000	30,006	8,861,689,249
40371	Columbia Mut Ins Co	MO	374,513,121	187,962,177	0	0	186,550,944
19410	Commerce & Industry Ins Co	NY	8,311,479,736	6,424,524,414	3,198,000	0	1,886,955,322
43958	Commerce Protective Ins Co	PA	4,946,094	2,624,829	1,200,000	0	2,321,265
10220	Commonwealth Ins Co Of Amer	WA	40,925,085	16,744,177	3,000,000	0	24,180,908
10794	Companion Commercial Ins Co	SC	15,559,640	6,503,079	3,000,000	0	9,056,561
12157	Companion Prop & Cas Ins Co	SC	564,713,047	348,181,737	4,200,000	0	216,531,310
21989	Compass Ins Co	NY	14,009,877	1,405,566	1,253,480	0	12,604,311
12177	Compwest Ins Co	CA	223,564,734	128,660,798	3,000,000	0	94,903,936
32190	Constitution Ins Co	NY	12,628,760	341,050	4,200,002	0	12,287,710
20443	Continental Cas Co	IL	39,595,457,933	29,774,261,520	35,632,565	0	9,821,196,413
28258	Continental Ind Co	IA	60,759,560	37,857,498	4,000,002	0	22,902,063
35289	Continental Ins Co	PA	2,658,211,607	1,511,695,067	53,566,360	0	1,146,516,540
10804	Continental Western Ins Co	IA	215,252,588	135,095,921	5,000,000	0	80,156,667

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
37206	Contractors Bonding & Ins Co	WA	215,373,202	103,450,520	2,500,000	0	111,922,682
20044	Cornhusker Cas Co	NE	804,952,006	140,077,894	4,000,000	0	664,874,112
20990	Country Mut Ins Co	IL	3,726,195,722	2,088,161,676	0	0	1,638,034,046
26492	Courtesy Ins Co	FL	490,348,502	287,988,530	3,000,000	0	202,359,973
30082	CPA Ins Co	MI	8,281,500	995,624	1,500,000	3,640,000	7,285,876
29033	Cranbrook Ins Co	TX	36,833,172	16,516,156	4,500,000	0	20,317,016
31348	Crum & Forster Ind Co	DE	36,026,832	21,305,300	3,500,000	0	14,721,532
10847	Cumis Ins Society Inc	IA	1,529,389,382	1,059,023,055	5,831,488	0	470,366,326
21164	Dairyland Ins Co	WI	1,125,562,567	659,148,959	4,012,000	0	466,413,608
32271	Dallas Natl Ins Co	TX	323,507,466	235,619,257	7,000,000	0	87,888,209
16624	Darwin Natl Assur Co	DE	683,425,870	378,029,091	3,500,000	0	305,396,779
16705	Dealers Assur Co	OH	64,044,670	24,458,579	4,200,990	0	39,586,091
37907	Deerbrook Ins Co	IL	23,533,496	144,092	4,375,000	0	23,389,403
37184	Deerfield Ins Co	IL	69,932,005	20,917,930	3,500,000	0	49,014,075
35408	Delos Ins Co	DE	666,802,976	446,737,308	4,200,000	0	220,065,668
40975	Dentists Ins Co	CA	243,524,672	96,488,016	5,000,000	0	147,036,656
12718	Developers Surety & Ind Co	IA	130,666,333	48,201,711	3,000,000	0	82,464,622
10659	Diamond Ins Co	IL	35,339,842	30,045,911	2,500,000	0	5,293,931
42048	Diamond State Ins Co	IN	176,157,996	64,189,527	5,000,000	0	111,968,469
23736	Direct Natl Ins Co	AR	22,105,856	15,092,069	2,500,000	0	7,013,787
36463	Discover Prop & Cas Ins Co	IL	196,915,595	134,755,368	6,300,000	0	62,160,226
34495	Doctors Co An Interins Exch	CA	2,564,018,937	1,322,781,986	0	0	1,241,236,952
33499	Dorinco Reins Co	MI	1,622,502,496	1,012,841,944	5,000,000	0	609,660,552
13019	Eastern Advantage Assur Co	PA	29,127,493	20,576,850	2,025,000	0	8,550,643
10724	Eastern Alliance Ins Co	PA	146,679,193	99,207,978	4,200,000	0	47,471,215
14702	Eastguard Ins Co	PA	90,673,399	64,127,319	5,000,000	0	26,546,080
22926	Economy Fire & Cas Co	IL	423,523,062	73,170,717	3,000,000	0	350,352,345
38067	Economy Preferred Ins Co	IL	9,643,674	402,149	3,000,000	0	9,241,525
40649	Economy Premier Assur Co	IL	91,360,193	52,396,704	3,000,000	0	38,963,489
21261	Electric Ins Co	MA	1,406,629,655	958,863,085	3,500,000	0	447,766,570
21326	Empire Fire & Marine Ins Co	NE	87,575,798	34,410,943	4,000,000	0	53,164,854

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
25402	Employers Assur Co	FL	419,117,584	326,946,491	1,800,000	0	92,171,093
20648	Employers Fire Ins Co	MA	88,191,301	30,084,858	4,500,000	0	58,106,443
21458	Employers Ins of Wausau	WI	3,682,403,162	2,371,862,040	5,000,000	0	1,310,541,122
21415	Employers Mut Cas Co	IA	2,174,979,541	1,246,012,846	0	0	928,966,695
11252	Encompass Home & Auto Ins Co	IL	6,726,618	86,368	2,350,000	0	6,640,250
15130	Encompass Ind Co	IL	24,315,921	558,340	3,021,700	0	23,757,581
10358	Encompass Ins Co	IL	21,637,457	9,377,681	5,000,000	0	12,259,776
10071	Encompass Ins Co Of Amer	IL	20,608,462	233,305	10,000,000	0	20,375,158
10641	Endurance Amer Ins Co	DE	748,224,574	637,864,608	6,000,000	0	110,359,966
11551	Endurance Reins Corp of Amer	DE	1,649,597,093	1,021,252,933	5,000,000	0	628,344,160
26263	Erie Ins Co	PA	652,203,865	401,427,071	2,350,000	0	250,776,794
16233	Erie Ins Co Of NY	NY	64,310,144	44,504,737	2,350,000	0	19,805,406
26271	Erie Ins Exch	PA	10,335,066,805	5,265,507,908	0	0	5,069,558,897
26830	Erie Ins Prop & Cas Co	PA	66,058,682	55,605,137	2,350,000	0	10,453,545
13634	Essent Guar Inc	PA	166,842,567	6,573,901	2,500,000	0	160,268,666
37915	Essentia Ins Co	MO	47,720,586	16,159,949	4,500,000	0	31,560,637
25712	Esurance Ins Co	WI	616,425,751	348,116,387	3,000,000	500,000	268,309,363
30210	Esurance Prop & Cas Ins Co	CA	125,983,981	80,870,947	2,600,000	0	45,113,034
20516	Euler Hermes Amer Credit Ind Co	MD	379,889,251	222,287,671	2,500,000	0	157,601,580
10120	Everest Natl Ins Co	DE	447,684,562	296,658,724	5,000,000	0	151,025,838
26921	Everest Reins Co	DE	8,178,775,245	5,651,256,498	10,000,000	0	2,527,518,747
24961	Everspan Fin Guar Corp	WI	201,490,198	24,482,407	15,000,000	0	177,007,791
35181	Executive Risk Ind Inc	DE	2,838,519,398	1,726,745,529	5,000,000	0	1,111,773,869
21482	Factory Mut Ins Co	RI	11,028,837,894	4,066,928,859	0	0	6,961,909,035
44784	Fairfield Ins Co	CT	23,197,161	4,325,238	5,000,000	0	18,871,923
18864	Fairmont Ins Co	CA	41,297,749	18,510,130	8,340,000	0	22,787,619
25518	Fairmont Premier Ins Co	CA	215,175,095	27,101,501	3,808,000	0	188,073,594
24384	Fairmont Specialty Ins Co	CA	235,297,646	94,958,302	3,100,000	0	140,339,344
21555	Farm Bureau Mut Ins Co Of MI	MI	566,150,388	345,283,147	0	0	220,867,241

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
13803	Farm Family Cas Ins Co	NY	983,554,432	681,062,941	3,606,205	0	302,491,491
21652	Farmers Ins Exch	CA	15,066,753,344	11,387,960,359	0	0	3,678,792,984
13897	Farmers Mut Hail Ins Co Of IA	IA	488,213,496	152,933,072	0	0	335,280,425
41483	Farmington Cas Co	CT	982,098,550	698,688,664	6,000,000	0	283,409,885
13838	Farmland Mut Ins Co	IA	385,921,232	223,190,275	0	0	162,730,957
20281	Federal Ins Co	IN	31,062,634,346	16,745,371,046	20,980,068	0	14,317,263,300
13935	Federated Mut Ins Co	MN	4,019,352,730	1,828,414,476	0	0	2,190,938,254
11118	Federated Rural Electric Ins Exch	KS	383,327,811	266,884,558	0	0	116,443,253
28304	Federated Serv Ins Co	MN	366,775,411	205,586,216	3,000,000	0	161,189,194
39306	Fidelity & Deposit Co Of MD	MD	236,535,096	43,266,777	5,000,000	0	193,268,319
35386	Fidelity & Guar Ins Co	IA	46,794,487	27,628,471	5,000,000	0	19,166,016
25879	Fidelity & Guar Ins Underwriters Inc	WI	180,975,279	79,867,760	13,434,900	0	101,107,519
25180	Fidelity Natl Ins Co	CA	284,355,944	140,047,088	3,250,000	0	144,308,856
16578	Fidelity Natl Prop & Cas Ins Co	NY	109,917,225	8,835,211	3,465,564	0	101,082,014
35009	Financial Cas & Surety Inc	TX	19,737,294	9,569,143	2,600,000	0	10,168,151
12815	Financial Guar Ins Co	NY	1,898,923,234	4,126,007,127	15,000,000	300,000,000	-2,227,083,893
39136	Finial Reins Co	CT	1,200,314,586	615,748,905	3,500,000	0	584,565,681
21873	Firemans Fund Ins Co	CA	9,385,263,745	6,655,517,187	4,200,000	0	2,729,746,558
21784	Firemens Ins Co Of Washington DC	DE	80,966,452	50,371,621	3,500,000	0	30,594,831
10336	First Acceptance Ins Co Inc	TX	203,377,834	84,230,916	3,000,000	0	119,146,918
37710	First Amer Prop & Cas Ins Co	CA	85,951,544	44,171,210	5,000,000	0	41,780,334
29980	First Colonial Ins Co	FL	312,039,450	171,934,074	2,500,000	0	140,105,377
11177	First Fin Ins Co	IL	518,212,632	162,059,427	2,500,000	0	356,153,205
10676	First Guard Ins Co	AZ	15,630,272	500,269	2,500,000	0	15,130,003
33588	First Liberty Ins Corp	IL	52,963,974	29,313,356	3,600,000	0	23,650,618
24724	First Natl Ins Co Of Amer	WA	206,301,824	160,276,511	5,000,000	0	46,025,313

