



West Virginia Offices of the Insurance Commissioner



2007 Annual Report





STATE OF WEST VIRGINIA

Offices of the Insurance Commissioner

JOE MANCHIN III

JANE L. CLINE

November 1, 2008

The Honorable Joe Manchin
Governor of the State of West Virginia
State Capitol
Charleston, WV 25305

Dear Governor Manchin:

The Annual Report of the Insurance Commissioner of the State of West Virginia for the calendar year 2007 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, 2007 annual statements filed with this agency by the insurance companies licensed in this State.

Respectfully submitted,

Jane L. Cline
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 \$180M in total revenue collected from the previous year. It includes an interdepartmental organizational chart, historical list of insurance commissioners, and proceeds to identify the individual revenue streams managed by this agency.

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

- **AccessWV**-(*West Virginia Health Insurance Plan.*), known as the state high-risk health insurance, pool increased its membership from 351 to 497 during 2007 and provided insurance to 692 members during the year. Its projected loss ratio for the 2007 year was a favorable 86%.
- The **Agents Licensing and Education Division** presides over processing and maintaining records on individual producers licensed to transact insurance business in WV, and issued over 17,458 new licenses in 2007, while handling over 100,000 company appointments and appointment cancellations.
- The **Workers' Compensation Board of Review** handles appeals of Workers' Compensation claims and continued to reduce accumulated historical appeals during 2007 by increasing their average monthly dispositions to 471 per month (*up from 413 on average in 2006*) while at the same time experiencing a decrease in the average number of new case filings being received as compared to last year.
- The **Claims Services Division**, which oversees management of the workers' compensation "Old Fund," successfully transitioned 40,000 active workers compensation claims from **BrickStreet Mutual Insurance Company** to three independent Third Party Administrators. As a result of proper claims handling and utilization of industry standards, the liability of the old fund continues to decline resulting in 20% less in claims payments during 2007 than 2006.
- The **Office of Consumer Advocacy** assisted consumers in 29 complaints during 2007 and also participated in the review of 63 Certificate of Need applications and 32 Hospital Rate Review Applications.
- The **Consumer Service Division** assists our insurance consumers with questions and complaints. This division received a total of 2,467 written complaints from insurance consumers in 2007. Over the course of the year, the Division responded to an average of 114 calls per day.
- The **Employer Coverage Unit** 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 3,062 applications for exemption during 2007, and approved 2,763 of the same.
- The **Financial Conditions Division** monitors insurance company financial stability and collects premium taxes and surcharges. They oversaw a total of 2,041 separate insurance entities transacting business in West Virginia during 2007 (*up from 1,901 in 2006*), and also newly licensed/registered 16 additional entities to do business in our State in anticipation of the privatization of Workers' Compensation insurance.

- The **Office of the Inspector General-Fraud Unit** is responsible for facilitating a cooperative approach in the detection, investigation, and prosecution of insurance fraud. They received a total of 885 referrals in 2007 leading to 39 arrests and resulting in 28 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 2007, the Division was involved with 20 new statutes or regulations directly impacting insurance, 9 matters of litigation, 66 Administrative or Circuit Court Hearings, 734 investigations by the regulatory compliance unit, and the collection of over \$4M due the Workers' Compensation "*Old Fund*" and Uninsured Funds.
- The **Medical Rates and Plans Division** calculates workers' compensation maximum medical reimbursement rates and evaluates workers' compensation managed health care plans. In 2007 the division continued to maintain the fee schedules (*comprised of thousands of codes and fees*), as well as evaluating 82 new requests for modifications to workers' compensation managed health care plans.
- The **Office of Judges** examines cases and renders decisions for contested Workers' Compensation claims. During 2007, this division bettered its own internal measures of Final Decision Timeliness, Overall Time Standard Compliance, and Hearing Schedule Compliance over 2006, and notably acknowledged only 9,797 new protests for the year (down from a high of 29,551 in 2004).
- 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 2007, the division received a total of 5,679 filings, 4,315 of which (76%) were received electronically.
- The **Receivership Division** (Office of the Receiver) is responsible for the administration of companies which are in a liquidation status in West Virginia. The sole company in that status in West Virginia, *Blue Cross Blue Shield of West Virginia, Inc.*, has remained so since 1990. During 2007, the Receivership Division filed a "Report of Operations" with the Receivership Court describing the various actions taken by the Receiver during the company's continued liquidation including financial statements for the period June 30, 1998 through June 30, 2007.
- The **Self-Insurance Division** (Workers' Compensation) is responsible for regulating the 122 employers in West Virginia that are currently approved to self-insure their workers' compensation risk. Three additional companies were approved for self-insured status by the Division during 2007 as well as their continued monitoring of the risk pools, undertaking annual financial condition reviews, and monitoring self-insured claims and facilitating claimant complaint resolution.

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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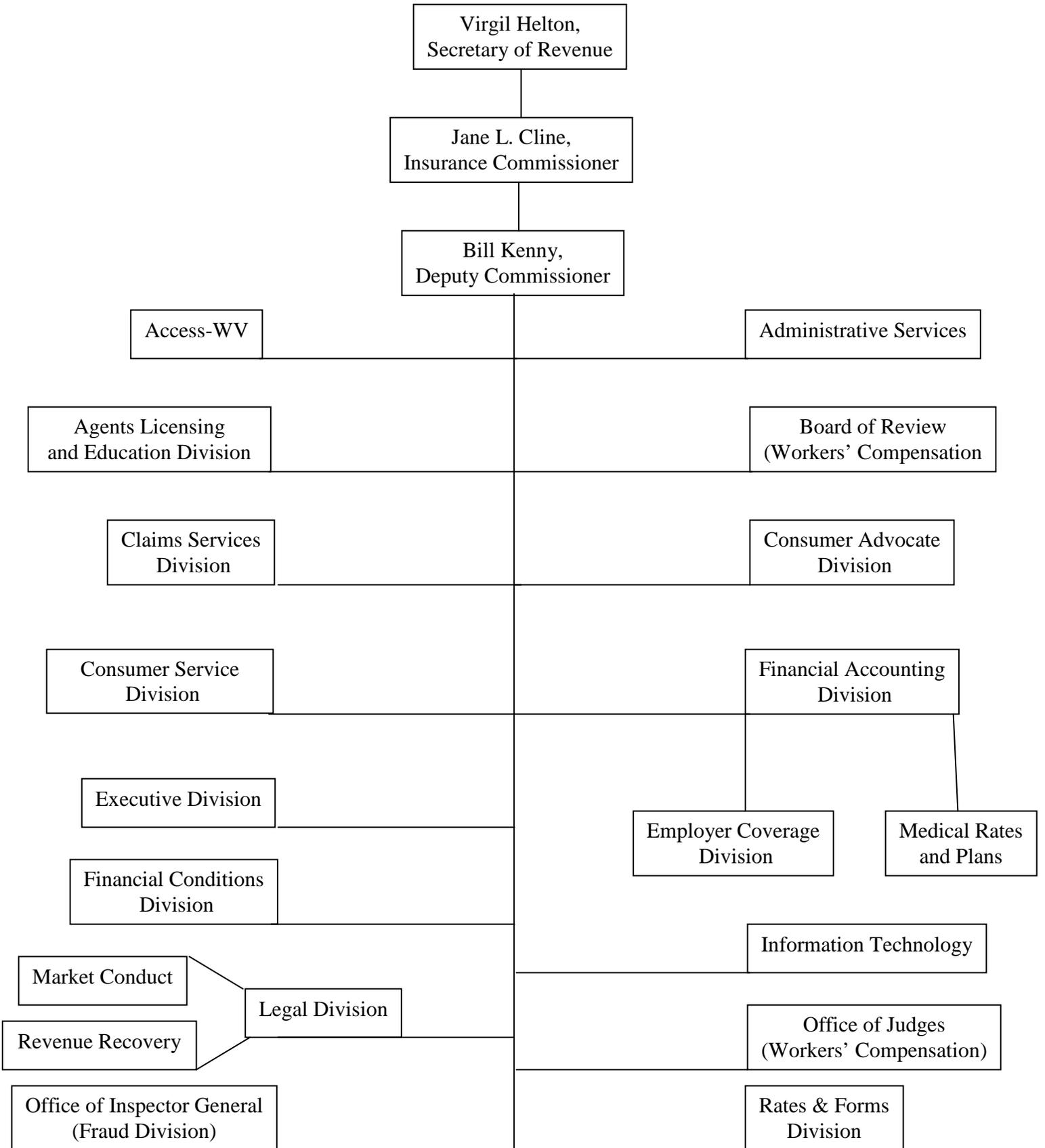
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SECTION 1

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 Present

**Hanley C. Clark served as Acting Insurance Commissioner during this interim period*

FEES AND TAXES COLLECTED DURING THE LAST 5 FISCAL YEARS

	FY 2003-2004	FY 2004-2005	FY 2005-2006	FY 2006-2007	FY 2007-2008
GENERAL REVENUE					
INSURER EXAMINATION					
ASSESSMENT FEE	\$489,689	\$386,128	\$699,308	\$547,262	\$506,970
PENALTY FEE	\$491,590	\$304,217	\$224,474	\$54,820	\$397,223
TOTAL FOR GENERAL REVENUE	\$981,279	\$690,345	\$923,782	\$602,082	\$904,193
SPECIAL REVENUE					
* INSURANCE TAX FUND	\$94,634,762	\$99,786,034	\$95,655,187	\$99,643,770	\$100,442,751
INSURER EXAMINATION					
ASSESSMENT FEES	\$825,783	\$589,388	\$1,266,167	\$954,741	\$863,035
** FEES & CHARGES	\$7,414,101	\$8,317,591	\$23,012,358	\$43,060,639	\$39,150,714
FIRE MARSHAL	\$1,163,756	\$1,378,591	\$1,355,145	\$1,395,282	\$1,515,851
MUN. PENSION & PROTECTION					
FUND	\$24,077,758	\$25,849,600	\$25,605,338	\$25,787,468	\$25,688,529
VOL. FIREMEN & TEACHERS					
RETIREMENT	\$19,828,358	\$21,696,381	\$19,293,814	\$14,303,156	\$11,869,797
TOTAL FOR SPECIAL REVENUE	\$147,944,518	\$157,617,585	\$166,188,009	\$185,145,056	\$179,530,677
GRAND TOTAL COLLECTED	\$148,925,797	\$158,307,930	\$167,111,791	\$185,747,138	\$180,434,870

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

** FY 2005 - FY 2006, the Offices of the Insurance Commissioner integrated with the Workers' Compensation Division

**APPROPRIATED EXPENDITURE SCHEDULE
INSURANCE COMMISSION
FISCAL YEAR 2007 - 2008
JULY 1, 2007 - JUNE 30, 2008**

APPROPRIATED

Personal Services	17,950,138	
Increment	246,582	
Employee Benefits	6,878,158	
Current Expenses	<u>11,665,259</u>	
		<u>\$ 36,740,137</u>

**ACTUAL
EXPENDITURES**

Personal Services	1,854,962	
Increment	91,159	
Employee Benefits	174,985	
Current Expenses	<u>5,253,763</u>	
TOTAL EXPENDITURES		7,374,869

**APPROPRIATION
BALANCE**

Personal Services	16,095,176	
Increment	155,423	
Employee Benefits	6,703,173	
Current Expenses	<u>6,411,496</u>	
TOTAL FUNDS REMAINING		29,365,268
		<u>\$ 36,740,137</u>

**ASSESSMENT FEES
COLLECTED**

JULY 1, 2007 THROUGH JUNE 30, 2008 \$ 39,150,714

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, 2007
(In Thousands)

	<u>Workers'</u> <u>Compensation</u>	<u>AccessWV</u>	<u>Total</u>
Operating Revenues:			
Statutory Allocations	\$ 41,000	\$ 1,764	\$ 42,764
Fees	136,796	-	136,796
Assessments	77,789	-	77,789
Net Premium Revenue	6,079	2,104	8,183
Other Operating Revenue	<u>552</u>	<u>207</u>	<u>759</u>
Total Operating Revenue	262,216	4,075	266,291
Operating Expenses:			
Claims and Claim Adjustment Expenses (See Note 5)	50,566	1,469	52,035
General and Administration	<u>23,500</u>	<u>272</u>	<u>23,772</u>
Total Operating Expenses	74,066	1,741	75,807
Operating Income	<u>188,150</u>	<u>2,334</u>	<u>190,484</u>
Nonoperating Revenues (Expenses):			
Investment Earnings	20,433	280	20,713
Net Increase (Decrease) in Fair Value of Investments	<u>88,604</u>	<u>-</u>	<u>88,604</u>
Total Nonoperating Revenues (Expenses)	109,037	280	109,317
Change in Net Assets Before BrickStreet Transactions and Transfers	297,187	2,614	299,801
BrickStreet Transactions, Net	<u>(7,484)</u>	<u>-</u>	<u>(7,484)</u>
Change in Net Assets Before Transfers	289,703	2,614	292,317
Other Transfers In (Out)	<u>1,736</u>	<u>48</u>	<u>1,784</u>
Change in Net Assets (Deficit)	291,439	2,662	294,101
Total Net Assets - Beginning of Year	<u>(2,101,757)</u>	<u>3,584</u>	<u>(2,098,173)</u>
Total Net Assets (Deficit) - End of Year	<u>\$ (1,810,318)</u>	<u>\$ 6,246</u>	<u>\$ (1,804,072)</u>

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, 2007
(In Thousands)

	<u>WC Old Fund Debt Reduction</u>	<u>Coal Workers' Pneumoconiosis</u>	<u>Uninsured Fund</u>	<u>Self-Insured Funds</u>	<u>Private Carrier Fund</u>	<u>Total</u>
Operating Revenues:						
Statutory Allocations	\$ 41,000	\$ -	\$ -	\$ -	\$ -	\$ 41,000
Fees	136,796	-	-	-	-	136,796
Assessments	75,754	-	2,035	-	-	77,789
Net Premium Revenue	4,905	(270)	-	1,444	-	6,079
Other Operating Revenue	<u>551</u>	<u>-</u>	<u>1</u>	<u>-</u>	<u>-</u>	<u>552</u>
Total Operating Revenue	259,006	(270)	2,036	1,444	-	262,216
Operating Expenses:						
Claims and Claim Adjustment Expenses (See Note 5)	42,554	5,096	2,829	87	-	50,566
General and Administration	<u>23,493</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>7</u>	<u>23,500</u>
Total Operating Expenses	66,047	5,096	2,829	87	7	74,066
Operating Income (Loss)	<u>192,959</u>	<u>(5,366)</u>	<u>(793)</u>	<u>1,357</u>	<u>(7)</u>	<u>188,150</u>
Nonoperating Revenues (Expenses):						
Investment Earnings	15,452	4,589	302	90	-	20,433
Net Decrease in Fair Value of Investments	<u>66,159</u>	<u>22,445</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>88,604</u>
Total Nonoperating Revenues(Expenses)	<u>81,611</u>	<u>27,034</u>	<u>302</u>	<u>90</u>	<u>-</u>	<u>109,037</u>
Change in Net Assets Before BrickStreet Transactions and Transfers	274,570	21,668	(491)	1,447	(7)	297,187
BrickStreet Transactions, Net	<u>(7,484)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(7,484)</u>
Change in Net Assets Before Transfers	267,086	21,668	(491)	1,447	(7)	289,703
Other Transfers In (Out)	<u>975</u>	<u>88</u>	<u>309</u>	<u>364</u>	<u>-</u>	<u>1,736</u>
Change in Net Assets (Deficit)	268,061	21,756	(182)	1,811	(7)	291,439
Total Net Assets - Beginning of Year	<u>(2,225,310)</u>	<u>115,871</u>	<u>4,789</u>	<u>893</u>	<u>2,000</u>	<u>(2,101,757)</u>
Total Net Assets (Deficit) - End of Year	<u>\$ (1,957,249)</u>	<u>\$ 137,627</u>	<u>\$ 4,607</u>	<u>\$ 2,704</u>	<u>\$ 1,993</u>	<u>\$ (1,810,318)</u>

**APPROPRIATED EXPENDITURE SCHEDULE
 CONSUMER ADVOCATE
 FISCAL YEAR 2007 - 2008
 JULY 1, 2007 - JUNE 30, 2008**

APPROPRIATED

Personal Services	466,479	
Increment	3,850	
Employee Benefits	147,288	
Current Expenses	157,792	
		<u>\$ 775,409</u>

**ACTUAL
 EXPENDITURES**

Personal Services	207,469	
Increment	2,550	
Employee Benefits	61,246	
Current Expenses	6,385	
TOTAL EXPENDITURES		277,650

**APPROPRIATION
 BALANCE**

Personal Services	259,010	
Increment	1,300	
Employee Benefits	86,042	
Current Expenses	151,407	
TOTAL FUNDS		
REMAINING		497,759
		<u>\$ 775,409</u>

**APPROPRIATED EXPENDITURE SCHEDULE
EXAMINATION FUND
FISCAL YEAR 2007 - 2008
JULY 1, 2007 - JUNE 30, 2008**

APPROPRIATED

Personal Services	572,230	
Increment	3,900	
Employee Benefits	159,635	
Current Expenses	486,389	
	<hr/>	\$ 1,222,154

**ACTUAL
EXPENDITURES**

Personal Services	345,115	
Increment	2,650	
Employee Benefits	94,681	
Current Expenses	450,570	
TOTAL EXPENDITURES	<hr/>	893,016

**APPROPRIATION
BALANCE**

Personal Services	227,115	
Increment	1,250	
Employee Benefits	64,954	
Current Expenses	35,819	
TOTAL FUNDS	<hr/>	
REMAINING		329,138
		<hr/> \$ 1,222,154

**ASSESSMENT FEES
COLLECTED**

JULY 1, 2007 THROUGH JUNE 30, 2008	\$	863,035
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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 Accountability and Portability 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.

Access WV was launched in July 2005 and completed its second full-year of operation in December 2007.

Program Fundamentals

Eligibility for Coverage

To qualify for *Access WV* 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 *Access WV* coverage are also eligible.

The following persons are not eligible for coverage through *Access WV*:

- 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 three plans--A, B and C. 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 \$2,000 for individual coverage and \$800 to \$4,000 for family coverage for in-network services. The medical deductibles are double for out-of-network services. A separate deductible, ranging from \$200 to \$1,000 for individual coverage and \$400 to \$2,000 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 *Access WV* 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. To encourage enrollment in the Plan, the Board voted to set premiums at 130 percent of the standard risk rate beginning July 1, 2007. Previously, premiums had been set at 140 percent of the standard rate. A recalculation in October allowed the Board to approve a premium decrease for January 1, 2008, while maintaining the premiums at the 130 percent level.

Premiums vary based on geographic region, age band, gender and tier (single or family).

Enrollment Procedures

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

In December 2007, the Board of Directors approved payment of a one-time referral fee of \$50 to a licensed West Virginia health agent who assists with the completion of an application, if the application is approved for coverage. The agent referral fee will be implemented in 2008.

Highlights of 2007

2007 Enrollment

Enrollment Growth. *Access WV* continued to grow steadily throughout 2007. The plan began January 2007 with 302 policyholders and ended the year with 436, an increase of 44 percent. Total membership, including dependents of policyholders, went from 351 to 497. See below for monthly breakdown.

Monthly Enrollment during 2007

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
# Policies	302	318	336	349	363	372	391	405	409	434	426	436
# Members	351	372	391	406	418	433	462	471	474	500	492	497

Total Served During Year. While enrollment grew to 436 policyholders and almost 500 members at the end of 2007, 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 2007, *AccessWV* enrolled 276 new policyholders and provided insurance to a total of 587 different policyholders representing 692 members at some time during the course of the year.

Lapsed Coverages. During 2007, 155 policyholders ended their coverage in *AccessWV*. Cancellations were either at the member's request or for nonpayment of premiums. Some members who request cancellation provide a reason for this, while others do not. Reasons for ending coverage include eligibility for Medicare, Medicaid or employer-sponsored coverage.

Plans. *Access WV* continues to offer the three products that have been offered since inception--Plan A, Plan B and Plan C. As of December, 46 percent of the policyholders were enrolled in Plan C, the option with the highest deductibles and the lowest premiums.

County. As of December 2007, membership was distributed through 52 of West Virginia's 55 counties. Kanawha County with 52 policyholders led in enrollment. Berkeley, Cabell and Wood Counties each had 25 or more policyholders. There were no policyholders in Clay, Gilmer, and Roane Counties.

Gender. Females accounted for 56 percent of the total membership and males, 44 percent.

Age. More than half of the policyholders (55 percent) were ages 50 and over.

Tier. The majority of policies (95 percent) were for individuals with 5 percent of policies for families. The 23 family policies represent a total of 84 members.

Eligibility Category. Forty-five percent of the 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. One policyholder was HCTC eligible.

Major Activities in 2007

The focus during 2007, the second full-year of operation, was on assuring smooth operations and exploring new approaches to program promotion. Highlights of Plan activities during the year included:

- Premiums and product design for Plan Year 2008, including new disincentives for use of out-of-state services
- Annual residency survey
- Open enrollment period for members
- Negotiation of a Memorandum of Understanding with the Plan Administrator, including the approval of additional subcontracted functions
- Updating the Plan's Operational Protocols
- Outreach activities to promote *AccessWV* to the target population
- Mid Plan Year premium reductions (effective 1/1/08)
- Financial audit of Fiscal Year 2007

Program Outreach and Related Activities

During 2007, *AccessWV* continued to rely heavily on its strategy of working through stakeholders to reach the target population. Stakeholders include insurance agents, carriers, providers, disease organizations and other service entities that have contact with potential members. Public appearances by the Executive Director, the Insurance Commissioner and staff from the Offices of the Insurance Commissioner also contributed to the outreach effort.

Special mail campaigns were directed at a number of stakeholder groups including state legislators, Social Security district offices, county health departments, constituent offices of the WV Congressional delegation, family practice physicians and Charleston health insurance agents.

Formal presentations on *Access WV* were made at the Spring Meeting of the West Virginia Chapter of the National Association of Social Workers, the Osteopathic Medicine Annual Spring Conference, the WVU Summer Institute on Aging, and the National Association for Welfare Research & Statistics (NAWRS). The Consumer Services Division of the Offices of the Insurance Commissioner offered information on *AccessWV* at numerous fairs 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, the Board of Directors believes that actively involving agents in the application process will boost *AccessWV*'s enrollment of the target population. The Board voted to offer health insurance agents a one-time referral fee of \$50 for assisting with the completion and submission of an application, if the applicant is accepted for coverage. The Referral Fee Program will be implemented in 2008. At the request of *AccessWV*, a question on the high risk pool has been incorporated on the agent licensing exam.

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 2007 *AccessWV* fulfilled 500 requests for application kits. About 80 additional callers declined information, most of them because they considered the premiums unaffordable. In such situations, *AccessWV* staff attempts to refer the caller to "safety net" providers or other organizations that might be of assistance.

Mountain State Blue Cross Blue Shield continued as the most prominent source of referrals to the phone line accounting for 41 percent of all callers who are sent application kits. Agents were the second most important source of referrals, accounting for 19 percent of these callers. Thirteen percent of those receiving kits reported they learned about *AccessWV* through the Internet. The remaining 27 percent learned of the program through targeted mailings, flyers in stakeholder offices, various state governmental agencies including Workforce West Virginia, and miscellaneous sources. The majority of applicants download the materials directly from the program web-site www.accesswv.org.

Audited Financial Results: Fiscal Year 2007

Access WV was included as an enterprise fund in the financial audit of the Offices of the Insurance Commissioner for State Fiscal Year 2007 ending June 30, 2007. No issues were identified for *AccessWV*. Total net assets were reported as \$6.246 million. Net premium revenues of \$2.104 million for the fiscal year exceeded operating expenses of \$1.741 million. The audit was done by Suttle and Stalnaker, PLLC of Charleston.

Financial Results: Calendar Year 2007

Unaudited financial results for Calendar Year 2007 were reported in the 2007 Annual Report to the Governor and are reported here. An audit of State Fiscal Year 2008 for the period ending June 30, 2008 will be undertaken during 2008.

Access WV was projected to end 2007 with a period surplus of \$2,286,926 and carry-over funds of \$8,318,976. The year ended with an operational gain (premiums minus expenses) of \$23,000.

Accrued revenues for 2007 were calculated at \$4,942,418. 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. This financing source was continued in 2007 and provided \$1,899,164 to support the pool. Premiums contributed \$2,678,523 to income and interest earnings came to \$364,731. There were no federal funding opportunities in 2007.

The Plan incurred an estimated \$2,655,492 in expenses for medical claims, pharmacy claims and administration during 2007. Incurred medical claims came to \$1,742,877; prescription claims, to \$552,865 and administrative costs, to \$359,750.

The 2007 administrative expense ratio (administrative expenses divided by premiums) was 13 percent. The administrative expense ratio is expected to decrease as enrollment grows, and the fixed costs are spread over a larger membership base.

The projected policy loss ratio (incurred claims divided by premiums) for 2007 was 86 percent. One factor contributing to the favorable loss ratio is the six month waiting period requirement for pre-existing conditions, which is imposed on all members except those with portability rights through HIPAA or with HCTC status. Claims pay-out is greatly reduced during the waiting period, when pre-existing conditions are not covered.

The proportion of policyholders who have ever had a waiting period declined from 64 percent in December 2006 to 53 percent in December 2007, reflecting a greater representation of "federally defined eligible individuals" among the membership. The proportion of members with a waiting period in any month has been declining steadily going from 28 percent in December 2006 to 13 percent in December. This decline in the proportion of the membership with a waiting period is expected to contribute to an increased policy loss ratio in future years.

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 to 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, Excess Lines Brokers and Business Entities (Agencies).

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, duplicate license cards, letters of certification and letters of clearance are deposited into the Insurance Commission'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 non-compliant producers. The current reporting period began 7-1-2006 and will end 6-30-2008.

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

AGENTS LICENSING & EDUCATION

Licensing Activity

NEW LICENSES ISSUED

	2006	2007
Resident Agent	1,366	1,362
Non-Resident Agent	12,750	13,409
Surplus Lines	212	276
Adjuster	1,119	1,702
Business Entities (Agencies)	656	709
TOTAL	16,103	17,458

<u>RENEWED PRODUCER LICENSES ISSUED</u>	42,109	47,430
Companies' Appointments of Agent	61,693	61,395
Cancellation of Agents' Appointments	41,640	48,355

Licensing Examination Summary

Type of Exam	2006		2007	
	# Tested	# Passed	# Tested	# Passed
LIFE	1,494	718	1,343	688
ACCIDENT & SICKNESS	1,190	795	1,053	763
PROPERTY-CASUALTY	584	339	583	345
ADJUSTER	458	257	881	501
SURPLUS LINES	2	2	9	9

Workers' Compensation Board of Review

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.

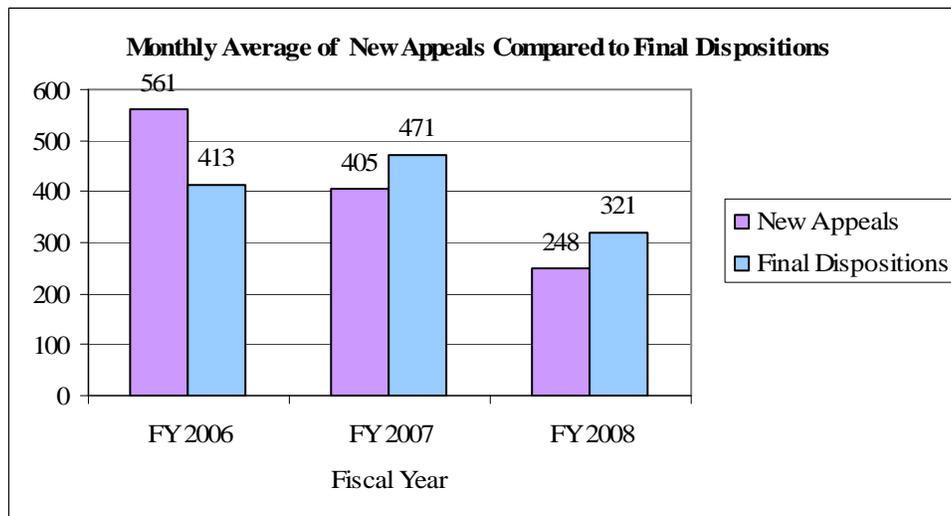
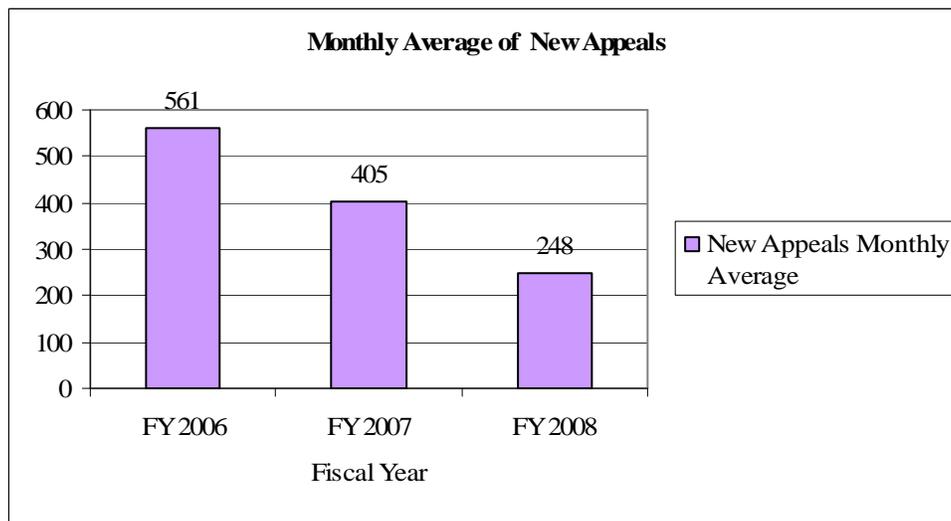
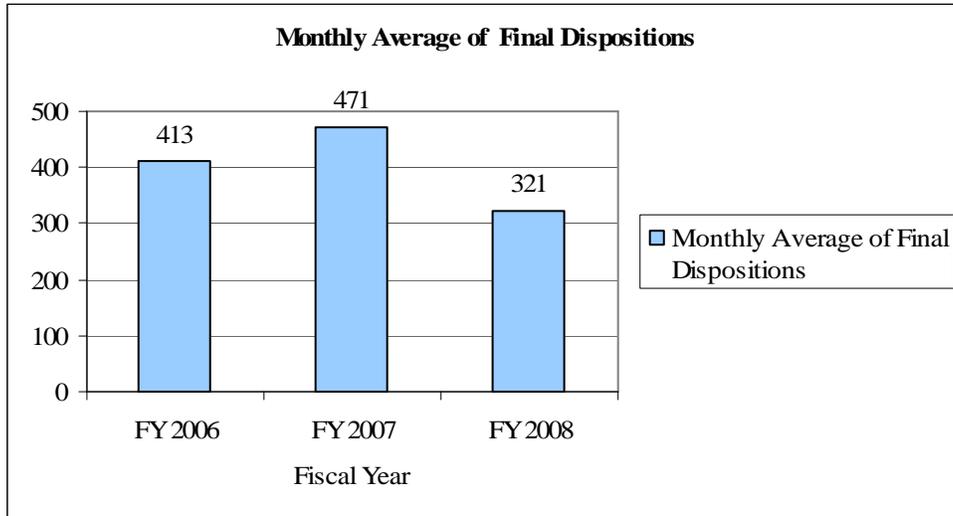
By the end of 2004, the Board saw no increase in case filings; however, dispositions increased to 406 per month. New case filings dropped slightly in 2005 to 577 per month, with dispositions increasing to 507 per month. Inroads were made on the backlog in 2006, when the average number of filings decreased to 487 per month, and dispositions increased to 595 per month for an annual total of 7,140 orders. In 2007, there was a monthly average of 405 new case filings, with 471 dispositions per month. In 2008, the new case filings have averaged 248, with 321 dispositions per month. 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 a perfect appeal takes approximately 5 months before it 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 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 2006, 2007 and 2008, along with a three year analysis. Please take time to review the charts as they 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

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." Claims with a date of injury or date of last exposure prior to July 1, 2005 remain the responsibility of the State of West Virginia. As a result of recent legislative changes, the Insurance Commissioner was required to assume responsibility for administering and managing the old fund from BrickStreet Mutual Insurance, the statutorily mandated Third Party Administrator of the old fund from July 1, 2005 to December 31, 2007.

During calendar year 2007, the primary responsibility of the Claims Services Division was to assist Insurance Commission executives in awarding claims management contracts for the workers' compensation "old fund" to three independent Third Party Administrators: Sedgwick Claims Management Services, Wells Fargo Disability Management, and American Mining Claims Services. The Claims Services Division spent countless hours overseeing a successful transition of the old fund claims from BrickStreet Mutual Insurance to the companies that were ultimately awarded contracts.

On December 1, 2007, the West Virginia Offices of the Insurance Commissioner officially began managing 40,000 active old fund claims. Since that time, through proper claims handling utilizing industry accepted standards, approximately 20% of the active caseload has been closed. Active claim counts as of July 31, 2008, are as follows:

Sedgwick CMS	25,383
Wells Fargo Disability Management	3,202
American Mining Claims Services	3,542
Total Open/Active	32,127

The Claims Services Division oversees the old fund third party administrators by conducting audits relative to claims processing and compliance with statutory and regulatory provisions. There are multiple internal controls for which this Division is responsible to assure proper management of these claims. Further detail regarding claim payment and the further reduction of this debt appears on the pages which follow.

Additionally, the staff of the Claims Services Division performs a number of regulatory duties related to processing claims for the entire workers' compensation industry. Claims Services assigns claim numbers and forwards for processing all claims with a date of last exposure prior to July 1, 2005, all Uninsured Employer Fund claims and all claims filed with the Federal Coal Workers' Pneumoconiosis Fund. Additionally, the Claims Services Division schedules examinations before the Occupational Pneumoconiosis Board for all claimants who have filed claims for occupational pneumoconiosis benefits. In CY 2007, there were 1,018 examinations scheduled before the Occupational Pneumoconiosis Board.

Finally, this division also reviews applications and grants 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.

Old Fund / Debt Reduction

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
Revenues					
Personal Income Tax	-	31,800,000	31,800,000	31,800,000	95,400,000
Severance Tax	23,136,770	21,733,728	25,159,512	54,264,756	124,294,765
Debt Reduction Surcharge	7,989,488	-	10,908,863	10,764,497	29,662,848
Self-Insured Debt Reduction Surcharge	1,158,688	2,073,253	2,007,116	2,238,879	7,477,936
Video Lottery	11,000,000	-	-	-	11,000,000
Surplus Note Principal	-	-	-	40,000,000	40,000,000
Employer Premium	597,813	(68,091)	1,544,593	605,211	2,679,526
Other Income - Return of Unclaimed Property	12,782	9,662	4,828	23,189	50,460
Investment / Interest Earnings (Losses)	(8,201,442)	14,446,666	(9,817,534)	10,975,281	7,402,971
Total Revenues	35,694,099	69,995,217	61,607,378	150,671,813	317,968,506
Expenditures					
Public Employees Insurance	29,457	43,839	41,410	22,408	137,115
Payment of Claims	70,065,459	67,843,746	59,933,646	62,745,484	260,588,335
Contractual/Professional	305,674	912,283	1,055,456	3,943,255	6,216,668
Third Party Administrator Charges	4,742,266	4,824,625	5,031,077	3,141,565	17,739,533
Unemployment Compensation	-	1,694	-	-	1,694
Total Expenditures	75,142,856	73,626,186	66,061,590	69,852,712	284,683,344
Excess (Deficiency) of Revenues over Expenditures	(39,448,757)	(3,630,969)	(4,454,212)	80,819,101	33,285,162
Cash Beginning Balances	700,910,351	661,461,594	657,830,625	653,376,413	700,910,351
Cash Ending Balances	661,461,594	657,830,625	653,376,413	734,195,514	734,195,514

Old Fund Claims Payments by Type Thru July 2008 - Thirteenth Month

	<u>July 2007</u>	<u>August 2007</u>	<u>September 2007</u>
Claims benefits paid:			
Medical	6,609,757.57	4,445,238.84	4,147,745.66
Permanent Total Disability	12,652,231.41	12,679,103.50	12,712,201.78
Permanent Partial Disability	1,909,735.74	1,729,661.14	1,555,572.43
Temporary Total Disability	319,940.50	421,416.36	263,067.46
Temporary Partial Disability	15,030.62	15,358.58	13,503.37
Settlement Agreements	572,757.47	334,166.21	266,575.47
Fatals	2,864,551.07	3,038,140.52	2,826,247.74
104 weeks	473,549.52	524,296.44	422,597.89
Non-Awarded Partials	10,497.46	22,721.16	9,136.98
Total	<u>25,428,051.36</u>	<u>23,210,102.75</u>	<u>22,216,648.78</u>
Claims credits and overpayments	(115,370.04)	(422,010.82)	(251,963.12)
Total claims paid	<u>25,312,681.32</u>	<u>22,788,091.93</u>	<u>21,964,685.66</u>
	<u>October 2007</u>	<u>November 2007</u>	<u>December 2007</u>
Claims benefits paid:			
Medical	5,017,581.78	4,170,450.96	4,665,237.73
Permanent Total Disability	13,139,992.56	13,026,519.48	12,736,427.51
Permanent Partial Disability	1,477,487.29	1,404,809.13	1,222,243.36
Temporary Total Disability	375,261.21	253,835.87	211,041.42
Temporary Partial Disability	7,815.34	9,746.12	8,066.93
Settlement Agreements	902,792.15	749,325.47	391,115.72
Fatals	2,770,796.29	2,844,802.86	2,743,652.22
104 weeks	471,480.04	487,696.82	413,881.10
Non-Awarded Partials	8,503.09	3,621.62	6,534.77
Total	<u>24,171,709.75</u>	<u>22,950,808.33</u>	<u>22,398,200.76</u>
Claims credits and overpayments	(377,112.76)	(423,235.05)	(876,624.96)
Total claims paid	<u>23,794,596.99</u>	<u>22,527,573.28</u>	<u>21,521,575.80</u>
	<u>January 2008</u>	<u>February 2008</u>	<u>March 2008</u>
Claims benefits paid:			
Medical	839,895.85	3,639,446.20	4,876,611.49
Permanent Total Disability	12,598,600.25	12,540,251.27	12,442,173.66
Permanent Partial Disability	1,060,230.04	996,167.16	1,006,804.09
Temporary Total Disability	195,034.15	235,535.30	168,420.21
Temporary Partial Disability	3,872.85	6,399.04	10,499.16
Settlement Agreements	163,293.44	256,844.06	222,458.06
Fatals	2,763,457.92	2,818,275.97	2,754,947.09
104 weeks	185,824.61	410,309.71	483,787.77
Non-Awarded Partials	2,129.17	0.00	0.00
Total	<u>17,812,338.28</u>	<u>20,903,228.71</u>	<u>21,965,701.53</u>
Claims credits and overpayments	(335,898.68)	(420,655.85)	8,931.96
Total claims paid	<u>17,476,439.60</u>	<u>20,482,572.86</u>	<u>21,974,633.49</u>
	<u>April 2008</u>	<u>May 2008</u>	<u>June 2008</u>
Claims benefits paid:			
Medical	4,113,998.57	5,120,842.94	2,950,785.66
Permanent Total Disability	12,951,621.09	12,559,748.83	12,422,284.57
Permanent Partial Disability	963,113.34	872,748.25	755,778.58
Temporary Total Disability	334,983.74	245,248.51	172,480.19
Temporary Partial Disability	5,065.66	882.28	882.28
Settlement Agreements	155,811.72	274,332.40	165,487.71
Fatals	2,867,349.64	2,778,879.49	2,905,418.40
104 weeks	474,224.59	427,133.24	451,543.78
Non-Awarded Partials	0.00	0.00	0.00
Total	<u>21,866,168.35</u>	<u>22,279,815.94</u>	<u>19,824,661.17</u>
Claims credits and overpayments	(310,792.82)	(166,613.79)	(765,353.23)
Total claims paid	<u>21,555,375.53</u>	<u>22,113,202.15</u>	<u>19,059,307.94</u>

Office of Consumer Advocacy

On November 27, 2007, Dennis V. Garrison III was appointed by the Honorable Governor Joseph Manchin III, as Director of the Office of Consumer Advocacy. Mr. Garrison did not actually begin the job until December 17, 2007. That being said, prior Director Ira Frank Hartman III and the current office staff were able to compile the necessary data for this report.

In 2007, the Office of Consumer Advocacy 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. The bulk of the Consumer Advocate's resources were devoted to first and third party administrative proceedings. The efforts of the Consumer Advocate in those administrative proceedings yielded financial awards totaling \$18,154.26 as well as a number of other important settlements and regulatory orders directly benefiting the consumer.

Also in the health care arena, the Consumer Advocate reviewed 63 Certificate of Need Applications and 32 Rate Review Applications before the West Virginia Health Care Authority. Furthermore, the Consumer Advocate is currently investigating 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 Consumer Advocate attended state and national conferences as a way of networking and gathering information with other insurance consumer advocates.

Finally, the Consumer Advocate furthered one of its primary goals -- consumer outreach and education. In the past, these presentations have included the following groups and organizations: the West Virginia Trial Lawyers Association, the Professional Independent Insurance Agents of West Virginia, the West Virginia Association of Insurance Companies, and the West Virginia American Association of Retired Persons.

I. Representing Consumers in First and Third Party Administrative Hearings.

In 2007, the Consumer Advocate assisted insurance consumers in 29 complaints before the West Virginia Offices of Insurance Commissioner. Twenty of these complaints were third party complaints and the remaining nine 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.

A total of \$18,154.26 was awarded in seven of the twenty (20) third party complaints, two cases were settled with the settlement amounts not being disclosed to this office, one case received an engineering report that was the basis of the claim, while six consumers chose to withdraw complaints. Five complaint cases are awaiting a final order, and eight cases have hearings scheduled or are to be scheduled.

The regulatory enforcement orders from the West Virginia Offices of Insurance Commissioner included the withdrawal of approval of form filings denying consumers of their right to a jury trial; providing consumers with mental health benefits as required by West Virginia statutory law; enforcing filing requirements for association health plans; the enforcement of internal appeal and grievance procedures; and, coverage for improperly denied health benefits.

2007 THIRD PARTY COMPLAINTS
REQUESTING REPRESENTATION BY THE CONSUMER ADVOCATE

RESPONDENT	THIRD PARTY COMPLAINTANT	RESOLUTION
National Union Fire Insurance Co.	Ryan Burgess	Withdrew representation
State Auto Insurance Co.	Janette Busby	Pending final order
National Union Fire Insurance Co.	James Rokicki	Settlement \$527.59
GEICO Indemnity	Erick Osteen	Pending final order
State Auto Insurance Co.	Danny Marks	Settlement 14,275.08
Nationwide Insurance Co.	Jackie Bias	Pending final order
Westfield Insurance Co.	James Evans	Settlement of engineering report requested
Allstate Insurance Co.	Brenda Carothers	Settlement \$600.00
Cincinnati Insurance Co.	Melissa Nutter	Withdrawn
Encompass Insurance Co.	Gary Taylor	Settlement unknown amt.
Westfield Insurance Co.	Charlotte Workman	Settlement \$451.67
Erie Insurance Co.	Danny Lanham	Pending final order
Great Central Insurance Co.	John Paul Charles	Pending hearing
Harco National Insurance Co.	Teresa Wills	Settlement \$1261.00
Westfield Insurance Co.	Dean Van Bibber	Pending hearing
Allstate Insurance Co.	Patty Steadman	Settlement \$838.92
Northland Insurance Co.	Elmer Keel, Jr.	Settlement \$200.00
Hartford Insurance Co.	Nathan Sypolt	Settlement unknown amt.
State Auto Insurance Co.	Doris Gump	Pending hearing
Safeco Insurance Co.	Norman Runyon	Pending hearing
Safeco Insurance Co.	John Barton	Pending hearing

2007 FIRST PARTY COMPLAINTS
REQUESTING REPRESENTATION BY THE CONSUMER ADVOCATE

RESPONDENT	FIRST PARTY COMPLAINTANT	RESOLUTION
Erie Insurance Co.	Jack Sears	Requested rehearing
Golden Rule Insurance Co.	David Randalls	Complaint withdrawn
Hartford Life Insurance Co.	Sonia Jones	Pending final order
Nationwide Insurance Co.	Rhonda Kelley	Complaint withdrawn
Dairyland Insurance Co.	Soon Hinkle	Resolved
State Farm Insurance Co.	Ressie Brown Holcomb	Complaint resolved/dismissed
Erie Insurance Co.	Larry Walters	Pending hearing
Nationwide Insurance Co.	Larry Reynolds	Pending hearing
Erie Insurance Co.	Juanita Jeffries	Pending hearing

II. 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 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 Consumer Advocate carefully reviewed and considered the following 63 CON applications: (total capital expenditure \$479,229,432.50).

CERTIFICATE OF NEED - January 2007

FACILITY	CON NO.	REQUEST	CAPITAL EXPENDITURE
Harden Healthcare	07-WV-8528-A	Acquisition of Auxi Health stock	\$4,200,000.00
Thomas Memorial - St. Francis	06-3-8447-X/A	Corporate reorganization	\$5,500.00
Thomas Memorial Hospital	07-3-8469-H	Construction of patient tower	\$64,314,737.00
Psychiatric Solutions	07-2-8471-A	Acquisition of Horizon Health Solutions	\$14,475,000.00
Diversicare Rose Terrace	06-2-8368-A	Acquisition and relocation Morris Memorial Nursing Home	\$892,000.00

CERTIFICATE OF NEED – February 2007

FACILITY	CON NO.	REQUEST	CAPITAL EXPENDITURE
East Mountain Health Advantage	07-8-8474-A	Acquisition of Hampshire Memorial Hospital	\$6,250,000.00
Starlight Behavioral Health Services	06-2-8436-BH	Residential crisis center in Huntington	\$56,927.00
CAMC	07-3-8480-E	Open Bore MRI Unit	\$3,407,240.00
Special Touch Nursing Service	06-3-8421-PC	Personal care services	n/a
Bio-Medical Applications of WV dba Fresenius	06-2-8364-R	16 Station Dialysis Facility	\$1,022,829.00

CERTIFICATE OF NEED – March 2007

FACILITY	CON NO.	REQUEST	CAPITAL EXPENDITURE
Mildred Mitchell-Bateman Hospital	06-2-8375-BH	20 acute psychiatric beds	\$4,442,287.00
FC-GEN Acquisitions	07-WV-8495-X/A	Acquisition of Genesis HealthCare Corp	\$125,000,000.00
Sycamore Run	06-8-8300-BH	Expansion	\$18,000.00

CERTIFICATE OF NEED – April 2007

FACILITY	CON NO.	REQUEST	CAPITAL EXPENDITURE
Blue Ridge Nursing	07-9-8509-A	Acquisition of Blue Ridge Care & Rehab	\$1,900,000.00
Pleasants-Carehaven Operating	07-5-8510-A	Acquisition of Carehaven of Pleasants	\$3,200,000.00
United Physicians Care	07-6-8503-P	Harrison County Primary Care Project	\$25,000.00
Hospice Care Corp	06-7-8349-Y	Expansion into Lewis County	\$12,300.00
Community Health Systems	07-4-8519-A	Acquisition of Triad Hospitals	\$81,000,000.00
Cabell Huntington Hospital	07-2-8521-H	Therapeutic Cardiac Cath (Pilot Project)	\$500,000.00
Kanawha Valley Senior Service	06-3-8460-BH	Safe Harbor Habilitation Center	\$0.00
Greater Charleston Dialysis	07-4-8508-R	8 station outpatient dialysis @ Montgomery General Hospital	\$310,000.00

CERTIFICATE OF NEED - May 2007

FACILITY	CON NO.	REQUEST	CAPITAL EXPENDITURE
ASC Acquisition	07-2-8532-A	Acquisition of stock of HealthSouth Corp	\$3,500,000.00
WVU Medical Corp dba University Health Associates	07-6-8516-E	Additional fixed site MRI unit	\$2,466,000.00
WVU Hospitals	07-5-8543-H	renovation Jefferson Memorial Hosp	\$4,600,000.00

CERTIFICATE OF NEED – June 2007

FACILITY	CON NO.	REQUEST	CAPITAL EXPENDITURE
Bluefield Regional Medical Center	07-1-8561-H	Therapeutic cardiac cath demo project	\$165,000.00
Camden Clark Memorial Hospital	07-5-8533-DP	Therapeutic cardiac cath demo project	\$100,000.00
Catholic Community Services	06-2/3/4/7/8-8289-X	Faith based counseling services	\$7,500.00
SunBridge Glenville Health Care	07-7-8546-X	Acquisition of SunBridge Care and Rehab	\$2,500,000.00

CERTIFICATE OF NEED - July 2007

FACILITY	CON NO.	REQUEST	CAPITAL EXPENDITURE
Marietta Memorial Radiology Services	07-5-8494-X	Radiology services for St. Mary's, WV	\$0.00
The Arc of the Three Rivers	07-3-8537-X	Proposed Cay Habilitation Centers	\$18,500.00
Greenbrier Valley Medical Center	07-4-8564-H	Diagnostic cardiac cath	\$10,000.00
Logan Regional Medical Center	07-2-8540-E	Diagnostic cardiac cath	\$3,161,532.00
Logan Regional Medical Center	07-2-8572-H	Chapmanville Medical Clinic	\$50,000.00

CERTIFICATE OF NEED - August 2007

FACILITY	CON NO.	REQUEST	CAPITAL EXPENDITURE
Area Connect	06-WV-8416-PC	In home personal care	\$0.00
Family Medical Imaging	06-1-8468-P	Ultrasound services	\$174,000.00
St Mary's Medical Center Home Health	07-2/3-8576-X/A	Acquisition of home health services	\$1,450,000
CAMC	07-3-8585-H/E	Cardiac Cath Lab Replacement	\$4,263,178.00
CAMC	07-3-8586-H	Renovation 3 & 4 East and CDL replace	\$11,493,600.00
Amedisys WV	07-1/5-8588-A	Acquisition of home health services	\$12,000,000.00
WVU Hospitals	07-6-8560-X/P	Relocation of existing Sleep Lab Dept	\$510,000.00
Bluefield Regional Medical Center	07-1-8584-P	Ambulatory care facility in Green Valley	\$94,942.00

CERTIFICATE OF NEED - September 2007

FACILITY	CON NO.	REQUEST	CAPITAL EXPENDITURE
MCHCR-CP Holdings	07-1/4/6/8/9-8590-A	HCR Manor Care Merger	\$74,100,000.00
Morgantown SNF Acquisition	07-6-8592-A	Acquisition of MonPointe	\$4,800,000.00
Maryland Surgical Care	07-9-8552-P	Ambulatory surgical center in Chas Town	\$8,050.00
Stewart Care Givers dba Comfort Givers	07-2-8500-PC	In home personal care	\$0.00
Logan Regional Medical Center	07-2-8602-E	Mobile PET/CT services	\$50,000.00
Kanawha Hospice Care	07-3-8607-Y	Relocation of admin. office	\$3,500,000.00
Princeton Community Hospital	07-1-8589-X/P	Acquisition of PCP practice	\$30,000.00

CERTIFICATE OF NEED - October 2007

FACILITY	CON NO.	REQUEST	CAPITAL EXPENDITURE
CHG Acquisitions	07-2-8603-X/A	Restructuring of Cornerstone Health Care	\$1,628,000.00
Mountain Hospice	07-8-8558-Y	Mineral County hospice services	\$0.00
Ohio Valley Sleep Diagnostic	07-5-8605-PV	Jackson Co. sleep lab	\$48,566.00
WVU Hospitals	07-6-8622-H	Expansion of existing medical office bldg	\$3,000,000.00
United Hospital Center	07-6-8612-P	Employment of Thoracic surgeon	\$25,000.00

CERTIFICATE OF NEED - November 2007

FACILITY	CON NO.	REQUEST	CAPITAL EXPENDITURE
Cabell Huntington Hospital	07-2-8610-A	Acquisition of ambulatory surgical center	\$3,600,000.00
Genesis Tenant	07-WV-8627-A	Transfer of operations to New Genesis	\$2,058,800.00
Mid Ohio Home Health Care	07-10/111-8618-Z		\$201,944.50
Hampshire Memorial Hospital	07-8-8635-H/P	Relocation of PT Services	

CERTIFICATE OF NEED - December 2007

FACILITY	CON NO.	REQUEST	CAPITAL EXPENDITURE
Genesis Tenant	07-5-8645-A	Acquisition of Eagle Pointe nursing home	\$14,885,000.00
St Mary's Medical Center	07-2-8630-E	Parking garage	\$6,300,000.00
Radiation Therapy Services Holdings	07-9-8647-A	RTSI Merger	\$4,638,000.00
United Physicians Care	07-6-8650-P	Preston County Primary Care Project	\$75,000.00
Camden Clark Memorial Hospital	07-5-8656-E	PET-CT Scanner	\$2,600,000.00
Gateway Health Services	07-6-8395-X/A	Acquisition of 2 primary care practices	\$10,000.00

III. Hospital Rate Review

The Office of the Consumer Advocate reviewed 32 hospital rate increase applications. The West Virginia Health Care Authority approves or disapproves hospital rates and budget adjustment applications. The Consumer Advocate reviews all rate filings and may intervene for the interests of West Virginia residents in the Health Care Authority's rate filing review. The Consumer Advocate reviewed the following rate increase applications:

RATE INCREASE REQUESTS – APRIL 2007

HOSPITAL	RATE REQUEST
Monongalia General Hospital	12.00%

RATE INCREASE REQUESTS – MAY 2007

HOSPITAL	RATE REQUEST
Princeton Community Hospital	5% / 4.96%
Camden Clark Memorial Hospital	5.25%
Bluefield Regional Medical Center	5.00%
Beckley ARH	3.75%
Grant Memorial Hospital	3.25%

RATE INCREASE REQUESTS - JUNE 2007

HOSPITAL	RATE REQUEST
Weirton Medical Center	8.5% 10.54%
Wetzel County Hospital	Re-establish rate

RATE INCREASE REQUESTS - JULY 2007

HOSPITAL	RATE REQUEST
Thomas Memorial Hospital	3.50%
Cabell Huntington Hospital	5.00%
Pleasant Valley Hospital	5.50%

RATE INCREASE REQUESTS - AUGUST 2007

HOSPITAL	RATE REQUEST
Stonewall Jackson Memorial Hospital	6.75%
Wheeling Hospital	6.00%
St Mary's Medical Center	5.00%
St Josephs Hospital – Buckhannon	5.25% & 3.33%
St Francis Hospital	3.50%
Monongalia General Hospital (revised)	9.90%
Reynolds Memorial Hospital	6.95%

RATE INCREASE REQUESTS – OCTOBER 2007

HOSPITAL	RATE REQUEST
United Hospital Center	7.00%

RATE INCREASE REQUESTS – NOVEMBER 2007

HOSPITAL	RATE REQUEST
WVU Hospitals	6.00%
Davis Memorial Hospital	4.50%
City Hospital	5.00%
CAMC	5.25%
Williamson Memorial Hospital	5.75%
St Josephs Hospital – Parkersburg	3.75%
Logan Regional Medical Center	4.25%
Ohio Valley Medical Center	4.75%
Fairmont General Hospital	2.75%
Summersville Memorial Hospital	5.00%
Raleigh General Hospital	3.75%
Greenbrier Valley Medical Center	6.50%
Eye & Ear Clinic of Charleston	2.50%

IV. Conclusion

In 2008, the newly appointed Director of the Office of Consumer Advocacy looks forward to serving the interests of the West Virginia insurance consumer and to the satisfactory fulfillment of the expanded duties conferred upon the Office in the tort reform measures passed in 2005 in Senate Bill 418.

Consumer Service Division

The Consumer Service Division is responsible for the review of facts surrounding complaints received against insurance companies 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. It attempts 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 and collating 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 individual 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 2,467 written inquiries were received by the division in 2007. In addition, we received 217 walk-in clients and 29,028 telephone calls of which the clerical staff handled 14,159. On average, the division handles one hundred fourteen consumer inquiries per day. In 2007, complaint files were concluded in an average of 39 days.

The Consumer Service Division handled 319 third party liability complaints during 2007, 174 were not resolved during the cure period resulting in those files being referred to our Legal Division for a determination of merit.

Our division participated in the Insurance Commissioner's Public Outreach Initiative by attending 18 fairs, festivals, presentations and other events reaching more than 17,500 West Virginia consumers.

**CONSUMER SERVICE DIVISION
COMPLAINTS
CALENDAR YEAR 2007**

Files Opened	2,467
Life, Accident & Sickness	790
Property & Casualty	881
Workers' Compensation	796
Telephone Activity	29,028
Life, Accident & Sickness	4,101
Property & Casualty	7,321
Workers' Compensation	3,447
Clerical	14,159
Office Visits	217
Life, Accident & Sickness	128
Property & Casualty	71
Workers' Compensation	18

**CONSUMER SERVICE COMPLAINTS
CALENDAR YEAR 2007
PROPERTY & CASUALTY COMPANIES
WITH TEN OR MORE COMPLAINTS**

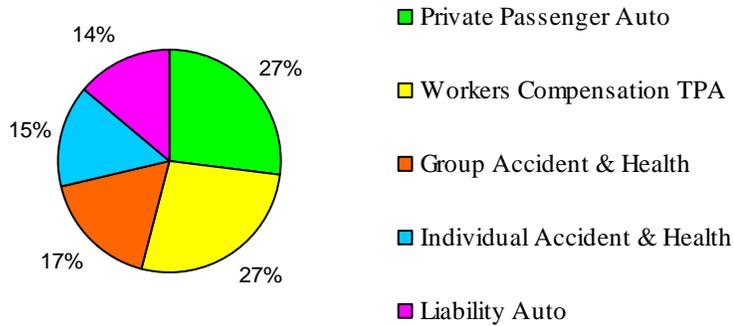
<u>COMPANY NAME</u>	<u># COMPLAINTS</u>
WEST VIRGINIA EMPLOYERS' MUTUAL INSURANCE COMPANY	158
ERIE INSURANCE PROPERTY AND CASUALTY COMPANY	52
ALLSTATE INSURANCE COMPANY	48
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	48
NATIONWIDE MUTUAL INSURANCE COMPANY	46
STATE FARM FIRE AND CASUALTY COMPANY	36
HARTFORD INSURANCE COMPANY OF THE MIDWEST	34
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	32
WESTFIELD INSURANCE COMPANY	28
LIBERTY MUTUAL FIRE INSURANCE COMPANY	21
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	20
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION	20
ENCOMPASS INDEMNITY COMPANY	16
FARMERS AND MECHANICS MUTUAL INSURANCE COMPANY OF WV	15
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	14
DAIRYLAND INSURANCE COMPANY	13
GEICO INDEMNITY COMPANY	13
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	13
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	12
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	11
ENCOMPASS INSURANCE COMPANY OF AMERICA	11
SAFECO INSURANCE COMPANY OF AMERICA	11
W VA INSURANCE COMPANY	11

**CONSUMER SERVICE COMPLAINTS
CALENDAR YEAR 2007
LIFE, ACCIDENT & SICKNESS COMPANIES,
AND HEALTH MAINTENANCE ORGANIZATIONS
WITH TEN OR MORE COMPLAINTS**

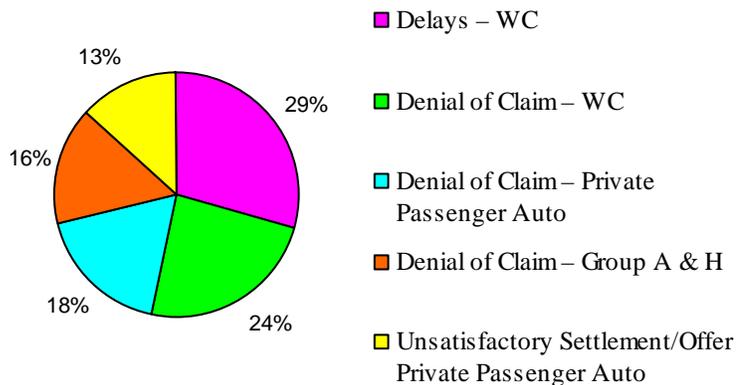
<u>COMPANY NAME</u>	<u>#COMPLAINTS</u>
HIGHMARK WEST VIRGINIA, INC.	50
BANKERS LIFE & CASUALTY COMPANY	35
HUMANA INSURANCE COMPANY	31
UNITED HEALTHCARE INSURANCE COMPANY	27
AETNA LIFE INSURANCE COMPANY	24
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	18
AXA EQUITABLE LIFE INSURANCE COMPANY	16
CARELINK HEALTH PLANS, INC.	15
METROPOLITAN LIFE INSURANCE COMPANY	15
MONUMENTAL LIFE INSURANCE COMPANY	15
CONSECO HEALTH INSURANCE COMPANY	14
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	14
HARTFORD LIFE & ACCIDENT INSURANCE COMPANY	13
MAMSI LIFE AND HEALTH INSURANCE COMPANY	10

**TOP FIVE INSURANCE COVERAGE TYPE
AND REASONS FOR COMPLAINTS
CALENDER YEAR 2007**

<u>COVERAGE TYPES</u>	<u># COMPLAINTS</u>
Private Passenger Auto	482
Workers Compensation TPA	482
Group Accident & Health	313
Individual Accident & Health	263
Liability Auto	249



<u>COMPLAINT REASONS</u>	<u># COMPLAINTS</u>
Delays – WC	220
Denial of Claim – WC	176
Denial of Claim – Private Passenger Auto	133
Denial of Claim – Group A & H	116
Unsatisfactory Settlement/Offer – Private Passenger Auto	100



Employer Coverage Unit

The Employer Coverage Unit works with WV employers to insure that they are compliant with current workers' compensation laws that relate to requirements for coverage.

The primary function of the unit 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 application, but many do because another state, local agency or individual requires proof prior to the start of a job. In these cases, the Employer Coverage Unit issues letters of exemption to employers to present to agencies verifying that they are not required to carry workers' compensation insurance under the current law. This function relates directly to Title 85, Series 9 Workers' Compensation Policies, Coverage Issues and Related Topics.

In 2007, the Unit processed 3,062 exemption applications of which there were 2,763 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. West Virginia was the first National Council on Compensation Insurance (*NCCI*) state to enter these exemptions into a database. The Employer Coverage Unit is the public's contact to determine proper employer coverage. They also maintain the workers' compensation Proof of Coverage (POC) system which is used for statutory coverage verification.

The Employer Coverage Unit also serves as the point of entry contact for processing 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 also assessed a fine and is responsible for reimbursement to the fund for all monies paid on their behalf.

Other additional tasks of the unit include researching and identifying employers who are operating without workers' compensation insurance, verifying coverage for other state agencies, and reviewing and reconciling old employer accounts from the former Workers' Compensation Commission. The unit works hand in hand with the Revenue Recovery Unit and Regulatory Compliance to recognize and fine employers that are not carrying the mandatory coverage.

OIC Employer Coverage Unit Employer Exemption Statistics

Current 12 -Month Period	New Exemptions Issued	Renewals Granted	Total Exemptions Issued
Jan-07	146	31	177
Feb-07	123	26	149
Mar-07	143	30	173
Apr-07	141	41	182
May-07	151	147	298
Jun-07	128	239	367
Jul-07	133	100	233
Aug-07	128	126	254
Sep-07	125	171	296
Oct-07	161	107	268
Nov-07	97	55	152
Dec-07	179	35	214
Totals	1655	1108	2763

CY07

Total Exemptions Issued	2,763
Total Denials	299
Number of Applications Received	3,062

Employer Coverage	
Statistics for Year Ending 12/31/2007	
Activity	Total
Compliance requests completed	4,595
Phone Calls	5,222
Payroll Reports Processed	4,447
Termination Forms Received	2,918
Walk-Ins	419
Uninsured Claims Received	72
PRT's Completed	1,442

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 and/or monitoring Risk Retention Groups, Risk Purchasing Groups, Managing General Agents, Third Party Administrators, Reinsurance Intermediaries, Viatical Settlement Providers, Discount Medical Plans and Surplus Lines Insurers registered to do business in the State of 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 or 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 DIVISION

**Number of Insurance Companies by Type
as of December 31, 2007**

All Companies	2,036
Accredited Reinsurer	29
Farmers Mutual Fire	11
Fraternal	26
HMDI	4
HMO	4
Joint Underwriter	4
Life	472
Managing General Agent	11
Property & Casualty	735
Purchasing Group	240
Rating Organization	11
Reciprocal	11
Reinsurance Intermediary	2
Reinsurer Life	1
Reinsurer Property & Casualty	7
Risk Retention	77
Surplus Lines	149
Third Party Administrator (Home State)	48
Third Party Administrator (Non-Resident)	138
Third Party Administrator (Registered)	34
Title	22

FINANCIAL CONDITIONS DIVISION

**West Virginia Domestic Insurance Companies
January 1, 2007 to December 31, 2007**

Captive Companies

James Murdy, President/Treasurer
Mountaineer Freedom, RRG, Inc.
1 Medical Park
Wheeling, WV 26003
Phone: 802-264-4594

Cosby M. Davis, III, President & CEO
Carelink Health Plans, Inc.
500 Virginia Street East, Suite 400
Charleston, WV 25301
Phone: 304-348-2900

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

John Patrick Monahan, Executive Director
Unicare Health Plan of West Virginia, Inc.
1 WellPoint Way
Thousand Oaks, CA 91362
Phone: 818-703-4000

Health Entities

Gary D. Radine, President & CEO
Delta Dental Plan of West Virginia
One Delta Drive
Mechanicsburg, PA 17055
Phone: 717-766-8500

Gregory Kent Smith, President
Highmark West Virginia, Inc.
dba: Mountain State Blue Cross Blue Shield
P.O. Box 1948
Parkersburg, WV 26101
Phone: 304-424-7700

Joint Underwriters

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

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

FINANCIAL CONDITIONS DIVISION

West Virginia Domestic Insurance Companies *continued*
January 1, 2007 to December 31, 2007

Life Insurance Companies

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

Managing General Agents

Triangle Surety Agency
300 Summers Street, Suite 970
Charleston, WV 25301
Phone: 304-342-4989

Property Insurance Companies

Edwin Dennis McCormick, President
Farmers and Mechanics Fire and Casualty Ins. Co.
25 Administrative Drive
P.O. Box 1917
Martinsburg, WV 25402
Phone: 304-263-0809

Edwin Dennis McCormick, President
Farmers and Mechanics Mutual Ins. Co. of WV
25 Administrative Drive
P.O. Box 1917
Martinsburg, WV 25402
Phone: 304-263-0809

John A. Arbuckle, Jr., President
Farmers Home Fire Insurance Company
P.O. Drawer 589
Lewisburg, WV 24901
Phone: 304-645-1975

Dave Corsini, II, President
Farmers' Mutual Insurance Company
20 Moran Circle
Rt 73 South
Fairmont, WV 26554
Phone: 304-366-1850

Robert Joseph Kenney, President
First Surety Corporation
300 Summers Street, Suite 970
Charleston, WV 25301
Phone: 304-343-8171

J. Carter Norton, President
Inland Mutual Insurance Company
P.O. Box 2085
Huntington, WV 25701
Phone: 304-529-2771

Willard Wayne Jores, President
Municipal Mutual Insurance Company
10th & Charles Street
Wellsburg, WV 26070
Phone: 304-737-3371

FINANCIAL CONDITIONS DIVISION

**West Virginia Domestic Insurance Companies *continued*
January 1, 2007 to December 31, 2007**

Property Insurance Companies *continued*

Clyde M. See, Jr., President
Mutual Protective Association Of WV
P.O. Box 5
Baker, WV 26801
Phone: 304-897-6566

Dale Nibert, President
Patrons Mutual Fire Insurance Company
P.O. Box 284
Pt. Pleasant, WV 25550
Phone: 304-675-3100

Lewis F. Norton, Jr., President
Safe Insurance Company
P.O. Box 2085
Huntington, WV 25721
Phone: 304-529-2771

Gregory Arthur Burton, President
West Virginia Employers' Mutual Insurance Co.
dba: Brickstreet Mutual Insurance Company
400 Quarrier Street
Charleston, WV 25301
Phone: 304-926-5060

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

Arthur Lee Meadows, President
Pan Handle Farmers Mutual Insurance Co. of WV
R.D. #1 Box 166-A
Moundsville, WV 26041
Phone: 888-844-2649

William L. Ditto, President
Peoples Mutual Fire Insurance Company of WV
P.O. Box 618
Berkeley Springs, WV 25411
Phone: 304-258-1466

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

William West Montgomery, President
West Virginia Farmers Mutual Insurance Association
1 Insurance Square
Celina, OH 45822
Phone: 419-586-5181

James Walter Buckhannan, Jr., President
West Virginia National Auto Insurance Company
330 Scott Avenue, Suite 2
Morgantown, WV 26507
Phone: 304-296-0507

FINANCIAL CONDITIONS DIVISION

West Virginia Domestic Insurance Companies *continued*
January 1, 2007 to December 31, 2007

PURCHASING GROUPS

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

THIRD PARTY ADMINISTRATORS

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

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

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

Wells Fargo Insurance Services of West Virginia, Inc.
dba: Wells Fargo Disability Management
P.O. Box 3389
Charleston, WV 25333
Phone: 304-556-1100

Wells Fargo Third Party Administrators, Inc.
602 Virginia Street
P.O. Box 3043
Charleston, WV 25331
Phone: 304-353-8617

**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
\$625,388	\$491,297	134,090	\$626,921	\$94,042	\$720,963

**SURPLUS LINES REPORT (UNAUDITED)
CALENDAR YEAR 2007**

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 2003 through 2007 surplus lines statistics:

CALENDAR YEARS	2004	2005	2006	2007
Number of Licensed Brokers	384	366	559	776
Written Premiums – Net	\$128,356,483	\$113,661,883	\$136,719,891	\$132,426,138.48
Total Tax Liability	\$5,219,050	\$4,877,235	\$5,527,154	\$5,359,325.54

**DOMESTIC INSURANCE COMPANY EXAMINATIONS FILED
JANUARY 1, 2006 TO DECEMBER 31, 2006**

COMPANY NAME	PERIOD COVERED BY EXAMINATION	DATE EXAMINATION REPORT ADOPTED
First Surety Corporation	01/01/2006 to 06/30/2006	06/12/2007
Inland Mutual Insurance Company	01/01/2002 to 12/31/2006	08/09/2007
Safe Insurance Company	01/01/2003 to 12/31/2006	08/09/2007

* WV Fire & Casualty was acquired in December, 2005 and name changed to First Surety Corporation in 2006.

**2007 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	\$430,845,196	\$1,072,766,108	
Credit Life	\$11,646,491	\$5,805,611	
Group Life	\$146,684,255	\$513,416,078	
Industrial Life	\$200,216	\$3,844,453	
Fraternal Life Insurance	\$7,995,240	\$13,270,665	
Total Life Insurance:	\$597,371,398	\$1,609,102,915	
<u>ANNUITIES</u>	<u>Considerations</u>	<u>Benefits Paid</u>	
Life Annuities	\$1,067,937,363	\$414,538,185	
Fraternal Annuities	\$7,275,329	\$6,663,210	
TOTAL ANNUITIES:	\$1,075,212,692	\$421,201,395	
<u>ACCIDENT & HEALTH INSURANCE</u>			
<u>Life</u>	<u>Premiums Earned</u>	<u>Benefits Incurred</u>	<u>Loss Ratio Exc. LAE</u>
Individual A & H Type Policies	\$153,613,279	\$85,768,142	56%
Group A & H	\$345,557,266	\$280,205,856	81%
Federal Employees Health Benefits	\$1,453,541	\$1,444,278	99%
Credit A & H, (Group and Ind.)	\$8,047,388	\$4,393,791	55%
Collectively Renewable A & H	\$531,544	\$103,748	20%
Total Life A & H Insurance	\$509,203,018	\$371,915,815	73%
<u>Fraternal</u>			
Individual A & H Type Policies	\$3,583,265	\$2,680,684	75%
Collectively Renewable A & H	\$0	\$0	0%
Total Fraternal A & H Insurance	\$3,583,265	\$2,680,684	75%
<u>Property</u>			
Individual A & H Type Policies	\$7,986,453	\$5,645,260	71%
Group A & H	\$10,621,199	\$8,484,645	80%
Federal Employees Health Benefits	\$0	\$0	0%
Credit A & H, (Group and Ind.)	\$2,609,335	\$402,020	15%
Collectively Renewable A & H	\$4,304	\$561	13%
Total Property A & H Insurance	\$21,221,291	\$14,532,486	68%
Hospital, Medical, and Dental Corp. (HMDI)	\$657,372,749	\$563,567,214	86%
Health Maintenance Org. (HMO)	\$477,374,144	\$414,427,348	87%
Limited Health Service Org.	\$1,046,828	\$868,306	83%
Life Org. Reporting on Health Blank	\$464,910,770	\$343,281,553	74%
Property Org. Reporting on Health Blank	\$19,887,204	\$18,576,243	93%
Total Accident & Health:	\$2,154,599,269	\$1,729,849,649	80%
<u>Total Life, Annuity, Accident & Health, and Fraternal Insurance</u>	\$3,827,183,359	\$3,760,153,959	98.25%

**2007 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</u> <u>Exc. LAE</u>
Fire	\$47,922,100	\$18,606,308	39%
Allied Lines	\$26,455,619	\$5,530,049	21%
Ocean Marine	\$3,240,182	\$1,390,370	43%
Inland Marine	\$57,267,559	\$18,411,250	32%
Total Fire & Allied Lines:	\$134,885,460	\$43,937,977	33%
Multiple Peril Crop	\$1,967,921	(\$1,104,465)	-56%
Farmowners Multiple Peril	\$10,307,738	\$3,605,488	35%
Homeowners Multiple Peril	\$310,701,652	\$147,060,138	47%
Commercial Multiple Peril (Non-Liability)	\$95,504,798	\$49,534,326	52%
Commercial Multiple Peril (Liability)	\$67,917,609	\$35,604,058	52%
Mortgage Guaranty	\$18,094,851	\$13,140,492	73%
Total Multiple Peril:	\$504,494,569	\$247,840,037	49%
Private Passenger Auto No-Fault	\$80	\$467,416	584270%
Private Passenger Auto Other Liability	\$647,326,600	\$355,740,752	55%
Commercial Auto No-fault	\$31,388	\$15,323	49%
Commercial Auto Other Liability	\$127,306,546	\$63,947,465	50%
Private Passenger Physical Damage	\$416,089,875	\$228,661,128	55%
Commercial Auto Physical Damage	\$42,276,065	\$21,148,802	50%
Total Automobile:	\$1,233,030,554	\$669,980,886	54%
Financial Guaranty	\$4,681,802	(\$2)	0%
Medical Malpractice	\$60,264,260	\$35,790,699	59%
Earthquake	\$1,127,879	\$513	0%
Workers' Compensation	\$518,258,768	\$287,023,454	55%
Other Liability	\$111,706,426	\$56,707,014	51%
Products Liability	\$9,771,777	\$4,915,513	50%
Aircraft (All Perils)	\$4,622,878	\$1,023,091	22%
Fidelity	\$4,284,915	(\$131,856)	-3%
Surety	\$35,379,303	(\$554,609)	-2%
Federal Flood	\$10,900,653	\$4,461,719	41%
Burglary and Theft	\$412,345	\$32,695	8%
Boiler and Machinery	\$6,472,695	\$1,405,460	22%
Credit	\$2,005,554	\$450,786	22%
Aggregate Write-ins	\$7,831,518	\$3,136,343	40%
Title	\$24,409,248	\$2,731,024	11%
Total Other Lines:	\$802,130,021	\$396,991,844	49%
Total Property & Title	\$2,674,540,604	\$1,358,750,744	46%

Report Total All Lines

\$6,501,723,963

\$5,118,904,703

79%

FINANCIAL CONDITIONS DIVISION

Companies Licensed/Registered during January 1, 2007 to December 31, 2007

Accredited Reinsurers

Allied World Assurance Company (U.S.), Inc.
225 Franklin Street
Boston, MA 02110
Date Licensed: 10/11/2007
Company Type: Accredited Reinsurer
Phone: 857-288-6000

Aspen Insurance UK Ltd.
c/o Lord, Bissell & Brook
885 Third Avenue, 26th Floor
New York, NY 10022
Date Licensed: 12/19/2007
Company Type: Accredited Reinsurer
Phone: 212-812-8322

Benfield, Inc.
100 Summer Street, 16th Floor
Boston, MA 02110
Date Licensed: 11/15/2007
Company Type: Accredited Reinsurer
Phone: 617-556-5100

Markel International Insurance Company Limited
Ten Parkway North
Deerfield, IL 60015
Date Licensed: 11/15/2007
Company Type: Accredited Reinsurer
Phone: 847-572-6387

Willis Re, Inc.
26 Century Boulevard
Nashville, TN 37214
Date Licensed: 12/4/2007
Company Type: Accredited Reinsurer
Phone: 615-872-3446

Life Companies

Amalgamated Life Insurance Company
730 Broadway
New York, NY 10003
Date Licensed: 3/8/2007
Company Type: Life
Phone: 212-539-5000

American Continental Insurance Company
101 Continental Place
Brentwood, TN 37027
Date Licensed: 9/21/2007
Company Type: Life
Phone: 800-264-4000

Elder Health Insurance Company, Inc.
3601 O'Donnell Street
Baltimore, MD 21224
Date Licensed: 6/1/2007
Company Type: Life
Phone: 410-864-4400

Envision Insurance Company
2181 E Aurora Rd Ste 201
Twinsburg, OH 44087
Date Licensed: 6/7/2007
Company Type: Life
Phone: 330-405-8080

FINANCIAL CONDITIONS DIVISION

Companies Licensed/Registered during January 1, 2007 to December 31, 2007

Life Companies *continued*

Express Scripts Insurance Company
One Express Way
St. Louis, MO 63121
Date Licensed: 3/29/2007
Company Type: Life
Phone: 800-332-5455

Silverscript Insurance Company
CVS/Caremark Corporation
2211 Sanders Road
Northbrook, IL 60062
Date Licensed: 3/29/2007
Company Type: Life
Phone: 847-559-4765

Managing General Agents

Assuranceamerica Managing Gen. Agency, LLC
5500 Interstate North Parkway, Suite 600
Atlanta, GA 30328
Date Licensed: 11/2/2007
Company Type: Managing General Agent
Phone: 770-952-0200 Ext. 259

Rain and Hail, LLC
9200 Northpark Drive, Suite 300
Johnston, IA 50131
Date Licensed: 5/8/2007
Company Type: Managing General Agent
Phone: 515-559-1174

Property and Casualty Companies

AIG Advantage Insurance Company
One AIG Center
Wilmington, DE 19803-1115
Date Licensed: 3/29/2007
Company Type: Property & Casualty
Phone: 302-252-2000

Allied World National Assurance Company
225 Franklin Street 27th Floor
Boston, MA 02110
Date Licensed: 8/9/2007
Company Type: Property & Casualty
Phone: 857-288-6000

American Southern Home Insurance Company
P.O. Box 5323
Cincinnati, OH 45201-5323
Date Licensed: 1/18/2007
Company Type: Property & Casualty
Phone: 800-759-9008

Amguard Insurance Company
P.O. Box A-H
Wilkes-Barre, PA 18703-0020
Date Licensed: 12/10/2007
Company Type: Property & Casualty
Phone: 800-673-2465

Auto Club Property-Casualty Insurance Company
1 Auto Club Drive
Dearborn, MI 48126
Date Licensed: 3/21/2007
Company Type: Property & Casualty
Phone: 313-336-1234

Capital Advantage Insurance Company
2500 Emerton Avenue
Harrisburg, PA 17177
Date Licensed: 3/6/2007
Company Type: Property & Casualty
Phone: 717-541-7277

FINANCIAL CONDITIONS DIVISION

**Companies Licensed/Registered during
January 1, 2007 to December 31, 2007**

Property and Casualty Companies *continued*

Clermont Insurance Company
1255 Caldwell Rd.
Cherry Hill, NJ 08034
Date Licensed: 11/2/2007
Company Type: Property & Casualty
Phone: 856-429-9200

Diamond Insurance Company
1515 E Woodfield Rd Ste 820
Schaumburg, Il 60173-
Date Licensed: 8/2/2007
Company Type: Property & Casualty
Phone: 847-230-1331

Eastern Alliance Insurance Company
P.O. Box 83777
Lancaster, PA 17608-3777
Date Licensed: 9/13/2007
Company Type: Property & Casualty
Phone: 888-654-7100

Eastguard Insurance Company
P.O. Box A-H
Wilkes-Barre, PA 18703-0020
Date Licensed: 12/10/2007
Company Type: Property & Casualty
Phone: 800-673-2465

Encompass Home and Auto Insurance Company
3075 Sanders Road H1A
Northbrook, IL 60062
Date Licensed: 8/20/2007
Company Type: Property & Casualty
Phone: 847-402-5000

Erie Insurance Company of New York
100 Erie Insurance Place
Erie, PA 16530
Date Licensed: 11/20/2007
Company Type: Property & Casualty
Phone: 814-870-2000

Firstcomp Insurance Company
222 South 15th St Ste 1200
Omaha, NE 68102
Date Licensed: 7/24/2007
Company Type: Property & Casualty
Phone: 402-926-0099

Flagship City Insurance Company
100 Erie Insurance Place
Erie, PA 16530
Date Licensed: 11/20/2007
Company Type: Property & Casualty
Phone: 814-870-2000

Geico Casualty Company
One Geico Plaza
Washington, DC 20076
Date Licensed: 10/22/2007
Company Type: Property & Casualty
Phone: 301-986-3000

Geisinger Indemnity Insurance Company
100 North Academy Avenue
Danville, PA 17822-3020
Date Licensed: 3/20/2007
Company Type: Property & Casualty
Phone: 570-271-8777

FINANCIAL CONDITIONS DIVISION

**Companies Licensed/Registered during
January 1, 2007 to December 31, 2007**

Property and Casualty Companies *continued*

Harleysville Worcester Insurance Company
355 Maple Avenue
Harleysville, PA 19438-2297
Date Licensed: 7/30/2007
Company Type: Property & Casualty
Phone: 215-256-5000

Imperial Fire And Casualty Insurance Company
P.O. Box 753
Opelousas, LA 70571-0753
Date Licensed: 10/4/2007
Company Type: Property & Casualty
Phone: 337-942-0249

Key Risk Insurance Company
P.O. Box 49129
Greensboro, Nc 27419
Date Licensed: 11/2/2007
Company Type: Property & Casualty
Phone: 336-668-9050

Medicus Insurance Company
8500 Shoal Creek Blvd
Building 3 Suite 200
Austin, TX 78757
Date Licensed: 11/29/2007
Company Type: Property & Casualty
Phone: 512-467-2800

Milwaukee Safeguard Insurance Company
Kemper Auto and Home
5210 Belfort Road, Suite 120
Jacksonville, FL 32256
Date Licensed: 3/21/2007
Company Type: Property & Casualty
Phone: (904) 245-5826

Netherlands Insurance Company
175 Berkeley Street
Boston, MA 02117
Date Licensed: 10/10/2007
Company Type: Property & Casualty
Phone: 603-352-3221

Norguard Insurance Company
P.O. Box A-H
Wilkes-Barre, PA 18703-0020
Date Licensed: 12/10/2007
Company Type: Property & Casualty
Phone: 800-673-2465

Onecis Insurance Company
11860 West State Road 84, Suite 1
Davie, FL 33325
Date Licensed: 12/21/2007
Company Type: Property & Casualty
Phone: 954-236-8100

Professionals Direct Insurance Company
5211 Cascade Road SE
Grand Rapids, MI 49546
Date Licensed: 12/21/2007
Company Type: Property & Casualty
Phone: 616-456-8899

Southwest Marine And General Insurance Company
919 Third Avenue - 10th Floor
New York, NY 10022
Date Licensed: 10/2/2007
Company Type: Property & Casualty
Phone: 212-551-0613

FINANCIAL CONDITIONS DIVISION

Companies Licensed/Registered during January 1, 2007 to December 31, 2007

Property and Casualty Companies *continued*

Tri-State Insurance Company Of Minnesota
P.O. Box 1594
Des Moines, IA 50306-1594
Date Licensed: 8/27/2007
Company Type: Property & Casualty
Phone: 515-473-3000

Union Insurance Company
P.O. Box 1594
Des Moines, IA 50306-1594
Date Licensed: 5/4/2007
Company Type: Property & Casualty
Phone: 800-235-2942

Union Standard Insurance Company
P.O. Box 152180
Irving, TX 75015
Date Licensed: 7/30/2007
Company Type: Property & Casualty
Phone: 972-719-2400 Ext. 2490

Vinings Insurance Company
P.O. Box 723099
Atlanta, GA 31139-0099
Date Licensed: 11/2/2007
Company Type: Property & Casualty
Phone: 678-309-4000