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
33383	First Professionals Ins Co	FL	577,521,334	346,935,773	5,000,000	0	230,585,561
28519	First Sealord Surety Inc	PA	12,060,162	1,424,544	2,022,300	0	10,635,619
27626	Firstcomp Ins Co	NE	299,239,681	231,561,336	1,500,000	0	67,678,345
35585	Flagship City Ins Co	PA	28,661,241	18,001,062	2,350,000	0	10,660,179
13978	Florists Mut Ins Co	IL	158,387,242	108,188,417	0	0	50,198,825
11185	Foremost Ins Co Grand Rapids MI	MI	1,537,338,303	638,050,675	4,800,000	0	899,287,628
11800	Foremost Prop & Cas Ins Co	MI	43,149,364	26,675,113	3,525,000	0	16,474,251
41513	Foremost Signature Ins Co	MI	53,920,497	34,890,992	3,600,000	0	19,029,505
10801	Fortress Ins Co	IL	53,806,938	31,743,024	9,046,430	0	22,063,914
10985	Fortuity Ins Co	MI	32,311,974	19,899,591	5,000,000	0	12,412,384
14249	Founders Ins Co	IL	241,409,286	171,466,286	5,000,000	0	69,943,000
11600	Frank Winston Crum Ins Inc	FL	52,449,183	37,756,476	3,000,000	0	14,692,707
13986	Frankenmuth Mut Ins Co	MI	927,032,985	543,711,417	0	0	383,321,569
22209	Freedom Specialty Ins Co	OH	10,509,895	1,546,225	3,000,000	0	8,963,670
21253	Garrison Prop & Cas Ins Co	TX	568,426,764	409,931,103	3,500,000	0	158,495,661
28339	Gateway Ins Co	MO	48,739,608	31,896,502	3,815,000	0	16,843,106
41491	Geico Cas Co	MD	830,585,393	463,898,290	3,010,000	0	366,687,103
35882	Geico Gen Ins Co	MD	173,566,617	70,411,229	3,080,000	0	103,155,388
22055	Geico Ind Co	MD	5,813,793,083	3,541,511,805	3,000,000	0	2,272,281,278
24414	General Cas Co Of WI	WI	965,071,847	441,729,625	4,000,000	0	523,342,222
30007	General Fidelity Ins Co	SC	682,954,407	402,401,690	7,500,000	0	280,552,717
24732	General Ins Co Of Amer	WA	2,079,615,242	1,670,004,095	5,000,000	0	409,611,147
22039	General Reins Corp	DE	14,388,773,992	5,069,329,794	11,000,000	0	9,319,444,198
39322	General Security Natl Ins Co	NY	299,336,315	185,096,375	5,000,000	0	114,239,940
11967	General Star Natl Ins Co	OH	279,972,856	105,949,045	4,000,000	0	174,023,811
11231	Generali Us Branch	NY	54,937,542	29,418,933	0	0	25,518,609
38962	Genesis Ins Co	CT	188,470,233	77,964,701	3,500,000	0	110,505,532
37095	Genworth Financial Assur Corp	NC	33,736,144	13,388,022	2,500,000	0	20,348,122

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
41432	Genworth Home Equity Ins Corp	NC	12,156,930	142,801	2,500,000	0	12,014,129
38458	Genworth Mortgage Ins Corp	NC	2,655,367,619	1,916,067,437	2,500,000	0	739,300,182
16675	Genworth Mortgage Ins Corp Of NC	NC	485,096,854	351,392,417	2,500,000	0	133,704,437
11049	Genworth Mortgage Reins Corp	NC	21,003,399	53,276	2,500,000	0	20,950,123
18759	Genworth Residential Mortgage Assur	NC	30,051,893	4,432,954	3,425,000	0	25,618,939
29823	Genworth Residential Mortgage Ins Co	NC	217,056,985	103,360,517	3,000,000	0	113,696,468
10799	Geovera Ins Co	CA	93,626,348	62,653,607	5,000,000	0	30,972,741
11282	Germantown Ins Co	PA	78,492,902	40,032,471	3,600,000	0	38,460,431
21032	Global Reins Corp Of Amer	NY	448,497,694	286,176,931	4,200,000	0	162,320,763
11266	Global Reins Corp US Branch	NY	256,140,007	198,292,827	0	0	57,847,180
11044	GMAC Ins Co Online Inc	MO	43,910,959	34,811,517	4,000,000	0	9,099,442
22063	Government Employees Ins Co	MD	16,462,921,016	9,998,454,830	33,436,758	0	6,464,466,186
43265	Gramercy Ins Co	TX	49,788,120	33,767,225	3,750,000	0	16,020,895
23809	Granite State Ins Co	PA	38,993,091	1,598,583	5,000,000	0	37,394,508
36307	Gray Ins Co	LA	318,089,107	210,114,028	5,000,000	0	107,975,079
26832	Great Amer Alliance Ins Co	OH	29,299,873	26,178	3,501,000	0	29,273,695
26344	Great Amer Assur Co	OH	17,685,220	16,402	3,510,000	0	17,668,818
16691	Great Amer Ins Co	OH	4,934,095,986	3,457,813,993	15,440,600	0	1,476,281,993
22136	Great Amer Ins Co of NY	NY	62,467,893	6,050	3,800,000	0	62,461,843
31135	Great Amer Security Ins Co	OH	18,322,750	1,700	3,504,000	0	18,321,050
33723	Great Amer Spirit Ins Co	OH	20,189,854	7,529	3,504,000	0	20,182,325
25224	Great Divide Ins Co	ND	191,798,576	123,252,892	6,000,000	0	68,545,683
18694	Great Midwest Ins Co	TX	78,783,267	28,777,320	3,050,000	0	50,005,947
20303	Great Northern Ins Co	IN	1,574,764,630	1,115,512,235	4,166,675	0	459,252,395

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
11371	Great West Cas Co	NE	1,571,927,943	1,073,096,533	2,500,000	0	498,831,410
22187	Greater NY Mut Ins Co	NY	849,996,047	444,832,385	0	0	405,163,662
22322	Greenwich Ins Co	DE	919,712,089	467,156,106	3,558,100	0	452,555,983
36650	Guarantee Co Of N Amer USA	MI	196,815,927	64,291,357	4,000,008	0	132,524,570
11398	Guarantee Ins Co	FL	164,083,428	138,883,638	3,600,120	0	25,199,790
15032	Guideone Mut Ins Co	IA	1,047,237,809	635,959,247	0	0	411,278,562
14559	Guideone Specialty Mut Ins Co	IA	232,013,588	148,844,178	0	0	83,169,410
34037	Hallmark Ins Co	AZ	221,560,920	148,735,524	3,500,000	0	72,825,396
36064	Hanover Amer Ins Co	NH	26,277,237	25,756	5,000,000	0	26,251,481
17337	Hanover Fire & Cas Ins Co	PA	3,329,455	1,134,640	1,656,100	0	2,194,815
22292	Hanover Ins Co	NH	5,253,510,000	3,510,712,181	5,000,000	0	1,742,797,819
26433	Harco Natl Ins Co	IL	317,945,317	171,187,606	3,500,004	0	146,757,712
14141	Harford Mut Ins Co	MD	305,349,023	158,017,961	0	0	147,331,061
23582	Harleysville Ins Co	PA	142,516,613	107,898,794	2,612,500	0	34,617,819
14168	Harleysville Mut Ins Co	PA	1,505,482,498	601,089,122	0	0	904,393,376
35696	Harleysville Preferred Ins Co	PA	743,481,896	567,479,090	4,230,000	0	176,002,806
26182	Harleysville Worcester Ins Co	PA	562,669,275	424,233,240	3,500,000	0	138,436,035
22357	Hartford Accident & Ind Co	CT	10,744,489,681	7,561,533,222	40,000,000	0	3,182,956,459
29424	Hartford Cas Ins Co	IN	2,215,649,544	1,244,003,437	4,800,000	0	971,646,107
19682	Hartford Fire In Co	CT	25,075,746,594	11,116,889,543	55,320,000	0	13,958,857,051
37478	Hartford Ins Co Of The Midwest	IN	422,690,728	113,097,916	4,200,000	0	309,592,812
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,340,556,826	685,915,604	10,000,000	0	654,641,222
29890	Hartford Steam Boil Inspec Ins Co CT	CT	97,742,064	53,993,217	3,000,000	0	43,748,847
30104	Hartford Underwriters Ins Co	CT	1,546,527,084	904,523,088	6,504,000	0	642,003,995
31550	Haulers Ins Co Inc	TN	58,955,914	19,471,414	3,000,000	0	39,484,500
41343	HDI Gerling Amer Ins Co	IL	223,482,769	116,623,445	5,000,000	0	106,859,327