Westguard Insurance Company
P.O. Box A-H
Wilkes-Barre, PA 18703-0020
Date Licensed: 12/10/2007
Company Type: Property & Casualty
Phone: 800-673-2465

Risk Purchasing Groups

AKC PG, Inc.
c/o Smith & Newman, LLP
850 Third Avenue, 18th Floor
New York, NY 10022
Date Licensed: 1/4/2007
Company Type: Purchasing Group
Phone: 212-486-3056

American Retail Traders, Inc.
28100 Bouquet Canyon Road, Suite 206 1/2
Santa Clarita, CA 91350
Date Licensed: 4/18/2007
Company Type: Purchasing Group
Phone: 661-297-7216

Association Resource Group PG
c/o Hugh Alexander, Alexander Law Firm, P.C.
216 16th Street, Suite 1300
Denver, CO 80202
Date Licensed: 3/12/2007
Company Type: Purchasing Group
Phone: 303-614-6961

Brokers Network Purchasing Group
1832 Woodmoor Drive, Suite 101
Monument, CO 80132
Date Licensed: 12/14/2007
Company Type: Purchasing Group
Phone: 888-600-5502

FINANCIAL CONDITIONS DIVISION

Companies Licensed/Registered during January 1, 2007 to December 31, 2007

Risk Purchasing Groups *continued*

Exhibitors Insurance Purchasing Group, Inc.
71 Stoner Drive
West Hartford, CT 06107
Date Licensed: 5/9/2007
Company Type: Purchasing Group
Phone: 860-214-0002

Franchised Restaurants Risk Purchasing Group, Inc.
11100 Bren Road West
Minnetonka, MN 55343
Date Licensed: 3/30/2007
Company Type: Purchasing Group
Phone: 952-653-1000

Gallagher Steel Courier Risk Purchasing Group
35 Waterview Boulevard
Parsippany, NY 07054
Date Licensed: 4/6/2007
Company Type: Purchasing Group
Phone: 973-939-3624

Hudson Media Protection Purchasing Group
dba: Hud-Media
c/o Beth Kravetz, Esq.
4323 Warren Street, NW
Washington, DC 20016
Date Licensed: 5/7/2007
Company Type: Purchasing Group
Phone: 202-966-3934

Hudson QSR Purchasing Group
4323 Warren Street, NW
Washington, DC 20016-2437
Date Licensed: 12/19/2007
Company Type: Purchasing Group
Phone: 202-966-3934

KIS PG, Inc.
c/o Smith & Associates, LLP
850 Third Avenue, 18th Floor
New York, NY 10022
Date Licensed: 5/4/2007
Company Type: Purchasing Group
Phone: 212-355-5575

National Care Providers Insurance, Inc.
16601 Ventura Boulevard, Suite 500
Encino, CA 91436
Date Licensed: 11/2/2007
Company Type: Purchasing Group
Phone: 818-905-0311

Outdoor & Recreational Insurance Program
4323 Warren Street, NW
Washington, DC 20016-2437
Date Licensed: 7/16/2007
Company Type: Purchasing Group
Phone: 202-966-3934

Pets Best Insurance PG, Inc.
8722 South 300 West
Sandy, UT 84070
Date Licensed: 1/3/2007
Company Type: Purchasing Group
Phone: 877-738-7237 Ext. 510

School Support Purchasing Group
4323 Warren Street, NW
Washington, DC 20016
Date Licensed: 9/13/2007
Company Type: Purchasing Group
Phone: 202-966-3934

FINANCIAL CONDITIONS DIVISION

**Companies Licensed/Registered during
January 1, 2007 to December 31, 2007**

Risk Purchasing Groups *continued*

SF Risk Management Group, LLC
One State Farm Plaza, B-3
Bloomington, IL 61701
Date Licensed: 12/14/2007
Company Type: Purchasing Group
Phone: 309-766-1077

Showstoppers Purchasing Group
c/o Beth Kravetz, Esq.
4323 Warren Street, NW
Washington, DC 20016
Date Licensed: 4/18/2007
Company Type: Purchasing Group
Phone: 202-966-3934

Social Service PG, Inc.
c/o Smith & Newman, LLP
850 Third Avenue, 18th Floor
New York, NY 10022
Date Licensed: 1/4/2007
Company Type: Purchasing Group
Phone: 212-486-3056

Swiss Re Purchasing Group For Insurance Agents
4323 Warren Street NW
Washington, DC 20016
Date Licensed: 9/18/2007
Company Type: Purchasing Group
Phone: 202-966-3934

Ullico Labor Protection Group
c/o Beth Kravetz @ Associates
4323 Warren Street, NW
Washington, DC 20016-2437
Date Licensed: 12/14/2007
Company Type: Purchasing Group
Phone: 202-966-3934

United States Equestrian Federation Service Co. RPG
3000 S. Jamaica Court, Suite 210
Aurora, CO 80014
Date Licensed: 10/1/2007
Company Type: Purchasing Group
Phone: 303-614-6961

Wachovia Securities Financial Network PG
4323 Warren Street, NW
Washington, DC 20016
Date Licensed: 9/7/2007
Company Type: Purchasing Group
Phone: 202-966-3934

FINANCIAL CONDITIONS DIVISION

Companies Licensed/Registered during January 1, 2007 to December 31, 2007

Risk Retention Groups

Applied Medico-Legal Solutions RRG, Inc.
Aon Insurance Managers
1850 North Central Avenue, Suite 1700
Phoenix, AZ 85004
Date Licensed: 9/13/2007
Company Type: Risk Retention
Phone: (602) 427-3200

Comm. Hospital Alt.for Risk Trans. (A Recip. RRG)
P.O. Box 530
Burlington, VT 05402-0530
Date Licensed: 4/25/2007
Company Type: Risk Retention
Phone: (802) 864-2742

Financial Advisors Assurance Select RRG
CHSI Captive Insurance Managers, LLC
770 Pilot Road, Suite 1
Las Vegas, NV 89119
Date Licensed: 3/9/2007
Company Type: Risk Retention
Phone: 702-736-4415

Lewis & Clark LTC Risk Retention Group, Inc.
500 Northridge Road, Suite 330
Atlanta, GA 30350
Date Licensed: 8/27/2007
Company Type: Risk Retention
Phone: 678-781-2400

Liberty First Risk Retention Group Ins. Co.
5679 S. Redwood Road, Suite 26
Salt Lake City, UT 84123
Date Licensed: 2/26/2007
Company Type: Risk Retention
Phone: 801-262-2012

Pinnacle Risk Retention Group, Inc.
Risk Services, LLC
2233 Wisconsin Avenue, N.W. Suite 310
Washington, DC 20007
Date Licensed: 4/2/2007
Company Type: Risk Retention
Phone: 202-471-5944

Southwest Physicians Risk Retention Group, Inc.
c/o Beecher Carlson
1655 Lafayette Street, Suite 200
Denver, CO 80218
Date Licensed: 8/6/2007
Company Type: Risk Retention
Phone: 303-388-5688

U. S. Fidelis Ins. Co. Risk Retention Group, Inc.
7975 N. Hayden Road
Suite B204
Scottsdale, AZ 85258
Date Licensed: 8/30/2007
Company Type: Risk Retention
Phone: (480) 563-2315

U.S. Rail Ins. Co., A Risk Retention Group
P.O. Box 306
Montpelier, VT 05601-0306
Date Licensed: 9/24/2007
Company Type: Risk Retention
Phone: 802-229-5042

FINANCIAL CONDITIONS DIVISION

Companies Licensed/Registered during January 1, 2007 to December 31, 2007

Surplus Lines

AIX Specialty Insurance Company
726 Exchange Street, Suite 1020
Buffalo, NY 14210
Date Licensed: 1/31/2007
Company Type: Surplus Lines
Phone: 716-857-2041

Cincinnati Specialty Underwriters Insurance Company
P.O. Box 145496
Cincinnati, OH 45250-5496
Date Licensed: 12/27/2007
Company Type: Surplus Lines
Phone: (513) 870-2324

Empire Indemnity Insurance Company
1400 American Lane
Schaumburg, IL 60196
Date Licensed: 3/30/2007
Company Type: Surplus Lines
Phone: 847-762-7467

Ironshore Insurance Ltd.
Cahill, Gordan & Remdell LLP
80 Pine Street
New York, NY 10005
Date Licensed: 8/7/2007
Company Type: Surplus Lines
Phone: (212) 701-3686

Lancashire Insurance Company (UK) Limited
Leboef, Lamb, Green & Macrae LLP
125 West 55th Street
New York, NY 10019-5389
Date Licensed: 10/5/2007
Company Type: Surplus Lines
Phone: (212) 424-8000

Lancashire Insurance Company Limited
Leboeuf, Lamb, Greene & Macrae LLP
125 West 55th Street
New York, NY 10019
Date Licensed: 10/5/2007
Company Type: Surplus Lines
Phone: 212-424-8011

Mitsui Sumitomo Insurance Co. (Europe) Limited
Edwards Angell Palmer & Dodge, LLP
750 Lexington Avenue
New York, NY 10022
Date Licensed: 7/27/2007
Company Type: Surplus Lines
Phone: (212) 912-2737

Nationsbuilders Insurance Company
1900 Overlook III
2859 Paces Ferry Road
Atlanta, GA 30339
Date Licensed: 7/23/2007
Company Type: Surplus Lines
Phone: (770) 257-1119

Navigators Specialty Insurance Company
Reckson Executive Park
6 International Drive, Suite 100
Rye Brook, NY 10573
Date Licensed: 2/28/2007
Company Type: Surplus Lines
Phone: 847-295-9008

Prime Insurance Syndicate, Inc.
8722 S. 300 W.
Sandy, UT 84070
Date Licensed: 8/22/2007
Company Type: Surplus Lines
Phone: 801-304-3832

FINANCIAL CONDITIONS DIVISION

**Companies Licensed/Registered during
January 1, 2007 to December 31, 2007**

Surplus Lines *continued*

Professional Underwriters Liability Ins. Co.
185 Greenwood Road
Napa, CA 94558
Date Licensed: 3/29/2007
Company Type: Surplus Lines
Phone: 800-421-2368 Ext 1318

Steadfast Insurance Company
1400 American Lane
Schaumburg, IL 60196
Date Licensed: 3/30/2007
Company Type: Surplus Lines
Phone: 847-762-7467

TM Specialty Insurance Company
230 Park Avenue
New York, NY 10169
Date Licensed: 11/21/2007
Company Type: Surplus Lines
Phone: 212-297-6986

Third Party Administrators (Home-State)

Alan Gray Claims Processing Services, Inc.
88 Broad Street
Boston, MA 02110
Date Licensed: 6/12/2007
Company Type: Third Party Admin. (Home State)
Phone: 617-426-6255

Mass Benefits Consultants, Inc.
P.O. Box 828
Annandale, VA 22003-0828
Date Licensed: 5/8/2007
Company Type: Third Party Admin. (Home State)
Phone: 703-256-7800

Peterman Partners, Ltd.
Century Healthcare
545 East John Carpenter Freeway, Suite 800
Irving, TX 75062
Date Licensed: 5/7/2007
Company Type: Third Party Admin. (Home State)
Phone: 469-341-0999

Third Party Administrators (Non-Resident)

Accenture Insurance Services, LLC
161 N. Clark Street
Chicago, IL 60601-3200
Date Licensed: 8/6/2007
Company Type: TPA (Non-Resident)
Phone: 501-664-8044

Allied Benefit Systems, Inc.
208 South LaSalle Street, Suite 1300
Chicago, IL 60604
Date Licensed: 11/14/2007
Company Type: TPA (Non-Resident)
Phone: (312) 906-8080

FINANCIAL CONDITIONS DIVISION

Companies Licensed/Registered during January 1, 2007 to December 31, 2007

Third Party Administrators (Non-Resident)continued

Amerihealth Mercy Health Plan
200 Stevens Drive
Philadelphia, PA 19113
Date Licensed: 10/10/2007
Company Type: TPA (Non-Resident)
Phone: 215-937-8000

Benistar Admin Services, Inc.
2187 Atlantic Street, 9th Floor
Stamford, CT 06902
Date Licensed: 9/7/2007
Company Type: TPA (Non-Resident)
Phone: 860-408-7000

Caremark, LLC
9501 E. Shea Boulevard
Scottsdale, AZ 85260
Date Licensed: 8/20/2007
Company Type: TPA (Non-Resident)
Phone: 480-314-8319

Claimetrics Management, LLC
P.O. Box 22475
Oklahoma City, OK 73123
Date Licensed: 11/26/2007
Company Type: TPA (Non-Resident)
Phone: 405-728-5544

Co-Ordinated Benefit Plans, Inc.
P.O. Box 20594
Tampa, FL 33622
Date Licensed: 4/18/2007
Company Type: TPA (Non-Resident)
Phone: 727-799-9188

Consolidated Health Plans, Inc.
195 Stafford Street
Springfield, MA 01104
Date Licensed: 8/15/2007
Company Type: TPA (Non-Resident)
Phone: 413-781-2083

Disability Insurance Specialists, LLC
1297A Blue Hills Avenue
Bloomfield, CT 06002
Date Licensed: 4/4/2007
Company Type: TPA (Non-Resident)
Phone: 860-769-6976 Ext. 3035

Excess Risk Underwriters, Inc.
255 Alahambra Circle, Suite 330
Coral Gables, FL 33134-7402
Date Licensed: 8/20/2007
Company Type: TPA (Non-Resident)
Phone: (305) 461-5844

Genisys Management Solutions, Llc
24650 Center Ridge Road, Suite 400
Westlake, OH 44145
Date Licensed: 10/4/2007
Company Type: TPA (Non-Resident)
Phone: 440-414-2100

Health Network America, Inc.
246 Industrial Way West
Eatontown, NJ 07724
Date Licensed: 6/27/2007
Company Type: TPA (Non-Resident)
Phone: 501-664-8044

Herbert V. Friedman, Inc.
119 North Park Avenue, Suite 202
Rockville Centre, NY 11570
Date Licensed: 12/6/2007
Company Type: TPA (Non-Resident)
Phone: 800-272-1637

International Funding, Ltd.
P.O. Box 2478
Madison, WI 53701-2478
Date Licensed: 10/15/2007
Company Type: TPA (Non-Resident)
Phone: 608-255-2187

FINANCIAL CONDITIONS DIVISION

Companies Licensed/Registered during January 1, 2007 to December 31, 2007

Third Party Administrators (Non-Resident)continued

Lotsolutions, Inc.
100 West Bay Street
Jacksonville, FL 32202
Date Licensed: 9/18/2007
Company Type: TPA (Non-Resident)
Phone: 800-888-2738

Meritain Health, Inc.
300 Corporate Parkway
Amherst, NY 14226
Date Licensed: 6/25/2007
Company Type: TPA (Non-Resident)
Phone: 716-319-5257

Mitsui Sumitomo Marine Mgmt (U.S.A.), Inc.
15 Independence Boulevard
P.O. Box 4602
Warren, NJ 07059
Date Licensed: 11/2/2007
Company Type: TPA (Non-Resident)
Phone: 800-388-1802 Ext. 8906

Multinational Underwriters, LLC
dba: MNU
107 S. Pennsylvania Street, Suite 500
Indianapolis, IN 46204
Date Licensed: 8/10/2007
Company Type: TPA (Non-Resident)
Phone: 317-262-2132

National Benefits Partner Insurance Agency, LLC
181 East 5600 South, Suite 240
Salt Lake City, UT 84107
Date Licensed: 9/27/2007
Company Type: TPA (Non-Resident)
Phone: (800) 583-1571

Nipuna Services Limited
One Gatehall Drive, Suite 301
Parsippany, NJ 07054
Date Licensed: 10/24/2007
Company Type: TPA (Non-Resident)
Phone: 973-656-0650

Spectera, Inc.
6220 Old Dobbin Lane, Liberty 6, Ste 200
Columbia, MD 21045
Date Licensed: 10/9/2007
Company Type: TPA (Non-Resident)
Phone: 443-896-0427

United Group Programs, Inc.
2500 N. Military Trail, Suite 450
Boca Raton, FL 33431
Date Licensed: 4/4/2007
Company Type: TPA (Non-Resident)
Phone: 561-997-9892

Wright & Company
2300 Clarendon Boulevard, Suite 705
Arlington, VA 22201
Date Licensed: 8/22/2007
Company Type: TPA (Non-Resident)
Phone: 703-373-7003

FINANCIAL CONDITIONS DIVISION

**Companies Licensed/Registered during
January 1, 2007 to December 31, 2007**

Third Party Administrators (Registered)

Aultra Administrative Group
2600 Sixth Street SW
Canton, OH 44710
Date Licensed: 8/7/2007
Company Type: TPA (Registered)
Phone: 330-363-3348

Benefit Systems & Services, Inc. dba: BSSI
760 Pasquinelli Drive, Suite 320
Westmont, IL 60559
Date Licensed: 9/13/2007
Company Type: TPA (Registered)
Phone: 630-203-5131

Disability Management Alternatives, LLC
9 Farm Springs Road
Farmington, CT 06032
Date Licensed: 8/30/2007
Company Type: TPA (Registered)
Phone: 800-931-8881 Ext. 8364

Medcost Benefit Services, LLC
P.O. Box 24042
Winston-Salem, NC 27114-4042
Date Licensed: 12/27/2007
Company Type: TPA (Registered)
Phone: 800-217-5097

United Medical Resources, Inc.
5151 Pfeiffer Road, ML 400
Cincinnati, OH 45242
Date Licensed: 4/18/2007
Company Type: TPA (Registered)
Phone: 513-619-3336

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups Licensed as of December 31, 2007

A.A.L.D., Inc.
Re/Max Risk Purchasing Group, Inc.
P.O. Box 3907
Englewood, CO 80155-3907
Phone: 303-770-5531

ACA International
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

Actuaries & Pension Administrators PG
c/o Cal-Surance Associates
P.O. Box 7048
Orange, CA 92863-7048
Phone: 714-939-0800

ADA (American Dental Association) RPG, Inc.
211 East Chicago Avenue
Chicago, IL 60611
Phone: 515-365-4100

Advocacy Protection Plus Purchasing Group Assoc.
25 Chestnut Street, Suite 105
Haddonfield, NJ 08033
Phone: 856-216-0220

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

Affordable Housing Purchasing Group, Inc.
dba: Affordable Housing Purchasing Group
119 Summit Avenue
Summit, NJ 07901
Phone: 908-273-6105 Ext. 232

Agents Professional Liability Service Organization
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

Agribusiness PG, Inc.
c/o S. H. Smith & Company
41 North Main Street
West Hartford, CT 06107
Phone: 800-561-3600

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

All American Purchasing Group, Inc.
10210 N. Central Expressway, Suite 500
Dallas, TX 75231
Phone: 800-232-5830

Allied Health Purchasing Group Association
25 Chestnut Street, Suite 105
Haddonfield, NJ 08033
Phone: 856-216-0220

American Acupuncture Council RPG
1851 E. First Street, Suite 1160
Santa Ana, CA 92705
Phone: 800-838-0383

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

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

American Bankers Association Purchasing Group
c/o Progressive Casualty Ins. Co. OH121
5920 Landerbrook Drive
Mayfield Heights, OH 44124
Phone: 800-274-5222

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

American Dietetic Assoc. Risk Purchasing Group
25 Chestnut Street, Suite 105
Haddonfield, NJ 08033
Phone: 856-216-0220

American Federation of Daily-Care Services, Inc.
P.O. Box 440544
Kennesaw, GA 30144
Phone: 800-476-4940

American Health Care Professions PG Assoc.
c/o Doak Foster
425 W. Capitol Avenue, Suite. 1800
Little Rock, AR 72201-3525
Phone: 847-803-3100

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

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

American Pest Control Purchasing Group, Inc.
c/o Wilson, Wheeler & Schmidt
P.O. Box 1793
Orlando, FL 32802-1793

American Psychotherapist Prof. Liab. Ins. Program
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

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

American Society of Accountants, Inc.
9201 Forrest Hill Avenue, Suite 200
Richmond, VA 23235
Phone: 804-327-1774

American Society of Health System Pharmacists RPG
c/o Doak Foster
425 W. Capitol Avenue, Suite 1800
Little Rock, AR 72201-3525
Phone: 847-803-3100

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

American Specialty Sports & Entertainment PG
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

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

American World Accounting Service Providers
Professional Liability Association PG
P.O. Box 526148
Salt Lake City, UT 84152-6148
Phone: 800-433-6182

ANA/SNA Purchasing Group Association
c/o Doak Foster
425 W. Capitol Avenue, Suite 1800
Little Rock, AR 72201-3525
Phone: 847-803-3100

Aon Realty Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

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

Arrowhead Public Risk Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

ASHA Purchasing Group Association
25 Chestnut Street, Suite 105
Haddonfield, NJ 08033
Phone: 856-216-0220

Associated EMT's and Paramedics of America
10801 Mastin Boulevard, Suite 550
Overland Park, KS 66210
Phone: 913-661-0213

Associated Aviation Professionals, Inc.
P.O. Box 526397
Salt Lake City, UT 84152-6397
Phone: 801-156-6028

Association of Professional Entertainers
cc/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

Association of Responsible Tanning Salon
Operators, Inc.
3300 Central Avenue, Suite 1520
Phoenix, AZ 85012
Phone: 800-844-2101

Association Resource Group PG
c/o Hugh Alexander, Alexander Law Firm, P.C.
216 16th Street, Suite 1300
Denver, CO 80202
Phone: 303-614-6961

Associations and Professionals Gen. Liab. PG
c/o Doak Foster
425 W. Capitol Avenue, Suite 1800
Little Rock, AR 72201-3525
Phone: 847-803-3100

Associations Purchasing Group
25 Chestnut Street, Suite 105
Haddonfield, NJ 08033
Phone: 856-216-0220

Athletic Alliance Risk PG
c/o Sports, Leisure & Entertainment RPG
P.O. Box 2338
Fort Wayne, IN 46801-2338
Phone: 260-459-5824

Auto's For Hire Risk Purchasing Group, Inc.
32107 W. Lindero Cyn, Suite 126
Westlake Village, CA 91361
Phone: 800-345-7810

Automotive Insurance Purchasing Group, Inc.
P.O. Box 130745
Dallas, TX 75313-0745
Phone: 214-969-6200

Avma/Professional Liability Insurance Trust PG
P.O. Box 74221
Chicago, IL 60090
Phone: 312-922-5000

Behavioral Health Purchasing Group, Inc.
67 East Main Street
Bay Shore, NY 11706
Phone: 631-666-1588

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

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

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

Business Services, Prof. Purchasing Group, Inc.
P.O. Box 7001
Royersford, PA 19468-9040
Phone: 800-227-9040

Buttine Underwriters Purchasing Group, LLC
125 Park Avenue, 3rd Floor
New York, NY 10017-5613
Phone: 860-541-7709

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

Camp Operators Safety Association, Inc.
P.O. Box 11797
Woodbury, NY 11797
Phone: 212-699-4513

Chemical Professionals Purchasing Group
1250 24th Street, N.W.
Washington, DC 20037
Phone: 202-263-4014

Chiropractic Benefit Services, Inc.
c/o Low & Childers, PC
2999 N. 44th Street, Suite 250
Phoenix, AZ 85018
Phone: 602-266-1166

Christmas Tree Liability Purchasing Group
1220 S.W. Morrison, Suite 400
Portland, OR 97205
Phone: 503-226-1422

Clearwater Transportation Insurance Program
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

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

Community and Medical Transportation PG
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

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

Construction Professionals' Risk PG, Ltd.
c/o Jorgensen & Company
1200 E. Ridgewood Avenue, Parkview Plaza
Ridgewood, NJ 07450
Phone: 201-447-4400

Consultants, Sales Representatives & Administrators
PG - Insurance Professional Program
c/o Cal-Surance Companies
P.O. Box 7048
Orange, CA 92863-7048
Phone: 714-939-7490

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

Court Reporters Purchasing Group Association
25 Chestnut Street, Suite 105
Haddonfield, NJ 08033
Phone: 856-216-0220

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

Custom Realty Purchasing Group Association
c/o Mandell Menkes & Surdyk, LLC
333 W. Wacker Drive, Suite 300
Chicago, IL 60606
Phone: 312-251-1000

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

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

Design Professionals Risk Control Group
30 Ragsdale Drive, Suite 201
Monterey, CA 93940
Phone: 800-227-4284

Designpro Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

Distinguished Properties Associates, Inc.
6 Clement Avenue
New York, NY 11201
Phone: 518-583-0939 Ext. 111

Distinguished Properties Umbrella Managers, Inc.
c/o 3H Corporate Services, LLC
81 Columbia Heights, Suite 22
Brooklyn, NY 11201
Phone: 718-522-3724

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

DRI Purchasing Group, Inc.
c/o Westmont Associates, Inc.
25 Chestnut Street, Suite 105
Haddonfield, NJ 08033
Phone: 856-216-0220

Educational Institutions PG, Inc.
Ningret Management Company, LLC
P.O. Box 270049
West Hartford, CT 06127-0049
Phone: 860-561-0325

Educator's Purchasing Group
8144 Walnut Hill Lane, #400
Dallas, TX 75231
Phone: 703-723-9795

Educators Protection Group
25 Chestnut Street, Suite 105
Haddonfield, NJ 08033
Phone: 856-216-0220

Educators Purchasing Group Association
55 E. Monroe Street, Suite 3300
Chicago, IL 60603
Phone: 312-346-6400

Entertainment Providers Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

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

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

Exhibitors Insurance Purchasing Group, Inc.
71 Stoner Drive
West Hartford, CT 06107
Phone: 860-214-0002

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

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

Fidelity Far West Food & Beverage Liab. Assoc., Inc.
c/o Lynette Warner
P.O. Box 526148
Salt Lake City, UT 84152
Phone: 800-433-6162

Financial Sales Professionals Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

First American Equipment Dealer Purchase Group
3100 Broadway
Kansas City, MO 64111

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

Five Star Agents, Inc. Purchasing Group
118 S. Clinton Street, Suite 450
Chicago, IL 60661
Phone: 312-879-7136

Fleet & Equipment Rental RPG
P.O. Box 53310
Irvine, CA 92619-3310
Phone: 949-790-9200

Florence Risk Purchasing Group, Inc.
c/o Commercial Insurance Alternatives
P.O. Box 988
St. Helena, CA 94574
Phone: 707-963-2400

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

Gallagher Steel Courier Risk Purchasing Group
35 Waterview Boulevard
Parsippany, NY 07054
Phone: 973-939-3624

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

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

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

Glynn General Purchasing Group, Inc.
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

Guardian Professional Liability Risk PG
4001 Miller Road
Wilmington, DC 19802
Phone: 302-765-6000

Habitat for Humanity Purchasing Group, Inc.
121 Habitat Street
Americus, GA 31709
Phone: 229-924-6935 X 2128

Health Care Professional Program
110 Westwood Place Suite 100
Brentwood, TN 37027
Phone: 615-371-8776

Health Care Professions Purchasing Group Assoc.
c/o Doak Foster
425 W. Capitol Avenue, Suite. 1800
Little Rock, AR 72201-3525
Phone: 847-803-3100

Health Care Purchasing Group, Inc.
9821 Katy Freeway, Suite 700
Houston, TX 77024
Phone: 713-935-8804

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

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

Healthcare Providers Service Organization PG
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

Healthcare Purchasing Group Association
25 Chestnut Street, Suite 105
Haddonfield, NJ 08033
Phone: 856-216-0220

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

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

Hud-Chem Insurance Program
100 Colony Squire, Suite 780
1175 Peachtree Street, N.E.
Atlanta, GA 30361-6204
Phone: 404-879-2170

Hudson Media Protection Purchasing Group
dba: Hud-Media
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

Hudson QSR Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

IG, Inc.
dba: RSIG
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

Independent Garage and Towing Contractors
Services, Inc.
Main Seneca Building
237 Main Street, Suite 820
Buffalo, NY 14203
Phone: 716-856-6600

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

International Hole-In-One Association
dba: Hole-In-One Internat'l, Odds On Promotions
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

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

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

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

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

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

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

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

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

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

Jamisonpro Allied Health Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

Jamisonpro Purchasing Group, Ltd.
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

Lawyer's Protector Plan Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

Legal Professionals Risk Purchasing Group
41 West Street, 5th Floor
Boston, MA 02111
Phone: 617-695-4501

Little League Baseball Risk Purchasing Group, Inc.
433 Market Street
P.O. Box 7
Williamsport, PA 17703
Phone: 570-326-6555

Long-Term Care Facilities Ins. Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

LTC Risk Purchasing Group
826 Westpoint Parkway, Suite 1250
Westlake, OH 44145
Phone: 440-617-0333

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

Mai Hospital & Medical Facilities Purchasing Group
P.O. Box 590009
Birmingham, AL 35209
Phone: 800-282-6242

Mai Managed Care Organization Purchasing Group
P O Box 590009
Birmingham, AL 35209
Phone: 800-282-6242

Mai Physicians & Surgeons Purchasing Group
P.O. Box 590009
Birmingham, AL 35209
Phone: 800-282-6242

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

Managed Care Insurance Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

Medical Professionals Program
110 Westwood Place
Brentwood, TN 37027
Phone: 800-251-5727

Medical Related Professional Services Purchasing
Group Association
25 Chestnut Street, Suite 105
Haddonfield, NJ 08033
Phone: 856-216-0220

Member Insurance Purchasing Group
4209 W. Shamrock Lane
McHenry, IL 60050-8271
Phone: 800-323-0131

Mid America Assoc. 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 Blvd., 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.
c/o GMAC Insurance
300 Galleria Office Center, Suite 200
Southfield, MI 48034
Phone: 248-263-6900

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

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

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

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

National Assoc. of Ind. Life Brokerage Agencies
c/o Cal-Surance Associates Inc
P.O. Box 7048
Orange, CA 92863-7048
Phone: 714-939-0800

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

National Assoc. of Insurance & Financial Advisors
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

National Chiropractic Council
1851 E. First Street, Suite 1160
Santa Ana, CA 92705
Phone: 800-622-6869

National Dental Student Risk Purchasing Group
3101 W. M. L. King Jr. Boulevard - #400
Tampa, FL 33607
Phone: 813-222-4153

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

National Health Club Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

National Horsemen's Benevolent and Protective
Association RPG, Inc.
c/o Hitchcock & Cummings, LLP
757 3rd Avenue, 25th Floor
New York, NY 10017
Phone: 212-688-3025

National Lawyers Risk Management Assoc. Inc., RPG
P.O. Box 85122
Richmond, VA 23261
Phone: 804-327-1817

National Legal Aid and Defender Association
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

National Merchants Risk Purchasing Group
233 E. High Street
Moorpark, CA 93021
Phone: 805-553-0505 Ext. 304

National Newspaper Association Purchasing Group
c/o Mandell Menkes & Surdyk, LLC
333 W. Wacker Drive, Suite 300
Chicago, IL 60606
Phone: 800-638-8791

National Nurses Purchasing Group Association (The)
25 Chestnut Street, Suite 105
Haddonfield, NJ 08033
Phone: 856-216-0220

National Professional Purchasing Group Assoc., Inc.
c/o Mandell Menkes & Surdyk, LLC
333 W. Wacker Drive, Suite 300
Chicago, IL 60606
Phone: 312-280-5566

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

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

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

National School Leaders Risk Purchasing Group
P.O. Box 418131
Kansas City, MO 64141-9131
Phone: 816-756-1060

National Society of Dental Practitioners
c/o The Redwoods Group
210 University Drive, 9th Floor
Coral Springs, FL 33071
Phone: 800-237-9429

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

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

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

Needcoverage.Com, Inc. A RPG
1981 Marcus Avenue
Lake Success, NY 11042
Phone: 516-488-4747

New York Life Agents Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

NHO Risk Purchasing Group, Inc.
183 Leader Heights Road
York, PA 17402
Phone: 800-653-5097

Nightingale Risk Purchasing Group, Inc.
c/o Commercial Insurance Alternatives
P.O. Box 988
St. Helena, CA 94574
Phone: 800-788-8100

Non-Profit Service Organization
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

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

Outdoor & Recreational Insurance Program
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

Owner-Operators Independent Drivers Association
Risk Purchasing Group
P.O. Box 1000
Grain Valley, MO 64029
Phone: 800-444-5791

Paramount Real Estate Group, Inc.
4 Research Drive, Suite 402 - #122
Shelton, CT 06484
Phone: 1-888-223-3996

Petroleum Marketers Purchasing Group, Inc.
c/o Ninigret Management Company, LLC
P.O. Box 270049
West Hartford, CT 06127-0049
Phone: 800-356-0168

Pets Best Insurance PG, Inc.
8722 South 300 West
Sandy, UT 84070
Phone: 877-738-7237 Ext. 510

Physicians Excess Liability Coop. Assurance
Network Risk Purchasing Group
aka: Pelican
502 Evergreen Place Court
Louisville, KY 40223
Phone: 502-244-1056

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

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

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

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

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

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

Professional Advisers Purchasing Group, Inc.
1200 East Ridgewood Avenue
Ridgewood, NJ 07450
Phone: 201-447-4400

Professional Association Consultants, Inc.
235 Everett
P.O. Box 2507
East Peoria, IL 61611
Not Listed

Professional Counselors Purchasing Group, Inc.
95 Broadway
Amityville, NY 11701
Phone: 516-691-6400

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* Licensed as of December 31, 2007

Professional Design Purchasing Group Association
25 Chestnut Street, Suite 105
Haddonfield, NJ 08033
Phone: 856-216-0220

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

Professional Nursing Organizations
Purchasing Group Association
c/o Doak Foster
425 W. Capitol Avenue
Little Rock, AR 72201-3525
Phone: 847-803-3100

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

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

Prosecure Lawyers Purchasing Group
c/o June Stracener
425 West Capitol Avenue, Suite 1800
Little Rock, AR 72201-3525
Phone: 501-688-8807

Protector Purchasing Group, Inc.
40 Fulton Street
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 08033
Phone: 856-216-0220

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

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

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

Real Estate Sales Professional Program
dba: Calsurance Associates
c/o Cal-Surance Companies
P.O. Box 7048
Orange, CA, 92863-7048
Phone: 714-939-0800

Rental Equipment Dealers, Inc.
c/o Program Brokerage Corporation
100 Sunnyside Boulevard
Woodbury, NY 11797
Phone: 516-496-1341

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

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

Resort Hotel Purchasing Group
161A John Jefferson Road
Williamsburg, VA 23185
Phone: 757-220-7193

Ressurance Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

Restaurant Owner Purchasing Group
c/o Ningret Management Services, LLC
P.O. Box 270049
West Hartford, CT 06127-0049
Phone: 800-356-0168

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

School Support Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

Securities Dealers Risk Purchasing Group, Inc.
c/o Seabury & Smith
1255 23rd Street N.W., Suite 300
Washington, DC 20037
Phone: 301-590-6525

Security Alarm & Monitoring Association, Inc.
125-D Wappo Creek Drive
Charleston, SC 29412

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

Select Auto Dealer Purchasing Group, LLC
100 Moores Grove Road
P.O. Box 650
Winterville, GA 30683-0650
Phone: 706-742-5008

Select Hotel Insurance Group
10900 N.E. 4th Street, Suite 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

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

Showstoppers Purchasing Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

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

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

Southwest Real Estate Purchasing Group, Inc.
1835 S. Extension Road
Mesa, AZ 85210-5942
Phone: 480-730-2710

Special Markets Purchasing Group, Inc.
2615 Post Road
Stevens Point, WI 54481
Phone: 715-344-2281 Ext. 27

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

Sports and Recreation Providers Association
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

Steelhead Insurance Purchasing Group, Inc.
3100 Monticello, Suite 400
Dallas, TX 75205
Phone: 214-360-3642

Swiss Re Purchasing Group for Insurance Agents
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

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

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

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

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

FINANCIAL CONDITIONS DIVISION

Risk Purchasing Groups *continued* **Licensed as of December 31, 2007**

Ullico Labor Protection Group
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

United American Legal Service Providers
Professional Liability Association
P.O. Box 270049
Salt Lake City, UT 84152-6148
Phone: 800-433-6162

United Church Purchasing Group
c/o United Church of Christ Insurance Board
704 Quince Orchard Road - #300
Gaithersburg, MD 20878
Phone: 301-990-3500

United Professional Liability Purchasing Group, Inc.
P.O. Box 1809
Rockport, TX 78382-1809
Phone: 512-790-9043

United Risk Purchasing Group, Inc.
7439 E. Elbow Bend Road
P.O. Box 5910
Carefree, AZ 85377
Phone: 602-595-2800

United States Aircraft, Pilots & Mechanics
Association, Inc.
P.O. Box 469
Sandy, UT 84091-0469
Phone: 800-279-1443

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

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

Volunteers Insurance Service Association, Inc.
c/o Cima Companies, Inc.
216 S. Peyton Street
Alexandria, VA 22314-2892
Phone: 703-739-9300

Wachovia Securities Financial Network PG
c/o Beth Kravetz & Associates
4323 Warren Street, N.W.
Washington, DC 20016-2437
Phone: 202-966-3934

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

FINANCIAL CONDITIONS DIVISION

Name Changes Completed January 1, 2007 to December 31, 2007

From: ACE American Reinsurance Company
To: R & Q Reinsurance Company
Effective: 12/15/06

From: Acordia of West Virginia, Inc.
To: Wells Fargo Ins. Company of West Virginia, Inc.
Effective: 5/7/07

From: Affinion Benefits Group, Inc.
To: Affinion Benefits Group, LLC
Effective: 10/1/07

From: Affordable Housing Insurance Program, Inc.
To: Affordable Housing Purchasing Group, Inc.
Effective: 3/16/07

From: Alea North America Specialty Ins. Co.
To: Praetorian Specialty Insurance Co.
Effective: 10/2/06

From: Allianz Marine & Aviation (France)
To: Allianz Global Corp. & Specialty (France)
Effective: 7/17/06

From: Allianz Marine & Aviation Versicherungs AG
To: Allianz Global Corp. & Specialty AG
Effective: 7/28/08

From: American Central Insurance Company
To: Essentia Insurance Company
Effective: 9/27/07

From: American Employers Insurance Company
To: Sparta Insurance Company
Effective: 8/9/07

From: American Life Ins. Co. of New York
To: Wilton Reassurance Life Co. of New York
Effective: 9/30/06

From: American Life Stock Insurance Company
To: Hiscox Insurance Company, Inc.
Effective: 12/31/07

From: Amerus Life Insurance Company
To: Aviva Life and Annuity Company
Effective: 11/1/07

From: Atlantic Title Insurance Company
To: Transunion National Title Insurance Company
Effective: 1/1/07

From: AXA Re America Insurance Company
To: Paris Re America Insurance Company
Effective: 2/9/07

From: Bankers Life Insurance Co. of New York
To: Aviva Life and Annuity Co. of New York
Effective: 12/19/07

From: Bankers Life Insurance Co. of New York
To: Aviva Life Insurance Company of New York
Effective: 12/31/07

From: Birmingham Fire Ins. Co. of Pennsylvania
To: AIG Casualty Company
Effective: 12/31/06

From: Business Men's Assurance Co. of America
To: Liberty Life Insurance Company
Effective: 6/30/06

From: CGU International Insurance PLC
To: Aviva International Insurance Limited
Effective: 9/1/06

From: Chartered Marketing Services, Inc.
To: Intersections Insurance Services, Inc.
Effective: 11/12/07

FINANCIAL CONDITIONS DIVISION

Name Changes Completed *continued* January 1, 2007 to December 31, 2007

From: Columbia Universal Life Insurance Company
To: LifeSecure Insurance Company
Effective: 12/6/06

From: Continental National Indemnity Company
To: Continental Indemnity Company
Effective: 12/31/06

From: Elder Health Insurance Company, Inc.
To: Bravo Health Insurance Company, Inc.
Effective: 8/1/07

From: Euler American Credit Indemnity Company
To: Euler Hermes American Credit Indemnity Co.
Effective: 11/1/06

From: Fidelity and Guaranty Life Insurance Company
To: OM Financial Life Insurance Company
Effective: 1/1/07

From: GE Specialty Insurance (UK) Limited
To: Swiss Re Specialty Insurance (UK) Ltd.
Effective: 9/29/06

From: Genworth Life and Health Insurance Company
To: Sun Life and Health Insurance Company
(U.S.)
Effective: 12/1/07

From: Hannover Ruckversicherungs Atkiengesellschaft
To: Hannover Ruckversicherungs AG
Effective: 8/8/07

From: Health Administration Services
To: Houston TPA, Ltd.
Effective: 8/13/07

From: Heritage Warranty Stock Insurance RRG
To: Heritage Warranty Insurance RRG, Inc.
Effective: 8/15/06

From: IDS Life Insurance Company
To: Riversource Life Insurance Company
Effective: 12/31/06

From: Industrial-Alliance Pacific Life Insurance Co.
To: Industrial Alliance Pacific Ins. and Financial
Services, Inc.
Effective: 9/25/07

From: Infinity National Insurance Company
To: Hillstar Insurance Company
Effective: 11/12/07

From: Ingenium Benefits, Inc.
To: Omaha Information Services Company
Effective: 1/18/07

From: Jefferson Pilot LifeAmerica Insurance Co.
To: Lincoln Life & Annuity Company of New
York
Effective: 4/2/07

From: JLT Services Corporation
To: Alliant Services Houston, Inc.
Effective: 10/16/06

From: Monticello Insurance Company
To: Max Specialty Insurance Company
Effective: 4/2/07

From: Mutual Service Casualty Insurance Company
To: Stockbridge Insurance Company
Effective: 12/22/06

From: National Alliance Insurance Company
To: Plaza Insurance Company
Effective: 7/2/07

From: Newmarket Underwriters Insurance Company
To: Allied World National Assurance Company
Effective: 8/27/07

FINANCIAL CONDITIONS DIVISION

Name Changes Completed *continued* January 1, 2007 to December 31, 2007

From: NIC Insurance Company
To: Navigators Specialty Insurance Company
Effective: 2/28/07

From: Nutmeg Insurance Company
To: Accendo Insurance Company
Effective: 11/8/07

From: Pearl & Associated, Ltd.
To: Pearl Insurance Group, LLC
Effective: 12/27/06

From: Peninsular Life Insurance Company
To: Significa Insurance Group
Effective: 5/2/07

From: Praetorian Specialty Insurance Company
To: Alea North America Specialty Insurance Co.
Effective: 5/24/07

From: Principal Health Insurance Company
To: Principal National Life Insurance Company
Effective: 10/16/07

From: Private Residential Mortgage Insurance Corp.
To: Genworth Financial Assurance Corporation
Effective: 7/12/07

From: QBE International Insurance Ltd.
To: QBE Insurance (Europe) Ltd.
Effective: 7/13/06

From: Quadrant Indemnity Company
To: Harbor Point Reinsurance U.S., Inc.
Effective: 4/17/07

From: Reliance Life Insurance Company
To: USAA Direct Life Insurance Company
Effective: 9/14/07

From: Republic Insurance Company
To: Starr Indemnity & Liability Company
Effective: 12/28/07

From: Residential Guaranty Company
To: PMI Insurance Company
Effective: 1/3/07

From: Revios Reinsurance U.S., Inc.
To: Scor Global Life Re Insurance Co. of Texas
Effective: 11/14/07

From: Royal Indemnity Company
To: Arrowood Indemnity Company
Effective: 9/15/07

From: Servus Life Insurance Company
To: XL Re Life America, Inc.
Effective: 9/18/06

From: Sirius America Insurance Company
To: Delos Insurance Company
Effective: 8/3/06

From: SQM Administrators, Inc.
To: Jardine Lloyd Thompson Benefits, Inc.
Effective: 8/9/07

From: Starr Excess Liability Insurance Company, Ltd.
To: AIG Excess Liability Insurance Company, Ltd.
Effective: 7/31/07

From: Stockbridge Insurance Company
To: Ironshore Indemnity, Inc.
Effective: 11/20/07

From: Templeton Funds Annuity Company
To: Allianz Life and Annuity Company
Effective: 5/11/07

FINANCIAL CONDITIONS DIVISION

**Name Changes Completed *continued*
January 1, 2007 to December 31, 2007**

From: Title Agents of America Purchasing Group
To: Rassurance Purchasing Group
Effective: 10/24/07

From: Through Transport Mutual Ins. Assoc. (Eurasia)
Limited
To: TT Club Mutual Insurance Limited
Effective: 7/3/07

From: Ulico Casualty Company
To: Ullico Casualty Company
Effective: 11/17/06

From: USF&G Specialty Insurance Company
To: Geo Vera Specialty Insurance Company
Effective: 1/1/07

From: Valley Forge Life Insurance Company
To: Reassure America Life Insurance Company
Effective: 9/30/07

From: Wellington Specialty Insurance Company
To: Catlin Specialty Insurance Company
Effective: 3/31/07

FINANCIAL CONDITIONS DIVISION

Mergers Completed January 1, 2007 to December 31, 2007

Non-Survivor: Academy Life Insurance Company Survivor: Life Investors Insurance Co. of America Effective: 7/1/06	Non-Survivor: Amer. Enterprise Life Ins. Co. Survivor: IDS Life Insurance Company Effective: 12/31/06
Non-Survivor: Amer. Insurance Company of Texas Survivor: Unified Life Insurance Company Effective: 10/1/07	Non-Survivor: American Partners Life Ins. Co. Survivor: IDS Life Insurance Company Effective: 12/31/06
Non-Survivor: Americom Life & Annuity Ins. Co. Survivor: OM Financial Life Insurance Company Effective: 9/30/07	Non-Survivor: Ameritas Variable Life Ins. Co. Survivor: Ameritas Life Insurance Corporation Effective: 5/1/07
Non-Survivor: Aviva Life and Annuity Co. of NY Survivor: Bankers Life Insurance Co. of NY Effective: 12/31/07	Non-Survivor: Benefit Planners Ltd, L.L.P. Survivor: Fiserv Health Plan Administrs, Inc. Effective: 1/1/07
Non-Survivor: Boston Old Colony Insurance Co. Survivor: Buckeye Union Insurance Company Effective: 12/31/06	Non-Survivor: Buckeye Union Insurance Co. Survivor: Continental Insurance Company Effective: 12/31/06
Non-Survivor: Central Benefits Administrs, Inc. Survivor: HealthScope Benefits, Inc. Effective: 12/31/07	Non-Survivor: Chase Ins. Life and Annuity Co. Survivor: Protective Life Insurance Company Effective: 4/1/07
Non-Survivor: Chase Insurance Life Company Survivor: Protective Life Insurance Company Effective: 4/1/07	Non-Survivor: Citicorp Life Insurance Co. Survivor: Metropolitan Life Insurance Co. Effective: 10/20/06
Non-Survivor: Commercial Ins. Co. of Newark, NJ Survivor: Firemen's Ins. Company of Newark, NJ Effective: 12/31/06	Non-Survivor: Continental Reinsurance Corp. Survivor: Firemen's Ins. Co. of Newark, NJ Effective: 12/31/06
Non-Survivor: Coregis Insurance Company Survivor: Westport Insurance Corporation Effective: 3/30/07	Non-Survivor: Cuna Mutual Life Ins. Company Survivor: Cuna Mutual Insurance Society Effective: 12/31/07
Non-Survivor: Diversified Group Administrs, Inc. Survivor: MCA Administrators, Inc. Effective: 12/18/06	Non-Survivor: Empire General Life Assur. Corp. Survivor: Protective Life Insurance Company Effective: 1/1/07
Non-Survivor: Farmers & Traders Life Ins. Co. Survivor: Columbian Mutual Life Insurance Co. Effective: 10/2/07	Non-Survivor: Federal Home Life Ins. Co. Survivor: Genworth Life and Annuity Ins. Co. Effective: 1/1/07

FINANCIAL CONDITIONS DIVISION

Mergers Completed *continued* January 1, 2007 to December 31, 2007

Non-Survivor: Fidelity and Casualty Co. of NY
Survivor: Continental Insurance Company
Effective: 12/31/06

Non-Survivor: Financial Benefit Life Ins. Co.
Survivor: American Investors Life Ins. Co.
Effective: 9/30/06

Non-Survivor: Firemen's Ins. Co. of Newark, NJ
Survivor: Continental Insurance Company
Effective: 12/31/06

Non-Survivor: First Colony Life Insurance Co.
Survivor: Genworth Life and Annuity Ins. Co.
Effective: 1/1/07

Non-Survivor: Fort Wayne Health & Cas. Ins. Co.
Survivor: North American Specialty Ins. Co.
Effective: 10/1/06

Non-Survivor: GE Reinsurance Corporation
Survivor: Swiss Reinsurance American Corp.
Effective: 1/30/07

Non-Survivor: Glens Falls Insurance Company
Survivor: Firemen's Insurance Co. of Newark, NJ
Effective: 12/31/06

Non-Survivor: Guaranty National Insurance Co.
Survivor: Security Insurance Co. of Hartford
Effective: 12/28/06

Non-Survivor: Hartford Life Group Insurance Co.
Survivor: Hartford Life & Accident Insurance Co.
Effective: 12/31/06

Non-Survivor: Jefferson Pilot Financial Ins. Co.
Survivor: Lincoln National Life Insurance Co.
Effective: 7/2/07

Non-Survivor: Jefferson Pilot Life Amer. Ins. Co.
Survivor: Lincoln Life & Annuity Co. of NY
Effective: 4/2/07

Non-Survivor: Jefferson-Pilot Life Insurance Co.
Survivor: Lincoln National Life Insurance Co.
Effective: 4/2/07

Non-Survivor: Kansas City Fire & Mar. Ins. Co.
Survivor: Continental Insurance Company
Effective: 12/31/06

Non-Survivor: Keystone State Life Insurance Co.
Survivor: Wilton Reassurance Life Co. of NY
Effective: 12/31/07

Non-Survivor: Liberty Life Insurance Company
Survivor: Business Men's Assur. Co. of Amer.
Effective: 6/30/06

Non-Survivor: Lincoln Life & Ann. Co. of NY
Survivor: Jefferson Pilot Life America
Effective: 4/2/07

FINANCIAL CONDITIONS DIVISION

**Mergers Completed *continued*
January 1, 2007 to December 31, 2007**

Non-Survivor: Mayflower National Life Ins. Co.
Survivor: American Memorial Life Ins. Co.
Effective: 12/1/07

Non-Survivor: MetLife & Annuity Co. of CT
Survivor: MetLife Insurance Company of CT
Effective: 12/7/07

Non-Survivor: Mid-America Insurance Co.
Survivor: Harleysville Worcester Insurance Co.
Effective: 11/16/07

Non-Survivor: Mutual Service Life Insurance
Co.
Survivor: Country Life Insurance Company
Effective: 11/1/07

Non-Survivor: National Financial Insurance Co.
Survivor: Unified Life Insurance Company
Effective: 10/1/07

Non-Survivor: Niagara Fire Insurance Company
Survivor: Buckeye Union Insurance Company
Effective: 12/31/06

Non-Survivor: Peoples Benefit Life Ins. Co.
Survivor: Monumental Life Insurance Co.
Effective: 10/1/07

Non-Survivor: Reassure America Life Ins. Co.
Survivor: Valley Forge Life Insurance Company
Effective: 9/30/07

FINANCIAL CONDITIONS DIVISION

Liquidations, Revocations, Suspension and Withdrawals January 1, 2007 to December 31, 2007

Agribusiness PG, Inc.
Withdrew
Effective: 9/17/2007

Alea London, Ltd.
Withdrew
Effective: 6/18/2007

Alea North America Specialty Insurance Company
Withdrew
Effective: 11/2/2007

Allen J. Flood Companies, Inc.
Withdrew
Effective: 10/19/2006

Allied Benefit Administrators, Inc.
Withdrew
Effective: 11/1/2006

American Specialty Insurance Services, Inc.
Withdrew
Effective: 1/18/2006

American World Accounting Service Providers
Professional Liability Association PG
Withdrew
Effective: 6/18/2007

Associated EMT's and Paramedics of America
Withdrew
Effective: 2/23/2007

Automobile Autosure Services, Inc.
Withdrew
Effective: 9/13/2007

Capitol Specialty Insurance RRG
Withdrew
Effective: 11/17/2006

Central National Insurance Company of Omaha
Withdrew
Effective: 12/6/2007

Cole Vision Services, Inc.
Withdrew
Effective: 4/24/2006

Consolidated Billing Company
License Revoked
Effective: 10/31/2007

Definity Health Corporation
Withdrew
Effective: 10/17/2007

Fidelity Far West Food and Beverage Liability
Association, Inc.
Withdrew
Effective: 6/18/2007

Foresight, Inc.
Withdrew
Effective: 7/17/2006

Genisystems CA Services, Inc.
Withdrew
Effective: 4/11/2006

Highlands Insurance Company
License Revoked
Effective 3/7/2007

Hud-Chem Insurance Program
Withdrew
Effective: 5/7/2007

Institutions Solutions, Inc.
Withdrew
Effective: 5/22/06

FINANCIAL CONDITIONS DIVISION

Liquidations, Revocations, Suspension and Withdrawals *continued* January 1, 2007 to December 31, 2007

Integrated Disability Resource, Inc.
Withdrawn
Effective: 11/14/2007

ISPP Purchasing Group
Withdrawn
Effective: 1/23/2006

Jardine Lloyd Thompson Benefits, Inc.
Withdrawn
Effective: 8/27/2007

Meritain Health Network, Inc.
Withdrawn
Effective: 6/25/2007

MHF Insurance Administrators, Inc.
Withdrawn
Effective: 1/24/06

MHM Resources, Inc.
Withdrawn
Effective: 10/24/2007

New Source Benefits, LLC
Withdrawn
Effective: 8/23/06

Newport Mutual Insurance RRG, Inc.
Withdrawn
Effective: 2/27/2006

Omaha Information Services Company
Withdrawn
Effective: 10/24/2007

Pacific Insurance Company
Withdrawn
Effective: 7/18/2006

R & Q Reinsurance Company
Withdrawn
Effective: 12/15/2006

Rental Equipment Dealers, Inc.
Withdrawn
Effective: 2/16/2007

Restaurant Owner Purchasing Group
Withdrawn
Effective: 5/15/2007

Roofing Contractors, PG, Inc.
Withdrawn
Effective: 9/11/2006

South Carolina Insurance Company
License Revoked
Effective 1/16/2007

Specialized Local Delivery Risk Retention Group, Inc.
Withdrawn
Effective: 1/2/2007

Trygg-Hansa Insurance Company, Ltd. (US Branch)
Withdrawn
Effective: 11/27/2007

United America Legal Service Providers
Professional Liability Association
Withdrawn
Effective: 6/18/2007

Vesta Fire Insurance Corporation
License Revoked
Effective 9/25/2006

Zurich Specialties London, Ltd.
Withdrawn
Effective: 1/9/2007

Office of Inspector General—Fraud Unit

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

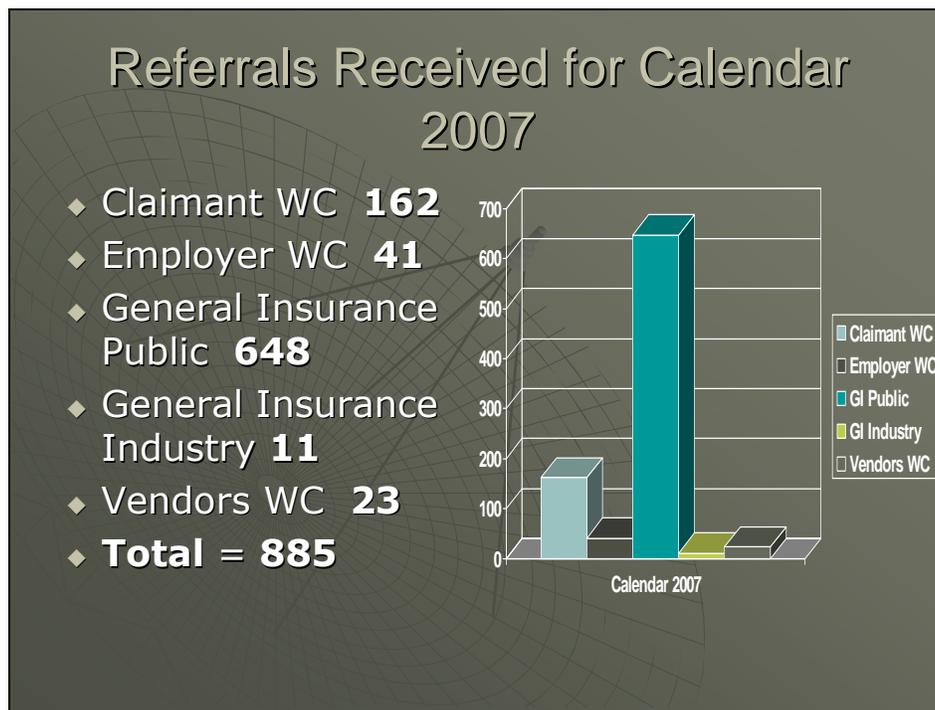
The geographic locations of these field offices allow investigators to respond quickly to reports of alleged insurance fraud. It also allows investigators to foster relationships with local law enforcement and prosecutors that the Fraud Unit relies on and works with to bring about successful prosecutions. One WV State Trooper is currently assigned to work full time with the Fraud Unit and efforts are moving forward to have an additional Trooper assigned to the 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 2007 the unit issued over thirty-seven (37) 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 and events statewide taking the message to the general public that insurance fraud is not a victimless crime, but one that results in higher costs to everyone for goods and services.

The Inspector General and designee have appeared together and separately on “Inside Insurance”, a television show airing statewide on PBS, with the program airing sixty-six (66) times, for a total air time of over thirty-three (33) hours of programming dedicated to the issue of insurance fraud and how to report such to the West Virginia Offices of the Insurance Commissioner’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.

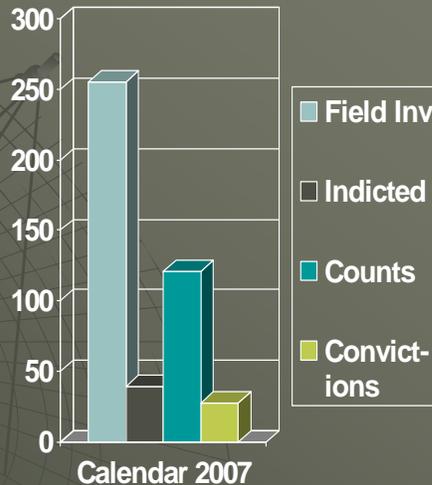
Statistics for activities conducted by the Fraud Unit during calendar year 2007 are depicted in the following chart:



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 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, field investigations assigned were up approximately 45%, while individuals arrested or indicted increased 31%, and the number of felony counts increased 33%. The following chart depicts statistical data relevant to investigations, prosecutions and convictions in calendar year 2007:

Statistical Outcomes Achieved

- ◆ Assigned Field Investigations **255**
- ◆ Individuals Arrested/Indicted **39**
- ◆ Felony Counts **121**
- ◆ Convictions **28**



The Fraud Unit continues to utilize technology as a means to investigate and successfully prosecute insurance fraud. In 2007 the unit acquired new technology to assist in investigating small to large organized insurance fraud rings. The unit launched the “i2” Intelligence Analysis software that analyzes relationships between data, criminal acts, associated individuals, and criminal allegations. This software also interfaces with another piece of technology acquired, a “Plotter Printer” that will allow large visual copies of charts depicting suspects, crimes, relationships and timelines to be created better illustrating to prosecutors and juries the structure and activities of suspected crime rings.

In 2007 there were many cases involving a broad spectrum of criminal activity when it came to investigations of suspected insurance fraud. The following cases are offered as examples of the types of cases the Fraud Unit were involved in for calendar year 2007:

2007 Case Highlights

Meddie R. Dunlap, age 56 of Alum Creek, was indicted on one felony count of “submitting a fraudulent insurance claim to an insurance company”. Mr. Dunlap submitted an insurance claim for damages to a camper in September of 2006 when those damages had previously been paid in June of 2006 by another insurance carrier. Mr. Dunlap pled guilty in February 2008 to a reduced misdemeanor count of insurance fraud and is awaiting sentencing.

Dallas K. White, Jr., age 24 of Belle, was indicted on one (1) count of “forgery of an insurance certificate”. Mr. White, Jr., is alleged to have presented a forged insurance certificate during a traffic stop by the City of Belle Police Department in June of 2007.

William B. Deskins, age 37 of Kermit, was indicted on seventeen (17) felony counts of “workers compensation fraud”. Mr. Deskins is alleged to have continued to receive temporary disability payments while continuing to work.

Jodie E. Castle, age 36 of South Charleston, was indicted on one (1) felony count of “workers compensation health care fraud” and one felony count of “wrongfully seeking workers compensation” on November 16, 2007. Mr. Castle is alleged to have visited various hospitals 63 times between 2004 and 2006, and filing over nine workers compensation claims listing an employer that he did not work for in order to obtain controlled substances.

Lisa Ann Holcomb-Patterson, age 41 of Dunbar, was indicted on two (2) felony counts of “insurance fraud”, two (2) felony counts of “uttering a forged document” and one felony count of “fraudulent schemes” on November 27, 2007. Ms. Holcomb-Patterson is alleged to have received over \$31,000 in disability benefits from forged medical documents.

Chalmer G. Elkins, age 52 of West Hamlin, was indicted on fourteen (14) felony counts of “workers compensation fraud” and one (1) felony count of “fraudulent schemes” on November 26, 2007. Mr. Elkins provided a certificate of workers compensation coverage for his company that did not belong to him and for which he did not have authorization to use in order to obtain contracts on multiple construction jobs. Mr. Elkins plead guilty to two (2) counts of workers compensation fraud on February 11, 2008 and is awaiting sentencing.

Richard E. Sturgill, age 29 and **Jeffery Maynard**, age 43, both of Huntington where arrested in Wayne County on July 10, 2007 by the WV State Police. Both men conspired to burn a vehicle owned by Mr. Sturgill on March 18, 2007 and then filed a false insurance claim for the loss. Both men were sentenced to serve six (6) months in jail. The sentence was then suspended and both were placed on probation for one year and ordered to pay all court costs.

Joseph G. Hutzel, age 25, of Terra Alta, WV, was indicted by The Preston County Grand Jury on October 23, 2007 on one (1) felony count of health care insurance fraud. Mr. Hutzel, who was allegedly hurt while working for Grimm Lumber Company in Terra Alta in 2005, is accused of receiving temporary disability payments to which he was not entitled and attempting to obtain future disability payments as well. Mr. Hutzel currently has a warrant for his arrest and remains at large.

Andrew B. Halstead of Raleigh County was indicted on one (1) felony charge of first degree arson and insurance fraud after allegedly setting fire to his former residence. Halstead, age 51, was arrested May 4, 2007 for allegedly burning down his then Wyoming County home in September 2005 and filing an insurance claim for damages that were deemed a total loss. Halstead, who was out on bond for a pending second degree murder charge in Wyoming County at the time of the fire, was formally indicted October 1, 2007. If convicted, Halstead faces a sentence of two (2) to twenty (20) years in prison on the arson charge and one (1) to ten (10) years on the insurance fraud charge. The insurance fraud charge also carries the possible fine of up to \$10,000.

Ronald S. Cook pleaded guilty to a reduced misdemeanor charge of insurance fraud. Cook, age 57 of East Lynn, was originally charged with one (1) felony county of filing a false insurance claim; however, he pleaded guilty to the reduced charge on September 18, 2007. Mr. Cook submitted a claim to State Farm Property and Casualty Insurance Company in 2006 falsely claiming he was driving his vehicle when it was wrecked. An investigation however found that Mr. Cook's son was actually the driver at the time of the accident. Mr. Cook was sentenced to six (6) months in jail, fined \$50.00 and ordered to pay all court costs.

Michael Ray Fortuna was indicted on six (6) felony counts of obtaining a controlled substance illegally, and one (1) felony count of fraudulent schemes. Fortuna, age 30 of Peach Creek allegedly saw multiple doctors and had prescriptions filled at multiple pharmacies in order to obtain narcotics illegally. Sergeant Timothy Bledsoe of the West Virginia State Police who is assigned to the Offices of the Insurance Commissioner's Fraud Unit was investigating two possible arsons cases involving relatives when Mr. Fortuna's alleged criminal activity was discovered. *"This case underscores the need for cooperation with law enforcement as all too often those individuals involved in insurance fraud are involved in other types of criminal activity."* Insurance Commissioner Jane Cline said. If convicted, Fortuna faces one (1) to ten (10) years in prison and a fine of up to \$10,000 on each felony count.

Erin Chinn, age 28 of Huntington was indicted on one (1) felony count of workers compensation fraud on September 17, 2007. Ms. Chinn is alleged to have filed a claim with BrickStreet Mutual Insurance Company for an injury she suffered on the job; however, she never worked for the company she filed the claim against.

Robin Bird, age 52 of Milton, was indicted on September 17, 2007 on one (1) felony count of workers compensation fraud. Ms. Bird allegedly filed for and received worker's compensation benefits for re-injuring her back while working for Wal-mart; however the injury is believed to have happened during a dance contest. Ms. Bird is awaiting trial at this time.

Robert E. Booth, age 50 from Hedgesville was indicted on one (1) felony count each of arson, insurance fraud, and fraudulent schemes. Mr. Booth, allegedly set fire to his residence where he lived with his wife on April 6, 2006 and turned in a claim for the loss to his insurance company. A trial date for March 17, 2008 has been set.

Frank Crowder, age 47 of Morgantown, who operated MAC Insurance Agency and was an insurance agent, pleaded guilty July 11, 2007 to one (1) felony count of fraudulent schemes and three (3) felony counts of obtaining money under false pretenses totaling just over \$118,000. He was sentenced September 4, 2007 on all four felony counts to one (1) to (10) years in prison; however, the sentence was suspended and Mr. Crowder was placed on five (5) years probation and (1) year of home confinement. Crowder must also pay full restitution to the over thirty (30) victims.

Bradley Vernatter, pleaded guilty in February 2007 to one felony count of conspiracy to commit insurance fraud. Mr. Vernatter admitted to his role in committing staged auto accidents and was sentenced to one (1) year in a regional jail and ordered to pay State Farm Insurance Company \$2,000.00 in restitution. Two other men, **Brian Estep** and **Harold Estep**, also pleaded guilty to their role in the staged auto accident scheme as well.

Diana K. Phillips, age 52 of Hurricane, **Charles Keith Phillips**, age 44 also of Hurricane, and **James T. Willis**, age 39 of St. Albans, were arrested by Sgt. Timothy Bledsoe of the WV State Police, who is assigned full time to the Offices of Insurance Commissioner's Fraud Unit. All three individuals were charged with one (1) felony count of "conspiracy to commit insurance fraud", as well as one (1) misdemeanor charge of "witness intimidation", which is related to the criminal investigation. In addition to the first two charges, Mr. Phillips was also charged separately with one (1) felony count of "conspiracy to commit malicious wounding", which is also related to the insurance fraud charges. Mr. Willis was also charged with "obtaining a controlled substance under false pretenses" due to an investigation by another law enforcement agency. All three individuals were alleged to have conspired to dispose of Ms. Phillip's 2005 KIA minivan by pushing it over a hill on Poplar Fork Road in January of 2007 and then attempting to prevent witnesses from cooperating with the investigation. Mr. Willis pled guilty to one (1) felony count of insurance fraud in January of 2008 and passed away prior to being sentenced. Mr. Phillips plead guilty to one (1) count of insurance fraud in February of 2008 and as part of the plea agreed to pay \$15,602.15 in restitution.

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 promulgating statutes, 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.

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 2007 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.

Senate Bill 169 - Relating to salvage certificates for certain wrecked vehicles (effective May 28, 2007)

This bill allows an automobile owner to retain possession of a vehicle after it has been declared a total loss; the title would, however, have to be branded if the vehicle is rebuilt, regardless of whether title is taken by the insurance company or retained by the vehicle owner after the settlement of the claim. It also increases criminal penalties for tampering with titles.

Senate Bill 381 - Relating to insurance fraud (effective June 8, 2007)

This bill permits the Insurance Commissioner's Fraud Unit investigators to go directly to a magistrate with criminal complaints rather than having to have a police officer or prosecutor present it; the investigators must, however, first receive the local prosecutor's approval. The bill also makes several technical changes.

Senate Bill 511 - Repealing code section relating to insurance policies (effective June 8, 2007)

The Code gives immunity from certain negligence actions to landowners who allow their land to be used as part of the Hatfield McCoy Authority's recreation area; however, prior law provided that any such landowner's liability insurance policy would be read to include an endorsement by which the insurance company agreed not to assert its insured's immunity unless the insured waived such implied endorsement in writing. The bill removes this "implied waiver of immunity" provision so as to permit immunity to be raised by the companies without the policyholder's written consent.

Senate Bill 559 - Relating to predatory insurance sales practices; and authorizing the Insurance Commissioner to promulgate emergency rules to protect military personnel (effective June 7, 2007)

This bill specifically authorizes the Insurance Commissioner to promulgate emergency rules to protect military personnel from deceptive sales practices. The bill is a response to recent federal legislation clarifying that state insurance departments had the authority to regulate insurance sales on military installations. The National Association of Insurance Commissioners has recently adopted a model rule on the subject.

Senate Bill 595 - Relating to the transition to a private workers' compensation insurance system (effective March 10, 2007)

This bill makes a variety of amendments to the 2005 legislation that replaced the monopolistic state workers' compensation system with a private market. The bill:

- permits the Insurance Commissioner to exempt 20 employees from the classified civil service;
- exempts the Insurance Commissioner from state purchasing rules with regard to "professional services" needed to regulate the workers' compensation system;
- revises several aspects of the process of applying for and maintaining self-insured status;
- eliminates old "premium tax" language in light of the current use of regulatory "surcharges";
- changes how and when carriers must report changes in coverage to the Insurance Commissioner;
- rewrites the ratemaking provisions to account for the designation of a single rating organization (NCCI) to develop loss costs;
- eliminates the provision that would have kept all the private carriers' rates within a certain percentage (5% for FY '09 and 10% for FY '10) of the "base rates" established by the Insurance Commissioner;
- strengthens language regarding state agencies' duty to revoke professional licenses of employers in default of paying premiums; and
- requires that only the Office of Judges or the Board of Review may issue a stay of an order to pay benefits and prohibits stays of orders to pay medical or rehabilitation benefits.

Senate Bill 643 - Relating to investigations of violations of insurance laws (effective June 7, 2007)

The Code currently contains specific authority for criminal fraud investigations and financial and market conduct exams. This bill clarifies that the Insurance Commissioner also has the authority to undertake investigations of *non-criminal* violations of the insurance and Workers' Compensation codes. The bill also gives these investigators immunity from testifying in civil trials about information obtained in such investigations, permits the sharing of such information with other agencies in the same manner as the criminal fraud unit, and provides that this information remains confidential.

House Bill 2578 - Relating to extending mental health benefit packages (effective June 8, 2007)

This bill continues current mental health parity for group insurance plans, which had been scheduled to sunset in March 2007.

House Bill 2763 - Relating to financial examinations of insurers (effective June 8, 2007)

This bill, which is based on a National Association of Insurance Commissioners (*NAIC*) model designed to maintain West Virginia's accreditation for purposes of performing financial examinations of insurers, prohibits the use of indemnification clauses in contracts between insurers and independent CPAs who perform audited financial reports and allows the use of mediation or arbitration clauses in such contracts. Another change allows the Insurance Commissioner to consider certain assets of an insurer -- receivables due from an affiliate, which under prior law could not be considered at all -- when reporting a company's reserves. This latter change is in keeping with recent changes to *NAIC's* accounting standards permitting such receivables to be counted if they are subject to a written agreement and due within ninety (90) days.

House Bill 2764 - Relating to criminal history checks for applicants for insurance producer licenses; defining terms; authorizing Insurance Commissioner to establish and collect fees (effective June 8, 2007)

The purpose of this section is to set forth the requirements to obtain access to and secure information or reports from the FBI for purposes of background checks of resident applicants for a producer's (agent's) license; currently-licensed resident producers would not be subject to the new fingerprinting requirements unless a new line of authority is applied for. The Insurance Commissioner does not currently have authority to require fingerprints to perform such checks.

The proposal is another uniformity standard adopted by the National Association of Insurance Commissioners' (*NAIC*) Producer Licensing Working Group and is a component of the reciprocity requirements for producer licensing mandated by the federal Gramm-Leach-Bliley Act. This model was adopted by the *NAIC* in June 2006 and incorporates language required by federal law to permit access to the database. The bill is also in response to the Legislative Auditor's 2005 recommendation that the Insurance Commissioner begin fingerprinting and performing criminal background checks on all producers.

House Bill 2940 - Relating to the public employees insurance program and group accident and sickness insurance (effective July 1, 2007)

Current law requires most group health plans to cover an insured's children/step-children to age 18 or to age 23 if the child is a full-time student. The bill, which applies to both private plans as well as PEIA group policies, raises the "age of dependency" to 25 for any "unmarried child or stepchild" of the insured, regardless of student status, using the tax code's definition of "qualifying child/relative" to determine dependent status.

House Bill 3057 - Relating to programs for all-inclusive care of the elderly, known as "PACE" (effective June 8, 2007)

The purpose of this bill is to facilitate the establishment of a federally subsidized program for all-inclusive care for the elderly ("PACE") by exempting "PACE" programs from regulation by the Insurance Commissioner. A demonstration program, which is being initiated pursuant to a grant from CMS to CAMC, is a state Medicaid option. The program is heavily regulated by the federal government with respect to solvency, financial condition, quality assurance, marketing and rates.

RULES

The following Title 85 workers' compensation related exempt legislative rules became effective during 2007:

Title 85, Series 1 - Claims Management and Administration (effective October 15, 2007)

This amended rule sets forth certain standards, clarification, guidelines and procedures applicable to workers' compensation claims management and administration. General technical and stylistic cleanup was implemented to reflect the termination of the former WV Workers' Compensation Commission, privatization of West Virginia's workers' compensation insurance market, and the transfer of regulatory authority for workers' compensation to the Insurance Commissioner. Provisions were added providing standards, clarification, guidelines and/or procedures for the procurement of and payment for expert witness testimony in workers' compensation claims and, pursuant to W. Va. Code § 23-5-1(f) (as amended in Senate Bill 595, effective March 10, 2007) the ability of a private carrier to make a motion before the Office of Judges or Board of Review to stay certain indemnity benefits resulting from an Office of Judges Order.

Title 85, Series 2 - Workers' Compensation Claims Index (effective January 20, 2007)

This new rule sets forth procedures and processes for the administration of the Workers' Compensation Claims Index, as established by W. Va. Code § 23-2C-5(c)(8). The purpose of the rule is to govern the claims index. It discusses the establishment of the claims index and specifies various fields of information to be included. It identifies who may obtain access to the claims history of a claimant, and how information is to be added to the index.

Title 85, Series 6 - Workers' Compensation Debt Reduction Fund Assessments and Regulatory Surcharge (effective May 12, 2007)

This amended rule sets forth procedures and processes for the administration of the Workers' Compensation Debt Reduction Fund and regulatory surcharges pursuant to W. Va. Code § 23-2C-3(f). This amended rule addresses the regulatory surcharge in addition to the Debt Reduction Fund surcharge. The amended rule also provides clarification that the Debt Reduction Fund and regulatory surcharges shall only be assessed upon the base premium, and cannot be "compounded" upon each other. Finally, the amended rule clarifies that the Insurance Commissioner has discretion to determine which specific types of insurance are subject to the surcharges when the same is not clarified in the Code.

Title 85, Series 8 - Workers' Compensation Policies, Coverage Issues and Related Topics (effective November 30, 2007)

This amended rule sets forth certain standards, clarification, guidelines and procedures applicable to workers' compensation policies, coverage issues and related topics. This new amendment includes general technical and stylistic cleanup reflecting the termination of the former West Virginia Workers' Compensation Commission, privatization of West Virginia's workers' compensation insurance market, and the transfer of regulatory authority for workers' compensation to the Insurance Commissioner and Industrial Counsel. Additionally, several substantive changes were made to the rule. Specifically, provisions were added providing clarification and guidance as to statutory exemptions from workers' compensation, independent contractor issues, cross-border and extra-territorial issues, dependent/death benefits, notice required for coverage cancellation and rates and rating organizations.

Title 85, Series 11 - Employer Default, Enforcement, Collections and Related Matters (effective September 13, 2007)

This amended rule sets forth certain standards, clarification, guidelines and procedures applicable to workers' compensation employer default, enforcement, collections and related matters. This new amendment includes general technical and stylistic cleanup reflecting the termination of the former West Virginia Workers' Compensation Commission and Board of Managers, privatization of West Virginia's workers' compensation insurance market, and the transfer of regulatory authority for workers' compensation to the Insurance Commissioner and the Industrial Council. Additionally, several substantive changes were made to the rule. Specifically, provisions were added for clarification and guidance as to current employer default and enforcement procedures utilized by the Insurance Commissioner, particularly in regard to changes in the law passed in SB 595 (2007) eliminating the requirement that insurance carriers be required to not write employers in default. Additionally, provisions were added for the uninsured employer fine process.

Title 85, Series 19 - Self Insurance Pools (effective March 4, 2007)

This amended rule sets forth procedures, processes and methodologies for the operation of the self-insured employer guaranty risk and security pools. These are the two pools which secure the liabilities of self-insured employers in the event of default. The rule was amended to make adjustments to the assessment percentage amounts for the Guaranty Pool. Specifically, beginning with the first quarter of fiscal year 2007, the assessment methodology for self-insured employers to fund the Guaranty Pool was to change from 2% of the previous year's indemnity payments to 5% of projected claims liabilities for the year in which the assessment is made; the amendment to the rule is intended to continue the 2% assessment methodology. Assessments are suspended whenever the pool is "fully funded," which the current rule sets at \$30,000,000 and which the amendment would set at \$10,000,000. The higher assessment rate that is imposed for three years on employers who become self insured after July 1, 2004 is not suspended if the Pool becomes fully funded during that 3-year period.

The following Title 114 insurance related legislative rules (authorized for promulgation by HB 2590) became effective during 2007:

Title 114, Series 77 - Title Insurance (effective April 6, 2007)

This rule implements a 2006 statutory amendment that made title insurance subject to the general rate-filing requirements for most other lines. In accordance with the statute, the rule distinguishes between commercial and noncommercial lines and provides that the former is subject to the same file-and-use generally applicable to other commercial filers.

Title 114, Series 78 - Individual Limited Health Benefit Plans & Series 79 - Group Limited Health Benefit Plans (effective April 6, 2007)

These rules set forth various filing and other requirements for the limited benefit plans authorized by legislation enacted in 2006. These plans are not required to include the mandates required to be in most health insurance plans; instead, the plans need only include some coverage of emergency, hospital, outpatient, preventive and primary care. The rules also detail the eligibility restrictions; the individual plans may only be sold to persons who have not been covered under a health insurance plan for the last year or have lost coverage due to a qualifying event such as the loss of a job, and the group plans are limited to temporary or seasonal employees.

The following Title 114 insurance related procedural rules became effective during 2007:

Title 114, Series 81 – Procedures for Analytical Criteria and Methodology (effective January 7, 2007)

This procedural rule was drafted in accordance with §33-2-15d(b) (SB 418, 2005 RS) to set forth the “analytical criteria and methodology of all factors” to be considered in preparing a report to the Legislature assessing the impact of legislation enacted during the 2005 regular legislative session upon rates and insurance availability in the state of West Virginia.

LITIGATION

The Insurance Commissioner was a party to or involved in the following civil actions in the year 2007:

Blue Cross and Blue Shield of West Virginia, Inc. was placed into liquidation on October 26, 1990. The litigation was still pending in 2007.

John H. Skaggs v. West Virginia Insurance Commission, and Jane Cline, in her official capacity as Insurance Commissioner, Civil Action No. 05-C-570

Ted White v. West Virginia Insurance Commission, Work 4 WV – Region 1, Inc., and Pinecrest Development Corporation, Civil Action No. 06-C-452

Sherry Grubb v. Jane Cline, West Virginia Insurance Commissioner, in her official capacity, Civil Action No. 06-C-1512

Kathy Egnor v. Sherry Armstead, and Office of Insurance Commissioner, as Administrator of the Workers' Compensation "Old Fund", Civil Action No. 06-C-2639

Arlie C. Addington vs. Jane Cline, in her capacity as West Virginia Insurance Commissioner and Administrator of the Fund; and the West Virginia Insurance Commission, Civil Action No. 06-C-2367

Kesserman and Bowman, PLLC v. Jane L. Cline, Civil Action No. 05-C-1363.

Elgene Cook v. Rundle & Cooper, L.C., Rundle & Rundle, L.C., Estate of Richard G. Rundle, Joni Cooper Rundle, Executor and the Insurance Commissioner of West Virginia, Civil Action No. 06-C-164

TBI Investments, Inc. vs. BrickStreet Mutual Insurance Company, West Virginia Workers' Compensation Commission, David Townsend and West Virginia Office of Insurance Commissioner, Civil Action No. 06-P-70

ADMINISTRATIVE HEARINGS

Twenty-two (22) hearings were held during 2007 involving complaints by insureds against insurers. Three (3) hearings were held during 2007 regarding insurance producer regulatory issues.

HEARINGS – OTHER

Forty (40) Circuit Court hearings were held during 2007 as a result of complaints for injunctive relief filed by the OIC against employers that failed to maintain mandatory workers' compensation coverage.

DISCIPLINARY ACTIONS

Individual Insurance Producers

During the year 2007, One Thousand Nine Hundred Ninety Dollars (\$1,990.00) in penalties were assessed as a result of disciplinary actions taken against individual insurance producers. Penalties were imposed for violation of W. Va. Code §33-12-24(b)(2), Violating insurance laws, or violating any regulation, subpoena or order of the insurance commissioner or of another state's insurance commissioner; W. Va. Code §33-12-24(b)(5), Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; W. Va. Code §33-12-24(b)(8), Having admitted or been found to have committed any insurance unfair trade practice or fraud; 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; and W. Va. Code §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.

The licenses of three (3) individual insurance producers were revoked in 2007 for violation of W. Va. Code §33-12-24(b)(2), Violating insurance laws, or violating any regulation, subpoena or order of the insurance commissioner or of another state's insurance commissioner; W. Va. Code §33-12-24(b)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing business; W. Va. Code §33-12-24(b)(5), Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; W. Va. Code §33-12-24(b)(8), Having admitted or been found to have committed any insurance unfair trade practice or fraud; 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; and W. Va. Code §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.

The license of one (1) individual insurance producer was suspended in 2007 pursuant to W. Va. Code §33-12-24(b)(5), Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance.

DISCIPLINARY ACTIONS

Insurers

During the year 2007, Forty-Four Thousand Five Hundred Dollars (\$44,500.00) in penalties were assessed as a result of disciplinary actions taken against insurers for violation of W. Va. Code §33-11-4(9)(d) and 114CSR14-6, Failure to conduct a reasonable investigation; W. Va. Code §33-11-7, Undefined acts of practices; and 114CSR14-6.7, Failure to timely notify claimant of necessary delay in investigating claims; and as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9.

In addition to the above, two (2) orders were entered by the Insurance Commissioner during 2007 taking regulatory action against insurers for: 1) Failure to meet the standards set forth in W. Va. Code §33-34A-3, Standards considered by the commissioner to determine whether the continued operation of any insurer transacting an insurance business in this state might be deemed hazardous to policyholders, creditors or the general public; and 2) Violation of 114CSR14-5.3, Making a reply within fifteen (15) working days of receipt by the insurer to all other pertinent communications from a claimant which reasonably suggest that a response is expected; and 114CSR14-6.7, Failure to timely notify claimant of necessary delay in investigating claims.

The certificates of authority of two (2) insurers were revoked in 2007 for violation of W. Va. Code §33-3-14(a), Failure to file annual financial statements; W. Va. Code §33-3-11(a)(2), Failure to comply with lawful rule, regulation or order of the Commissioner; W. Va. Code §33-3-11(a)(4), Being found by the Commissioner to be in such unsound financial condition as to render further transaction of insurance business hazardous to its policyholders or to the people of West Virginia; and W. Va. Code §33-3-11(a)(8), Failure to pay when due any required taxes, fees, charges or penalties.

POSTINGS

Three hundred fourteen (314) 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 2007. One hundred eighty-six (186) non-compliant employers were posted and/or handled by the Regulatory Compliance Unit. One hundred (100) postings were attempted but could not be completed due to various reasons, i.e. 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.

EMERGENCY ORDERS

Two (2) emergency orders were issued by the Insurance Commissioner in 2007.

07-EO-01 - Emergency Order entered on 4/17/07 - Re: Proclamation of State of Emergency by Governor Joe Manchin III as a result of heavy sustained rains beginning on the fourteenth day of April, 2007 and continuing through the fifteenth day of April, 2007. 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 rains and flooding.

07-EO-02 - Emergency Adjuster Order entered on 4/17/07 - Re: Proclamation of State of Emergency by Governor Joe Manchin III as a result of heavy sustained rains beginning on the fourteenth day of April, 2007 and continuing through the fifteenth day of April, 2007. 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 rains and flooding.

REFERRALS

A total of over one thousand five hundred forty (1,540) referrals were received by the Regulatory Compliance Unit of the Legal Division in 2007. A referral is an issue referred to the Regulatory Compliance Unit of the Legal Division from various departments and units within the OIC 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.

INVESTIGATIONS

A total of seven hundred thirty-four (734) investigations on all matters were opened by the Regulatory Compliance Unit of the Legal Division in 2007.

- One hundred seventy-four (174) investigations were opened with regard to third party claims settlement practices issues.
- One hundred ninety-three (193) investigations were opened with regard to producer licensing issues.
- Three hundred fifty-four (354) investigations were opened with regard to workers' compensation issues.
- Thirteen (13) miscellaneous investigations were opened.

Market Conduct

Five (5) “Agreed Orders Adopting Report of Market Conduct Examination, Directing Corrective Action and Assessing Penalty” were entered by the Insurance Commissioner in 2007 as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9. Penalties totaling Forty-Three Thousand Five Hundred Dollars (\$43,500.00) were assessed as a result of violations discovered during these market conduct examinations.

The OIC entered into two (2) collaborative actions with other states in 2007 on issues of concern with multistate insurers resulting in the recovery of Two Thousand Sixty Dollars (\$2,060.00) and Forty-One Thousand One Hundred Sixty-Five Dollars and Thirty-Four Cents (\$41,165.34).

Twenty-three (23) companies were subject to analysis in 2007 concerning compliance with market conduct criteria and procedures.

The OIC received pertinent data on four hundred forty-two (442) companies which filed market conduct annual statements per NAIC (National Association of Insurance Commissioners) guidelines.

Revenue Recovery Division

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.

Revenue Recovery is responsible for the collection of all monies due to the Uninsured 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 pay for workers' compensation insurance, as well as make determinations on whether an employer was out of business or did not have employees when the workers' compensation coverage was cancelled. They work 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	\$ 656,273.53
February	\$ 438,348.30
March	\$ 642,138.65
April	\$ 394,166.57
May	\$ 221,205.24
June	\$ 203,322.46
July	\$ 353,785.50
August	\$ 152,095.67
September	\$ 190,676.95
October	\$ 332,359.65
November	\$ 290,711.74
December	\$ 162,202.09
2007	\$ 4,037,286.35

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 2007, more than 2,000 letter notices were sent to employers that were reported to be uninsured. There were 23,739 contacts both 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 2007, there were 20,258 accounts listed on EVS.

Liens, Injunctions, and Regulatory Compliance

The Division prepared and mailed 1,615 liens to the county clerk of West Virginia Counties in 2007. 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, 953 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 730 posting requests prepared and forwarded to Regulatory Compliance and the Office of Inspector General during 2007.

Medical Rates and Plans Division

The Medical Rates and Plans Division is a unit of the Financial Accounting Division which was created on January 1, 2006 with the integration of workers' compensation into the Offices of the Insurance Commissioner. 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 three-member staff spends time researching 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 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. Along with fee schedule development, this division designed a new user-friendly OIC fee schedule web site. This new site allows internal and external customers to fully view all of the current OIC maximum fee schedules and in the future will allow for historical reference.

During this period several in-depth reports were developed and analyzed to determine the effects of using current WV workers' compensation fee schedule methodology and its' impact on associated medical and indemnity costs. These complex econometric models were developed and analyzed to enable informed decisions regarding formula changes. Fee schedule methodologies that followed a more standardized national insurance approach were selected for review, along with those adopted by various states including those that surround WV. In addition to the full reviews performed above, several summary reports were developed in support of potential future fee schedule methodology changes in WV. A staff member attended the national Workers' Compensation Research Institute's annual conference to assist the division in better understanding current and proposed national and state-specific fee-setting methodology. Affiliation with this research institute and contacts developed with attendees from other states provides West Virginia the opportunity to benchmark in a national arena.

Based on workers' compensation fee schedule methodology current at the time, nine separate fee schedules, comprising thousands of codes and fees, were developed for fiscal year 2007 (unpublished). In addition, an updated set of codes and fee schedules were developed for fiscal year 2008 (unpublished). National codes change frequently throughout the course of every year, and published fee schedules need reviewed regularly to ensure insurance market and billing relevance along with impact analysis.

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 by the Offices of the Insurance Commissioner. The Medical Rates and Plans Division developed and maintains the applications and approval processes for Managed Health Care Plans (MHCP) for workers’ compensation. A staff member attended a national conference to facilitate team understanding of compliance issues in the workers’ compensation managed care environment.

These managed health care plans are normally fiduciary or non-fiduciary in nature and their comprehensive applications and approval processes reflect those differences. The applications are based on national standards and are regularly reviewed and revised as necessary. Continued alignment with national standards and proven strategies for quality assurance and improvement requires constant review. This division provides individual assistance to stakeholders during the application process to smooth any difficulties they may encounter. Through the end of the 2007 calendar year this division recommended to the Commissioner six (6) workers’ compensation managed health care plans for approval in WV, and one (1) managed health care plan for denial.

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 regular basis. The review and approval systems were developed to facilitate the needs of these stakeholders. The Medical Rates and Plans Division processed 82 requests from the six approved plans for amendments or modifications.

Year	Total Requests Processed	Request for Amendments Approved	Request for Amendments Denied	Request for Modification Approved	Request for Modification Denied
2007	82	12	0	69	1

The plans were reviewed in an August 2007 report to the Commissioner. Examples of the total providers represented in the WV workers’ compensation plans were: 979 Family and General Practice; 1127 Internal Medicine; 301 General Surgery; 92 Neurology; 152 Orthopedic; 53 Pain Management; and 338 Chiropractors.

At the time, the approved WV workers’ compensation managed health care plans covering all 55 WV counties provided the following information. Respective plan examples of networks were: Family/ General Practice - Plan #1 had 481 and Plan #2 had 771; Internal Medicine - 180 and 341; General Surgery – 126 and 145; Neurology – 30 and 44; Orthopedic – 92 and 3; Pain Management 14 and 18; and Chiropractors – 116 and 118.

Provider Type	Total Provider Type in MHCP's	Plan #1	Plan #2
Family/General Practice	979	481	771
Internal Medicine	1127	180	341
General Surgery	301	126	145
Neurology	92	30	44
Orthopedic	152	92	3
Pain Management	53	14	18
Chiropractor	338	116	118

OTHER:

This division developed a Client Reporting System, which in conjunction with the National Council on Compensation Insurance's system, allows tracking of clients to each carrier and their managed health care plan. Based on the requirements of Series 85, Rule 21 managed health care plans must report semi-annually. A system was designed and developed by the division and tested by the stakeholders to standardize the plan reporting procedures. 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. It is sorted by a set of disease and injury numbers called the International Classification of Disease (ICD) codes. The types 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. The following is a sample of the reporting data:

Aggregate Health Plans Reporting Data	# of Employees Treated During the 6 mo Period	Total Medical Cost	# of Days Absent from Work	Grievances Reported
1 st Semi Annual Period	2,758	1,423,518	17,247	0
2 nd Semi Annual Period	16,982	18,659,417	333,406	19

The Medical Rates and Plans Division designed a website that encompasses their primary 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 they are seeking. This website is reviewed and revised on a regular basis as information and responsibilities change and to improve customer service based on stakeholders' information requests and comments.

This division developed a grievance reporting tool that enables the approved plans to clearly state their intentions within their grievance process. This information is tracked and provided to the Office of Judges and other divisions within the agency, to allow easy access to determine whether the particular 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).

Complex databases 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 unit benchmarking opportunities and functionality. The information garnered from these information systems also allows the division to provide support to other divisions within the agency.

The Medical Rates and Plans Division participated in the State Fund settlement process during this period. This division also assisted in the development and review of the original Request for Proposal (unpublished) for third party administrator bids for the State Fund.

Workers' Compensation Office of Judges

Pursuant to §93-2-3.2 of the Code of State Rules (Rules on Time Standards for the Workers' Compensation Office of Judges), I respectfully submit this report on compliance with the Rule. The report represents our performance for FY 2008, which ended June 30, 2008. This is my eighth such annual report since being appointed Chief Administrative Law Judge in 2001.

Fiscal Year 2008 represented a continuation of the transition of our system from a monopolistic state fund to a fully privatized system. June 30, 2008, marked the third anniversary of the end of new State claim responsibility. Litigation continues in cases for many years after the claim is filed. Therefore, the Old Fund is still contributes heavily to our caseload. However, our numbers show the expected switch of caseload makeup from Old Fund to private carrier claims. In the last six months of the fiscal year, our new protests received were divided at 49.4% private carrier, 25.4% self-insured, and only 25.2% State Fund.

TIME STANDARD RULE COMPLIANCE

Turning to the performance of the Office of Judges, we report, with some justified pride, the achievements described below.

- “Final Decision Compliance” was an outstanding 99.1%, up from 98.5% the year before. The Rule requires that we issue a decision within 90 days of assignment to an ALJ. This achievement marks the sixth consecutive year with better than 97% compliance and the highest achievement of my eight annual reports.

Also of note, 60.8% (up from 57.2%) of all decisions were issued within 30 days of assignment to the judge. Furthermore, our average time from submission of the issue to decision is only 30 days, down from 33 last year. No compliance standard is set by the Rule for either number, but we track those numbers as a measurement of our efficiency. After whether the party won or lost the case, how long it takes to resolve the issue is the next greatest concern to our customers. Although the parties themselves have a large say in how long it takes them to obtain and submit to us their evidence, once the case has been submitted any further delay is solely our responsibility.

Final Decision Timeliness Compliance

- FY 2001 – 82.5%
- FY 2002 – 93.2%
- FY 2003 – 97.4%
- FY 2004 – 97.3%
- FY 2005 - 98.8%
- FY 2006 – 97.3%
- FY 2007 – 98.5%
- **FY 2008 – 99.1%**

- We achieved a compliance level result of 94.6%, down very slightly from last year's 95.9%, for timely resolution of pending motions. The Rule requires us to rule upon any motion within 45 days of receipt, but we must allow 15 days for a response before we can rule. Our performance reflects additional responsibilities and a reduction in the number of full-time employees in the unit largely responsible for this function. I view the performance level to be an acceptable balance between costs and efficiency.

Motion Resolution Compliance

- FY 2001 – 60.53%
- FY 2002 – 87.28%
- FY 2003 – 74.96%
- FY 2004 – 89.32%
- FY 2005 - 94.85%
- FY 2006 – 91.6%
- FY 2007 – 95.9%
- **FY 2008 – 94.6%**

- We achieved an overall time standard compliance of 91.5%, up from 90%. This measures our performance in meeting time limits set to resolve a protest from receipt of notice of protest until issuing of decision. This result also represents an eight-year high. We have certainly achieved impressive results considering that our starting point in FY 2001 was an abysmal 21.9%.

Overall Time Standard Compliance

- FY 2001 – 21.9%
- FY 2002 – 55.4%
- FY 2003 – 66.6%
- FY 2004 – 70.29%
- FY 2005 - 64.1%
- FY 2006 – 85.98%
- FY 2007 – 90.1%
- **FY 2008 – 91.5%**

- Hearings Scheduling Compliance increased to 90.3%, up from last year's 89.1%. The Rule requires us to schedule a hearing within 60 days of receipt of any request for a hearing. This figure represents our second best result in eight years of reporting.

Hearing Scheduling Compliance

- FY 2001 – 67.1%
- FY 2002 – 78.9%
- FY 2003 – 77.7%
- FY 2004 – 85.5%
- FY 2005 – 89.3%
- FY 2006 – 92.2%
- FY 2007 – 89.1%
- **FU 2008 – 90.3%**

- Our Rule does not provide a standard for how long we should take to acknowledge a newly received protest. Nevertheless, our policy is to try to acknowledge all within thirty (30) days of receipt. For fiscal year 2008, we acknowledged more than 97%, up from 96%, within thirty days of receipt. Since we no longer have access to the claim administrator's claim file, we must depend upon the protesting party to supply us with a copy of the order which is being protested. Also, recent law changes require that the protesting party send copies of any protest to the claims administrator. Failure of the party to comply with these requirements results in delays – delays beyond our control - in acknowledging the protest.

- In the past fiscal year we resolved 9,857 pending protests. This represents a marked decline from the previous years. Naturally, the fewer cases we take in, the fewer we are able to resolve.

Protests Resolved

• FY 2001 –	19,668
• FY 2002 –	21,565
• FY 2003 –	23,933
• FY 2004 –	26,106
• FY 2005 -	26,228
• FY 2006 -	22,162
• FY 2007 -	14,586
• FY 2008 -	9,857

- By the end of the fiscal year we had reduced our pending case-load inventory to 5,248, down from 7,395 the previous year, representing a decrease of 29%. At the time of the creation of the Office of Judges in 1991, that inventory was estimated at approximately 30,000 pending issues. At the time that I was appointed in May, 2001, the inventory was estimated to be nearly 20,000. Reducing inventory creates many obvious benefits, including:
 - Reduction of time case remains in litigation;
 - Ability to reduce staffing with resultant savings of administrative expenses for employers;
 - Ability to transfer positions to other sections of the Offices of the Insurance Commissioner;
 - Ability to give up office space to benefit of other agencies (most recently: Banking Commission);
 - Ability to achieve better quality of work product;
 - Ability to perform other job duties for Insurance Commissioner

OOJ Pending Case Numbers

• 1991	30,000 (estimated)
• 5/2001	20,000 (estimated)
• 6/30/05	17,960
• 6/30/06	11,261
• 6/30/07	7,395
• 6/30/08	5,248

- In addition to these Rule compliance results, we also report that we acknowledged 9,797 new protests. This number marks the fourth consecutive year of decline in the number of new protests and is considerably below our high-water mark of 29,000 per year.

We are still not certain of the reasons for the sharp decline. Certainly the drop in the numbers of new workers' compensation claim filings is largely responsible. We estimate that the number of new workers' compensation claims filed each year is less than 60% of past levels. Other factors may include better claim management decisions by administrators. Another factor might be a degree of discouragement in the claimant community caused by recent code amendments and new regulations making benefits more difficult to obtain and appeals more difficult to win.

Regardless of the cause, we have made appropriate management decisions to reduce our workforce and re-prioritize our job duties. Our workforce now stands at seventy-six filled positions, down from a high of one hundred and forty-seven (51.7%). Naturally this has resulted in considerable cost savings in terms of salaries, benefits, and overhead, which results in lower administrative charges to the employers of this state.

Protests Acknowledged

- FY 2001 – 21,075
- FY 2002 – 22,663
- FY 2003 – 24,472
- FY 2004 – 29,551
- FY 2005 - 21,003
- FY 2006 - 15,492
- FY 2007 - 13,352
- **FY 2008 - 9,797**

- Our statistical reports again reflect the benefits of our “Failure to Prosecute” rule that became effective July 1, 2002. Over the course of the year we administratively dismissed 1,722 protests in which the protesting party offered no evidence, argument, or reason for the protest. Those cases can fairly be viewed as issues that the protesting party later decided not to pursue, yet failed to formally withdraw. Had these cases been assigned to Administrative Law Judges for decision, we would have needed to employ five (5) additional full-time administrative law judges. The process resulted in a direct savings of more than \$500,000 (representing salaries, benefits, and overhead) in administrative expenses for premium payers. This process also allowed us to devote more time and attention to those issues that are truly important to our customers. Furthermore, the process also saved the non-protesting party the unnecessary legal expense of having to defend against a protest that is not actually being pursued.

We feel justified in commenting that our overall performance has measurably improved. Only one report indicated a decline in compliance levels; and that was a very slight decline. As always, we recognize the possibility for yet more improvement and we have dedicated ourselves to improving our compliance and our overall efficiency. We are constantly studying and seeking improvements to our processes that will allow for a more efficient use of resources while providing better service to our customers.

OTHER DUTIES

2005 legislation gave the Insurance Commissioner authority to assign us additional duties and responsibilities. In addition to our statutory imposed duties, we have also served the Insurance Commissioner in the following ways:

- by serving as hearing examiners for appeals from the Insurance Commissioner's notices to employers who are in default in workers' compensation insurance (122 cases since 9/1/05);
- by serving as hearing examiners for "Article Two" disputes between employers and Insurance Commissioner; and
- by serving as hearing examiners for "Third Party Bad Faith Insurance Practices" complaints filed with the Insurance Commissioner (120 cases since 9/1/05).

I wish to note the above-listed achievements, and assumption of new duties, have occurred while, at the same time, we have continued to reduce the staffing and budget of this agency. I understand it to be your desire to reduce the size of state government and make government more efficient. As noted above, we have been able to reduce the staffing of this agency from 147 full time employees to 76 by permanently giving up over 50 positions (plus an additional 15 which were administratively transferred to the Insurance Commissioner) during the last seven years. We have also reduced our overall operating budget during that same time span. It is not our policy or intent to save vacant positions. This policy and actions have resulted in significant administrative expense savings for the employer community of this state.

FUTURE PLANS

Turning aside from a review of the past year, we wish to report that we are planning and implementing ideas to improve the functioning of adjudication of cases in the future. Among the future projects currently planned are:

- Providing secure access to claim status via the Internet once the Insurance Commission's computer system allows. Long anticipated, this project is now moving forward and has reached an early testing stage. We reasonably expect to have the program in place before the end of 2008.
- Conducting training and workshops about our policies and procedures, without charge, to the public at venues around the state. This year we sent notices to almost seven hundred potential attendees with the hope of providing useful training and education to the new carriers and administrators just entering the West Virginia market.
- Appearing as a presenter at seminars and workshops for attorneys and claims administrators to address various changes in the law.
- Planning for and anticipating the new issues that will begin to appear beginning July 1, 2008 with the entry of many new carriers.
- Changing case-tracking software to accommodate litigation involving disputes between carriers.

SUMMATION

In closing, I wish to bring to your attention, as I do each year, the dedication, hard work, and efficiency of the finest group of employees to be found anywhere in state government. I do not want this praise to become a cliché, because it is sincerely given and well earned. It is a pleasure to be able to call your attention to their exemplary efforts and results. You may point out their accomplishments as a shining example of service to the public by state employees.

Rates and Forms Division

The Rates and Forms Division reviews rate, rule, form and advertizing filings (proposals) submitted by licensed insurance companies for use in our insurance markets. All personal lines property and casualty product filings (such as for auto and homeowners insurance) as well as all accident and sickness products (such as health insurance and long term care insurance) must receive prior 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 businessowners policies) and all accident and 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.

In 2007, the Rates and Forms Division received and reviewed a total of five thousand six hundred and seventy-nine (5,679) rate, form and rule filings. Of the filings received in 2007, four thousand three hundred and fifteen (4,315) were submitted electronically to the Rates and Forms Division via the System for Electronic Rate and Form filing (SERFF). A steady increase in the use of the SERFF method of filing occurred all during 2007. Additionally, thirty one filings (31) were submitted by the Interstate Insurance Product Regulation Compact of which West Virginia is a member along with 31 other States.

The following details the activities of the Division for the calendar year 2007.

Total Filings	<u>2007 Total Filings</u>
	5,679
% P&C of total filings	49%
% L,A&H of total filings	51%
# of Filings Amended before approval	378
# of Filings Disapproved	21
# of Filings Withdrawn	43
Filing Fees	\$619,810

	<u>2007 Filings by Method</u>												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Paper	165	146	168	129	145	128	83	107	72	74	59	58	1334
SERFF	311	304	327	314	343	358	389	414	349	465	388	353	4315
Compact							6	1	4	4	9	7	31
Total	476	450	495	443	488	486	478	521	425	543	456	418	5679
% SERFF	65%	67%	66%	71%	70%	74%	81%	79%	82%	86%	85%	84%	
% by mo.	8%	8%	9%	8%	8%	8%	8%	9%	7%	9%	8%	7%	

2007 Filings by Type and Month

	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Oct	Nov	Dec	Total
Form & Rule	16	11	17	18	19	21	16	28	19	27	22	18	232
Form	310	279	340	296	280	303	266	305	248	334	268	266	3495
Rate & Form	19	31	25	17	38	30	29	21	14	24	22	16	286
Rate	54	45	45	40	68	59	63	97	55	56	70	55	707
Rate & Rule	20	18	21	18	19	17	34	18	39	40	20	25	289
Rate, Rule & Form													
Rule	20	33	20	30	30	37	29	22	21	23	32	15	312
Rule	37	32	27	24	34	19	41	31	28	39	22	24	358
Total	476	449	495	443	488	486	478	522	424	543	456	419	5679

2007 % of Filings by Type

Form and Rule	5%
Form	61%
Rate & Form	5%
Rate	12%
Rate & Rule	5%
Rate, Rule & Form	5%
Rule	6%

2007 Filings by Product

Commercial & Personal Property and Casualty

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Aircraft	1	3	1	3	1	0	0	1	1	0	1	1	13
Boiler & Machinery	2	2	0	1	3	1	1	1	3	1	2	2	19
Burglary & Theft	2	7	1	6	7	6	3	11	12	16	2	5	78
CMP Liability Only	0	0	0	0	0	0	0	0	3	6	1	3	13
CMP Non Liability Only	0	0	0	0	0	0	0	0	3	2	4	2	11
Commercial Automobile	19	15	22	30	33	27	30	22	18	20	20	18	274
Commercial Multi-Peril	30	17	25	39	37	33	35	34	32	20	21	25	348
Crop	0	0	1	0	0	0	0	1	0	1	0	1	4
Fidelity	0	2	2	4	2	0	3	6	10	6	5	4	44
Homeowners	14	11	8	8	20	9	11	8	11	13	15	9	137
Inland Marine	23	15	25	15	15	22	24	2	17	16	19	16	209
Interline Filings	0	0	0	0	0	0	0	0	4	6	2	3	15
Medical Malpractice	6	6	3	4	1	4	6	1	6	4	5	6	52
Mortgage Guaranty	5	3	4	5	1	4	2	0	4	5	4	5	42
Ocean Marine	0	1	1	0	0	0	1	0	1	1	0	0	5
Other Liability	73	85	76	69	67	78	68	85	63	91	83	76	914
Other Lines of Business	0	2	0	0	1	2	0	0	2	3	0	2	12
Personal Auto	10	19	19	14	11	13	22	18	13	22	3	18	182
Personal Credit Property	0	0	0	0	1	11	0	1	0	0	1	0	14
Product Liability	0	0	0	1	0	0	2	0	0	0	0	0	3
Property	23	16	10	19	10	11	25	14	15	20	28	8	199
Surety	3	2	3	2	3	1	1	1	1	3	4	2	26
Title	7	3	6	5	6	7	5	0	1	9	5	3	57
Workers' Compensation	2	4	1	1	1	3	7	11	1	9	7	14	61
Total	220	213	208	226	220	232	246	217	221	274	232	223	2732

RATES AND FORMS DIVISION

2007 FILINGS BY PRODUCT

LIFE, ACCIDENT AND HEALTH

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Group Annuities	0	0	0	0	0	0	0	0	5	8	0	0	13
Group Credit - Disability	0	0	0	0	1	1	0	0	0	0	0	0	2
Group Credit - Life	0	3	0	0	0	2	1	4	2	1	2	0	15
Group Health – Accident Only	0	0	0	0	0	0	0	0	2	6	0	1	9
Group Health – Dental	14	7	14	6	7	13	8	16	6	10	5	3	109
Group Health - Disability	0	0	0	0	0	0	0	0	1	4	1	0	6
Group Health – Hospital Indemnity	0	0	0	0	0	0	0	0	2	4	0	0	6
Group Health – Hosp/Surg/Med	0	0	0	0	0	0	0	0	2	3	0	0	5
Group Health – Major Medical	31	29	27	28	37	28	26	44	32	25	35	28	370
Health – Excess Stop Loss	1	0	0	0	0	0	0	0	0	0	0	0	1
Individual Annuities	31	45	58	30	42	41	34	39	35	30	52	45	482
Individual Health – Major Medical	47	22	23	26	38	42	32	42	30	25	27	32	386
Individual Life - FPA	8	10	7	5	6	6	2	2	1	7	9	5	68
Individual Life - Term	18	23	14	32	21	16	30	25	11	18	30	12	250
Individual Life - Variable	9	10	13	11	5	8	14	12	3	10	15	10	120
Individual Life - Whole	57	41	80	44	57	71	53	54	42	45	71	45	660
Individual Life – Long Term Care	19	21	34	18	15	16	14	18	15	25	15	12	222
Medicare Supplement	24	21	16	15	15	17	18	24	20	18	20	15	223
Total	259	232	286	215	244	261	232	280	209	239	282	208	2947

Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business

Private Passenger Auto

2007 Market Share	Company	Effective date	% Requested	% Granted	WV #:	
26.37%	<i>State Farm Mutual Auto Ins. Co.</i>	3/17/2008	-4.80%	-4.80%	80103003 (S)	
		Bi-ann. rate filing-no change req.	12/3/2007	0%	0.00%	71026018 (S)
			7/2/2007	-2.50%	-2.50%	70417004
		Bi-ann. rate filing-no change req.	11/21/2006	0%	0.00%	61108016 (S)
		Bi-ann. rate filing-no change req.	6/8/2006	0%	0.00%	60502031
			3/6/2006	-1.30%	-1.30%	51107001
			7/8/2005	-10.10%	-10.10%	50504018
			10/15/2004	-0.10%	-0.10%	40806003
			5/15/2003	9.40%	9.40%	30130015
			4/1/2002	11.30%	11.30%	158814
		11/15/2000	1.50%	1.50%	70381	
		2/1/1999	-5.20%	-5.20%	98100228	
Market Share as of 2007	Company	Effective date	% Requested	% Granted	WV #:	
16.15%	<i>Nationwide Mutual Ins. Co.</i>	pending	0.00%	pending	80520025 (S)	
			5/10/2008	-0.10%	-0.10%	80411024 (S)
			3/22/2008	0.00%	0.00%	71227026 (S)
			8/17/2007	0.40%	0.40%	70501025 (S)
			2/17/2007	0.00%	0.00%	61011021 (S)
			8/18/2006	1.00%	1.00%	60525003 (S)
			2/17/2006	0.00%	0.00%	51116015 (S)
			8/11/2005	-5.70%	-5.70%	50519013 (S)
			12/30/2004	0.00%	0.00%	40915025 (S)
			11/30/2003	7.30%	7.30%	30410017
			10/15/2002	8.40%	8.40%	161342
			10/15/2001	8.30%	8.30%	152768
			4/25/2001	8.30%	0.00%	152768
			7/8/2000	5.00%	3.80%	30518
			9/1/1998	-4.70%	-4.70%	98040344
Market Share as of 2007	Company	Effective date	% Requested	% Granted	WV #:	
10.02%	<i>Erie Ins. Property & Casualty Co.</i>	5/1/2008	0%*	0.00%	71203008 (S)	
		*Bi-ann. rate filing-no change req.	11/1/2007	0.20%	0.20%	70604005 (S)
		Bi-ann. rate filing-no change req.	3/1/2007	0%	0.00%	61207019 (S)
		Bi-ann. rate filing-no change req.	10/1/2006	0%	0.00%	60605000 (S)
		Bi-ann. rate filing-no change req.	5/1/2006	0%	0.00%	51220032 (S)
			1/1/2006	-3.20%	-3.20%	50916025 (S)
			11/1/2005	-2.40%	-2.60%	50627007 (S)
			8/1/2005	-3.10%	-3.10%	50512007 (S)
		introduced ins. scores into rating	3/1/2005	0%	0.00%	41116023 (S)
			11/1/2004	-0.01%	-0.01%	40629029 (S)
		introduced ins. scores into tiering	8/17/2004	0%	0.00%	40610016 (S)
			11/1/2003	8.90%	8.90%	30626021
			11/1/2002	9.90%	9.90%	163798
			11/1/2001	6.00%	6.00%	154878
			11/1/2000	-0.85%	-0.85%	60508
			10/1/1999	-2.30%	-2.30%	99030890
			8/19/1999	-0.30%	-0.30%	99060643
			11/1/1998	-5.60%	-5.60%	98050414

Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business

<i>Private Passenger Auto</i>					
Market Share as of 2007	Company	Effective date	% Requested	% Granted	WV #:
4.60%	Allstate Ins. Co.	5/29/2008	0%*	0.00%	80516007 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	12/11/2007	0%*	0.00%	71121021 (S)
		12/17/2007	9.30%	4.80%	70726014 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	7/18/2007	0%*	0.00%	70515026 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	12/29/2006	0%*	0.00%	61201007 (S)
		n/a	4.50%	0.00%	60628022 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	6/29/2006	0%*	0.00%	60516004 (S)
		1/30/2006	1.40%	0.00%	51118026 (S)
		7/25/2005	-4.20%	-8.20%	50518008
	<i>*introduced tiering program</i>	9/1/2003	0%*	0.00%	30508007
		3/3/2003	8.80%	8.80%	21219014
		4/25/2002	19.80%	13.50%	157710
		10/29/2001	10.00%	10.00%	1519991
		6/7/1999	14.00%	0.00%	1519991
		8/17/1998	-0.03%	-0.03%	98050338
Market Share as of 2007	Company	Effective date	% Requested	% Granted	WV #:
2.79%	Progressive Classic Insurance Co.	<i>pending</i>	5.00%	<i>pending</i>	80401012 (S)
		6/22/2007	5.50%	5.50%	70412022 (S)
		8/4/2006	-5.30%	-5.30%	60420020
	<i>(formerly Prog. Paloverde Ins. Co.)</i>	1/4/2002	11.60%	11.60%	157110
		12/12/2000	7.80%	7.80%	90711
		12/1/1999	3.50%	3.50%	99070341
		2/4/1999	0.00%	0.00%	98120016
		8/17/1998	-2.30%	-2.30%	98070280
		3/3/1998	0.80%	0.80%	98010037

Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business

Commercial Automobile

Market Share as of 2007	Company	Effective date	%Requested	% Granted	WV #:
10.79%	National Union Fire Ins Co of Pittsburgh <i>*Utilizes ISO Loss Costs for Rates</i>	4/1/2005 2/1/2002	0.00% 4.90%	0.00% 4.90%	41202008 157620
8.61%	Erie Insurance Property & Casualty Co	1/1/2008 4/1/2007 3/1/2005 8/1/2003 1/1/2002 5/1/2000	0.00% -2.90% 9.40% 9.70% 7.30% 2.30%	0.00% -2.90% 9.40% 9.70% 7.30% 2.30%	70821019 (S) 61207023 (S) 41028023 (S) 30506011 156033 99120586
7.33%	Westfield Ins. Co.* <i>*Utilizes ISO Loss Costs for Rates</i>	10/8/2007 3/30/2006 9/2/2003 8/30/1999	2.00% 2.50% 3.90% -6.30%	2.00% 2.50% 3.90% -6.30%	70927002 (S) 60313005 (S) 30702005 99070266
4.66%	National Casualty Co.* <i>*Utilizes ISO Loss Costs for Rates</i>	6/5/2007 10/6/2006 4/18/2005 12/6/2002 3/1/2002 6/15/2001 11/11/1999	0% -1.40% -20.00% 16.30% 14.30% 7.40% -0.90%	0.00% -1.40% -20.00% 16.30% 14.30% 7.40% -0.90%	70524010 (S) 61002013 (S) 50316022 (S) 164273 159639
3.49%	Travelers Property Casualty Co. of America	11/1/2007 2/1/2007 6/1/2005 12/1/2003 4/15/2002 12/13/2000 11/1/1999	0.00% 0.00% -5.00% 7.60% 2.80% 11.80% 9.90%	0.00% 0.00% -5.00% 7.60% 2.80% 11.80% 9.90%	70305010 60907004 (S) 41222001 30902009 160647 100360 99090205

Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business

Homeowners

Market Share as of 2007	Company	Effective date	%Requested	% Granted	WV #:
25.41%	<i>State Farm Fire and Casualty Co.</i>	<i>pending</i>	3.80%	<i>pending</i>	80410034 (S)
	<i>*Bi-annual rate filing-no change requested</i>	1/1/2008	0%*	0.00%	71119022 (S)
		7/1/2007	-7.20%	-7.20%	70328021 (S)
		5/1/2007	-3.30%	-3.30%	70126019 (S)
		10/1/2006	-5.00%	-5.00%	60328010
	<i>*Bi-annual rate filing-no change requested</i>	3/1/2006	0%*	0.00%	51005005
		10/1/2004	0.50%	0.50%	40623046
		10/1/2003	13.70%	13.70%	30606014
		10/1/2002	27.50%	27.50%	161944
		4/1/2002	10.00%	10.00%	156870
		n/a	2.00%	0.00%	155000
		n/a	?	0.00%	99080488
		9/1/1998	3.60%	3.60%	98040335
		n/a	0.40%	0.00%	98010238
Market Share as of 2007	Company	Effective date	%Requested	% Granted	WV #:
13.93%	<i>Nationwide Mutual Fire Ins. Co.</i>	7/5/2008	2.00%	2.00%	80213024 (S)
	<i>*Bi-annual rate filing-no change requested</i>	2/3/2008	0.00%	0.00%	70920012 (S)
		7/1/2007	0%*	0.00%	70403030 (S)
		1/13/2007	-0.20%	-0.20%	60731004 (S)
		6/3/2006	0.00%	0.00%	51219008 (S)
		8/6/2005	1.10%	-2.34%	50210002 (S)
		7/20/2004	4.90%	4.90%	40316026 (S)
		7/20/2003	13.20%	13.20%	30122025
		7/20/2002	20.20%	19.90%	159804
		10/4/2001	18.10%	0.00%	156621
		6/29/2001	13.80%	9.90%	151224
		5/26/2000	9.90%	9.90%	99120520
		4/8/1998	3.40%	3.40%	97120132

Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business

Homeowners					
Market Share as of 2007	Company	Effective date	%Requested	% Granted	WV #:
11.70%	<i>Erie Ins. Property & Casualty Co.</i>	7/1/2008	-2.20%	-2.20%	80306037 (S)
		1/1/2008	-2.20%	-2.20%	70912025 (S)
		7/1/2007	-4.10%	-4.10%	70403046 (S)
		1/1/2007	-3.30%	-3.30%	61003024 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	7/1/2006	0%*	0.00%	60330024 (S)
		3/1/2006	-0.10%	-0.10%	51116022 (S)
		1/1/2006	-14.50%	-14.50%	51007015 (S)
		5/1/2005	-4.00%	-4.00%	50210012 (S)
		3/1/2005	-1.30%	-1.30%	41108015 (S)
	<i>*introduced in. scores into tiering</i>	8/17/2004	0%*	0.00%	40603036 (S)
		4/1/2004	32.80%	32.80%	31210007 (S)
		1/1/2004	5.70%	5.70%	30915009 (S)
		4/1/2003	20.80%	20.80%	21212012 (S)
		4/1/2002	5.80%	5.80%	158704
		4/1/2001	4.40%	4.40%	150342
		4/1/2000	0.30%	0.30%	99120382
		3/1/1999	5.60%	5.60%	98110356
		3/1/1998	6.80%	6.80%	97110212
Market Share as of 2007	Company	Effective date	%Requested	% Granted	WV #:
5.66%	<i>Allstate Ins. Co.</i>	2/5/2008	0%*	0.00%	80128007 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	11/5/2007	0%*	0.00%	70725009 (S)
		11/5/2007	0%*	-10.00%	70202014 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	11/6/2006	0%*	0.00%	60803017 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	7/3/2006	0%*	0.00%	60202011 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	11/1/2005	0%*	0.00%	51017005 (S)
	<i>*09/01/03 filing introd. tiering prog.</i>	9/1/2003	0%*	0.00%	30509013
		3/10/2003	16.70%	11.60%	21227001
		2/25/2002	42.70%	21.30%	157559
		7/31/2000	9.00%	9.00%	20478
		9/28/1998	2.00%	2.00%	98040411
Market Share as of 2007	Company	Effective date	%Requested	% Granted	WV #:
5.39%	<i>Nationwide Property & Casualty Insurance Company</i>	7/5/2008	2.00%	2.00%	80213024 (S)
		2/3/2008	0%	0.00%	70920012 (S)
		7/1/2007	0.00%	0.00%	70403030 (S)
		1/13/2007	-0.20%	-0.20%	60731004 (S)
		6/3/2006	0.00%	0.00%	51219008 (S)
		8/6/2005	1.10%	-2.34%	50210002 (S)
	<i>*initial program filing</i>	7/20/2004	0%*	0.00%	40406025 (S)

Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business

Businessowners

Market Share as of 2007	Company	Effective date	% Requested	% Granted	WV #:
13.22%	Erie Ins. Property & Casualty Co (Ultraflex Program)	1/1/2008	-0.10%	-0.10%	70817010 (S)
		12/1/2007	0.10%	0.10%	70712017 (S)
		4/1/2007	-1.80%	-1.80%	61222012 (S)
		4/1/2006	0.90%	0.90%	51215008 (S)
		3/1/2005	5.60%	5.60%	41014014 (S)
		1/1/2005	0.20%	0.20%	40817004 (S)
		1/1/2004	12.00%	12.00%	30728026
		3/1/2003	14.10%	14.10%	21107030
		10/1/2001	7.50%	7.50%	154461
		8/27/2001	0.00%	0.00%	156035
		8/1/2000	4.80%	4.80%	40327
		6/1/2000	0.10%	0.10%	99120007
11.90%	Westfield Ins. Co.*	2/4/2008	-0.20%	-0.20%	80122037 (S)
		4/28/2007	2.60%	2.60%	70404016 (S)
		7/28/2005	5.00%	5.00%	50520000 (S)
		4/15/2004	9.50%	9.50%	31222036
		*Utilizes ISO Loss Costs	8/26/2002	12.90%	12.90%
6.94%	Federal Ins. Co. (Chubb Group) (Customarq series)	2/1/2008	0.20%	0.20%	70522007
		5/1/2006	0.20%	0.20%	51101004
		1/1/2006	-0.01%	-0.01%	50815010
		7/1/2005	12.30%	12.30%	50124015
		2/1/2004	0.00%	0.00%	30828005
		6/1/2002	15.00%	15.00%	160384
		1/1/2001	0.00%	0.00%	100498
		11/1/1999	0.00%	0.00%	99070624
6.18%	Cincinnati Ins. Co. (Businessowner program)	11/1/2008	0.13%	0.13%	80415023 (S)
		7/1/2007	-0.10%	-0.10%	61227013 (S)
		11/1/2006	-0.06%	-0.06%	60425009 (S)
		7/1/2006	3.05%	3.05%	60125014 (S)
		7/1/2004	0.30%	0.30%	40120016
		11/1/2003	9.15%	9.15%	30516014
5.85%	Nationwide Mutual Ins. Co.* (Business Provider Program)	5/22/2008	0.00%	0.00%	80122029 (S)
		12/1/2007	-1.90%	-1.90%	70628025 (S)
		6/15/2007	0.00%	0.00%	70312013 (S)
		10/1/2006	-0.80%	-0.80%	60511025 (S)
		12/1/2005	-0.10%	-0.10%	50809023 (S)
		11/15/2005	1.80%	1.80%	50726012 (S)
		9/1/2005	0.00%	0.00%	50317015 (S)
		6/1/2004	1.30%	1.20%	31223019
		2/1/2003	5.80%	5.80%	163357
		10/1/2002	9.00%	9.00%	162075
		2/1/2002	7.00%	7.00%	153992
		*Utilizes ISO Loss Costs	2/1/2000	4.00%	4.00%

Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business

Medical Malpractice (Physicians & Surgeons)

Market Share as of 2007	Company	Effective date	%Requested	% Granted	WV #:
82.15%	<i>West Virginia Mut. Ins Co</i> <i>*fka W.V. Physicians Mutual</i>	3/1/2008	-0.01%	-0.01%	80129001
		1/1/2008	0%	0%	70918006
		1/1/2007	-15.00%	-15.00%	60915016
		1/1/2006	-5.00%	-5.00%	50826007
		1/1/2005	10.20%	10.20%	41006013
		7/1/2004	initial filing	initial filing	40331017
7.63%	<i>Woodbrook Cas Ins Inc</i> <i>*fka Medical Assur. of WV</i>	11/1/2007	-10.70%	-10.70%	70810017 (S)
		10/20/2006	-2.80%	-2.80%	60711005
		10/20/2005	-1.10%	-1.10%	50718024
		10/20/2004	18.50%	14.50%	40721020
		10/3/2003	17.30%	13.00%	30623002
		7/1/2002	23.00%	16.00%	161405
		9/14/2001	30.00%	18.00%	155255
		8/1/2000	35.00%	35.00%	50507
1.94%	<i>Amer. Cas. Co. of Reading, PA</i> <i>*Nurse Programs</i>	8/1/2007	2.87%	2.87%	70425011 (S)
		5/1/2006	3.00%	3.00%	60210003 (S)
		12/16/2005	6.20%	6.20%	50831026 (S)
		8/13/2004	26.80%	26.80%	40525004
		n/a	83.40%	0.00%	30819021
		12/1/2002	4.20%	4.20%	20923013
1.39%	<i>The Doctors Co., An</i> <i>Interinsurance Exchange</i>	6/21/2002	12.50%	12.50%	161467
		9/1/2007	-9.70%	-9.70%	70612012 (S)
		9/1/2006	-10.90%	-10.90%	60626020
		10/1/2005	0.00%	0.00%	50607000
		6/1/2004	4.90%	4.90%	40218038
		10/14/2003	3.10%	0.00%	30528010
		4/1/2003	45.70%	17.00%	21121000
		7/1/2002	87.30%	26.40%	159937
		12/1/2001	7.50%	7.50%	155338
		12/1/2000	-0.70%	-0.70%	100510
1.30%	<i>Continental Cas. Co.</i> <i>*Dentist Programs</i>	10/1/1999	2.50%	2.50%	99060131
		8/1/2007	6.30%	6.30%	70529010 (S)
		11/1/2005	3.90%	3.90%	50408008
		11/1/2004	10.00%	10.00%	40402013 (S)
		10/2/2003	10.00%	10.00%	30804003
		6/12/2002	30.00%	30.00%	159431
4/11/2000	initial filing	initial filing	40147		

Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business

Individual Health Products

Market Share as of 2007	Company	Effective Date	% Requested	%		WV #:
				Requested	Granted	
81.24%	<i>Mnt State Blue Cross & Blue Shield (Highmark West Virginia) [Coverage Forms DPNB97-DPSB97]</i>	4/1/2008	4.00%	4.00%	71205014	
		1/1/2008	0.00%	0.00%	70906006	
		10/1/2007	0.00%	0.00%	70529016	
		4/1/2007	3.00%	3.00%	61211016	
		1/1/2007	2.00%	2.00%	60915000	
		10/1/2006	4.00%	4.00%	60608014	
		7/1/2006	2.00%	2.00%	60303012	
		4/1/2006	4.00%	4.00%	51115008	
		1/1/2006	2.00%	2.00%	50824024	
		10/1/2005	2.00%	2.00%	50614008	
		7/1/2005	3.00%	3.00%	50301040	
		4/1/2005	4.00%	4.00%	50110041	
		1/1/2005	2.00%	2.00%	40913002	
		10/1/2004	3.00%	3.00%	40615002	
		7/1/2004	2.00%	2.00%	40315027	
		4/1/2004	3.00%	3.00%	31212012	
		10/20/2003	2.00%	2.00%	30820014	
		10/1/2003	4.00%	4.00%	30611013	
		7/1/2003	1.00%	1.00%	30310012	
		4/1/2003	3.00%	3.00%	21125008	
		10/1/2002	5.00%	5.00%	163379	
		4/1/2002	5.00%	5.00%	158941	
		8/6/2001	6.00%	6.00%	154801	
		4/11/2001	3.00%	3.00%	152554	
		10/1/2000	5.10%	5.10%	150409	
8/4/2000	4.86%	4.86%	60313			
4/1/2000	3.95%	3.95%	40481			
2/1/2000	3.39%	3.39%	99120508			
7/9/1999	2.38%	1.98%	99050689			
7.30%	<i>Time Insurance Company *formerly Fortis Insurance Company [Coverage Form 227]</i>	3/2/2006	18.00%	18.00%	60118020	
		8/1/2005	17.00%	17.00%	50202024	
		6/23/2005	16.00%	16.00%	50427029	
		2/2/2005	0.00%	0.00%	41214003	
2.54%	<i>Health Plan of Upper Ohio Valley</i>	1/1/2008	21.30%	21.30%	71030003	
		1/19/2006	0.47%	0.47%	51206030	
		1/1/2005	11.60%	11.60%	41103008	
		1/1/2004	-5.48%	-5.48%	31003015	
		1/1/2003	10.16%	10.16%	21003011	
		1/1/2002	23.10%	23.10%	157012	
		10/19/2000	17.94%	17.94%	100076	
		12/1/1999	4.78%	4.78%	99110026	
10/30/1998	20.29%	20.29%	98100531			

Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business

<i>Individual Health Products</i>					
Market Share as of 2007	Company	Effective Date	% Requested	% Granted	WV #:
2.54%	<i>Health Plan of Upper Ohio Valley</i>	1/1/2008	21.30%	21.30%	71030003
		1/19/2006	0.47%	0.47%	51206030
		1/1/2005	11.60%	11.60%	41103008
		1/1/2004	-5.48%	-5.48%	31003015
		1/1/2003	10.16%	10.16%	21003011
		1/1/2002	23.10%	23.10%	157012
		10/19/2000	17.94%	17.94%	100076
		12/1/1999	4.78%	4.78%	99110026
		10/30/1998	20.29%	20.29%	98100531
2.49%	<i>John Alden Life Insurance Company</i> <i>[Coverage Form 390]</i>	10/1/2007	18.00%	18.00%	70806001
		9/1/2006	20.00%	20.00%	60516020
		n/a	21.00%	0.00%	60906029
		5/1/2006	-5.70%	-5.70%	60306028
		3/30/2006	14.00%	14.00%	60113008
		2/7/2006	0.00%	0.00%	51215011
		11/16/2005	0.00%	0.00%	50930006
		8/1/2005	0.00%	0.00%	50614006
		7/1/2005	21.00%	21.00%	50208022
2.18%	<i>Continental General Insurance Company</i> <i>[Cov. Form:01A, 01B, 01C, 116, 12A, 19A]</i>	2/14/2008	24.99%	24.99%	71119032 (S)
		11/1/2006	14.99%	14.99%	60808001
		4/1/2006	24.99%	24.99%	60110002
		10/1/2005	19.99%	19.99%	50628027
		2/1/2005	16.99%	10.99%	41029005
		7/1/2004	16.99%	16.99%	40419025
		11/12/2003	21.99%	21.99%	30926000
		4/18/2003	21.99%	21.99%	30211020
		8/21/2002	48.60%	40.00%	164106
		9/20/2001	34.98%	34.98%	155750
		3/6/2001	1.21%	1.21%	151106
		n/a	?	0.00%	70053
		n/a	?	0.00%	99030376
7/7/1998	14.00%	0.00%	98050153		

Receivership Division

During 2007, the Receivership Division was involved in the administration of one domestic liquidation proceeding which remains open. The administration of the estate is performed pursuant to West Virginia Code §33-10-1 et seq. or 33-24-14 et seq.

BLUE CROSS BLUE SHIELD OF WEST VIRGINIA, INC.

On October 26, 1990, the Insurance Commissioner of the State of West Virginia, was appointed Receiver of Blue Cross Blue Shield of West Virginia, Inc. (BCBSWV), and was directed to liquidate and wind-up the affairs of BCBSWV by an Order of Liquidation entered in the Circuit Court of Kanawha County, West Virginia.

The Receivership Court entered an "Order Authorizing and Approving Assumption of Certain Liabilities in Exchange for Sale of Certain Assets" on November 26, 1990. This Order authorized Mountain State Blue Cross and Blue Shield, Inc. (MSBCBS) to assume the liability for any claims incurring on or after October 12, 1990 on the BCBSWV health insurance policies in return for various consideration from BCBSWV and as contemplated by a project agreement entered into in October 1990. Mutual Management Company, Inc. (MMC), an affiliate of MSBCBS, was to purchase the home office building, furniture and equipment at a specified amount of \$7,000,000, and provide certain administrative services to the Receiver.

The Receivership Court entered an order on April 2, 1991 to approve the "Application of Receiver to Approve Plan of Liquidation." The Plan of Liquidation set Monday, July 8, 1991 as the final date for filing claims in the liquidation proceedings. A total of 21,446 Proofs of Claim were returned before the deadline.

Under an Order issued by the Receivership Court in 1991, the Deputy Receiver was named Liquidator of the estate and was delegated responsibility to evaluate and, where appropriate, bring any causes of action for recovery to the estate, its subscribers and creditors. The Deputy Receiver/Liquidator has previously brought and pursued asset recovery actions against the Blue Cross Blue Shield Association, the directors and officers of Blue Cross Blue Shield of West Virginia, Shearson Lehman Hutton Inc., United Mine Workers of America and others. An action was also filed against Mountain State Blue Cross Blue Shield, Inc. and Mutual management Company, Inc. to compel performance under the agreement mentioned above. Through these efforts and other recoveries to the estate, at December 31, 2007, the Receiver held \$1,715,901.19 of cash balances (excluding \$10,654,115.21 which was previously distributed to Class II claimants in October 2000 and June 2001), all of which had been recovered since the company had been placed into liquidation.

The Receiver's Provisional Plan of Distribution was filed with the Receivership Court on June 16, 1992. Notices of Determination indicating the Receiver's recommendation as to the amount and/or classification of each claim filed in the estate were mailed to claimants on June 22, 1992. Claims that had been classified by the Receiver as Class III or higher were advised of the recommended approved amount of their claim. Claims that were classified below Class III (Class IV through Class VI) were advised of the recommended classification code for their claim, but were not necessarily, in all cases, advised of the recommended amount. The procedure for filing objections is outlined in West Virginia Code §33-24-25, the Plan of Liquidation and the Provisional Plan of Distribution. On March 9, 1996, West Virginia Code §33-24-27 was amended to change the policyholder creditor class from Class III to Class II.

In 1992, after the final date established by the Receivership Court for the filing of claims, the United States of America filed an objection with the Receivership Court, claiming that all debts owed to federal government agencies should have a “super priority” over all other claimants in the receivership proceeding, whether or not the United States of America had filed a Proof of Claim. On December 4, 1998, the West Virginia Supreme Court upheld the decision of the Receivership Court and the Receiver’s position on the classification of these claims, and remanded issues involving the amount of certain government agency claims. During 1999, the United States of America obtained an extension of time from the United States Supreme Court in order to consider filing a writ of certiorari to appeal that West Virginia Supreme Court decision. After obtaining this extension of time, the United States Department of Justice made a decision not to file an appeal. During 2000, the claims of the United States of America were all settled as to amount and creditor class.

On June 16, 1993, the Receivership Court adopted Rules of Procedure before Referee for the resolution of disputed claims. A total of 67 objection hearings were held before the Court appointed Referee, and 224 additional objections were resolved by agreement between the claimant and the Receiver.

In addition to the objection of the United States of America, other objection hearings involving significant amounts to the estate were held on the claims of Blue Cross of Western Pennsylvania, Pennsylvania Blue Shield and the United Mine Workers of America. In January 1997, the Receivership Court adopted the recommendation of the Referee as to the claims of Blue Cross of Western Pennsylvania and Pennsylvania Blue Shield. On December 4, 1998, the West Virginia Supreme Court issued its opinion affirming in part, reversing in part and remanding the case to the Receivership Court. During 2000, the remanded claims of Blue Cross of Western Pennsylvania and Pennsylvania Blue Shield against the estate and the Receiver’s claim against Blue Cross of Western Pennsylvania were settled. The estate received \$452,500 and the claimants received approved general creditor claims against the estate.

The Receiver petitioned for and made a 50% distribution to all subscriber and health care provider Class II claims in a partial distribution. A total of \$10,654,058.38 was distributed to Class II claimants on October 27, 2000.

The United Mine Workers of America claim, and those of the Receiver claiming a voidable preference as to the United Mine Workers of America were fully briefed and in October 2003, the Referee issued his recommendations on the UMWA claim and the Receiver’s preference action against the UMWA. In November 2003, the Receiver and the UMWA filed exceptions to the Referee’s recommendations. On May 10, 2005, The Receivership Court adopted the recommendation of the Referee and final orders were entered. On August 17, 2005, UMWA notified their intent to appeal this Receivership Court Order to the West Virginia Supreme Court of Appeals. After briefing, the UMWA appeal was argued on September 6, 2006 before the West Virginia Supreme Court of Appeals.

On October 6, 2006, after consideration of the arguments of the parties and a careful review of the briefs and record, the West Virginia Supreme Court reversed the Circuit Courts' May 10, 2005 Order and remanded the case for entry of an order granting the UMWA’s Motion for Summary Judgment.

On December 11, 2006, the Receivership Court entered an Order granting UMWA's Motion for Summary Judgment and approving BCBS-WV's payment of \$1,593,536.74 to UMWA.

On November 20, 2007, the Receiver filed a "Report of Operations" with the Receivership Court. This Report describes various actions taken by the Receiver and includes financial statements (liquidation basis balance sheets and summary of cash receipts and disbursements) for the period June 30, 1998 through June 30, 2007. The Report also requested approval of various service provider fees and expenses. The Receivership Court approved the "Report of Operations" in an Order entered November 21, 2007.

This receivership proceeding is being prosecuted under the case heading State of West Virginia ex rel. Jane L. Cline v. Blue Cross Blue Shield of West Virginia, Inc., Civil Action Number 90-C-3825 in the Circuit Court of Kanawha County, West Virginia. Reports on significant activity relating to the liquidation are filed with the Receivership Court on a periodic basis as necessary.

Workers' Compensation Self-Insurance

The Workers' Compensation Self-Insurance Unit is responsible for regulating the 122 employers in West Virginia that have been approved to self-insure their workers' compensation coverage. Three companies were approved for self insured status in calendar year 2007.

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 guaranteed cost or deductible programs.

Regulation of the self insured employers focuses on several different areas: maintenance of the risk pools, annual financial condition reviews, claim monitoring and the resolution of claimant and provider complaints.

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 prior to July 1, 2004 (the date self-administration began) and the Guaranty pool that covers claims with dates of injury 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 changed 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.

Claim monitoring concentrates on ensuring that claimants are paid correctly and promptly. Claim monitoring audits are often completed at the TPA's place of business, although desk audits are also performed when the number of claims to be reviewed is small. The audit findings are communicated to the employer and TPA via a detailed letter and the employer is then required to provide proof that the issues have been resolved. The most common errors are late notification to the OIC of a claim's existence and incorrect temporary total disability calculations.

The resolution of claimant and provider complaints provides a more informal approach to dispute resolution than the legal appeal process. Inquiries by claimants, providers and government officials are researched and responded to, generally within 24 hours, and have resulted in a minimal number of instances where the employer is deemed to be out of compliance with claim processing guidelines.

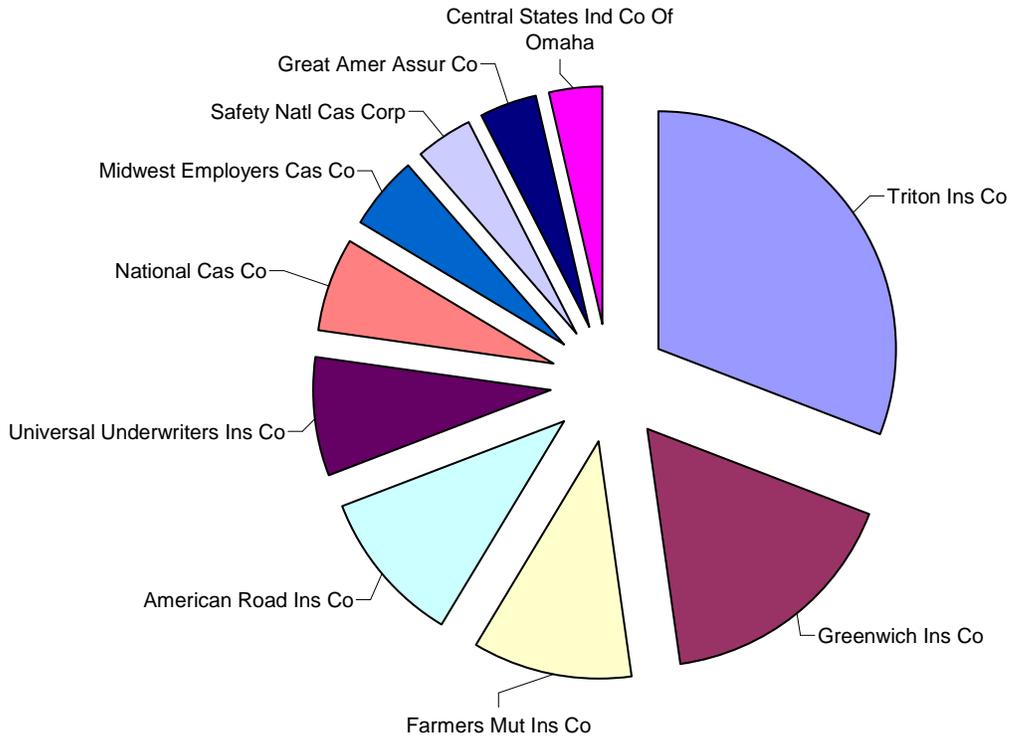
SECTION 3

INSURANCE BUSINESS IN WEST VIRGINIA

**2007 West Virginia Market Share Report
Aggregate Write-ins**

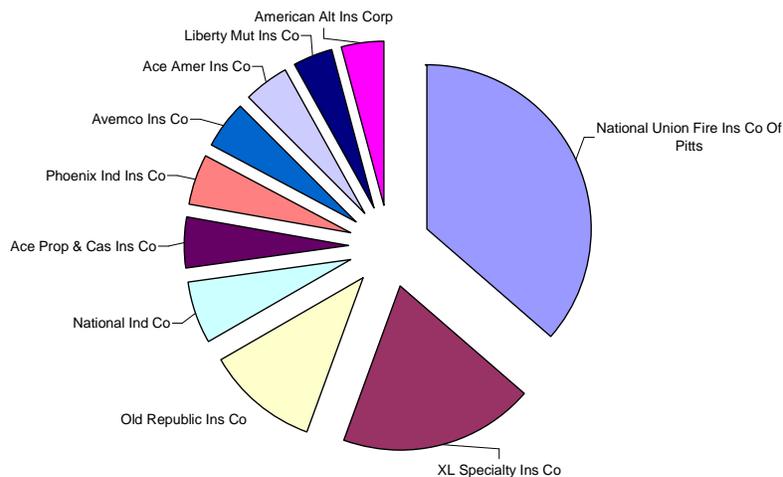
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Triton Ins Co	25.53%	\$1,999,000
2	Greenwich Ins Co	14.12%	\$1,105,670
3	Farmers Mut Ins Co	9.04%	\$707,791
4	American Road Ins Co	8.85%	\$692,959
5	Universal Underwriters Ins Co	6.69%	\$523,738
6	National Cas Co	5.15%	\$403,270
7	Midwest Employers Cas Co	4.26%	\$333,533
8	Safety Natl Cas Corp	3.22%	\$251,803
9	Great Amer Assur Co	3.20%	\$250,581
10	Central States Ind Co Of Omaha	3.01%	\$235,820
11	American Bankers Ins Co Of FL	2.95%	\$231,057
12	Heritage Ind Co	2.79%	\$218,338
13	Continental Ins Co	2.75%	\$215,725
14	Stonebridge Casualty Ins Co	1.57%	\$122,723
15	Great Amer Alliance Ins Co	1.55%	\$121,608
16	Municipal Mut Ins Co	1.54%	\$120,477
17	Farmers Mech Mut Fire Ins Of WV	1.16%	\$90,680
18	Yosemite Ins Co	1.05%	\$82,319
19	Ohio Ind Co	0.86%	\$67,254
20	Balboa Ins Co	0.56%	\$43,609
21	Lyndon Prop Ins Co	0.39%	\$30,288
22	MIC Prop & Cas Ins Corp	0.35%	\$27,510
23	Voyager Property & Cas Ins Co	0.30%	\$23,227
24	Allstate Ins Co	0.29%	\$22,512
25	American Gen Ind Co	0.22%	\$17,061
26	Great Amer Ins Co	0.20%	\$15,963
27	FFG Ins Co	0.16%	\$12,793
28	American Security Ins Co	0.16%	\$12,361
29	American Reliable Ins Co	0.14%	\$11,272
30	Firemans Fund Ins Co	0.14%	\$11,056
31	Allstate Ind Co	0.06%	\$4,313
32	Allstate Prop & Cas Ins Co	0.03%	\$2,481
33	United Fncl Cas Co	0.02%	\$1,367
34	Courtesy Ins Co	0.01%	\$874
35	Harleysville Mut Ins Co	0.01%	\$675
36	Arch Ins Co	0.01%	\$401
37	Old Republic Ins Co	0.00%	\$379
38	Old United Cas Co	0.00%	\$177
39	West Virginia Natl Auto Ins Co	0.00%	\$117
40	Great Amer Ins Co of NY	0.00%	\$6
41	AIG Premier Ins Co	0.00%	(\$3)
42	Virginia Surety Co Inc	-2.31%	(\$181,267)
	Total for Top 10 Insurers	83.05%	\$6,504,165
	Total for All Other Insurers	<u>16.95%</u>	<u>\$1,327,353</u>
	Total for All Insurers	100.00%	\$7,831,518

Aggregate Write-ins



2007 West Virginia Market Share Report Aircraft

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	National Union Fire Ins Co Of Pitts	30.71%	\$1,419,725
2	XL Specialty Ins Co	16.28%	\$752,509
3	Old Republic Ins Co	9.48%	\$438,360
4	National Ind Co	5.11%	\$236,130
5	Ace Prop & Cas Ins Co	4.23%	\$195,754
6	Phoenix Ind Ins Co	4.08%	\$188,513
7	Avemco Ins Co	3.99%	\$184,587
8	Ace Amer Ins Co	3.77%	\$174,132
9	Liberty Mut Ins Co	3.47%	\$160,473
10	American Alt Ins Corp	3.45%	\$159,540
11	Federal Ins Co	2.12%	\$98,068
12	Zurich American Ins Co	2.07%	\$95,692
13	General Reins Corp	1.74%	\$80,248
14	National Liab & Fire Ins Co	1.74%	\$80,248
15	US Specialty Ins Co	1.50%	\$69,512
16	Allianz Global Risks US Ins Co	1.33%	\$61,483
17	Westchester Fire Ins Co	1.17%	\$53,982
18	Arch Ins Co	1.03%	\$47,452
19	Tokio Marine & Nichido Fire Ins Co	0.85%	\$39,200
20	Insurance Co Of The State Of PA	0.73%	\$33,669
21	Mitsui Sumitomo Ins Co of Amer	0.63%	\$29,223
22	American Natl Prop & Cas Co	0.29%	\$13,417
23	Clarendon Natl Ins Co	0.20%	\$9,084
24	Finial Ins Co	0.03%	\$1,163
25	Old United Cas Co	0.01%	\$557
26	Hartford Fire In Co	0.01%	\$435
27	Allstate Ins Co	0.00%	\$100
28	Praetorian Ins Co	0.00%	(\$54)
29	Continental Ins Co	-0.01%	(\$324)
	Total for Top 10 Insurers	84.57%	\$3,909,723
	Total for All Other Insurers	<u>15.43%</u>	<u>\$713,155</u>
	Total for All Insurers	100.00%	\$4,622,878



**2007 West Virginia Market Share Report
Allied Lines**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Factory Mut Ins Co	18.45%	\$4,879,828
2	Farm Family Cas Ins Co	9.90%	\$2,618,484
3	State Auto Prop & Cas Ins Co	4.34%	\$1,149,051
4	Great Amer Assur Co	3.83%	\$1,013,257
5	American Modern Home Ins Co	3.69%	\$975,477
6	Westfield Ins Co	3.63%	\$960,364
7	Westchester Fire Ins Co	3.52%	\$930,295
8	Farmers Mech Mut Fire Ins Of WV	3.25%	\$859,558
9	Continental Cas Co	3.05%	\$807,239
10	St Paul Fire & Marine Ins Co	2.86%	\$757,223
11	Wva Ins Co	2.84%	\$750,998
12	Nationwide Mut Fire Ins Co	2.58%	\$682,062
13	American Security Ins Co	2.49%	\$659,080
14	General Ins Co Of Amer	2.31%	\$610,984
15	Cincinnati Ins Co	2.22%	\$586,099
16	RSUI Ind Co	1.91%	\$504,401
17	Travelers Ind Co	1.79%	\$474,135
18	Travelers Property Cas Co Of Amer	1.77%	\$467,769
19	American Guar & Liab Ins	1.72%	\$455,287
20	Erie Ins Prop & Cas Co	1.58%	\$418,480
21	State Automobile Mut Ins Co	1.47%	\$389,648
22	Generali Us Branch	1.34%	\$354,935
23	Liberty Mut Fire Ins Co	1.04%	\$276,261
24	Westport Ins Corp	1.02%	\$270,898
25	Safe Ins Co	0.99%	\$260,762
26	American Modern Select Ins Co	0.98%	\$259,953
27	St Paul Mercury Ins Co	0.84%	\$221,993
28	Farmers Mut Ins Co	0.78%	\$207,044
29	Municipal Mut Ins Co	0.77%	\$203,214
30	Allianz Global Risks US Ins Co	0.71%	\$186,534
31	American Natl Prop & Cas Co	0.66%	\$174,648
32	AXIS Reins Co	0.64%	\$169,401
33	United States Fire Ins Co	0.55%	\$145,406
34	Allstate Ins Co	0.53%	\$139,311
35	Balboa Ins Co	0.49%	\$129,814
36	Pan Handle Farmers Mut Ins Co Of WV	0.47%	\$123,915
37	USAA	0.43%	\$112,938
38	Scottsdale Ind Co	0.42%	\$111,577
39	West Virginia Farmers Mut Ins Assoc	0.39%	\$103,227
40	Sentry Select Ins Co	0.39%	\$103,059
41	Pennsylvania Lumbermens Mut Ins	0.38%	\$100,955
42	Empire Fire & Marine Ins Co	0.38%	\$100,320
43	Universal Underwriters Ins Co	0.36%	\$95,398
44	St Paul Protective Ins Co	0.36%	\$94,521

**2007 West Virginia Market Share Report
Allied Lines**

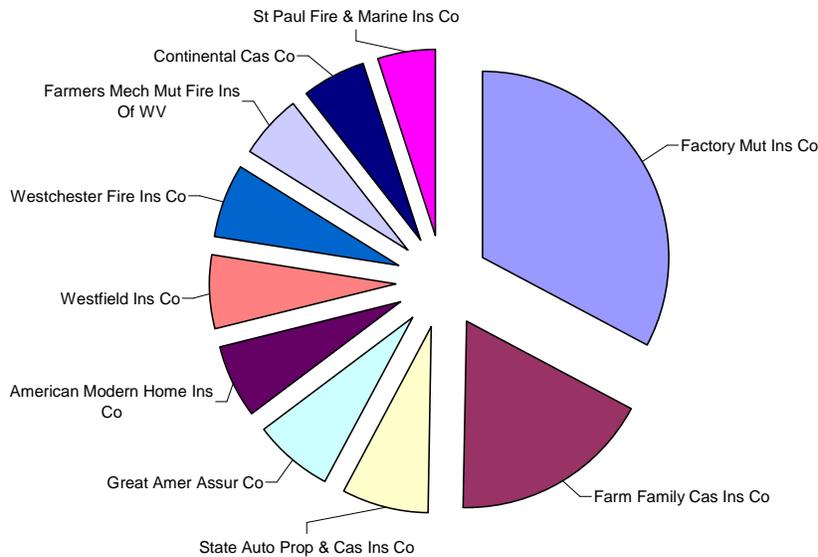
Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Affiliated Fm Ins Co	0.31%	\$83,017
46	Motorists Mut Ins Co	0.31%	\$81,630
47	Zurich American Ins Co	0.29%	\$77,370
48	Tokio Marine & Nichido Fire Ins Co	0.29%	\$75,993
49	Travelers Ind Co Of CT	0.25%	\$65,812
50	Property & Cas Ins Co Of Hartford	0.23%	\$62,011
51	Ohio Farmers Ins Co	0.20%	\$53,775
52	Greenwich Ins Co	0.20%	\$52,682
53	Federated Mut Ins Co	0.20%	\$52,569
54	XL Ins Amer Inc	0.18%	\$48,830
55	Independent Mut Fire Ins Co	0.18%	\$48,632
56	North Pointe Ins Co	0.17%	\$45,517
57	USAA Cas Ins Co	0.17%	\$43,922
58	Northland Ins Co	0.15%	\$39,512
59	Lumbermens Underwriting Alliance	0.15%	\$38,862
60	American Economy Ins Co	0.13%	\$35,647
61	Selective Ins Co Of Amer	0.13%	\$35,225
62	Safeco Ins Co Of Amer	0.11%	\$30,174
63	Lititz Mut Ins Co	0.11%	\$29,578
64	Travelers Ind Co Of Amer	0.11%	\$27,904
65	American States Ins Co	0.10%	\$25,419
66	Automobile Ins Co Of Hartford CT	0.09%	\$24,967
67	American Alt Ins Corp	0.09%	\$24,199
68	St Paul Guardian Ins Co	0.09%	\$23,950
69	Horace Mann Ins Co	0.08%	\$21,306
70	Harco Natl Ins Co	0.08%	\$21,045
71	First Natl Ins Co Of Amer	0.07%	\$19,244
72	Hartford Underwriters Ins Co	0.07%	\$18,897
73	Nationwide Mut Ins Co	0.07%	\$18,732
74	Hartford Ins Co Of The Midwest	0.07%	\$18,435
75	Discover Prop & Cas Ins Co	0.07%	\$18,328
76	Nationwide Agribusiness Ins Co	0.07%	\$17,817
77	Guideone Specialty Mut Ins Co	0.06%	\$16,461
78	Granite State Ins Co	0.05%	\$13,909
79	American Reliable Ins Co	0.04%	\$11,713
80	Charter Oak Fire Ins Co	0.04%	\$11,531
81	Ohio Cas Ins Co	0.04%	\$11,263
82	Markel Ins Co	0.04%	\$10,877
83	Transguard Ins Co Of Amer Inc	0.04%	\$10,867
84	Federated Serv Ins Co	0.04%	\$10,619
85	United Cas Ins Co Of Amer	0.04%	\$10,303
86	Hartford Fire In Co	0.04%	\$9,483
87	Atlantic Specialty Ins Co	0.03%	\$8,978
88	Fidelity Natl Ins Co	0.03%	\$7,804

**2007 West Virginia Market Share Report
Allied Lines**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Ace Prop & Cas Ins Co	0.03%	\$7,228
90	Star Ins Co	0.03%	\$7,015
91	MutualAid eXchange	0.03%	\$6,921
92	New Hampshire Ins Co	0.02%	\$6,533
93	Verlan Fire Ins Co MD	0.02%	\$6,427
94	State Natl Ins Co Inc	0.02%	\$6,348
95	American Family Home Ins Co	0.02%	\$6,290
96	Maryland Cas Co	0.02%	\$6,203
97	Arch Ins Co	0.02%	\$5,764
98	Hartford Cas Ins Co	0.02%	\$5,590
99	Amica Mut Ins Co	0.02%	\$5,347
100	Liberty Ins Corp	0.02%	\$5,290
101	Federated Rural Electric Ins Exch	0.02%	\$4,550
102	Seneca Ins Co Inc	0.02%	\$4,296
103	Employers Mut Cas Co	0.02%	\$4,123
104	SUA Ins Co	0.01%	\$3,805
105	Axis Ins Co	0.01%	\$3,673
106	Harleysville Mut Ins Co	0.01%	\$3,294
107	Fidelity & Deposit Co Of MD	0.01%	\$3,271
108	Armed Forces Ins Exch	0.01%	\$3,012
109	Church Mut Ins Co	0.01%	\$2,836
110	Wausau Underwriters Ins Co	0.01%	\$2,477
111	National Farmers Union Prop & Cas	0.01%	\$2,276
112	West Virginia Natl Auto Ins Co	0.01%	\$2,252
113	Amerisure Mut Ins Co	0.01%	\$2,233
114	Garrison Prop & Cas Ins Co	0.01%	\$2,089
115	Federal Ins Co	0.01%	\$2,047
116	Hanover Ins Co	0.01%	\$1,914
117	Praetorian Ins Co	0.01%	\$1,486
118	Sentry Ins A Mut Co	0.01%	\$1,432
119	Employers Fire Ins Co	0.00%	\$1,262
120	Great Amer Alliance Ins Co	0.00%	\$1,224
121	Wausau Business Ins Co	0.00%	\$1,168
122	Sentinel Ins Co Ltd	0.00%	\$1,153
123	Phoenix Ins Co	0.00%	\$1,148
124	Employers Ins of Wausau	0.00%	\$1,123
125	West American Ins Co	0.00%	\$1,042
126	American Ins Co	0.00%	\$997
127	Firemans Fund Ins Co	0.00%	\$957
128	American Fire & Cas Co	0.00%	\$945
129	Diamond State Ins Co	0.00%	\$921
130	Regis Ins Co	0.00%	\$890
131	OneBeacon Amer Ins Co	0.00%	\$870
132	T.H.E. Ins Co	0.00%	\$758

2007 West Virginia Market Share Report Allied Lines

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Continental Ins Co	0.00%	\$673
134	Great Amer Ins Co	0.00%	\$639
135	Continental Western Ins Co	0.00%	\$603
136	DaimlerChrysler Ins Co	0.00%	\$599
137	Standard Guaranty Ins Co	0.00%	\$524
138	American Agri Business Ins Co	0.00%	\$494
139	USAA General Ind Co	0.00%	\$448
140	Nationwide Prop & Cas Ins Co	0.00%	\$284
141	Vigilant Ins Co	0.00%	\$263
142	US Fidelity & Guaranty Co	0.00%	\$238
143	Illinois Natl Ins Co	0.00%	\$206
144	Electric Ins Co	0.00%	\$201
145	Great Northern Ins Co	0.00%	\$168
146	Westfield Natl Ins Co	0.00%	\$165
147	Liberty Mut Ins Co	0.00%	\$145
148	Sompo Japan Ins Co of Amer	0.00%	\$132
149	American Bankers Ins Co Of FL	0.00%	\$114
150	Utica Mut Ins Co	0.00%	\$66
151	Fidelity & Guar Ins Co	0.00%	\$65
152	American Cas Co Of Reading PA	0.00%	\$61
153	QBE Ins Corp	0.00%	\$47
154	Mitsui Sumitomo Ins Co of Amer	0.00%	\$6
155	Great Amer Ins Co of NY	0.00%	(\$4)
156	Brotherhood Mut Ins Co	0.00%	(\$10)
157	Stonington Ins Co	-0.01%	(\$1,600)
Total for Top 10 Insurers		56.51%	\$14,950,776
Total for All Other Insurers		<u>43.49%</u>	<u>\$11,504,843</u>
Total for All Insurers		100.00%	\$26,455,619



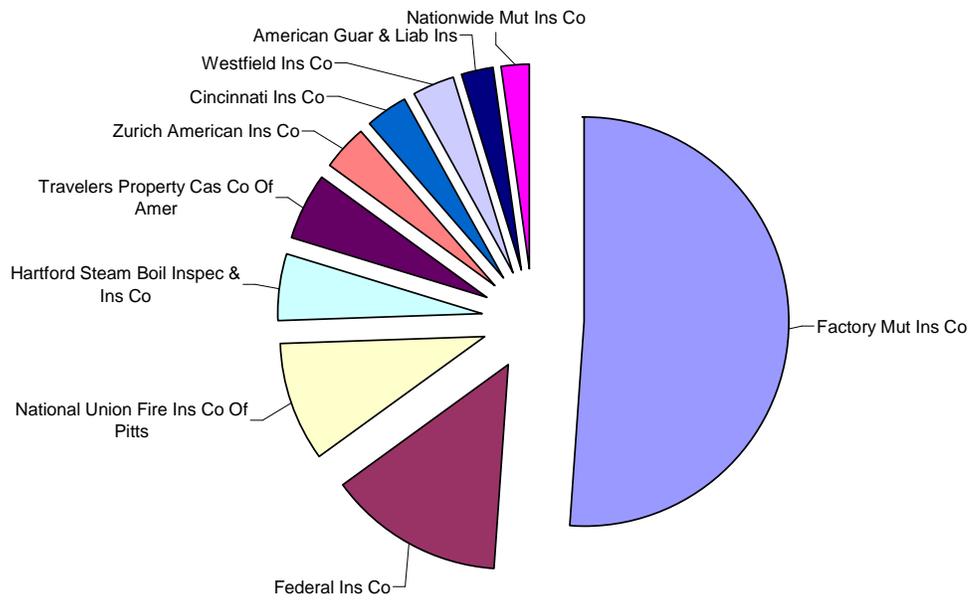
**2007 West Virginia Market Share Report
Boiler and Machinery**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Factory Mut Ins Co	39.99%	\$2,588,576
2	Federal Ins Co	10.87%	\$703,660
3	National Union Fire Ins Co Of Pitts	7.20%	\$466,182
4	Hartford Steam Boil Inspec & Ins Co	4.24%	\$274,736
5	Travelers Property Cas Co Of Amer	4.04%	\$261,233
6	Zurich American Ins Co	2.79%	\$180,864
7	Cincinnati Ins Co	2.75%	\$177,976
8	Westfield Ins Co	2.44%	\$157,708
9	American Guar & Liab Ins	2.13%	\$137,720
10	Nationwide Mut Ins Co	1.65%	\$107,004
11	XL Ins Amer Inc	1.51%	\$98,022
12	Continental Cas Co	1.31%	\$84,987
13	Brotherhood Mut Ins Co	1.20%	\$77,713
14	Nationwide Prop & Cas Ins Co	1.18%	\$76,374
15	Allianz Global Risks US Ins Co	1.13%	\$73,436
16	St Paul Fire & Marine Ins Co	1.13%	\$72,848
17	AIG Cas Co	1.11%	\$71,593
18	Motorists Mut Ins Co	1.02%	\$66,154
19	Travelers Ind Co	0.86%	\$55,803
20	State Auto Prop & Cas Ins Co	0.82%	\$53,178
21	Pennsylvania Lumbermens Mut Ins	0.75%	\$48,394
22	Phoenix Ins Co	0.64%	\$41,109
23	Westport Ins Corp	0.62%	\$39,963
24	Affiliated Fm Ins Co	0.61%	\$39,799
25	Travelers Ind Co Of CT	0.60%	\$38,928
26	Universal Underwriters Ins Co	0.60%	\$38,825
27	Federated Mut Ins Co	0.59%	\$38,204
28	Vigilant Ins Co	0.59%	\$37,924
29	Lumbermens Underwriting Alliance	0.53%	\$34,238
30	State Automobile Mut Ins Co	0.52%	\$33,877
31	AXIS Reins Co	0.48%	\$31,362
32	St Paul Mercury Ins Co	0.45%	\$29,038
33	Arch Ins Co	0.39%	\$25,214
34	Granite State Ins Co	0.36%	\$23,358
35	Great Northern Ins Co	0.29%	\$18,787
36	Scottsdale Ind Co	0.28%	\$18,279
37	Nationwide Mut Fire Ins Co	0.24%	\$15,362
38	Tokio Marine & Nichido Fire Ins Co	0.20%	\$13,135
39	Hartford Fire In Co	0.18%	\$11,598
40	Great Amer Ins Co of NY	0.17%	\$10,702
41	New Hampshire Ins Co	0.14%	\$9,365
42	Nationwide Agribusiness Ins Co	0.14%	\$9,037
43	Praetorian Ins Co	0.14%	\$8,838
44	St Paul Protective Ins Co	0.14%	\$8,837

**2007 West Virginia Market Share Report
Boiler and Machinery**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Allstate Ins Co	0.13%	\$8,291
46	Travelers Ind Co Of Amer	0.09%	\$5,614
47	St Paul Guardian Ins Co	0.08%	\$5,365
48	American Economy Ins Co	0.08%	\$5,038
49	Pacific Ind Co	0.06%	\$3,736
50	Regis Ins Co	0.06%	\$3,651
51	US Fidelity & Guaranty Co	0.06%	\$3,571
52	North Pointe Ins Co	0.05%	\$3,314
53	American Home Assur Co	0.04%	\$2,549
54	Stonington Ins Co	0.03%	\$2,038
55	Ace Amer Ins Co	0.03%	\$1,991
56	American States Ins Co	0.03%	\$1,946
57	Atlantic Specialty Ins Co	0.03%	\$1,782
58	Illinois Natl Ins Co	0.02%	\$1,574
59	Federated Serv Ins Co	0.02%	\$1,545
60	Verlan Fire Ins Co MD	0.02%	\$1,487
61	Charter Oak Fire Ins Co	0.02%	\$1,170
62	Great Amer Alliance Ins Co	0.01%	\$956
63	Property & Cas Ins Co Of Hartford	0.01%	\$893
64	First Natl Ins Co Of Amer	0.01%	\$863
65	Fidelity & Deposit Co Of MD	0.01%	\$795
66	Discover Prop & Cas Ins Co	0.01%	\$654
67	Ohio Cas Ins Co	0.01%	\$639
68	Employers Mut Cas Co	0.01%	\$511
69	Great Amer Ins Co	0.01%	\$470
70	Ace Prop & Cas Ins Co	0.01%	\$453
71	General Ins Co Of Amer	0.01%	\$443
72	DaimlerChrysler Ins Co	0.00%	\$285
73	Twin City Fire Ins Co	0.00%	\$255
74	Hartford Ins Co Of The Midwest	0.00%	\$226
75	Axis Ins Co	0.00%	\$212
76	Employers Fire Ins Co	0.00%	\$147
77	Fidelity & Guar Ins Underwriters Inc	0.00%	\$135
78	Fidelity & Guar Ins Co	0.00%	\$84
79	OneBeacon Amer Ins Co	0.00%	\$68
80	Continental Ins Co	0.00%	\$4
	Total for Top 10 Insurers	78.11%	\$5,055,659
	Total for All Other Insurers	<u>21.89%</u>	<u>\$1,417,036</u>
	Total for All Insurers	100.00%	\$6,472,695

Boiler and Machinery

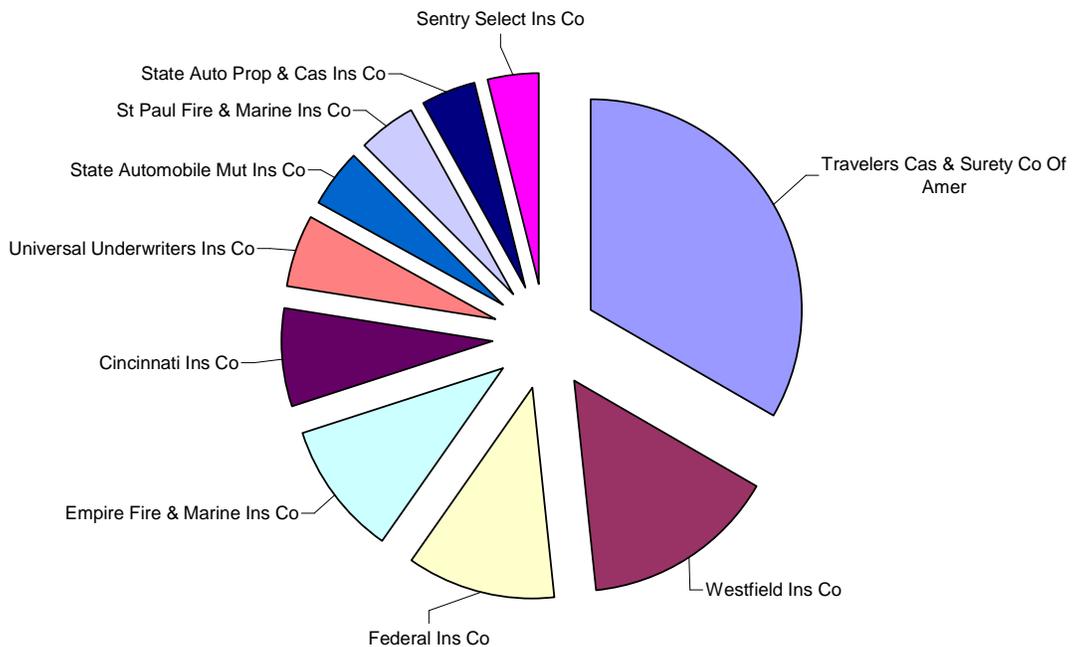


2007 West Virginia Market Share Report Burglary and Theft

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Travelers Cas & Surety Co Of Amer	26.89%	\$110,861
2	Westfield Ins Co	12.34%	\$50,870
3	Federal Ins Co	9.18%	\$37,858
4	Empire Fire & Marine Ins Co	8.19%	\$33,759
5	Cincinnati Ins Co	6.05%	\$24,954
6	Universal Underwriters Ins Co	4.49%	\$18,516
7	State Automobile Mut Ins Co	3.72%	\$15,331
8	St Paul Fire & Marine Ins Co	3.61%	\$14,882
9	State Auto Prop & Cas Ins Co	3.33%	\$13,720
10	Sentry Select Ins Co	3.13%	\$12,926
11	Motorists Mut Ins Co	2.27%	\$9,360
12	Hanover Ins Co	1.78%	\$7,338
13	Hartford Fire In Co	1.76%	\$7,264
14	Liberty Ins Underwriters Inc	1.51%	\$6,220
15	Federated Mut Ins Co	1.15%	\$4,728
16	Nationwide Mut Fire Ins Co	1.05%	\$4,326
17	Twin City Fire Ins Co	0.85%	\$3,515
18	Scottsdale Ind Co	0.71%	\$2,909
19	Southern States Ins Exch	0.69%	\$2,841
20	Harco Natl Ins Co	0.65%	\$2,692
21	St Paul Mercury Ins Co	0.57%	\$2,345
22	Zurich American Ins Co	0.51%	\$2,103
23	Executive Risk Ind Inc	0.44%	\$1,825
24	American Hardware Mut Ins Co	0.42%	\$1,751
25	Allstate Ins Co	0.41%	\$1,688
26	Fidelity & Deposit Co Of MD	0.38%	\$1,549
27	Independent Mut Fire Ins Co	0.37%	\$1,531
28	Erie Ins Prop & Cas Co	0.37%	\$1,516
29	Farmington Cas Co	0.29%	\$1,199
30	Continental Cas Co	0.26%	\$1,062
31	St Paul Guardian Ins Co	0.25%	\$1,019
32	Great Amer Assur Co	0.23%	\$937
33	XL Ins Amer Inc	0.21%	\$857
34	American States Ins Co	0.21%	\$857
35	Great Amer Ins Co of NY	0.15%	\$631
36	American Economy Ins Co	0.14%	\$558
37	Greenwich Ins Co	0.12%	\$508
38	Federated Serv Ins Co	0.11%	\$470
39	Regent Ins Co	0.11%	\$435
40	General Ins Co Of Amer	0.10%	\$431
41	Harleysville Mut Ins Co	0.10%	\$405
42	Travelers Ind Co Of Amer	0.09%	\$371
43	Philadelphia Ind Ins Co	0.08%	\$334
44	Ohio Farmers Ins Co	0.07%	\$305
45	Vigilant Ins Co	0.07%	\$301
46	Travelers Property Cas Co Of Amer	0.07%	\$276
47	Federated Rural Electric Ins Exch	0.07%	\$270
48	Praetorian Ins Co	0.06%	\$228
49	Travelers Cas & Surety Co	0.05%	\$215