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
35904	Health Care Ind Inc	CO	851,968,051	609,061,577	2,250,000	250,000	242,906,474
32077	Heritage Cas Ins Co	IL	82,097,207	15,583,247	3,000,000	0	66,513,960
39527	Heritage Ind Co	CA	199,192,479	114,526,029	3,000,000	0	84,666,450
35599	Highmark Cas Ins Co	PA	226,361,477	114,730,050	2,500,000	0	111,631,427
10200	Hiscox Ins Co Inc	IL	67,630,365	12,545,323	4,200,000	0	55,085,042
17221	Homesite Ins Co	CT	170,249,284	120,703,011	4,540,000	0	49,546,273
13927	Homesite Ins Co Of The Midwest	ND	199,191,002	147,744,915	3,010,000	0	51,446,087
22578	Horace Mann Ins Co	IL	370,753,622	215,885,564	3,582,010	0	154,868,058
22756	Horace Mann Prop & Cas Ins Co	IL	220,873,658	129,764,827	3,000,000	0	91,108,831
10069	Housing Authority Prop A Mut Co	VT	163,620,301	55,284,346	0	0	108,335,955
11206	Housing Enterprise Ins Co Inc	VT	42,669,416	17,174,784	20,000,000	0	25,494,632
38849	Houston Gen Ins Co	TX	32,994,072	15,650,122	10,000,000	0	17,343,950
28657	HSBC Ins Co of DE	DE	219,235,921	15,720,813	4,200,000	0	203,515,108
25054	Hudson Ins Co	DE	667,930,697	297,026,685	7,500,000	23,807,000	370,904,012
40223	ICM Ins Co	NY	14,542,167	10,921,854	5,000,000	0	3,620,313
29068	IDS Prop Cas Ins Co	WI	982,620,143	571,277,557	5,000,000	0	411,342,586
23817	Illinois Natl Ins Co	IL	66,127,136	1,925,543	5,000,000	0	64,201,593
44369	Imperial Fire & Cas Ins Co	LA	89,545,214	57,616,336	3,000,000	0	31,928,878
43575	Indemnity Ins Co Of North Amer	PA	394,593,927	251,429,827	4,501,500	0	143,164,100
26581	Independence Amer Ins Co	DE	72,503,156	25,111,077	3,000,000	0	47,392,079
29831	Independent Mut Fire Ins Co	IL	31,137,671	3,063,342	0	0	28,074,329
14265	Indiana Lumbermens Mut Ins Co	IN	98,183,293	65,680,317	0	0	32,502,976
22268	Infinity Ins Co	IN	1,419,419,432	944,067,715	3,000,000	0	475,351,717
38806	Insura Prop & Cas Ins Co	IL	28,181,882	1,135,590	2,500,000	0	27,046,292
22713	Insurance Co of N Amer	PA	811,425,093	507,688,941	11,357,109	0	303,736,152
19429	Insurance Co Of The State Of PA	PA	4,641,718,607	2,570,792,115	5,005,500	0	2,070,926,492
27847	Insurance Co Of The West	CA	869,868,636	494,825,985	4,200,000	0	375,042,651

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
22772	Integon Ind Corp	NC	297,966,289	245,733,348	3,000,000	0	52,232,941
29742	Integon Natl Ins Co	NC	254,648,393	187,841,394	3,500,000	0	66,806,999
11592	International Fidelity Ins Co	NJ	229,995,658	135,294,626	1,500,000	0	94,701,032
10749	Intrepid Ins Co	MI	29,382,529	1,948,299	10,000,000	0	27,434,230
23647	Ironshore Ind Inc	MN	155,543,411	61,780,782	5,000,000	0	93,762,629
11630	Jefferson Ins Co	NY	27,951,045	9,108,301	4,181,500	0	18,842,744
14354	Jewelers Mut Ins Co	WI	237,335,990	91,131,694	0	0	146,204,297
36781	John Deere Ins Co	IA	38,473,000	10,005,589	3,000,000	0	28,467,411
15962	Kansas Bankers Surety Co	KS	161,936,249	21,264,965	10,000,000	0	140,671,285
22993	Kentucky Farm Bur Mut Ins Co	KY	1,801,223,348	874,074,468	0	0	927,148,880
10885	Key Risk Ins Co	NC	59,986,562	32,386,743	1,800,000	0	27,599,819
11681	Keystone Ins Co	PA	358,584,534	251,131,304	3,750,000	0	107,453,230
13722	Knightbrook Ins Co	DE	51,497,088	23,415,700	4,218,200	0	28,081,385
26077	Lancer Ins Co	IL	501,375,059	345,050,389	3,100,000	0	156,324,670
35246	Laurier Ind Co	IA	7,572,751	9,487	3,420,000	0	7,563,264
37940	Lexington Natl Ins Corp	MD	55,409,913	36,390,570	2,000,400	0	19,019,343
13307	Lexon Ins Co	TX	121,249,655	81,888,909	4,213,226	0	39,360,746
42404	Liberty Ins Corp	IL	1,421,193,156	1,145,022,495	3,500,000	0	276,170,661
19917	Liberty Ins Underwriters Inc	IL	180,715,683	81,546,319	3,500,000	0	99,169,364
23035	Liberty Mut Fire Ins Co	WI	4,825,276,385	3,620,920,193	10,000,000	0	1,204,356,192
23043	Liberty Mut Ins Co	MA	36,701,548,343	22,938,257,314	10,000,000	0	13,763,291,029
14486	Liberty Mut Mid Atlantic Ins Co	MA	18,701,242	2,690,044	0	0	16,011,198
33855	Lincoln Gen Ins Co	PA	398,774,120	395,394,013	4,200,000	0	3,380,107
14400	Lititz Mut Ins Co	PA	206,989,648	70,947,160	0	0	136,042,488
36447	LM Gen Ins Co	IL	35,251,832	28,554,174	3,500,000	0	6,697,658
33600	LM Ins Corp	IL	254,910,628	110,362,069	3,600,000	0	144,548,559
32352	LM Prop & Cas Ins Co	IN	91,584,444	55,737,272	4,400,000	0	35,847,172
27138	Lumbermens Cas Ins Co	IL	15,797,261	4,371,562	3,500,000	0	11,425,699
22977	Lumbermens Mut Cas Co	IL	900,555,180	865,690,529	0	0	34,864,651
23108	Lumbermens Underwriting Alliance	MO	339,438,606	251,391,905	0	0	88,046,701
35769	Lyndon Prop Ins Co	MO	389,289,163	203,954,493	4,000,000	0	185,334,670

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
10051	Lyndon Southern Ins Co	DE	44,654,493	29,334,377	3,000,000	0	15,320,116
42617	MAG Mut Ins Co	GA	1,480,735,959	939,407,030	0	0	541,328,929
11054	Maiden Reins Co	MO	925,603,158	662,879,201	4,000,000	0	262,723,957
36897	Manufacturers Alliance Ins Co	PA	177,552,041	106,125,500	5,970,000	0	71,426,541
23876	Mapfre Ins Co	NJ	38,770,957	12,310,060	5,100,000	0	26,460,897
28932	Markel Amer Ins Co	VA	497,163,964	368,450,186	5,000,100	0	128,713,778
38970	Markel Ins Co	IL	732,491,366	538,415,490	4,200,000	0	194,075,876
19356	Maryland Cas Co	MD	155,065,485	25,783,457	4,717,500	0	129,282,028
22306	Massachusetts Bay Ins Co	NH	53,612,317	353,485	5,000,000	0	53,258,832
10784	Maxum Cas Ins Co	DE	17,043,126	3,328,084	3,500,000	0	13,715,042
12041	MBIA Ins Corp	NY	3,458,449,732	2,383,747,572	15,000,269	275,908,000	1,074,702,160
11843	Medical Protective Co	IN	2,271,164,453	1,515,456,998	4,800,000	0	755,707,455
12754	Medicus Ins Co	TX	112,905,288	81,486,022	2,500,000	0	31,419,266
22241	Medmarc Cas Ins Co	VT	95,659,639	56,238,687	3,000,000	0	39,420,952
11030	Memic Ind Co	NH	163,605,837	100,470,823	3,000,000	0	63,135,014
33650	Mendota Ins Co	MN	121,951,223	95,306,899	2,442,452	0	26,644,325
31968	Merastar Ins Co	IL	40,381,200	25,577,501	3,000,000	0	14,803,699
14494	Merchants Bonding Co a Mut	IA	98,642,269	33,151,121	0	0	65,491,148
10502	Meridian Citizens Mut Ins Co	IN	27,886,129	18,583,534	0	0	9,302,595
40169	Metropolitan Cas Ins Co	RI	46,909,545	401,677	3,000,000	0	46,507,868
25321	Metropolitan Drt Prop & Cas Ins Co	RI	28,378,579	346,479	3,000,000	0	28,032,100
39950	Metropolitan Gen Ins Co	RI	31,563,257	795,488	3,000,000	0	30,767,769
34339	Metropolitan Grp Prop & Cas Ins Co	RI	394,430,456	86,388,674	3,000,000	0	308,041,782
26298	Metropolitan Prop & Cas Ins Co	RI	4,900,892,670	3,055,570,489	3,000,000	315,000,000	1,845,322,181
40150	MGA Ins Co Inc	TX	209,097,824	110,006,269	12,000,000	0	99,091,555
22594	MGIC Assur Corp Gen Account	WI	10,317,906	513,946	3,500,000	0	9,803,960
18740	MGIC Ind Corp	WI	230,200,076	484,312	3,588,000	0	229,715,764
38660	MIC Gen Ins Corp	MI	54,112,127	41,702,988	5,000,000	0	12,409,139
38601	MIC Prop & Cas Ins Corp	MI	127,688,091	75,545,733	5,000,000	0	52,142,358
40932	Mico Ins Co	OH	17,879,627	2,776,968	2,252,000	0	15,102,659
23507	Mid Amer Fire & Cas Co	OH	9,004,538	1,129,917	2,500,000	0	7,874,621

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
21687	Mid Century Ins Co	CA	3,667,148,205	2,830,489,124	4,800,000	0	836,659,080
23434	Middlesex Ins Co	WI	617,583,877	379,264,712	4,200,000	0	238,319,165
14532	Middlesex Mut Assur Co	CT	255,880,524	193,050,916	0	0	62,829,608
20451	Midstates Reins Corp	IL	126,717,137	66,719,435	800,000	200,000	59,997,701
23612	Midwest Employers Cas Co	DE	326,009,281	185,895,859	3,531,000	0	140,113,421
23515	Midwestern Ind Co	OH	28,966,969	2,765,625	3,500,000	0	26,201,344
41653	Milbank Ins Co	SD	543,436,101	380,865,883	2,500,000	0	162,570,218
42234	Minnesota Lawyers Mut Ins Co	MN	126,151,677	73,426,352	0	0	52,725,325
20362	Mitsui Sumitomo Ins Co of Amer	NY	744,761,856	469,579,030	5,000,000	0	275,182,826
22551	Mitsui Sumitomo Ins USA Inc	NY	109,165,089	52,710,132	5,000,000	0	56,454,957
14613	Montgomery Mut Ins Co	MA	48,290,043	3,463,303	0	0	44,826,740
29858	Mortgage Guar Ins Corp	WI	6,508,900,558	4,799,851,634	5,000,000	0	1,709,048,924
16187	Mosaic Ins Co	DE	24,106,986	3,973,721	4,046,965	0	20,133,265
14621	Motorists Mut Ins Co	OH	1,292,840,558	789,518,304	0	0	503,322,254
22012	Motors Ins Corp	MI	3,406,839,253	1,999,984,269	5,000,000	0	1,406,854,984
10227	Munich Reins Amer Inc	DE	17,411,367,921	13,021,068,733	8,235,771	0	4,390,299,189
13559	Municipal & Infrastructure Assur Cor	NY	75,146,631	51,321	2,500,000	0	75,095,310
11878	MutualAid eXchange	KS	27,355,760	10,771,208	0	0	16,584,552
23663	National Amer Ins Co	OK	148,071,937	92,605,595	5,000,000	0	55,466,342
11991	National Cas Co	WI	162,230,302	47,044,074	5,000,000	0	115,186,228
10243	National Continental Ins Co	NY	254,008,889	203,109,809	6,429,106	0	50,899,080
16217	National Farmers Union Prop & Cas	WI	265,212,427	192,902,062	4,200,000	0	72,310,366
20478	National Fire Ins Co Of Hartford	IL	137,688,510	25,456,314	5,000,000	0	112,232,197
42447	National Gen Assur Co	MO	65,321,436	43,656,674	2,500,000	0	21,664,762
23728	National Gen Ins Co	MO	137,314,213	86,249,490	2,000,000	2,500,000	51,064,723
20087	National Ind Co	NE	111,644,977,716	43,207,923,401	5,500,000	0	68,437,054,315
27944	National Ins Assn	IN	12,373,770	116,981	0	0	12,256,789

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
32620	National Interstate Ins Co	OH	799,563,212	525,916,352	3,000,000	0	273,646,860
20052	National Liab & Fire Ins Co	CT	1,206,088,259	574,952,325	5,000,000	0	631,135,934
15474	National Lloyds Ins Co	TX	177,309,829	83,229,200	0	0	94,080,629
23825	National Public Finance Guar Corp	NY	7,289,955,528	6,382,235,984	15,000,000	0	907,719,544
34835	National Reins Corp	DE	413,507,725	130,117,999	5,000,000	0	283,389,726
12114	National Security Fire & Cas Co	AL	68,814,171	38,293,153	1,500,000	0	30,521,017
22608	National Specialty Ins Co	TX	33,115,004	14,996,635	3,500,000	0	18,118,369
21881	National Surety Corp	IL	482,066,645	346,210,013	3,500,077	0	135,856,632
19445	National Union Fire Ins Co Of Pitts	PA	32,248,074,408	19,507,258,897	4,478,750	0	12,740,815,511
26093	Nationwide Affinity Co of Amer	OH	59,025,999	47,222,206	5,000,000	0	11,803,793
28223	Nationwide Agribusiness Ins Co	IA	179,698,587	117,163,022	2,849,976	400,000	62,535,565
10723	Nationwide Assur Co	WI	61,265,910	3,072,266	3,500,000	0	58,193,644
25453	Nationwide Ins Co Of Amer	WI	261,649,895	162,042,093	3,375,000	0	99,607,802
23779	Nationwide Mut Fire Ins Co	OH	4,356,900,677	2,130,944,152	0	0	2,225,956,525
23787	Nationwide Mut Ins Co	OH	28,204,640,921	17,618,496,282	0	0	10,586,144,639
37877	Nationwide Prop & Cas Ins Co	OH	170,447,235	118,917,964	3,000,000	0	51,529,271
25240	NAU Country Ins Co	MN	492,741,805	199,435,192	3,000,000	0	293,306,613
42307	Navigators Ins Co	NY	1,823,743,709	1,136,824,347	5,000,000	0	686,919,362
15865	NCMIC Ins Co	IA	539,090,272	356,750,238	5,000,000	0	182,340,034
24171	Netherlands Ins Co The	NH	486,256,816	333,802,892	3,600,000	0	152,453,924
21830	New England Ins Co	CT	318,759,588	11,950,517	7,200,000	0	306,809,071
23841	New Hampshire Ins Co	PA	3,534,440,637	2,519,103,583	5,325,065	0	1,015,337,054
35432	New Jersey Re Ins Co	NJ	539,464,250	240,719,438	6,000,000	0	298,744,813
12130	New South Ins Co	NC	119,963,749	93,471,372	3,000,000	0	26,492,377

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
16608	New York Marine & Gen Ins Co	NY	622,200,835	436,716,525	8,827,889	0	185,484,310
14788	NGM Ins Co	FL	2,010,409,468	1,248,409,089	5,250,000	0	762,000,379
27073	Nipponkoa Ins Co Ltd US Br	NY	235,664,396	147,328,804	0	0	88,335,592
31470	Norguard Ins Co	PA	413,303,605	297,023,704	5,250,000	0	116,279,901
29700	North Amer Elite Ins Co	NH	46,354,100	12,270,026	3,500,000	0	34,084,074
29874	North Amer Specialty Ins Co	NH	472,982,553	156,243,359	4,800,000	0	316,739,194
27740	North Pointe Ins Co	PA	114,307,178	70,420,358	3,500,000	0	43,886,820
21105	North River Ins Co	NJ	880,495,501	480,637,342	4,200,000	0	399,858,159
36455	Northbrook Ind Co	IL	38,296,280	211,242	4,200,000	0	38,085,038
38369	Northern Assur Co Of Amer	MA	155,236,163	97,674,144	4,500,000	0	57,562,019
19372	Northern Ins Co Of NY	NY	44,047,995	13,811,168	9,762,500	0	30,236,827
24031	Northland Cas Co	CT	103,159,912	68,347,705	3,000,000	0	34,812,206
24015	Northland Ins Co	CT	1,183,720,070	611,077,567	3,500,000	0	572,642,503
42552	Nova Cas Co	NY	100,607,162	12,206,387	4,200,000	0	88,400,775
23248	Occidental Fire & Cas Co Of NC	NC	273,463,360	152,752,884	2,600,000	5,000,000	120,710,476
23680	Odyssey Amer Reins Co	CT	7,940,425,448	4,620,284,829	6,982,500	0	3,320,140,619
35602	Ohic Ins Co	OH	200,821,525	98,052,318	3,591,990	0	102,769,207
24074	Ohio Cas Ins Co	OH	4,842,037,189	3,724,882,476	4,500,000	0	1,117,154,713
24104	Ohio Farmers Ins Co	OH	1,661,104,519	278,205,565	0	0	1,382,898,954
26565	Ohio Ind Co	OH	98,304,313	53,102,172	3,000,746	0	45,202,141
24082	Ohio Security Ins Co	OH	20,003,169	5,688,142	3,500,430	0	14,315,027
17558	Old Guard Ins Co	OH	325,724,972	203,837,000	2,500,000	0	121,887,972
24139	Old Republic Gen Ins Corp	IL	1,127,300,949	824,599,052	4,200,000	0	302,701,897
24147	Old Republic Ins Co	PA	2,469,368,240	1,600,046,736	3,800,004	0	869,321,504
35424	Old Republic Security Assur Co	AZ	53,430,656	13,581,174	2,600,000	0	39,849,482
40444	Old Republic Surety Co	WI	102,399,616	56,636,713	2,900,000	0	45,762,903
37060	Old United Cas Co	KS	444,486,490	216,905,866	3,000,000	0	227,580,624
34940	Omni Ind Co	IL	64,574,773	34,728,835	3,000,000	0	29,845,938
39098	Omni Ins Co	IL	181,883,365	93,164,762	3,000,000	0	88,718,603
20621	OneBeacon Amer Ins Co	MA	485,710,693	321,942,495	6,000,000	0	163,768,198