2007 West Virginia Market Share Report Burglary and Theft

Rank	Company Name	Percent Of Market	Direct Premiums Earned
50	Liberty Mut Ins Co	0.04%	\$168
51	Charter Oak Fire Ins Co	0.04%	\$158
52	Nationwide Mut Ins Co	0.04%	\$150
53	Selective Ins Co Of Amer	0.04%	\$149
54	Safeco Ins Co Of Amer	0.03%	\$134
55	Westport Ins Corp	0.03%	\$121
56	United Cas Ins Co Of Amer	0.03%	\$118
57	Employers Mut Cas Co	0.02%	\$100
58	National Union Fire Ins Co Of Pitts	0.02%	\$98
59	Great Northern Ins Co	0.02%	\$93
60	Great Amer Ins Co	0.02%	\$83
61	Ohio Cas Ins Co	0.02%	\$76
62	Tokio Marine & Nichido Fire Ins Co	0.02%	\$70
63	Church Mut Ins Co	0.02%	\$63
64	Sentry Ins A Mut Co	0.01%	\$38
65	Transportation Ins Co	0.00%	\$7
66	Arch Ins Co	0.00%	(\$1)
67	Stonington Ins Co	-0.03%	(\$127)
Total for Top 10 Insurers		80.92%	\$333,677
Total for All Other Insurers		<u>19.08%</u>	<u>\$78,668</u>
Total for All Insurers		100.00%	\$412,345



**2007 West Virginia Market Share Report
Commercial Multi-Peril (Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Westfield Ins Co	14.59%	\$9,910,522
2	Erie Ins Prop & Cas Co	11.58%	\$7,861,798
3	Federal Ins Co	7.12%	\$4,838,845
4	Cincinnati Ins Co	6.62%	\$4,494,351
5	Nationwide Mut Ins Co	6.40%	\$4,348,965
6	Travelers Property Cas Co Of Amer	5.71%	\$3,876,997
7	Philadelphia Ind Ins Co	2.92%	\$1,981,711
8	State Auto Prop & Cas Ins Co	2.77%	\$1,879,970
9	Nationwide Mut Fire Ins Co	2.62%	\$1,781,282
10	Travelers Ind Co Of Amer	2.44%	\$1,659,076
11	State Farm Fire And Cas Co	2.18%	\$1,480,774
12	Charter Oak Fire Ins Co	2.04%	\$1,387,104
13	American Alt Ins Corp	1.94%	\$1,316,432
14	Nationwide Prop & Cas Ins Co	1.86%	\$1,264,292
15	Church Mut Ins Co	1.81%	\$1,231,940
16	Argonaut Great Central Ins Co	1.68%	\$1,138,101
17	Travelers Ind Co Of CT	1.67%	\$1,133,737
18	Travelers Ind Co	1.13%	\$767,827
19	Phoenix Ins Co	1.12%	\$757,386
20	Farmers Mech Mut Fire Ins Of WV	1.04%	\$703,356
21	Hartford Cas Ins Co	1.03%	\$696,255
22	Farm Family Cas Ins Co	0.89%	\$603,596
23	Bituminous Cas Corp	0.84%	\$570,529
24	Arch Ins Co	0.84%	\$569,864
25	Allstate Ins Co	0.84%	\$569,013
26	State Automobile Mut Ins Co	0.82%	\$555,768
27	Hartford Fire In Co	0.81%	\$553,299
28	Zurich American Ins Co	0.79%	\$538,417
29	Granite State Ins Co	0.62%	\$422,711
30	American Economy Ins Co	0.58%	\$394,910
31	Brotherhood Mut Ins Co	0.55%	\$374,590
32	Farmers Mut Ins Co	0.52%	\$352,603
33	American States Ins Co	0.50%	\$342,375
34	Great Northern Ins Co	0.50%	\$338,518
35	Redland Ins Co	0.45%	\$302,349
36	Markel Ins Co	0.44%	\$295,876
37	American Fire & Cas Co	0.41%	\$278,637
38	Guideone Mut Ins Co	0.38%	\$259,087
39	Wausau Business Ins Co	0.38%	\$257,375
40	Motorists Mut Ins Co	0.36%	\$244,877
41	General Ins Co Of Amer	0.36%	\$243,402
42	Guideone Specialty Mut Ins Co	0.34%	\$234,258
43	Stonington Ins Co	0.33%	\$224,969
44	Ohio Cas Ins Co	0.33%	\$223,360

**2007 West Virginia Market Share Report
Commercial Multi-Peril (Liability)**

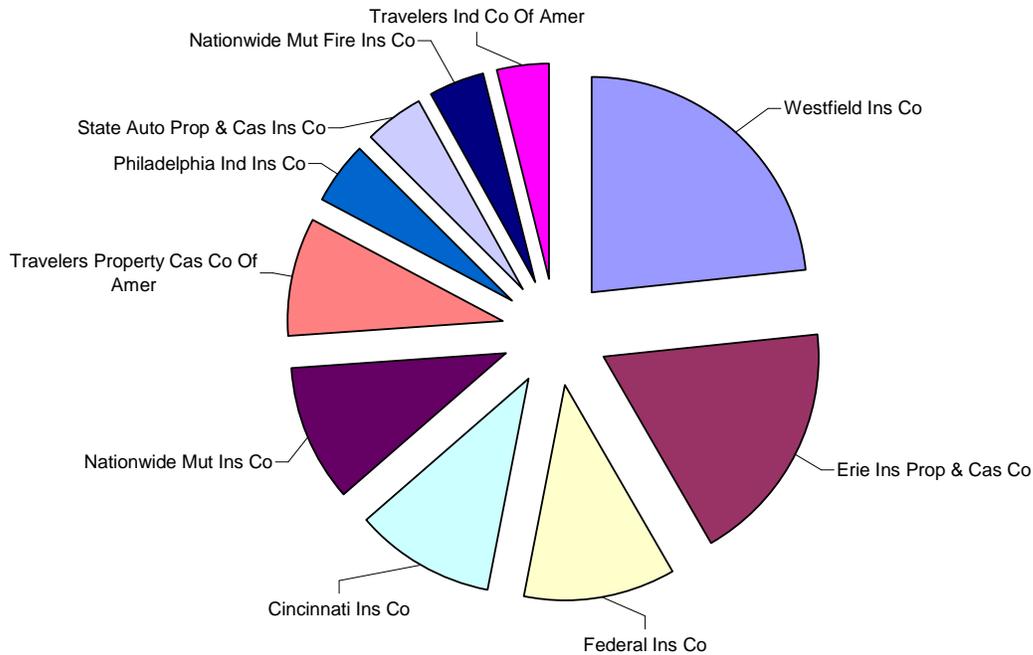
Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	First Natl Ins Co Of Amer	0.31%	\$208,743
46	West American Ins Co	0.28%	\$190,419
47	Transportation Ins Co	0.26%	\$179,901
48	Wausau Underwriters Ins Co	0.25%	\$167,968
49	Continental Cas Co	0.24%	\$161,424
50	National Surety Corp	0.23%	\$155,537
51	Employers Ins of Wausau	0.21%	\$142,670
52	Twin City Fire Ins Co	0.20%	\$138,789
53	Valley Forge Ins Co	0.20%	\$138,331
54	American Cas Co Of Reading PA	0.19%	\$130,698
55	Fidelity & Deposit Co Of MD	0.19%	\$130,375
56	Hartford Ins Co Of The Midwest	0.19%	\$128,629
57	National Fire Ins Co Of Hartford	0.18%	\$121,830
58	Ace Amer Ins Co	0.18%	\$120,030
59	Federated Mut Ins Co	0.16%	\$110,400
60	Firemans Fund Ins Co	0.16%	\$107,529
61	Hanover Ins Co	0.16%	\$107,506
62	Cumis Ins Society Inc	0.16%	\$105,286
63	New Hampshire Ins Co	0.15%	\$104,575
64	Starnet Ins Co	0.15%	\$104,000
65	Hartford Underwriters Ins Co	0.15%	\$103,557
66	Pacific Ind Co	0.14%	\$98,083
67	American Ins Co	0.14%	\$95,849
68	Property & Cas Ins Co Of Hartford	0.13%	\$88,311
69	Vigilant Ins Co	0.13%	\$87,843
70	Praetorian Ins Co	0.12%	\$81,632
71	Maryland Cas Co	0.11%	\$72,410
72	Seneca Ins Co Inc	0.11%	\$71,681
73	Tokio Marine & Nichido Fire Ins Co	0.09%	\$62,350
74	Colonial Amer Cas & Surety Co	0.09%	\$61,525
75	Regis Ins Co	0.09%	\$59,770
76	Great Amer Assur Co	0.09%	\$59,735
77	Lititz Mut Ins Co	0.08%	\$51,488
78	Amerisure Mut Ins Co	0.07%	\$49,256
79	American Automobile Ins Co	0.07%	\$47,371
80	Safeco Ins Co Of Amer	0.06%	\$41,919
81	Illinois Natl Ins Co	0.06%	\$41,385
82	Regent Ins Co	0.06%	\$40,570
83	Southern States Ins Exch	0.06%	\$40,059
84	Liberty Mut Ins Co	0.06%	\$38,168
85	American Zurich Ins Co	0.05%	\$34,240
86	Mitsui Sumitomo Ins USA Inc	0.05%	\$33,537
87	Continental Ins Co	0.05%	\$32,398
88	Continental Western Ins Co	0.05%	\$31,969

**2007 West Virginia Market Share Report
Commercial Multi-Peril (Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Clarendon Natl Ins Co	0.04%	\$30,548
90	OneBeacon Amer Ins Co	0.04%	\$30,541
91	Sentinel Ins Co Ltd	0.04%	\$30,485
92	Ace Prop & Cas Ins Co	0.04%	\$28,282
93	Everest Natl Ins Co	0.04%	\$26,261
94	US Fidelity & Guaranty Co	0.04%	\$25,700
95	Star Ins Co	0.04%	\$24,706
96	Utica Mut Ins Co	0.04%	\$24,174
97	Harleysville Mut Ins Co	0.03%	\$20,570
98	Discover Prop & Cas Ins Co	0.03%	\$19,773
99	Pennsylvania Manufacturers Ind Co	0.03%	\$19,671
100	Markel Amer Ins Co	0.03%	\$17,939
101	National Cas Co	0.02%	\$16,727
102	Pharmacists Mut Ins Co	0.02%	\$15,941
103	Bituminous Fire & Marine Ins Co	0.02%	\$14,646
104	Jewelers Mut Ins Co	0.02%	\$14,534
105	Northland Ins Co	0.02%	\$14,411
106	Westport Ins Corp	0.02%	\$14,217
107	Diamond State Ins Co	0.02%	\$11,991
108	Great Amer Ins Co	0.02%	\$11,111
109	State Natl Ins Co Inc	0.01%	\$9,945
110	General Cas Co Of WI	0.01%	\$7,805
111	Atlantic Specialty Ins Co	0.01%	\$7,718
112	Employers Fire Ins Co	0.01%	\$5,772
113	Hartford Accident & Ind Co	0.01%	\$5,613
114	Nationwide Agribusiness Ins Co	0.01%	\$5,307
115	North River Ins Co	0.01%	\$4,499
116	LM Ins Corp	0.01%	\$4,201
117	Liberty Ins Corp	0.01%	\$4,152
118	Great Amer Ins Co of NY	0.01%	\$3,714
119	Great Midwest Ins Co	0.01%	\$3,439
120	Mitsui Sumitomo Ins Co of Amer	0.00%	\$3,056
121	RLI Ins Co	0.00%	\$2,963
122	Pennsylvania Manufacturers Asn Ins C	0.00%	\$2,550
123	MutualAid eXchange	0.00%	\$2,132
124	QBE Ins Corp	0.00%	\$1,844
125	Alea North America Ins Co	0.00%	\$1,676
126	Allstate Ind Co	0.00%	\$1,396
127	Fairmont Specialty Ins Co	0.00%	\$1,387
128	Fidelity & Guar Ins Co	0.00%	\$1,280
129	Fidelity & Guar Ins Underwriters Inc	0.00%	\$1,012
130	American Guar & Liab Ins	0.00%	\$779
131	Church Ins Co	0.00%	\$628
132	Massachusetts Bay Ins Co	0.00%	\$578

2007 West Virginia Market Share Report Commercial Multi-Peril (Liability)

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	St Paul Fire & Marine Ins Co	0.00%	\$538
134	Encompass Ins Co Of Amer	0.00%	\$347
135	Encompass Ind Co	0.00%	\$147
136	Scottsdale Ind Co	0.00%	\$111
137	Indiana Lumbermens Mut Ins Co	0.00%	\$90
138	Empire Fire & Marine Ins Co	0.00%	\$49
139	Sompo Japan Ins Co of Amer	0.00%	\$22
140	Zurich American Ins Co Of IL	0.00%	\$10
141	Associated Ind Corp	0.00%	(\$7)
142	Northern Ins Co Of NY	0.00%	(\$7)
143	Assurance Co Of Amer	0.00%	(\$133)
144	Liberty Mut Fire Ins Co	-0.03%	(\$20,082)
Total for Top 10 Insurers		62.77%	\$42,633,517
Total for All Other Insurers		<u>37.23%</u>	<u>\$25,284,092</u>
Total for All Insurers		100.00%	\$67,917,609



**2007 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	14.31%	\$13,669,803
2	Westfield Ins Co	10.08%	\$9,627,588
3	Federal Ins Co	7.73%	\$7,381,155
4	Cincinnati Ins Co	6.08%	\$5,806,681
5	Nationwide Mut Ins Co	5.32%	\$5,084,663
6	Travelers Property Cas Co Of Amer	4.67%	\$4,458,768
7	State Farm Fire And Cas Co	3.67%	\$3,506,384
8	Church Mut Ins Co	2.86%	\$2,730,389
9	Hartford Cas Ins Co	2.51%	\$2,392,590
10	Travelers Ind Co Of Amer	2.33%	\$2,226,633
11	Ace Amer Ins Co	2.29%	\$2,184,634
12	State Auto Prop & Cas Ins Co	1.96%	\$1,873,842
13	Travelers Ind Co Of CT	1.83%	\$1,749,748
14	Charter Oak Fire Ins Co	1.69%	\$1,616,701
15	Nationwide Prop & Cas Ins Co	1.54%	\$1,475,405
16	Argonaut Great Central Ins Co	1.54%	\$1,470,285
17	Maryland Cas Co	1.49%	\$1,422,462
18	Motorists Mut Ins Co	1.41%	\$1,347,470
19	Nationwide Mut Fire Ins Co	1.41%	\$1,342,132
20	Farmers Mech Mut Fire Ins Of WV	1.37%	\$1,306,231
21	American Alt Ins Corp	1.31%	\$1,249,105
22	Travelers Ind Co	1.27%	\$1,216,110
23	Brotherhood Mut Ins Co	1.24%	\$1,186,422
24	Allstate Ins Co	1.22%	\$1,169,703
25	Farm Family Cas Ins Co	1.15%	\$1,100,044
26	Hartford Fire In Co	0.96%	\$919,209
27	Philadelphia Ind Ins Co	0.94%	\$898,965
28	American Economy Ins Co	0.77%	\$736,939
29	State Automobile Mut Ins Co	0.59%	\$563,414
30	Phoenix Ins Co	0.59%	\$560,883
31	Continental Cas Co	0.57%	\$548,566
32	Indemnity Ins Co Of North Amer	0.55%	\$521,298
33	Farmers Mut Ins Co	0.54%	\$516,947
34	Vigilant Ins Co	0.53%	\$507,599
35	Empire Fire & Marine Ins Co	0.51%	\$485,747
36	Arch Ins Co	0.44%	\$419,617
37	Granite State Ins Co	0.44%	\$419,174
38	Great Northern Ins Co	0.43%	\$407,942
39	Guideone Mut Ins Co	0.42%	\$396,618
40	Westport Ins Corp	0.41%	\$395,902
41	American States Ins Co	0.40%	\$384,865
42	Cumis Ins Society Inc	0.35%	\$335,911
43	Federated Mut Ins Co	0.33%	\$319,208
44	Fidelity & Deposit Co Of MD	0.33%	\$310,491

**2007 West Virginia Market Share Report
Commercial Multi-Peril (Non-Liability)**

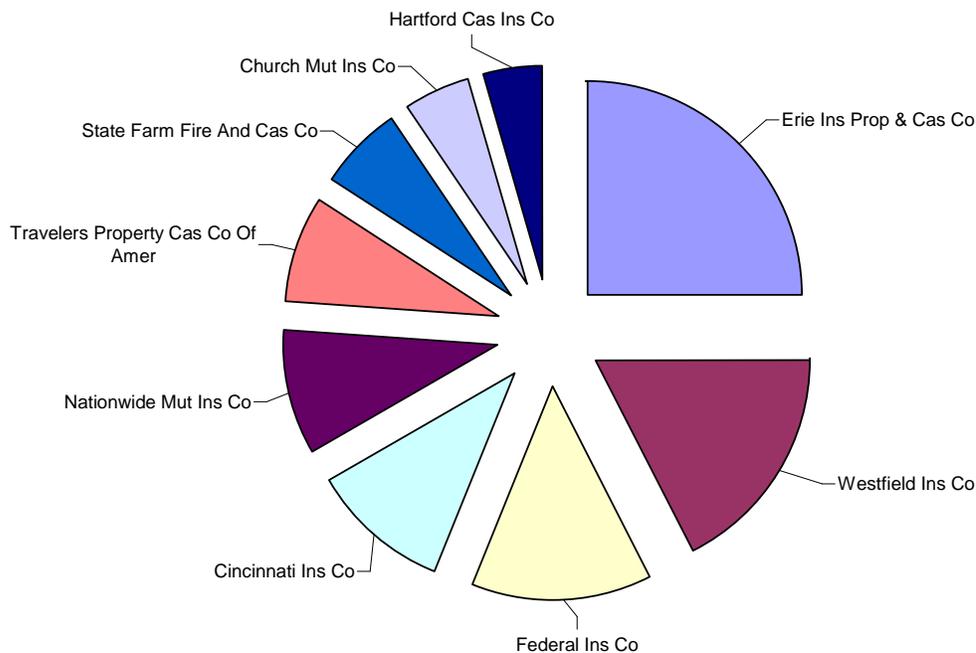
Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Sompo Japan Ins Co of Amer	0.31%	\$298,087
46	Praetorian Ins Co	0.29%	\$275,105
47	National Surety Corp	0.26%	\$250,457
48	American Fire & Cas Co	0.24%	\$229,614
49	Firemans Fund Ins Co	0.23%	\$224,256
50	Liberty Mut Ins Co	0.23%	\$219,761
51	First Natl Ins Co Of Amer	0.23%	\$216,477
52	Southern States Ins Exch	0.22%	\$205,437
53	Markel Ins Co	0.21%	\$200,924
54	Wausau Underwriters Ins Co	0.21%	\$198,871
55	Ohio Cas Ins Co	0.18%	\$174,083
56	Wausau Business Ins Co	0.18%	\$168,044
57	Harleysville Mut Ins Co	0.16%	\$157,400
58	Guideone Specialty Mut Ins Co	0.16%	\$156,978
59	Mitsui Sumitomo Ins Co of Amer	0.16%	\$156,694
60	Hartford Ins Co Of The Midwest	0.16%	\$155,647
61	Commonwealth Ins Co Of Amer	0.15%	\$145,640
62	National Fire Ins Co Of Hartford	0.15%	\$145,062
63	New Hampshire Ins Co	0.15%	\$143,496
64	Stonington Ins Co	0.14%	\$137,744
65	West American Ins Co	0.14%	\$130,948
66	Hanover Ins Co	0.14%	\$129,263
67	Star Ins Co	0.13%	\$124,771
68	Property & Cas Ins Co Of Hartford	0.13%	\$119,629
69	Liberty Mut Fire Ins Co	0.13%	\$119,586
70	Great Amer Ins Co of NY	0.12%	\$116,131
71	Ace Fire Underwriters Ins Co	0.12%	\$113,054
72	American Cas Co Of Reading PA	0.12%	\$112,486
73	Seneca Ins Co Inc	0.11%	\$107,522
74	Transportation Ins Co	0.11%	\$106,554
75	St Paul Fire & Marine Ins Co	0.11%	\$106,227
76	National Cas Co	0.11%	\$106,136
77	Valley Forge Ins Co	0.11%	\$102,411
78	Employers Ins of Wausau	0.10%	\$95,722
79	General Ins Co Of Amer	0.10%	\$95,361
80	Colonial Amer Cas & Surety Co	0.10%	\$92,224
81	Lititz Mut Ins Co	0.09%	\$88,648
82	Northland Ins Co	0.09%	\$87,534
83	US Fidelity & Guaranty Co	0.09%	\$84,091
84	Liberty Ins Underwriters Inc	0.09%	\$82,353
85	American Ins Co	0.08%	\$78,145
86	Hartford Steam Boil Inspec & Ins Co	0.08%	\$77,071
87	Markel Amer Ins Co	0.08%	\$73,752
88	Twin City Fire Ins Co	0.07%	\$70,624

**2007 West Virginia Market Share Report
Commercial Multi-Peril (Non-Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Safeco Ins Co Of Amer	0.07%	\$66,953
90	Great Amer Assur Co	0.07%	\$64,404
91	American Automobile Ins Co	0.07%	\$62,235
92	Great Amer Ins Co	0.05%	\$49,777
93	Zurich American Ins Co	0.04%	\$41,012
94	Regis Ins Co	0.04%	\$38,647
95	St Paul Mercury Ins Co	0.04%	\$36,728
96	Pan Handle Farmers Mut Ins Co Of WV	0.04%	\$36,406
97	American Hardware Mut Ins Co	0.04%	\$34,289
98	Diamond State Ins Co	0.03%	\$32,004
99	National Union Fire Ins Co Of Pitts	0.03%	\$28,677
100	Illinois Natl Ins Co	0.03%	\$26,716
101	Jewelers Mut Ins Co	0.03%	\$25,570
102	Tokio Marine & Nichido Fire Ins Co	0.02%	\$22,766
103	OneBeacon Amer Ins Co	0.02%	\$21,495
104	General Cas Co Of WI	0.02%	\$21,183
105	Great Amer Alliance Ins Co	0.02%	\$21,082
106	Atlantic Specialty Ins Co	0.02%	\$20,873
107	Discover Prop & Cas Ins Co	0.02%	\$20,017
108	Hartford Underwriters Ins Co	0.02%	\$18,532
109	Ace Prop & Cas Ins Co	0.02%	\$18,361
110	Employers Fire Ins Co	0.02%	\$17,618
111	Utica Mut Ins Co	0.02%	\$16,952
112	Continental Ins Co	0.02%	\$15,779
113	Regent Ins Co	0.02%	\$15,650
114	Amerisure Mut Ins Co	0.01%	\$13,899
115	Pharmacists Mut Ins Co	0.01%	\$13,768
116	Bituminous Cas Corp	0.01%	\$13,573
117	St Paul Protective Ins Co	0.01%	\$13,160
118	Hartford Accident & Ind Co	0.01%	\$12,853
119	QBE Ins Corp	0.01%	\$11,422
120	State Natl Ins Co Inc	0.01%	\$11,418
121	Starnet Ins Co	0.01%	\$9,318
122	Affiliated Fm Ins Co	0.01%	\$9,005
123	Sentinel Ins Co Ltd	0.01%	\$8,934
124	Pennsylvania Manufacturers Ind Co	0.01%	\$8,189
125	National Ind Co	0.01%	\$7,145
126	Mitsui Sumitomo Ins USA Inc	0.01%	\$6,999
127	Scottsdale Ind Co	0.01%	\$6,564
128	MutualAid eXchange	0.01%	\$6,273
129	Liberty Ins Corp	0.01%	\$5,764
130	St Paul Guardian Ins Co	0.01%	\$5,486
131	Alea North America Ins Co	0.01%	\$5,334
132	Continental Western Ins Co	0.01%	\$5,282

2007 West Virginia Market Share Report Commercial Multi-Peril (Non-Liability)

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Assurance Co Of Amer	0.01%	\$5,091
134	RLI Ins Co	0.00%	\$3,768
135	LM Ins Corp	0.00%	\$3,647
136	Fidelity & Guar Ins Underwriters Inc	0.00%	\$2,906
137	Northern Ins Co Of NY	0.00%	\$2,166
138	Church Ins Co	0.00%	\$1,997
139	Federated Serv Ins Co	0.00%	\$1,927
140	Great Midwest Ins Co	0.00%	\$1,691
141	North River Ins Co	0.00%	\$1,449
142	Pacific Ind Co	0.00%	\$1,410
143	Encompass Ins Co Of Amer	0.00%	\$1,388
144	Fidelity & Guar Ins Co	0.00%	\$1,170
145	Fairmont Specialty Ins Co	0.00%	\$860
146	Allstate Ind Co	0.00%	\$635
147	Balboa Ins Co	0.00%	\$600
148	Encompass Ind Co	0.00%	\$589
149	Massachusetts Bay Ins Co	0.00%	\$353
150	Associated Ind Corp	0.00%	\$336
151	Indiana Lumbermens Mut Ins Co	0.00%	\$313
152	Pennsylvania Manufacturers Asn Ins C	0.00%	\$40
153	Nationwide Agribusiness Ins Co	0.00%	\$39
154	Insurance Co Of The West	0.00%	\$35
155	Zurich American Ins Co Of IL	0.00%	\$13
Total for Top 10 Insurers		59.56%	\$56,884,654
Total for All Other Insurers		<u>40.44%</u>	<u>\$38,620,144</u>
Total for All Insurers		100.00%	\$95,504,798



**2007 West Virginia Market Share Report
Commercial Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Erie Ins Prop & Cas Co	9.13%	\$15,487,907
2	Westfield Ins Co	7.56%	\$12,825,272
3	National Union Fire Ins Co Of Pitts	6.12%	\$10,374,632
4	National Cas Co	4.81%	\$8,156,545
5	Travelers Property Cas Co Of Amer	3.95%	\$6,703,780
6	Cincinnati Ins Co	3.62%	\$6,135,351
7	National Liab & Fire Ins Co	3.14%	\$5,326,648
8	Empire Fire & Marine Ins Co	2.66%	\$4,513,503
9	Nationwide Mut Ins Co	2.55%	\$4,328,843
10	United Fncl Cas Co	2.55%	\$4,316,757
11	Northland Ins Co	2.54%	\$4,313,869
12	State Auto Prop & Cas Ins Co	2.19%	\$3,718,120
13	Federal Ins Co	2.15%	\$3,642,073
14	St Paul Fire & Marine Ins Co	2.05%	\$3,483,399
15	Commerce Protective Ins Co	1.88%	\$3,183,507
16	State Farm Mut Auto Ins Co	1.86%	\$3,147,821
17	Canal Ins Co	1.75%	\$2,970,985
18	American Alt Ins Corp	1.74%	\$2,950,895
19	Sentry Select Ins Co	1.62%	\$2,755,237
20	Motorists Mut Ins Co	1.50%	\$2,544,935
21	Farm Family Cas Ins Co	1.46%	\$2,483,525
22	Greenwich Ins Co	1.39%	\$2,356,124
23	Nationwide Mut Fire Ins Co	1.20%	\$2,038,756
24	Charter Oak Fire Ins Co	1.17%	\$1,978,840
25	Zurich American Ins Co	0.97%	\$1,645,384
26	Lincoln Gen Ins Co	0.91%	\$1,535,601
27	American Home Assur Co	0.86%	\$1,461,220
28	Phoenix Ins Co	0.85%	\$1,442,242
29	State Automobile Mut Ins Co	0.84%	\$1,428,711
30	Continental Cas Co	0.82%	\$1,393,420
31	Travelers Ind Co Of CT	0.82%	\$1,389,112
32	Liberty Mut Fire Ins Co	0.77%	\$1,313,163
33	Argonaut Great Central Ins Co	0.75%	\$1,270,839
34	Scottsdale Ind Co	0.73%	\$1,238,501
35	Travelers Ind Co Of Amer	0.68%	\$1,148,025
36	Allstate Ind Co	0.65%	\$1,095,792
37	Hartford Underwriters Ins Co	0.64%	\$1,085,895
38	American States Ins Co	0.63%	\$1,070,510
39	Westport Ins Corp	0.60%	\$1,010,188
40	Allstate Ins Co	0.59%	\$1,006,136
41	Argonaut Midwest Ins Co	0.57%	\$971,431
42	Redland Ins Co	0.54%	\$920,950
43	New Hampshire Ins Co	0.54%	\$913,050
44	General Ins Co Of Amer	0.54%	\$912,959

**2007 West Virginia Market Share Report
Commercial Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Ace Amer Ins Co	0.51%	\$872,603
46	Federated Mut Ins Co	0.48%	\$820,795
47	Nationwide Prop & Cas Ins Co	0.48%	\$809,547
48	Liberty Mut Ins Co	0.47%	\$801,921
49	Universal Underwriters Ins Co	0.42%	\$720,427
50	Arch Ins Co	0.41%	\$687,071
51	Stonington Ins Co	0.40%	\$684,179
52	Stratford Ins Co	0.40%	\$670,886
53	State Farm Fire And Cas Co	0.37%	\$634,365
54	Travelers Ind Co	0.37%	\$619,812
55	Hartford Fire In Co	0.35%	\$593,232
56	Cumis Ins Society Inc	0.35%	\$586,662
57	DaimlerChrysler Ins Co	0.31%	\$530,249
58	National Interstate Ins Co	0.31%	\$525,927
59	Great Amer Assur Co	0.30%	\$516,063
60	Granite State Ins Co	0.30%	\$509,955
61	Maryland Cas Co	0.30%	\$503,415
62	American Economy Ins Co	0.29%	\$488,467
63	Church Mut Ins Co	0.29%	\$486,380
64	Nationwide Agribusiness Ins Co	0.28%	\$472,912
65	Philadelphia Ind Ins Co	0.27%	\$457,529
66	SUA Ins Co	0.24%	\$403,877
67	Ohio Cas Ins Co	0.23%	\$396,970
68	Motors Ins Corp	0.22%	\$378,177
69	Old Republic Ins Co	0.22%	\$368,408
70	Carolina Cas Ins Co	0.21%	\$364,068
71	Ohio Security Ins Co	0.21%	\$354,286
72	Markel Ins Co	0.20%	\$334,572
73	Discover Prop & Cas Ins Co	0.19%	\$318,822
74	Bituminous Cas Corp	0.19%	\$318,084
75	United States Fire Ins Co	0.18%	\$298,421
76	St Paul Mercury Ins Co	0.17%	\$295,485
77	Lancer Ins Co	0.17%	\$288,599
78	Wausau Underwriters Ins Co	0.17%	\$288,097
79	First Natl Ins Co Of Amer	0.17%	\$281,530
80	North Pointe Ins Co	0.16%	\$276,722
81	Occidental Fire & Cas Co Of NC	0.16%	\$270,211
82	Brotherhood Mut Ins Co	0.16%	\$266,674
83	Balboa Ins Co	0.16%	\$266,555
84	Great Amer Ins Co	0.15%	\$259,575
85	Pennsylvania Lumbermens Mut Ins	0.15%	\$251,117
86	Transportation Ins Co	0.14%	\$245,030
87	Harco Natl Ins Co	0.14%	\$231,317
88	Commerce & Industry Ins Co	0.13%	\$213,772

**2007 West Virginia Market Share Report
Commercial Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Wesco Ins Co	0.12%	\$197,978
90	Illinois Natl Ins Co	0.11%	\$182,992
91	Transguard Ins Co Of Amer Inc	0.10%	\$177,357
92	Tokio Marine & Nichido Fire Ins Co	0.10%	\$169,336
93	Twin City Fire Ins Co	0.09%	\$160,452
94	First Guard Ins Co	0.09%	\$156,028
95	Wausau Business Ins Co	0.09%	\$153,655
96	Great Northern Ins Co	0.09%	\$149,828
97	American Cas Co Of Reading PA	0.09%	\$147,461
98	West American Ins Co	0.08%	\$138,370
99	Electric Ins Co	0.08%	\$134,597
100	American Fire & Cas Co	0.08%	\$130,882
101	Sentry Ins A Mut Co	0.08%	\$130,018
102	Gateway Ins Co	0.08%	\$127,514
103	American Guar & Liab Ins	0.07%	\$126,751
104	American Zurich Ins Co	0.07%	\$125,255
105	Crum & Forster Ind Co	0.07%	\$121,272
106	Guideone Specialty Mut Ins Co	0.07%	\$118,554
107	Star Ins Co	0.07%	\$116,244
108	Southern States Ins Exch	0.07%	\$110,366
109	Hartford Cas Ins Co	0.06%	\$109,480
110	Harleysville Mut Ins Co	0.06%	\$106,596
111	Massachusetts Bay Ins Co	0.06%	\$103,798
112	St Paul Guardian Ins Co	0.06%	\$103,668
113	Vanliner Ins Co	0.06%	\$103,160
114	Insurance Co Of The State Of PA	0.06%	\$98,038
115	Federated Serv Ins Co	0.06%	\$96,482
116	Yosemite Ins Co	0.06%	\$95,441
117	American Automobile Ins Co	0.05%	\$90,519
118	Great West Cas Co	0.05%	\$88,621
119	Ace Prop & Cas Ins Co	0.05%	\$87,698
120	Sentinel Ins Co Ltd	0.05%	\$85,488
121	Hartford Ins Co Of The Midwest	0.04%	\$76,021
122	General Cas Co Of WI	0.04%	\$70,965
123	Selective Ins Co Of Amer	0.04%	\$66,863
124	Westchester Fire Ins Co	0.04%	\$63,057
125	National Fire Ins Co Of Hartford	0.04%	\$61,166
126	Intrepid Ins Co	0.03%	\$55,838
127	Pennsylvania Manufacturers Asn Ins C	0.03%	\$55,436
128	US Fidelity & Guaranty Co	0.03%	\$54,770
129	Preferred Professional Ins Co	0.03%	\$53,959
130	Clarendon Natl Ins Co	0.03%	\$52,845
131	Clearwater Ins Co	0.03%	\$52,699
132	Employers Mut Cas Co	0.03%	\$50,364

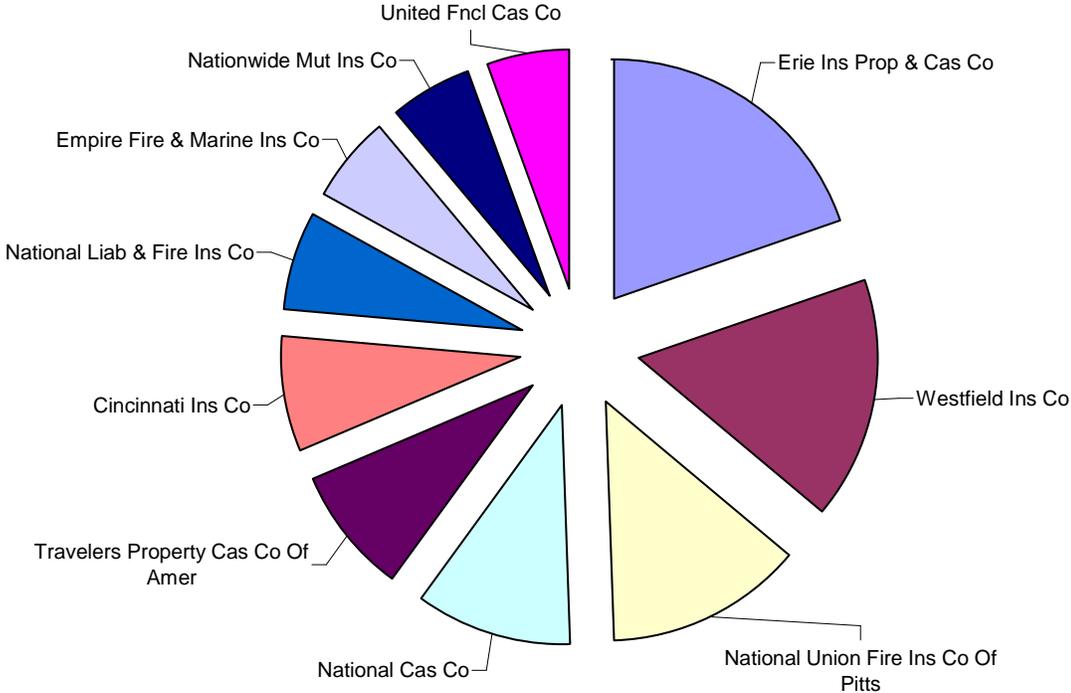
**2007 West Virginia Market Share Report
Commercial Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	State Natl Ins Co Inc	0.03%	\$49,826
134	American Hardware Mut Ins Co	0.03%	\$48,979
135	Continental Western Ins Co	0.03%	\$47,474
136	Property & Cas Ins Co Of Hartford	0.03%	\$45,563
137	Celina Mut Ins Co	0.03%	\$44,997
138	American Modern Home Ins Co	0.03%	\$42,991
139	Colonial Amer Cas & Surety Co	0.03%	\$42,962
140	St Paul Protective Ins Co	0.02%	\$41,742
141	RLI Ins Co	0.02%	\$37,839
142	XL Specialty Ins Co	0.02%	\$27,750
143	Atlantic Specialty Ins Co	0.02%	\$26,900
144	Continental Ins Co	0.02%	\$26,185
145	Great Amer Ins Co of NY	0.01%	\$23,857
146	Starnet Ins Co	0.01%	\$23,852
147	T.H.E. Ins Co	0.01%	\$23,152
148	Hanover Ins Co	0.01%	\$22,838
149	OneBeacon Amer Ins Co	0.01%	\$21,363
150	American Southern Ins Co	0.01%	\$20,209
151	Praetorian Ins Co	0.01%	\$19,402
152	Employers Ins of Wausau	0.01%	\$19,369
153	Pennsylvania Ntl Mut Cas Ins Co	0.01%	\$19,005
154	Sompo Japan Ins Co of Amer	0.01%	\$17,962
155	Amerisure Mut Ins Co	0.01%	\$17,646
156	Employers Fire Ins Co	0.01%	\$16,496
157	Northern Ins Co Of NY	0.01%	\$15,544
158	Valley Forge Ins Co	0.01%	\$15,324
159	Indemnity Ins Co Of North Amer	0.01%	\$13,763
160	Utica Mut Ins Co	0.01%	\$12,168
161	Federated Rural Electric Ins Exch	0.01%	\$12,088
162	Mitsui Sumitomo Ins USA Inc	0.01%	\$12,083
163	Everest Natl Ins Co	0.01%	\$11,949
164	Fidelity & Guar Ins Underwriters Inc	0.01%	\$11,572
165	Farmland Mut Ins Co	0.01%	\$8,903
166	Pharmacists Mut Ins Co	0.00%	\$8,184
167	National Ind Co	0.00%	\$8,141
168	North River Ins Co	0.00%	\$6,761
169	Hudson Ins Co	0.00%	\$6,724
170	Firemans Fund Ins Co	0.00%	\$6,456
171	Capital City Ins Co Inc	0.00%	\$5,466
172	Mitsui Sumitomo Ins Co of Amer	0.00%	\$5,441
173	Fidelity & Deposit Co Of MD	0.00%	\$4,394
174	Hartford Accident & Ind Co	0.00%	\$3,587
175	Alea North America Ins Co	0.00%	\$3,388
176	Insurance Co of N Amer	0.00%	\$3,277

**2007 West Virginia Market Share Report
Commercial Auto**

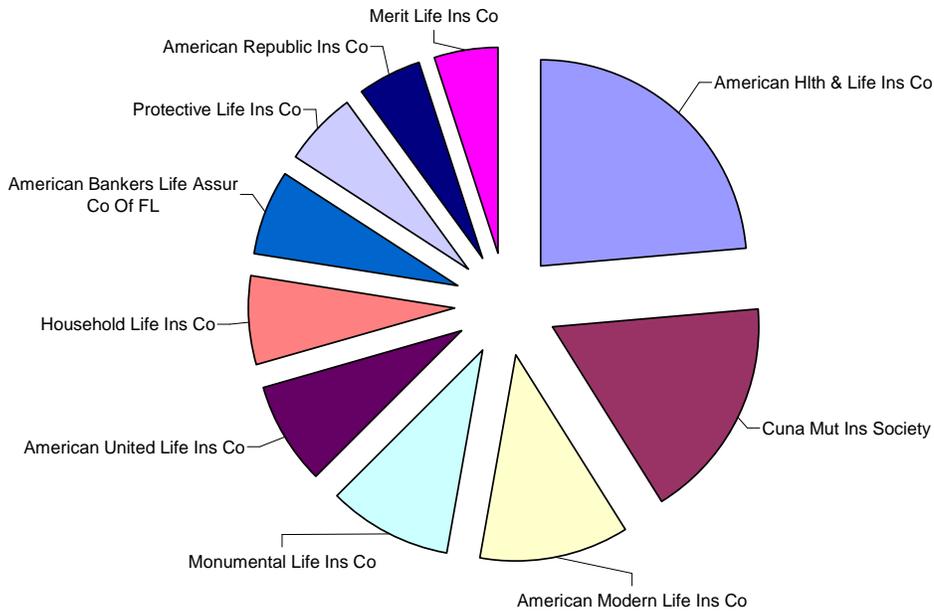
Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	Rockwood Cas Ins Co	0.00%	\$3,157
178	Virginia Surety Co Inc	0.00%	\$3,020
179	Old Republic Gen Ins Corp	0.00%	\$2,789
180	American Ins Co	0.00%	\$2,533
181	Great Amer Alliance Ins Co	0.00%	\$2,421
182	Liberty Ins Corp	0.00%	\$2,338
183	National Surety Corp	0.00%	\$2,097
184	Assurance Co Of Amer	0.00%	\$2,058
185	Zurich American Ins Co Of IL	0.00%	\$1,461
186	Inland Mut Ins Co	0.00%	\$1,377
187	First Liberty Ins Corp	0.00%	\$1,082
188	Interstate Ind Co	0.00%	\$860
189	Ace Fire Underwriters Ins Co	0.00%	\$806
190	Pacific Ind Co	0.00%	\$804
191	Seneca Ins Co Inc	0.00%	\$791
192	Indiana Lumbersmens Mut Ins Co	0.00%	\$775
193	AIG Cas Co	0.00%	\$754
194	MIC Prop & Cas Ins Corp	0.00%	\$668
195	Fidelity & Guar Ins Co	0.00%	\$660
196	Nova Cas Co	0.00%	\$444
197	Ohio Farmers Ins Co	0.00%	\$315
198	Fairmont Specialty Ins Co	0.00%	\$225
199	Commercial Guar Cas Ins Co	0.00%	\$180
200	American Manufacturers Mut Ins Co	0.00%	\$93
201	Encompass Ind Co	0.00%	\$81
202	American Motorists Ins Co	0.00%	\$12
203	Safeco Ins Co Of Amer	0.00%	\$2
204	Lumbersmens Mut Cas Co	0.00%	(\$34)
205	Arrowood Ind Co	0.00%	(\$247)
206	Centennial Ins Co	0.00%	(\$450)
207	LM Ins Corp	0.00%	(\$1,584)
208	Pacific Employers Ins Co	-0.01%	(\$8,504)
209	National Specialty Ins Co	-0.01%	(\$21,658)
	Total for Top 10 Insurers	46.09%	\$78,169,238
	Total for All Other Insurers	<u>53.91%</u>	<u>\$91,444,761</u>
	Total for All Insurers	100.00%	\$169,613,999

Commercial Auto



2007 West Virginia Market Share Report Credit

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	First Colonial Ins Co	29.63%	\$594,283
2	State Natl Ins Co Inc	17.58%	\$352,558
3	Euler Hermes Amer Credit Ind Co	12.95%	\$259,724
4	Wesco Ins Co	9.94%	\$199,385
5	Arch Ins Co	8.23%	\$164,999
6	Virginia Surety Co Inc	6.61%	\$132,646
7	Bancinsure Inc	5.71%	\$114,555
8	Old Republic Ins Co	3.38%	\$67,703
9	Ace Amer Ins Co	3.35%	\$67,113
10	American Natl Prop & Cas Co	1.30%	\$26,014
11	Atradius Trade Credit Ins Co	1.00%	\$20,086
12	HSBC Ins Co of DE	0.38%	\$7,664
13	Insurance Co of N Amer	0.05%	\$945
14	Zale Ind Co	0.02%	\$356
15	Northbrook Ind Co	0.01%	\$272
16	United Gty Residential Ins Co Of NC	0.01%	\$241
17	Stonebridge Casualty Ins Co	-0.15%	(\$2,990)
	Total for Top 10 Insurers	98.67%	\$1,978,980
	Total for All Other Insurers	<u>1.33%</u>	<u>\$26,574</u>
	Total for All Insurers	100.00%	\$2,005,554



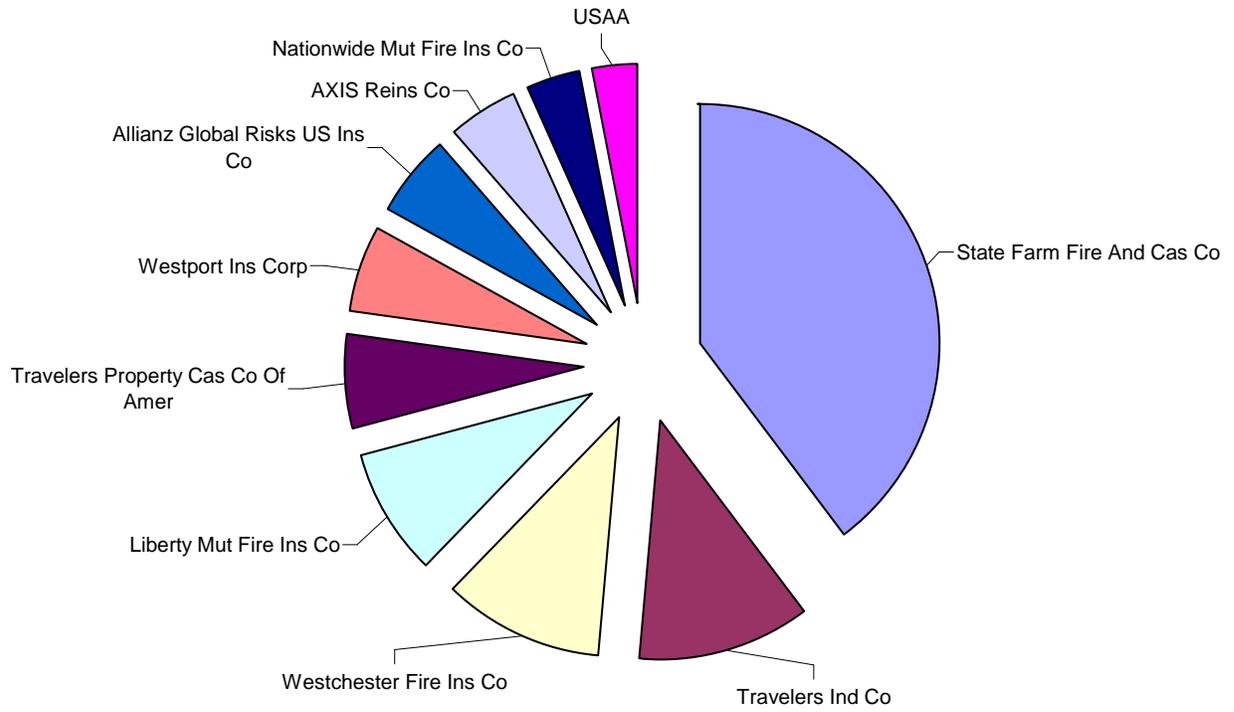
2007 West Virginia Market Share Report Earthquake

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Fire And Cas Co	33.00%	\$372,156
2	Travelers Ind Co	9.86%	\$111,189
3	Westchester Fire Ins Co	8.85%	\$99,863
4	Liberty Mut Fire Ins Co	7.31%	\$82,455
5	Travelers Property Cas Co Of Amer	5.18%	\$58,479
6	Westport Ins Corp	4.86%	\$54,860
7	Allianz Global Risks US Ins Co	4.62%	\$52,149
8	AXIS Reins Co	4.08%	\$46,051
9	Nationwide Mut Fire Ins Co	2.97%	\$33,491
10	USAA	2.49%	\$28,118
11	Westfield Ins Co	1.88%	\$21,200
12	State Auto Prop & Cas Ins Co	1.40%	\$15,798
13	American Guar & Liab Ins	1.28%	\$14,427
14	Arch Ins Co	1.19%	\$13,471
15	Motorists Mut Ins Co	1.09%	\$12,242
16	XL Ins Amer Inc	0.92%	\$10,390
17	Lumbermens Underwriting Alliance	0.91%	\$10,312
18	Nationwide Prop & Cas Ins Co	0.65%	\$7,320
19	State Automobile Mut Ins Co	0.65%	\$7,278
20	USAA Cas Ins Co	0.61%	\$6,859
21	Fidelity & Deposit Co Of MD	0.37%	\$4,203
22	Maryland Cas Co	0.37%	\$4,150
23	Pennsylvania Lumbermens Mut Ins	0.37%	\$4,128
24	Scottsdale Ind Co	0.36%	\$4,095
25	Encompass Ins Co Of Amer	0.33%	\$3,742
26	Cincinnati Ins Co	0.32%	\$3,645
27	Vigilant Ins Co	0.30%	\$3,366
28	Employers Ins of Wausau	0.29%	\$3,219
29	United States Fire Ins Co	0.23%	\$2,568
30	Harleysville Mut Ins Co	0.23%	\$2,560
31	Allstate Ins Co	0.21%	\$2,330
32	Property & Cas Ins Co Of Hartford	0.20%	\$2,290
33	Federal Ins Co	0.20%	\$2,243
34	Granite State Ins Co	0.19%	\$2,173
35	Great Northern Ins Co	0.19%	\$2,160
36	Amica Mut Ins Co	0.19%	\$2,095
37	Wausau Business Ins Co	0.17%	\$1,930
38	Hartford Ins Co Of The Midwest	0.14%	\$1,608
39	Axis Ins Co	0.14%	\$1,570
40	American Natl Prop & Cas Co	0.13%	\$1,460
41	Zurich American Ins Co	0.12%	\$1,305
42	Ace Amer Ins Co	0.11%	\$1,238
43	West Virginia Farmers Mut Ins Assoc	0.10%	\$1,109
44	Metropolitan Prop & Cas Ins Co	0.08%	\$939

2007 West Virginia Market Share Report Earthquake

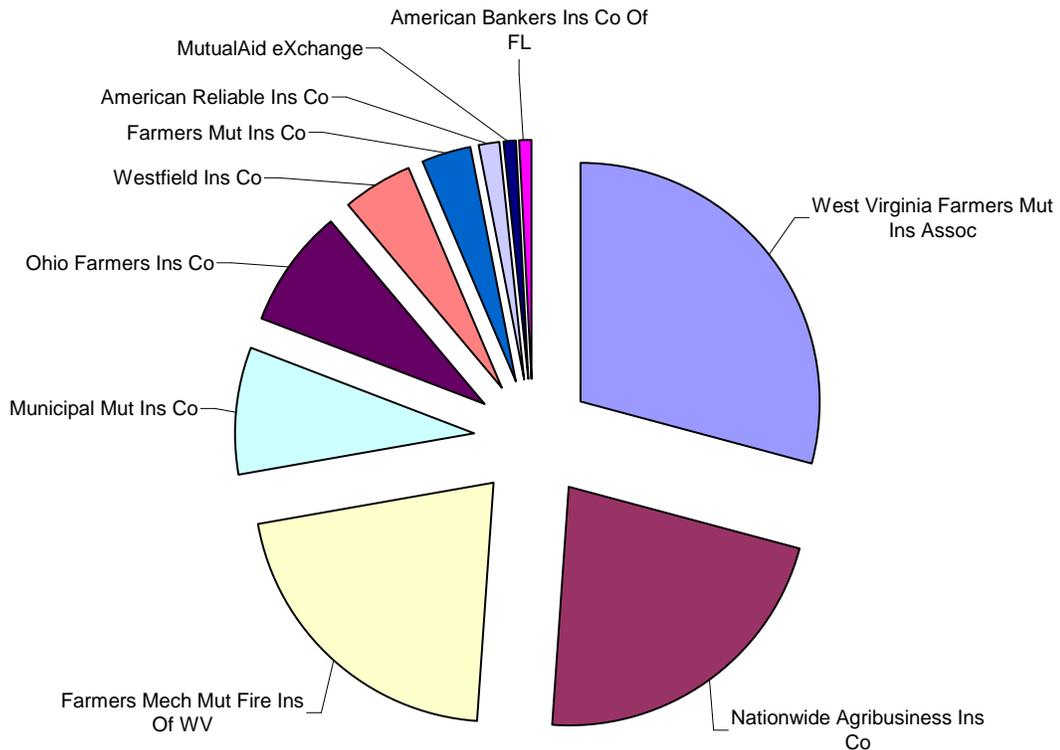
Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Ace Fire Underwriters Ins Co	0.08%	\$917
46	Economy Premier Assur Co	0.07%	\$810
47	Standard Fire Ins Co	0.07%	\$786
48	Insurance Co Of The West	0.07%	\$739
49	Ohio Farmers Ins Co	0.05%	\$606
50	Federated Serv Ins Co	0.05%	\$579
51	Teachers Ins Co	0.05%	\$577
52	American Intl Ins Co	0.05%	\$565
53	New Hampshire Ins Co	0.04%	\$483
54	DaimlerChrysler Ins Co	0.04%	\$482
55	Horace Mann Ins Co	0.04%	\$443
56	Encompass Ind Co	0.03%	\$359
57	Discover Prop & Cas Ins Co	0.03%	\$338
58	Nationwide Agribusiness Ins Co	0.03%	\$285
59	Atlantic Specialty Ins Co	0.02%	\$268
60	US Fidelity & Guaranty Co	0.02%	\$192
61	Charter Oak Fire Ins Co	0.01%	\$160
62	Sentinel Ins Co Ltd	0.01%	\$155
63	Liberty Ins Corp	0.01%	\$134
64	Garrison Prop & Cas Ins Co	0.01%	\$130
65	Lititz Mut Ins Co	0.01%	\$126
66	Illinois Natl Ins Co	0.01%	\$124
67	Wausau Underwriters Ins Co	0.01%	\$105
68	Sentry Select Ins Co	0.01%	\$89
69	Automobile Ins Co Of Hartford CT	0.01%	\$57
70	Hartford Underwriters Ins Co	0.00%	\$29
71	MutualAid eXchange	0.00%	\$23
72	General Ins Co Of Amer	0.00%	\$20
73	Sompo Japan Ins Co of Amer	0.00%	\$17
74	Great Amer Alliance Ins Co	0.00%	\$16
75	Employers Mut Cas Co	0.00%	\$15
76	American Natl Gen Ins Co	0.00%	\$8
77	Federated Mut Ins Co	0.00%	\$5
78	Allstate Ind Co	0.00%	\$3
	Total for Top 10 Insurers	83.24%	\$938,811
	Total for All Other Insurers	<u>16.76%</u>	<u>\$189,068</u>
	Total for All Insurers	100.00%	\$1,127,879

Earthquake



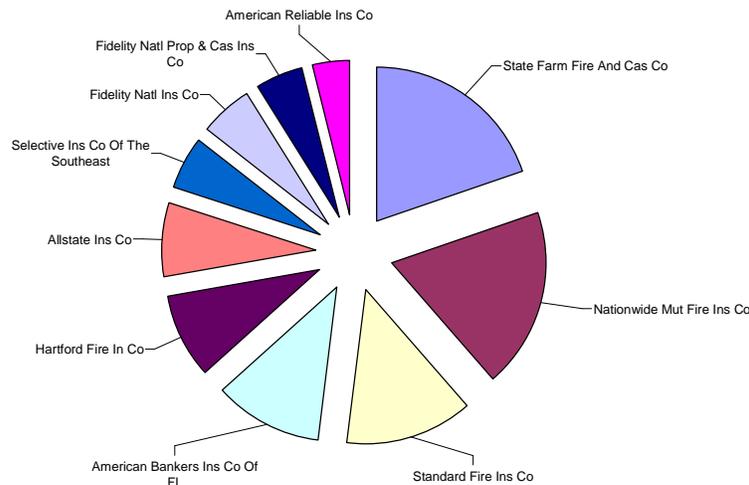
2007 West Virginia Market Share Report Farmowners Multiple Peril

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	West Virginia Farmers Mut Ins Assoc	28.48%	\$2,935,174
2	Nationwide Agribusiness Ins Co	21.77%	\$2,243,695
3	Farmers Mech Mut Fire Ins Of WV	20.63%	\$2,126,563
4	Municipal Mut Ins Co	8.48%	\$874,253
5	Ohio Farmers Ins Co	7.76%	\$800,063
6	Westfield Ins Co	4.82%	\$496,526
7	Farmers Mut Ins Co	3.29%	\$338,810
8	American Reliable Ins Co	1.10%	\$113,024
9	MutualAid eXchange	0.99%	\$101,765
10	American Bankers Ins Co Of FL	0.78%	\$80,468
11	Markel Ins Co	0.50%	\$51,854
12	Indemnity Ins Co Of North Amer	0.49%	\$50,795
13	Diamond State Ins Co	0.30%	\$31,078
14	Travelers Ind Co Of CT	0.17%	\$18,038
15	Travelers Ind Co Of Amer	0.17%	\$17,909
16	American States Ins Co	0.16%	\$16,366
17	Travelers Ind Co	0.07%	\$7,075
18	Charter Oak Fire Ins Co	0.04%	\$4,282
	Total for Top 10 Insurers	98.08%	\$10,110,341
	Total for All Other Insurers	<u>1.92%</u>	<u>\$197,397</u>
	Total for All Insurers	100.00%	\$10,307,738



2007 West Virginia Market Share Report Federal Flood

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Fire And Cas Co	17.05%	\$1,858,710
2	Nationwide Mut Fire Ins Co	16.29%	\$1,775,435
3	Standard Fire Ins Co	11.58%	\$1,262,650
4	American Bankers Ins Co Of FL	9.81%	\$1,069,666
5	Hartford Fire In Co	7.68%	\$837,016
6	Allstate Ins Co	6.86%	\$747,700
7	Selective Ins Co Of The Southeast	4.85%	\$528,977
8	Fidelity Natl Ins Co	4.60%	\$501,711
9	Fidelity Natl Prop & Cas Ins Co	4.56%	\$497,201
10	American Reliable Ins Co	3.25%	\$353,753
11	Hartford Ins Co Of The Midwest	3.10%	\$337,693
12	Westfield Ins Co	2.43%	\$265,394
13	Philadelphia Ind Ins Co	2.32%	\$253,306
14	Liberty Mut Fire Ins Co	1.58%	\$172,489
15	USAA General Ind Co	1.20%	\$131,116
16	American Natl Prop & Cas Co	1.19%	\$129,396
17	Harleysville Mut Ins Co	1.07%	\$116,196
18	Foremost Ins Co	0.17%	\$18,581
19	Audubon Ins Co	0.12%	\$13,525
20	New Hampshire Ins Co	0.11%	\$11,949
21	American Commerce Ins Co	0.07%	\$7,306
22	First Amer Prop & Cas Ins Co	0.03%	\$3,813
23	Colonial Amer Cas & Surety Co	0.03%	\$3,292
24	AIG Natl Ins Co Inc	0.01%	\$1,594
25	CEM Ins Co	0.01%	\$640
26	NGM Ins Co	0.01%	\$623
27	National Interstate Ins Co	0.00%	\$474
28	Fidelity & Deposit Co Of MD	0.00%	\$250
29	Granite State Ins Co	0.00%	\$197
Total for Top 10 Insurers		86.53%	\$9,432,819
Total for All Other Insurers		<u>13.47%</u>	<u>\$1,467,834</u>
Total for All Insurers		100.00%	\$10,900,653



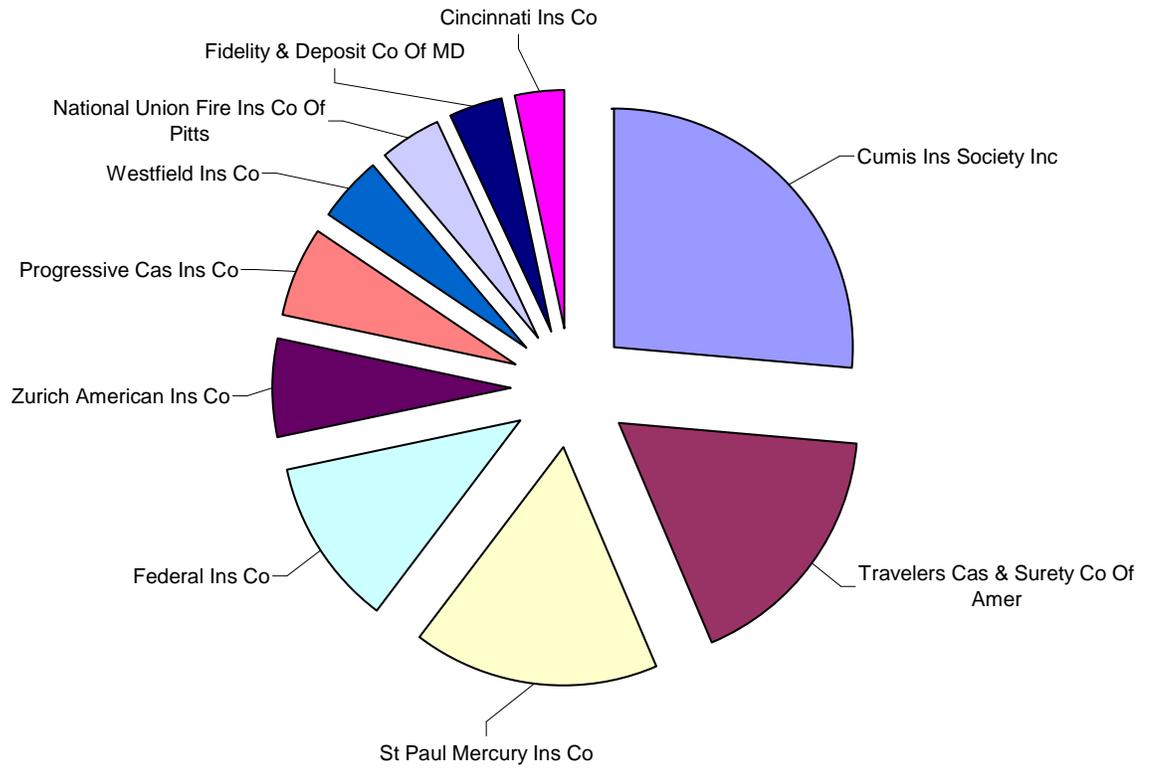
**2007 West Virginia Market Share Report
Fidelity**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Cumis Ins Society Inc	20.86%	\$893,703
2	Travelers Cas & Surety Co Of Amer	13.35%	\$571,938
3	St Paul Mercury Ins Co	13.26%	\$568,255
4	Federal Ins Co	8.80%	\$377,205
5	Zurich American Ins Co	5.41%	\$231,761
6	Progressive Cas Ins Co	4.85%	\$208,014
7	Westfield Ins Co	3.45%	\$147,678
8	National Union Fire Ins Co Of Pitts	3.19%	\$136,652
9	Fidelity & Deposit Co Of MD	2.80%	\$120,142
10	Cincinnati Ins Co	2.69%	\$115,467
11	United States Fire Ins Co	2.64%	\$113,200
12	Western Surety Co	2.62%	\$112,396
13	Ohio Farmers Ins Co	2.02%	\$86,421
14	State Auto Prop & Cas Ins Co	1.51%	\$64,591
15	Hartford Fire In Co	1.47%	\$63,115
16	St Paul Fire & Marine Ins Co	1.12%	\$48,049
17	Great Amer Ins Co	0.88%	\$37,608
18	Colonial Amer Cas & Surety Co	0.83%	\$35,354
19	Old Republic Surety Co	0.77%	\$33,057
20	RVI Natl Ins Co	0.75%	\$32,256
21	Sentry Select Ins Co	0.66%	\$28,356
22	State Automobile Mut Ins Co	0.63%	\$26,886
23	Erie Ins Prop & Cas Co	0.52%	\$22,223
24	Universal Underwriters Ins Co	0.41%	\$17,422
25	Federated Mut Ins Co	0.38%	\$16,448
26	Motorists Mut Ins Co	0.36%	\$15,510
27	Continental Cas Co	0.33%	\$14,247
28	Liberty Mut Ins Co	0.28%	\$11,962
29	State Farm Fire And Cas Co	0.25%	\$10,832
30	Twin City Fire Ins Co	0.23%	\$9,897
31	RLI Ins Co	0.22%	\$9,416
32	Hanover Ins Co	0.21%	\$9,101
33	Arch Ins Co	0.20%	\$8,639
34	Quanta Ind Co	0.17%	\$7,213
35	Federated Serv Ins Co	0.16%	\$6,883
36	Nationwide Mut Ins Co	0.16%	\$6,767
37	St Paul Guardian Ins Co	0.12%	\$5,237
38	Continental Ins Co	0.11%	\$4,513
39	US Fidelity & Guaranty Co	0.10%	\$4,404
40	Great Northern Ins Co	0.10%	\$4,326
41	Executive Risk Ind Inc	0.10%	\$4,235
42	American States Ins Co	0.08%	\$3,438
43	Travelers Property Cas Co Of Amer	0.08%	\$3,309
44	Greenwich Ins Co	0.07%	\$3,116

**2007 West Virginia Market Share Report
Fidelity**

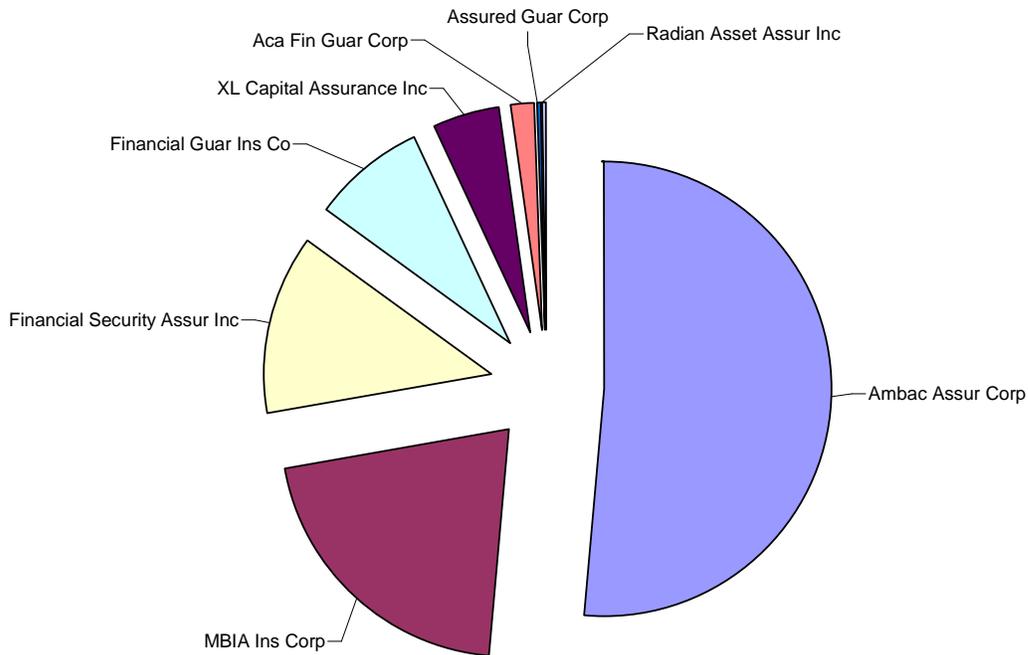
Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Scottsdale Ind Co	0.06%	\$2,649
46	Travelers Cas & Surety Co	0.06%	\$2,517
47	Colonial Surety Co	0.06%	\$2,432
48	General Ins Co Of Amer	0.05%	\$2,182
49	Vigilant Ins Co	0.05%	\$2,164
50	Charter Oak Fire Ins Co	0.05%	\$1,967
51	Selective Ins Co Of Amer	0.05%	\$1,937
52	Nationwide Mut Fire Ins Co	0.05%	\$1,931
53	Travelers Ind Co Of CT	0.04%	\$1,733
54	American Economy Ins Co	0.04%	\$1,635
55	Travelers Ind Co Of Amer	0.03%	\$1,429
56	Phoenix Ins Co	0.03%	\$1,407
57	Regent Ins Co	0.03%	\$1,178
58	Philadelphia Ind Ins Co	0.03%	\$1,140
59	Westchester Fire Ins Co	0.03%	\$1,122
60	Ohio Cas Ins Co	0.02%	\$894
61	Pennsylvania Ntl Mut Cas Ins Co	0.02%	\$833
62	Federated Rural Electric Ins Exch	0.02%	\$810
63	Platte River Ins Co.	0.01%	\$641
64	AXIS Reins Co	0.01%	\$608
65	Allstate Ins Co	0.01%	\$590
66	General Cas Co Of WI	0.01%	\$520
67	Nationwide Prop & Cas Ins Co	0.01%	\$479
68	Lincoln Gen Ins Co	0.01%	\$242
69	Westport Ins Corp	0.00%	\$122
70	Pennsylvania Lumbermens Mut Ins	0.00%	\$109
71	OneBeacon Amer Ins Co	0.00%	\$105
72	Discover Prop & Cas Ins Co	0.00%	\$78
73	Fidelity & Guar Ins Underwriters Inc	0.00%	\$70
74	Travelers Ind Co	0.00%	\$60
75	Sentry Ins A Mut Co	0.00%	\$41
76	American Alt Ins Corp	0.00%	\$38
77	Guarantee Co Of N Amer USA	0.00%	\$33
78	Great Amer Ins Co of NY	0.00%	\$25
79	Transportation Ins Co	0.00%	\$5
80	Stonington Ins Co	0.00%	(\$53)
	Total for Top 10 Insurers	78.67%	\$3,370,815
	Total for All Other Insurers	<u>21.33%</u>	<u>\$914,100</u>
	Total for All Insurers	100.00%	\$4,284,915

Fidelity



2007 West Virginia Market Share Report Financial Guaranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Ambac Assur Corp	51.36%	\$2,404,553
2	MBIA Ins Corp	20.79%	\$973,367
3	Financial Security Assur Inc	12.92%	\$605,033
4	Financial Guar Ins Co	8.12%	\$380,001
5	XL Capital Assurance Inc	4.68%	\$219,159
6	Aca Fin Guar Corp	1.47%	\$68,986
7	Assured Guar Corp	0.46%	\$21,705
8	Radian Asset Assur Inc	0.19%	\$8,998
Total for Top 10 Insurers		100.00%	\$4,681,802
Total for All Other Insurers			
Total for All Insurers		100.00%	\$4,681,802



2007 West Virginia Market Share Report Fire

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Farm Family Cas Ins Co	8.29%	\$3,971,027
2	Wva Ins Co	7.75%	\$3,712,686
3	Farmers Mech Mut Fire Ins Of WV	6.89%	\$3,300,648
4	Dorinco Reins Co	4.81%	\$2,304,437
5	Municipal Mut Ins Co	4.30%	\$2,062,900
6	Factory Mut Ins Co	4.07%	\$1,952,484
7	State Auto Prop & Cas Ins Co	4.05%	\$1,938,546
8	Nationwide Mut Fire Ins Co	3.96%	\$1,899,528
9	American Security Ins Co	3.28%	\$1,571,352
10	American Modern Home Ins Co	3.25%	\$1,559,149
11	Erie Ins Prop & Cas Co	3.03%	\$1,454,016
12	Westchester Fire Ins Co	2.65%	\$1,269,607
13	Westfield Ins Co	2.55%	\$1,223,559
14	Cincinnati Ins Co	2.55%	\$1,221,199
15	Safe Ins Co	2.21%	\$1,057,714
16	RSUI Ind Co	2.15%	\$1,030,150
17	Liberty Mut Fire Ins Co	1.96%	\$937,392
18	Farmers Mut Ins Co	1.89%	\$905,931
19	Travelers Property Cas Co Of Amer	1.75%	\$838,021
20	Travelers Ind Co	1.63%	\$780,217
21	Westport Ins Corp	1.39%	\$668,142
22	State Automobile Mut Ins Co	1.25%	\$600,082
23	St Paul Fire & Marine Ins Co	1.24%	\$592,857
24	West Virginia Farmers Mut Ins Assoc	1.19%	\$571,189
25	American Guar & Liab Ins	1.09%	\$524,656
26	Pennsylvania Lumbermens Mut Ins	1.05%	\$501,770
27	AXA Ins Co	1.04%	\$500,259
28	AIG Cas Co	0.87%	\$418,751
29	Pan Handle Farmers Mut Ins Co Of WV	0.86%	\$410,524
30	American Modern Select Ins Co	0.85%	\$405,585
31	Allianz Global Risks US Ins Co	0.81%	\$386,360
32	Mutual Protective Assoc. of WV	0.77%	\$368,693
33	Encompass Ins Co Of Amer	0.72%	\$344,817
34	Allstate Ins Co	0.71%	\$340,902
35	Farmers Home Fire Ins. Co.	0.67%	\$319,463
36	Gerling Amer Ins Co	0.64%	\$308,888
37	USAA	0.58%	\$276,494
38	Balboa Ins Co	0.56%	\$267,378
39	XL Ins Amer Inc	0.50%	\$239,366
40	General Ins Co Of Amer	0.48%	\$231,994
41	Empire Fire & Marine Ins Co	0.47%	\$223,199
42	United States Fire Ins Co	0.46%	\$218,674
43	Lumbermens Underwriting Alliance	0.45%	\$215,993
44	Sentry Select Ins Co	0.44%	\$211,780

**2007 West Virginia Market Share Report
Fire**

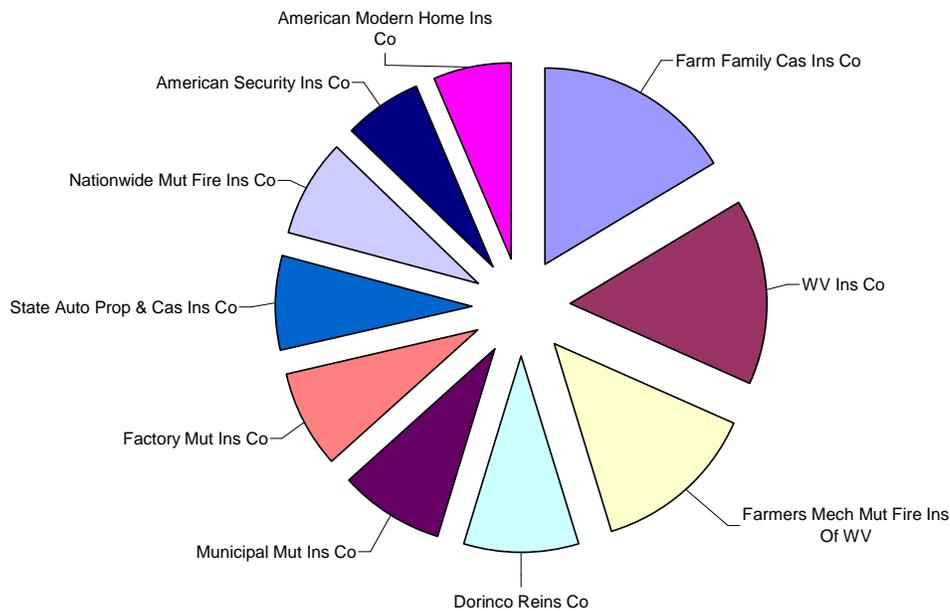
Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	St Paul Mercury Ins Co	0.41%	\$194,486
46	Arch Ins Co	0.35%	\$167,982
47	Universal Underwriters Ins Co	0.34%	\$162,447
48	Ohio Farmers Ins Co	0.34%	\$161,221
49	Affiliated Fm Ins Co	0.33%	\$160,393
50	Tokio Marine & Nichido Fire Ins Co	0.32%	\$155,187
51	American Reliable Ins Co	0.31%	\$148,355
52	Independent Mut Fire Ins Co	0.30%	\$145,897
53	Motorists Mut Ins Co	0.30%	\$144,462
54	AXIS Reins Co	0.30%	\$143,349
55	Federated Mut Ins Co	0.29%	\$137,840
56	Travelers Ind Co Of CT	0.28%	\$134,675
57	Sompo Japan Ins Co of Amer	0.23%	\$108,822
58	Greenwich Ins Co	0.22%	\$104,190
59	USAA Cas Ins Co	0.20%	\$97,917
60	Travelers Ind Co Of Amer	0.20%	\$95,057
61	Peoples Mutual Fire Ins. Co. of WV	0.19%	\$88,771
62	Encompass Ind Co	0.18%	\$84,575
63	St Paul Protective Ins Co	0.17%	\$83,653
64	Safeco Ins Co Of Amer	0.15%	\$71,829
65	American Economy Ins Co	0.15%	\$71,172
66	Horace Mann Ins Co	0.15%	\$70,293
67	Zurich American Ins Co	0.13%	\$64,070
68	Lititz Mut Ins Co	0.13%	\$63,709
69	Selective Ins Co Of Amer	0.13%	\$63,668
70	Charter Oak Fire Ins Co	0.13%	\$61,608
71	Chubb Natl Ins Co	0.12%	\$55,304
72	American States Ins Co	0.10%	\$47,305
73	Nationwide Mut Ins Co	0.09%	\$41,468
74	Hartford Underwriters Ins Co	0.08%	\$39,146
75	United Cas Ins Co Of Amer	0.08%	\$36,103
76	Automobile Ins Co Of Hartford CT	0.08%	\$36,041
77	State Natl Ins Co Inc	0.07%	\$35,129
78	Insurance Co Of The State Of PA	0.07%	\$34,057
79	First Natl Ins Co Of Amer	0.07%	\$32,828
80	Verlan Fire Ins Co MD	0.06%	\$27,572
81	Harco Natl Ins Co	0.06%	\$27,457
82	American Home Assur Co	0.06%	\$26,416
83	American Alt Ins Corp	0.05%	\$24,268
84	Transguard Ins Co Of Amer Inc	0.05%	\$23,667
85	Pennsylvania Ntl Mut Cas Ins Co	0.05%	\$23,020
86	Granite State Ins Co	0.05%	\$22,856
87	Discover Prop & Cas Ins Co	0.05%	\$22,676
88	MutualAid eXchange	0.05%	\$21,803

**2007 West Virginia Market Share Report
Fire**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Phoenix Ins Co	0.04%	\$20,092
90	Federated Serv Ins Co	0.04%	\$19,059
91	St Paul Guardian Ins Co	0.04%	\$17,747
92	Patrons Mutual Fire Ins. Co.	0.03%	\$12,472
93	Federal Ins Co	0.03%	\$12,237
94	Ohio Cas Ins Co	0.03%	\$12,037
95	Axis Ins Co	0.02%	\$11,648
96	Atlantic Specialty Ins Co	0.02%	\$11,370
97	Harbor Point Reins US Inc	0.02%	\$11,250
98	Amica Mut Ins Co	0.02%	\$10,763
99	American Family Home Ins Co	0.02%	\$9,434
100	Hartford Fire In Co	0.02%	\$9,175
101	Employers Mut Cas Co	0.02%	\$8,996
102	Garrison Prop & Cas Ins Co	0.02%	\$8,436
103	SUA Ins Co	0.02%	\$7,931
104	Markel Ins Co	0.02%	\$7,757
105	West Virginia Natl Auto Ins Co	0.01%	\$6,629
106	Amerisure Mut Ins Co	0.01%	\$6,595
107	Aegis Security Ins Co	0.01%	\$6,377
108	Armed Forces Ins Exch	0.01%	\$6,342
109	Northland Ins Co	0.01%	\$6,292
110	Harleysville Mut Ins Co	0.01%	\$5,785
111	Regis Ins Co	0.01%	\$5,135
112	Guideone Specialty Mut Ins Co	0.01%	\$5,006
113	Seneca Ins Co Inc	0.01%	\$4,471
114	Church Mut Ins Co	0.01%	\$4,361
115	Liberty Ins Corp	0.01%	\$3,947
116	New Hampshire Ins Co	0.01%	\$3,348
117	Wausau Underwriters Ins Co	0.01%	\$3,082
118	Federated Rural Electric Ins Exch	0.01%	\$2,789
119	Praetorian Ins Co	0.01%	\$2,665
120	Fidelity & Deposit Co Of MD	0.00%	\$2,320
121	American Ins Co	0.00%	\$2,277
122	National Farmers Union Prop & Cas	0.00%	\$2,276
123	Standard Guaranty Ins Co	0.00%	\$2,139
124	Diamond State Ins Co	0.00%	\$2,118
125	Hanover Ins Co	0.00%	\$1,866
126	T.H.E. Ins Co	0.00%	\$1,826
127	Employers Fire Ins Co	0.00%	\$1,767
128	Vigilant Ins Co	0.00%	\$1,575
129	DaimlerChrysler Ins Co	0.00%	\$1,458
130	Sentry Ins A Mut Co	0.00%	\$1,408
131	Great Amer Ins Co	0.00%	\$1,405
132	Nationwide Prop & Cas Ins Co	0.00%	\$1,016

2007 West Virginia Market Share Report Fire

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Great Northern Ins Co	0.00%	\$1,004
134	Employers Ins of Wausau	0.00%	\$839
135	Continental Western Ins Co	0.00%	\$828
136	USAA General Ind Co	0.00%	\$778
137	Electric Ins Co	0.00%	\$675
138	US Fidelity & Guaranty Co	0.00%	\$624
139	Stonington Ins Co	0.00%	\$614
140	West American Ins Co	0.00%	\$513
141	United States Liability Ins Co	0.00%	\$500
142	Great Amer Alliance Ins Co	0.00%	\$416
143	OneBeacon Amer Ins Co	0.00%	\$401
144	Westfield Natl Ins Co	0.00%	\$309
145	Fidelity & Guar Ins Co	0.00%	\$249
146	Wausau Business Ins Co	0.00%	\$73
147	Insurance Co Of The West	0.00%	\$35
148	Utica Mut Ins Co	0.00%	\$33
149	National Surety Corp	0.00%	\$22
150	Brotherhood Mut Ins Co	0.00%	(\$42)
151	Yosemite Ins Co	-0.15%	(\$73,573)
Total for Top 10 Insurers		50.65%	\$24,272,757
Total for All Other Insurers		<u>47.70%</u>	<u>\$22,859,944</u>
Total for All Insurers		100.00%	\$47,922,100