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
21970	OneBeacon Ins Co	PA	2,351,767,646	1,429,726,133	4,200,000	0	922,041,513
15385	OneCIS Ins Co	IL	14,109,129	2,269,362	3,000,000	0	11,839,767
30175	Oriska Ins Co	NY	12,645,932	8,030,009	1,500,000	0	4,615,923
22748	Pacific Employers Ins Co	PA	2,747,755,018	1,769,944,298	6,000,000	0	977,810,720
20346	Pacific Ind Co	WI	6,207,721,710	3,783,579,441	5,535,000	0	2,424,142,269
37850	Pacific Specialty Ins Co	CA	283,467,264	129,693,407	3,500,000	0	153,773,856
10222	PACO Assur Co Inc	IL	65,439,118	42,000,073	2,950,000	0	23,439,045
11835	Paris Re Amer Ins Co	DE	327,297,850	177,915,764	3,000,000	0	149,382,086
38636	Partner Reins Co Of The US	NY	3,682,911,868	2,485,942,852	4,800,000	0	1,196,969,016
10006	Partnerre Ins Co Of NY	NY	122,870,033	12,997,233	6,000,000	0	109,872,800
22250	Pathfinder Ins Co	CO	8,674,880	403,192	2,500,000	0	8,271,689
25755	Peachtree Cas Ins Co	FL	14,303,125	8,296,979	2,200,000	0	6,006,146
18139	Peak Prop & Cas Ins Corp	WI	31,203,963	8,578,186	3,000,000	0	22,625,778
18333	Peerless Ind Ins Co	IL	784,126,663	549,068,004	3,500,000	0	235,058,659
24198	Peerless Ins Co	NH	7,420,492,899	5,642,817,569	8,848,635	0	1,777,675,330
14958	Peninsula Ins Co	MD	82,516,724	40,584,357	2,500,000	0	41,932,367
14982	Penn Millers Ins Co	PA	202,926,778	134,735,948	5,000,000	0	68,190,830
21962	Pennsylvania Gen Ins Co	PA	295,121,247	195,433,103	4,200,000	0	99,688,144
14974	Pennsylvania Lumbermens Mut Ins	PA	335,864,039	223,092,408	0	0	112,771,631
12262	Pennsylvania Manufacturers Assoc Ins	PA	715,254,885	476,464,774	6,116,300	0	238,790,111
41424	Pennsylvania Manufacturers Ind Co	PA	190,630,188	108,571,565	4,600,000	0	82,058,623
14990	Pennsylvania Natl Mut Cas Ins Co	PA	1,126,921,544	639,773,221	0	0	487,148,323
37648	Permanent Gen Assur Corp	OH	196,698,545	113,602,851	5,000,000	0	83,095,694
13714	Pharmacists Mut Ins Co	IA	206,798,165	135,715,164	0	0	71,083,001
18058	Philadelphia Ind Ins Co	PA	5,004,480,183	3,198,178,637	3,599,950	0	1,806,301,546
12319	Philadelphia Reins Corp	PA	153,001,523	74,628,210	3,000,000	0	78,373,312
25623	Phoenix Ins Co	CT	3,605,229,676	2,404,142,060	10,000,000	0	1,201,087,616

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
26794	Plans Liab Ins Co	OH	84,047,718	31,087,474	2,942,436	0	52,960,244
10357	Platinum Underwriters Reins Inc	MD	1,751,829,331	1,109,009,454	5,000,000	0	642,819,877
18619	Platte River Ins Co	NE	152,718,678	112,022,141	4,800,000	0	40,696,537
30945	Plaza Ins Co	MO	28,917,350	17,852,657	3,000,000	0	11,064,693
10287	PMI Ins Co	AZ	349,210,807	331,642,967	2,500,000	0	17,567,840
18732	PMI Mortgage Assur Co	AZ	30,310,304	311,055	2,000,000	0	29,999,249
27251	PMI Mortgage Ins Co	AZ	3,132,212,478	2,392,735,378	3,000,000	0	739,477,100
14460	Podiatry Ins Co Of Amer	IL	301,001,656	218,986,693	5,000,000	0	82,014,963
37257	Praetorian Ins Co	PA	1,144,635,259	723,741,485	8,500,000	0	420,893,774
36234	Preferred Professional Ins Co	NE	372,209,345	209,045,689	5,738,966	0	163,163,656
42226	Princeton Ins Co	NJ	1,073,352,433	719,646,154	4,200,000	0	353,706,279
12873	Privilege Underwriters Recp Exch	FL	85,407,569	33,570,276	0	0	51,837,293
38954	ProAssurance Cas Co	MI	1,125,097,382	732,719,943	3,188,145	0	392,377,439
33391	ProAssurance Ind Co Inc	AL	1,703,770,398	1,131,064,083	8,846,429	0	572,706,315
41149	ProAssurance Natl Capital Ins Co	DC	175,001,919	107,284,928	1,000,000	0	67,716,991
21903	Procentury Ins Co	TX	150,472,146	117,547,906	3,601,000	0	32,924,240
11127	Professional Solutions Ins Co	IA	15,768,763	6,245,194	3,000,000	0	9,523,569
29017	Professionals Advocate Ins Co	MD	109,580,928	42,610,714	4,379,000	0	66,970,214
25585	Professionals Direct Ins Co	MI	20,819,861	1,379,332	11,231,581	0	19,440,529
11851	Progressive Advanced Ins Co	OH	245,128,528	151,515,756	3,000,000	0	93,612,772
24260	Progressive Cas Ins Co	OH	4,800,526,915	3,467,065,235	3,000,000	0	1,333,461,680
44288	Progressive Choice Ins Co	OH	200,863,783	148,597,270	2,650,000	0	52,266,513
42994	Progressive Classic Ins Co	WI	284,387,508	205,011,995	3,008,000	0	79,375,513
12879	Progressive Commercial Cas Co	OH	8,900,365	42,592	3,000,000	0	8,857,773
16322	Progressive Direct Ins Co	OH	3,946,956,230	2,743,048,485	3,000,480	0	1,203,907,745
24279	Progressive Max Ins Co	OH	296,645,405	202,778,581	3,604,824	0	93,866,824

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
38628	Progressive Northern Ins Co	WI	1,135,478,309	819,823,833	3,008,000	0	315,654,476
42919	Progressive Northwestern Ins Co	OH	1,099,361,078	780,093,960	3,000,025	0	319,267,118
44695	Progressive Paloverde Ins Co	IN	83,822,320	55,243,075	1,500,000	0	28,579,245
37834	Progressive Preferred Ins Co	OH	574,093,308	413,340,395	3,003,300	0	160,752,913
32786	Progressive Specialty Ins Co	OH	1,275,310,314	474,957,472	3,500,000	0	800,352,842
34690	Property & Cas Ins Co Of Hartford	IN	218,858,315	113,030,059	4,200,000	0	105,828,256
12416	Protective Ins Co	IN	620,605,581	255,511,962	7,650,000	0	365,093,619
24295	Providence Washington Ins Co	RI	109,657,496	76,210,649	5,021,200	0	33,446,847
15059	Public Serv Mut Ins Co	NY	614,170,299	370,584,327	0	0	243,585,972
29807	PXRE Reins Co	CT	152,695,687	92,526,879	5,000,000	0	60,168,808
39217	QBE Ins Corp	PA	1,057,089,319	702,397,985	4,387,500	500,000	354,691,334
10219	QBE Reins Corp	PA	1,167,982,135	580,718,507	30,000,000	0	587,263,629
23752	Quanta Ind Co	CO	122,272,618	64,747,846	4,200,000	0	57,524,772
36250	Radian Asset Assur Inc	NY	2,188,565,460	1,139,936,540	15,000,000	0	1,048,628,920
33790	Radian Guar Inc	PA	4,313,650,425	3,017,945,503	2,500,000	0	1,295,704,922
38512	Rampart Ins Co	NY	63,907,073	43,064,114	5,000,000	0	20,842,959
24449	Regent Ins Co	WI	179,179,905	133,600,348	4,000,000	0	45,579,557
37052	Regis Ins Co	PA	14,802,541	7,755,311	2,000,000	0	7,047,230
22179	Republic Ind Co Of Amer	CA	847,827,079	565,739,479	3,500,000	0	282,087,600
43753	Republic Ind Co of CA	CA	42,227,267	17,005,425	3,525,000	0	25,221,842
28452	Republic Mortgage Ins Co	NC	1,762,567,043	1,537,938,032	2,500,000	0	224,629,011
32174	Republic Mortgage Ins Co Of FL	FL	49,219,536	39,313,439	2,533,346	0	9,906,097
31275	Republic Mortgage Ins Of NC	NC	517,022,956	406,986,581	2,500,000	0	110,036,375
31089	Repwest Ins Co	AZ	237,946,369	112,844,758	3,300,000	0	125,101,611
43044	Response Ins Co	IL	82,816,430	7,882,837	5,000,000	0	74,933,593
26050	Response Worldwide Ins Co	IL	56,074,511	5,448,760	15,000,000	0	50,625,751
34509	Rider Ins Co	NJ	44,280,649	27,814,217	1,200,000	0	16,466,432
36684	Riverport Ins Co	MN	106,407,703	63,959,582	3,500,000	0	42,448,121
28860	RLI Ind Co	IL	41,703,221	1,007,573	4,200,000	0	40,695,648

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
13056	RLI Ins Co	IL	1,393,761,574	661,382,598	10,000,375	0	732,378,976
35505	Rockwood Cas Ins Co	PA	239,112,071	155,146,569	3,845,000	0	83,965,502
22314	RSUI Ind Co	NH	2,675,266,665	1,433,114,142	4,800,000	0	1,242,152,523
39039	Rural Comm Ins Co	MN	3,647,427,949	3,088,256,253	3,000,000	0	559,171,696
23132	RVI Natl Ins Co	CT	14,125,598	329,809	2,772,000	0	13,795,789
24740	Safeco Ins Co Of Amer	WA	3,837,984,130	2,993,078,301	5,000,000	0	844,905,829
11215	Safeco Ins Co Of IN	IN	27,242,156	13,477,607	3,300,000	0	13,764,549
24759	Safeco Natl Ins Co	NH	68,943,551	3,205,341	2,500,000	0	65,738,210
11123	Safety First Ins Co	IL	15,826,880	2,596,274	3,000,000	0	13,230,606
15105	Safety Natl Cas Corp	MO	2,471,421,333	1,742,504,174	5,000,000	25,000,000	728,917,159
12521	Safeway Ins Co	IL	356,643,223	85,151,713	3,000,000	0	271,491,510
40460	Sagamore Ins Co	IN	158,376,605	42,336,211	7,500,000	0	116,040,394
21911	San Francisco Reins Co	CA	86,489,546	11,270,254	3,921,500	0	75,219,292
30058	Scor Reins Co	NY	2,032,474,619	1,413,501,612	5,000,000	0	618,973,007
15580	Scottsdale Ind Co	OH	50,325,030	16,372,686	3,000,000	0	33,952,344
15563	SeaBright Ins Co	IL	880,673,397	579,339,592	3,500,000	0	301,333,805
37923	Seaworthy Ins Co	MD	61,972,944	31,232,954	3,000,000	0	30,739,990
10054	Securian Cas Co	MN	88,528,407	34,972,256	3,000,000	0	53,556,151
22233	Select Ins Co	TX	67,192,404	2,395,754	3,000,000	0	64,796,650
12572	Selective Ins Co Of Amer	NJ	2,338,230,904	1,795,619,779	4,400,000	0	542,611,125
19259	Selective Ins Co Of SC	IN	437,470,275	343,575,720	5,000,000	0	93,894,555
39926	Selective Ins Co Of The Southeast	IN	338,031,778	266,168,525	3,650,000	0	71,863,253
10936	Seneca Ins Co Inc	NY	384,646,890	202,562,466	4,800,000	0	182,084,424
11000	Sentinel Ins Co Ltd	CT	199,002,752	67,860,415	4,200,000	0	131,142,336
28460	Sentry Cas Co	WI	176,506,841	108,738,402	4,700,000	0	67,768,439
24988	Sentry Ins A Mut Co	WI	5,749,788,124	2,384,386,271	0	0	3,365,401,852
21180	Sentry Select Ins Co	WI	620,963,679	394,563,628	5,000,000	0	226,400,050
22985	Sequoia Ins Co	CA	215,899,145	130,155,809	4,200,000	0	85,743,336
36560	Service Ins Co	FL	22,769,807	2,735,673	3,000,000	0	20,034,133
11126	Sompo Japan Ins Co of Amer	NY	839,619,920	402,980,636	12,057,800	0	436,639,284
19216	Southern Ins Co	TX	49,269,819	17,298,683	2,500,000	0	31,971,136
22861	Southern Pilot Ins Co	WI	37,806,707	26,015,600	2,000,000	60,000	11,791,107
15709	Southern States Ins Exch	VA	39,662,477	23,412,477	0	0	16,250,000

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
12294	Southwest Marine & Gen Ins Co	AZ	68,409,160	39,252,529	3,000,000	0	29,156,631
20613	Sparta Ins Co	CT	439,377,090	188,557,217	4,500,000	0	250,819,873
24767	St Paul Fire & Marine Ins Co	CT	18,356,919,227	12,536,050,944	20,000,000	0	5,820,868,283
24775	St Paul Guardian Ins Co	CT	75,237,843	48,551,564	4,200,000	0	26,686,279
41750	St Paul Medical Liab Ins Co	CT	197,065,095	136,232,112	3,500,000	0	60,832,983
24791	St Paul Mercury Ins Co	CT	401,668,931	261,496,939	4,230,000	0	140,171,991
19224	St Paul Protective Ins Co	IL	506,229,491	271,830,116	4,200,000	0	234,399,376
19070	Standard Fire Ins Co	CT	3,522,928,723	2,330,114,002	5,000,000	0	1,192,814,721
42986	Standard Guar Ins Co	DE	175,657,472	87,248,813	3,547,500	0	88,408,659
18023	Star Ins Co	MI	795,227,573	568,875,916	5,040,000	0	226,351,657
40045	Starnet Ins Co	DE	170,790,571	61,809,950	6,000,000	0	108,980,621
38318	Starr Ind & Liab Co	TX	913,057,700	389,453,374	5,000,000	0	523,604,326
19530	State Auto Natl Ins Co	OH	10,427,760	427,760	2,400,000	0	10,000,000
25127	State Auto Prop & Cas Ins Co	IA	2,001,082,862	1,428,303,885	5,077,200	0	572,778,977
25135	State Automobile Mut Ins Co	OH	1,929,317,615	895,968,197	0	0	1,033,349,418
25143	State Farm Fire & Cas Co	IL	27,656,824,371	18,883,874,846	10,000,000	0	8,772,949,525
25151	State Farm Gen Ins Co	IL	5,294,008,653	2,815,228,293	10,000,000	0	2,478,780,360
25178	State Farm Mut Auto Ins Co	IL	106,988,005,370	45,765,913,311	0	0	61,222,092,059
12831	State Natl Ins Co Inc	TX	198,475,217	67,117,426	3,500,000	0	131,357,791
10952	Stonebridge Cas Ins Co	OH	305,236,517	196,384,444	8,724,386	0	108,852,073
10340	Stonington Ins Co	TX	574,591,241	441,362,574	3,500,000	0	133,228,667
40436	Stratford Ins Co	NH	173,840,982	107,744,260	3,000,000	0	66,096,722
10909	Sun Surety Ins Co	SD	13,340,481	7,170,915	2,500,225	0	6,169,566
10916	Suretec Ins Co	TX	115,996,536	48,595,961	5,000,000	0	67,400,576
24047	Surety Bonding Co Of Amer	SD	8,744,319	1,239,868	2,500,000	0	7,504,451
25364	Swiss Reins Amer Corp	NY	13,230,744,336	8,191,448,329	6,002,850	0	5,039,296,007
20311	Syncora Guar Inc	NY	764,532,291	631,979,074	15,000,000	200,000,000	132,553,217
12866	T H E Ins Co	LA	163,840,517	111,925,682	4,501,020	0	51,914,835
22683	Teachers Ins Co	IL	296,345,954	183,767,627	3,000,000	0	112,578,327

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
42376	Technology Ins Co Inc	NH	539,033,670	352,563,997	4,500,000	0	186,469,673
29513	The Bar Plan Mut Ins Co	MO	56,080,248	33,831,527	0	0	22,248,721
23280	The Cincinnati Ind Co	OH	76,859,227	6,749,975	3,600,000	0	70,109,253
25534	TIG Ins Co	CA	2,478,263,414	1,536,083,125	4,329,920	0	942,180,289
13242	Titan Ind Co	TX	279,554,837	91,533,703	4,319,951	0	188,021,134
32301	TNUS Ins Co	NY	52,553,599	1,023,855	5,000,000	0	51,529,744
42439	Toa Re Ins Co Of Amer	DE	1,515,632,486	952,189,301	4,000,000	0	563,443,185
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,609,583,691	977,292,972	0	0	632,290,719
25496	Torus Natl Ins Co	DE	68,993,531	7,226,728	4,200,000	0	61,766,803
44300	Tower Ins Co Of NY	NY	900,078,356	633,723,154	3,705,214	0	266,355,202
43702	Tower Natl Ins Co	MA	66,352,042	54,497,509	3,995,000	0	11,854,533
37621	Toyota Motor Ins Co	IA	394,811,275	256,051,912	3,000,000	0	138,759,363
41238	Trans Pacific Ins Co	NY	67,242,330	19,610,153	5,000,000	0	47,632,177
19453	Transatlantic Reins Co	NY	13,123,864,748	8,798,426,806	6,041,655	0	4,325,437,942
28886	Transguard Ins Co Of Amer Inc	IL	214,737,816	123,584,097	5,000,000	0	91,153,719
33014	Transport Ins Co	OH	43,654,801	28,721,492	3,526,000	0	14,933,309
20494	Transportation Ins Co	IL	82,688,499	384,294	4,200,000	0	82,304,205
28188	Travco Ins Co	CT	215,764,507	147,279,213	6,000,000	0	68,485,294
19038	Travelers Cas & Surety Co	CT	15,034,563,922	9,594,801,776	25,000,000	0	5,439,762,147
31194	Travelers Cas & Surety Co Of Amer	CT	4,238,258,523	2,436,034,011	6,480,000	0	1,802,224,512
36170	Travelers Cas Co Of CT	CT	312,110,611	222,553,082	6,000,000	0	89,557,529
19046	Travelers Cas Ins Co Of Amer	CT	1,822,597,924	1,308,184,571	6,000,000	0	514,413,354
40282	Travelers Commercial Cas Co	CT	313,629,484	221,078,562	4,500,000	0	92,550,922
36137	Travelers Commercial Ins Co	CT	338,559,024	246,994,891	6,000,000	0	91,564,133
27998	Travelers Home & Marine Ins Co	CT	380,497,214	304,114,924	5,000,000	0	76,382,289
25658	Travelers Ind Co	CT	21,109,473,033	14,040,025,251	10,790,700	0	7,069,447,782