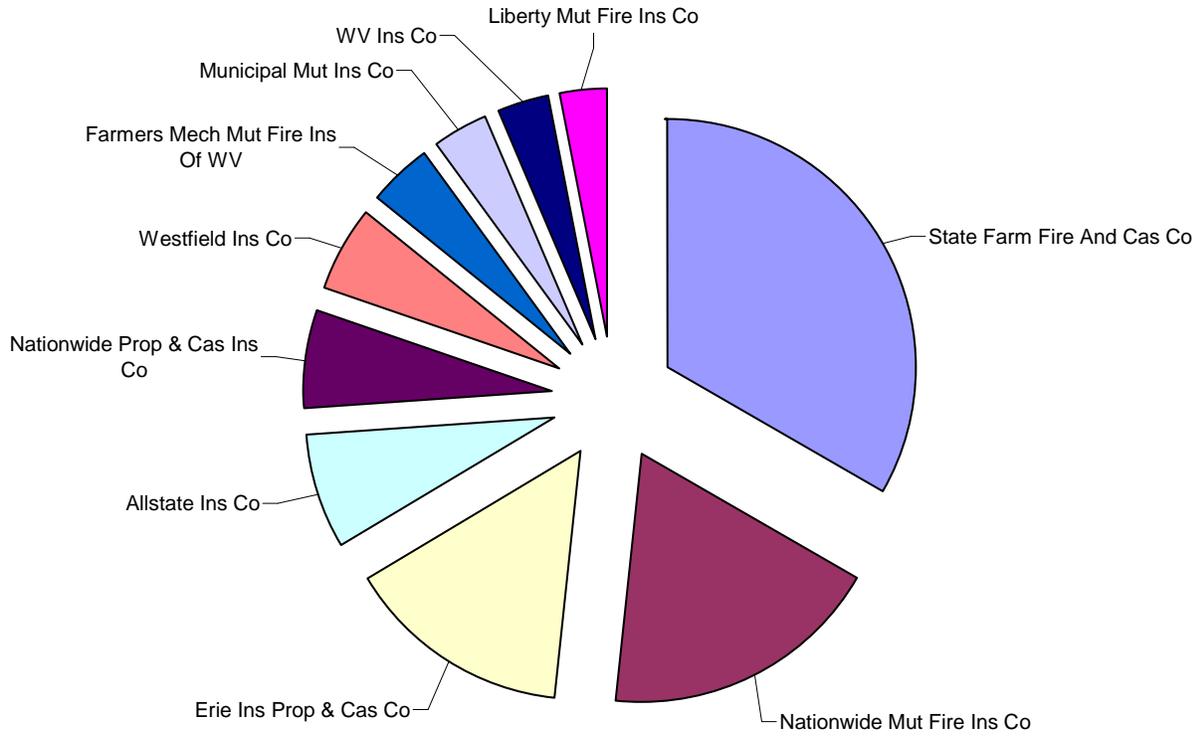
**2007 West Virginia Market Share Report
Homeowners Multiple Peril**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Fire And Cas Co	26.06%	\$80,958,648
2	Nationwide Mut Fire Ins Co	14.35%	\$44,576,900
3	Erie Ins Prop & Cas Co	11.68%	\$36,277,835
4	Allstate Ins Co	5.81%	\$18,048,702
5	Nationwide Prop & Cas Ins Co	4.97%	\$15,427,001
6	Westfield Ins Co	4.34%	\$13,470,864
7	Farmers Mech Mut Fire Ins Of WV	3.40%	\$10,570,784
8	Municipal Mut Ins Co	2.73%	\$8,489,722
9	Wva Ins Co	2.65%	\$8,223,160
10	Liberty Mut Fire Ins Co	2.35%	\$7,305,263
11	Encompass Ins Co Of Amer	1.92%	\$5,971,127
12	Encompass Ind Co	1.69%	\$5,255,489
13	State Auto Prop & Cas Ins Co	1.68%	\$5,229,848
14	Foremost Ins Co	1.60%	\$4,979,356
15	USAA	1.37%	\$4,262,049
16	Safeco Ins Co Of Amer	1.28%	\$3,973,483
17	American Natl Prop & Cas Co	1.23%	\$3,830,830
18	Motorists Mut Ins Co	1.14%	\$3,534,532
19	Property & Cas Ins Co Of Hartford	1.00%	\$3,102,756
20	Farmers Mut Ins Co	0.65%	\$2,029,870
21	USAA Cas Ins Co	0.65%	\$2,005,366
22	Safe Ins Co	0.59%	\$1,846,423
23	Pan Handle Farmers Mut Ins Co Of WV	0.56%	\$1,737,349
24	Allstate Ind Co	0.54%	\$1,693,153
25	Metropolitan Prop & Cas Ins Co	0.48%	\$1,505,973
26	Foremost Prop & Cas Ins Co	0.43%	\$1,333,214
27	Hartford Ins Co Of The Midwest	0.40%	\$1,231,781
28	Teachers Ins Co	0.39%	\$1,225,640
29	Horace Mann Ins Co	0.39%	\$1,203,731
30	Lititz Mut Ins Co	0.37%	\$1,142,519
31	Standard Fire Ins Co	0.33%	\$1,028,827
32	American Bankers Ins Co Of FL	0.33%	\$1,010,023
33	Cincinnati Ins Co	0.29%	\$899,780
34	Aegis Security Ins Co	0.24%	\$751,597
35	Vigilant Ins Co	0.24%	\$731,174
36	Homesite Ins Co Of The Midwest	0.21%	\$648,464
37	Economy Premier Assur Co	0.19%	\$583,706
38	Federal Ins Co	0.19%	\$580,695
39	American Reliable Ins Co	0.19%	\$575,694
40	Amica Mut Ins Co	0.18%	\$550,417
41	American Natl Gen Ins Co	0.10%	\$310,608
42	American Security Ins Co	0.10%	\$306,384
43	Empire Fire & Marine Ins Co	0.10%	\$296,020
44	Allstate Prop & Cas Ins Co	0.08%	\$239,974

**2007 West Virginia Market Share Report
Homeowners Multiple Peril**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Sentinel Ins Co Ltd	0.07%	\$231,000
46	American Intl Ins Co	0.06%	\$198,283
47	Fidelity Natl Ins Co	0.05%	\$168,986
48	Armed Forces Ins Exch	0.05%	\$155,857
49	Peoples Mutual Fire Ins. Co. of WV	0.05%	\$140,577
50	Balboa Ins Co	0.04%	\$112,608
51	Standard Guaranty Ins Co	0.03%	\$99,523
52	Travelers Ind Co Of Amer	0.03%	\$90,598
53	Farm Family Cas Ins Co	0.03%	\$79,199
54	MutualAid eXchange	0.02%	\$76,884
55	Church Mut Ins Co	0.02%	\$61,248
56	Fidelity & Deposit Co Of MD	0.02%	\$58,520
57	Garrison Prop & Cas Ins Co	0.02%	\$53,075
58	American Ins Co	0.02%	\$52,858
59	Great Northern Ins Co	0.02%	\$50,739
60	USAA General Ind Co	0.01%	\$26,108
61	Electric Ins Co	0.01%	\$24,190
62	California Cas Ind Exch	0.01%	\$21,574
63	Sentry Ins A Mut Co	0.00%	\$9,490
64	American Family Home Ins Co	0.00%	\$8,903
65	Merastar Ins Co	0.00%	\$8,392
66	Hartford Fire In Co	0.00%	\$7,495
67	Automobile Ins Co Of Hartford CT	0.00%	\$6,078
68	Hartford Underwriters Ins Co	0.00%	\$1,905
69	First Liberty Ins Corp	0.00%	\$1,398
70	NGM Ins Co	0.00%	\$595
71	Horace Mann Prop & Cas Ins Co	0.00%	\$213
72	Harleysville Mut Ins Co	0.00%	\$165
73	Firemans Fund Ins Co	0.00%	\$86
74	Maryland Cas Co	0.00%	(\$13)
75	Ohio Farmers Ins Co	0.00%	(\$1,613)
	Total for Top 10 Insurers	78.32%	\$243,348,879
	Total for All Other Insurers	<u>21.63%</u>	<u>\$67,212,196</u>
	Total for All Insurers	100.00%	\$310,701,652

Homeowners Multiple Peril



**2007 West Virginia Market Share Report
Inland Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Voyager Property & Cas Ins Co	15.49%	\$8,868,676
2	Continental Cas Co	9.06%	\$5,186,348
3	Westfield Ins Co	7.87%	\$4,506,514
4	Travelers Property Cas Co Of Amer	6.35%	\$3,636,935
5	National Union Fire Ins Co Of Pitts	5.45%	\$3,119,148
6	State Farm Fire And Cas Co	4.19%	\$2,399,907
7	Allianz Global Risks US Ins Co	3.43%	\$1,964,349
8	Factory Mut Ins Co	3.40%	\$1,946,639
9	Zurich American Ins Co	2.79%	\$1,597,431
10	Firemans Fund Ins Co	2.51%	\$1,438,254
11	Sentry Select Ins Co	1.93%	\$1,104,338
12	Federal Ins Co	1.91%	\$1,091,921
13	Farm Family Cas Ins Co	1.88%	\$1,076,353
14	Arch Ins Co	1.86%	\$1,062,715
15	Erie Ins Prop & Cas Co	1.62%	\$926,628
16	American Modern Home Ins Co	1.47%	\$841,024
17	Greenwich Ins Co	1.45%	\$829,619
18	Assurance Co Of Amer	1.26%	\$723,152
19	American Bankers Ins Co Of FL	1.19%	\$681,706
20	Nationwide Mut Fire Ins Co	1.18%	\$675,660
21	State Auto Prop & Cas Ins Co	1.00%	\$572,539
22	Cincinnati Ins Co	0.97%	\$558,307
23	Encompass Ind Co	0.94%	\$537,349
24	Stonebridge Casualty Ins Co	0.90%	\$517,763
25	Allstate Ins Co	0.85%	\$485,158
26	Praetorian Ins Co	0.84%	\$480,085
27	Motorists Mut Ins Co	0.76%	\$433,603
28	St Paul Fire & Marine Ins Co	0.75%	\$432,150
29	Hartford Fire In Co	0.66%	\$377,293
30	Old Republic Ins Co	0.65%	\$372,756
31	Great Amer Ins Co of NY	0.63%	\$362,139
32	Canal Ins Co	0.61%	\$351,195
33	Northland Ins Co	0.60%	\$345,273
34	American Home Assur Co	0.59%	\$338,081
35	Encompass Ins Co Of Amer	0.53%	\$303,028
36	Liberty Mut Ins Co	0.52%	\$300,509
37	State Natl Ins Co Inc	0.50%	\$288,034
38	Progressive Classic Ins Co	0.48%	\$277,008
39	Great Amer Assur Co	0.40%	\$227,730
40	Amex Assur Co	0.39%	\$224,427
41	Nationwide Prop & Cas Ins Co	0.39%	\$222,946
42	BCS Ins Co	0.38%	\$218,359
43	Generali Us Branch	0.38%	\$215,193
44	Great Amer Ins Co	0.37%	\$211,827

**2007 West Virginia Market Share Report
Inland Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Caterpillar Ins Co	0.36%	\$204,722
46	RLI Ins Co	0.32%	\$180,713
47	Safeco Ins Co Of Amer	0.31%	\$176,029
48	Foremost Ins Co	0.28%	\$160,717
49	Travelers Ind Co	0.27%	\$156,117
50	Balboa Ins Co	0.26%	\$149,561
51	Ace Amer Ins Co	0.24%	\$139,219
52	Empire Fire & Marine Ins Co	0.24%	\$136,580
53	Vigilant Ins Co	0.22%	\$125,734
54	State Automobile Mut Ins Co	0.22%	\$124,640
55	RSUI Ind Co	0.22%	\$124,443
56	Jewelers Mut Ins Co	0.22%	\$124,399
57	Hanover Ins Co	0.19%	\$109,627
58	Liberty Mut Fire Ins Co	0.18%	\$102,975
59	USAA	0.18%	\$101,884
60	Wesco Ins Co	0.17%	\$97,320
61	Diamond State Ins Co	0.16%	\$90,477
62	Westport Ins Corp	0.15%	\$87,200
63	Ace Fire Underwriters Ins Co	0.14%	\$82,648
64	American Alt Ins Corp	0.14%	\$81,206
65	Travelers Ind Co Of Amer	0.13%	\$74,762
66	Affiliated Fm Ins Co	0.12%	\$69,610
67	Travelers Ind Co Of CT	0.12%	\$69,282
68	Pennsylvania Lumbermens Mut Ins	0.12%	\$68,641
69	American States Ins Co	0.11%	\$64,114
70	Republic Western Ins Co	0.11%	\$60,922
71	SUA Ins Co	0.10%	\$59,242
72	Nationwide Mut Ins Co	0.10%	\$56,328
73	Star Ins Co	0.09%	\$54,325
74	National Ind Co	0.09%	\$50,250
75	Ohio Cas Ins Co	0.09%	\$50,236
76	National Cas Co	0.09%	\$49,072
77	Bituminous Cas Corp	0.08%	\$48,336
78	AIG Cas Co	0.08%	\$48,015
79	XL Specialty Ins Co	0.08%	\$47,012
80	Cumis Ins Society Inc	0.08%	\$45,594
81	Granite State Ins Co	0.08%	\$45,501
82	Ohio Farmers Ins Co	0.08%	\$44,677
83	USAA Cas Ins Co	0.07%	\$42,936
84	Farmers Home Fire Ins. Co.	0.07%	\$41,513
85	West Virginia Farmers Mut Ins Assoc	0.07%	\$40,832
86	Starnet Ins Co	0.07%	\$40,556
87	Lumbermens Underwriting Alliance	0.07%	\$40,136
88	Redland Ins Co	0.07%	\$38,496

**2007 West Virginia Market Share Report
Inland Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	St Paul Mercury Ins Co	0.07%	\$38,000
90	Markel Amer Ins Co	0.06%	\$37,147
91	Transguard Ins Co Of Amer Inc	0.06%	\$36,075
92	Universal Underwriters Ins Co	0.06%	\$35,375
93	American Natl Prop & Cas Co	0.06%	\$33,217
94	Ohio Ind Co	0.06%	\$33,012
95	Continental Ins Co	0.06%	\$31,962
96	Markel Ins Co	0.06%	\$31,848
97	New Hampshire Ins Co	0.05%	\$30,721
98	Argonaut Ins Co	0.05%	\$30,706
99	National Liab & Fire Ins Co	0.05%	\$28,976
100	National Interstate Ins Co	0.05%	\$26,213
101	American Road Ins Co	0.04%	\$25,615
102	Property & Cas Ins Co Of Hartford	0.04%	\$25,161
103	AXIS Reins Co	0.04%	\$23,860
104	Navigators Ins Co	0.04%	\$23,658
105	Philadelphia Ind Ins Co	0.04%	\$23,041
106	Carolina Cas Ins Co	0.04%	\$22,915
107	Federated Mut Ins Co	0.04%	\$21,681
108	Lyndon Prop Ins Co	0.04%	\$21,052
109	American Intl Ins Co	0.03%	\$18,851
110	Great West Cas Co	0.03%	\$18,729
111	Stratford Ins Co	0.03%	\$17,967
112	AXA Art Ins Corp	0.03%	\$17,584
113	Commerce Protective Ins Co	0.03%	\$16,694
114	St Paul Guardian Ins Co	0.03%	\$16,370
115	Economy Premier Assur Co	0.03%	\$16,130
116	Teachers Ins Co	0.03%	\$15,486
117	Jefferson Ins Co	0.03%	\$15,000
118	Armed Forces Ins Exch	0.02%	\$14,278
119	Occidental Fire & Cas Co Of NC	0.02%	\$14,173
120	Metropolitan Prop & Cas Ins Co	0.02%	\$13,917
121	CNL Ins Amer Inc	0.02%	\$13,863
122	Commonwealth Ins Co Of Amer	0.02%	\$13,803
123	American Economy Ins Co	0.02%	\$13,144
124	United Fncl Cas Co	0.02%	\$12,544
125	Horace Mann Ins Co	0.02%	\$12,435
126	Courtesy Ins Co	0.02%	\$12,314
127	Hiscox Ins Co Inc	0.02%	\$12,307
128	Triton Ins Co	0.02%	\$11,854
129	Phoenix Ins Co	0.02%	\$11,538
130	Lititz Mut Ins Co	0.02%	\$11,471
131	Hartford Cas Ins Co	0.02%	\$10,077
132	Progressive Direct Ins Co	0.02%	\$9,725

**2007 West Virginia Market Share Report
Inland Marine**

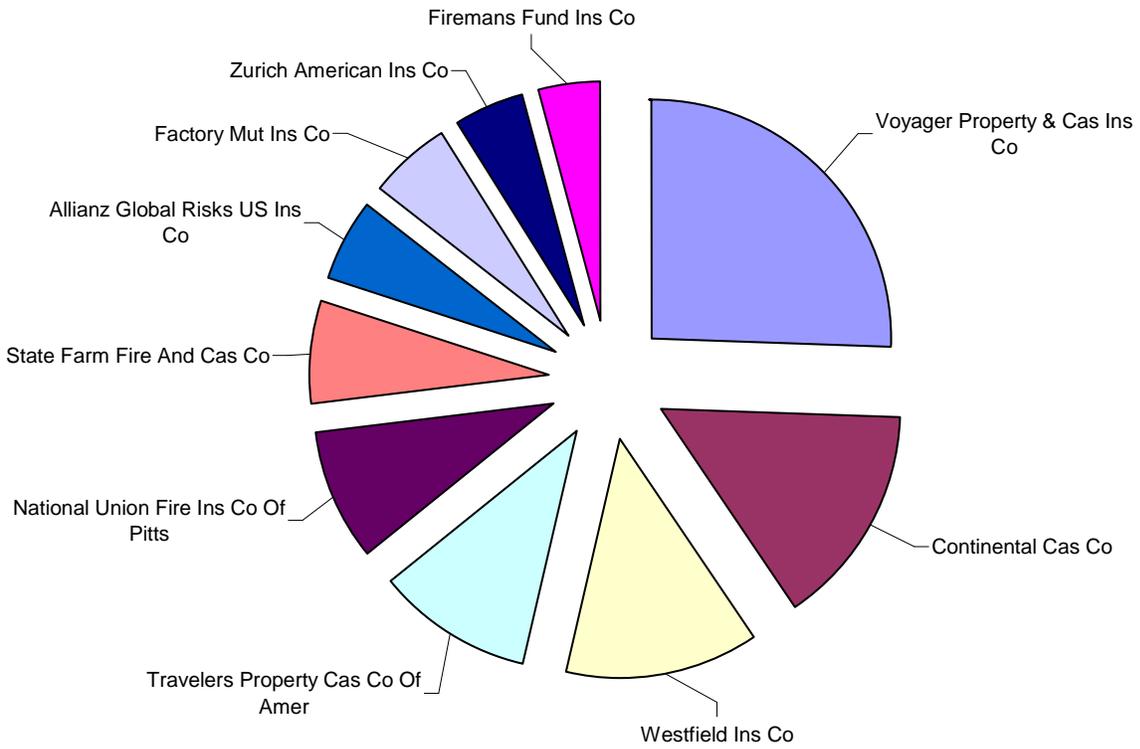
Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Maryland Cas Co	0.02%	\$9,030
134	Hartford Ins Co Of The Midwest	0.02%	\$8,922
135	Tokio Marine & Nichido Fire Ins Co	0.01%	\$8,214
136	Harco Natl Ins Co	0.01%	\$8,131
137	Scottsdale Ind Co	0.01%	\$8,102
138	Nationwide Agribusiness Ins Co	0.01%	\$8,004
139	Pacific Specialty Ins Co	0.01%	\$7,947
140	Great Northern Ins Co	0.01%	\$7,663
141	Federated Serv Ins Co	0.01%	\$7,189
142	Vanliner Ins Co	0.01%	\$7,049
143	Northern Assur Co Of Amer	0.01%	\$6,890
144	General Cas Co Of WI	0.01%	\$6,887
145	First Natl Ins Co Of Amer	0.01%	\$6,287
146	St Paul Protective Ins Co	0.01%	\$6,252
147	OneBeacon Amer Ins Co	0.01%	\$5,936
148	Standard Fire Ins Co	0.01%	\$5,627
149	Illinois Natl Ins Co	0.01%	\$5,503
150	US Fidelity & Guaranty Co	0.01%	\$5,096
151	Fidelity & Deposit Co Of MD	0.01%	\$4,954
152	Amica Mut Ins Co	0.01%	\$4,872
153	American Hardware Mut Ins Co	0.01%	\$4,614
154	Charter Oak Fire Ins Co	0.01%	\$4,582
155	Lincoln Gen Ins Co	0.01%	\$4,420
156	Allstate Ind Co	0.01%	\$4,384
157	Sompo Japan Ins Co of Amer	0.01%	\$4,262
158	T.H.E. Ins Co	0.01%	\$4,234
159	Century Surety Co	0.01%	\$3,991
160	General Ins Co Of Amer	0.01%	\$3,812
161	National Fire Ins Co Of Hartford	0.01%	\$3,595
162	Harleysville Mut Ins Co	0.01%	\$3,563
163	American Ins Co	0.01%	\$3,082
164	Great Amer Alliance Ins Co	0.00%	\$2,861
165	American Cas Co Of Reading PA	0.00%	\$2,729
166	American Zurich Ins Co	0.00%	\$2,639
167	XL Ins Amer Inc	0.00%	\$2,631
168	North Amer Specialty Ins Co	0.00%	\$2,152
169	Garrison Prop & Cas Ins Co	0.00%	\$2,010
170	American Security Ins Co	0.00%	\$1,944
171	Pennsylvania Ntl Mut Cas Ins Co	0.00%	\$1,902
172	QBE Ins Corp	0.00%	\$1,767
173	Heritage Cas Ins Co	0.00%	\$1,758
174	Hartford Steam Boil Inspec & Ins Co	0.00%	\$1,521
175	Colonial Amer Cas & Surety Co	0.00%	\$1,509
176	Sentinel Ins Co Ltd	0.00%	\$1,504

**2007 West Virginia Market Share Report
Inland Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	Mitsui Sumitomo Ins Co of Amer	0.00%	\$1,469
178	Allstate Prop & Cas Ins Co	0.00%	\$1,386
179	Massachusetts Bay Ins Co	0.00%	\$1,323
180	Commerce & Industry Ins Co	0.00%	\$1,280
181	North River Ins Co	0.00%	\$1,007
182	Fidelity & Guar Ins Underwriters Inc	0.00%	\$976
183	Employers Fire Ins Co	0.00%	\$969
184	Westchester Fire Ins Co	0.00%	\$777
185	Discover Prop & Cas Ins Co	0.00%	\$764
186	Catlin Ins Co	0.00%	\$730
187	DaimlerChrysler Ins Co	0.00%	\$635
188	Central States Ind Co Of Omaha	0.00%	\$612
189	Zale Ind Co	0.00%	\$575
190	North Pointe Ins Co	0.00%	\$538
191	Sentry Ins A Mut Co	0.00%	\$524
192	Continental Western Ins Co	0.00%	\$523
193	Federated Rural Electric Ins Exch	0.00%	\$515
194	USAA General Ind Co	0.00%	\$497
195	MutualAid eXchange	0.00%	\$464
196	Employers Mut Cas Co	0.00%	\$435
197	Southern States Ins Exch	0.00%	\$423
198	Safe Ins Co	0.00%	\$410
199	Church Mut Ins Co	0.00%	\$409
200	Northern Ins Co Of NY	0.00%	\$346
201	Progressive Paloverde Ins Co	0.00%	\$326
202	Electric Ins Co	0.00%	\$285
203	Selective Ins Co Of Amer	0.00%	\$261
204	Fidelity & Guar Ins Co	0.00%	\$231
205	Merastar Ins Co	0.00%	\$196
206	Twin City Fire Ins Co	0.00%	\$175
207	Insurance Co Of The West	0.00%	\$145
208	Indiana Lumbermens Mut Ins Co	0.00%	\$140
209	Pharmacists Mut Ins Co	0.00%	\$97
210	Fidelity Natl Ins Co	0.00%	\$36
211	Regent Ins Co	0.00%	\$33
212	American Automobile Ins Co	0.00%	\$28
213	American Family Home Ins Co	0.00%	\$28
214	Inland Mut Ins Co	0.00%	\$25
215	Seneca Ins Co Inc	0.00%	\$18
216	Automobile Ins Co Of Hartford CT	0.00%	\$6
217	Transportation Ins Co	0.00%	(\$17)
218	Stonington Ins Co	0.00%	(\$736)
219	American Reliable Ins Co	-0.01%	(\$8,178)
220	National Specialty Ins Co	-0.02%	(\$10,305)

2007 West Virginia Market Share Report Inland Marine

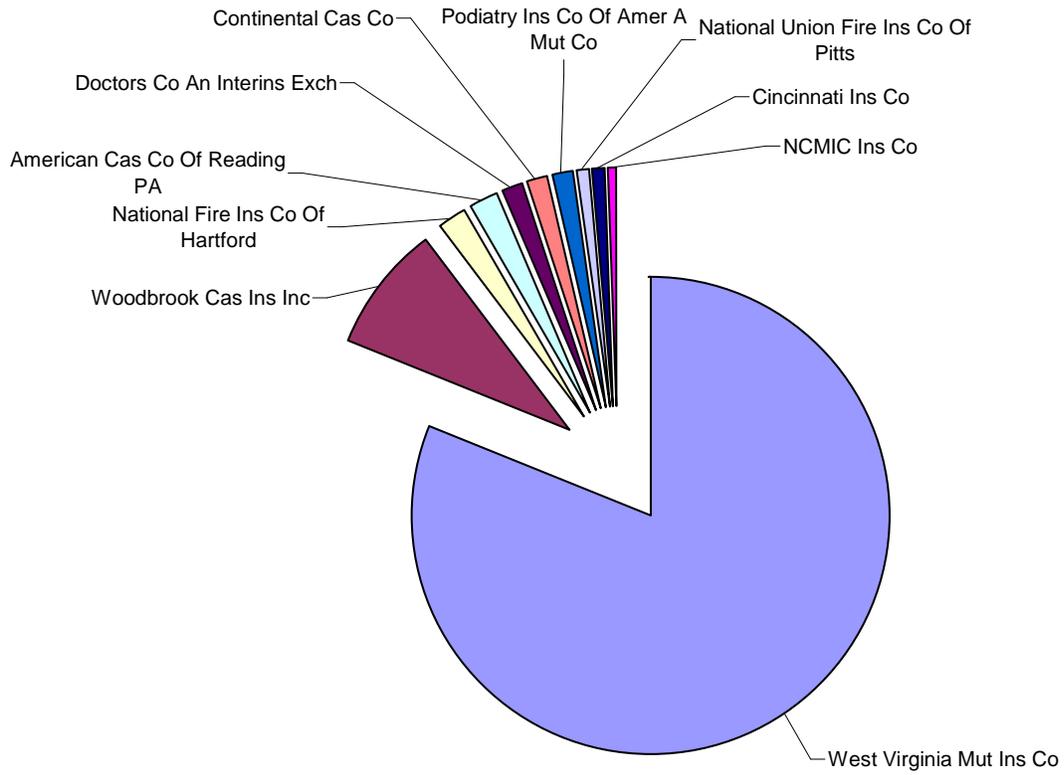
Total for Top 10 Insurers	60.53%	\$34,664,201
Total for All Other Insurers	<u>39.40%</u>	<u>\$22,561,845</u>
Total for All Insurers	100.00%	\$57,267,559



**2007 West Virginia Market Share Report
Medical Malpractice**

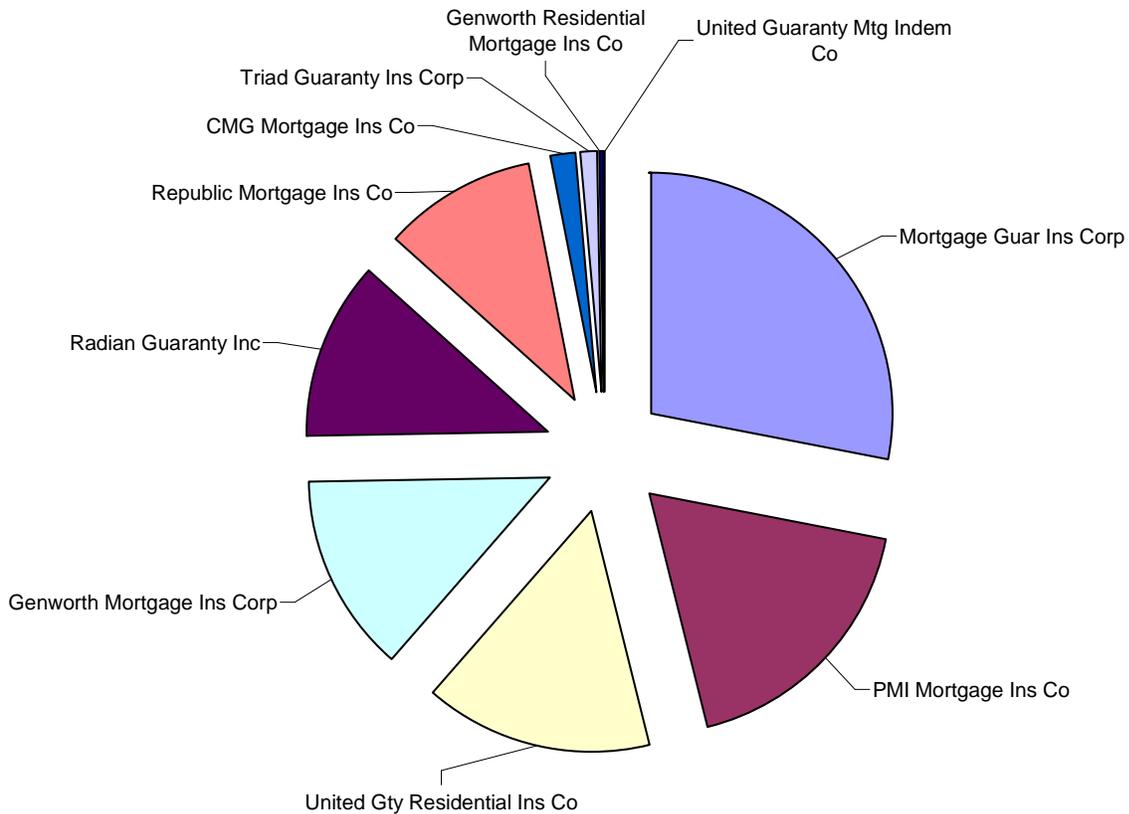
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	West Virginia Mut Ins Co	80.26%	\$48,366,654
2	Woodbrook Cas Ins Inc	8.39%	\$5,056,688
3	National Fire Ins Co Of Hartford	2.07%	\$1,249,930
4	American Cas Co Of Reading PA	1.93%	\$1,160,634
5	Doctors Co An Interins Exch	1.46%	\$880,969
6	Continental Cas Co	1.36%	\$821,368
7	Podiatry Ins Co Of Amer A Mut Co	1.24%	\$746,393
8	National Union Fire Ins Co Of Pitts	0.94%	\$567,210
9	Cincinnati Ins Co	0.73%	\$439,355
10	NCMIC Ins Co	0.56%	\$340,073
11	Chicago Ins Co	0.43%	\$258,996
12	Ace Amer Ins Co	0.17%	\$99,973
13	Church Mut Ins Co	0.14%	\$86,497
14	American Alt Ins Corp	0.11%	\$64,647
15	Executive Risk Ind Inc	0.08%	\$50,777
16	Darwin Natl Assur Co	0.08%	\$45,655
17	Health Care Ind Inc	0.07%	\$42,508
18	American Ins Co	0.06%	\$36,241
19	Medical Protective Co	0.04%	\$21,272
20	State Farm Fire And Cas Co	0.03%	\$20,856
21	Campmed Cas & Ind Co Inc MD	0.02%	\$13,397
22	Pharmacists Mut Ins Co	0.02%	\$11,012
23	St Paul Fire & Marine Ins Co	0.01%	\$7,275
24	Granite State Ins Co	0.01%	\$4,711
25	Fortress Ins Co	0.01%	\$4,216
26	Nationwide Mut Ins Co	0.01%	\$4,058
27	American Home Assur Co	0.00%	\$1,235
28	Nationwide Mut Fire Ins Co	0.00%	\$929
29	Firemans Fund Ins Co	0.00%	\$747
30	Professionals Advocate Ins Co	0.00%	\$189
31	NCRIC Inc	-0.23%	(\$140,205)
	Total for Top 10 Insurers	98.95%	\$59,629,274
	Total for All Other Insurers	<u>1.05%</u>	<u>\$634,986</u>
	Total for All Insurers	100.00%	\$60,264,260

Medical Malpractice



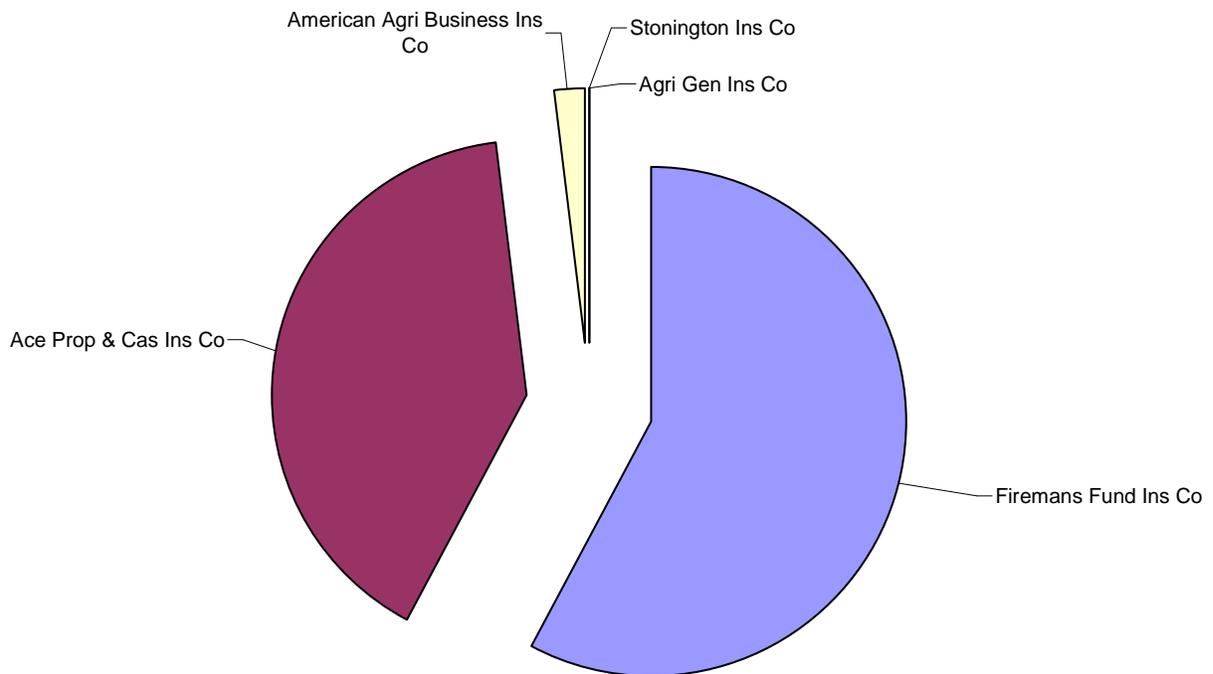
2007 West Virginia Market Share Report Mortgage Guaranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mortgage Guar Ins Corp	28.09%	\$5,083,562
2	PMI Mortgage Ins Co	18.14%	\$3,282,391
3	United Gty Residential Ins Co	15.21%	\$2,751,437
4	Genworth Mortgage Ins Corp	13.17%	\$2,383,083
5	Radian Guaranty Inc	12.00%	\$2,171,130
6	Republic Mortgage Ins Co	10.31%	\$1,865,150
7	CMG Mortgage Ins Co	1.60%	\$289,088
8	Triad Guaranty Ins Corp	1.30%	\$235,267
9	Genworth Residential Mortgage Ins Co	0.16%	\$28,435
10	United Guaranty Mtg Indem Co	0.02%	\$3,382
11	MGIC Ind Corp	0.01%	\$1,493
12	CMG Mortgage Assur Co	0.00%	\$406
13	Genworth Mortgage Ins Corp Of NC	0.00%	\$22
14	Verex Assure Inc	0.00%	\$5
	Total for Top 10 Insurers	99.99%	\$18,092,925
	Total for All Other Insurers	<u>0.01%</u>	<u>\$1,926</u>
	Total for All Insurers	100.00%	\$18,094,851



2007 West Virginia Market Share Report Multiple Peril Crop

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Firemans Fund Ins Co	57.69%	\$1,135,379
2	Ace Prop & Cas Ins Co	40.44%	\$795,735
3	American Agri Business Ins Co	1.86%	\$36,515
4	Agri Gen Ins Co	0.01%	\$192
5	Stonington Ins Co	0.01%	\$100
Total for Top 10 Insurers		100.00%	\$1,967,921
Total for All Other Insurers			
Total for All Insurers		100.00%	\$1,967,921



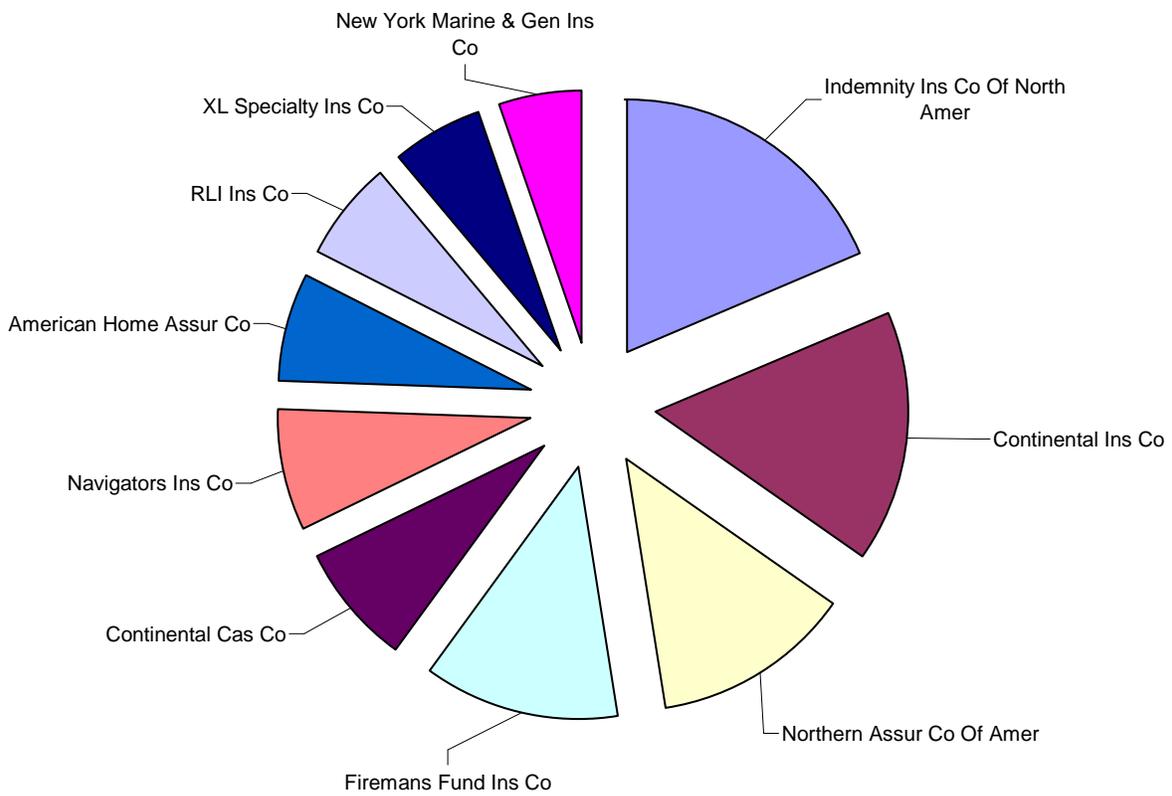
**2007 West Virginia Market Share Report
Ocean Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Indemnity Ins Co Of North Amer	15.12%	\$490,030
2	Continental Ins Co	13.14%	\$425,820
3	Northern Assur Co Of Amer	10.61%	\$343,831
4	Firemans Fund Ins Co	10.14%	\$328,518
5	Continental Cas Co	6.37%	\$206,534
6	Navigators Ins Co	6.20%	\$200,810
7	American Home Assur Co	5.66%	\$183,485
8	RLI Ins Co	5.26%	\$170,500
9	XL Specialty Ins Co	4.73%	\$153,211
10	New York Marine & Gen Ins Co	4.39%	\$142,191
11	AXIS Reins Co	3.73%	\$120,913
12	St Paul Fire & Marine Ins Co	3.52%	\$114,082
13	Ace Amer Ins Co	1.26%	\$40,891
14	Federal Ins Co	1.24%	\$40,038
15	Insurance Co of N Amer	1.16%	\$37,669
16	Foremost Ins Co	0.90%	\$29,215
17	New Hampshire Ins Co	0.88%	\$28,396
18	Markel Amer Ins Co	0.84%	\$27,095
19	American Modern Home Ins Co	0.59%	\$19,215
20	USAA	0.46%	\$15,006
21	Property & Cas Ins Co Of Hartford	0.43%	\$13,948
22	State Auto Prop & Cas Ins Co	0.37%	\$11,995
23	Liberty Mut Fire Ins Co	0.36%	\$11,641
24	Hartford Fire In Co	0.35%	\$11,428
25	Vigilant Ins Co	0.30%	\$9,770
26	Northern Ins Co Of NY	0.26%	\$8,301
27	Motorists Mut Ins Co	0.25%	\$8,041
28	Tokio Marine & Nichido Fire Ins Co	0.23%	\$7,460
29	National Cas Co	0.20%	\$6,375
30	USAA Cas Ins Co	0.18%	\$5,922
31	Travelers Prop Cas Ins Co	0.15%	\$4,702
32	Standard Fire Ins Co	0.14%	\$4,429
33	Old United Cas Co	0.12%	\$3,818
34	Amica Mut Ins Co	0.11%	\$3,464
35	Automobile Ins Co Of Hartford CT	0.06%	\$2,073
36	American Family Home Ins Co	0.06%	\$1,992
37	AIG Centennial Ins Co	0.06%	\$1,793
38	Hartford Ins Co Of The Midwest	0.05%	\$1,733
39	American Bankers Ins Co Of FL	0.03%	\$885
40	National Interstate Ins Co	0.03%	\$823
41	Ace Fire Underwriters Ins Co	0.02%	\$785
42	Harbor Point Reins US Inc	0.02%	\$651
43	Travelers Ind Co Of Amer	0.01%	\$458
44	Garrison Prop & Cas Ins Co	0.01%	\$211
45	Electric Ins Co	0.00%	\$34

2007 West Virginia Market Share Report

Ocean Marine

Total for Top 10 Insurers	81.63%	\$2,644,930
Total for All Other Insurers	<u>18.37%</u>	<u>\$595,252</u>
Total for All Insurers	100.00%	\$3,240,182



**2007 West Virginia Market Share Report
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	St Paul Fire & Marine Ins Co	7.17%	\$8,007,772
2	Travelers Ind Co Of Amer	6.28%	\$7,012,727
3	Federal Ins Co	5.76%	\$6,434,901
4	Westfield Ins Co	4.69%	\$5,233,834
5	Greenwich Ins Co	4.09%	\$4,567,265
6	Cincinnati Ins Co	4.07%	\$4,549,784
7	Travelers Property Cas Co Of Amer	3.02%	\$3,373,290
8	Ace Amer Ins Co	2.93%	\$3,276,593
9	Erie Ins Prop & Cas Co	2.88%	\$3,216,354
10	Zurich American Ins Co	2.64%	\$2,949,714
11	Travelers Ind Co	2.48%	\$2,774,486
12	General Star Natl Ins Co	2.44%	\$2,726,144
13	Liberty Ins Underwriters Inc	2.34%	\$2,609,611
14	State Farm Fire And Cas Co	2.32%	\$2,587,177
15	State Auto Prop & Cas Ins Co	2.15%	\$2,402,878
16	American Guar & Liab Ins	2.05%	\$2,289,536
17	St Paul Mercury Ins Co	1.79%	\$1,994,324
18	Nationwide Mut Ins Co	1.72%	\$1,918,370
19	Farm Family Cas Ins Co	1.63%	\$1,817,385
20	Travelers Cas & Surety Co Of Amer	1.53%	\$1,703,595
21	Scottsdale Ind Co	1.52%	\$1,698,565
22	Continental Cas Co	1.50%	\$1,671,505
23	American Home Assur Co	1.47%	\$1,642,138
24	National Cas Co	1.34%	\$1,492,494
25	Motorists Mut Ins Co	1.33%	\$1,480,217
26	State Automobile Mut Ins Co	1.28%	\$1,428,196
27	Old Republic Ins Co	1.27%	\$1,417,065
28	Westport Ins Corp	1.24%	\$1,386,426
29	Liberty Mut Fire Ins Co	1.20%	\$1,344,323
30	Caterpillar Ins Co	1.20%	\$1,340,007
31	Argonaut Great Central Ins Co	1.16%	\$1,293,762
32	Arch Ins Co	0.91%	\$1,012,130
33	Farmers Mech Mut Fire Ins Of WV	0.81%	\$902,824
34	Federated Mut Ins Co	0.70%	\$785,790
35	American Alt Ins Corp	0.67%	\$748,554
36	Empire Fire & Marine Ins Co	0.66%	\$741,618
37	Sentry Select Ins Co	0.65%	\$720,799
38	Universal Underwriters Ins Co	0.64%	\$716,287
39	Philadelphia Ind Ins Co	0.61%	\$679,356
40	Twin City Fire Ins Co	0.53%	\$591,732
41	Hartford Cas Ins Co	0.52%	\$580,858
42	Ohio Cas Ins Co	0.49%	\$551,665
43	RSUI Ind Co	0.49%	\$545,865
44	RLI Ins Co	0.44%	\$496,926

**2007 West Virginia Market Share Report
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	North River Ins Co	0.44%	\$490,388
46	Executive Risk Ind Inc	0.42%	\$467,991
47	Great Amer Ins Co	0.42%	\$465,589
48	American Ins Co	0.41%	\$459,533
49	US Specialty Ins Co	0.41%	\$457,145
50	Cumis Ins Society Inc	0.41%	\$454,491
51	Travelers Ind Co Of CT	0.41%	\$453,098
52	Lancer Ins Co	0.40%	\$451,822
53	American States Ins Co	0.39%	\$431,672
54	Liberty Ins Corp	0.37%	\$415,792
55	United States Liability Ins Co	0.37%	\$410,840
56	Progressive Cas Ins Co	0.36%	\$406,114
57	Nationwide Mut Fire Ins Co	0.35%	\$388,038
58	Markel Amer Ins Co	0.35%	\$387,460
59	XL Ins Amer Inc	0.34%	\$376,744
60	Liberty Mut Ins Co	0.31%	\$351,827
61	T.H.E. Ins Co	0.31%	\$351,664
62	Discover Prop & Cas Ins Co	0.31%	\$347,818
63	Standard Fire Ins Co	0.31%	\$344,958
64	State Natl Ins Co Inc	0.29%	\$318,558
65	Redland Ins Co	0.28%	\$310,319
66	Markel Ins Co	0.27%	\$299,616
67	American Modern Home Ins Co	0.25%	\$278,147
68	XL Specialty Ins Co	0.25%	\$273,910
69	Commerce & Industry Ins Co	0.24%	\$267,219
70	AXIS Reins Co	0.24%	\$265,486
71	St Paul Guardian Ins Co	0.24%	\$263,817
72	Westchester Fire Ins Co	0.23%	\$260,453
73	Bituminous Cas Corp	0.23%	\$260,172
74	Allstate Ins Co	0.22%	\$247,080
75	American Automobile Ins Co	0.22%	\$240,380
76	Everest Natl Ins Co	0.21%	\$237,245
77	Transportation Ins Co	0.21%	\$232,018
78	Great Amer Assur Co	0.20%	\$219,621
79	Firemans Fund Ins Co	0.19%	\$212,962
80	Benchmark Ins Co	0.19%	\$206,792
81	American Natl Prop & Cas Co	0.18%	\$204,325
82	Phoenix Ins Co	0.18%	\$203,600
83	Granite State Ins Co	0.18%	\$202,725
84	Hartford Fire In Co	0.17%	\$194,914
85	Safeco Ins Co Of Amer	0.16%	\$180,155
86	National Liab & Fire Ins Co	0.16%	\$176,875
87	USAA	0.15%	\$171,071
88	Camico Mut Ins Co	0.15%	\$168,937

**2007 West Virginia Market Share Report
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Safe Ins Co	0.15%	\$168,664
90	Guideone Mut Ins Co	0.15%	\$166,859
91	Pennsylvania Lumbermens Mut Ins	0.14%	\$161,051
92	Church Mut Ins Co	0.14%	\$158,927
93	Campmed Cas & Ind Co Inc MD	0.14%	\$153,936
94	Darwin Natl Assur Co	0.14%	\$153,615
95	Fidelity & Deposit Co Of MD	0.14%	\$153,323
96	Insurance Co Of The State Of PA	0.13%	\$145,623
97	Wausau Business Ins Co	0.13%	\$144,985
98	St Paul Protective Ins Co	0.13%	\$142,139
99	Great Amer Alliance Ins Co	0.13%	\$140,207
100	First Colonial Ins Co	0.12%	\$135,408
101	Encompass Ins Co Of Amer	0.12%	\$134,209
102	Progressive Classic Ins Co	0.12%	\$133,868
103	Pennsylvania Ntl Mut Cas Ins Co	0.12%	\$132,374
104	Colonial Amer Cas & Surety Co	0.11%	\$124,565
105	New Hampshire Ins Co	0.11%	\$120,331
106	Beazley Ins Co Inc	0.10%	\$117,206
107	American Intl S Ins Co	0.10%	\$111,274
108	Navigators Ins Co	0.10%	\$108,790
109	Toyota Motor Ins Co	0.10%	\$108,453
110	Capital City Ins Co Inc	0.10%	\$107,217
111	Trumbull Ins Co	0.09%	\$99,795
112	Tokio Marine & Nichido Fire Ins Co	0.09%	\$97,556
113	Northland Ins Co	0.08%	\$93,279
114	Charter Oak Fire Ins Co	0.08%	\$91,787
115	Nationwide Agribusiness Ins Co	0.08%	\$90,938
116	Carolina Cas Ins Co	0.08%	\$88,031
117	Wausau Underwriters Ins Co	0.08%	\$85,665
118	Nationwide Prop & Cas Ins Co	0.07%	\$83,404
119	Employers Mut Cas Co	0.07%	\$76,525
120	Hudson Ins Co	0.07%	\$74,668
121	Encompass Ind Co	0.07%	\$72,931
122	Southern States Ins Exch	0.07%	\$72,739
123	National Fire Ins Co Of Hartford	0.06%	\$71,879
124	Federated Serv Ins Co	0.06%	\$71,399
125	General Ins Co Of Amer	0.06%	\$70,673
126	American Family Home Ins Co	0.06%	\$68,804
127	Crum & Forster Ind Co	0.06%	\$67,885
128	Diamond State Ins Co	0.06%	\$66,752
129	Brotherhood Mut Ins Co	0.06%	\$65,378
130	Vanliner Ins Co	0.06%	\$63,461
131	Farmers Mut Ins Co	0.06%	\$62,777
132	Lincoln Gen Ins Co	0.06%	\$62,650

**2007 West Virginia Market Share Report
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Ohio Farmers Ins Co	0.05%	\$60,098
134	National Specialty Ins Co	0.05%	\$59,651
135	Ullico Cas Co	0.05%	\$59,594
136	Horace Mann Ins Co	0.05%	\$58,847
137	Rockwood Cas Ins Co	0.05%	\$57,856
138	Harco Natl Ins Co	0.05%	\$55,145
139	Wesco Ins Co	0.05%	\$54,990
140	Clarendon Natl Ins Co	0.05%	\$53,734
141	Selective Ins Co Of Amer	0.05%	\$52,009
142	American Modern Select Ins Co	0.04%	\$46,923
143	New York Marine & Gen Ins Co	0.04%	\$46,684
144	Travelers Cas & Surety Co	0.04%	\$46,440
145	Hartford Ins Co Of The Midwest	0.04%	\$45,887
146	American Cas Co Of Reading PA	0.04%	\$45,793
147	Amerisure Mut Ins Co	0.04%	\$45,420
148	National Surety Corp	0.04%	\$44,978
149	Pan Handle Farmers Mut Ins Co Of WV	0.04%	\$42,812
150	North Pointe Ins Co	0.04%	\$42,787
151	First Natl Ins Co Of Amer	0.04%	\$41,496
152	United States Fire Ins Co	0.04%	\$40,049
153	Fairmont Specialty Ins Co	0.04%	\$39,377
154	Government Employees Ins Co	0.03%	\$38,523
155	Harleysville Mut Ins Co	0.03%	\$38,202
156	BCS Ins Co	0.03%	\$37,462
157	Illinois Natl Ins Co	0.03%	\$37,394
158	West American Ins Co	0.03%	\$37,311
159	Lititz Mut Ins Co	0.03%	\$37,226
160	Aetna Ins Co of CT	0.03%	\$36,743
161	Founders Ins Co	0.03%	\$34,369
162	West Virginia Farmers Mut Ins Assoc	0.03%	\$34,294
163	American Hardware Mut Ins Co	0.03%	\$34,197
164	Vigilant Ins Co	0.03%	\$33,710
165	American Intl Ins Co	0.03%	\$32,113
166	Utica Mut Ins Co	0.03%	\$32,001
167	American Economy Ins Co	0.03%	\$30,681
168	Mitsui Sumitomo Ins Co of Amer	0.03%	\$29,575
169	Celina Mut Ins Co	0.03%	\$28,326
170	American Bankers Ins Co Of FL	0.03%	\$27,932
171	Federated Rural Electric Ins Exch	0.02%	\$27,495
172	Amica Mut Ins Co	0.02%	\$27,411
173	AXA Ins Co	0.02%	\$27,117
174	Axis Ins Co	0.02%	\$25,328
175	General Cas Co Of WI	0.02%	\$24,209
176	USAA Cas Ins Co	0.02%	\$23,967

**2007 West Virginia Market Share Report
Other Liability**

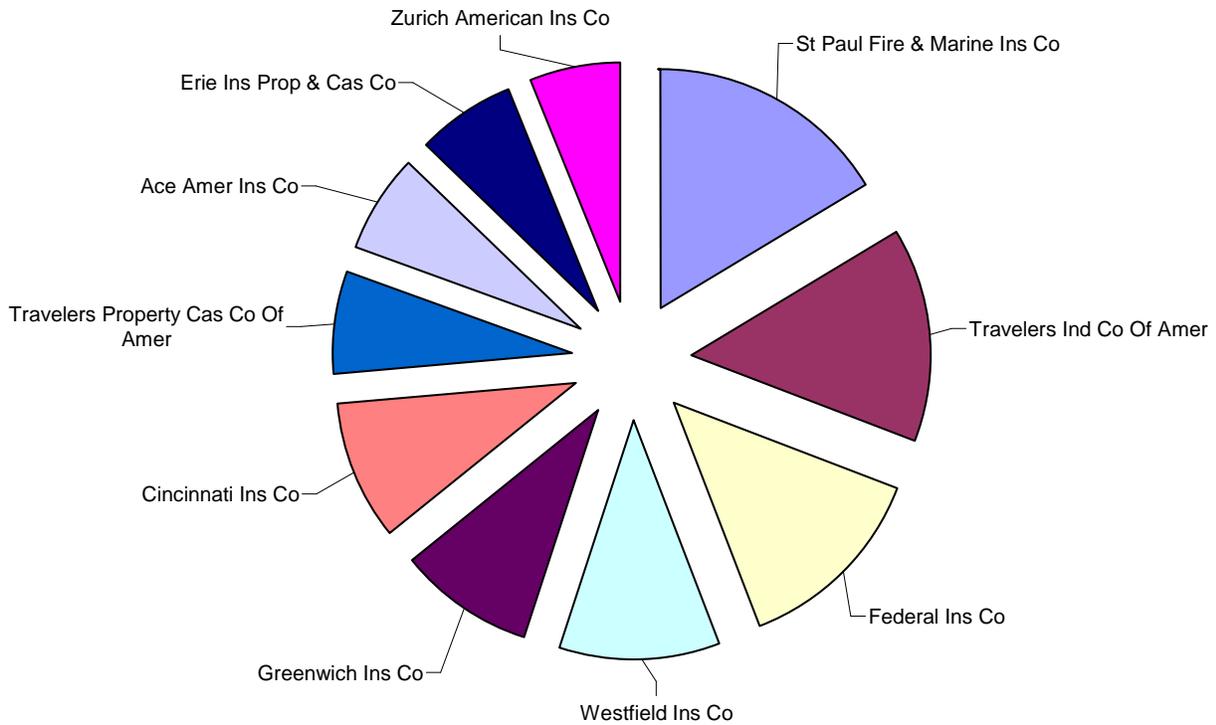
Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	Foremost Ins Co	0.02%	\$23,045
178	Avemco Ins Co	0.02%	\$22,943
179	SUA Ins Co	0.02%	\$21,745
180	Electric Ins Co	0.02%	\$19,560
181	Old Republic Gen Ins Corp	0.02%	\$18,402
182	American Motorists Ins Co	0.02%	\$17,842
183	Star Ins Co	0.02%	\$17,349
184	Great Northern Ins Co	0.02%	\$17,191
185	Hanover Ins Co	0.02%	\$16,886
186	Metropolitan Prop & Cas Ins Co	0.01%	\$16,703
187	Great Amer Ins Co of NY	0.01%	\$16,254
188	Property & Cas Ins Co Of Hartford	0.01%	\$15,827
189	Chicago Ins Co	0.01%	\$13,006
190	Transguard Ins Co Of Amer Inc	0.01%	\$11,521
191	Western Surety Co	0.01%	\$11,387
192	Continental Ins Co	0.01%	\$11,276
193	American Reliable Ins Co	0.01%	\$10,259
194	United Natl Specialty Ins Co	0.01%	\$9,657
195	Virginia Surety Co Inc	0.01%	\$9,496
196	Allstate Ind Co	0.01%	\$9,343
197	Stonington Ins Co	0.01%	\$8,879
198	OneBeacon Amer Ins Co	0.01%	\$8,533
199	Lyndon Prop Ins Co	0.01%	\$8,498
200	Automobile Ins Co Of Hartford CT	0.01%	\$8,266
201	Hartford Underwriters Ins Co	0.01%	\$8,071
202	US Fidelity & Guaranty Co	0.01%	\$7,787
203	Seneca Ins Co Inc	0.01%	\$7,706
204	Pacific Ind Co	0.01%	\$7,483
205	Continental Western Ins Co	0.01%	\$7,408
206	Praetorian Ins Co	0.01%	\$6,773
207	Farmland Mut Ins Co	0.01%	\$6,763
208	Armed Forces Ins Exch	0.01%	\$6,681
209	American Zurich Ins Co	0.01%	\$6,474
210	Farmington Cas Co	0.01%	\$6,367
211	Fidelity & Guar Ins Co	0.01%	\$6,326
212	Regis Ins Co	0.01%	\$6,265
213	Pharmacists Mut Ins Co	0.01%	\$6,237
214	Century Surety Co	0.01%	\$5,867
215	American Fire & Cas Co	0.01%	\$5,750
216	Atlantic Specialty Ins Co	0.00%	\$5,577
217	AIG Cas Co	0.00%	\$5,414
218	Progressive Direct Ins Co	0.00%	\$5,114
219	Bancinsure Inc	0.00%	\$5,007
220	Employers Fire Ins Co	0.00%	\$4,532

**2007 West Virginia Market Share Report
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
221	Gerling Amer Ins Co	0.00%	\$4,436
222	National Interstate Ins Co	0.00%	\$4,155
223	Inland Mut Ins Co	0.00%	\$3,939
224	Pennsylvania General Ins Co	0.00%	\$3,737
225	Canal Ins Co	0.00%	\$3,478
226	Mitsui Sumitomo Ins USA Inc	0.00%	\$2,555
227	Arrowood Ind Co	0.00%	\$2,521
228	Employers Reins Corp	0.00%	\$2,399
229	United Fncl Cas Co	0.00%	\$2,377
230	Progressive Paloverde Ins Co	0.00%	\$2,203
231	West Virginia Natl Auto Ins Co	0.00%	\$2,172
232	LM Ins Corp	0.00%	\$2,133
233	National Amer Ins Co	0.00%	\$2,096
234	Foremost Signature Ins Co	0.00%	\$2,025
235	Massachusetts Bay Ins Co	0.00%	\$1,684
236	Occidental Fire & Cas Co Of NC	0.00%	\$1,569
237	Sentry Ins A Mut Co	0.00%	\$1,358
238	Podiatry Ins Co Of Amer A Mut Co	0.00%	\$1,217
239	Indemnity Ins Co Of North Amer	0.00%	\$1,197
240	Fidelity & Guar Ins Underwriters Inc	0.00%	\$1,126
241	Starnet Ins Co	0.00%	\$1,057
242	MutualAid eXchange	0.00%	\$1,052
243	Pacific Employers Ins Co	0.00%	\$812
244	American Southern Ins Co	0.00%	\$761
245	Pennsylvania Manufacturers Asn Ins C	0.00%	\$744
246	Farmers & Mechanics Fire & Cas Ins I	0.00%	\$725
247	Garrison Prop & Cas Ins Co	0.00%	\$388
248	AIG Centennial Ins Co	0.00%	\$286
249	Merchants Bonding Co a Mut	0.00%	\$271
250	Hartford Accident & Ind Co	0.00%	\$212
251	Ace Prop & Cas Ins Co	0.00%	\$183
252	Fidelity Natl Ins Co	0.00%	\$181
253	Guideone Specialty Mut Ins Co	0.00%	\$131
254	DaimlerChrysler Ins Co	0.00%	\$128
255	USAA General Ind Co	0.00%	\$77
256	Lumbermens Mut Cas Co	0.00%	\$60
257	Allstate Prop & Cas Ins Co	0.00%	\$23
258	Seaboard Surety Co	0.00%	\$19
259	Northern Ins Co Of NY	0.00%	\$17
260	Associated Ind Corp	0.00%	(\$1)
261	Zurich American Ins Co Of IL	0.00%	(\$3)
262	National Ind Co	0.00%	(\$178)
263	Balboa Ins Co	0.00%	(\$361)
264	American Intl Pacific Ins	0.00%	(\$737)

2007 West Virginia Market Share Report Other Liability

Rank	Company Name	Percent Of Market	Direct Premiums Earned
265	QBE Ins Corp	0.00%	(\$1,522)
266	Genesis Ins Co	0.00%	(\$3,573)
267	Valley Forge Ins Co	-0.04%	(\$48,862)
268	Employers Ins of Wausau	-1.06%	(\$1,180,716)
269	National Union Fire Ins Co Of Pitts	-4.12%	(\$4,606,974)
Total for Top 10 Insurers		43.53%	\$48,622,234
Total for All Other Insurers		<u>56.47%</u>	<u>\$63,084,192</u>
Total for All Insurers		100.00%	\$111,706,426



**2007 West Virginia Market Share Report
Private Passenger Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Mut Auto Ins Co	26.49%	\$281,720,277
2	Nationwide Mut Ins Co	16.25%	\$172,776,246
3	Erie Ins Prop & Cas Co	9.90%	\$105,251,739
4	Allstate Ins Co	4.68%	\$49,740,017
5	Progressive Classic Ins Co	2.83%	\$30,127,823
6	Westfield Ins Co	2.65%	\$28,153,270
7	Hartford Ins Co Of The Midwest	2.54%	\$27,011,375
8	Nationwide Mut Fire Ins Co	2.45%	\$26,002,379
9	Nationwide Prop & Cas Ins Co	2.11%	\$22,461,141
10	Liberty Mut Fire Ins Co	1.77%	\$18,805,096
11	Property & Cas Ins Co Of Hartford	1.72%	\$18,328,142
12	Encompass Ind Co	1.61%	\$17,141,425
13	State Auto Prop & Cas Ins Co	1.49%	\$15,831,695
14	Safeco Ins Co Of Amer	1.44%	\$15,326,006
15	State Farm Fire And Cas Co	1.38%	\$14,652,579
16	Geico Gen Ins Co	1.34%	\$14,255,904
17	USAA	1.30%	\$13,844,235
18	Geico Ind Co	1.29%	\$13,729,865
19	Dairyland Ins Co	1.20%	\$12,790,333
20	Peak Prop & Cas Ins Corp	1.10%	\$11,691,973
21	Encompass Ins Co Of Amer	1.05%	\$11,146,330
22	American Natl Prop & Cas Co	0.85%	\$9,015,334
23	Progressive Max Ins Co	0.79%	\$8,406,436
24	American Home Assur Co	0.77%	\$8,203,120
25	Government Employees Ins Co	0.76%	\$8,128,159
26	USAA Cas Ins Co	0.68%	\$7,277,799
27	Allstate Prop & Cas Ins Co	0.64%	\$6,755,556
28	American Intl S Ins Co	0.63%	\$6,657,758
29	West Virginia Natl Auto Ins Co	0.60%	\$6,432,247
30	Motorists Mut Ins Co	0.59%	\$6,326,691
31	Metropolitan Drt Prop & Cas Ins Co	0.53%	\$5,629,391
32	Nationwide Assur Co	0.51%	\$5,403,190
33	Teachers Ins Co	0.49%	\$5,202,043
34	First Natl Ins Co Of Amer	0.47%	\$4,954,425
35	Sentinel Ins Co Ltd	0.44%	\$4,644,888
36	American Select Ins Co	0.41%	\$4,344,555
37	National Gen Assur Co	0.40%	\$4,291,027
38	AIG Cas Co	0.40%	\$4,219,404
39	Horace Mann Prop & Cas Ins Co	0.35%	\$3,719,754
40	General Ins Co Of Amer	0.29%	\$3,092,221
41	State Auto Natl Ins Co	0.27%	\$2,885,694
42	Farmers & Mechanics Fire & Cas Ins I	0.24%	\$2,582,187
43	Metropolitan Prop & Cas Ins Co	0.20%	\$2,160,277
44	Allstate Ind Co	0.18%	\$1,960,953

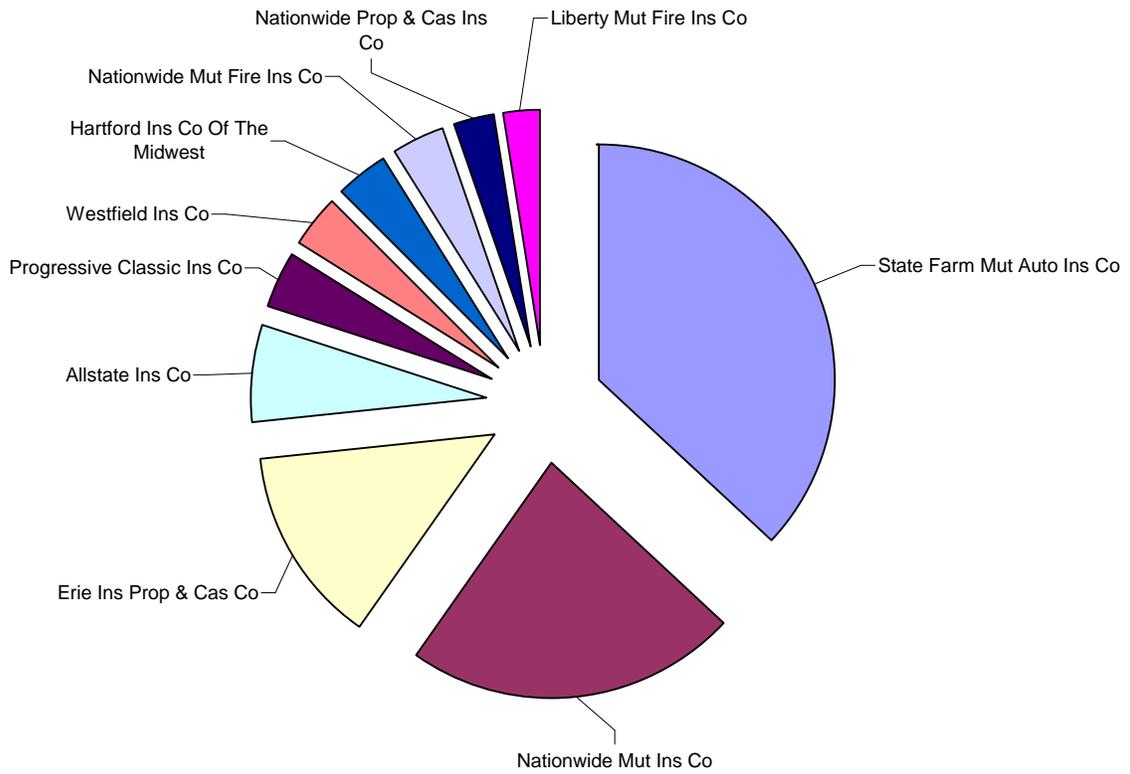
**2007 West Virginia Market Share Report
Private Passenger Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Horace Mann Ins Co	0.16%	\$1,733,737
46	American Intl Pacific Ins	0.16%	\$1,661,439
47	Liberty Ins Corp	0.14%	\$1,486,697
48	Amica Mut Ins Co	0.13%	\$1,388,659
49	American Modern Home Ins Co	0.13%	\$1,352,842
50	Foremost Ins Co	0.12%	\$1,286,216
51	American Bankers Ins Co Of FL	0.12%	\$1,237,240
52	AIU Ins Co	0.12%	\$1,236,142
53	Metropolitan Cas Ins Co	0.09%	\$946,994
54	American Family Home Ins Co	0.08%	\$870,399
55	USAA General Ind Co	0.07%	\$716,610
56	Economy Premier Assur Co	0.07%	\$713,982
57	American Natl Gen Ins Co	0.05%	\$566,878
58	Celina Mut Ins Co	0.05%	\$488,497
59	Phoenix Ins Co	0.04%	\$459,410
60	Peninsula Ins Co	0.04%	\$457,689
61	National Gen Ins Co	0.04%	\$404,512
62	Titan Ind Co	0.04%	\$388,051
63	American Reliable Ins Co	0.04%	\$377,958
64	Garrison Prop & Cas Ins Co	0.03%	\$344,036
65	California Cas Ind Exch	0.03%	\$269,112
66	Markel Amer Ins Co	0.02%	\$244,816
67	Response Worldwide Ins Co	0.02%	\$218,798
68	Mico Ins Co	0.02%	\$208,119
69	Progressive Direct Ins Co	0.02%	\$197,307
70	Federal Ins Co	0.02%	\$186,951
71	First Liberty Ins Corp	0.02%	\$170,417
72	Progressive Paloverde Ins Co	0.02%	\$166,580
73	Travelers Ind Co	0.02%	\$162,765
74	Philadelphia Ind Ins Co	0.01%	\$151,517
75	Farm Family Cas Ins Co	0.01%	\$149,396
76	Merastar Ins Co	0.01%	\$140,018
77	Electric Ins Co	0.01%	\$121,894
78	Vigilant Ins Co	0.01%	\$120,170
79	Travelers Ind Co Of Amer	0.01%	\$116,040
80	Infinity Ins Co	0.01%	\$92,552
81	Sentry Ins A Mut Co	0.01%	\$80,139
82	Autoone Ins Co	0.01%	\$73,208
83	American Intl Ins Co	0.01%	\$64,948
84	AIG Centennial Ins Co	0.01%	\$56,493
85	Foremost Signature Ins Co	0.00%	\$42,442
86	NGM Ins Co	0.00%	\$31,412
87	Deerbrook Ins Co	0.00%	\$27,570
88	Trumbull Ins Co	0.00%	\$26,955

**2007 West Virginia Market Share Report
Private Passenger Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Lincoln Gen Ins Co	0.00%	\$17,481
90	Great Northern Ins Co	0.00%	\$11,137
91	Hartford Underwriters Ins Co	0.00%	\$8,009
92	Arrowood Ind Co	0.00%	\$7,794
93	Harleysville Mut Ins Co	0.00%	\$7,758
94	American Modern Select Ins Co	0.00%	\$6,991
95	Victoria Fire & Cas Co	0.00%	\$6,730
96	Pacific Specialty Ins Co	0.00%	\$4,326
97	Tokio Marine & Nichido Fire Ins Co	0.00%	\$3,532
98	Hartford Cas Ins Co	0.00%	\$3,301
99	American Commerce Ins Co	0.00%	\$3,207
100	Ohio Cas Ins Co	0.00%	\$3,165
101	Aegis Security Ins Co	0.00%	\$2,041
102	Clarendon Natl Ins Co	0.00%	\$1,310
103	Pennsylvania General Ins Co	0.00%	\$1,084
104	Ace Amer Ins Co	0.00%	\$866
105	Auto Club Prop Cas Ins Co	0.00%	\$693
106	Pennsylvania Ntl Mut Cas Ins Co	0.00%	\$417
107	Great Amer Ins Co of NY	0.00%	\$353
108	Virginia Surety Co Inc	0.00%	\$299
109	Audubon Ins Co	0.00%	\$254
110	American Security Ins Co	0.00%	\$95
111	New Hampshire Ins Co	0.00%	\$1
112	Granite State Ins Co	0.00%	\$1
113	Commerce & Industry Ins Co	0.00%	\$1
114	Illinois Natl Ins Co	0.00%	(\$1)
115	Assurance Co Of Amer	0.00%	(\$47)
116	Ohio Farmers Ins Co	0.00%	(\$377)
117	National Union Fire Ins Co Of Pitts	-0.09%	(\$992,432)
	Total for Top 10 Insurers	71.66%	\$762,049,363
	Total for All Other Insurers	<u>28.34%</u>	<u>\$301,367,192</u>
	Total for All Insurers	100.00%	\$1,063,416,555

2007 West Virginia Market Share Report Private Passenger Auto



**2007 West Virginia Market Share Report
Products Liability**

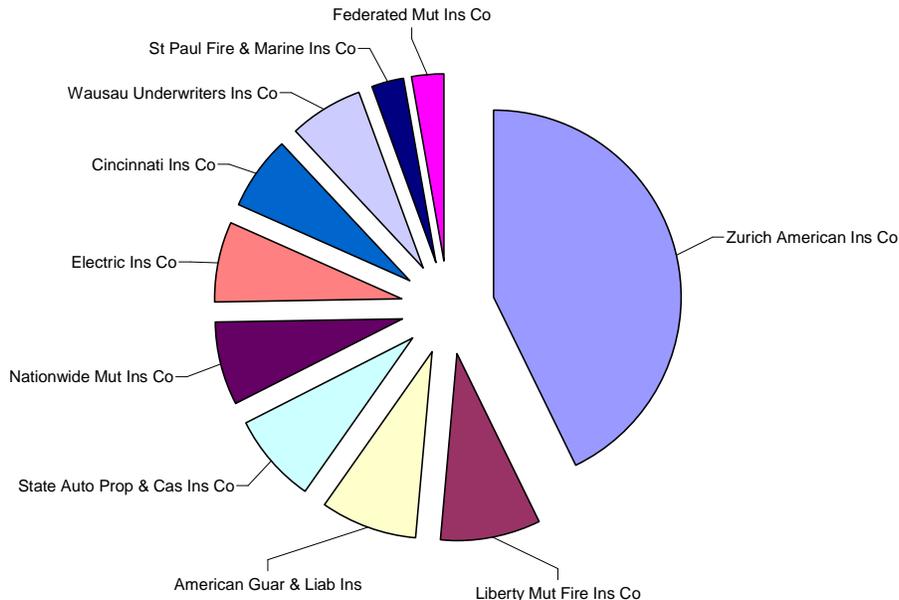
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Zurich American Ins Co	29.07%	\$2,840,499
2	Liberty Mut Fire Ins Co	5.77%	\$563,572
3	American Guar & Liab Ins	5.69%	\$556,164
4	State Auto Prop & Cas Ins Co	5.27%	\$514,525
5	Nationwide Mut Ins Co	4.99%	\$487,372
6	Electric Ins Co	4.55%	\$445,086
7	Cincinnati Ins Co	4.40%	\$429,683
8	Wausau Underwriters Ins Co	4.36%	\$426,022
9	St Paul Fire & Marine Ins Co	1.88%	\$183,528
10	Federated Mut Ins Co	1.87%	\$183,151
11	Sentry Select Ins Co	1.70%	\$166,024
12	Empire Fire & Marine Ins Co	1.67%	\$163,173
13	State Automobile Mut Ins Co	1.59%	\$155,325
14	Ace Amer Ins Co	1.55%	\$151,138
15	Twin City Fire Ins Co	1.33%	\$129,950
16	American Ins Co	1.32%	\$128,832
17	Nationwide Mut Fire Ins Co	1.24%	\$121,348
18	Universal Underwriters Ins Co	1.19%	\$116,626
19	Arch Ins Co	1.11%	\$107,992
20	Nationwide Prop & Cas Ins Co	1.08%	\$105,971
21	Medmarc Cas Ins Co	1.08%	\$105,461
22	Erie Ins Prop & Cas Co	1.04%	\$101,167
23	Hartford Cas Ins Co	0.96%	\$93,732
24	National Liab & Fire Ins Co	0.95%	\$92,551
25	Travelers Ind Co Of Amer	0.92%	\$89,694
26	Federal Ins Co	0.88%	\$86,375
27	Travelers Property Cas Co Of Amer	0.88%	\$86,213
28	Pennsylvania Lumbermens Mut Ins	0.82%	\$80,176
29	American Home Assur Co	0.77%	\$74,758
30	Motorists Mut Ins Co	0.74%	\$72,287
31	Greenwich Ins Co	0.73%	\$71,660
32	Travelers Ind Co	0.64%	\$62,754
33	Southern States Ins Exch	0.50%	\$49,197
34	Westfield Ins Co	0.50%	\$48,689
35	Firemans Fund Ins Co	0.48%	\$46,994
36	North River Ins Co	0.47%	\$46,415
37	Travelers Ind Co Of CT	0.40%	\$39,454
38	Liberty Mut Ins Co	0.40%	\$38,684
39	Farm Family Cas Ins Co	0.38%	\$37,608
40	Markel Ins Co	0.36%	\$34,910
41	Granite State Ins Co	0.33%	\$32,565
42	United States Fire Ins Co	0.32%	\$31,291
43	Wausau Business Ins Co	0.32%	\$31,040
44	Great Northern Ins Co	0.27%	\$26,124

**2007 West Virginia Market Share Report
Products Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	AXA Ins Co	0.24%	\$23,709
46	Pennsylvania Ntl Mut Cas Ins Co	0.24%	\$23,387
47	Hartford Fire In Co	0.24%	\$23,164
48	Mitsui Sumitomo Ins Co of Amer	0.22%	\$21,646
49	Old Republic Ins Co	0.19%	\$18,085
50	Wesco Ins Co	0.16%	\$15,686
51	Gerling Amer Ins Co	0.16%	\$15,651
52	Employers Ins of Wausau	0.14%	\$13,193
53	Northland Ins Co	0.13%	\$12,896
54	Allstate Ins Co	0.13%	\$12,629
55	Liberty Ins Corp	0.13%	\$12,418
56	National Union Fire Ins Co Of Pitts	0.12%	\$11,688
57	West American Ins Co	0.11%	\$10,730
58	Charter Oak Fire Ins Co	0.11%	\$10,432
59	St Paul Mercury Ins Co	0.10%	\$10,062
60	Ohio Cas Ins Co	0.10%	\$9,889
61	Campmed Cas & Ind Co Inc MD	0.09%	\$8,831
62	Federated Serv Ins Co	0.08%	\$7,744
63	Continental Cas Co	0.07%	\$6,988
64	American Fire & Cas Co	0.07%	\$6,822
65	Selective Ins Co Of Amer	0.06%	\$6,157
66	Virginia Surety Co Inc	0.06%	\$6,141
67	Phoenix Ins Co	0.06%	\$6,116
68	Hartford Underwriters Ins Co	0.06%	\$6,058
69	Amerisure Mut Ins Co	0.05%	\$5,318
70	National Surety Corp	0.05%	\$4,944
71	Harleysville Mut Ins Co	0.04%	\$4,149
72	Continental Western Ins Co	0.04%	\$3,867
73	Tokio Marine & Nichido Fire Ins Co	0.04%	\$3,844
74	Nationwide Agribusiness Ins Co	0.04%	\$3,690
75	American Economy Ins Co	0.04%	\$3,651
76	Employers Fire Ins Co	0.03%	\$3,387
77	Westport Ins Corp	0.03%	\$3,241
78	American Hardware Mut Ins Co	0.03%	\$2,914
79	Transportation Ins Co	0.03%	\$2,890
80	American States Ins Co	0.03%	\$2,831
81	Hartford Ins Co Of The Midwest	0.03%	\$2,453
82	Atlantic Specialty Ins Co	0.02%	\$2,436
83	Lititz Mut Ins Co	0.02%	\$2,378
84	Utica Mut Ins Co	0.02%	\$2,291
85	First Natl Ins Co Of Amer	0.02%	\$2,287
86	Sentry Ins A Mut Co	0.02%	\$2,263
87	RLI Ins Co	0.02%	\$2,260
88	Employers Mut Cas Co	0.02%	\$2,045

2007 West Virginia Market Share Report Products Liability

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	American Cas Co Of Reading PA	0.02%	\$2,012
90	Crum & Forster Ind Co	0.02%	\$1,754
91	Bituminous Cas Corp	0.02%	\$1,665
92	Continental Ins Co	0.02%	\$1,579
93	General Ins Co Of Amer	0.01%	\$1,248
94	LM Ins Corp	0.01%	\$984
95	Hanover Ins Co	0.01%	\$861
96	New Hampshire Ins Co	0.01%	\$820
97	Commerce & Industry Ins Co	0.01%	\$669
98	Star Ins Co	0.00%	\$393
99	Great Amer Ins Co of NY	0.00%	\$308
100	Praetorian Ins Co	0.00%	\$227
101	Ohio Farmers Ins Co	0.00%	\$26
102	Lumbermens Mut Cas Co	0.00%	\$24
103	Hartford Accident & Ind Co	0.00%	\$6
104	American Zurich Ins Co	0.00%	\$5
105	St Paul Guardian Ins Co	0.00%	\$4
106	Fidelity & Guar Ins Co	0.00%	\$1
107	Zurich American Ins Co Of IL	0.00%	(\$71)
108	National Ind Co	0.00%	(\$72)
109	Diamond State Ins Co	0.00%	(\$83)
110	Pacific Employers Ins Co	0.00%	(\$264)
111	Pennsylvania Manufacturers Asn Ins C	0.00%	(\$354)
112	Valley Forge Ins Co	-0.60%	(\$59,006)
Total for Top 10 Insurers		67.84%	\$6,629,602
Total for All Other Insurers		<u>32.16%</u>	<u>\$3,142,175</u>
Total for All Insurers		100.00%	\$9,771,777



**2007 West Virginia Market Share Report
Property & Casualty Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Brickstreet Mut Ins Co	19.24%	\$513,797,180
2	State Farm Mut Auto Ins Co	11.03%	\$294,539,395
3	Nationwide Mut Ins Co	7.09%	\$189,264,042
4	Erie Ins Prop & Cas Co	6.93%	\$185,031,603
5	State Farm Fire And Cas Co	4.06%	\$108,543,406
6	Westfield Ins Co	3.30%	\$88,059,810
7	Nationwide Mut Fire Ins Co	3.05%	\$81,359,523
8	Allstate Ins Co	2.72%	\$72,541,861
9	West Virginia Mut Ins Co	1.81%	\$48,366,654
10	Nationwide Prop & Cas Ins Co	1.57%	\$41,936,519
11	State Auto Prop & Cas Ins Co	1.32%	\$35,270,296
12	Liberty Mut Fire Ins Co	1.16%	\$31,058,877
13	Progressive Classic Ins Co	1.14%	\$30,538,699
14	Hartford Ins Co Of The Midwest	1.09%	\$29,021,915
15	Federal Ins Co	1.04%	\$27,655,673
16	Cincinnati Ins Co	0.96%	\$25,709,053
17	Travelers Property Cas Co Of Amer	0.89%	\$23,765,071
18	Encompass Ind Co	0.86%	\$23,092,945
19	Property & Cas Ins Co Of Hartford	0.82%	\$21,804,692
20	Safeco Ins Co Of Amer	0.79%	\$21,006,964
21	Farmers Mech Mut Fire Ins Of WV	0.74%	\$19,860,644
22	USAA	0.70%	\$18,811,795
23	Encompass Ins Co Of Amer	0.67%	\$17,904,988
24	Motorists Mut Ins Co	0.61%	\$16,322,012
25	St Paul Fire & Marine Ins Co	0.55%	\$14,746,072
26	Geico Gen Ins Co	0.53%	\$14,255,904
27	Farm Family Cas Ins Co	0.52%	\$13,936,616
28	Geico Ind Co	0.51%	\$13,729,865
29	Travelers Cas & Surety Co Of Amer	0.51%	\$13,495,833
30	American Home Assur Co	0.51%	\$13,489,908
31	American Natl Prop & Cas Co	0.50%	\$13,428,641
32	Dairyland Ins Co	0.48%	\$12,790,333
33	Wva Ins Co	0.48%	\$12,686,844
34	Travelers Ind Co Of Amer	0.47%	\$12,566,296
35	National Union Fire Ins Co Of Pitts	0.47%	\$12,554,882
36	Continental Cas Co	0.45%	\$12,109,373
37	Municipal Mut Ins Co	0.44%	\$11,750,566
38	Peak Prop & Cas Ins Corp	0.44%	\$11,691,973
39	Factory Mut Ins Co	0.43%	\$11,367,527
40	National Cas Co	0.38%	\$10,244,899
41	Zurich American Ins Co	0.37%	\$9,841,955
42	Ace Amer Ins Co	0.37%	\$9,808,131
43	USAA Cas Ins Co	0.36%	\$9,504,689
44	Greenwich Ins Co	0.34%	\$9,097,036