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
25666	Travelers Ind Co Of Amer	CT	615,586,443	444,045,709	5,250,000	0	171,540,733
25682	Travelers Ind Co Of CT	CT	1,016,993,316	674,722,104	5,000,000	0	342,271,213
25674	Travelers Prop Cas Co Of Amer	CT	768,075,957	346,302,919	5,040,000	0	421,773,038
36161	Travelers Prop Cas Ins Co	CT	225,601,054	156,481,600	3,000,000	0	69,119,454
34894	Trenwick Amer Reins Corp	CT	120,875,466	88,377,430	25,000,000	0	32,498,036
31003	Tri State Ins Co Of MN	MN	32,571,536	1,350,343	5,000,000	0	31,221,193
24350	Triad Guar Ins Corp	IL	911,466,484	685,536,758	3,500,000	0	225,929,726
41211	Triton Ins Co	TX	677,678,477	366,316,883	3,400,000	0	311,361,594
41106	Triumphe Cas Co	PA	24,639,886	7,696,259	3,000,000	0	16,943,627
21709	Truck Ins Exch	CA	1,934,849,383	1,382,426,343	0	0	552,423,040
27120	Trumbull Ins Co	CT	201,377,534	113,021,522	4,000,000	0	88,356,012
29459	Twin City Fire Ins Co Co	IN	640,265,482	339,079,261	4,200,000	0	301,186,221
37893	Ullico Cas Co	DE	320,687,204	217,880,197	5,000,000	0	102,807,008
41050	Underwriter For The Professions Ins	CO	255,257,199	194,464,582	7,500,000	0	60,792,618
25747	Unigard Ins Co	WI	553,661,161	373,259,992	3,000,000	0	180,401,169
25844	Union Ins Co	IA	95,251,421	67,859,368	5,000,000	0	27,392,053
11142	United Cas Ins Co Of Amer	IL	14,627,003	6,507,232	1,800,000	0	8,119,771
11770	United Financial Cas Co	OH	1,693,526,013	1,287,239,167	3,008,000	0	406,286,846
13021	United Fire & Cas Co	IA	1,260,655,151	666,347,320	87,318,472	0	594,307,831
26999	United Guar Mortgage Ind Co	NC	411,123,908	278,521,082	2,000,000	0	132,602,826
15873	United Guar Residential Ins Co	NC	2,661,941,516	1,428,616,128	5,997,300	0	1,233,325,388
16667	United Guar Residential Ins Co of NC	NC	819,083,381	523,030,690	2,000,000	0	296,052,691
11445	United Natl Cas Ins Co	IN	45,376,106	22,090,568	5,000,000	0	23,285,538
41335	United Natl Specialty Ins Co	WI	86,688,270	25,911,588	4,200,000	0	60,776,682
25941	United Serv Automobile Assn	TX	22,709,411,365	6,791,910,708	0	0	15,917,500,657
25887	United States Fidelity & Guar Co	CT	4,599,086,294	2,141,137,360	35,214,075	0	2,457,948,934
21113	United States Fire Ins Co	DE	2,511,795,130	1,610,606,897	4,586,262	0	901,188,233

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
25895	United States Liab Ins Co	PA	552,368,481	194,964,900	4,100,000	0	357,403,579
10656	United States Surety Co	MD	60,367,730	28,255,329	2,100,000	0	32,112,401
29157	United WI Ins Co	WI	335,295,904	264,921,604	3,000,000	0	70,374,300
16063	Unitrin Auto & Home Ins Co	NY	127,423,021	99,332,871	4,225,000	0	28,090,150
25909	Unitrin Preferred Ins Co	NY	30,825,720	22,536,202	1,300,000	0	8,289,518
40703	Unitrin Safeguard Ins Co	WI	18,072,971	11,963,379	3,000,000	0	6,109,592
42862	Universal Cas Co	IL	77,932,243	70,226,977	4,000,000	0	7,705,266
32867	Universal Fire & Cas Ins Co	IN	10,249,369	4,000,002	2,000,000	250,000	6,249,367
32972	Universal Ins Co	NC	24,650,662	15,791,998	1,800,000	0	8,858,664
13200	Universal Surety Of Amer	SD	24,337,198	9,951,505	4,200,000	0	14,385,693
41181	Universal Underwriters Ins Co	KS	385,755,195	42,035,777	14,960,700	0	343,719,417
40843	Universal Underwriters Of TX Ins	TX	13,071,135	3,949,688	4,500,000	0	9,121,448
29599	US Specialty Ins Co	TX	1,746,662,307	1,215,938,482	4,000,000	0	530,723,825
25968	USAA Cas Ins Co	TX	7,241,899,683	3,581,128,076	4,500,000	0	3,660,771,607
18600	USAA Gen Ind Co	TX	803,117,118	523,832,068	4,500,000	0	279,285,050
25976	Utica Mut Ins Co	NY	2,284,500,980	1,517,447,419	0	0	767,053,561
26611	Valiant Ins Co	DE	84,981,971	30,753,876	5,000,000	0	54,228,095
20508	Valley Forge Ins Co	PA	68,001,213	39,777	4,200,000	0	67,961,436
21172	Vanliner Ins Co	MO	462,714,083	356,378,382	3,000,000	0	106,335,701
10815	Verlan Fire Ins Co MD	NH	22,766,353	52,684	5,000,000	0	22,713,669
42889	Victoria Fire & Cas Co	OH	217,846,167	151,222,197	2,250,000	0	66,623,970
20397	Vigilant Ins Co	NY	422,391,673	209,745,505	4,500,000	0	212,646,168
16632	Vinings Ins Co	DE	53,774,224	36,267,470	2,500,000	0	17,506,754
40827	Virginia Surety Co Inc	IL	1,009,071,724	715,015,367	5,000,000	0	294,056,357
26085	Warner Ins Co	IL	39,325,118	6,457,190	2,000,000	0	32,867,928
32778	Washington Intl Ins Co	NH	117,475,838	56,751,920	4,200,000	0	60,723,918
26069	Wausau Business Ins Co	WI	199,828,528	142,730,559	10,900,000	0	57,097,969
26042	Wausau Underwriters Ins Co	WI	270,685,842	170,866,948	4,500,000	0	99,818,894

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus							
Non-Domestic Property Insurers <i>continued</i>							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
25011	Wesco Ins Co	DE	234,686,559	173,743,966	5,000,000	0	60,942,593
44393	West Amer Ins Co	IN	347,377,994	112,432,488	3,100,000	0	234,945,506
21121	Westchester Fire Ins Co	NY	2,185,991,456	1,309,554,218	4,503,671	0	876,437,238
27502	Western Gen Ins Co	CA	67,836,901	35,555,870	3,105,000	7,640,000	32,281,031
13188	Western Surety Co	SD	1,481,291,531	655,652,853	4,000,000	0	825,638,678
37770	Western United Ins Co	IN	156,412,544	53,467,200	3,000,000	0	102,945,344
24112	Westfield Ins Co	OH	2,231,574,723	1,485,235,662	8,220,000	0	746,339,061
24120	Westfield Natl Ins Co	OH	489,254,573	296,095,044	2,500,000	0	193,159,529
11981	Westguard Ins Co	PA	32,971,710	22,254,987	3,000,000	0	10,716,723
39845	Westport Ins Corp	MO	5,784,689,464	4,108,569,431	6,345,000	0	1,676,120,033
38776	White Mountains Reins Co of Amer	NY	2,400,519,952	1,657,962,462	5,000,011	0	742,557,490
25780	Williamsburg Natl Ins Co	MI	114,434,150	91,412,734	3,000,000	0	23,021,416
31232	Work First Cas Co	DE	40,283,670	29,961,639	3,056,820	0	10,322,031
20273	WRM Amer Ind Co Inc	NY	56,250,324	4,578,265	4,723,000	0	51,672,060
40193	X L Ins Co Of NY	NY	223,634,077	146,566,059	6,000,000	0	77,068,018
24554	XL Ins Amer Inc	DE	674,094,240	428,797,875	5,000,000	0	245,296,365
20583	XL Reins Amer Inc	NY	5,218,962,173	2,945,251,670	5,000,000	0	2,273,710,503
37885	XL Specialty Ins Co	DE	498,918,153	320,168,786	5,812,500	0	178,749,367
24325	York Ins Co	RI	20,683,125	10,294,435	3,100,000	0	10,388,690
26220	Yosemite Ins Co	IN	373,964,395	84,817,135	5,000,000	0	289,147,260
30325	Zale Ind Co	TX	20,659,042	7,462,225	3,000,000	0	13,196,817
13269	Zenith Ins Co	CA	1,703,545,873	1,013,391,735	4,200,000	0	690,154,139
30120	Znat Ins Co	CA	55,498,030	29,327,295	3,120,000	0	26,170,735
16535	Zurich Amer Ins Co	NY	29,420,388,445	22,046,223,864	5,000,000	0	7,374,164,582
27855	Zurich Amer Ins Co Of IL	IL	46,511,886	9,168,852	5,000,000	0	37,343,034
Totals Non-Domestic Property Insurer(s)			1,328,005,356,860	779,233,136,172	3,847,744,601	1,198,897,550	548,772,220,703

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus						
Grand Totals of All Property Insurers						
Totals for Domestic Property Insurers	13	1,850,041,806	1,204,932,034	3,201,000	0	645,109,771
Totals for Non-Domestic Property Insurers	794	1,328,005,356,860	779,233,136,172	0	1,198,897,550	548,772,220,703
Grand Totals for All Property Insurers	807	1,329,855,398,666	780,438,068,206	3,850,945,601	1,198,897,550	549,417,330,474

Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2010						
Domestic Risk Retention Groups						
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus
12779	Mountaineer Freedom RRG Inc	WV	20,711,634	12,040,170	0	8,671,464
Totals Domestic Risk Retention Group(s)			20,711,634	12,040,170	0	8,671,464

Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2010						
Non-Domestic Risk Retention Groups						
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus
28380	Agri Ins Exch Rrg	IN	12,526,307	1,858,271	0	10,668,036
10023	Alliance Of Nonprofits For Ins RRG	VT	48,064,628	24,283,842	0	23,780,786
10232	American Assoc Of Othodontists RRG	AZ	32,361,057	24,217,713	1,158,880	8,143,344
12300	American Contractors Ins Co RRG	TX	16,808,989	10,419,621	2,500,000	6,389,368
10903	American Excess Ins Exch RRG	VT	418,027,625	203,830,693	0	214,196,932
44202	American Feed Industry Ins Co RRG	IA	7,674,674	3,637,291	622,950	4,037,383
25448	American Safety RRG Inc	VT	16,505,436	11,299,005	0	5,206,430
11598	Applied Medico Legal Solutions RRG	AZ	71,459,887	50,787,287	19,070,757	20,672,600
44148	Architects & Engineers Ins Co RRG	DE	20,406,619	11,312,530	323,206	9,094,089
13177	ARCOA RRG Inc	NV	7,536,847	4,767,427	1,049	2,769,420
13580	ARISE Boiler Inspection & Ins Co RRG	KY	2,040,435	596,427	0	1,444,008
33677	Attorneys Ins Mut of the South Inc R	DC	15,156,888	7,542,767	0	7,614,121
22670	Attorneys Ins Mut RRG Inc	HI	20,219,677	11,998,623	0	8,221,054
10639	Attorneys Liab Assur Society Inc RRG	VT	185,919,207	135,084,093	1,000,000	50,835,114
32450	Attorneys Liab Protection Soc RRG	MT	92,462,340	59,499,798	5,000,000	32,962,542
11033	Automotive Underwriters Ins Co A RRG	NV	23,555,572	14,556,570	7,652	8,999,002
10174	Bar Vermont RRG Inc	VT	20,551,155	8,210,457	200,000	12,340,698
44504	California Hlthcare Ins Co Inc RRG	HI	112,039,099	72,748,986	1,996,412	39,290,113
11825	Care RRG Inc	DC	33,339,526	29,032,558	1,000,000	4,306,968
10808	Cassatt RRG Inc	VT	6,163,611	2,345,008	200,000	3,818,603
43770	Clinic Mut Ins Co RRG	HI	5,757,164	296,024	155	5,461,140
44598	College Liab Ins Co Recip RRG	HI	11,716,241	3,930,091	0	7,786,150
10803	Columbia Natl RRG Inc	VT	2,124,510	785,992	206,000	1,338,518
13893	Community Blood Cntr Exch RRG	IN	22,665,274	11,807,675	0	10,857,599
11259	Community Hospital RRG	VT	171,603,832	110,203,577	0	61,400,255

Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2010						
Non-Domestic Risk Retention Groups <i>continued</i>						
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus
10075	Consumer Specialties Ins Co RRG	VT	6,252,212	2,663,646	38,678	3,588,566
10341	Controlled Risk Ins Co Of VT RRG	VT	55,180,617	28,853,573	200,000	26,327,044
10164	Cpa Mut Ins Co Of Amer RRG	VT	23,350,841	13,082,266	0	10,268,575
43125	Delaware Professional Ins Co RRG	DE	11,752,111	8,168,889	0	3,583,222
13018	Doctors & Surgeons Natl RRG Inc	KY	4,827,732	2,794,809	500,000	2,032,923
10115	Eastern Dentists Ins Co RRG	VT	41,403,018	29,117,150	0	12,285,868
10125	Elite Transportation RRG Inc	AZ	11,204,378	9,583,984	1,565	1,620,394
38466	Evergreen USA RRG Inc	VT	13,790,840	8,692,575	0	5,098,265
10842	Franklin Cas Ins Co RRG	VT	28,738,217	26,521,652	500,000	2,216,565
10163	General Eastern Ski Ins RRG Inc	VT	3,177,819	1,054,044	401,951	2,123,775
10991	Global Intl Ins Co Inc A RRG	DC	17,981,503	692,798	12,761	17,288,705
10080	Health Providers Ins Recip RRG	HI	73,511,311	31,322,338	0	42,188,973
26797	Housing Authority RRG Inc	VT	297,850,915	141,671,031	0	156,179,884
41246	How Ins Co A RRG	VA	125,462,292	15,789,231	1,000,000	109,673,061
11947	Lewis & Clark LTC RRG Inc	NV	21,281,805	16,702,096	27,090	4,579,710
12627	Liberty First RRG Ins Co	UT	3,732,889	2,477,961	10	1,254,928
10697	MCIC VT Inc RRG	VT	34,919,688	24,195,920	200,000	10,723,768
26257	Medamerica Mut RRG Inc	HI	59,924,983	36,338,543	0	23,586,440
44237	Mental Hlth RRG	VT	20,327,614	11,150,222	200,035	9,177,392
11999	Midwest Ins Grp Inc RRG	VT	9,310,122	7,671,459	1,000	1,638,662
36072	National Guardian RRG Inc	HI	16,442,471	11,816,393	600,000	4,626,078
44016	National Home Ins Co RRG	CO	68,845,160	45,208,971	400,000	23,636,189
10234	National Serv Contract Ins Co RRG	DC	14,502,887	2,058,792	30,313	12,444,095
10967	Newport Mut Ins RRG Inc	HI	480,737	422,885	0	57,852
44121	Oms Natl Ins Co Rrg	IL	333,315,844	201,719,408	7,580	131,596,436
10353	Ooida RRG Inc	VT	56,534,877	36,489,778	200,000	20,045,099
44105	Ophthalmic Mut Ins Co RRG	VT	221,950,157	89,064,145	0	132,886,012
10171	Ordinary Mut RRG Corp	VT	42,945,403	27,380,634	0	15,564,769
44130	Paratransit RRG Grp Ins Co	TN	22,091,115	13,539,170	0	8,551,945
10934	Physicians Reimbursement RRG	VT	25,620,688	15,681,898	1,200,000	9,938,790
11513	Physicians Specialty Ltd RRG	SC	12,408,657	7,102,049	0	5,306,608
11858	Pinnacle RRG Inc	DC	2,623,280	243,469	250,000	2,379,811
44083	Preferred Physicians Medical RRG	MO	170,568,454	94,868,736	800,000	75,699,717
10101	Premier Ins Exch RRG	VT	8,598,358	692,103	0	7,906,255
10840	Professional Medical Ins RRG Inc	HI	326,273	987	51	325,286
10691	Residential Ins Co Inc A RRG	HI	2,828,631	1,996,672	5,003	831,959
12907	Southwest Physicians RRG Inc	SC	37,455,376	29,842,781	4,183,000	7,612,594
10754	Spirit Mountain Ins Co RRG Inc	DC	6,339,896	3,556,709	100,000	2,783,187
44075	States Self Insurers RRG	VT	21,526,417	13,244,805	1,507,968	8,281,611
10476	STICO Mut Ins Co RRG	VT	18,509,972	8,563,394	0	9,946,578
10113	Terra Ins Co RRG	VT	27,633,984	9,387,799	97,033	18,246,185

Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2010						
Non-Domestic Risk Retention Groups <i>continued</i>						
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus
10083	The Natl Catholic RRG Inc	VT	64,633,223	45,894,172	299,782	18,739,051
10084	Title Industry Assur Co RRG	VT	7,641,014	5,608,504	109,629	2,032,510
10020	United Educators Ins RRG Inc	VT	650,517,208	424,004,581	0	226,512,628
10712	United Home Ins Co A RRG	VT	5,587,029	3,704,481	249,254	1,882,548
11063	Vehicular Serv Ins Co RRG	OK	2,535,022	638,201	500,000	1,896,821
40940	Western Pacific Mut Ins Co RRG	CO	134,314,186	50,006,497	0	84,307,689
Totals Non-Domestic Risk Retention Group(s)			4,217,443,826	2,376,334,527	46,909,764	1,841,109,296

Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2010					
Grand Totals of All Risk Retention Groups					
Totals for Domestic Risk Retention Group	1	20,711,634	12,040,170	0	8,671,464
Totals for Non-Domestic Risk Retention Groups	72	4,217,443,826	2,376,334,527	0	1,841,109,296
Grand Totals for All Risk Retention Groups	73	4,238,155,460	2,388,374,697	46,909,764	1,849,780,760

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2010							
Domestic Title Insurers							
NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
		WV	0	0	0	0	0
Totals Domestic Title Insurer(s)			0	0	0	0	0

Admitted Assets, Liabilities, Capital, Surplus as Regards to Policyholders, and Direct Premiums Earned							
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	16,035,610	3,967,047	2,000,000	12,068,563	27,368
50229	Chicago Title Ins Co	NE	1,887,886,838	1,246,001,911	2,000,000	641,884,927	1,943,675
50026	Commerce Title Ins Co	CA	17,712,377	9,808,775	1,500,000	7,903,602	0
50083	Commonwealth Land Title Ins Co	NE	615,675,531	401,842,255	1,649,306	213,833,276	469,903
51632	EnTitle Ins Co	OH	14,177,798	8,145,565	2,000,000	6,032,233	0
51586	Fidelity Natl Title Ins Co	CA	1,326,417,510	1,090,145,020	76,131,950	236,272,490	1,756,080
50814	First Amer Title Ins Co	CA	2,238,425,503	1,383,802,527	200,000,000	854,622,976	4,161,371
50369	Investors Title Ins Co	NC	105,862,923	58,074,463	2,000,000	47,788,460	2,197,074
50377	National Investors Title Ins Co	SC	6,572,444	971,125	1,000,000	5,601,319	150
51020	National Title Ins Of NY Inc	NY	57,780,753	39,049,598	2,014,516	18,731,155	0
51330	Ohio Bar Title Ins Co	OH	41,258,796	20,809,040	1,000,000	20,449,756	0
50520	Old Republic Natl Title Ins Co	MN	674,680,222	473,673,722	1,526,434	201,006,500	2,797,289
50792	Southern Title Ins Corp	VA	23,747,153	16,966,982	1,001,123	6,780,171	173,373
50121	Stewart Title Guar Co	TX	901,268,313	531,757,324	8,500,000	369,510,989	1,745,897
51624	United Gen Title Ins Co	CA	15,538,041	3,772,445	2,010,000	11,765,597	0
50050	Westcor Land Title Ins Co	CA	33,245,068	20,159,683	1,083,290	13,085,385	0
51152	WFG Natl Title Ins Co	SC	15,776,017	5,571,020	2,025,000	10,204,997	5,657
Totals Non-Domestic Title Insurer(s)			7,992,060,897	5,314,518,502	307,441,619	2,677,542,396	15,277,837

Admitted Assets, Liabilities, Capital, Surplus as Regards to Policyholders, and Direct Premiums Earned						
Grand Totals of All Title Insurers						
Totals for Domestic Title Insurers	0	0	0	0	0	0
Totals for Non-Domestic Title Insurers	17	7,992,060,897	5,314,518,502	307,441,619	2,677,542,396	15,277,837
Grand Totals for All Title Insurers	17	7,992,060,897	5,314,518,502	307,441,619	2,677,542,396	15,277,837