**2007 West Virginia Market Share Report
Property & Casualty Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Voyager Property & Cas Ins Co	0.33%	\$8,891,903
46	Progressive Max Ins Co	0.31%	\$8,406,436
47	Government Employees Ins Co	0.31%	\$8,167,652
48	Travelers Ind Co	0.27%	\$7,199,297
49	Allstate Prop & Cas Ins Co	0.26%	\$6,999,418
50	American Intl S Ins Co	0.25%	\$6,769,031
51	Empire Fire & Marine Ins Co	0.25%	\$6,694,011
52	American Alt Ins Corp	0.25%	\$6,618,918
53	Foremost Ins Co	0.24%	\$6,497,130
54	Teachers Ins Co	0.24%	\$6,443,745
55	West Virginia Natl Auto Ins Co	0.24%	\$6,443,417
56	American Bankers Ins Co Of FL	0.23%	\$6,035,474
57	First Natl Ins Co Of Amer	0.22%	\$5,834,927
58	National Liab & Fire Ins Co	0.21%	\$5,705,298
59	Metropolitan Drt Prop & Cas Ins Co	0.21%	\$5,629,391
60	Nationwide Assur Co	0.20%	\$5,403,190
61	State Automobile Mut Ins Co	0.20%	\$5,387,189
62	General Ins Co Of Amer	0.20%	\$5,269,324
63	Argonaut Great Central Ins Co	0.19%	\$5,172,987
64	Charter Oak Fire Ins Co	0.19%	\$5,170,322
65	Sentry Select Ins Co	0.19%	\$5,131,478
66	Farmers Mut Ins Co	0.19%	\$5,121,773
67	Travelers Ind Co Of CT	0.19%	\$5,093,618
68	Mortgage Guar Ins Corp	0.19%	\$5,083,562
69	American Modern Home Ins Co	0.19%	\$5,068,845
70	Woodbrook Cas Ins Inc	0.19%	\$5,056,688
71	Sentinel Ins Co Ltd	0.19%	\$5,003,607
72	Northland Ins Co	0.18%	\$4,913,066
73	Allstate Ind Co	0.18%	\$4,769,972
74	Church Mut Ins Co	0.18%	\$4,763,050
75	AIG Cas Co	0.18%	\$4,762,906
76	Arch Ins Co	0.17%	\$4,472,693
77	Philadelphia Ind Ins Co	0.17%	\$4,446,899
78	American Select Ins Co	0.16%	\$4,344,555
79	United Fncl Cas Co	0.16%	\$4,333,045
80	National Gen Assur Co	0.16%	\$4,291,028
81	Hartford Fire In Co	0.16%	\$4,265,777
82	American Guar & Liab Ins	0.15%	\$4,138,328
83	Westport Ins Corp	0.15%	\$3,931,280
84	Hartford Cas Ins Co	0.15%	\$3,918,190
85	Liberty Mut Ins Co	0.14%	\$3,786,879
86	Horace Mann Prop & Cas Ins Co	0.14%	\$3,719,968
87	Metropolitan Prop & Cas Ins Co	0.14%	\$3,697,809
88	West Virginia Farmers Mut Ins Assoc	0.14%	\$3,685,824

**2007 West Virginia Market Share Report
Property & Casualty Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Federated Mut Ins Co	0.14%	\$3,606,119
90	Ohio Farmers Ins Co	0.13%	\$3,532,804
91	Firemans Fund Ins Co	0.13%	\$3,513,586
92	Phoenix Ins Co	0.13%	\$3,504,930
93	American Security Ins Co	0.13%	\$3,391,588
94	St Paul Mercury Ins Co	0.13%	\$3,389,954
95	Safe Ins Co	0.12%	\$3,333,973
96	Canal Ins Co	0.12%	\$3,325,658
97	PMI Mortgage Ins Co	0.12%	\$3,282,391
98	Commerce Protective Ins Co	0.12%	\$3,200,201
99	Horace Mann Ins Co	0.12%	\$3,100,793
100	Scottsdale Ind Co	0.12%	\$3,091,351
101	Westchester Fire Ins Co	0.12%	\$3,080,011
102	Liberty Ins Corp	0.11%	\$2,906,037
103	State Auto Natl Ins Co	0.11%	\$2,885,694
104	Nationwide Agribusiness Ins Co	0.11%	\$2,851,981
105	Old Republic Ins Co	0.11%	\$2,847,665
106	United Gty Residential Ins Co	0.10%	\$2,751,437
107	General Star Natl Ins Co	0.10%	\$2,726,144
108	Allianz Global Risks US Ins Co	0.10%	\$2,724,311
109	Liberty Ins Underwriters Inc	0.10%	\$2,698,184
110	Standard Fire Ins Co	0.10%	\$2,647,277
111	Farmers & Mechanics Fire & Cas Ins I	0.10%	\$2,582,912
112	United States Fire Ins Co	0.09%	\$2,508,525
113	Universal Underwriters Ins Co	0.09%	\$2,446,733
114	Cumis Ins Society Inc	0.09%	\$2,423,672
115	American States Ins Co	0.09%	\$2,411,984
116	Ambac Assur Corp	0.09%	\$2,404,553
117	Genworth Mortgage Ins Corp	0.09%	\$2,383,083
118	Great Amer Assur Co	0.09%	\$2,352,329
119	Pan Handle Farmers Mut Ins Co Of WV	0.09%	\$2,351,006
120	Dorinco Reins Co	0.09%	\$2,304,437
121	Fidelity & Deposit Co Of MD	0.09%	\$2,297,666
122	RSUI Ind Co	0.08%	\$2,204,859
123	Radian Guaranty Inc	0.08%	\$2,171,130
124	Maryland Cas Co	0.08%	\$2,017,657
125	Triton Ins Co	0.08%	\$2,010,854
126	Amica Mut Ins Co	0.07%	\$1,993,028
127	American Cas Co Of Reading PA	0.07%	\$1,979,480
128	Brotherhood Mut Ins Co	0.07%	\$1,970,727
129	Republic Mortgage Ins Co	0.07%	\$1,865,150
130	American Economy Ins Co	0.07%	\$1,781,843
131	Lincoln Gen Ins Co	0.07%	\$1,748,587
132	National Fire Ins Co Of Hartford	0.06%	\$1,734,465

**2007 West Virginia Market Share Report
Property & Casualty Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Granite State Ins Co	0.06%	\$1,699,857
134	Vigilant Ins Co	0.06%	\$1,692,240
135	American Intl Pacific Ins	0.06%	\$1,660,702
136	Western Surety Co	0.06%	\$1,657,080
137	Ohio Cas Ins Co	0.06%	\$1,644,951
138	American Reliable Ins Co	0.06%	\$1,610,061
139	Redland Ins Co	0.06%	\$1,572,114
140	Markel Ins Co	0.06%	\$1,570,470
141	Great Amer Ins Co	0.06%	\$1,566,518
142	Caterpillar Ins Co	0.06%	\$1,544,729
143	RLI Ins Co	0.06%	\$1,535,813
144	Lititz Mut Ins Co	0.05%	\$1,427,143
145	New Hampshire Ins Co	0.05%	\$1,399,039
146	XL Specialty Ins Co	0.05%	\$1,393,520
147	Lexon Ins Co	0.05%	\$1,359,167
148	Foremost Prop & Cas Ins Co	0.05%	\$1,333,214
149	Economy Premier Assur Co	0.05%	\$1,314,628
150	Hartford Underwriters Ins Co	0.05%	\$1,296,169
151	AIU Ins Co	0.05%	\$1,236,081
152	Pennsylvania Lumbermens Mut Ins	0.05%	\$1,216,341
153	Bituminous Cas Corp	0.05%	\$1,212,358
154	Indemnity Ins Co Of North Amer	0.04%	\$1,148,745
155	Twin City Fire Ins Co	0.04%	\$1,137,739
156	Ace Prop & Cas Ins Co	0.04%	\$1,134,011
157	State Natl Ins Co Inc	0.04%	\$1,071,815
158	Stonington Ins Co	0.04%	\$1,056,009
159	Great Northern Ins Co	0.04%	\$1,041,987
160	MBIA Ins Corp	0.04%	\$973,367
161	Argonaut Midwest Ins Co	0.04%	\$971,432
162	Lyndon Prop Ins Co	0.04%	\$970,630
163	Balboa Ins Co	0.04%	\$969,764
164	American Family Home Ins Co	0.04%	\$965,850
165	Metropolitan Cas Ins Co	0.04%	\$946,994
166	United States Surety Co	0.04%	\$944,152
167	Doctors Co An Interins Exch	0.03%	\$880,969
168	American Ins Co	0.03%	\$880,757
169	American Natl Gen Ins Co	0.03%	\$877,494
170	Praetorian Ins Co	0.03%	\$876,388
171	USAA General Ind Co	0.03%	\$875,635
172	Guideone Mut Ins Co	0.03%	\$822,564
173	Travelers Cas & Surety Co	0.03%	\$812,508
174	AXIS Reins Co	0.03%	\$801,030
175	Markel Amer Ins Co	0.03%	\$788,209
176	XL Ins Amer Inc	0.03%	\$776,840

**2007 West Virginia Market Share Report
Property & Casualty Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	Continental Ins Co	0.03%	\$768,822
178	Aegis Security Ins Co	0.03%	\$768,102
179	Transportation Ins Co	0.03%	\$766,385
180	Wausau Business Ins Co	0.03%	\$762,120
181	Electric Ins Co	0.03%	\$749,778
182	Discover Prop & Cas Ins Co	0.03%	\$749,268
183	Podiatry Ins Co Of Amer A Mut Co	0.03%	\$747,610
184	Lancer Ins Co	0.03%	\$740,421
185	Assurance Co Of Amer	0.03%	\$730,121
186	First Colonial Ins Co	0.03%	\$729,691
187	American Fire & Cas Co	0.03%	\$722,422
188	American Modern Select Ins Co	0.03%	\$719,452
189	American Road Ins Co	0.03%	\$718,574
190	Stratford Ins Co	0.03%	\$688,853
191	Fidelity Natl Ins Co	0.03%	\$678,718
192	Tokio Marine & Nichido Fire Ins Co	0.02%	\$657,468
193	Homesite Ins Co Of The Midwest	0.02%	\$648,464
194	Stonebridge Casualty Ins Co	0.02%	\$637,554
195	Progressive Cas Ins Co	0.02%	\$619,909
196	Financial Security Assur Inc	0.02%	\$605,033
197	Generali Us Branch	0.02%	\$570,128
198	Commerce & Industry Ins Co	0.02%	\$566,312
199	Wesco Ins Co	0.02%	\$565,359
200	Celina Mut Ins Co	0.02%	\$561,819
201	National Interstate Ins Co	0.02%	\$557,592
202	North River Ins Co	0.02%	\$556,804
203	AXA Ins Co	0.02%	\$551,085
204	Amex Assur Co	0.02%	\$540,684
205	DaimlerChrysler Ins Co	0.02%	\$535,502
206	Great Amer Ins Co of NY	0.02%	\$534,117
207	Guideone Specialty Mut Ins Co	0.02%	\$531,388
208	Selective Ins Co Of The Southeast	0.02%	\$528,977
209	US Specialty Ins Co	0.02%	\$526,657
210	Executive Risk Ind Inc	0.02%	\$524,828
211	Accredited Surety & Cas Co Inc	0.02%	\$519,590
212	West American Ins Co	0.02%	\$510,477
213	Fidelity Natl Prop & Cas Ins Co	0.02%	\$497,201
214	SUA Ins Co	0.02%	\$496,600
215	Bond Safeguard Ins Co	0.02%	\$485,914
216	BCS Ins Co	0.02%	\$482,396
217	Southern States Ins Exch	0.02%	\$481,136
218	Carolina Cas Ins Co	0.02%	\$476,057
219	Harleysville Mut Ins Co	0.02%	\$467,482
220	National Surety Corp	0.02%	\$464,246

**2007 West Virginia Market Share Report
Property & Casualty Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
221	Hanover Ins Co	0.02%	\$464,128
222	Peninsula Ins Co	0.02%	\$457,689
223	St Paul Guardian Ins Co	0.02%	\$442,575
224	Insurance Co Of The State Of PA	0.02%	\$441,578
225	American Automobile Ins Co	0.02%	\$440,526
226	Sompo Japan Ins Co of Amer	0.02%	\$429,303
227	Companion Prop & Cas Ins Co	0.02%	\$424,435
228	United States Liability Ins Co	0.02%	\$411,340
229	Garrison Prop & Cas Ins Co	0.02%	\$410,375
230	National Gen Ins Co	0.02%	\$404,512
231	Mitsui Sumitomo Ins Co of Amer	0.01%	\$399,853
232	St Paul Protective Ins Co	0.01%	\$390,305
233	Titan Ind Co	0.01%	\$388,051
234	T.H.E. Ins Co	0.01%	\$381,634
235	Financial Guar Ins Co	0.01%	\$380,001
236	Motors Ins Corp	0.01%	\$378,862
237	North Pointe Ins Co	0.01%	\$368,878
238	Affiliated Fm Ins Co	0.01%	\$361,825
239	Colonial Amer Cas & Surety Co	0.01%	\$361,431
240	Ohio Security Ins Co	0.01%	\$354,286
241	Selective Ins Co Of Amer	0.01%	\$353,748
242	Hartford Steam Boil Inspec & Ins Co	0.01%	\$353,327
243	Northern Assur Co Of Amer	0.01%	\$350,721
244	Harco Natl Ins Co	0.01%	\$347,144
245	Star Ins Co	0.01%	\$344,803
246	First Surety Corp	0.01%	\$344,576
247	Lumbermens Underwriting Alliance	0.01%	\$341,243
248	NCMIC Ins Co	0.01%	\$340,073
249	Illinois Natl Ins Co	0.01%	\$339,701
250	Midwest Employers Cas Co	0.01%	\$333,533
251	Navigators Ins Co	0.01%	\$333,297
252	International Fidelity Ins Co	0.01%	\$333,043
253	Gerling Amer Ins Co	0.01%	\$328,975
254	Century Surety Co	0.01%	\$324,252
255	Sentry Ins A Mut Co	0.01%	\$318,018
256	American Intl Ins Co	0.01%	\$314,760
257	Central States Ind Co Of Omaha	0.01%	\$313,443
258	National Ind Co	0.01%	\$301,416
259	Great Amer Alliance Ins Co	0.01%	\$290,793
260	California Cas Ind Exch	0.01%	\$290,686
261	CMG Mortgage Ins Co	0.01%	\$289,088
262	Occidental Fire & Cas Co Of NC	0.01%	\$285,953
263	US Fidelity & Guaranty Co	0.01%	\$282,678
264	Everest Natl Ins Co	0.01%	\$281,341

**2007 West Virginia Market Share Report
Property & Casualty Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
265	Safety Natl Cas Corp	0.01%	\$280,737
266	Delos Ins Co	0.01%	\$276,851
267	Chicago Ins Co	0.01%	\$272,002
268	Euler Hermes Amer Credit Ind Co	0.01%	\$259,724
269	Transguard Ins Co Of Amer Inc	0.01%	\$259,488
270	Old Republic Surety Co	0.01%	\$258,532
271	New York Marine & Gen Ins Co	0.01%	\$249,294
272	Pennsylvania Manufacturers Asn Ins C	0.01%	\$244,990
273	Triad Guaranty Ins Corp	0.01%	\$235,267
274	Diamond State Ins Co	0.01%	\$235,257
275	Pennsylvania Ntl Mut Cas Ins Co	0.01%	\$232,967
276	Federated Serv Ins Co	0.01%	\$223,896
277	Seneca Ins Co Inc	0.01%	\$221,205
278	American Southern Ins Co	0.01%	\$219,249
279	XL Capital Assurance Inc	0.01%	\$219,159
280	Response Worldwide Ins Co	0.01%	\$218,798
281	Heritage Ind Co	0.01%	\$218,338
282	MutualAid eXchange	0.01%	\$217,317
283	Progressive Direct Ins Co	0.01%	\$212,146
284	Mico Ins Co	0.01%	\$208,120
285	Avemco Ins Co	0.01%	\$207,530
286	Benchmark Ins Co	0.01%	\$206,792
287	Platte River Ins Co.	0.01%	\$202,980
288	Ace Fire Underwriters Ins Co	0.01%	\$201,010
289	Darwin Natl Assur Co	0.01%	\$199,271
290	Independent Mut Fire Ins Co	0.01%	\$196,060
291	Starnet Ins Co	0.01%	\$193,235
292	Crum & Forster Ind Co	0.01%	\$191,005
293	Phoenix Ind Ins Co	0.01%	\$188,513
294	Armed Forces Ins Exch	0.01%	\$186,170
295	First Liberty Ins Corp	0.01%	\$177,054
296	Campmed Cas & Ind Co Inc MD	0.01%	\$176,164
297	Vanliner Ins Co	0.01%	\$173,670
298	Progressive Paloverde Ins Co	0.01%	\$169,109
299	Camico Mut Ins Co	0.01%	\$168,937
300	American Zurich Ins Co	0.01%	\$166,170
301	Jewelers Mut Ins Co	0.01%	\$164,502
302	Employers Mut Cas Co	0.01%	\$160,564
303	Commonwealth Ins Co Of Amer	0.01%	\$159,442
304	First Guard Ins Co	0.01%	\$156,028
305	Utica Mut Ins Co	0.01%	\$150,896
306	Merastar Ins Co	0.01%	\$148,606
307	Valley Forge Ins Co	0.01%	\$148,198
308	Clarendon Natl Ins Co	0.01%	\$147,521

**2007 West Virginia Market Share Report
Property & Casualty Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
309	Amerisure Mut Ins Co	0.01%	\$140,259
310	Seaboard Surety Co	0.01%	\$133,689
311	General Cas Co Of WI	0.00%	\$131,700
312	Standard Guaranty Ins Co	0.00%	\$127,851
313	Gateway Ins Co	0.00%	\$127,514
314	American Hardware Mut Ins Co	0.00%	\$126,845
315	Trumbull Ins Co	0.00%	\$126,750
316	Bancinsure Inc	0.00%	\$126,490
317	Pacific Ind Co	0.00%	\$125,193
318	Beazley Ins Co Inc	0.00%	\$117,206
319	Regis Ins Co	0.00%	\$114,358
320	American Contractors Ind Co	0.00%	\$113,228
321	Capital City Ins Co Inc	0.00%	\$112,683
322	Toyota Motor Ins Co	0.00%	\$108,453
323	Massachusetts Bay Ins Co	0.00%	\$107,736
324	Great West Cas Co	0.00%	\$107,350
325	Fairmont Specialty Ins Co	0.00%	\$106,741
326	Medmarc Cas Ins Co	0.00%	\$105,461
327	Yosemite Ins Co	0.00%	\$104,187
328	Ohio Ind Co	0.00%	\$103,838
329	Quanta Ind Co	0.00%	\$100,711
330	Berkley Regional Ins Co	0.00%	\$100,237
331	OneBeacon Amer Ins Co	0.00%	\$98,418
332	Continental Western Ins Co	0.00%	\$97,954
333	Colonial Surety Co	0.00%	\$96,338
334	Infinity Ins Co	0.00%	\$92,552
335	Developers Surety & Ind Co	0.00%	\$91,091
336	Hudson Ins Co	0.00%	\$86,272
337	Atlantic Specialty Ins Co	0.00%	\$85,902
338	General Reins Corp	0.00%	\$80,248
339	Republic Western Ins Co	0.00%	\$79,664
340	Automobile Ins Co Of Hartford CT	0.00%	\$77,488
341	Merchants Bonding Co a Mut	0.00%	\$76,009
342	NGM Ins Co	0.00%	\$74,261
343	Autoone Ins Co	0.00%	\$73,208
344	Aca Fin Guar Corp	0.00%	\$68,986
345	Acstar Ins Co	0.00%	\$67,924
346	Rockwood Cas Ins Co	0.00%	\$62,084
347	Ullico Cas Co	0.00%	\$59,594
348	AIG Centennial Ins Co	0.00%	\$58,572
349	Regent Ins Co	0.00%	\$58,061
350	Mitsui Sumitomo Ins USA Inc	0.00%	\$57,189
351	Intrepid Ins Co	0.00%	\$55,838
352	Chubb Natl Ins Co	0.00%	\$55,304

**2007 West Virginia Market Share Report
Property & Casualty Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
353	Pharmacists Mut Ins Co	0.00%	\$55,239
354	Preferred Professional Ins Co	0.00%	\$53,959
355	Lexington Natl Ins Corp	0.00%	\$53,397
356	Clearwater Ins Co	0.00%	\$52,699
357	Employers Fire Ins Co	0.00%	\$52,625
358	Allegheny Cas Co	0.00%	\$50,985
359	Federated Rural Electric Ins Exch	0.00%	\$48,517
360	First Sealord Surety Inc	0.00%	\$47,416
361	United Cas Ins Co Of Amer	0.00%	\$46,525
362	QBE Ins Corp	0.00%	\$46,429
363	Insurance Co of N Amer	0.00%	\$44,552
364	Foremost Signature Ins Co	0.00%	\$44,467
365	North Amer Specialty Ins Co	0.00%	\$43,762
366	Health Care Ind Inc	0.00%	\$42,508
367	Axis Ins Co	0.00%	\$42,431
368	American Agri Business Ins Co	0.00%	\$37,009
369	Aetna Ins Co of CT	0.00%	\$36,743
370	American Sentinel Ins Co	0.00%	\$36,191
371	Verlan Fire Ins Co MD	0.00%	\$35,486
372	Hartford Accident & Ind Co	0.00%	\$35,201
373	Founders Ins Co	0.00%	\$34,369
374	Argonaut Ins Co	0.00%	\$33,933
375	RVI Natl Ins Co	0.00%	\$32,256
376	Pennsylvania Manufacturers Ind Co	0.00%	\$29,273
377	Genworth Residential Mortgage Ins Co	0.00%	\$28,435
378	MIC Prop & Cas Ins Corp	0.00%	\$28,178
379	National Specialty Ins Co	0.00%	\$27,688
380	Old Republic Gen Ins Corp	0.00%	\$27,685
381	Deerbrook Ins Co	0.00%	\$27,570
382	Northern Ins Co Of NY	0.00%	\$26,367
383	Contractors Bonding & Ins Co	0.00%	\$26,063
384	Radian Asset Assur Inc	0.00%	\$24,920
385	American Motorists Ins Co	0.00%	\$23,636
386	Assured Guar Corp	0.00%	\$21,705
387	Medical Protective Co	0.00%	\$21,272
388	Washington Intl Ins Co	0.00%	\$21,006
389	Atradius Trade Credit Ins Co	0.00%	\$20,086
390	Fidelity & Guar Ins Underwriters Inc	0.00%	\$17,796
391	AXA Art Ins Corp	0.00%	\$17,584
392	AIG Premier Ins Co	0.00%	\$17,298
393	American Gen Ind Co	0.00%	\$17,061
394	LM Ins Corp	0.00%	\$16,879
395	Farmland Mut Ins Co	0.00%	\$15,665
396	Jefferson Ins Co	0.00%	\$15,000

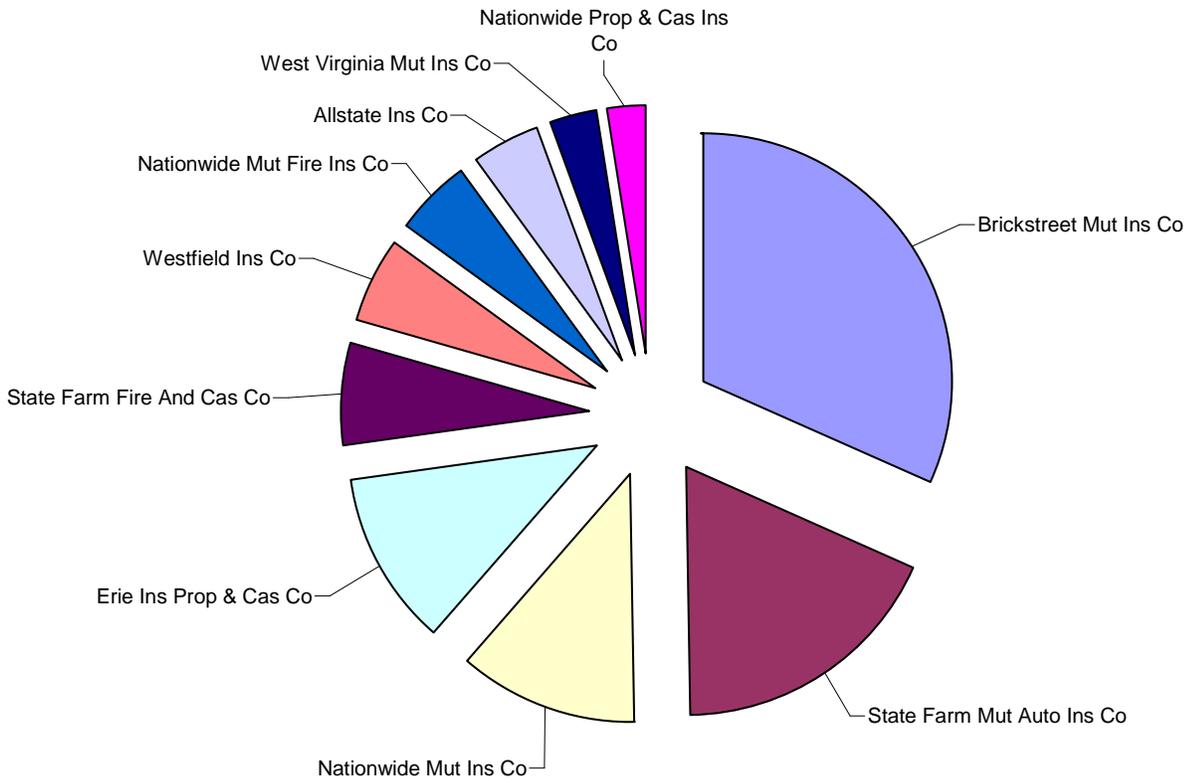
**2007 West Virginia Market Share Report
Property & Casualty Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
397	Bituminous Fire & Marine Ins Co	0.00%	\$14,646
398	Fidelity & Guar Ins Co	0.00%	\$14,429
399	CNL Ins Amer Inc	0.00%	\$13,863
400	Audubon Ins Co	0.00%	\$13,779
401	Courtesy Ins Co	0.00%	\$13,188
402	FFG Ins Co	0.00%	\$12,793
403	Hiscox Ins Co Inc	0.00%	\$12,307
404	Pacific Specialty Ins Co	0.00%	\$12,273
405	Harbor Point Reins US Inc	0.00%	\$11,901
406	Farmington Cas Co	0.00%	\$11,775
407	American Commerce Ins Co	0.00%	\$10,513
408	Alea North America Ins Co	0.00%	\$10,412
409	Arrowood Ind Co	0.00%	\$10,067
410	United Natl Specialty Ins Co	0.00%	\$9,657
411	Guarantee Co Of N Amer USA	0.00%	\$9,398
412	Commercial Guar Cas Ins Co	0.00%	\$9,390
413	HSBC Ins Co of DE	0.00%	\$7,664
414	Victoria Fire & Cas Co	0.00%	\$6,729
415	American Safety Cas Ins Co	0.00%	\$6,723
416	Inland Mut Ins Co	0.00%	\$5,341
417	Protective Ins Co	0.00%	\$5,260
418	Manufacturers Alliance Ins Co	0.00%	\$5,215
419	Great Midwest Ins Co	0.00%	\$5,130
420	Pennsylvania General Ins Co	0.00%	\$4,873
421	Travelers Prop Cas Ins Co	0.00%	\$4,702
422	Oriska Ins Co	0.00%	\$4,686
423	Old United Cas Co	0.00%	\$4,552
424	National Farmers Union Prop & Cas	0.00%	\$4,552
425	Chubb Ind Ins Co	0.00%	\$4,275
426	Fortress Ins Co	0.00%	\$4,216
427	OneBeacon Ins Co	0.00%	\$4,188
428	Zurich American Ins Co Of IL	0.00%	\$3,829
429	First Amer Prop & Cas Ins Co	0.00%	\$3,813
430	Universal Fire and Cas Ins Co	0.00%	\$3,766
431	United Guaranty Mtg Indem Co	0.00%	\$3,382
432	Church Ins Co	0.00%	\$2,625
433	Employers Reins Corp	0.00%	\$2,399
434	Heritage Cas Ins Co	0.00%	\$2,136
435	National Amer Ins Co	0.00%	\$2,096
436	Indiana Lumbermens Mut Ins Co	0.00%	\$1,706
437	AIG Natl Ins Co Inc	0.00%	\$1,594
438	MGIC Ind Corp	0.00%	\$1,493
439	Lumbermens Mut Cas Co	0.00%	\$1,437
440	Insurance Co Of The West	0.00%	\$1,189

**2007 West Virginia Market Share Report
Property & Casualty Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
441	Finial Ins Co	0.00%	\$1,163
442	United Fire & Cas Co	0.00%	\$1,150
443	Atlantic Mut Ins Co	0.00%	\$1,143
444	Zale Ind Co	0.00%	\$931
445	Peerless Ins Co	0.00%	\$874
446	Interstate Ind Co	0.00%	\$860
447	Catlin Ins Co	0.00%	\$730
448	Auto Club Prop Cas Ins Co	0.00%	\$693
449	CEM Ins Co	0.00%	\$640
450	American Manufacturers Mut Ins Co	0.00%	\$622
451	Westfield Natl Ins Co	0.00%	\$474
452	Nova Cas Co	0.00%	\$444
453	Independence Amer Ins Co	0.00%	\$430
454	CMG Mortgage Assur Co	0.00%	\$406
455	Genesis Ins Co	0.00%	\$374
456	Northbrook Ind Co	0.00%	\$272
457	United Gty Residential Ins Co Of NC	0.00%	\$241
458	Agri Gen Ins Co	0.00%	\$192
459	Professionals Advocate Ins Co	0.00%	\$189
460	Cherokee Ins Co	0.00%	\$100
461	Genworth Mortgage Ins Corp Of NC	0.00%	\$22
462	Verex Assure Inc	0.00%	\$5
463	Bankers Standard Ins Co	0.00%	(\$14)
464	Centennial Ins Co	0.00%	(\$450)
465	Capitol Ind Corp	0.00%	(\$586)
466	Associated Ind Corp	0.00%	(\$1,168)
467	Pacific Employers Ins Co	0.00%	(\$7,053)
468	Virginia Surety Co Inc	0.00%	(\$29,665)
469	Wausau Underwriters Ins Co	0.00%	(\$30,493)
470	NCRIC Inc	-0.01%	(\$140,205)
471	Employers Ins of Wausau	-0.03%	(\$897,227)
	Total for Top 10 Insurers	60.79%	\$1,623,439,993
	Total for All Other Insurers	<u>39.21%</u>	<u>\$1,046,941,158</u>
	Total for All Insurers	100.00%	\$2,670,381,151

**2007 West Virginia Market Share Report
Property & Casualty Totals**



2007 West Virginia Market Share Report
Surety

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Travelers Cas & Surety Co Of Amer	31.40%	\$11,109,439
2	Ohio Farmers Ins Co	6.58%	\$2,327,287
3	Liberty Mut Ins Co	5.19%	\$1,835,376
4	Federal Ins Co	4.38%	\$1,549,009
5	Western Surety Co	4.33%	\$1,533,297
6	Fidelity & Deposit Co Of MD	4.25%	\$1,502,686
7	Lexon Ins Co	3.84%	\$1,359,167
8	Safeco Ins Co Of Amer	3.22%	\$1,140,280
9	United States Surety Co	2.67%	\$944,152
10	St Paul Fire & Marine Ins Co	2.61%	\$923,044
11	Lyndon Prop Ins Co	2.57%	\$910,792
12	Travelers Cas & Surety Co	2.16%	\$763,336
13	RLI Ins Co	1.78%	\$631,428
14	Hartford Fire In Co	1.66%	\$588,559
15	Accredited Surety & Cas Co Inc	1.47%	\$519,590
16	Great Amer Ins Co	1.45%	\$512,471
17	Bond Safeguard Ins Co	1.37%	\$485,914
18	Companion Prop & Cas Ins Co	1.20%	\$424,435
19	Westchester Fire Ins Co	1.13%	\$400,855
20	American Cas Co Of Reading PA	1.07%	\$377,437
21	First Surety Corp	0.97%	\$344,576
22	Erie Ins Prop & Cas Co	0.97%	\$342,137
23	International Fidelity Ins Co	0.94%	\$333,043
24	Century Surety Co	0.89%	\$314,394
25	Cincinnati Ins Co	0.75%	\$266,419
26	Old Republic Surety Co	0.64%	\$225,475
27	Arch Ins Co	0.60%	\$211,174
28	Ohio Cas Ins Co	0.57%	\$200,172
29	American Southern Ins Co	0.56%	\$198,279
30	Westfield Ins Co	0.52%	\$185,711
31	Platte River Ins Co.	0.50%	\$176,365
32	XL Specialty Ins Co	0.41%	\$144,800
33	Continental Cas Co	0.40%	\$141,718
34	Seaboard Surety Co	0.38%	\$133,671
35	Lincoln Gen Ins Co	0.36%	\$128,193
36	Selective Ins Co Of Amer	0.36%	\$127,477
37	American Contractors Ind Co	0.32%	\$113,228
38	Berkley Regional Ins Co	0.28%	\$100,237
39	US Fidelity & Guaranty Co	0.27%	\$94,086
40	Colonial Surety Co	0.27%	\$93,906
41	Quanta Ind Co	0.26%	\$93,498
42	Developers Surety & Ind Co	0.26%	\$91,091
43	American Home Assur Co	0.24%	\$84,994
44	National Fire Ins Co Of Hartford	0.23%	\$81,003

**2007 West Virginia Market Share Report
Surety**

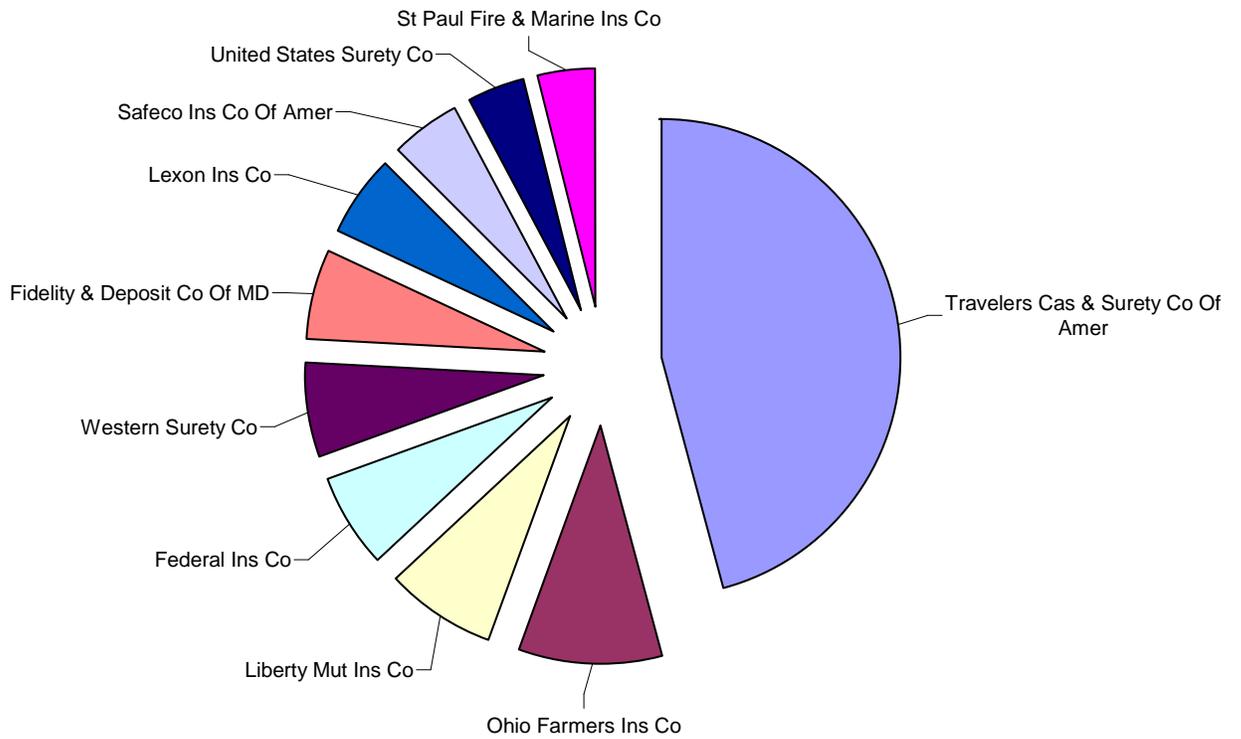
Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Merchants Bonding Co a Mut	0.21%	\$75,738
46	First Natl Ins Co Of Amer	0.20%	\$70,748
47	Acstar Ins Co	0.19%	\$67,924
48	Utica Mut Ins Co	0.18%	\$63,211
49	State Farm Fire And Cas Co	0.17%	\$61,019
50	New York Marine & Gen Ins Co	0.17%	\$60,419
51	State Automobile Mut Ins Co	0.16%	\$57,787
52	Hanover Ins Co	0.16%	\$56,928
53	American Fire & Cas Co	0.16%	\$56,414
54	Lexington Natl Ins Corp	0.15%	\$53,397
55	Insurance Co Of The State Of PA	0.15%	\$53,143
56	Allegheny Cas Co	0.14%	\$50,985
57	First Sealord Surety Inc	0.13%	\$47,416
58	NGM Ins Co	0.12%	\$41,631
59	North Amer Specialty Ins Co	0.12%	\$41,610
60	Pennsylvania Ntl Mut Cas Ins Co	0.09%	\$32,030
61	American Guar & Liab Ins	0.09%	\$30,235
62	Federated Mut Ins Co	0.08%	\$29,664
63	Safety Natl Cas Corp	0.08%	\$28,934
64	Contractors Bonding & Ins Co	0.07%	\$26,063
65	Seneca Ins Co Inc	0.07%	\$24,720
66	Washington Intl Ins Co	0.06%	\$21,006
67	National Union Fire Ins Co Of Pitts	0.06%	\$20,658
68	Employers Mut Cas Co	0.05%	\$17,193
69	American States Ins Co	0.05%	\$16,678
70	Hartford Cas Ins Co	0.05%	\$15,976
71	Radian Asset Assur Inc	0.05%	\$15,922
72	Vigilant Ins Co	0.04%	\$12,915
73	Hartford Accident & Ind Co	0.04%	\$12,797
74	Travelers Ind Co	0.03%	\$9,929
75	Fairmont Specialty Ins Co	0.03%	\$9,368
76	Guarantee Co Of N Amer USA	0.03%	\$9,365
77	Old Republic Ins Co	0.03%	\$9,321
78	Aegis Security Ins Co	0.02%	\$8,087
79	Bancinsure Inc	0.02%	\$6,928
80	American Safety Cas Ins Co	0.02%	\$6,723
81	Greenwich Ins Co	0.02%	\$6,200
82	Progressive Cas Ins Co	0.02%	\$5,781
83	Protective Ins Co	0.01%	\$5,260
84	Hudson Ins Co	0.01%	\$4,880
85	Oriska Ins Co	0.01%	\$4,686
86	Sentry Select Ins Co	0.01%	\$4,598
87	Farmington Cas Co	0.01%	\$4,208
88	OneBeacon Ins Co	0.01%	\$4,188

**2007 West Virginia Market Share Report
Surety**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Universal Fire and Cas Ins Co	0.01%	\$3,766
90	Fidelity & Guar Ins Co	0.01%	\$3,602
91	General Ins Co Of Amer	0.01%	\$3,592
92	Ohio Ind Co	0.01%	\$3,572
93	American Motorists Ins Co	0.01%	\$3,297
94	United States Fire Ins Co	0.01%	\$3,264
95	Continental Ins Co	0.01%	\$3,232
96	Insurance Co of N Amer	0.01%	\$2,682
97	Indemnity Ins Co Of North Amer	0.01%	\$2,606
98	American Bankers Ins Co Of FL	0.01%	\$2,499
99	Nationwide Mut Ins Co	0.01%	\$2,117
100	Cumis Ins Society Inc	0.01%	\$2,026
101	Lumbermens Underwriting Alliance	0.00%	\$1,702
102	Universal Underwriters Ins Co	0.00%	\$1,673
103	DaimlerChrysler Ins Co	0.00%	\$1,666
104	Lumbermens Mut Cas Co	0.00%	\$1,539
105	Harco Natl Ins Co	0.00%	\$1,358
106	United Fire & Cas Co	0.00%	\$1,150
107	American Ins Co	0.00%	\$1,140
108	Rockwood Cas Ins Co	0.00%	\$1,071
109	Carolina Cas Ins Co	0.00%	\$1,043
110	Peerless Ins Co	0.00%	\$874
111	Motors Ins Corp	0.00%	\$685
112	Indiana Lumbermens Mut Ins Co	0.00%	\$388
113	Pacific Ind Co	0.00%	\$243
114	Employers Ins of Wausau	0.00%	\$240
115	Insurance Co Of The West	0.00%	\$235
116	West American Ins Co	0.00%	\$200
117	Atlantic Mut Ins Co	0.00%	\$200
118	American Hardware Mut Ins Co	0.00%	\$101
119	Pacific Employers Ins Co	0.00%	\$100
120	Cherokee Ins Co	0.00%	\$100
121	American Manufacturers Mut Ins Co	0.00%	\$100
122	LM Ins Corp	0.00%	\$87
123	Southern States Ins Exch	0.00%	\$75
124	Pennsylvania General Ins Co	0.00%	\$52
125	Empire Fire & Marine Ins Co	0.00%	\$44
126	Navigators Ins Co	0.00%	\$39
127	American Alt Ins Corp	0.00%	\$35
128	OneBeacon Amer Ins Co	0.00%	\$24

2007 West Virginia Market Share Report Surety

Total for Top 10 Insurers	68.47%	\$24,223,737
Total for All Other Insurers	<u>31.53%</u>	<u>\$11,155,566</u>
Total for All Insurers	100.00%	\$35,379,303



**2007 West Virginia Market Share Report
Workers Compensation**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Brickstreet Mut Ins Co	99.14%	\$513,797,180
2	American Home Assur Co	0.28%	\$1,470,841
3	National Union Fire Ins Co Of Pitts	0.21%	\$1,064,785
4	Liberty Ins Corp	0.19%	\$969,505
5	Westfield Ins Co	0.15%	\$774,247
6	Federal Ins Co	0.10%	\$496,389
7	Pennsylvania Manufacturers Asn Ins C	0.04%	\$186,574
8	Mitsui Sumitomo Ins Co of Amer	0.03%	\$152,743
9	United States Fire Ins Co	0.03%	\$137,789
10	Ace Amer Ins Co	0.02%	\$97,126
11	Old Republic Ins Co	0.02%	\$96,822
12	Sentry Ins A Mut Co	0.02%	\$86,856
13	Commerce & Industry Ins Co	0.02%	\$83,370
14	Nationwide Mut Ins Co	0.02%	\$81,778
15	Insurance Co Of The State Of PA	0.01%	\$77,048
16	Indemnity Ins Co Of North Amer	0.01%	\$69,056
17	Hartford Fire In Co	0.01%	\$59,098
18	Liberty Mut Fire Ins Co	0.01%	\$44,743
19	Illinois Natl Ins Co	0.01%	\$43,808
20	Twin City Fire Ins Co	0.01%	\$32,350
21	New Hampshire Ins Co	0.01%	\$25,972
22	Liberty Mut Ins Co	0.00%	\$25,274
23	Sentry Select Ins Co	0.00%	\$24,273
24	Nationwide Mut Fire Ins Co	0.00%	\$19,964
25	American Ins Co	0.00%	\$19,270
26	Vigilant Ins Co	0.00%	\$17,732
27	Pacific Ind Co	0.00%	\$13,434
28	American Fire & Cas Co	0.00%	\$13,358
29	Ohio Cas Ins Co	0.00%	\$10,502
30	Hartford Cas Ins Co	0.00%	\$10,331
31	LM Ins Corp	0.00%	\$7,411
32	Employers Ins of Wausau	0.00%	\$7,114
33	Old Republic Gen Ins Corp	0.00%	\$6,494
34	Great Northern Ins Co	0.00%	\$6,307
35	North River Ins Co	0.00%	\$6,285
36	National Surety Corp	0.00%	\$6,211
37	Hartford Underwriters Ins Co	0.00%	\$6,070
38	Everest Natl Ins Co	0.00%	\$5,886
39	Manufacturers Alliance Ins Co	0.00%	\$5,215
40	Chubb Ind Ins Co	0.00%	\$4,275
41	First Liberty Ins Corp	0.00%	\$4,157
42	Wausau Business Ins Co	0.00%	\$3,850
43	Electric Ins Co	0.00%	\$3,256
44	Argonaut Ins Co	0.00%	\$3,227

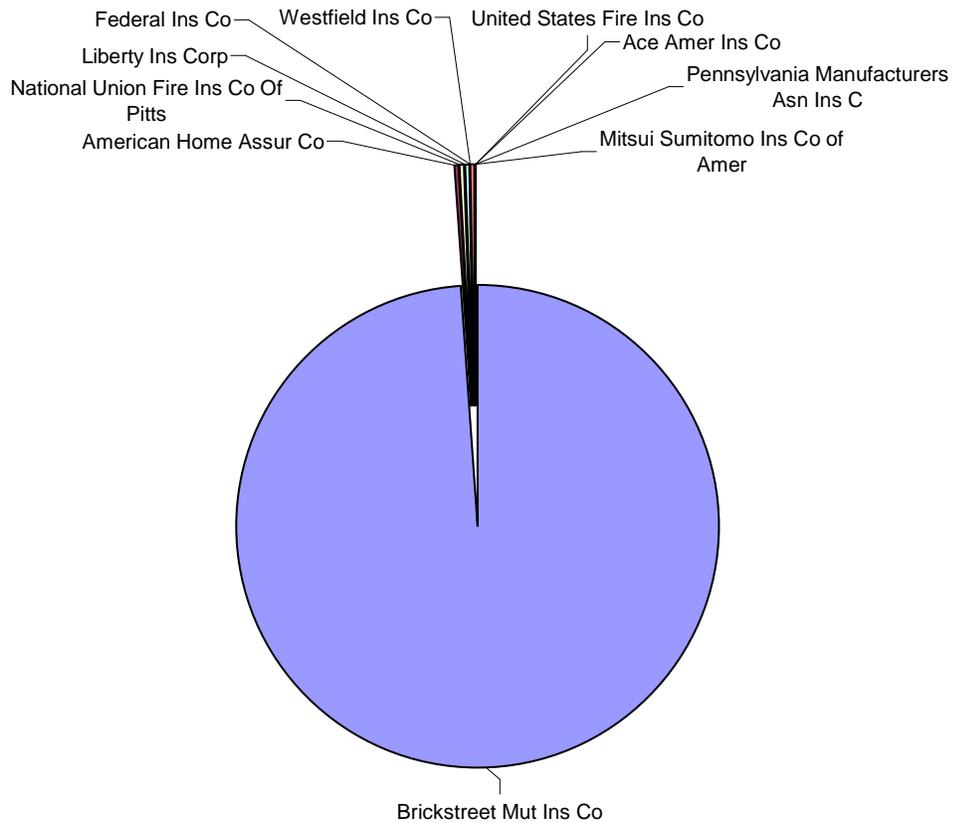
**2007 West Virginia Market Share Report
Workers Compensation**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Ace Fire Underwriters Ins Co	0.00%	\$2,800
46	American Guar & Liab Ins	0.00%	\$2,774
47	American Motorists Ins Co	0.00%	\$2,485
48	Zurich American Ins Co Of IL	0.00%	\$2,419
49	St Paul Fire & Marine Ins Co	0.00%	\$2,198
50	US Fidelity & Guaranty Co	0.00%	\$2,120
51	Mitsui Sumitomo Ins USA Inc	0.00%	\$2,015
52	Hartford Ins Co Of The Midwest	0.00%	\$1,505
53	Pennsylvania Manufacturers Ind Co	0.00%	\$1,413
54	Nationwide Prop & Cas Ins Co	0.00%	\$1,338
55	Continental Cas Co	0.00%	\$1,273
56	Travelers Ind Co	0.00%	\$1,016
57	West American Ins Co	0.00%	\$944
58	Atlantic Mut Ins Co	0.00%	\$943
59	Pacific Employers Ins Co	0.00%	\$803
60	Fidelity & Guar Ins Co	0.00%	\$762
61	Employers Fire Ins Co	0.00%	\$675
62	American Manufacturers Mut Ins Co	0.00%	\$429
63	Firemans Fund Ins Co	0.00%	\$392
64	Fidelity & Deposit Co Of MD	0.00%	\$392
65	Ace Prop & Cas Ins Co	0.00%	\$317
66	Employers Mut Cas Co	0.00%	\$257
67	Nationwide Agribusiness Ins Co	0.00%	\$256
68	Regent Ins Co	0.00%	\$194
69	American Cas Co Of Reading PA	0.00%	\$169
70	Harleysville Mut Ins Co	0.00%	\$164
71	Property & Cas Ins Co Of Hartford	0.00%	\$161
72	Hartford Accident & Ind Co	0.00%	\$133
73	General Cas Co Of WI	0.00%	\$131
74	OneBeacon Amer Ins Co	0.00%	\$96
75	Crum & Forster Ind Co	0.00%	\$94
76	Granite State Ins Co	0.00%	\$23
77	Alea North America Ins Co	0.00%	\$14
78	Travelers Property Cas Co Of Amer	0.00%	\$2
79	Transportation Ins Co	0.00%	(\$3)
80	American Automobile Ins Co	0.00%	(\$7)
81	Bankers Standard Ins Co	0.00%	(\$14)
82	Insurance Co of N Amer	0.00%	(\$21)
83	AIU Ins Co	0.00%	(\$61)
84	St Paul Guardian Ins Co	0.00%	(\$88)
85	Amerisure Mut Ins Co	0.00%	(\$108)
86	Lumbermens Mut Cas Co	0.00%	(\$152)
87	St Paul Mercury Ins Co	0.00%	(\$762)
88	AIG Cas Co	0.00%	(\$1,024)

2007 West Virginia Market Share Report Workers Compensation

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Tokio Marine & Nichido Fire Ins Co	0.00%	(\$1,175)
90	Associated Ind Corp	0.00%	(\$1,496)
91	American Zurich Ins Co	0.00%	(\$2,443)
92	XL Specialty Ins Co	0.00%	(\$5,672)
93	Zurich American Ins Co	-0.12%	(\$634,109)
94	Wausau Underwriters Ins Co	-0.23%	(\$1,202,780)
Total for Top 10 Insurers		100.17%	\$519,147,179
Total for All Other Insurers		<u>-0.17%</u>	<u>(\$888,411)</u>
Total for All Insurers		100.00%	\$518,258,768

Workers Compensation



**2007 West Virginia Market Share Report
Annuities**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Teachers Ins & Ann Assoc Of Amer	9.11%	\$97,949,550
2	Lincoln Natl Life Ins Co	6.10%	\$65,549,231
3	AXA Equitable Life Ins Co	5.64%	\$60,657,466
4	RiverSource Life Ins Co	4.25%	\$45,643,943
5	New York Life Ins & Ann Corp	4.17%	\$44,862,470
6	Variable Annuity Life Ins Co	4.13%	\$44,455,681
7	ING USA Ann & Life Ins Co	3.97%	\$42,696,707
8	Sun Life Assur Co Of Canada US	3.76%	\$40,394,309
9	American Skandia Life Assur Corp	3.68%	\$39,594,277
10	MetLife Investors USA Ins Co	3.37%	\$36,234,376
11	Pacific Life Ins Co	3.35%	\$36,038,969
12	Northwestern Mut Life Ins Co	3.35%	\$35,990,237
13	Jackson Natl Life Ins Co	3.02%	\$32,519,051
14	Metropolitan Life Ins Co	3.00%	\$32,213,430
15	Allianz Life Ins Co Of N Amer	2.70%	\$29,054,046
16	Prudential Ins Co Of Amer	2.67%	\$28,708,179
17	Ing Life Ins & Ann Co	2.53%	\$27,210,763
18	MetLife Investors Ins Co	1.86%	\$19,965,085
19	Pruco Life Ins Co	1.70%	\$18,233,771
20	Ohio Natl Life Ins Co	1.55%	\$16,636,510
21	AIG SunAmerica Life Assur Co	1.28%	\$13,779,623
22	New England Life Ins Co	1.28%	\$13,769,548
23	Protective Life Ins Co	1.17%	\$12,547,431
24	American Investors Life Ins Co	1.14%	\$12,293,346
25	AIG Ann Ins Co	1.11%	\$11,964,909
26	Lincoln Benefit Life Co	1.10%	\$11,840,771
27	Principal Life Ins Co	0.95%	\$10,221,229
28	Great W Life & Ann Ins Co	0.93%	\$9,960,586
29	Transamerica Life Ins Co	0.82%	\$8,859,983
30	Massachusetts Mut Life Ins Co	0.79%	\$8,480,121
31	Bankers Life & Cas Co	0.78%	\$8,388,353
32	Allstate Life Ins Co	0.76%	\$8,131,291
33	American Equity Invest Life Ins Co	0.71%	\$7,590,326
34	Midland Natl Life Ins Co	0.68%	\$7,307,048
35	PHL Variable Ins Co	0.57%	\$6,121,781
36	Metlife Ins Co of CT	0.53%	\$5,733,972
37	OM Fin Life Ins Co	0.53%	\$5,696,025
38	Western Southern Life Assur Co	0.52%	\$5,575,410
39	Aviva Life & Ann Co	0.48%	\$5,154,779
40	Great Amer Life Ins Co	0.47%	\$5,050,222
41	Genworth Life Ins Co	0.46%	\$4,995,014
42	State Farm Life Ins Co	0.46%	\$4,911,773
43	Horace Mann Life Ins Co	0.44%	\$4,760,651
44	Reliastar Life Ins Co	0.43%	\$4,576,341

**2007 West Virginia Market Share Report
Annuities**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Cuna Mut Ins Society	0.40%	\$4,277,497
46	Erie Family Life Ins Co	0.35%	\$3,790,025
47	Integrity Life Ins Co	0.34%	\$3,648,069
48	United American Ins Co	0.34%	\$3,628,777
49	American Gen Life & Acc Ins Co	0.33%	\$3,578,010
50	Genworth Life & Ann Ins Co	0.33%	\$3,499,989
51	American United Life Ins Co	0.32%	\$3,404,010
52	Security Benefit Life Ins Co	0.32%	\$3,398,046
53	Symetra Life Ins Co	0.29%	\$3,091,808
54	Guardian Ins & Ann Co Inc	0.27%	\$2,930,614
55	Fidelity Investments Life Ins Co	0.24%	\$2,597,346
56	Equitrust Life Ins Co	0.23%	\$2,514,009
57	United Of Omaha Life Ins Co	0.22%	\$2,400,948
58	CM Life Ins Co	0.22%	\$2,368,669
59	Liberty Life Ins Co	0.22%	\$2,346,406
60	Woodmen World Life Ins Soc	0.21%	\$2,287,417
61	North Amer Co Life & Hlth Ins	0.21%	\$2,221,175
62	Thrivent Financial For Lutherans	0.20%	\$2,111,533
63	Monumental Life Ins Co	0.15%	\$1,666,247
64	American Gen Life Ins Co	0.14%	\$1,510,510
65	American Natl Ins Co	0.13%	\$1,439,090
66	Nationwide Life Ins Co	0.13%	\$1,359,153
67	USAA Life Ins Co	0.12%	\$1,339,474
68	Life Ins Co Of The Southwest	0.12%	\$1,270,157
69	Transamerica Financial Life Ins Co	0.11%	\$1,218,398
70	National Slovak Society Of The Usa	0.11%	\$1,211,426
71	Reliance Standard Life Ins Co	0.11%	\$1,177,714
72	Union Central Life Ins Co	0.10%	\$1,115,923
73	Western Catholic Union	0.10%	\$1,092,439
74	Hartford Life Ins Co	0.10%	\$1,048,492
75	Lafayette Life Ins Co	0.09%	\$965,327
76	Merrill Lynch Life Ins Co	0.07%	\$781,893
77	Minnesota Life Ins Co	0.07%	\$719,435
78	AIG Life Ins Co	0.06%	\$648,613
79	Continental Gen Ins Co	0.06%	\$611,456
80	Farm Family Life Ins Co	0.05%	\$517,412
81	Motorists Life Ins Co	0.04%	\$438,439
82	National Western Life Ins Co	0.04%	\$405,181
83	Union Security Ins Co	0.04%	\$404,066
84	Golden Rule Ins Co	0.04%	\$400,448
85	Aviva Life Ins Co	0.04%	\$388,326
86	Assurity Life Ins Co	0.03%	\$362,317
87	Sentry Life Ins Co	0.03%	\$356,058
88	New York Life Ins Co	0.03%	\$348,669

**2007 West Virginia Market Share Report
Annuities**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Conseco Ins Co	0.03%	\$328,802
90	State Life Ins Co	0.03%	\$325,431
91	Security Mut Life Ins Co Of NY	0.03%	\$292,300
92	Washington Natl Ins Co	0.03%	\$287,640
93	Modern Woodmen Of Amer	0.02%	\$259,424
94	Western Reserve Life Assur Co of OH	0.02%	\$233,003
95	Jefferson Natl Life Ins Co	0.02%	\$231,580
96	Kansas City Life Ins Co	0.02%	\$205,733
97	Loyal Amer Life Ins Co	0.02%	\$193,091
98	Ameritas Life Ins Corp	0.02%	\$187,225
99	Hartford Life & Ann Ins Co	0.02%	\$176,817
100	American Intl Life Assur Co of NY	0.02%	\$174,412
101	ISDA fraternal Assoc	0.02%	\$165,187
102	Mony Life Ins Co Of Amer	0.01%	\$155,835
103	John Hancock Life Ins Co	0.01%	\$155,171
104	Americo Fin Life & Ann Ins Co	0.01%	\$150,389
105	TIAA Cref Life Ins Co	0.01%	\$149,244
106	Standard Life Ins Co Of IN	0.01%	\$142,139
107	Transamerica Occidental Life Ins Co	0.01%	\$141,188
108	American Fidelity Assur Co	0.01%	\$134,930
109	Cincinnati Life Ins Co	0.01%	\$124,914
110	Illinois Mut Life Ins Co	0.01%	\$118,559
111	Unified Life Ins Co	0.01%	\$109,112
112	Presidential Life Ins Co	0.01%	\$103,650
113	Kemper Investors Life Ins Co	0.01%	\$85,282
114	Church Life Ins Corp	0.01%	\$84,902
115	Thrivent Life Ins Co	0.01%	\$83,592
116	National Life Ins Co	0.01%	\$80,349
117	Nationwide Life & Ann Ins Co	0.01%	\$78,584
118	Life Investors Ins Co Of Amer	0.01%	\$74,571
119	Annuity Investors Life Ins Co	0.01%	\$73,841
120	Shenandoah Life Ins Co	0.01%	\$71,349
121	Liberty Bankers Life Ins Co	0.01%	\$59,815
122	Greek Catholic Union Of The USA	0.01%	\$59,777
123	Investors Heritage Life Ins Co	0.01%	\$55,830
124	Penn Mut Life Ins Co	0.00%	\$53,383
125	Homesteaders Life Co	0.00%	\$49,222
126	William Penn Assn	0.00%	\$46,993
127	Prudential Retirement Ins & Anuty Co	0.00%	\$45,710
128	Mutual Of Amer Life Ins Co	0.00%	\$39,723
129	American Memorial Life Ins Co	0.00%	\$35,420
130	Sunamerica Life Ins Co	0.00%	\$27,884
131	First Investors Life Ins Co	0.00%	\$27,495
132	Guardian Life Ins Co Of Amer	0.00%	\$27,116

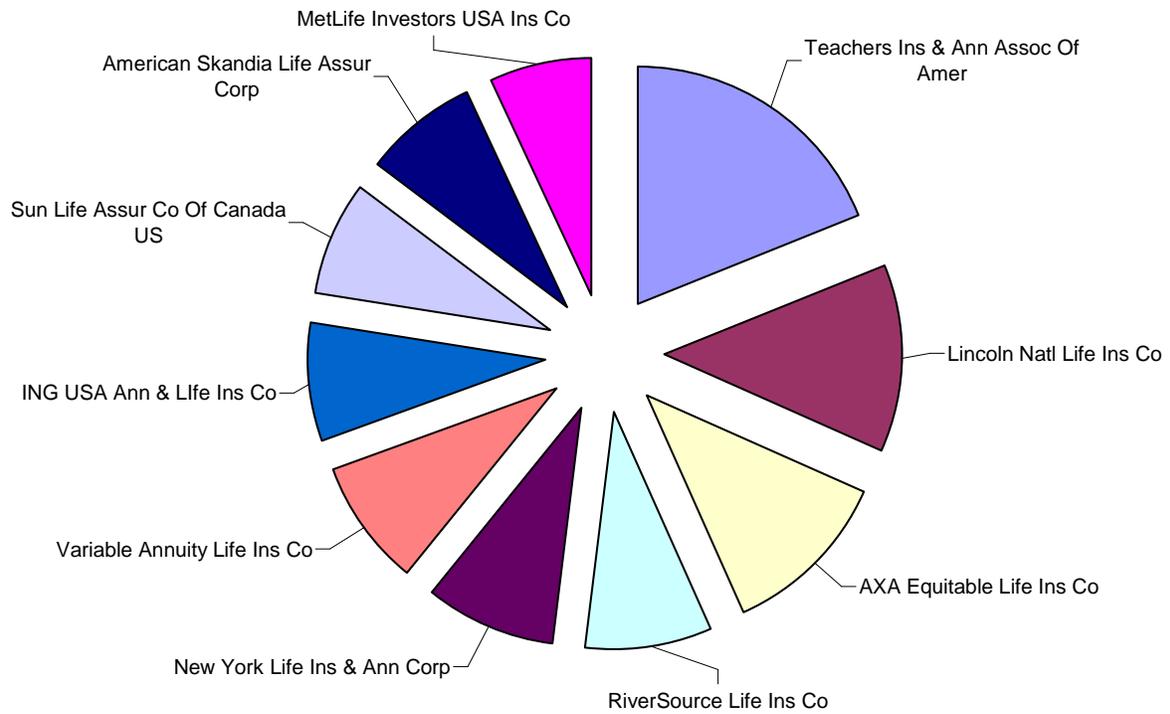
2007 West Virginia Market Share Report Annuities

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	National Guardian Life Ins Co	0.00%	\$22,024
134	Madison Natl Life Ins Co Inc	0.00%	\$21,698
135	Harleysville Life Ins Co	0.00%	\$21,007
136	United Investors Life Ins Co	0.00%	\$19,731
137	Federated Life Ins Co	0.00%	\$17,550
138	Reassure Amer Life Ins Co	0.00%	\$16,359
139	Standard Life & Accident Ins Co	0.00%	\$14,950
140	American Heritage Life Ins Co	0.00%	\$14,138
141	Nationwide Life Ins Co of Amer	0.00%	\$13,320
142	Primerica Life Ins Co	0.00%	\$13,310
143	Degree Of Honor Protective Assn	0.00%	\$12,273
144	Polish Natl Alliance Us Of Na	0.00%	\$12,050
145	First Allmerica Fin Life Ins Co	0.00%	\$9,591
146	Colorado Bankers Life Ins Co	0.00%	\$9,131
147	Amica Life Ins Co	0.00%	\$8,097
148	American Fraternal Union	0.00%	\$7,778
149	Columbus Life Ins Co	0.00%	\$7,000
150	Ohio State Life Ins Co	0.00%	\$6,506
151	Banner Life Ins Co	0.00%	\$6,030
152	Time Ins Co	0.00%	\$5,644
153	Lincoln Heritage Life Ins Co	0.00%	\$5,496
154	United Teacher Assoc Ins Co	0.00%	\$5,266
155	Baltimore Life Ins Co	0.00%	\$5,185
156	MML Bay State Life Ins Co	0.00%	\$5,000
157	Croatian Fraternal Union Of Amer	0.00%	\$5,000
158	Columbian Mut Life Ins Co	0.00%	\$4,750
159	American Amicable Life Ins Co Of TX	0.00%	\$4,661
160	The Savings Bank Life Ins Co Of MA	0.00%	\$4,500
161	Liberty Life Assur Co Of Boston	0.00%	\$3,820
162	United Fidelity Life Ins Co	0.00%	\$3,543
163	LifeSecure Ins Co	0.00%	\$3,206
164	Humanadental Ins Co	0.00%	\$3,144
165	Universal Guaranty Life Ins Co	0.00%	\$2,925
166	Western & Southern Life Ins Co	0.00%	\$2,600
167	Fidelity Security Life Ins Co	0.00%	\$2,555
168	Mid West Natl Life Ins Co Of TN	0.00%	\$2,531
169	Bankers Fidelity Life Ins Co	0.00%	\$2,021
170	Metropolitan Tower Life Ins Co	0.00%	\$1,800
171	Womans Life Ins Society	0.00%	\$1,675
172	Indianapolis Life Ins Co	0.00%	\$1,506
173	Country Investors Life Assur Co	0.00%	\$1,500
174	Chesapeake Life Ins Co	0.00%	\$1,300
175	American Bankers Life Assur Co Of FL	0.00%	\$1,226
176	Slovene Natl Benefit Society	0.00%	\$1,200

**2007 West Virginia Market Share Report
Annuities**

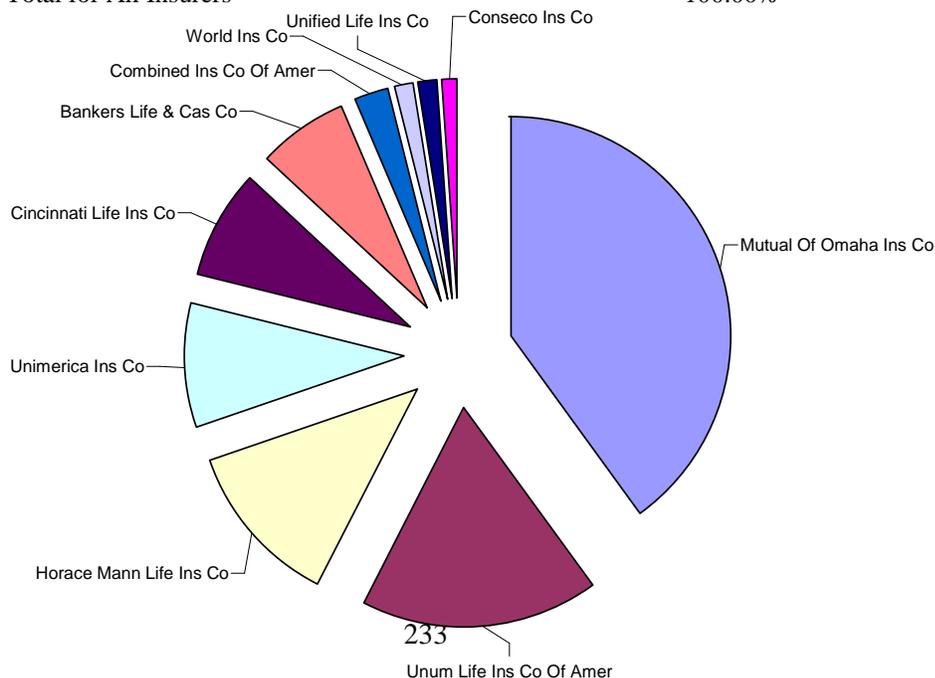
Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	MTL Ins Co	0.00%	\$1,180
178	Phoenix Life Ins Co	0.00%	\$1,054
179	CICA Life Ins Co of Amer	0.00%	\$1,040
180	Physicians Life Ins Co	0.00%	\$1,005
181	Unity Mut Life Ins Co	0.00%	\$1,000
182	Guarantee Trust Life Ins Co	0.00%	\$978
183	Combined Ins Co Of Amer	0.00%	\$900
184	Ohio Natl Life Assur Corp	0.00%	\$896
185	American Capitol Ins Co	0.00%	\$857
186	United Natl Life Ins Co Of Amer	0.00%	\$835
187	Great Southern Life Ins Co	0.00%	\$666
188	Central Reserve Life Ins Co	0.00%	\$650
189	Serb Natl Federation	0.00%	\$647
190	Beneficial Life Ins Co	0.00%	\$600
191	Wilton Reassurance Life Co of NY	0.00%	\$575
192	United States Life Ins Co In NYC	0.00%	\$500
193	Royal Neighbors Of Amer	0.00%	\$360
194	American Income Life Ins Co	0.00%	\$300
195	Conseco Senior Hlth Ins Co	0.00%	\$270
196	General Amer Life Ins Co	0.00%	\$250
197	Mega Life & Hlth Ins Co The	0.00%	\$240
198	Union Fidelity Life Ins Co	0.00%	\$205
199	Central United Life Ins Co	0.00%	\$202
200	American Pioneer Life Ins Co	0.00%	\$200
201	Independent Order Of Foresters Us Br	0.00%	\$150
202	Occidental Life Ins Co Of NC	0.00%	\$76
203	Investors Life Ins Co N Amer	0.00%	\$53
204	Federal Life Ins Co	0.00%	(\$96)
205	Trustmark Ins Co	0.00%	(\$3,105)
206	Commonwealth Ann & Life Ins Co	0.00%	(\$5,457)
207	Farmers New World Life Ins Co	0.00%	(\$8,325)
208	Aetna Life Ins Co	0.00%	(\$36,820)
	Total for Top 10 Insurers	48.18%	\$518,038,010
	Total for All Other Insurers	<u>51.82%</u>	<u>\$557,174,682</u>
	Total for All Insurers	100.00%	\$1,075,212,692

2007 West Virginia Market Share Report Annuities



2007 West Virginia Market Share Report Collectively Renewable A & H

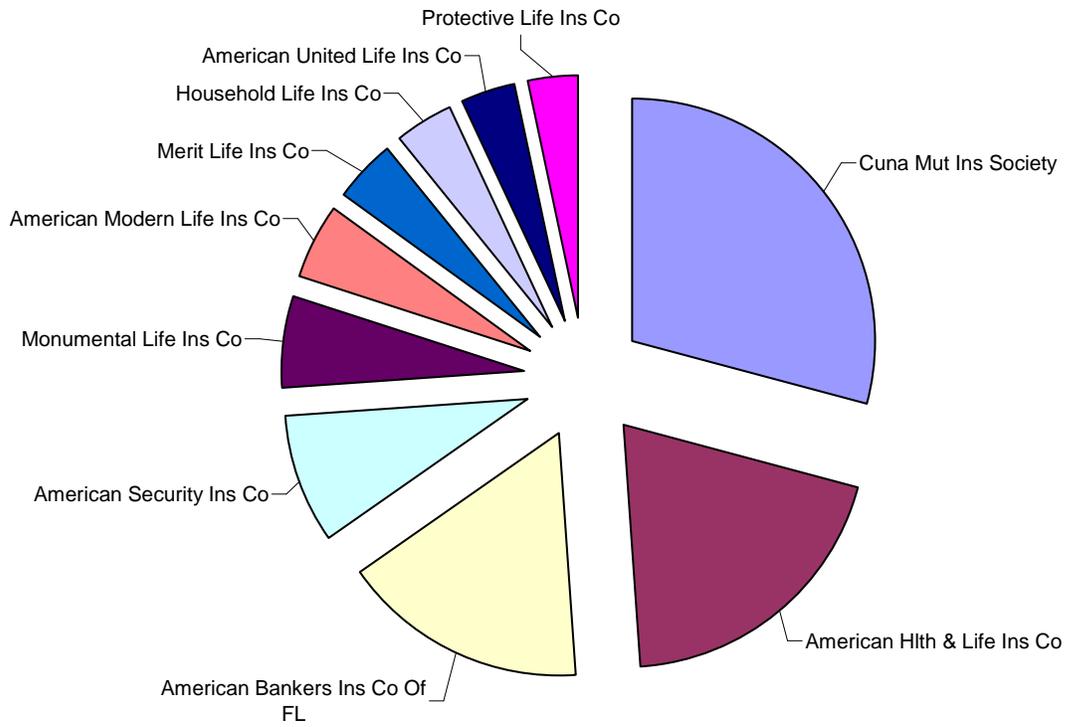
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mutual Of Omaha Ins Co	39.03%	\$209,164
2	Unum Life Ins Co Of Amer	16.79%	\$89,982
3	Horace Mann Life Ins Co	11.90%	\$63,755
4	Unimerica Ins Co	9.15%	\$49,018
5	Cincinnati Life Ins Co	7.74%	\$41,453
6	Bankers Life & Cas Co	6.41%	\$34,328
7	Combined Ins Co Of Amer	2.39%	\$12,798
8	World Ins Co	1.52%	\$8,122
9	Unified Life Ins Co	1.29%	\$6,934
10	Conseco Ins Co	1.11%	\$5,936
11	Union Fidelity Life Ins Co	1.05%	\$5,636
12	Genesis Ins Co	0.74%	\$3,947
13	Perico Life Ins Co	0.22%	\$1,179
14	Metlife Ins Co of CT	0.16%	\$862
15	Primerica Life Ins Co	0.14%	\$767
16	National Benefit Life Ins Co	0.14%	\$763
17	Lincoln Natl Life Ins Co	0.07%	\$400
18	American Pioneer Life Ins Co	0.07%	\$385
19	Standard Life & Accident Ins Co	0.07%	\$383
20	Government Employees Ins Co	0.06%	\$321
21	Trustmark Ins Co	0.04%	\$218
22	Monumental Life Ins Co	0.03%	\$166
23	American Natl Ins Co	0.02%	\$132
24	Commercial Travelers Mut Ins Co	0.02%	\$85
25	Loyal Amer Life Ins Co	0.01%	\$46
26	National Cas Co	0.01%	\$36
27	American Gen Life & Acc Ins Co	-0.18%	(\$968)
Total for Top 10 Insurers		97.32%	\$521,490
Total for All Other Insurers		<u>2.68%</u>	<u>\$14,358</u>
Total for All Insurers		100.00%	\$535,848



**2007 West Virginia Market Share Report
Credit A & H**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Cuna Mut Ins Society	26.73%	\$2,849,067
2	American Hlth & Life Ins Co	18.07%	\$1,925,252
3	American Bankers Ins Co Of FL	15.10%	\$1,608,955
4	American Security Ins Co	7.89%	\$840,372
5	Monumental Life Ins Co	5.60%	\$597,251
6	American Modern Life Ins Co	4.57%	\$487,247
7	Merit Life Ins Co	3.83%	\$407,865
8	Household Life Ins Co	3.54%	\$376,805
9	American United Life Ins Co	3.31%	\$352,384
10	Protective Life Ins Co	3.04%	\$324,269
11	American Bankers Life Assur Co Of FL	2.87%	\$305,789
12	XL Life Ins and Annuity Co	0.72%	\$76,747
13	Stonebridge Life Ins Co	0.71%	\$75,509
14	American Gen Assur Co	0.68%	\$71,966
15	State Farm Mut Auto Ins Co	0.60%	\$63,521
16	Central States Ind Co Of Omaha	0.51%	\$54,233
17	Centurion Life Ins Co	0.42%	\$44,992
18	Individual Assur Co Life Hlth & Acc	0.34%	\$36,249
19	American Heritage Life Ins Co	0.31%	\$33,049
20	Standard Guaranty Ins Co	0.24%	\$25,665
21	United States Life Ins Co In NYC	0.22%	\$23,451
22	Balboa Life Ins Co	0.16%	\$17,461
23	American Reliable Ins Co	0.15%	\$16,211
24	Oxford Life Ins Co	0.14%	\$14,935
25	JMIC Life Ins Co	0.14%	\$14,594
26	American Republic Ins Co	0.13%	\$13,722
27	Madison Natl Life Ins Co Inc	0.06%	\$6,628
28	Minnesota Life Ins Co	0.06%	\$5,880
29	Bankers Life Ins Co	0.03%	\$3,667
30	Life Investors Ins Co Of Amer	0.03%	\$2,783
31	Central States H & L Co Of Omaha	0.02%	\$1,923
32	Parker Centennial Assur Co	0.01%	\$1,572
33	Renaissance L & H Ins Co of Amer	0.01%	\$1,459
34	Old Republic Life Ins Co	0.01%	\$565
35	United Fidelity Life Ins Co	0.00%	\$433
36	Heritage Cas Ins Co	0.00%	\$378
37	American Natl Ins Co	0.00%	\$354
38	Zale Life Ins Co	0.00%	\$274
39	Life Of The South Ins Co	0.00%	(\$23)
40	Universal Underwriters Life Ins Co	-0.25%	(\$26,731)
	Total for Top 10 Insurers	91.67%	\$9,769,467
	Total for All Other Insurers	<u>8.33%</u>	<u>\$887,256</u>
	Total for All Insurers	100.00%	\$10,656,723

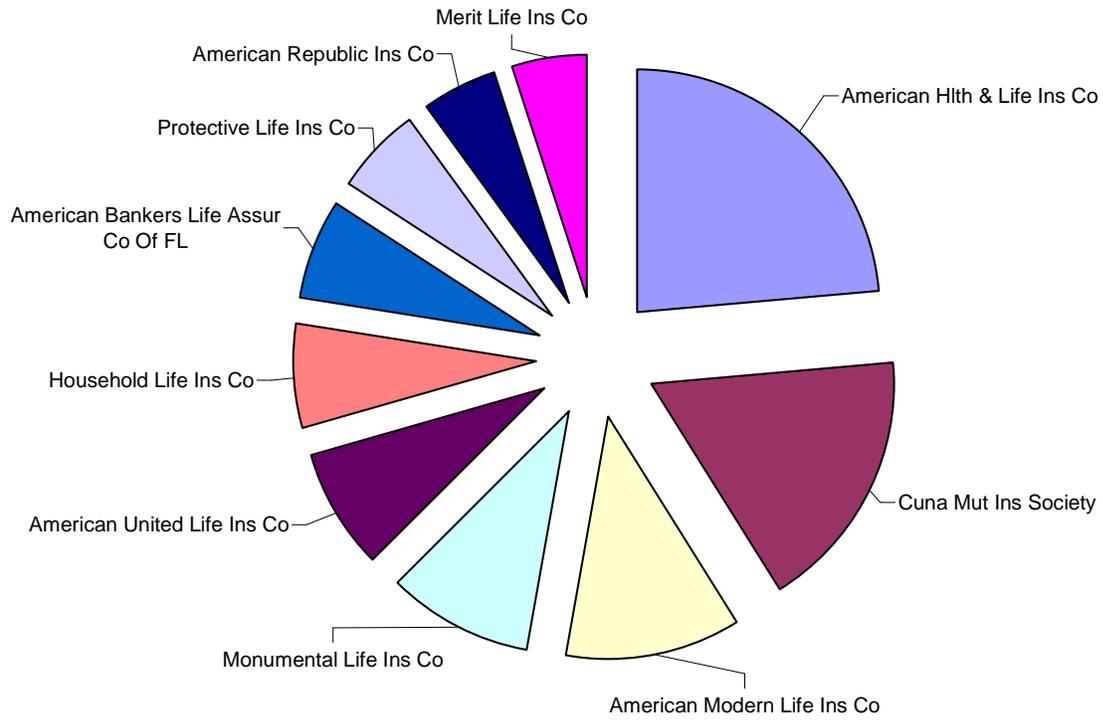
**2007 West Virginia Market Share Report
Credit A & H**



**2007 West Virginia Market Share Report
Credit Life**

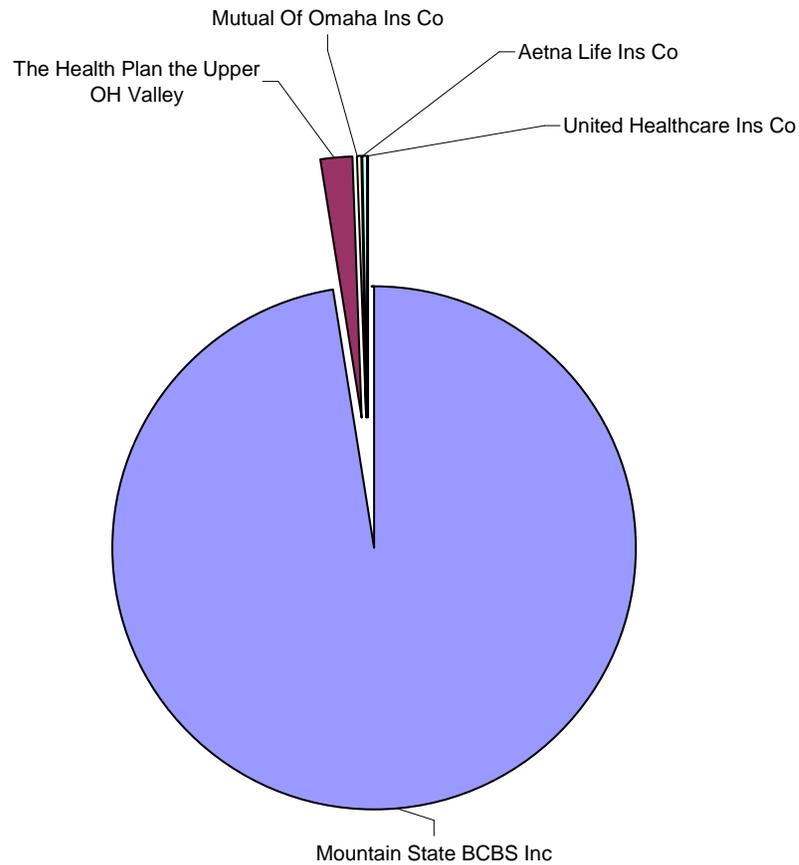
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	American Hlth & Life Ins Co	22.01%	\$2,563,195
2	Cuna Mut Ins Society	16.16%	\$1,882,363
3	American Modern Life Ins Co	10.79%	\$1,256,940
4	Monumental Life Ins Co	9.13%	\$1,062,916
5	American United Life Ins Co	7.51%	\$874,187
6	Household Life Ins Co	6.34%	\$738,886
7	American Bankers Life Assur Co Of FL	6.15%	\$715,829
8	Protective Life Ins Co	5.47%	\$637,188
9	American Republic Ins Co	4.73%	\$550,561
10	Merit Life Ins Co	4.52%	\$526,476
11	Madison Natl Life Ins Co Inc	2.22%	\$258,927
12	Central States H & L Co Of Omaha	1.72%	\$199,804
13	American Gen Assur Co	0.88%	\$102,121
14	Centurion Life Ins Co	0.84%	\$98,232
15	Minnesota Life Ins Co	0.71%	\$82,625
16	Stonebridge Life Ins Co	0.49%	\$56,519
17	Individual Assur Co Life Hlth & Acc	0.39%	\$45,469
18	American Natl Ins Co	0.18%	\$21,247
19	Triangle Life Ins Co	0.15%	\$17,623
20	Balboa Life Ins Co	0.08%	\$9,411
21	Renaissance L & H Ins Co of Amer	0.07%	\$7,892
22	Resource Life Ins Co	0.01%	\$1,631
23	United Fidelity Life Ins Co	0.00%	\$502
24	Zale Life Ins Co	0.00%	\$67
25	Securian Life Ins Co	0.00%	\$38
26	Union Fidelity Life Ins Co	0.00%	\$30
27	Oxford Life Ins Co	0.00%	(\$13)
28	Life Of The South Ins Co	0.00%	(\$65)
29	Bankers Life Ins Co	0.00%	(\$182)
30	Parker Centennial Assur Co	0.00%	(\$233)
31	Baltimore Life Ins Co	0.00%	(\$485)
32	Old Republic Life Ins Co	-0.01%	(\$1,241)
33	JMIC Life Ins Co	-0.01%	(\$1,324)
34	Investors Heritage Life Ins Co	-0.02%	(\$1,783)
35	XL Life Ins and Annuity Co	-0.04%	(\$4,636)
36	American Heritage Life Ins Co	-0.04%	(\$5,095)
37	United States Life Ins Co In NYC	-0.17%	(\$19,274)
38	Universal Underwriters Life Ins Co	-0.26%	(\$29,857)
	Total for Top 10 Insurers	92.81%	\$10,808,541
	Total for All Other Insurers	<u>7.19%</u>	<u>\$837,950</u>
	Total for All Insurers	100.00%	\$11,646,491

2007 West Virginia Market Share Report Credit Life



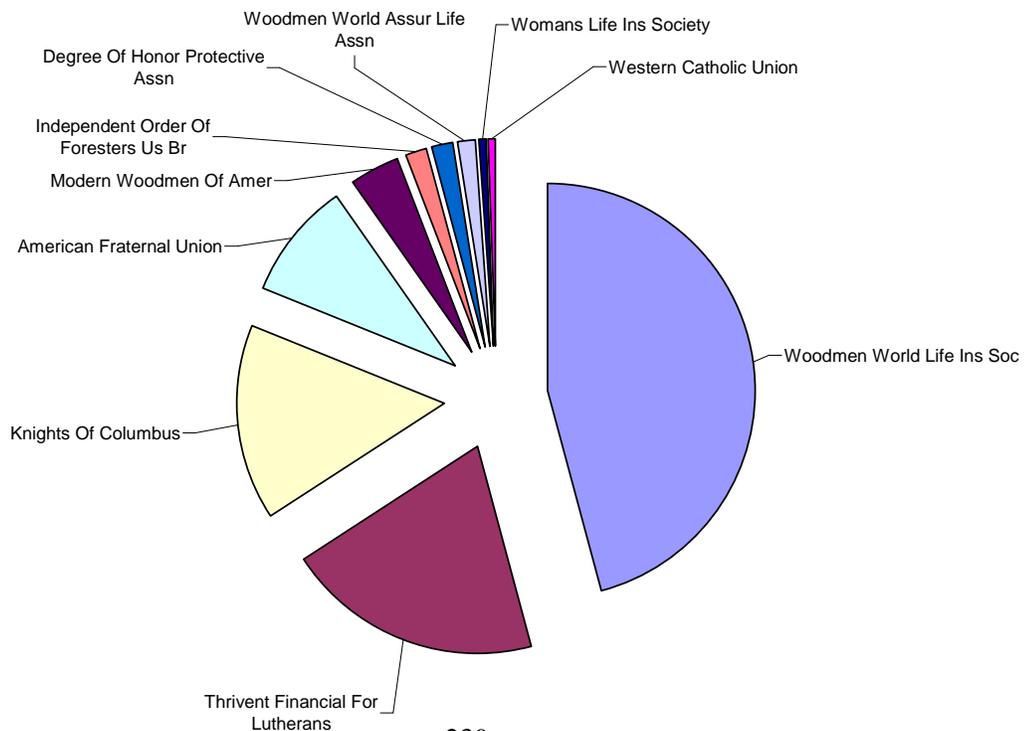
**2007 West Virginia Market Share Report
Federal Employees Health Benefits Program Premium**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	97.45%	\$213,240,057
2	The Health Plan the Upper OH Valley	1.89%	\$4,134,579
3	Mutual Of Omaha Ins Co	0.49%	\$1,066,813
4	Aetna Life Ins Co	0.16%	\$348,926
5	United Healthcare Ins Co	0.02%	\$37,802
	Total for Top 10 Insurers	100.00%	\$218,828,177
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$218,828,177



2007 West Virginia Market Share Report Fraternal Life Insurance

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Woodmen World Life Ins Soc	44.77%	\$3,579,199
2	Thrivent Financial For Lutherans	19.47%	\$1,556,510
3	Knights Of Columbus	14.92%	\$1,192,529
4	American Fraternal Union	9.06%	\$724,556
5	Modern Woodmen Of Amer	3.58%	\$286,581
6	Independent Order Of Foresters Us Br	1.66%	\$133,064
7	Degree Of Honor Protective Assn	1.63%	\$130,646
8	Woodmen World Assur Life Assn	1.54%	\$122,906
9	Womans Life Ins Society	0.51%	\$40,668
10	Western Catholic Union	0.47%	\$37,968
11	Slovene Natl Benefit Society	0.46%	\$37,096
12	Royal Neighbors Of Amer	0.43%	\$34,246
13	Loyal Christian Benefit Assn	0.35%	\$27,965
14	Croatian Fraternal Union Of Amer	0.28%	\$22,093
15	National Slovak Society Of The Usa	0.16%	\$13,151
16	William Penn Assn	0.15%	\$11,792
17	Greek Catholic Union Of The USA	0.12%	\$9,561
18	Order of United Commerical Travelers	0.12%	\$9,426
19	ISDA fraternal Assoc	0.09%	\$6,999
20	First Cath Slovak Union Of US & CN	0.08%	\$6,223
21	Polish Natl Alliance Us Of Na	0.07%	\$5,845
22	Serb Natl Federation	0.05%	\$3,651
23	First Cath Slovak Ladies Assn USA	0.02%	\$1,770
24	Polish Roman Catholic Union Of Amer	0.01%	\$795
Total for Top 10 Insurers		97.62%	\$7,804,627
Total for All Other Insurers		<u>2.38%</u>	<u>\$190,613</u>
Total for All Insurers		100.00%	\$7,995,240



**2007 West Virginia Market Share Report
Group A & H**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	35.64%	\$353,888,372
2	United Healthcare Ins Co	11.04%	\$109,650,065
3	Coventry Hlth & Life Ins Co	8.51%	\$84,506,662
4	The Health Plan the Upper OH Valley	8.28%	\$82,178,879
5	Carelink Hlth Plans Inc	8.09%	\$80,359,226
6	Hartford Life & Accident Ins Co	1.87%	\$18,591,783
7	Mamsi Life & Hlth Ins Co	1.58%	\$15,676,740
8	Metropolitan Life Ins Co	1.45%	\$14,349,247
9	Optimum Choice Inc	1.44%	\$14,269,643
10	Principal Life Ins Co	1.37%	\$13,638,108
11	Guardian Life Ins Co Of Amer	1.30%	\$12,935,905
12	Connecticut Gen Life Ins Co	1.03%	\$10,227,761
13	Aetna Life Ins Co	1.02%	\$10,151,402
14	Golden Rule Ins Co	0.83%	\$8,245,766
15	Medical Benefits Mut Life Ins Co	0.83%	\$8,227,839
16	Great W Life & Ann Ins Co	0.79%	\$7,856,780
17	Consumers Life Ins Co	0.78%	\$7,759,065
18	Union Security Ins Co	0.73%	\$7,263,840
19	Mega Life & Hlth Ins Co The	0.72%	\$7,152,926
20	Unum Life Ins Co Of Amer	0.69%	\$6,828,630
21	Central Reserve Life Ins Co	0.56%	\$5,545,884
22	First Hlth Life & Hlth Ins Co	0.55%	\$5,429,502
23	THP Ins Co	0.51%	\$5,113,779
24	Standard Ins Co	0.49%	\$4,861,084
25	Conseco Hlth Ins Co	0.48%	\$4,757,684
26	John Alden Life Ins Co	0.47%	\$4,706,816
27	Life Ins Co Of N Amer	0.45%	\$4,491,024
28	Sun Life & Hlth Ins Co	0.44%	\$4,342,290
29	Life Investors Ins Co Of Amer	0.43%	\$4,260,042
30	Prudential Ins Co Of Amer	0.34%	\$3,423,557
31	HCC Life Ins Co	0.28%	\$2,779,679
32	Time Ins Co	0.27%	\$2,712,222
33	Ace Amer Ins Co	0.26%	\$2,580,584
34	State Farm Mut Auto Ins Co	0.25%	\$2,474,805
35	American Medical Security Life Ins C	0.24%	\$2,404,174
36	Ameritas Life Ins Corp	0.22%	\$2,222,622
37	Standard Security Life Ins Co Of NY	0.21%	\$2,076,426
38	Companion Life Ins Co	0.19%	\$1,919,516
39	Monumental Life Ins Co	0.18%	\$1,739,578
40	Fort Dearborn Life Ins Co	0.16%	\$1,631,565
41	American Family Life Assur Co of Col	0.16%	\$1,626,241
42	Mutual Of Omaha Ins Co	0.16%	\$1,562,571
43	United Teacher Assoc Ins Co	0.16%	\$1,557,732
44	Reliastar Life Ins Co	0.16%	\$1,550,601

**2007 West Virginia Market Share Report
Group A & H**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Unicare Life & Health Ins Co	0.15%	\$1,475,161
46	Hartford Life Ins Co	0.15%	\$1,457,433
47	United States Fire Ins Co	0.14%	\$1,424,876
48	Lincoln Natl Life Ins Co	0.14%	\$1,423,026
49	American Fidelity Assur Co	0.14%	\$1,401,334
50	US Br SunLife Assur Co Of Canada	0.14%	\$1,342,296
51	Cuna Mut Ins Society	0.13%	\$1,315,108
52	Bankers Life & Cas Co	0.13%	\$1,290,222
53	World Ins Co	0.13%	\$1,279,934
54	New York Life Ins Co	0.12%	\$1,210,553
55	Gerber Life Ins Co	0.11%	\$1,113,776
56	Northwestern Mut Life Ins Co	0.11%	\$1,112,245
57	Federated Mut Ins Co	0.11%	\$1,085,636
58	United States Life Ins Co In NYC	0.11%	\$1,057,739
59	Stonebridge Life Ins Co	0.10%	\$1,033,955
60	Boston Mut Life Ins Co	0.10%	\$1,023,294
61	National Union Fire Ins Co Of Pitts	0.09%	\$890,301
62	Continental Cas Co	0.08%	\$824,855
63	United American Ins Co	0.08%	\$819,526
64	Medical Savings Ins Co	0.08%	\$816,335
65	HM Life Ins Co	0.08%	\$799,823
66	Symetra Life Ins Co	0.08%	\$789,775
67	United Of Omaha Life Ins Co	0.08%	\$784,550
68	Reliance Standard Life Ins Co	0.08%	\$758,108
69	Perico Life Ins Co	0.08%	\$753,739
70	Humanadental Ins Co	0.07%	\$649,866
71	Fidelity Security Life Ins Co	0.06%	\$612,088
72	AIG Life Ins Co	0.06%	\$590,138
73	Transamerica Life Ins Co	0.05%	\$531,117
74	American United Life Ins Co	0.05%	\$528,929
75	Nationwide Life Ins Co	0.05%	\$525,706
76	Guarantee Trust Life Ins Co	0.05%	\$524,898
77	Delta Dental Ins Co	0.05%	\$523,570
78	US Business of Canada Life Assur Co	0.05%	\$506,346
79	Continental Assur Co	0.05%	\$484,720
80	Celtic Ins Co	0.05%	\$448,478
81	Minnesota Life Ins Co	0.04%	\$400,523
82	Madison Natl Life Ins Co Inc	0.04%	\$398,465
83	Shenandoah Life Ins Co	0.04%	\$384,875
84	John Hancock Life Ins Co	0.04%	\$380,954
85	Unimerica Ins Co	0.04%	\$369,975
86	National Hlth Ins Co	0.03%	\$327,492
87	Alta Hlth & Life Ins Co	0.03%	\$327,393
88	Eastern Life & Hlth Ins Co	0.03%	\$318,933

**2007 West Virginia Market Share Report
Group A & H**

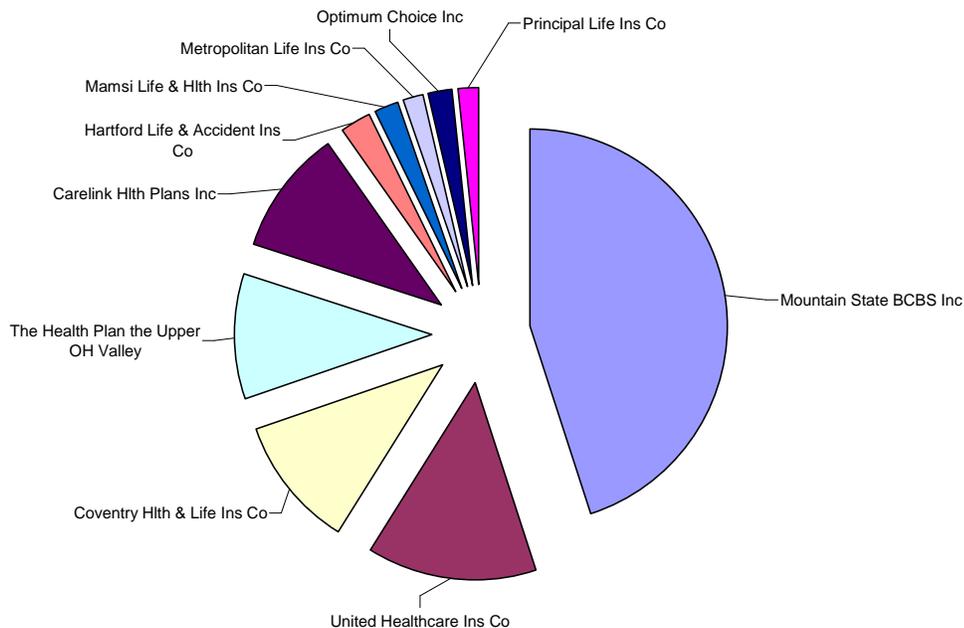
Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Amex Assur Co	0.03%	\$316,258
90	Genworth Life Ins Co	0.03%	\$301,091
91	National Guardian Life Ins Co	0.03%	\$284,052
92	Delos Ins Co	0.03%	\$276,851
93	Allstate Life Ins Co	0.02%	\$235,807
94	Union Fidelity Life Ins Co	0.02%	\$231,730
95	BCS Ins Co	0.02%	\$226,575
96	Household Life Ins Co	0.02%	\$220,557
97	Brokers Natl Life Assur Co	0.02%	\$212,000
98	Commercial Travelers Mut Ins Co	0.02%	\$210,620
99	Zurich American Ins Co	0.02%	\$210,441
100	American Bankers Life Assur Co Of FL	0.02%	\$209,227
101	Trustmark Ins Co	0.02%	\$203,916
102	Annuity & Life Reassur Amer Inc	0.02%	\$202,780
103	Liberty Life Assur Co Of Boston	0.02%	\$187,376
104	Security Life Ins Co Of Amer	0.02%	\$181,815
105	Colonial Life & Accident Ins Co	0.02%	\$175,241
106	New England Life Ins Co	0.02%	\$174,676
107	American Natl Life Ins Co Of TX	0.02%	\$158,679
108	Paul Revere Life Ins Co	0.02%	\$154,925
109	Securian Life Ins Co	0.02%	\$154,532
110	Pan Amer Life Ins Co	0.02%	\$150,545
111	Mid West Natl Life Ins Co Of TN	0.01%	\$135,241
112	American Heritage Life Ins Co	0.01%	\$135,071
113	Liberty Life Ins Co	0.01%	\$132,621
114	American Income Life Ins Co	0.01%	\$130,343
115	Compbenefits Ins Co	0.01%	\$122,974
116	Washington Natl Ins Co	0.01%	\$121,364
117	Freedom Life Ins Co Of Amer	0.01%	\$107,565
118	Continental Amer Ins Co	0.01%	\$99,191
119	Union Labor Life Ins Co	0.01%	\$98,320
120	Sentry Life Ins Co	0.01%	\$96,684
121	Federal Ins Co	0.01%	\$93,577
122	Citizens Security Life Ins Co	0.01%	\$84,919
123	Horace Mann Life Ins Co	0.01%	\$84,801
124	Provident Life & Accident Ins Co	0.01%	\$84,623
125	Standard Life & Accident Ins Co	0.01%	\$83,305
126	AAA Life Ins Co	0.01%	\$82,392
127	American Public Life Ins Co	0.01%	\$64,146
128	American Bankers Ins Co Of FL	0.00%	\$47,448
129	Lafayette Life Ins Co	0.00%	\$46,683
130	American Republic Ins Co	0.00%	\$44,174
131	Kanawha Ins Co	0.00%	\$37,395
132	Assurity Life Ins Co	0.00%	\$37,250

**2007 West Virginia Market Share Report
Group A & H**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	American Sentinel Ins Co	0.00%	\$35,786
134	American Gen Assur Co	0.00%	\$34,921
135	Mutual Of Amer Life Ins Co	0.00%	\$34,092
136	QBE Ins Corp	0.00%	\$32,871
137	Continental Life Ins Co Brentwood	0.00%	\$32,809
138	Harleysville Life Ins Co	0.00%	\$29,420
139	Platte River Ins Co.	0.00%	\$25,974
140	American Medical & Life Ins Co	0.00%	\$24,337
141	Humana Ins Co	0.00%	\$21,417
142	American Hlth & Life Ins Co	0.00%	\$21,127
143	Central United Life Ins Co	0.00%	\$19,946
144	Physicians Mut Ins Co	0.00%	\$18,867
145	Fairmont Specialty Ins Co	0.00%	\$18,357
146	Baltimore Life Ins Co	0.00%	\$16,721
147	National Cas Co	0.00%	\$16,423
148	Reliastar Life Ins Co Of NY	0.00%	\$15,484
149	US Br Great West Life Assur Co	0.00%	\$15,005
150	Government Personnel Mut Life Ins Co	0.00%	\$14,936
151	Oxford Life Ins Co	0.00%	\$14,773
152	Illinois Mut Life Ins Co	0.00%	\$14,693
153	Starnet Ins Co	0.00%	\$14,452
154	Balboa Life Ins Co	0.00%	\$13,418
155	Conseco Senior Hlth Ins Co	0.00%	\$13,196
156	Philadelphia American Life Ins Co	0.00%	\$13,174
157	AIG Premier Ins Co	0.00%	\$12,122
158	Genworth Life & Ann Ins Co	0.00%	\$11,824
159	Combined Ins Co Of Amer	0.00%	\$11,462
160	Conseco Ins Co	0.00%	\$11,103
161	RiverSource Life Ins Co	0.00%	\$9,877
162	Bankers Fidelity Life Ins Co	0.00%	\$9,589
163	Colorado Bankers Life Ins Co	0.00%	\$9,465
164	Loyal Amer Life Ins Co	0.00%	\$9,382
165	OneBeacon Amer Ins Co	0.00%	\$8,986
166	Central States H & L Co Of Omaha	0.00%	\$8,797
167	Medamerica Ins Co	0.00%	\$8,609
168	Continental Gen Ins Co	0.00%	\$8,279
169	Kansas City Life Ins Co	0.00%	\$8,158
170	Trustmark Life Ins Co	0.00%	\$5,991
171	Nationwide Life Ins Co of Amer	0.00%	\$5,430
172	Sentry Ins A Mut Co	0.00%	\$4,450
173	Allianz Life Ins Co Of N Amer	0.00%	\$4,095
174	Columbian Life Ins Co	0.00%	\$3,420
175	Jefferson Natl Life Ins Co	0.00%	\$3,380
176	BCS Life Ins Co	0.00%	\$3,253

2007 West Virginia Market Share Report Group A & H

Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	National Benefit Life Ins Co	0.00%	\$2,999
178	Globe Life & Accident Ins Co	0.00%	\$2,881
179	American Gen Life & Acc Ins Co	0.00%	\$2,569
180	Transamerica Occidental Life Ins Co	0.00%	\$2,457
181	Chesapeake Life Ins Co	0.00%	\$2,261
182	Mony Life Ins Co	0.00%	\$1,694
183	Colonial Penn Life Ins Co	0.00%	\$1,458
184	Nationwide Mut Ins Co	0.00%	\$1,182
185	Reassure Amer Life Ins Co	0.00%	\$935
186	Metlife Ins Co of CT	0.00%	\$813
187	Renaissance L & H Ins Co of Amer	0.00%	\$727
188	American Pioneer Life Ins Co	0.00%	\$690
189	American Natl Ins Co	0.00%	\$580
190	American Underwriters Life Ins Co	0.00%	\$576
191	Government Employees Ins Co	0.00%	\$517
192	Independence Amer Ins Co	0.00%	\$430
193	Great Southern Life Ins Co	0.00%	\$407
194	Transamerica Financial Life Ins Co	0.00%	\$276
195	Protective Life Ins Co	0.00%	\$219
196	USAA Life Ins Co	0.00%	\$197
197	Teachers Protective Mut Life Ins Co	0.00%	\$164
198	Wilton Reassurance Life Co of NY	0.00%	\$127
199	Old Republic Life Ins Co	0.00%	\$120
200	American Gen Life Ins Co	0.00%	\$37
201	Anthem Life Ins Co	0.00%	\$8
202	Capitol Ind Corp	0.00%	(\$586)
203	Fairmont Premier Ins Co	0.00%	(\$1,972)
Total for Top 10 Insurers		79.27%	\$787,108,725
Total for All Other Insurers		<u>20.73%</u>	<u>\$205,879,376</u>
Total for All Insurers		100.00%	\$992,988,101



**2007 West Virginia Market Share Report
Group Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Minnesota Life Ins Co	18.38%	\$26,962,401
2	Metropolitan Life Ins Co	15.60%	\$22,885,235
3	Prudential Ins Co Of Amer	9.90%	\$14,524,051
4	New York Life Ins Co	6.15%	\$9,026,593
5	Hartford Life & Accident Ins Co	4.64%	\$6,809,609
6	Homesteaders Life Co	4.47%	\$6,560,406
7	Massachusetts Mut Life Ins Co	3.41%	\$5,008,406
8	Forethought Life Ins Co	3.10%	\$4,547,734
9	Aetna Life Ins Co	2.27%	\$3,324,705
10	Unum Life Ins Co Of Amer	2.26%	\$3,311,817
11	Reliastar Life Ins Co	2.02%	\$2,955,915
12	Fort Dearborn Life Ins Co	1.94%	\$2,841,084
13	Globe Life & Accident Ins Co	1.87%	\$2,743,241
14	Cuna Mut Ins Society	1.86%	\$2,727,376
15	US Br SunLife Assur Co Of Canada	1.80%	\$2,636,662
16	Hartford Life Ins Co	1.49%	\$2,190,709
17	Guardian Life Ins Co Of Amer	1.43%	\$2,094,239
18	National Guardian Life Ins Co	1.36%	\$1,995,837
19	Monumental Life Ins Co	1.02%	\$1,502,767
20	Lincoln Natl Life Ins Co	0.86%	\$1,256,580
21	Sun Life & Hlth Ins Co	0.80%	\$1,180,130
22	Standard Ins Co	0.78%	\$1,144,783
23	Stonebridge Life Ins Co	0.77%	\$1,136,000
24	Great Western Ins Co	0.65%	\$946,246
25	Principal Life Ins Co	0.62%	\$902,796
26	Union Security Ins Co	0.61%	\$889,788
27	Liberty Life Assur Co Of Boston	0.55%	\$802,760
28	American Memorial Life Ins Co	0.54%	\$791,572
29	Boston Mut Life Ins Co	0.49%	\$724,658
30	Great W Life & Ann Ins Co	0.46%	\$676,672
31	United Of Omaha Life Ins Co	0.44%	\$644,104
32	American Gen Life Ins Co	0.42%	\$616,044
33	Connecticut Gen Life Ins Co	0.36%	\$525,046
34	Life Ins Co Of N Amer	0.33%	\$489,004
35	Household Life Ins Co	0.33%	\$488,391
36	United Healthcare Ins Co	0.33%	\$484,681
37	5 Star Life Ins Co	0.29%	\$420,486
38	Reliance Standard Life Ins Co	0.28%	\$405,748
39	United States Life Ins Co In NYC	0.28%	\$404,334
40	American United Life Ins Co	0.26%	\$384,711
41	Union Labor Life Ins Co	0.23%	\$341,415
42	Companion Life Ins Co	0.22%	\$319,306
43	American Gen Assur Co	0.21%	\$315,155
44	AAA Life Ins Co	0.21%	\$313,349

**2007 West Virginia Market Share Report
Group Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Liberty Life Ins Co	0.17%	\$247,400
46	Union Fidelity Life Ins Co	0.16%	\$239,653
47	Continental Assur Co	0.16%	\$238,904
48	Universal Guaranty Life Ins Co	0.16%	\$237,466
49	Shenandoah Life Ins Co	0.15%	\$226,809
50	Life Investors Ins Co Of Amer	0.14%	\$199,114
51	Citizens Security Life Ins Co	0.10%	\$150,018
52	Transamerica Life Ins Co	0.10%	\$145,811
53	Reassure Amer Life Ins Co	0.09%	\$138,138
54	Allstate Life Ins Co	0.09%	\$131,845
55	American Bankers Life Assur Co Of FL	0.08%	\$121,275
56	AIG Life Ins Co	0.08%	\$119,016
57	Eastern Life & Hlth Ins Co	0.08%	\$115,780
58	Mamsi Life & Hlth Ins Co	0.08%	\$115,168
59	Gerber Life Ins Co	0.08%	\$112,903
60	State Farm Life Ins Co	0.08%	\$111,005
61	Erie Family Life Ins Co	0.07%	\$107,166
62	American Equity Invest Life Ins Co	0.07%	\$106,628
63	Provident Life & Accident Ins Co	0.07%	\$105,309
64	Ing Life Ins & Ann Co	0.07%	\$104,178
65	John Alden Life Ins Co	0.07%	\$102,013
66	Government Personnel Mut Life Ins Co	0.07%	\$101,425
67	Lafayette Life Ins Co	0.07%	\$101,051
68	Settlers Life Ins Co	0.07%	\$99,904
69	American Family Life Assur Co of Col	0.06%	\$87,916
70	Transamerica Occidental Life Ins Co	0.06%	\$86,719
71	Unicare Life & Health Ins Co	0.06%	\$86,430
72	Sears Life Ins Co	0.05%	\$74,186
73	Kansas City Life Ins Co	0.05%	\$72,287
74	Fidelity Security Life Ins Co	0.05%	\$71,945
75	Unity Financial Life Ins Co	0.05%	\$71,610
76	Symetra Life Ins Co	0.05%	\$68,248
77	Humana Ins Co	0.05%	\$67,065
78	Investors Heritage Life Ins Co	0.04%	\$64,322
79	Medical Benefits Mut Life Ins Co	0.04%	\$56,687
80	Mony Life Ins Co Of Amer	0.04%	\$55,587
81	Church Life Ins Corp	0.04%	\$55,543
82	Colonial Penn Life Ins Co	0.03%	\$47,062
83	First Hlth Life & Hlth Ins Co	0.03%	\$47,019
84	HM Llife Ins Co	0.03%	\$46,515
85	American Intl Life Assur Co of NY	0.03%	\$46,197
86	Central Reserve Life Ins Co	0.03%	\$45,254
87	Americo Fin Life & Ann Ins Co	0.03%	\$43,657
88	American Income Life Ins Co	0.03%	\$43,318

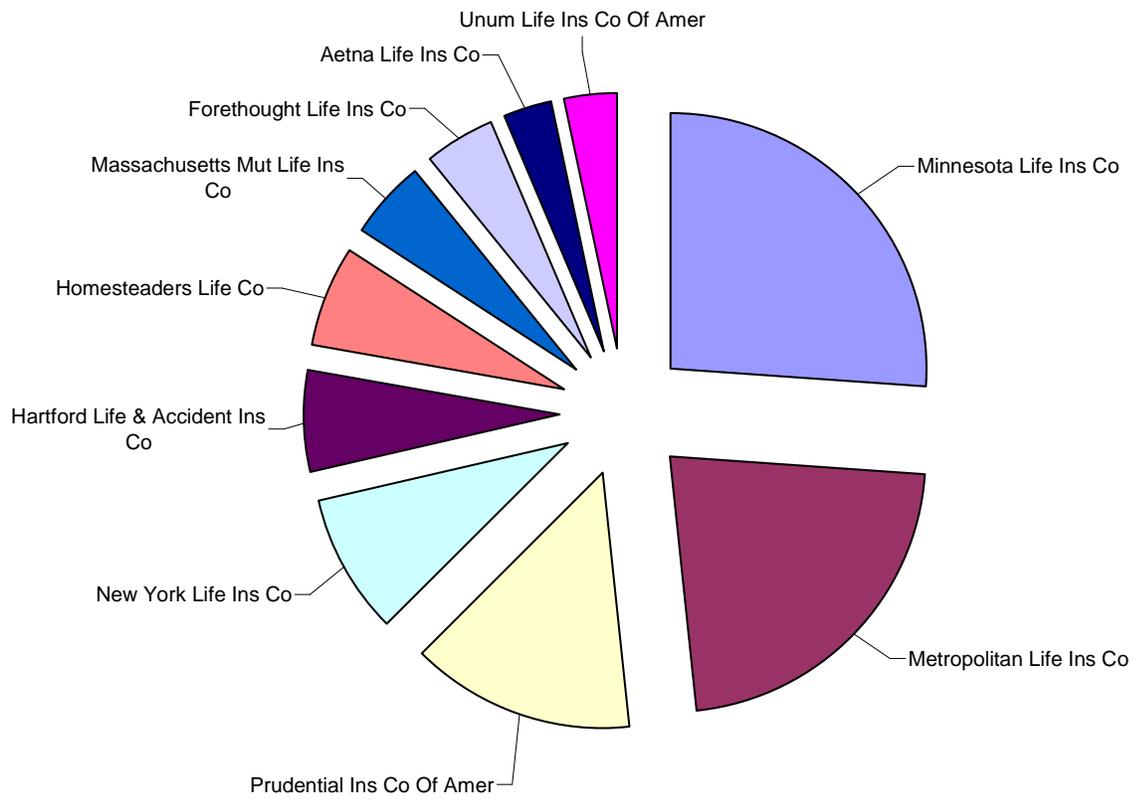
**2007 West Virginia Market Share Report
Group Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Trustmark Ins Co	0.03%	\$38,770
90	American Medical Security Life Ins C	0.03%	\$38,328
91	Kanawha Ins Co	0.03%	\$37,838
92	Mutual Of Amer Life Ins Co	0.02%	\$33,288
93	Combined Ins Co Of Amer	0.02%	\$29,548
94	Paul Revere Life Ins Co	0.02%	\$27,880
95	Conseco Ins Co	0.02%	\$27,811
96	Sun Life Assur Co Of Canada US	0.02%	\$27,083
97	HCC Life Ins Co	0.02%	\$26,024
98	Harleysville Life Ins Co	0.02%	\$22,621
99	Mega Life & Hlth Ins Co The	0.02%	\$22,404
100	Nationwide Life Ins Co of Amer	0.01%	\$21,182
101	American Heritage Life Ins Co	0.01%	\$19,777
102	Merit Life Ins Co	0.01%	\$19,627
103	Protective Life Ins Co	0.01%	\$18,849
104	American Amicable Life Ins Co Of TX	0.01%	\$17,556
105	Colonial Life & Accident Ins Co	0.01%	\$16,936
106	Individual Assur Co Life Hlth & Acc	0.01%	\$15,549
107	Allianz Life Ins Co Of N Amer	0.01%	\$15,057
108	Pan Amer Life Ins Co	0.01%	\$15,035
109	Time Ins Co	0.01%	\$14,672
110	Federated Life Ins Co	0.01%	\$14,219
111	American Gen Life & Acc Ins Co	0.01%	\$12,611
112	Alta Hlth & Life Ins Co	0.01%	\$12,289
113	Securian Life Ins Co	0.01%	\$11,940
114	North Amer Co Life & Hlth Ins	0.01%	\$10,304
115	Guardian Ins & Ann Co Inc	0.01%	\$10,177
116	Unimerica Ins Co	0.01%	\$9,975
117	Perico Life Ins Co	0.01%	\$9,797
118	Golden Rule Ins Co	0.01%	\$9,790
119	American Natl Ins Co	0.01%	\$9,667
120	United Investors Life Ins Co	0.01%	\$9,444
121	Standard Security Life Ins Co Of NY	0.01%	\$9,254
122	Sentry Life Ins Co	0.01%	\$7,992
123	Phoenix Life Ins Co	0.01%	\$7,656
124	Trustmark Life Ins Co	0.00%	\$6,967
125	Aviva Life Ins Co	0.00%	\$5,672
126	Continental Gen Ins Co	0.00%	\$4,980
127	Provident Amer Life & Hlth Ins Co	0.00%	\$4,792
128	Balboa Life Ins Co	0.00%	\$4,237
129	Reliastar Life Ins Co Of NY	0.00%	\$4,116
130	Horace Mann Life Ins Co	0.00%	\$3,728
131	VantisLife Ins Co	0.00%	\$3,308
132	New England Life Ins Co	0.00%	\$3,138

**2007 West Virginia Market Share Report
Group Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Mony Life Ins Co	0.00%	\$2,809
134	National Benefit Life Ins Co	0.00%	\$2,555
135	BCS Life Ins Co	0.00%	\$2,528
136	Madison Natl Life Ins Co Inc	0.00%	\$2,490
137	Aurora Natl Life Assur Co	0.00%	\$2,409
138	United Family Life Ins Co	0.00%	\$2,295
139	Columbian Life Ins Co	0.00%	\$2,221
140	United American Ins Co	0.00%	\$2,209
141	United Ins Co Of Amer	0.00%	\$1,957
142	Members Life Ins Co	0.00%	\$1,826
143	Investors Consolidated Ins Co	0.00%	\$1,706
144	Monitor Life Ins Co Of NY	0.00%	\$1,294
145	Loyal Amer Life Ins Co	0.00%	\$1,290
146	Pioneer American Ins Co	0.00%	\$1,209
147	Lincoln Benefit Life Co	0.00%	\$1,154
148	Nationwide Life Ins Co	0.00%	\$881
149	National Hlth Ins Co	0.00%	\$880
150	Penn Ins & Ann Co	0.00%	\$829
151	US Business of Crown Life Ins Co	0.00%	\$828
152	Sagicor Life Ins Co	0.00%	\$787
153	First Penn Pacific Life Ins Co	0.00%	\$520
154	Medical Savings Ins Co	0.00%	\$490
155	American Natl Life Ins Co Of TX	0.00%	\$432
156	Mid West Natl Life Ins Co Of TN	0.00%	\$402
157	Manhattan Life Ins Co	0.00%	\$397
158	Liberty Natl Life Ins Co	0.00%	\$371
159	Celtic Ins Co	0.00%	\$257
160	Security Mut Life Ins Co Of NY	0.00%	\$195
161	Amica Life Ins Co	0.00%	\$194
162	Baltimore Life Ins Co	0.00%	\$192
163	Washington Natl Ins Co	0.00%	\$137
164	Life Ins Co Of The Southwest	0.00%	\$133
165	Anthem Life Ins Co	0.00%	\$114
166	Assurity Life Ins Co	0.00%	\$22
167	Commonwealth Ann & Life Ins Co	0.00%	\$9
168	American Hlth & Life Ins Co	0.00%	(\$2,488)
169	John Hancock Life Ins Co	-0.01%	(\$11,259)
	Total for Top 10 Insurers	70.19%	\$102,960,957
	Total for All Other Insurers	<u>29.81%</u>	<u>\$43,723,298</u>
	Total for All Insurers	100.00%	\$146,684,255

2007 West Virginia Market Share Report Group Life



**2007 West Virginia Market Share Report
Individual A & H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	18.07%	\$36,647,766
2	American Family Life Assur Co of Col	10.34%	\$20,967,511
3	Combined Ins Co Of Amer	5.70%	\$11,567,692
4	Bankers Life & Cas Co	5.47%	\$11,098,579
5	United American Ins Co	3.92%	\$7,945,844
6	Genworth Life Ins Co	3.63%	\$7,369,324
7	Mutual Of Omaha Ins Co	3.53%	\$7,153,045
8	State Farm Mut Auto Ins Co	3.52%	\$7,132,971
9	Conseco Hlth Ins Co	3.03%	\$6,140,471
10	Unicare Life & Health Ins Co	2.44%	\$4,940,794
11	United World Life Ins Co	2.21%	\$4,485,658
12	Northwestern Mut Life Ins Co	2.18%	\$4,422,215
13	Continental Gen Ins Co	2.10%	\$4,260,893
14	Time Ins Co	1.98%	\$4,011,524
15	Colonial Life & Accident Ins Co	1.84%	\$3,724,841
16	Provident Life & Accident Ins Co	1.68%	\$3,413,756
17	American Ntwrk Ins Co	1.61%	\$3,261,336
18	Bankers Fidelity Life Ins Co	1.58%	\$3,208,283
19	Metropolitan Life Ins Co	1.18%	\$2,388,875
20	Royal Neighbors Of Amer	1.10%	\$2,223,158
21	John Alden Life Ins Co	1.08%	\$2,197,936
22	United Teacher Assoc Ins Co	0.94%	\$1,909,727
23	Western & Southern Life Ins Co	0.87%	\$1,766,171
24	Monumental Life Ins Co	0.81%	\$1,643,119
25	Physicians Mut Ins Co	0.80%	\$1,627,540
26	Northwestern Long Term Care Ins Co	0.80%	\$1,621,385
27	American Gen Life & Acc Ins Co	0.79%	\$1,611,650
28	Massachusetts Mut Life Ins Co	0.76%	\$1,546,723
29	RiverSource Life Ins Co	0.74%	\$1,500,019
30	Constitution Life Ins Co	0.66%	\$1,347,562
31	John Hancock Life Ins Co	0.66%	\$1,336,369
32	American Heritage Life Ins Co	0.61%	\$1,234,099
33	Paul Revere Life Ins Co	0.57%	\$1,164,411
34	American Income Life Ins Co	0.55%	\$1,111,280
35	Nationwide Life Ins Co	0.51%	\$1,037,964
36	The Health Plan the Upper OH Valley	0.47%	\$945,894
37	New York Life Ins Co	0.45%	\$917,083
38	Conseco Senior Hlth Ins Co	0.41%	\$832,884
39	Standard Life & Accident Ins Co	0.41%	\$823,291
40	Order of United Commerical Travelers	0.36%	\$733,803
41	American Fidelity Assur Co	0.36%	\$720,774
42	Berkshire Life Ins Co of Amer	0.32%	\$648,640
43	Teachers Ins & Ann Assoc Of Amer	0.30%	\$613,224
44	Professional Ins Co	0.29%	\$595,744

**2007 West Virginia Market Share Report
Individual A & H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Loyal Amer Life Ins Co	0.29%	\$593,967
46	AXA Equitable Life Ins Co	0.29%	\$582,557
47	Prudential Ins Co Of Amer	0.27%	\$557,371
48	Golden Rule Ins Co	0.25%	\$516,255
49	Unum Life Ins Co Of Amer	0.25%	\$507,348
50	Assurity Life Ins Co	0.24%	\$483,774
51	Thrivent Financial For Lutherans	0.23%	\$472,138
52	Sears Life Ins Co	0.23%	\$458,262
53	Reassure Amer Life Ins Co	0.20%	\$411,364
54	Washington Natl Ins Co	0.20%	\$407,280
55	Allianz Life Ins Co Of N Amer	0.19%	\$383,020
56	TIAA Cref Life Ins Co	0.19%	\$379,349
57	Aetna Life Ins Co	0.18%	\$373,561
58	Protective Life Ins Co	0.18%	\$362,570
59	Provident Amer Life & Hlth Ins Co	0.18%	\$356,760
60	Metlife Ins Co of CT	0.17%	\$350,049
61	Principal Life Ins Co	0.17%	\$342,212
62	Guardian Life Ins Co Of Amer	0.16%	\$333,828
63	Conseco Ins Co	0.15%	\$309,980
64	American Republic Ins Co	0.15%	\$304,457
65	Markel Ins Co	0.15%	\$302,236
66	Ohio Natl Life Assur Corp	0.14%	\$277,649
67	Humana Ins Co	0.13%	\$273,361
68	USAA Life Ins Co	0.12%	\$239,002
69	Continental Cas Co	0.12%	\$237,839
70	Genworth Life & Ann Ins Co	0.11%	\$227,736
71	Life Investors Ins Co Of Amer	0.11%	\$213,899
72	Liberty Life Ins Co	0.10%	\$201,983
73	Ohio Natl Life Ins Co	0.10%	\$194,811
74	Continental Life Ins Co Brentwood	0.09%	\$191,159
75	Kanawha Ins Co	0.09%	\$191,136
76	Lincoln Natl Life Ins Co	0.09%	\$188,050
77	Mony Life Ins Co	0.09%	\$177,657
78	Stonebridge Life Ins Co	0.08%	\$163,460
79	Globe Life & Accident Ins Co	0.08%	\$153,891
80	Trustmark Ins Co	0.08%	\$152,577
81	Union Bankers Ins Co	0.07%	\$149,520
82	Woodmen World Life Ins Soc	0.07%	\$148,140
83	Lincoln Heritage Life Ins Co	0.07%	\$146,975
84	American Gen Life Ins Co	0.07%	\$144,413
85	Lincoln Benefit Life Co	0.07%	\$143,502
86	Farm Family Life Ins Co	0.07%	\$132,285
87	Family Heritage Life Ins Co Of Amer	0.06%	\$131,212
88	American Natl Ins Co	0.06%	\$130,316

**2007 West Virginia Market Share Report
Individual A & H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Central United Life Ins Co	0.06%	\$129,678
90	United Natl Life Ins Co Of Amer	0.06%	\$123,024
91	Freedom Life Ins Co Of Amer	0.06%	\$121,789
92	Union Security Ins Co	0.06%	\$119,539
93	Transamerica Occidental Life Ins Co	0.06%	\$115,532
94	Minnesota Life Ins Co	0.05%	\$111,017
95	Great Amer Life Ins Co	0.05%	\$101,642
96	Standard Ins Co	0.05%	\$100,902
97	Centre Life Ins Co	0.05%	\$97,848
98	Shenandoah Life Ins Co	0.05%	\$95,983
99	United States Fire Ins Co	0.05%	\$92,987
100	Union Central Life Ins Co	0.05%	\$91,759
101	Federated Life Ins Co	0.04%	\$88,031
102	Merit Life Ins Co	0.04%	\$87,349
103	World Ins Co	0.04%	\$84,126
104	Cincinnati Life Ins Co	0.04%	\$83,565
105	Illinois Mut Life Ins Co	0.04%	\$83,091
106	National Life Ins Co	0.04%	\$82,319
107	Central Reserve Life Ins Co	0.04%	\$82,306
108	Colonial Penn Life Ins Co	0.04%	\$80,036
109	Pacificare Life & Hlth Ins Co	0.04%	\$72,653
110	AF&L Ins Co	0.04%	\$71,057
111	Pennsylvania Life Ins Co	0.03%	\$67,786
112	Monarch Life Ins Co	0.03%	\$64,521
113	Celtic Ins Co	0.03%	\$64,384
114	Reliastar Life Ins Co Of NY	0.03%	\$60,142
115	Central States H & L Co Of Omaha	0.03%	\$59,964
116	Pan Amer Life Ins Co	0.03%	\$59,731
117	Old Republic Ins Co	0.03%	\$58,766
118	Transamerica Life Ins Co	0.03%	\$57,123
119	Union Fidelity Life Ins Co	0.03%	\$55,437
120	National Union Fire Ins Co Of Pitts	0.03%	\$54,533
121	Gerber Life Ins Co	0.03%	\$51,875
122	United Ins Co Of Amer	0.02%	\$49,482
123	State Life Ins Co	0.02%	\$49,317
124	Medamerica Ins Co	0.02%	\$48,989
125	American Pioneer Life Ins Co	0.02%	\$48,759
126	Guarantee Trust Life Ins Co	0.02%	\$47,712
127	Medico Ins Co	0.02%	\$46,711
128	EMC Natl Life Co	0.02%	\$45,776
129	National Guardian Life Ins Co	0.02%	\$42,278
130	AIG Life Ins Co	0.02%	\$40,005
131	Health Care Serv Corp A Mut Legal Re	0.02%	\$39,982
132	American Bankers Ins Co Of FL	0.02%	\$37,482

**2007 West Virginia Market Share Report
Individual A & H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Fairmont Specialty Ins Co	0.02%	\$37,167
134	Lafayette Life Ins Co	0.02%	\$33,289
135	Country Life Ins Co	0.01%	\$29,522
136	General Amer Life Ins Co	0.01%	\$27,916
137	New Era Life Ins Co	0.01%	\$27,749
138	US Business of Crown Life Ins Co	0.01%	\$26,882
139	Medico Life Ins Co	0.01%	\$25,793
140	Central Benefits Natl Life Ins Co	0.01%	\$23,563
141	Jackson Natl Life Ins Co	0.01%	\$22,782
142	Central States Ind Co Of Omaha	0.01%	\$22,778
143	Oxford Life Ins Co	0.01%	\$21,885
144	New England Life Ins Co	0.01%	\$21,753
145	American Natl Life Ins Co Of TX	0.01%	\$21,146
146	Erie Family Life Ins Co	0.01%	\$21,088
147	Republic Western Ins Co	0.01%	\$18,742
148	Equitable Life & Cas Ins Co	0.01%	\$17,195
149	United Of Omaha Life Ins Co	0.01%	\$15,023
150	Symetra Life Ins Co	0.01%	\$15,013
151	Cuna Mut Ins Society	0.01%	\$14,429
152	Connecticut Gen Life Ins Co	0.01%	\$14,187
153	Unified Life Ins Co	0.01%	\$13,461
154	Liberty Natl Life Ins Co	0.01%	\$12,867
155	Universal Guaranty Life Ins Co	0.01%	\$12,553
156	Indianapolis Life Ins Co	0.01%	\$11,411
157	Penn Mut Life Ins Co	0.01%	\$11,014
158	Citizens Security Life Ins Co	0.01%	\$10,881
159	Philadelphia American Life Ins Co	0.01%	\$10,506
160	Commercial Guar Cas Ins Co	0.00%	\$9,211
161	Jefferson Natl Life Ins Co	0.00%	\$8,733
162	National Teachers Assoc Life Ins Co	0.00%	\$8,632
163	Marquette Natl Life Ins Co	0.00%	\$8,629
164	Chesapeake Life Ins Co	0.00%	\$7,947
165	American Public Life Ins Co	0.00%	\$7,432
166	Physicians Life Ins Co	0.00%	\$6,551
167	US Br Great West Life Assur Co	0.00%	\$6,479
168	Hartford Life & Ann Ins Co	0.00%	\$6,356
169	HCC Life Ins Co	0.00%	\$5,841
170	Mega Life & Hlth Ins Co The	0.00%	\$5,267
171	Commonwealth Ann & Life Ins Co	0.00%	\$5,214
172	AIG Premier Ins Co	0.00%	\$5,179
173	Old Amer Ins Co	0.00%	\$4,603
174	Fidelity Security Life Ins Co	0.00%	\$4,529
175	Modern Woodmen Of Amer	0.00%	\$4,529
176	Christian Fidelity Life Ins Co	0.00%	\$4,320

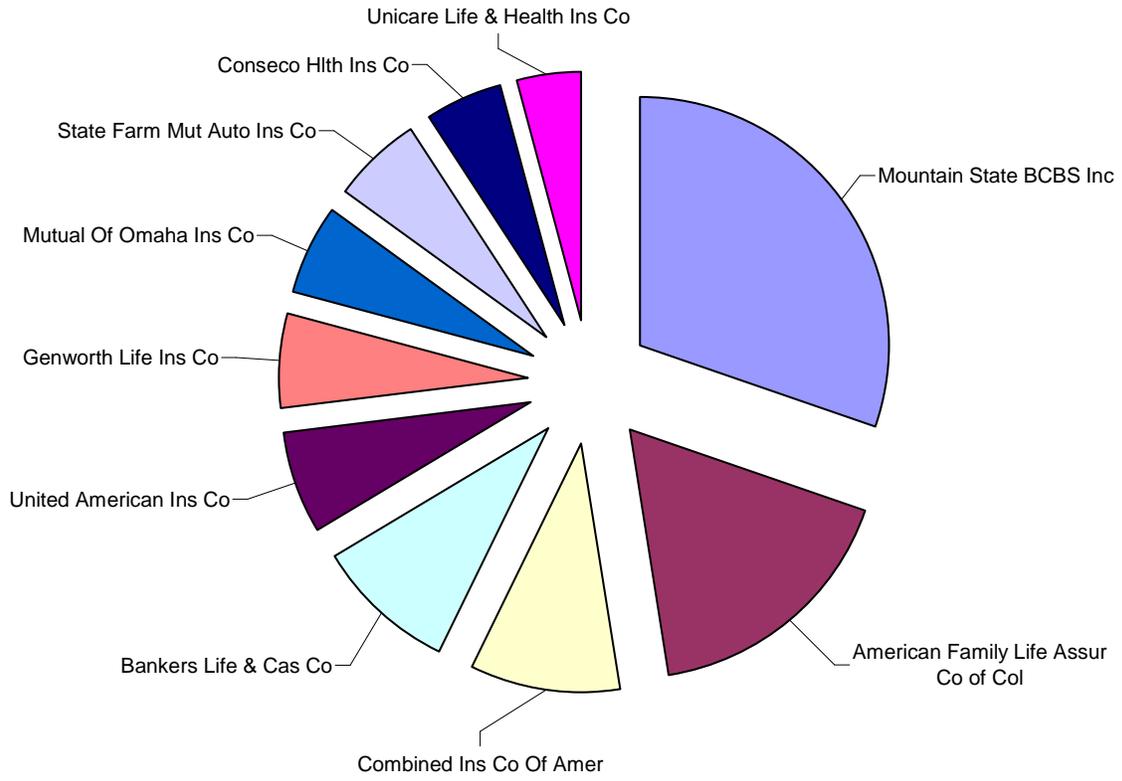
**2007 West Virginia Market Share Report
Individual A & H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	American Progressive L&H Ins Of NY	0.00%	\$3,848
178	US Business of Canada Life Assur Co	0.00%	\$3,798
179	Kansas City Life Ins Co	0.00%	\$3,739
180	American States Ins Co	0.00%	\$3,609
181	Idealife Ins Co	0.00%	\$3,450
182	Union Labor Life Ins Co	0.00%	\$3,325
183	Reliastar Life Ins Co	0.00%	\$3,245
184	State Mut Ins Co	0.00%	\$3,094
185	Baltimore Life Ins Co	0.00%	\$2,989
186	American United Life Ins Co	0.00%	\$2,807
187	Renaissance L & H Ins Co of Amer	0.00%	\$2,802
188	Liberty Mut Ins Co	0.00%	\$2,611
189	National States Ins Co	0.00%	\$2,398
190	Starmount Life Ins Co	0.00%	\$2,157
191	Life Ins Co Of N Amer	0.00%	\$2,078
192	Colorado Bankers Life Ins Co	0.00%	\$2,059
193	Fairmont Premier Ins Co	0.00%	\$1,972
194	Allstate Life Ins Co	0.00%	\$1,958
195	Security Life Of Denver Ins Co	0.00%	\$1,865
196	Columbus Life Ins Co	0.00%	\$1,756
197	MTL Ins Co	0.00%	\$1,647
198	Transamerica Financial Life Ins Co	0.00%	\$1,628
199	Phoenix Life Ins Co	0.00%	\$1,590
200	Sagicor Life Ins Co	0.00%	\$1,581
201	National Safety Life Ins Co	0.00%	\$1,525
202	Primerica Life Ins Co	0.00%	\$1,514
203	Commercial Travelers Mut Ins Co	0.00%	\$1,363
204	Companion Life Ins Co	0.00%	\$1,127
205	Teachers Protective Mut Life Ins Co	0.00%	\$1,115
206	World Corp Ins Co	0.00%	\$1,079
207	Reliance Standard Life Ins Co	0.00%	\$1,077
208	American Home Assur Co	0.00%	\$1,071
209	Croatian Fraternal Union Of Amer	0.00%	\$956
210	Investors Heritage Life Ins Co	0.00%	\$926
211	Horace Mann Life Ins Co	0.00%	\$891
212	AAA Life Ins Co	0.00%	\$787
213	American Bankers Life Assur Co Of FL	0.00%	\$700
214	Nationwide Life Ins Co of Amer	0.00%	\$589
215	First Allmerica Fin Life Ins Co	0.00%	\$564
216	Humanadental Ins Co	0.00%	\$515
217	John Hancock Life Ins Co (USA)	0.00%	\$498
218	Federal Ins Co	0.00%	\$426
219	American Sentinel Ins Co	0.00%	\$405
220	United States Life Ins Co In NYC	0.00%	\$343

**2007 West Virginia Market Share Report
Individual A & H Type Policies**

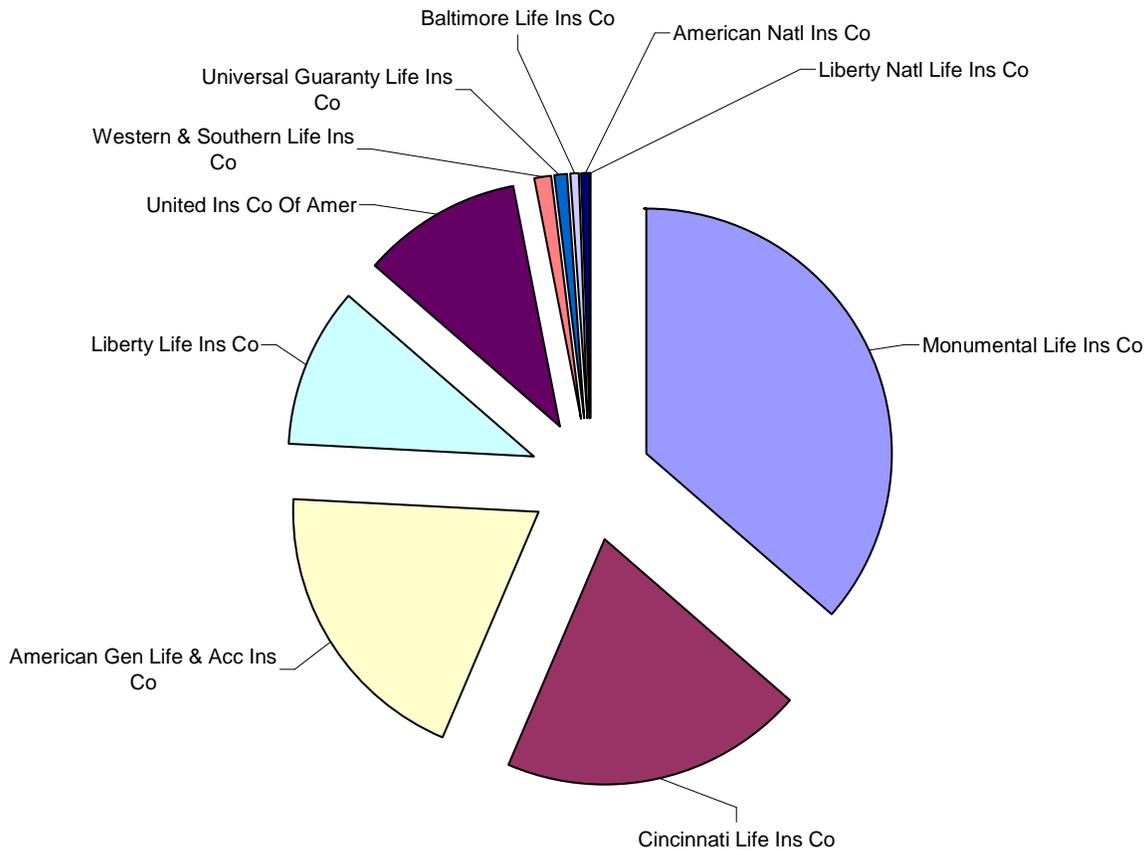
Rank	Company Name	Percent Of Market	Direct Premiums Earned
221	LifeSecure Ins Co	0.00%	\$293
222	State Automobile Mut Ins Co	0.00%	\$248
223	ING USA Ann & Life Ins Co	0.00%	\$244
224	Farmers New World Life Ins Co	0.00%	\$229
225	Independent Order Of Foresters Us Br	0.00%	\$203
226	Liberty Life Assur Co Of Boston	0.00%	\$201
227	American Capitol Ins Co	0.00%	\$196
228	Slovene Natl Benefit Society	0.00%	\$172
229	William Penn Assn	0.00%	\$166
230	First Investors Life Ins Co	0.00%	\$149
231	Government Employees Ins Co	0.00%	\$133
232	Harleysville Life Ins Co	0.00%	\$130
233	Unity Mut Life Ins Co	0.00%	\$120
234	Investors Consolidated Ins Co	0.00%	\$116
235	Banner Life Ins Co	0.00%	\$113
236	Acacia Life Ins Co	0.00%	\$90
237	Conseco Life Ins Co	0.00%	\$80
238	Central Security Life Ins Co	0.00%	\$73
239	Federal Life Ins Co	0.00%	\$68
240	Security Life Ins Co Of Amer	0.00%	\$62
241	United Family Life Ins Co	0.00%	\$62
242	Investors Life Ins Co N Amer	0.00%	\$60
243	Stonebridge Casualty Ins Co	0.00%	\$58
244	Life Ins Co Of The Southwest	0.00%	\$38
245	American Intl Life Assur Co of NY	0.00%	\$25
246	Brokers Natl Life Assur Co	0.00%	\$16
247	Reliable Life Ins Co	0.00%	\$13
248	United Liberty Life Ins Co	0.00%	\$1
249	National Cas Co	0.00%	(\$2,180)
250	Arch Ins Co	-0.02%	(\$31,791)
	Total for Top 10 Insurers	59.64%	\$120,963,997
	Total for All Other Insurers	<u>40.36%</u>	<u>\$81,852,642</u>
	Total for All Insurers	100.00%	\$202,816,639

2007 West Virginia Market Share Report Individual A & H Type Policies



2007 West Virginia Market Share Report Industrial Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Monumental Life Ins Co	36.35%	\$72,773
2	Cincinnati Life Ins Co	19.96%	\$39,957
3	American Gen Life & Acc Ins Co	19.35%	\$38,746
4	Liberty Life Ins Co	10.66%	\$21,345
5	United Ins Co Of Amer	10.63%	\$21,279
6	Western & Southern Life Ins Co	1.01%	\$2,023
7	Universal Guaranty Life Ins Co	0.91%	\$1,827
8	Baltimore Life Ins Co	0.58%	\$1,158
9	American Natl Ins Co	0.41%	\$814
10	Liberty Natl Life Ins Co	0.05%	\$97
11	Unity Mut Life Ins Co	0.05%	\$92
12	Jackson Natl Life Ins Co	0.02%	\$50
13	Citizens Security Life Ins Co	0.01%	\$26
14	Union Security Ins Co	0.01%	\$16
15	American Capitol Ins Co	0.01%	\$13
Total for Top 10 Insurers		99.90%	\$200,019
Total for All Other Insurers		<u>0.10%</u>	<u>\$197</u>
Total for All Insurers		100.00%	\$200,216



2007 West Virginia Market Share Report Ordinary Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Northwestern Mut Life Ins Co	10.02%	\$43,151,928
2	Transamerica Life Ins Co	7.22%	\$31,102,864
3	State Farm Life Ins Co	5.48%	\$23,625,692
4	Monumental Life Ins Co	4.78%	\$20,601,076
5	Prudential Ins Co Of Amer	3.02%	\$13,022,078
6	American Gen Life & Acc Ins Co	2.88%	\$12,414,594
7	Metropolitan Life Ins Co	2.76%	\$11,872,834
8	Massachusetts Mut Life Ins Co	2.44%	\$10,506,728
9	Hartford Life & Ann Ins Co	2.39%	\$10,317,251
10	AXA Equitable Life Ins Co	2.33%	\$10,037,572
11	Lincoln Natl Life Ins Co	2.26%	\$9,720,655
12	New York Life Ins Co	2.25%	\$9,693,548
13	Nationwide Life Ins Co	1.99%	\$8,588,637
14	New York Life Ins & Ann Corp	1.88%	\$8,099,891
15	American Gen Life Ins Co	1.42%	\$6,125,843
16	Genworth Life & Ann Ins Co	1.39%	\$5,996,218
17	United Of Omaha Life Ins Co	1.39%	\$5,992,627
18	Guardian Life Ins Co Of Amer	1.38%	\$5,964,177
19	Pruco Life Ins Co	1.29%	\$5,551,962
20	Protective Life Ins Co	1.23%	\$5,301,956
21	John Hancock Life Ins Co (USA)	1.21%	\$5,210,668
22	Western & Southern Life Ins Co	1.17%	\$5,059,138
23	Primerica Life Ins Co	1.11%	\$4,765,132
24	Hartford Life Ins Co	1.07%	\$4,607,278
25	Erie Family Life Ins Co	1.04%	\$4,500,387
26	American Income Life Ins Co	0.94%	\$4,049,991
27	Allstate Life Ins Co	0.92%	\$3,948,882
28	New England Life Ins Co	0.86%	\$3,723,568
29	Globe Life & Accident Ins Co	0.84%	\$3,598,513
30	Farm Family Life Ins Co	0.72%	\$3,115,632
31	Midland Natl Life Ins Co	0.71%	\$3,050,911
32	Reassure Amer Life Ins Co	0.70%	\$3,036,680
33	RiverSource Life Ins Co	0.70%	\$3,017,639
34	Lincoln Benefit Life Co	0.70%	\$3,014,863
35	Bankers Life & Cas Co	0.65%	\$2,795,188
36	Combined Ins Co Of Amer	0.65%	\$2,784,688
37	MetLife Investors USA Ins Co	0.62%	\$2,650,577
38	Western Southern Life Assur Co	0.61%	\$2,631,854
39	Transamerica Occidental Life Ins Co	0.58%	\$2,487,143
40	Great W Life & Ann Ins Co	0.57%	\$2,452,991
41	Nationwide Life & Ann Ins Co	0.56%	\$2,415,116
42	Ohio Natl Life Assur Corp	0.54%	\$2,326,459
43	Horace Mann Life Ins Co	0.51%	\$2,204,941
44	Physicians Life Ins Co	0.47%	\$2,032,190

**2007 West Virginia Market Share Report
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Reliastar Life Ins Co	0.46%	\$1,984,919
46	General Amer Life Ins Co	0.46%	\$1,969,992
47	Liberty Life Ins Co	0.45%	\$1,949,653
48	Principal Life Ins Co	0.44%	\$1,908,608
49	Pacific Life Ins Co	0.44%	\$1,885,372
50	Teachers Ins & Ann Assoc Of Amer	0.43%	\$1,871,949
51	John Hancock Life Ins Co	0.43%	\$1,854,027
52	Boston Mut Life Ins Co	0.43%	\$1,835,223
53	Cincinnati Life Ins Co	0.43%	\$1,834,420
54	Gerber Life Ins Co	0.39%	\$1,689,759
55	Provident Life & Accident Ins Co	0.39%	\$1,669,420
56	US Br SunLife Assur Co Of Canada	0.38%	\$1,649,022
57	Motorists Life Ins Co	0.37%	\$1,614,880
58	Metlife Ins Co of CT	0.36%	\$1,569,736
59	USAA Life Ins Co	0.36%	\$1,530,542
60	West Coast Life Ins Co	0.34%	\$1,443,927
61	Shenandoah Life Ins Co	0.33%	\$1,433,519
62	John Hancock Variable Life Ins Co	0.31%	\$1,355,126
63	Old Amer Ins Co	0.31%	\$1,344,771
64	Colonial Penn Life Ins Co	0.31%	\$1,320,790
65	United American Ins Co	0.31%	\$1,320,041
66	Security Life Of Denver Ins Co	0.30%	\$1,303,573
67	Colonial Life & Accident Ins Co	0.30%	\$1,271,994
68	Banner Life Ins Co	0.29%	\$1,239,322
69	AIG Life Ins Co	0.29%	\$1,238,129
70	North Amer Co Life & Hlth Ins	0.27%	\$1,178,038
71	Penn Mut Life Ins Co	0.27%	\$1,174,738
72	Lafayette Life Ins Co	0.27%	\$1,170,328
73	Minnesota Life Ins Co	0.27%	\$1,168,972
74	Universal Guaranty Life Ins Co	0.27%	\$1,151,507
75	Lincoln Heritage Life Ins Co	0.26%	\$1,100,856
76	American Family Life Assur Co of Col	0.25%	\$1,081,046
77	Phoenix Life Ins Co	0.24%	\$1,050,105
78	PHL Variable Ins Co	0.23%	\$973,009
79	Mony Life Ins Co	0.23%	\$972,565
80	CM Life Ins Co	0.22%	\$965,785
81	Union Security Ins Co	0.22%	\$941,081
82	OM Fin Life Ins Co	0.22%	\$932,094
83	Indianapolis Life Ins Co	0.21%	\$924,612
84	Metropolitan Tower Life Ins Co	0.21%	\$911,896
85	US Financial Life Ins Co	0.21%	\$897,572
86	American Natl Ins Co	0.20%	\$881,872
87	Kansas City Life Ins Co	0.20%	\$862,459
88	Union Central Life Ins Co	0.19%	\$827,692

**2007 West Virginia Market Share Report
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Standard Life & Accident Ins Co	0.19%	\$806,549
90	First Investors Life Ins Co	0.18%	\$782,516
91	United Natl Life Ins Co Of Amer	0.18%	\$770,016
92	Genworth Life Ins Co	0.17%	\$747,971
93	Settlers Life Ins Co	0.17%	\$735,975
94	Golden Rule Ins Co	0.17%	\$718,792
95	National Life Ins Co	0.16%	\$702,244
96	Time Ins Co	0.16%	\$692,247
97	Jackson Natl Life Ins Co	0.16%	\$678,952
98	National Guardian Life Ins Co	0.16%	\$676,613
99	Connecticut Gen Life Ins Co	0.15%	\$643,587
100	Conseco Life Ins Co	0.15%	\$631,473
101	Mony Life Ins Co Of Amer	0.14%	\$616,811
102	Hartford Life & Accident Ins Co	0.14%	\$612,245
103	Allianz Life Ins Co Of N Amer	0.14%	\$588,843
104	Stonebridge Life Ins Co	0.14%	\$586,821
105	Aviva Life Ins Co	0.14%	\$585,286
106	American United Life Ins Co	0.13%	\$574,878
107	Aviva Life & Ann Co	0.12%	\$537,609
108	Ohio Natl Life Ins Co	0.12%	\$534,725
109	Assurity Life Ins Co	0.12%	\$513,435
110	American Heritage Life Ins Co	0.11%	\$486,709
111	Security Mut Life Ins Co Of NY	0.11%	\$474,002
112	Symetra Life Ins Co	0.11%	\$473,987
113	Ohio State Life Ins Co	0.11%	\$462,106
114	MML Bay State Life Ins Co	0.10%	\$441,620
115	Washington Natl Ins Co	0.10%	\$431,996
116	Merit Life Ins Co	0.10%	\$424,583
117	Ing Life Ins & Ann Co	0.09%	\$404,017
118	Bankers Fidelity Life Ins Co	0.09%	\$398,506
119	Baltimore Life Ins Co	0.09%	\$371,353
120	Life Investors Ins Co Of Amer	0.08%	\$363,238
121	Cuna Mut Ins Society	0.08%	\$347,662
122	Federated Life Ins Co	0.08%	\$344,300
123	Western Reserve Life Assur Co of OH	0.08%	\$337,904
124	Chesapeake Life Ins Co	0.08%	\$336,130
125	United Ins Co Of Amer	0.08%	\$329,700
126	Nationwide Life Ins Co of Amer	0.07%	\$319,278
127	Liberty Life Assur Co Of Boston	0.07%	\$313,929
128	Continental Gen Ins Co	0.07%	\$312,916
129	First Penn Pacific Life Ins Co	0.07%	\$310,051
130	Garden State Life Ins Co	0.07%	\$305,504
131	State Life Ins Co	0.07%	\$301,552
132	Americo Fin Life & Ann Ins Co	0.07%	\$298,074

**2007 West Virginia Market Share Report
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	AXA Life & Ann Co	0.07%	\$296,861
134	Guarantee Trust Life Ins Co	0.07%	\$295,396
135	US Business of Crown Life Ins Co	0.06%	\$272,155
136	Reliastar Life Ins Co Of NY	0.06%	\$270,325
137	Investors Heritage Life Ins Co	0.06%	\$265,633
138	Aetna Life Ins Co	0.06%	\$262,615
139	Texas Life Ins Co	0.06%	\$262,056
140	Liberty Natl Life Ins Co	0.06%	\$257,184
141	Investors Life Ins Co N Amer	0.06%	\$254,446
142	AGL Life Assur Co	0.06%	\$250,000
143	Columbian Life Ins Co	0.06%	\$239,634
144	Columbus Life Ins Co	0.06%	\$238,122
145	Sears Life Ins Co	0.05%	\$235,742
146	Ameritas Life Ins Corp	0.05%	\$233,104
147	National States Ins Co	0.05%	\$222,369
148	Loyal Amer Life Ins Co	0.05%	\$206,860
149	Columbian Mut Life Ins Co	0.05%	\$202,620
150	American Fidelity Assur Co	0.05%	\$199,808
151	Great Amer Life Ins Co	0.05%	\$198,768
152	Trustmark Ins Co	0.04%	\$183,667
153	United Investors Life Ins Co	0.04%	\$182,084
154	Great Southern Life Ins Co	0.04%	\$179,909
155	United Teacher Assoc Ins Co	0.04%	\$176,598
156	American Amicable Life Ins Co Of TX	0.04%	\$172,922
157	Security Life Ins Co Of Amer	0.04%	\$170,325
158	American Memorial Life Ins Co	0.04%	\$164,179
159	National Western Life Ins Co	0.04%	\$163,457
160	Fidelity Life Assn A Legal Reserve L	0.04%	\$157,805
161	NYLife Ins Co Of AZ	0.04%	\$153,405
162	Acacia Life Ins Co	0.04%	\$152,738
163	AAA Life Ins Co	0.03%	\$144,226
164	Government Personnel Mut Life Ins Co	0.03%	\$141,081
165	Philadelphia-United Life Ins Co	0.03%	\$136,192
166	Starmount Life Ins Co	0.03%	\$134,411
167	Farmers New World Life Ins Co	0.03%	\$130,986
168	Unified Life Ins Co	0.03%	\$126,656
169	Union Bankers Ins Co	0.03%	\$126,233
170	Jefferson Natl Life Ins Co	0.03%	\$121,048
171	Country Life Ins Co	0.03%	\$115,202
172	Pan Amer Assur Co	0.03%	\$108,854
173	Union Fidelity Life Ins Co	0.03%	\$107,965
174	Wilton Reassurance Life Co of NY	0.02%	\$102,315
175	Conseco Senior Hlth Ins Co	0.02%	\$100,339
176	MTL Ins Co	0.02%	\$97,295

**2007 West Virginia Market Share Report
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	Constitution Life Ins Co	0.02%	\$96,462
178	TIAA Cref Life Ins Co	0.02%	\$93,543
179	Security Benefit Life Ins Co	0.02%	\$93,001
180	Employees Life Co Mut	0.02%	\$91,256
181	Surety Life Ins Co	0.02%	\$90,167
182	Manhattan Natl Life Ins Co	0.02%	\$90,111
183	Illinois Mut Life Ins Co	0.02%	\$87,983
184	Universal Underwriters Life Ins Co	0.02%	\$78,065
185	United States Life Ins Co In NYC	0.02%	\$76,423
186	National Benefit Life Ins Co	0.02%	\$76,362
187	Standard Life Ins Co Of IN	0.02%	\$75,105
188	United Home Life Ins Co	0.02%	\$73,667
189	5 Star Life Ins Co	0.02%	\$72,222
190	Unity Financial Life Ins Co	0.02%	\$71,711
191	US Business of Canada Life Assur Co	0.02%	\$71,122
192	American Fidelity Life Ins Co	0.02%	\$69,166
193	Manhattan Life Ins Co	0.02%	\$68,546
194	Commonwealth Ann & Life Ins Co	0.02%	\$66,977
195	Phoenix Life & Annuity Co	0.02%	\$65,856
196	Presidential Life Ins Co	0.02%	\$65,795
197	Penn Ins & Ann Co	0.01%	\$59,925
198	Madison Natl Life Ins Co Inc	0.01%	\$59,844
199	Mega Life & Hlth Ins Co The	0.01%	\$59,255
200	ING USA Ann & Life Ins Co	0.01%	\$58,596
201	Amica Life Ins Co	0.01%	\$58,196
202	State Mut Ins Co	0.01%	\$56,347
203	AIG SunAmerica Life Assur Co	0.01%	\$56,090
204	Merrill Lynch Life Ins Co	0.01%	\$55,972
205	Trans World Assur Co	0.01%	\$55,588
206	The Savings Bank Life Ins Co Of MA	0.01%	\$55,553
207	Conseco Ins Co	0.01%	\$55,061
208	LifeSecure Ins Co	0.01%	\$54,630
209	Life Ins Co Of The Southwest	0.01%	\$53,969
210	American Capitol Ins Co	0.01%	\$51,897
211	Unum Life Ins Co Of Amer	0.01%	\$47,709
212	Conseco Hlth Ins Co	0.01%	\$47,575
213	Harleysville Life Ins Co	0.01%	\$47,309
214	World Ins Co	0.01%	\$46,807
215	Occidental Life Ins Co Of NC	0.01%	\$46,291
216	Paul Revere Variable Ann Ins Co	0.01%	\$46,075
217	Fort Dearborn Life Ins Co	0.01%	\$45,492
218	Unity Mut Life Ins Co	0.01%	\$41,823
219	Continental Life Ins Co Brentwood	0.01%	\$41,328
220	Citizens Security Life Ins Co	0.01%	\$38,456

**2007 West Virginia Market Share Report
Ordinary Life**

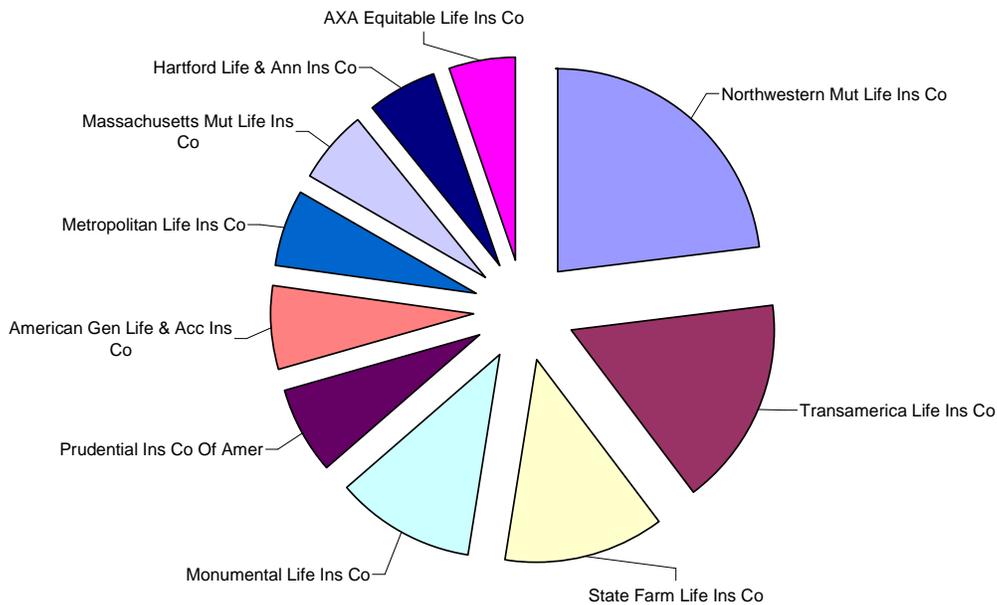
Rank	Company Name	Percent Of Market	Direct Premiums Earned
221	Colorado Bankers Life Ins Co	0.01%	\$37,883
222	Kanawha Ins Co	0.01%	\$36,890
223	Old Republic Life Ins Co	0.01%	\$36,834
224	Continental Assur Co	0.01%	\$36,805
225	United Fidelity Life Ins Co	0.01%	\$33,606
226	Reliance Standard Life Ins Co	0.01%	\$32,256
227	Mid West Natl Life Ins Co Of TN	0.01%	\$30,998
228	American Bankers Life Assur Co Of FL	0.01%	\$30,266
229	Pioneer Security Life Ins Co	0.01%	\$29,095
230	Midwestern United Life Ins Co	0.01%	\$27,017
231	Paul Revere Life Ins Co	0.01%	\$27,017
232	Homesteaders Life Co	0.01%	\$26,640
233	Idealife Ins Co	0.01%	\$25,733
234	Fidelity Investments Life Ins Co	0.01%	\$24,934
235	Forethought Life Ins Co	0.01%	\$23,823
236	Sentry Life Ins Co	0.01%	\$23,747
237	United World Life Ins Co	0.01%	\$23,631
238	Household Life Ins Co	0.01%	\$22,676
239	Life Ins Co Of N Amer	0.00%	\$21,207
240	First Allmerica Fin Life Ins Co	0.00%	\$21,177
241	Standard Ins Co	0.00%	\$20,369
242	Pan Amer Life Ins Co	0.00%	\$19,935
243	Monarch Life Ins Co	0.00%	\$18,384
244	American Republic Ins Co	0.00%	\$18,333
245	American Natl Life Ins Co Of TX	0.00%	\$18,091
246	Pennsylvania Life Ins Co	0.00%	\$18,030
247	Beneficial Life Ins Co	0.00%	\$17,472
248	EMC Natl Life Co	0.00%	\$16,810
249	Thrivent Life Ins Co	0.00%	\$16,695
250	Mutual Of Amer Life Ins Co	0.00%	\$15,957
251	Central Reserve Life Ins Co	0.00%	\$15,123
252	Humanadental Ins Co	0.00%	\$14,486
253	Integrity Life Ins Co	0.00%	\$13,898
254	American Equity Invest Life Ins Co	0.00%	\$13,701
255	Aurora Natl Life Assur Co	0.00%	\$13,579
256	Pioneer American Ins Co	0.00%	\$12,464
257	Central United Life Ins Co	0.00%	\$12,163
258	US Br Great West Life Assur Co	0.00%	\$12,027
259	Sunset Life Ins Co Of Amer	0.00%	\$11,660
260	John Alden Life Ins Co	0.00%	\$10,213
261	Transamerica Financial Life Ins Co	0.00%	\$10,087
262	American Pioneer Life Ins Co	0.00%	\$9,872
263	American Intl Life Assur Co of NY	0.00%	\$9,385
264	American Gen Assur Co	0.00%	\$8,639

**2007 West Virginia Market Share Report
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
265	Federal Life Ins Co	0.00%	\$8,557
266	Provident Amer Life & Hlth Ins Co	0.00%	\$8,128
267	VantisLife Ins Co	0.00%	\$7,842
268	Pioneer Mut Life Ins Co	0.00%	\$7,828
269	Nationwide Life & Ann Co of Amer	0.00%	\$6,703
270	Lincoln Life & Ann Co of NY	0.00%	\$6,700
271	Guardian Ins & Ann Co Inc	0.00%	\$6,427
272	Church Life Ins Corp	0.00%	\$6,261
273	Balboa Life Ins Co	0.00%	\$5,997
274	Union Labor Life Ins Co	0.00%	\$5,877
275	Bankers Life Ins Co	0.00%	\$5,217
276	United Family Life Ins Co	0.00%	\$4,653
277	Oxford Life Ins Co	0.00%	\$4,343
278	Professional Ins Co	0.00%	\$4,258
279	Family Life Ins Co	0.00%	\$4,134
280	American Hlth & Life Ins Co	0.00%	\$4,064
281	Molina Hlthcare Ins Co	0.00%	\$3,521
282	Medico Life Ins Co	0.00%	\$3,438
283	Delaware Amer Life Ins Co	0.00%	\$3,334
284	Central States H & L Co Of Omaha	0.00%	\$3,233
285	Pacific Life & Ann Co	0.00%	\$3,166
286	Fidelity Security Life Ins Co	0.00%	\$3,164
287	Country Investors Life Assur Co	0.00%	\$3,032
288	Kemper Investors Life Ins Co	0.00%	\$2,867
289	Sagicor Life Ins Co	0.00%	\$2,864
290	MetLife Investors Ins Co	0.00%	\$2,750
291	AIG Ann Ins Co	0.00%	\$2,690
292	Compbenefits Ins Co	0.00%	\$2,682
293	Alta Hlth & Life Ins Co	0.00%	\$2,653
294	Central Security Life Ins Co	0.00%	\$2,336
295	National Teachers Assoc Life Ins Co	0.00%	\$2,299
296	American Progressive L&H Ins Of NY	0.00%	\$2,210
297	Sunamerica Life Ins Co	0.00%	\$2,179
298	Great Western Ins Co	0.00%	\$2,162
299	CICA Life Ins Co of Amer	0.00%	\$2,159
300	Equitable Life & Cas Ins Co	0.00%	\$1,814
301	Annuity & Life Reassur Amer Inc	0.00%	\$1,760
302	Liberty Bankers Life Ins Co	0.00%	\$1,751
303	Berkshire Life Ins Co of Amer	0.00%	\$1,684
304	HCC Life Ins Co	0.00%	\$1,532
305	Freedom Life Ins Co Of Amer	0.00%	\$1,220
306	Pharmacists Life Ins Co	0.00%	\$1,161
307	S USA Life Ins Co Inc	0.00%	\$1,044
308	American Investors Life Ins Co	0.00%	\$938

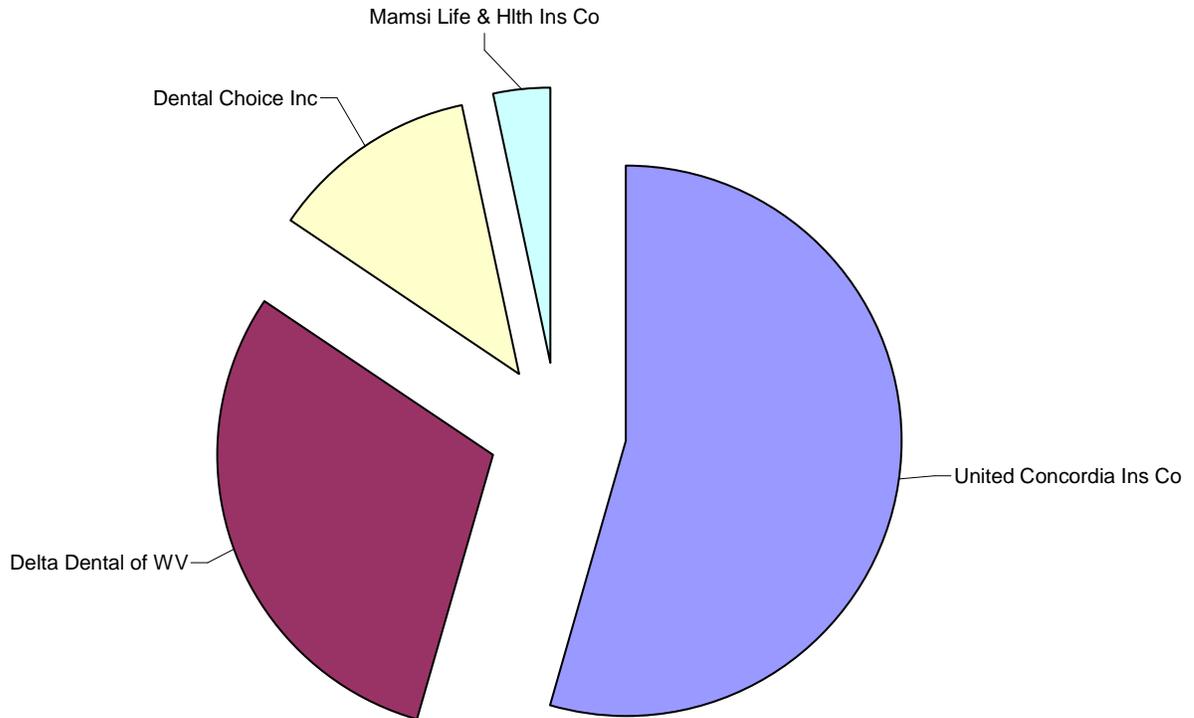
2007 West Virginia Market Share Report Ordinary Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
309	Ullico Life Ins Co	0.00%	\$900
310	Scor Life Ins Co	0.00%	\$765
311	Industrial Alliance Pacific Ins & Fi	0.00%	\$728
312	Companion Life Ins Co	0.00%	\$713
313	Standard Security Life Ins Co Of NY	0.00%	\$679
314	Teachers Protective Mut Life Ins Co	0.00%	\$609
315	Anthem Life Ins Co	0.00%	\$608
316	Mamsi Life & Hlth Ins Co	0.00%	\$552
317	Reliable Life Ins Co	0.00%	\$511
318	Members Life Ins Co	0.00%	\$468
319	United Liberty Life Ins Co	0.00%	\$455
320	Symetra Natl Life Ins Co	0.00%	\$435
321	Securian Life Ins Co	0.00%	\$388
322	Investors Guar Life Ins Co	0.00%	\$319
323	First Hlth Life & Hlth Ins Co	0.00%	\$273
324	Celtic Ins Co	0.00%	\$257
325	Christian Fidelity Life Ins Co	0.00%	\$238
326	American Public Life Ins Co	0.00%	\$201
327	Individual Assur Co Life Hlth & Acc	0.00%	\$77
328	New Era Life Ins Co	0.00%	\$5
329	Sun Life Assur Co Of Canada US	-0.01%	(\$23,349)
Total for Top 10 Insurers		43.32%	\$186,652,617
Total for All Other Insurers		<u>56.68%</u>	<u>\$244,192,579</u>
Total for All Insurers		100.00%	\$430,845,196



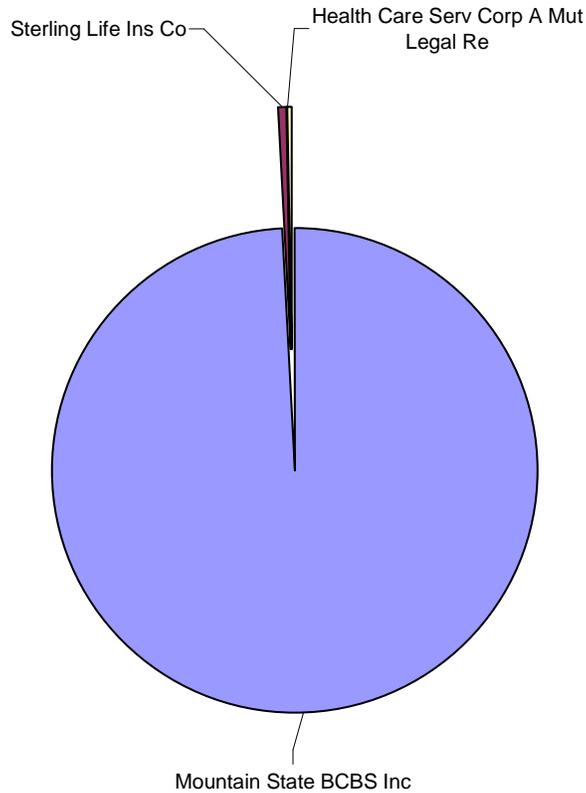
2007 West Virginia Market Share Report Health Insurers Reporting Dental Only

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	United Concordia Ins Co	54.45%	\$4,629,297
2	Delta Dental of W VA	29.89%	\$2,541,353
3	Dental Choice Inc	12.31%	\$1,046,828
4	Mamsi Life & Hlth Ins Co	3.34%	\$284,111
Total for Top 10 Insurers		100.00%	\$8,501,589
Total for All Other Insurers			
Total for All Insurers		100.00%	\$8,501,589



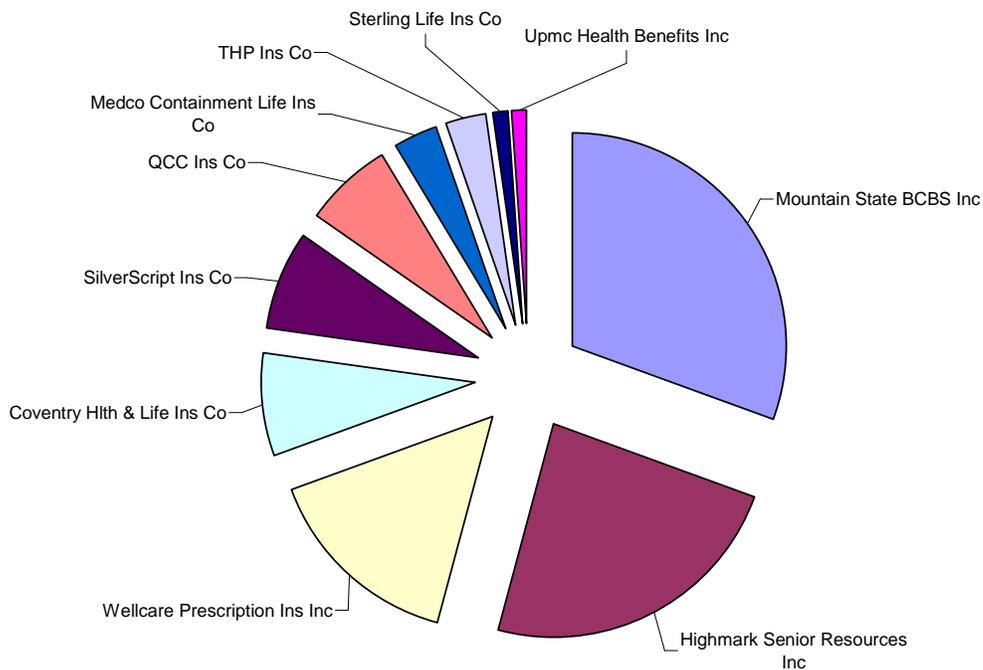
**2007 West Virginia Market Share Report
Health Insurers Reporting Medicare Supplement**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	99.16%	\$30,749,256
2	Sterling Life Ins Co	0.69%	\$212,581
3	Health Care Serv Corp A Mut Legal Re	0.15%	\$46,930
	Total for Top 10 Insurers	100.00%	\$31,008,767
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$31,008,767



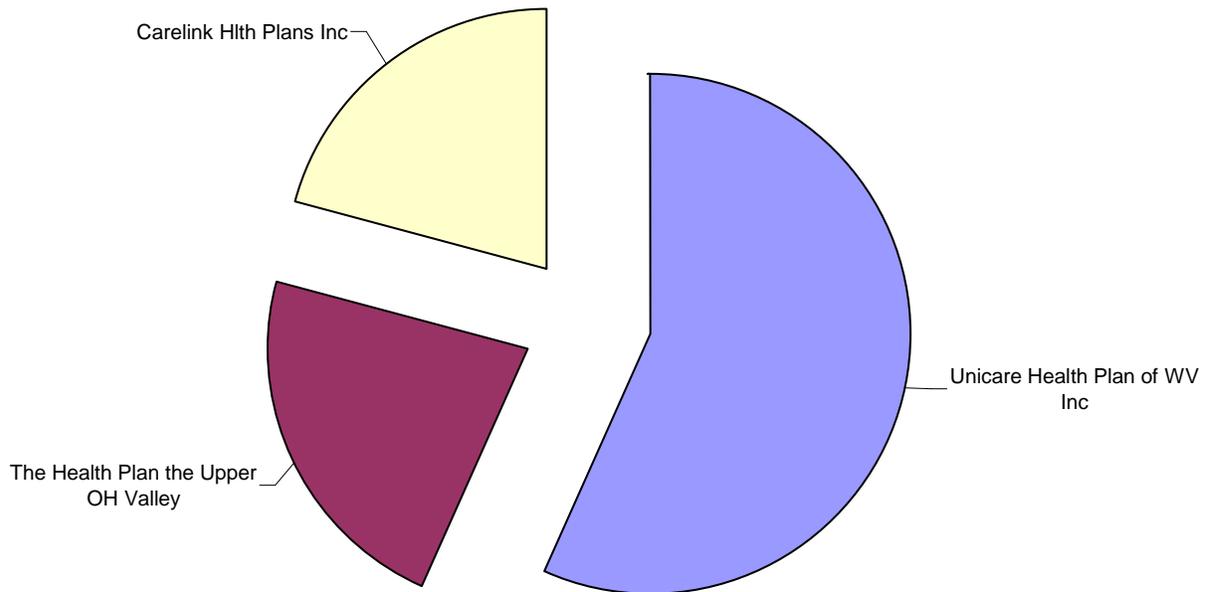
2007 West Virginia Market Share Report Health Insurers Reporting Other

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	30.20%	\$19,650,461
2	Highmark Senior Resources Inc	23.30%	\$15,157,770
3	Wellcare Prescription Ins Inc	14.92%	\$9,709,477
4	Coventry Hlth & Life Ins Co	7.74%	\$5,032,904
5	SilverScript Ins Co	7.37%	\$4,793,871
6	QCC Ins Co	6.57%	\$4,274,470
7	Medco Containment Life Ins Co	3.33%	\$2,169,736
8	THP Ins Co	3.08%	\$2,001,430
9	Sterling Life Ins Co	1.21%	\$787,968
10	UPMC Health Benefits Inc	0.98%	\$636,481
11	Geisinger Ind Ins Co	0.68%	\$445,325
12	Bravo Hlth Ins Co Inc	0.56%	\$363,220
13	Mamsi Life & Hlth Ins Co	0.06%	\$40,379
	Total for Top 10 Insurers	98.70%	\$64,214,568
	Total for All Other Insurers	<u>1.30%</u>	<u>\$848,924</u>
	Total for All Insurers	100.00%	\$65,063,492



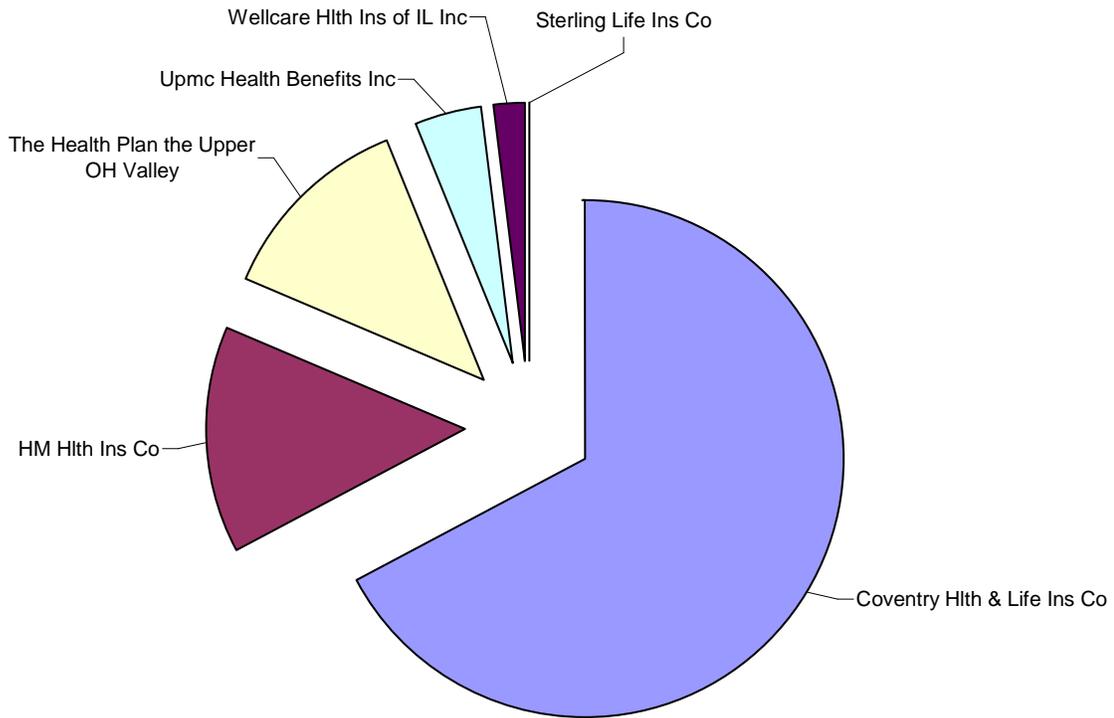
2007 West Virginia Market Share Report Health Insurers Reporting Title XIX Medicaid

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Unicare Health Plan of WV Inc	56.72%	\$141,231,132
2	The Health Plan the Upper OH Valley	22.50%	\$56,028,733
3	Carelink Hlth Plans Inc	20.77%	\$51,721,697
	Total for Top 10 Insurers	100.00%	\$248,981,562
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$248,981,562



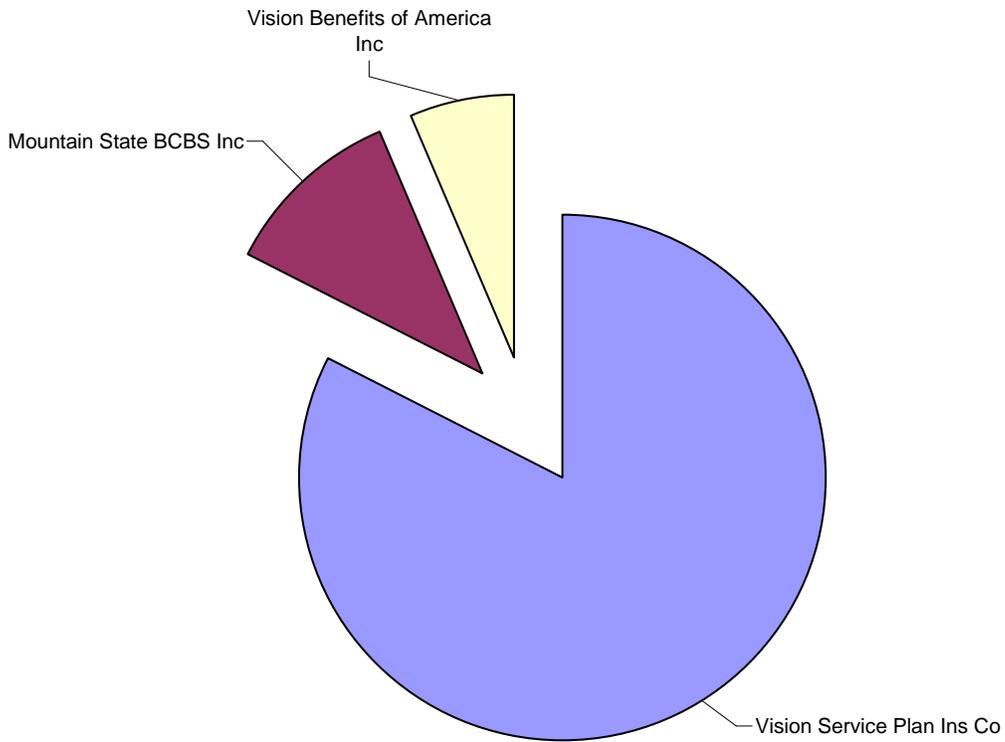
**2007 West Virginia Market Share Report
Health Insurers Reporting Title XVIII Medicare**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Coventry Hlth & Life Ins Co	67.19%	\$249,575,104
2	HM Hlth Ins Co	14.20%	\$52,754,019
3	The Health Plan the Upper OH Valley	12.52%	\$46,504,361
4	Upmc Health Benefits Inc	4.22%	\$15,686,257
5	Wellcare Hlth Ins of IL Inc	1.81%	\$6,737,073
6	Sterling Life Ins Co	0.05%	\$186,933
	Total for Top 10 Insurers	100.00%	\$371,443,747
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$371,443,747



2007 West Virginia Market Share Report Health Insurers Reporting Vision Only

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Vision Service Plan Ins Co	82.63%	\$3,119,141
2	Mountain State BCBS Inc	10.84%	\$409,238
3	Vision Benefits of America Inc	6.52%	\$246,246
	Total for Top 10 Insurers	100.00%	\$3,774,625
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$3,774,625



**Admitted Assets, Liabilities, Reserved or Surplus Funds for 2007
Non-Domestic Fraternal Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Surplus
56200	American Fraternal Union	MN	23,496,369	22,288,100	1,208,269
56634	Croatian Fraternal Union Of Amer	PA	304,100,149	286,836,773	17,263,376
57088	Degree Of Honor Protective Assn	MN	172,331,322	167,287,414	5,043,908
56332	First Cath Slovak Ladies Assn USA	OH	529,122,574	438,387,797	90,734,775
56340	First Cath Slovak Union Of US & CN	OH	203,610,335	190,498,071	13,112,264
56693	Greek Catholic Union Of The USA	PA	591,295,084	564,738,627	26,556,457
56553	Hungarian Reformed Federation Amer	DC	20,977,723	16,275,996	4,701,727
58068	Independent Order Of Foresters Us Br	NY	2,778,717,304	2,506,450,153	272,267,151
56707	ISDA fraternal Assoc	PA	40,726,688	36,067,849	4,658,839
58033	Knights Of Columbus	CT	14,013,812,651	12,262,596,154	1,751,216,497
56758	Loyal Christian Benefit Assn	PA	150,943,783	145,242,107	5,701,676
57541	Modern Woodmen Of Amer	IL	8,318,153,211	7,147,678,441	1,170,474,769
56782	National Slovak Society Of The Usa	PA	235,750,882	228,847,537	6,903,345
56383	Order of United Commerical Travelers	OH	18,612,494	14,616,239	3,996,255
57622	Polish Natl Alliance Us Of Na	IL	435,039,878	399,795,465	35,244,412
57630	Polish Roman Catholic Union Of Amer	IL	161,982,892	149,901,198	12,081,694
57649	Polish Womens Alliance Of Amer	IL	53,544,406	51,032,205	2,512,201
57657	Royal Neighbors Of Amer	IL	683,224,144	438,865,160	244,358,984
56936	Serb Natl Federation	PA	27,954,016	27,112,357	841,659
57673	Slovene Natl Benefit Society	PA	156,724,487	147,431,854	9,292,633
56014	Thrivent Financial For Lutherans	WI	53,474,099,420	49,040,478,220	4,433,621,200
56006	Travelers Protective Assn Of Amer	MO	11,290,841	1,570,082	9,720,759
57711	Western Catholic Union	IL	272,058,660	267,922,932	4,135,728
57010	William Penn Assn	PA	188,434,658	161,879,633	26,555,026
56170	Womans Life Ins Society	MI	184,370,544	151,531,001	32,839,543
56499	Woodmen World Assur Life Assn	CO	59,203,409	49,601,467	9,601,942
57320	Woodmen World Life Ins Soc	NE	<u>7,647,374,215</u>	<u>6,730,640,678</u>	<u>916,733,537</u>
Totals Non-Domestic Fraternal Insurer(s)			90,756,952,139	81,645,573,510	9,111,378,626

Grand Totals of All Fraternal Insurers

Totals for Domestic Fraternal Insurers	0	0	0	0
Totals for Non-Domestic Fraternal Insurers	<u>27</u>	<u>90,756,952,139</u>	<u>81,645,573,510</u>	<u>9,111,378,626</u>
Grand Totals for All Fraternal Insurers	27	90,756,952,139	81,645,573,510	9,111,378,626

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2007

Domestic Health Insurers

NAIC CODE	Company Name	Bus. Type [1]	State of DOM	Admitted Assets	Liabilities	Net Worth	Premiums Written
95408	Carelink Hlth Plans Inc	HMO	WV	43,762,408	17,615,737	26,146,671	132,080,823
12329	Delta Dental of W Va	HMDI	WV	3,561,058	1,378,034	2,183,024	2,577,132
54828	Mountain State BCBS Inc	HMDI	WV	276,686,208	112,604,355	164,081,853	656,646,055
95677	The Health Plan the Upper OH Valley	HMO	WV	190,995,795	59,249,977	131,745,808	189,792,446
60016	THP Ins Co	Life	WV	26,969,389	8,873,133	18,096,256	7,115,209
11810	Unicare Health Plan of WV Inc	HMO	WV	<u>46,902,614</u>	<u>19,153,214</u>	<u>27,749,400</u>	<u>141,231,132</u>
Totals Domestic Health Insurer(s)				588,877,472	218,874,450	370,003,012	1,129,442,797

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2007

Non-Domestic Health Insurers

NAIC CODE	Company Name	Bus. Type [1]	State of DOM	Admitted Assets	Liabilities	Net Worth	Premiums Written
63444	Accendo Ins Co	Life	UT	10,159,313	174,293	9,985,020	0
12358	Avalon Ins Co	Life	PA	23,262,043	11,712,885	11,549,162	0
12784	Bravo Hlth Ins Co Inc	Life	DE	19,231,540	11,593,038	7,638,502	363,220
72052	Corporate Hlth Ins Co	Life	PA	80,278,270	39,233,059	41,045,211	0
81973	Coventry Hlth & Life Ins Co	Life	DE	399,540,322	276,238,376	123,301,949	339,114,670
48127	Dental Choice Inc	LHSO	KY	6,175,141	1,100,810	5,074,331	1,046,828
12747	Envision Ins Co	Life	OH	24,452,871	14,223,279	10,229,594	112,899
10244	Geisinger Ind Ins Co	P&C	PA	20,185,561	8,845,171	11,340,390	445,325
95846	Group Dental Serv Of MD Inc	HMDI	MD	6,895,596	2,668,027	4,227,569	0
78611	HCSC Ins Serv Co	Life	IL	180,234,541	98,069,843	82,164,698	0
70670	Health Care Serv Corp A Mut Legal Re	Life	IL	10,007,659,680	3,911,967,091	6,095,692,588	86,912
10131	Highmark Senior Resources Inc	Life	PA	62,275,268	48,869,397	13,405,871	15,157,770
71768	HM Hlth Ins Co	Life	PA	20,208,283	7,542,208	12,666,075	52,754,019
63533	Imerica Life & Hlth Ins Co	Life	AR	3,688,623	567,405	3,121,218	0
97292	Magellan Life Ins Co	Life	DE	5,914,673	1,199,999	4,714,674	0
60321	Mamsi Life & Hlth Ins Co	Life	MD	200,746,311	57,230,252	143,516,059	15,950,107
63762	Medco Containm. Life Ins Co	Life	PA	215,553,324	133,432,774	82,120,550	2,169,736
74217	Medical Savings Ins Co	Life	IN	43,511,355	39,216,282	4,295,073	687,776
85286	OneNation Ins Co	Life	IN	93,780,472	902,862	92,877,608	0
96940	Optimum Choice Inc	HMO	MD	335,097,444	144,116,212	190,981,232	14,261,008
93688	QCC Ins Co	Life	PA	1,557,405,523	911,390,591	646,014,932	4,844,282
94587	Renaiss. Life & Health Ins Co	Life	IN	6,280,008	27,819	6,252,189	0
67636	Significa Ins Grp Inc	Life	PA	22,989,335	16,332,522	6,656,813	0
12575	SilverScript Ins Co	Life	TN	234,153,660	165,835,585	68,318,075	4,793,871
77399	Sterling Life Ins Co	Life	IL	303,865,990	119,975,608	183,890,382	1,128,428
85766	United Concordia Ins Co	Life	AZ	71,416,207	29,474,472	41,941,735	4,629,297
11018	UPMC Health Benefits Inc	P&C	PA	12,452,013	4,974,745	7,477,268	16,364,598
53953	Vision Benefits of Amer. Inc	HMDI	PA	32,985,992	7,951,869	25,034,123	246,246
39616	Vision Service Plan Ins Co	P&C	CT	387,965,299	68,066,728	319,898,571	3,119,141
64467	Wellcare Hlth Ins of IL Inc	Life	IL	83,271,946	70,981,061	12,290,885	6,737,073
10155	Wellcare Prescription Ins Inc	Life	FL	345,194,461	181,215,488	163,978,973	9,709,477
61705	WellChoice Ins of NJ Inc	Life	NJ	<u>18,267,449</u>	<u>527,427</u>	<u>17,740,022</u>	0
NAIC CODE	Company Name	Bus. Type [1]	State of DOM	Admitted Assets	Liabilities	Net Worth	Premiums Written
Totals Non-Domestic Health Insurer(s)				14,835,098,514	6,385,657,178	8,449,441,342	493,722,683

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007
Non-Domestic Life Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common Capital	Preferred	Surplus
			Assets	Liabilities		Capital Stock	
77879	5 Star Life Ins Co	LA	165,974,478	113,699,921	2,500,050	0	49,774,507
71854	AAA Life Ins Co	MI	296,327,765	227,590,260	2,500,000	0	66,237,505
60038	Acacia Life Ins Co	DC	1,647,280,136	1,305,925,581	3,000,000	17,500,000	320,854,554
60348	Ace Life Ins Co	CT	19,663,322	6,000,371	2,500,000	0	11,162,951
80055	Advanta Life Ins Co	AZ	9,196,752	389,529	2,500,000	0	6,307,223
78700	Aetna Hlth & Life Ins Co	CT	1,581,599,913	1,373,069,880	2,500,000	0	206,030,033
60054	Aetna Life Ins Co	CT	33,471,046,409	30,231,881,985	62,765,560	0	3,176,398,864
35963	AF&L Ins Co	PA	162,812,974	161,214,416	3,750,000	0	-2,151,443
60232	AGL Life Assur Co	PA	5,091,050,715	5,079,668,721	2,774,999	0	8,606,995
70432	AIG Ann Ins Co	TX	50,552,567,578	46,821,292,995	2,500,000	0	3,728,774,583
66842	AIG Life Ins Co	DE	10,790,222,356	10,345,416,530	4,883,515	0	439,922,311
60941	AIG SunAmerica Life Assur Co	AZ	35,072,376,831	33,917,697,133	3,511,000	0	1,151,168,698
82406	All Savers Ins Co	IN	4,179,938	280,260	2,000,000	0	1,899,678
69604	Allianz Life & Ann Co	MN	20,421,307	9,150,104	2,500,000	0	8,771,203
90611	Allianz Life Ins Co Of N Amer	MN	68,688,474,221	66,247,136,517	20,000,000	18,903,484	2,402,434,220
70866	Allstate Assur Co	IL	11,368,842	2,717,533	3,000,000	0	5,651,309
60186	Allstate Life Ins Co	IL	77,027,928,739	74,405,429,962	5,402,600	0	2,617,096,177
67369	Alta Hlth & Life Ins Co	IN	130,838,782	72,763,444	2,520,000	0	55,555,338
60216	Amalgamated Life Ins Co	NY	57,375,290	27,355,980	2,500,000	0	27,519,310
68594	American Amicable Life Ins Co Of TX	TX	335,744,094	278,272,776	3,158,420	0	54,312,898
60275	Amer. Bankers Life Assur Co Of FL	FL	789,737,579	662,320,847	4,472,341	0	122,944,391
60291	American Capitol Ins Co	TX	70,097,564	61,931,789	2,500,000	0	5,665,775
60305	American Comm Mut Ins Co	MI	161,585,115	59,196,421	0	0	102,388,694
12321	American Continental Ins Co	TN	10,696,592	2,198,036	1,500,000	0	6,998,556
94439	American Creditors Life Ins Co	DE	17,065,398	4,501,999	1,774,000	168,000	10,621,399
92738	American Equity Invest Life Ins Co	IA	12,697,226,855	11,706,425,400	2,500,000	0	988,301,455
60380	American Family Life Assur Co of Col	NE	55,667,865,394	51,459,568,053	3,879,605	0	4,204,417,736
60410	American Fidelity Assur Co	OK	3,211,690,427	2,998,045,961	2,500,000	0	211,144,466
60429	American Fidelity Life Ins Co	FL	477,239,761	400,184,370	2,500,000	0	74,555,391
69337	American Fin Security Life	MO	2,147,517	59,555	1,300,000	0	787,962
68373	American Gen Assur Co	IL	287,680,612	143,007,866	2,500,000	0	142,172,746
66672	American Gen Life & Acc Ins Co	TN	9,134,161,267	8,587,274,259	75,603,885	0	471,283,123
60488	American Gen Life Ins Co	TX	36,523,158,001	30,828,323,568	6,000,000	850,000	5,687,984,433
60534	American Heritage Life Ins Co	FL	1,376,587,014	1,172,624,247	3,311,316	0	200,651,450
60518	American Hlth & Life Ins Co	TX	1,676,167,789	789,982,421	3,000,000	0	883,185,368
60577	American Income Life Ins Co	IN	1,705,886,648	1,484,700,233	11,680,107	0	209,506,308
60607	American Intl Life Assur Co of NY	NY	7,092,806,593	6,540,169,987	3,225,000	0	549,411,607
60631	American Investors Life Ins Co	KS	10,586,318,042	9,944,606,268	2,500,581	0	639,211,193
89427	American Labor Life Ins Co	AZ	4,626,357	1,372,525	1,100,000	0	2,153,832
81213	American Maturity Life Ins Co	CT	65,197,563	23,941,680	2,500,000	0	38,755,883
81418	American Medical & Life Ins Co	NY	21,690,882	8,985,284	2,000,000	0	10,705,598
97179	American Medical Security Life Ins C	WI	237,915,974	84,495,924	6,000,000	0	147,420,050
67989	American Memorial Life Ins Co	SD	1,935,452,212	1,849,024,496	2,500,000	0	83,927,716
65811	American Modern Life Ins Co	OH	64,638,775	42,571,235	2,500,000	0	19,567,540
60739	American Natl Ins Co	TX	13,839,936,491	11,675,124,399	30,832,449	0	2,133,979,643
71773	American Natl Life Ins Co Of TX	TX	140,309,000	96,117,769	3,000,000	0	41,191,231
81078	American Ntwrk Ins Co	PA	123,803,803	102,581,940	2,502,500	0	18,719,363
91785	American Phoenix Life & Reassur Co	CT	69,903,067	11,336,986	5,000,000	0	53,566,081
60763	American Pioneer Life Ins Co	FL	174,096,511	144,602,320	2,517,055	0	26,977,136
80624	American Progressive L&H Ins Of NY	NY	419,906,779	326,760,777	2,500,050	0	90,645,952
60801	American Public Life Ins Co	OK	77,027,071	61,974,572	2,642,200	0	12,410,299
67679	American Republic Corp Ins Co	NE	8,597,856	602,339	1,500,000	0	6,495,517
60836	American Republic Ins Co	IA	475,302,982	259,471,547	5,000,000	0	210,831,435
86630	American Skandia Life Assur Corp	CT	43,236,056,729	42,797,708,083	2,500,000	0	435,848,646
84697	American Specialty Hlth Ins Co	IL	8,264,607	1,314,411	3,000,000	0	3,950,196
92649	American Underwriters Life Ins Co	AZ	56,071,703	43,615,433	1,011,669	0	11,444,604
60895	American United Life Ins Co	IN	14,032,817,875	13,354,891,269	5,000,000	0	672,926,606
61999	Americo Fin Life & Ann Ins Co	TX	3,735,648,072	3,510,199,651	2,638,308	0	222,810,113
61301	Ameritas Life Ins Corp	NE	6,392,306,514	5,514,186,108	2,500,000	0	875,620,405
72222	Amica Life Ins Co	RI	923,146,400	764,505,100	5,000,000	0	153,641,300
62421	Annuity & Life Reassur Amer Inc	CT	11,886,360	164,163	2,500,004	0	9,222,194
93661	Annuity Investors Life Ins Co	OH	1,739,484,511	1,673,548,538	2,500,000	0	63,435,974

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007
Non-Domestic Life Insurers**

NAIC		State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
61069	Anthem Life Ins Co	IN	276,394,403	212,249,445	3,267,547	0	60,877,411
71439	Assurity Life Ins Co	NE	2,189,167,875	1,943,646,672	2,500,000	0	243,021,205
61182	Aurora Natl Life Assur Co	CA	3,246,604,483	2,945,724,620	3,000,000	0	297,879,863
61689	Aviva Life & Ann Co	IA	11,603,131,647	11,054,113,538	10,000,000	0	539,018,109
62898	Aviva Life Ins Co	DE	6,789,989,668	6,451,598,694	2,834,900	0	335,556,074
68365	AXA Corp Solutions Life Reins Co	DE	817,071,157	329,196,263	3,269,000	0	484,605,894
62944	AXA Equitable Life Ins Co	NY	142,433,163,303	135,863,900,210	2,500,000	0	6,566,763,093
62880	AXA Life & Ann Co	CO	554,700,751	449,455,392	2,500,000	0	102,745,359
68160	Balboa Life Ins Co	CA	41,328,726	13,441,174	2,500,000	0	25,387,552
61212	Baltimore Life Ins Co	MD	810,286,921	737,898,126	2,500,000	0	69,888,795
61239	Bankers Fidelity Life Ins Co	GA	119,805,337	85,995,034	2,500,000	0	31,310,303
61263	Bankers Life & Cas Co	IL	10,612,762,762	9,926,864,132	10,000,000	0	675,898,631
81043	Bankers Life Ins Co	FL	179,892,623	171,276,327	3,000,000	0	5,616,299
71013	Bankers Reserve Life Ins Co Of WI	WI	101,394,845	54,414,063	1,200,000	0	45,780,782
94250	Banner Life Ins Co	MD	1,293,365,859	1,067,919,560	2,600,000	47,000,000	175,846,299
80985	BCS Life Ins Co	IL	196,901,736	116,355,180	2,500,000	0	78,046,556
61395	Beneficial Life Ins Co	UT	3,559,645,864	3,218,499,974	2,500,000	0	338,645,890
62345	Berkshire Hathaway Life Ins Co NE	NE	3,658,554,497	2,800,476,411	3,000,000	0	855,078,086
71714	Berkshire Life Ins Co of Amer	MA	2,292,683,445	1,906,075,774	3,198,000	0	383,409,673
61476	Boston Mut Life Ins Co	MA	893,464,627	791,325,691	0	0	102,138,936
74900	Brokers Natl Life Assur Co	AR	26,976,158	11,141,700	2,500,000	0	13,334,458
81000	Cambridge Life Ins Co	MO	45,706,453	19,542,550	2,004,000	0	24,159,903
81060	Canada Life Ins Co Of Amer	MI	2,049,364,906	1,878,865,637	5,000,000	0	165,499,269
61581	Capitol Life Ins Co	TX	221,989,095	214,829,648	3,080,000	0	4,079,447
80799	Celtic Ins Co	IL	99,644,523	50,589,802	2,500,000	0	46,554,721
63541	Central Benefits Natl Life Ins Co	OH	7,137,623	683,079	3,000,000	0	3,454,544
61727	Central Reserve Life Ins Co	OH	31,942,095	14,553,421	2,500,000	0	14,888,674
61735	Central Security Life Ins Co	TX	83,987,963	75,963,220	2,000,000	0	6,024,743
61751	Central States H & L Co Of Omaha	NE	290,810,706	191,761,126	0	0	99,049,580
61883	Central United Life Ins Co	AR	332,547,989	295,529,787	2,500,000	200,000	34,318,202
80896	Centre Life Ins Co	MA	1,658,221,510	1,564,999,801	2,500,000	0	90,721,696
62383	Centurion Life Ins Co	IA	1,521,633,986	571,695,095	2,500,000	0	947,438,891
61808	Charter Natl Life Ins Co	IL	254,443,178	244,750,399	3,410,000	0	6,282,779
61824	Cherokee Natl Life Ins Co	GA	34,699,043	22,838,951	1,500,000	0	10,360,092
61832	Chesapeake Life Ins Co	OK	96,040,583	47,949,319	2,668,000	0	45,423,264
61859	Christian Fidelity Life Ins Co	TX	79,113,671	53,699,952	2,520,000	0	22,893,719
61875	Church Life Ins Corp	NY	201,278,960	163,822,549	6,000,000	0	31,456,411
71463	CICA Life Ins Co of Amer	CO	387,497,824	335,945,795	3,150,000	0	48,402,029
76236	Cincinnati Life Ins Co	OH	2,549,964,945	2,073,029,493	3,000,000	0	473,935,452
61921	Citizens Security Life Ins Co	KY	109,210,779	99,216,889	1,500,724	2,725,000	6,458,166
93432	CM Life Ins Co	CT	8,625,435,450	8,017,586,855	2,500,000	0	605,348,595
62049	Colonial Life & Accident Ins Co	SC	1,902,120,719	1,532,861,512	15,076,209	0	354,182,997
62065	Colonial Penn Life Ins Co	PA	710,859,441	663,632,969	2,500,000	0	44,726,472
84786	Colorado Bankers Life Ins Co	CO	140,920,112	119,657,508	2,500,000	0	18,762,604
76023	Columbian Life Ins Co	IL	242,456,067	220,195,802	2,512,125	0	19,748,140
62103	Columbian Mut Life Ins Co	NY	892,831,899	818,624,598	0	0	74,207,301
99937	Columbus Life Ins Co	OH	2,507,354,294	2,278,293,467	10,000,000	0	219,060,827
62146	Combined Ins Co Of Amer	IL	3,214,960,555	2,281,228,714	28,338,567	0	905,393,274
81426	Commercial Travelers Mut Ins Co	NY	37,616,922	24,787,767	0	0	12,829,155
84824	Commonwealth Ann & Life Ins Co	MA	9,653,746,406	9,192,395,262	2,526,000	0	458,825,144
77828	Companion Life Ins Co	SC	122,046,803	59,001,812	2,500,000	0	60,544,991
60984	Compbenefits Ins Co	TX	63,556,776	28,507,447	2,004,000	0	33,045,329
73504	Congress Life Ins Co	AZ	58,973,958	2,444,855	2,500,000	0	54,029,103
62308	Connecticut Gen Life Ins Co	CT	16,582,318,540	14,685,228,787	29,891,610	0	1,867,198,143
78174	Conseco Hlth Ins Co	AZ	2,361,267,595	2,252,770,603	2,500,000	0	105,996,993
60682	Conseco Ins Co	IL	1,242,276,701	1,009,308,551	3,000,000	0	229,968,150
65900	Conseco Life Ins Co	IN	4,256,094,683	4,107,935,125	4,178,222	0	143,981,336
76325	Conseco Senior Hlth Ins Co	PA	3,401,109,603	3,273,430,798	2,500,005	5,000,000	120,178,800
62359	Constitution Life Ins Co	TX	87,691,024	70,221,607	2,500,020	0	14,969,397
62375	Consumers Life Ins Co	OH	34,618,436	17,553,382	1,600,000	0	15,465,054
71730	Continental Amer Ins Co	SC	102,768,997	75,809,527	2,500,000	300,000	24,159,470
62413	Continental Assur Co	IL	4,120,081,429	3,648,891,818	21,830,865	0	449,358,747
71404	Continental Gen Ins Co	NE	262,038,170	210,728,315	4,196,559	0	47,113,296
68500	Continental Life Ins Co Brentwood	TN	155,922,226	95,814,097	1,500,177	0	58,607,952

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007
Non-Domestic Life Insurers**

NAIC	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
94218	IL	167,569,760	35,174,340	3,000,000	0	129,395,420
62553	IL	7,356,242,648	6,375,250,542	4,500,000	0	976,492,106
82880	NE	19,975,011	5,038,575	3,000,000	0	11,936,436
62626	IA	12,215,107,420	11,179,672,639	0	0	1,035,434,780
62634	DE	76,361,993	50,045,218	2,500,000	0	23,816,775
81396	DE	96,632,322	56,040,369	1,646,579	10,500,000	28,445,374
73474	DE	20,459,545	10,928,121	2,600,000	0	6,931,424
97705	SC	26,948,630	11,447,246	2,500,000	0	13,001,384
62804	PA	85,667,066	24,987,588	1,500,000	0	59,179,478
62928	IA	663,410,840	610,428,966	11,666,700	0	41,315,173
88595	TX	3,956,581	689,445	2,613,450	0	653,685
84174	IL	266,335,374	243,212,221	0	0	23,123,153
68276	KS	8,666,441,624	7,886,140,504	2,550,000	0	777,751,120
64149	WI	42,784,148	19,768,725	2,000,000	0	21,015,423
62952	UT	207,245,524	167,022,243	2,500,000	0	37,723,281
62510	IA	6,841,530,626	6,449,892,186	3,000,000	0	388,638,440
70769	PA	1,563,946,697	1,380,425,670	3,780,400	0	179,740,627
60025	AZ	3,001,894	1,509,244	1,100,000	0	392,650
77968	OH	262,362,285	235,272,079	2,556,000	0	24,534,206
63053	TX	127,816,018	105,301,986	5,000,000	0	17,514,032
74004	TX	560,761,001	466,261,829	2,500,000	0	91,999,172
63126	NY	1,014,954,775	889,827,891	3,000,550	0	122,126,334
63177	WA	6,987,510,433	6,346,255,001	6,599,833	0	634,655,599
63223	IL	235,622,938	202,649,458	0	0	32,973,480
63258	MN	919,053,189	702,076,542	4,000,000	0	212,976,646
93696	UT	16,033,979,145	15,388,756,146	3,000,000	0	642,222,999
63290	IL	538,267,750	263,019,515	2,500,000	0	272,748,235
92908	PA	9,686,070	118,069	3,000,000	0	6,568,001
71870	MO	488,086,997	410,811,323	2,500,000	3,000,000	71,775,674
78093	TX	9,154,342	1,040,990	1,500,000	0	6,613,352
69140	MA	2,155,843,246	1,992,114,492	5,000,010	0	158,728,744
90328	TX	481,778,799	350,094,203	2,500,000	0	129,184,596
63495	NY	1,370,124,701	1,257,097,210	2,538,162	0	110,489,329
67652	IN	1,921,633,284	1,734,920,584	2,500,000	0	184,212,700
79677	IN	2,911,592,098	2,801,249,219	2,600,000	0	107,742,879
91642	IN	777,409,635	661,034,780	2,500,000	0	113,874,855
71129	IL	2,238,645,596	1,770,182,300	5,004,000	0	463,459,296
62324	TX	33,054,163	24,163,702	1,761,816	0	7,128,645
99775	TX	500,388,949	451,877,824	2,500,000	0	46,011,125
63657	TX	92,178,815	74,909,487	2,500,000	0	14,769,328
63665	MO	14,122,916,714	11,843,204,417	3,000,000	0	2,276,712,297
93521	SC	250,146,832	88,193,650	5,000,000	0	156,953,182
86258	CT	2,637,601,115	2,197,372,579	3,750,000	105,000,000	331,478,536
65536	VA	29,148,525,843	27,619,912,092	25,651,000	0	1,502,962,751
70025	DE	34,571,590,532	31,428,796,583	4,561,258	300,000	3,137,932,691
70939	NY	1,422,128,346	1,220,974,741	148,500,000	0	52,653,605
91472	NE	2,554,739,390	2,230,218,533	6,027,899	300,000	318,192,958
62286	IN	590,141,392	326,267,147	3,262,704	0	260,611,541
63967	TX	786,598,798	698,641,427	0	0	87,957,371
62200	OH	21,374,235	12,728,363	2,500,000	0	6,145,872
63312	OH	9,295,573,673	8,563,245,888	2,512,500	0	729,815,285
90212	TX	289,242,374	258,184,047	2,500,000	0	28,558,327
68322	CO	36,530,317,644	34,684,146,848	7,032,000	0	1,839,138,796
71480	UT	499,841,710	466,017,785	2,500,000	0	31,323,925
64211	IL	207,662,649	164,145,182	0	0	43,517,467
78778	DE	10,402,934,835	10,158,260,905	2,500,000	0	242,173,931
64246	NY	28,328,339,500	24,577,794,188	0	0	3,750,545,311
64327	PA	374,093,456	352,896,900	1,530,000	0	19,666,556
70815	CT	14,187,518,569	8,401,445,865	2,500,000	0	5,783,572,703
71153	CT	89,347,776,522	86,791,188,715	2,500,000	0	2,554,087,807
88072	CT	165,997,882,123	161,549,408,394	5,690,000	0	4,442,783,729
92711	IN	623,202,851	287,037,619	2,500,000	0	333,665,232
66141	CA	656,004,575	422,425,031	2,500,000	0	231,079,544
78972	MO	541,529,114	327,545,835	2,500,000	0	211,483,279

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007
Non-Domestic Life Insurers

NAIC		State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
64394	Heritage Life Ins Co	AZ	57,938,436	14,328,305	2,500,000	0	41,110,131
93440	HM Life Ins Co	PA	317,950,858	176,134,513	3,000,000	0	138,816,345
64505	Homesteaders Life Co	IA	1,473,812,393	1,399,092,496	0	0	74,719,897
64513	Horace Mann Life Ins Co	IL	5,069,883,515	4,793,272,969	2,500,000	0	274,110,546
93777	Household Life Ins Co	MI	943,406,231	519,402,679	2,500,000	0	421,503,552
73288	Humana Ins Co	WI	3,836,601,610	1,957,409,410	8,833,336	0	1,870,358,864
70580	Humanadental Ins Co	WI	96,610,859	30,980,747	2,600,000	0	63,030,112
97764	Idealife Ins Co	CT	21,185,158	7,390,345	2,500,000	0	11,294,813
64580	Illinois Mut Life Ins Co	IL	1,253,563,333	1,107,915,800	0	0	145,647,533
64602	Independence Life & Ann Co	RI	162,386,640	109,135,960	2,541,722	0	50,708,958
64645	Indianapolis Life Ins Co	IN	3,554,450,783	3,302,937,799	9,300,000	0	242,212,985
81779	Individual Assur Co Life Hlth & Acc	MO	45,308,411	34,171,406	2,500,000	0	8,637,005
84514	Industrial Alliance Pacific Ins & Fi	WA	359,044,339	334,996,358	0	0	24,047,981
86509	Ing Life Ins & Ann Co	CT	67,000,402,765	65,612,384,811	2,750,000	0	1,385,267,954
80942	ING USA Ann & Life Ins Co	IA	74,257,086,116	71,704,469,791	2,500,000	0	2,550,116,325
74780	Integrity Life Ins Co	OH	4,692,411,949	4,337,070,611	3,000,000	0	352,341,338
85189	Investors Consolidated Ins Co	NH	15,606,094	8,961,026	2,500,000	0	4,145,068
64890	Investors Guar Life Ins Co	CA	25,442,901	242,749	2,500,002	0	22,700,150
64904	Investors Heritage Life Ins Co	KY	341,832,327	322,749,260	1,500,000	0	17,583,067
64939	Investors Ins Corp	DE	245,173,032	213,474,203	2,550,000	0	29,148,830
63487	Investors Life Ins Co N Amer	TX	936,374,597	888,619,808	2,550,000	0	45,204,789
65056	Jackson Natl Life Ins Co	MI	73,963,866,616	69,939,809,899	13,800,000	0	4,010,256,717
64017	Jefferson Natl Life Ins Co	TX	1,727,625,955	1,686,544,606	5,009,112	0	36,072,237
94072	Jefferson Standard Life Ins Co	NC	9,764,110	649,518	1,500,000	0	7,614,592
89958	JMIC Life Ins Co	FL	183,778,087	96,566,348	2,500,000	0	84,711,739
65080	John Alden Life Ins Co	WI	526,042,586	432,931,600	2,600,000	0	90,510,986
65099	John Hancock Life Ins Co	MA	69,812,524,144	65,405,038,963	330,000,000	0	4,077,485,181
65838	John Hancock Life Ins Co (USA)	MI	126,026,506,355	124,503,203,431	4,728,935	100,000	1,518,473,989
90204	John Hancock Variable Life Ins Co	MA	15,151,720,942	14,542,286,076	2,500,000	0	606,934,868
65110	Kanawha Ins Co	SC	664,719,715	598,803,978	4,624,469	0	61,291,268
65129	Kansas City Life Ins Co	MO	3,258,282,902	2,900,950,790	23,120,850	0	334,211,259
90557	Kemper Investors Life Ins Co	IL	16,700,204,661	16,513,278,819	2,500,000	0	184,425,842
65242	Lafayette Life Ins Co	IN	1,937,269,421	1,819,061,058	2,500,000	0	115,708,363
68543	Liberty Bankers Life Ins Co	OK	620,178,137	567,101,435	2,500,000	0	50,576,702
65315	Liberty Life Assur Co Of Boston	MA	11,185,421,236	10,702,754,398	2,500,000	0	480,166,838
61492	Liberty Life Ins Co	SC	3,722,392,183	3,460,850,307	9,920,000	0	251,621,876
65331	Liberty Natl Life Ins Co	AL	4,981,019,308	4,373,989,636	41,060,708	1,330,000	564,638,964
66753	Liberty Union Life Assur Co	MI	11,495,249	7,033,080	1,045,000	0	3,417,170
65498	Life Ins Co Of N Amer	PA	5,880,599,929	5,239,345,723	2,500,000	0	638,754,206
65528	Life Ins Co Of The Southwest	TX	5,849,879,678	5,485,253,039	3,000,000	0	361,626,639
64130	Life Investors Ins Co Of Amer	IA	10,027,949,528	9,605,475,309	1,685,910	1,250,000	419,538,309
97691	Life Of The South Ins Co	GA	62,283,850	42,138,688	2,500,000	0	17,645,161
77720	LifeSecure Ins Co	MI	19,891,016	1,194,282	2,500,000	0	16,196,734
65595	Lincoln Benefit Life Co	NE	3,442,530,270	3,159,598,905	2,500,000	0	280,431,365
65927	Lincoln Heritage Life Ins Co	IL	587,072,063	498,124,766	2,500,000	0	86,447,297
62057	Lincoln Life & Ann Co of NY	NY	9,000,554,238	8,167,761,335	2,640,000	0	830,152,903
69833	Lincoln Memorial Life Ins Co	TX	117,887,455	109,368,633	2,500,000	0	6,018,822
65676	Lincoln Natl Life Ins Co	IN	144,609,572,040	139,651,696,908	25,000,000	0	4,932,875,132
76694	London Life Reins Co	PA	1,502,478,107	1,427,447,803	14,000,000	0	61,030,304
65722	Loyal Amer Life Ins Co	OH	438,979,709	397,184,902	5,640,000	0	36,154,807
65781	Madison Natl Life Ins Co Inc	WI	757,894,293	621,325,179	3,600,000	0	132,969,114
65870	Manhattan Life Ins Co	NY	363,058,113	327,315,844	6,683,248	0	29,059,021
67083	Manhattan Natl Life Ins Co	IL	265,320,138	216,817,239	2,500,000	0	46,002,898
93610	Manulife Ins Co	DE	538,934,697	412,664,638	4,000,000	0	122,270,059
71072	Marquette Natl Life Ins Co	TX	22,021,930	12,575,762	2,500,000	0	6,946,168
65935	Massachusetts Mut Life Ins Co	MA	119,085,813,267	111,077,665,370	0	0	8,008,147,898
69515	Medamerica Ins Co	PA	365,274,738	338,208,894	4,963,032	0	22,102,812
74322	Medical Benefits Mut Life Ins Co	OH	20,641,564	7,145,381	0	0	13,496,184
31119	Medico Ins Co	NE	127,945,362	78,639,306	5,000,000	0	44,306,058
71471	Medico Life Ins Co	NE	185,155,268	146,476,533	2,500,000	0	36,178,737
97055	Mega Life & Hlth Ins Co The	OK	1,061,133,009	786,198,251	2,500,000	0	272,434,758
86126	Members Life Ins Co	IA	66,612,191	35,725,563	5,000,000	0	25,886,629
65951	Merit Life Ins Co	IN	1,096,281,946	389,275,816	2,500,000	0	704,506,130
79022	Merrill Lynch Life Ins Co	AR	13,911,027,437	13,545,016,663	2,500,000	0	363,510,775

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007
Non-Domestic Life Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common Capital	Preferred Capital Stock		Surplus
			Assets	Liabilities				
87726	Metlife Ins Co of CT	CT	83,221,522,972	79,013,123,115	86,488,292		0	4,121,911,565
93513	MetLife Investors Ins Co	MO	11,882,622,910	11,554,059,750	5,798,892		0	322,764,268
61050	MetLife Investors USA Ins Co	DE	29,684,127,590	29,099,959,355	2,300,000	200,000		581,668,235
65978	Metropolitan Life Ins Co	NY	297,465,527,467	284,461,548,373	4,944,667		0	12,999,034,427
97136	Metropolitan Tower Life Ins Co	DE	6,179,137,672	5,041,357,643	2,500,000		0	1,135,280,029
66087	Mid West Natl Life Ins Co Of TN	TX	374,848,497	229,581,638	2,500,000		0	142,766,859
66044	Midland Natl Life Ins Co	IA	23,518,176,018	22,408,753,989	2,549,439		0	1,106,872,590
66109	Midwestern United Life Ins Co	IN	250,387,500	154,244,242	2,500,000		0	93,643,258
66168	Minnesota Life Ins Co	MN	23,829,005,162	22,010,937,966	5,000,000		0	1,813,067,196
70416	MML Bay State Life Ins Co	CT	4,636,984,037	4,453,626,070	2,500,200		0	180,857,767
69647	Molina Hlthcare Ins Co	OH	8,777,951	587,685	2,727,274		0	5,462,992
66265	Monarch Life Ins Co	MA	953,182,139	942,158,253	6,007,730		0	5,016,155
81442	Monitor Life Ins Co Of NY	NY	9,128,095	3,807,118	1,000,000		0	4,320,978
66281	Monumental Life Ins Co	IA	37,935,163,485	37,203,384,514	10,137,150		0	721,641,821
66370	Mony Life Ins Co	NY	9,917,632,927	8,956,359,021	2,500,000		0	958,773,907
78077	Mony Life Ins Co Of Amer	AZ	5,594,466,523	5,303,151,744	2,500,000		0	288,814,779
66311	Motorists Life Ins Co	OH	333,633,313	282,827,250	1,200,000		0	49,606,063
66427	MTL Ins Co	IL	1,273,967,163	1,168,690,800	2,500,000		0	102,776,363
66346	Munich Amer Reassur Co	GA	5,029,518,198	4,356,480,999	6,000,000		0	667,037,199
88668	Mutual Of Amer Life Ins Co	NY	13,016,897,966	12,185,388,273	0		0	831,509,692
71412	Mutual Of Omaha Ins Co	NE	4,541,724,649	2,324,341,280	0		0	2,217,383,369
61409	National Benefit Life Ins Co	NY	691,213,015	386,264,482	2,500,000		0	302,448,533
66583	National Guardian Life Ins Co	WI	1,485,978,672	1,318,529,107	0		0	167,449,565
82538	National Hlth Ins Co	TX	36,654,732	19,205,960	4,677,963	230,000		12,540,809
66680	National Life Ins Co	VT	8,275,645,628	7,448,862,179	2,500,000		0	824,283,450
75744	National Safety Life Ins Co	PA	4,885,438	2,660,618	1,500,000		0	724,820
60593	National States Ins Co	MO	79,092,803	62,152,391	7,000,000		0	9,940,411
87963	National Teachers Assoc Life Ins Co	TX	198,081,333	171,208,630	2,500,000		0	24,372,703
66850	National Western Life Ins Co	CO	6,078,773,805	5,367,839,113	3,622,324		0	707,312,368
70750	Nationwide Life & Ann Co of Amer	DE	833,106,945	749,839,462	2,500,000		0	80,767,483
92657	Nationwide Life & Ann Ins Co	OH	5,270,430,990	5,097,164,753	2,640,000		0	170,626,237
66869	Nationwide Life Ins Co	OH	99,016,727,763	96,515,640,467	3,814,779		0	2,497,272,517
68225	Nationwide Life Ins Co of Amer	PA	6,338,508,071	5,664,463,513	10,000,000		0	664,044,558
91626	New England Life Ins Co	MA	12,459,013,660	11,914,777,095	2,500,000		0	541,736,565
78743	New Era Life Ins Co	TX	299,808,772	255,149,949	2,500,000		0	42,158,823
91596	New York Life Ins & Ann Corp	DE	72,685,505,779	70,035,572,949	25,000,000		0	2,624,932,830
66915	New York Life Ins Co	NY	122,753,466,537	110,794,236,990	0		0	11,959,229,547
81264	Nippon Life Ins Co Of Amer	IA	169,463,841	51,483,857	3,600,000		0	114,379,984
66974	North Amer Co Life & Hlth Ins	IA	6,637,313,203	6,249,661,059	2,500,000		0	385,152,144
69000	Northwestern Long Term Care Ins Co	WI	287,379,918	233,814,255	2,500,000		0	51,065,663
67091	Northwestern Mut Life Ins Co	WI	156,332,489,608	144,226,519,914	0		0	12,105,969,694
81353	NYLife Ins Co Of AZ	AZ	178,117,568	142,064,637	2,500,000		0	33,552,931
67148	Occidental Life Ins Co Of NC	TX	255,218,065	227,458,002	2,500,000		0	25,260,063
89206	Ohio Natl Life Assur Corp	OH	2,690,965,634	2,502,344,161	9,600,005		0	179,021,469
67172	Ohio Natl Life Ins Co	OH	13,004,212,920	12,209,265,141	10,000,000		0	784,947,779
67180	Ohio State Life Ins Co	TX	9,326,447	2,616,997	2,500,000		0	4,209,450
67199	Old Amer Ins Co	MO	245,541,808	223,451,048	3,036,850	963,150		18,090,764
67261	Old Republic Life Ins Co	IL	162,491,182	119,474,979	2,500,000		0	40,516,203
76007	Old United Life Ins Co	AZ	73,460,573	38,819,472	2,500,000		0	32,141,101
63274	OM Fin Life Ins Co	MD	18,202,294,476	17,499,580,767	3,000,000		0	699,713,709
76112	Oxford Life Ins Co	AZ	535,776,902	411,599,072	2,500,000		0	121,677,832
97268	Pacific Life & Ann Co	AZ	2,415,294,899	2,046,221,164	2,900,000		0	366,173,735
67466	Pacific Life Ins Co	NE	96,551,165,675	92,843,190,541	30,000,000		0	3,677,975,134
70785	Pacificare Life & Hlth Ins Co	IN	896,999,905	344,062,736	3,000,000		0	549,937,169
93459	Pan Amer Assur Co	LA	22,386,998	5,896,398	2,500,000		0	13,990,600
67539	Pan Amer Life Ins Co	LA	1,582,707,720	1,276,224,561	5,000,000		0	301,483,159
60003	Park Avenue Life Ins Co	DE	434,885,522	284,354,078	2,500,000		0	148,031,445
71099	Parker Centennial Assur Co	WI	63,875,548	24,377,371	2,500,000		0	36,998,178
67598	Paul Revere Life Ins Co	MA	4,920,983,852	4,462,247,601	9,800,000		0	448,936,251
67601	Paul Revere Variable Ann Ins Co	MA	132,607,770	18,561,392	2,500,000		0	111,546,378
93262	Penn Ins & Ann Co	DE	1,117,455,520	1,000,193,373	2,500,000		0	114,762,147
67644	Penn Mut Life Ins Co	PA	10,546,348,301	9,244,137,484	0		0	1,302,210,818
67660	Pennsylvania Life Ins Co	PA	1,180,290,072	1,043,466,344	4,594,600		0	132,229,129
85561	Perico Life Ins Co	DE	50,960,307	19,353,896	2,500,000		0	29,106,411

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007
Non-Domestic Life Insurers**

NAIC	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
90247	IA	37,174,626	30,362,716	2,500,000	0	4,311,910
67784	TX	187,708,684	168,161,848	3,000,000	0	16,546,836
67792	PA	44,325,743	36,209,070	1,105,313	0	7,011,360
93548	CT	5,342,708,080	5,175,271,648	2,500,000	0	164,936,432
93734	CT	65,294,334	45,235,810	2,500,000	0	17,558,524
67814	NY	16,714,605,994	15,866,488,574	10,000,000	0	838,117,420
72125	NE	1,290,549,948	1,206,046,568	2,505,000	0	81,998,380
80578	NE	1,389,129,257	629,102,448	0	0	760,026,809
67873	TX	47,128,954	36,266,942	2,500,000	0	8,362,012
67911	ND	458,568,762	429,136,446	3,000,000	0	26,432,316
67946	TX	91,061,079	20,609,911	2,500,000	0	67,951,168
68039	NY	3,925,691,691	3,565,319,149	2,500,875	0	357,871,667
65919	MA	5,895,972,126	4,241,123,623	2,500,000	0	1,652,348,504
61271	IA	135,714,881,712	132,017,396,021	2,500,000	0	3,694,985,690
71161	IA	11,580,630	127,726	2,500,000	0	8,952,904
68047	TX	97,315,240	66,920,630	2,500,000	0	27,894,610
68136	TN	25,800,879,575	24,003,934,989	5,000,000	0	1,791,944,586
67903	OH	10,588,092	7,490,826	2,500,000	0	597,266
68195	TN	7,735,411,139	7,300,341,025	43,501,205	0	391,568,909
79227	AZ	27,253,774,296	26,480,914,624	2,500,000	0	770,359,672
68241	NJ	252,761,434,698	245,780,640,196	2,500,000	0	6,978,294,502
93629	CT	61,437,059,037	60,491,443,609	2,500,000	0	943,115,428
70211	IN	18,276,974,513	17,780,874,236	2,500,000	0	493,600,277
68357	MO	730,531,888	672,231,203	4,000,000	0	54,300,685
68381	IL	3,240,629,252	2,783,081,246	6,003,113	30,000,000	421,544,893
67105	MN	22,384,570,846	20,058,644,277	2,500,000	100,000	2,323,326,569
61360	NY	3,251,995,151	2,965,045,193	2,755,726	0	284,194,232
61700	DE	34,861,370	9,735,017	2,500,000	0	22,626,353
61506	IL	103,153,962	88,349,734	2,500,000	0	12,304,229
92673	CA	28,329,486	6,163,732	0	0	22,165,753
93572	MO	11,821,492,433	10,637,358,768	2,500,000	0	1,181,633,665
65005	MN	79,870,146,548	77,049,705,730	3,000,000	0	2,817,440,818
60183	AZ	17,332,526	3,319,096	3,511,000	0	10,502,430
60445	TX	527,925,714	492,783,295	2,500,000	0	32,642,419
87017	TX	376,591,585	333,973,405	5,002,500	0	37,615,680
64688	TX	1,958,167,115	1,832,617,265	2,677,500	0	122,872,348
68446	TX	18,040,672	10,925,255	2,792,306	0	4,323,109
69914	TX	73,650,925	22,300,357	2,500,000	0	48,850,569
93742	MN	141,542,651	22,592,821	2,500,000	0	116,449,830
68675	KS	12,341,315,068	11,738,952,867	7,000,130	0	595,362,071
68721	MN	96,470,567	71,823,078	2,500,000	0	22,147,489
68713	CO	24,221,950,465	22,916,279,378	2,880,000	0	1,302,791,087
68772	NY	2,116,278,992	2,001,548,979	0	0	114,730,013
68810	WI	3,338,037,766	3,076,345,721	3,161,780	0	258,530,266
97241	WI	381,810,616	333,013,118	30,835,800	0	17,961,696
68845	VA	1,664,854,647	1,539,064,840	0	0	125,789,807
71420	CA	133,494,394	70,433,319	3,600,000	0	59,461,075
69019	OR	13,265,338,273	12,250,957,381	423,838,694	0	590,542,198
86355	OK	531,349,226	320,402,735	3,000,000	0	207,946,491
69051	IN	1,988,891,653	1,882,691,792	3,054,291	0	103,145,570
69078	NY	367,198,928	257,550,756	2,586,845	0	107,061,327
68985	LA	24,768,575	13,043,265	3,000,000	0	8,725,310
94498	IL	8,259,718	30,469	2,500,000	0	5,729,250
69108	IL	43,307,956,809	38,052,424,753	3,000,000	0	5,252,532,056
69116	IN	2,504,180,763	2,353,382,137	3,000,000	0	147,798,626
69132	GA	374,893,023	344,286,583	0	0	30,606,440
65021	VT	2,206,086,016	1,964,551,858	2,500,000	0	239,034,158
80926	CT	119,234,776	83,944,930	3,000,000	0	32,289,846
79065	DE	44,700,805,700	43,526,661,682	6,437,000	0	1,167,707,018
69256	AZ	39,454,567,710	34,733,224,708	5,636,400	0	4,715,706,602
69272	MO	430,172,070	391,805,951	5,320,000	0	33,046,123
69310	NE	12,600,069	993,545	2,500,000	0	9,106,524
82627	CT	11,925,550,298	10,285,371,350	4,000,000	0	1,636,178,948
68608	WA	18,004,829,093	16,779,830,911	5,000,000	0	1,219,998,182

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007 Non-Domestic Life Insurers

NAIC	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
90581	WA	16,807,590	6,303,626	2,500,000	0	8,003,964
69345	NY	196,409,274,903	178,582,155,031	2,500,000	0	17,824,619,872
69353	PA	56,968,285	48,333,442	0	0	8,634,842
69396	TX	630,854,947	585,141,170	3,177,360	0	42,536,423
70435	MA	2,055,984,914	1,856,004,159	2,700,708	0	197,280,047
97721	MN	3,664,564,029	3,486,487,956	5,000,000	0	173,076,073
60142	NY	3,115,349,760	2,783,219,468	2,500,000	0	329,630,292
69477	WI	812,867,383	558,359,482	2,500,000	0	252,007,901
69566	CA	331,958,650	264,838,353	2,500,002	0	64,620,295
70688	NY	17,771,744,889	16,958,449,963	2,058,250	441,750	810,794,926
86231	IA	73,509,105,557	71,519,356,059	3,169,550	1,302,550	1,985,277,398
67121	IA	31,011,957,970	27,414,019,709	13,801,463	13,793,325	3,570,343,473
93270	NC	5,821,264	2,164,669	1,200,000	0	2,456,595
61425	IL	1,236,855,539	1,000,464,239	2,500,000	0	233,891,300
62863	IL	361,680,502	189,983,406	2,500,000	0	169,197,095
67423	CA	42,517,580	6,203,778	2,500,000	0	33,813,802
86371	TX	14,292,854	3,366,853	5,682,300	0	5,243,701
80314	IN	1,725,804,981	1,380,869,631	3,000,000	0	341,935,350
11121	TX	95,602,140	82,896,753	1,750,000	750,000	10,205,387
91529	WI	135,192,042	90,098,142	2,600,000	0	42,493,900
69701	TX	104,521,421	89,978,424	2,668,002	0	11,874,994
80837	OH	7,284,871,050	6,963,812,540	2,500,000	0	318,558,510
62596	IL	18,204,149,019	17,789,714,585	2,903,775	0	411,530,659
69744	MD	4,058,034,518	3,931,830,426	3,578,700	0	122,625,392
70408	IA	7,195,167,472	6,756,243,516	5,000,000	0	433,923,956
92916	NE	1,309,631,500	1,141,160,614	3,000,000	0	165,470,886
65269	OH	3,154,064	42,141	2,500,000	0	611,923
91693	GA	80,304,763	62,741,726	2,840,000	0	14,723,037
87645	TX	609,661,082	383,598,978	4,000,000	0	222,062,104
79413	CT	11,425,483,510	8,320,618,457	3,000,000	0	3,101,865,053
69922	IN	59,190,965	43,305,616	2,503,247	0	13,382,102
69930	IL	2,055,249,126	1,851,052,398	10,152,088	0	194,044,640
94099	MO	3,058,371,933	2,668,729,663	3,000,000	0	386,642,270
82694	KY	27,339,997	25,068,444	1,000,000	0	1,271,553
92703	IL	7,199,388	4,715,913	1,000,000	0	1,483,475
69868	NE	13,227,857,612	11,869,797,721	9,000,000	0	1,349,059,891
70106	NY	5,314,658,764	4,842,259,406	3,961,316	0	468,438,042
63479	TX	499,286,186	433,634,898	2,500,005	0	63,151,283
72850	NE	91,903,643	69,347,060	2,530,000	0	20,026,583
63819	PA	57,747,401	51,000,657	2,524,502	0	4,222,242
70114	NY	320,911,394	301,631,029	0	0	19,280,365
70130	OH	263,087,901	232,957,184	2,000,000	0	28,130,717
70173	KS	328,939,851	282,532,128	2,500,000	0	43,907,723
62235	ME	16,438,518,655	14,948,015,742	5,000,000	0	1,485,502,913
80705	MI	145,615,793	108,800,892	0	0	36,814,901
80802	MI	14,719,905,912	14,169,230,774	0	0	550,675,138
80659	MI	3,357,530,973	3,172,844,128	0	0	184,686,845
80675	MI	414,452,847	308,569,540	0	0	105,883,307
84530	OH	543,683,858	498,253,130	4,050,000	0	41,380,728
72613	NE	8,943,719	55,483	2,500,000	0	6,388,237
69663	TX	10,862,262,253	9,897,136,741	2,500,000	0	962,625,511
94358	AR	239,530,295	140,221,973	2,500,000	0	96,808,322
68632	CT	649,526,441	582,212,758	2,500,100	0	64,813,583
70238	TX	63,998,991,276	61,157,685,672	3,575,000	0	2,837,730,604
70319	IL	2,473,581,370	2,037,995,843	25,036,850	0	410,548,676
83607	IA	22,231,184	4,693,204	2,750,000	0	14,787,980
70335	NE	3,130,421,068	2,831,043,721	5,000,000	0	294,377,347
70483	OH	8,832,318,171	5,126,353,628	1,000,000	0	3,704,964,543
91413	OH	11,768,905,053	11,280,202,528	2,500,000	0	486,202,525
92622	OH	9,294,093,634	8,600,442,999	2,500,000	0	691,150,635
66133	MN	433,471,351	316,639,169	2,500,000	0	114,332,181
60704	NY	1,219,486,267	1,126,124,901	2,502,500	0	90,858,898
79987	NE	23,198,424	962,619	5,446,696	0	16,789,109
70629	NE	231,500,679	115,124,879	2,500,000	0	113,875,800

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007
Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
88080	XL Life Ins and Annuity Co	IL	736,668,962	710,618,306	5,000,000	0	21,050,656
80586	XL Re Life Amer Inc	DE	57,550,892	8,090,501	2,500,000	0	46,960,391
71323	Zale Life Ins Co	AZ	<u>12,127,567</u>	<u>2,482,573</u>	<u>2,500,000</u>	<u>0</u>	<u>7,144,994</u>
Totals Non-Domestic Life Insurer(s)			4,798,687,677,486	4,507,235,843,612	2,860,702,986	262,207,259	288,328,923,675

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007						
Grand Totals of All Life Insurers						
Totals for Domestic Life Insurers	0	0	0	0	0	0
Totals for Non-Domestic Life Insurers	449	4,798,687,677,486	4,507,235,843,612	2,860,702,986	262,207,259	288,328,923,675
Grand Totals for All Life Insurers	449	4,798,687,677,486	4,507,235,843,612	2,860,702,986	262,207,259	288,328,923,675

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus
Domestic Property Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
12372	Brickstreet Mut Ins Co	WV	1,358,951,576	911,977,114	0	0	446,974,462
12611	Farmers & Mechanics Fire & Cas Ins I	WV	3,734,022	1,281,653	1,000,000	0	2,452,369
15342	Farmers Home Fire Insurance Company	WV	4,143,604	20,396	0	0	4,123,208
36315	Farmers Mech Mut Fire Ins Of WV	WV	35,915,740	14,012,480	0	0	21,903,260
40070	Farmers Mut Ins Co	WV	8,993,390	4,112,412	0	0	4,880,978
38504	First Surety Corp	WV	4,952,419	552,057	1,000,000	0	4,400,362
14281	Inland Mut Ins Co	WV	5,845,740	485,933	0	0	5,359,807
14656	Municipal Mut Ins Co	WV	25,940,606	9,092,758	0	0	16,847,849
11057	Mutual Protective Association of WV	WV	1,572,033	139,983	0	0	1,432,050
10904	Pan Handle Farmers Mut Ins Co Of WV	WV	3,736,506	1,785,677	0	0	1,950,829
	Patrons Mutual Fire Ins. Co.	WV	615,117	707	0	0	614,410
	Peoples Mutual Fire Ins. Co.	WV	928,707	109,552	0	0	819,155
15415	Safe Ins Co	WV	6,443,715	2,316,952	0	0	4,126,763
15431	West Virginia Farmers Mut Ins Assoc	WV	4,398,034	918,891	0	0	3,479,143
11972	West Virginia Mut Ins Co	WV	154,214,454	86,028,940	0	0	68,185,515
10911	West Virginia Natl Auto Ins Co	WV	8,742,867	4,247,893	1,001,000	0	4,494,974
11003	Wva Ins Co	WV	<u>34,058,492</u>	<u>8,656,991</u>	<u>0</u>	<u>0</u>	<u>25,401,501</u>
	Totals Domestic Property Insurer(s)		1,663,187,022	1,045,740,389	3,001,000	0	617,446,635

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common Capital	Preferred Capital Stock		Surplus
			Assets	Liabilities				
36404	21st Century Cas Co	CA	12,289,205	1,103,277	3,300,000	0	11,185,928	
12963	21st Century Ins Co	CA	1,552,778,564	890,123,070	3,000,000	0	662,655,494	
22896	Aca Fin Guar Corp	MD	691,791,549	462,651,493	15,000,000	0	229,140,057	
10921	ACA Ins Co	AK	39,634,596	24,138,770	3,415,965	0	15,495,521	
10349	Acceptance Cas Ins Co	NE	47,586,804	16,512,947	3,000,000	0	31,073,857	
26379	Accredited Surety & Cas Co Inc	FL	32,599,788	10,363,998	3,060,000	0	22,235,790	
22667	Ace Amer Ins Co	PA	7,799,063,925	5,822,823,871	5,000,000	0	1,976,240,054	
20702	Ace Fire Underwriters Ins Co	PA	90,804,997	32,196,820	4,250,000	0	58,608,177	
10030	Ace Ind Ins Co	PA	32,410,347	18,208,893	3,500,000	0	14,201,454	
20699	Ace Prop & Cas Ins Co	PA	5,965,997,449	4,085,939,771	10,000,000	0	1,880,057,678	
19984	ACIG Ins Co	IL	288,262,342	210,034,449	4,000,000	0	78,227,894	
22950	Acstar Ins Co	IL	89,619,104	58,009,198	3,500,000	0	31,609,906	
14184	Acuity A Mut Ins Co	WI	1,865,024,743	1,159,624,591	0	0	705,400,152	
44318	Admiral Ind Co	DE	71,494,162	41,293,595	3,506,250	0	30,200,567	
33987	Advanta Ins Co	AZ	19,197,223	620,290	5,000,000	0	18,576,933	
40517	Advantage Workers Comp Ins Co	IN	109,488,518	52,593,268	3,000,000	0	56,895,250	
33898	Aegis Security Ins Co	PA	78,028,890	39,152,546	3,000,000	0	38,876,344	
36153	Aetna Ins Co of CT	CT	18,984,981	1,307,092	3,000,000	0	17,677,889	
10014	Affiliated Fm Ins Co	RI	1,361,223,254	685,718,338	4,000,000	7,250,000	675,504,916	
42609	Affirmative Ins Co	IL	500,796,865	320,658,344	2,500,000	0	180,138,520	
42757	Agri Gen Ins Co	IA	601,366,750	144,389,323	16,837,870	0	456,977,427	
25232	AIG Advantage Ins Co	MN	71,129,633	48,731,336	4,200,000	0	22,398,297	
19402	AIG Cas Co	PA	4,835,789,903	2,951,765,452	5,000,000	0	1,884,024,451	
34789	AIG Centennial Ins Co	PA	630,728,830	295,704,307	4,200,000	0	335,024,523	
36587	AIG Natl Ins Co Inc	NY	50,729,977	32,487,557	6,000,000	0	18,242,420	
20796	AIG Premier Ins Co	PA	374,283,126	212,140,499	4,200,000	0	162,142,627	
19399	AIU Ins Co	NY	3,104,196,330	1,705,704,002	8,000,000	0	1,398,492,328	
10957	Alamance Ins Co	IL	407,044,965	162,051,816	3,500,000	0	244,993,149	
24899	Alea North America Ins Co	NY	453,690,249	289,470,000	8,425,518	0	164,220,249	
13285	Allegheny Cas Co	PA	22,171,287	5,910,977	1,500,000	3,200,000	16,260,310	
20273	Alliance Assur Co Of Amer	NY	7,170,173	0	3,000,000	0	7,170,173	
35300	Allianz Global Risks US Ins Co	CA	4,707,822,151	1,108,358,843	10,000,000	191,489	3,599,463,308	
10690	Allied World Natl Assur Co	NH	120,628,379	64,523,091	10,000,000	0	56,105,288	
10212	Allmerica Fin Alliance Ins Co	NH	16,033,705	30,272	5,000,000	0	16,003,433	
41840	Allmerica Fin Benefit Ins Co	MI	15,563,104	1,127	4,200,000	0	15,561,977	
29688	Allstate Fire & Cas Ins Co	IL	16,818,578	243,128	7,000,000	0	16,575,450	
19240	Allstate Ind Co	IL	77,000,453	3,459,142	4,200,000	0	73,541,311	
19232	Allstate Ins Co	IL	46,162,434,295	28,127,896,673	4,200,000	0	18,034,537,621	
17230	Allstate Prop & Cas Ins Co	IL	68,884,359	749,316	4,200,000	0	68,135,043	
18708	Ambac Assur Corp	WI	10,791,563,779	7,475,421,128	82,000,000	0	3,316,142,651	
25402	Amcomp Assur Corp	FL	264,687,583	162,619,508	1,800,000	0	102,068,075	
12548	American Agri Business Ins Co	TX	375,496,088	362,757,839	2,000,000	0	12,738,249	
19720	American Alt Ins Corp	DE	421,563,437	267,088,657	5,120,000	0	154,474,780	
21849	American Automobile Ins Co	MO	447,529,524	250,851,319	3,500,000	0	196,678,205	
10111	American Bankers Ins Co Of FL	FL	1,348,064,515	974,399,490	5,083,164	0	373,665,025	
20427	American Cas Co Of Reading PA	PA	120,743,364	21,321	4,200,000	0	120,722,043	
10391	American Centennial Ins Co	DE	37,432,237	10,965,013	6,000,000	0	26,467,224	
10807	American Century Cas Co	TX	115,827,181	70,019,587	5,150,000	0	45,807,594	
19941	American Commerce Ins Co	OH	387,941,826	242,294,749	3,226,140	0	145,647,077	
10216	American Contractors Ind Co	CA	248,800,804	185,403,700	2,100,000	0	63,397,104	
19690	American Economy Ins Co	IN	1,525,338,883	1,125,004,856	5,000,000	0	400,334,027	
37990	American Empire Ins Co	OH	51,967,444	26,328,387	3,100,000	0	25,639,057	
10819	American Equity Specialty Ins Co	CT	78,051,734	48,372,584	3,500,000	0	29,679,150	
23450	American Family Home Ins Co	FL	447,224,154	308,198,740	4,200,000	0	139,025,414	
24066	American Fire & Cas Co	OH	37,032,712	1,344,639	3,374,043	0	35,688,072	
24376	American Gen Ind Co	IL	50,952,187	12,155,740	3,000,000	0	38,796,447	
31208	American Gen Prop Ins Co	TN	66,311,941	13,793,464	17,574,100	0	52,518,477	
26247	American Guar & Liab Ins	NY	339,931,884	186,310,463	5,000,027	0	153,621,421	
43494	American Hallmark Ins Co Of TX	TX	253,113,071	167,211,349	4,000,000	0	85,901,722	
13331	American Hardware Mut Ins Co	OH	332,854,026	203,779,489	0	0	129,074,537	
39152	American Hlthcare Ind Co	DE	112,089,219	71,960,900	5,000,000	0	40,128,319	
19380	American Home Assur Co	NY	28,856,269,427	21,559,313,091	25,425,810	0	7,296,956,336	

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital	Capital Stock	
21857	American Ins Co	OH	1,655,051,455	998,638,615	10,501,770	0	656,412,840
32220	American Intl Ins Co	NY	1,221,895,014	854,731,128	5,000,000	0	367,163,886
23795	American Intl Pacific Ins	CO	34,401,827	446,888	3,000,000	0	33,954,939
40258	American Intl S Ins Co	PA	37,913,030	1,081,028	3,000,000	0	36,832,002
30562	American Manufacturers Mut Ins Co	IL	10,942,180	60,919	0	0	10,881,261
15911	American Mining Ins Co Inc	AL	108,296,819	77,897,316	600,000	1,150,000	30,399,503
23469	American Modern Home Ins Co	OH	877,724,844	595,101,757	5,000,000	0	282,623,087
38652	American Modern Select Ins Co	OH	82,945,836	60,720,665	3,000,000	0	22,225,171
22918	American Motorists Ins Co	IL	23,859,452	658,361	6,449,529	0	23,201,091
39942	American Natl Gen Ins Co	MO	99,226,959	28,824,160	2,500,000	0	70,402,799
28401	American Natl Prop & Cas Co	MO	1,181,719,127	687,733,323	4,200,000	0	493,985,804
19615	American Reliable Ins Co	AZ	371,216,531	266,676,137	4,200,000	0	104,540,394
19631	American Road Ins Co	MI	675,244,738	308,876,074	3,000,000	0	366,368,664
39969	American Safety Cas Ins Co	OK	181,190,754	98,823,851	3,500,000	0	82,366,903
42978	American Security Ins Co	DE	1,660,438,327	944,653,167	5,052,500	0	715,785,160
19992	American Select Ins Co	OH	172,992,811	112,419,045	2,500,000	0	60,573,766
17965	American Sentinel Ins Co	PA	22,884,297	11,836,150	3,000,000	0	11,048,147
42897	American Serv Ins Co Inc	IL	87,772,545	58,005,411	3,000,004	0	29,767,134
41998	American Southern Home Ins Co	FL	89,902,047	65,624,839	3,500,000	0	24,277,208
10235	American Southern Ins Co	KS	99,900,837	61,687,711	3,000,000	0	38,213,126
19704	American States Ins Co	IN	2,069,992,619	1,557,928,351	5,000,000	0	512,064,268
37214	American States Preferred Ins Co	IN	241,124,018	162,578,415	5,000,000	0	78,545,603
31380	American Surety Co	IN	15,352,837	2,313,431	2,000,000	0	13,039,406
40142	American Zurich Ins Co	IL	263,666,267	85,419,847	5,000,000	0	178,246,420
30872	Amerin Guar Corp	IL	223,527,401	234,898,982	5,307,456	0	-11,371,581
12504	Ameriprise Ins Co	WI	48,998,379	340,206	8,000,000	0	48,658,173
23396	Amerisure Mut Ins Co	MI	1,719,367,364	1,124,606,894	0	0	594,760,470
27928	Amex Assur Co	IL	232,390,855	86,722,095	4,597,875	0	145,668,760
42390	Amguard Ins Co	PA	263,526,254	201,995,143	5,328,000	0	61,531,111
19976	Amica Mut Ins Co	RI	4,077,429,748	1,787,553,695	0	0	2,289,876,053
10984	Ansar Amer Ins	MI	55,761,821	25,599,627	15,000,000	0	30,162,194
11150	Arch Ins Co	MO	1,464,993,714	924,446,147	5,000,000	0	540,547,567
10348	Arch Reins Co	NE	1,114,503,089	395,523,516	5,000,000	0	718,979,573
19860	Argonaut Great Central Ins Co	IL	165,524,481	87,359,542	4,318,130	0	78,164,939
19801	Argonaut Ins Co	IL	1,567,866,261	1,097,961,206	4,500,000	0	469,905,055
19828	Argonaut Midwest Ins Co	IL	74,993,581	27,293,221	3,750,000	0	47,700,359
41459	Armed Forces Ins Exch	KS	147,828,181	74,663,591	0	0	73,164,590
24678	Arrowood Ind Co	DE	2,998,163,220	2,552,535,982	5,000,000	0	445,627,238
21865	Associated Ind Corp	CA	177,620,305	105,784,133	3,500,000	0	71,836,172
11240	Association Ins Co	GA	75,108,025	53,488,489	1,800,000	0	21,619,536
19305	Assurance Co Of Amer	NY	91,259,325	71,603,709	5,000,000	0	19,655,616
11558	AssuranceAmerica Ins Co	SC	61,111,324	49,149,905	1,500,000	0	11,961,419
30180	Assured Guar Corp	MD	1,361,538,502	961,967,238	15,000,480	0	399,571,264
41769	Athena Assur Co	MN	198,335,316	138,662,747	3,500,000	0	59,672,569
20931	Atlanta Intl Ins Co	NY	44,458,519	28,681,538	2,560,932	0	15,776,981
22209	Atlantic Ins Co	TX	35,706,406	1,062,403	3,000,000	0	34,644,002
19895	Atlantic Mut Ins Co	NY	428,678,010	389,353,834	0	0	39,324,176
27154	Atlantic Specialty Ins Co	NY	67,932,823	17,102,304	9,000,000	0	50,830,519
25422	Atradius Trade Credit Ins Co	MD	105,069,136	54,712,125	6,000,000	0	50,357,011
19933	Audubon Ins Co	LA	91,631,298	49,245,752	2,000,000	0	42,385,546
11983	Auto Club Prop Cas Ins Co	IA	29,474,313	1,125,676	2,500,000	0	28,348,637
19062	Automobile Ins Co Of Hartford CT	CT	964,543,776	656,426,479	6,000,000	0	308,117,297
34460	Autoone Ins Co	NY	73,756,518	28,240,728	3,000,000	0	45,515,790
10367	Avemco Ins Co	MD	123,444,564	53,785,652	3,003,000	0	69,658,912
29530	AXA Art Ins Corp	NY	69,806,330	32,713,228	3,000,000	0	37,093,102
33022	AXA Ins Co	NY	158,152,884	59,895,445	5,000,000	0	98,257,439
16187	AXA Re Prop & Cas Ins Co	DE	62,902,377	34,156,768	4,046,965	0	28,745,609
37273	Axis Ins Co	IL	479,872,338	94,815,157	4,968,600	0	385,057,181
20370	AXIS Reins Co	NY	2,007,378,497	1,400,259,409	5,000,000	0	607,119,088
24813	Balboa Ins Co	CA	2,175,411,214	1,299,534,598	4,250,000	0	875,876,616
18538	Bancinsure Inc	OK	109,141,319	64,050,961	3,500,000	0	45,090,358
33162	Bankers Ins Co	FL	111,480,713	69,664,828	4,500,000	0	41,815,884
18279	Bankers Standard Ins Co	PA	297,808,031	192,390,709	3,500,000	0	105,417,322
38245	BCS Ins Co	OH	221,832,792	80,542,545	3,000,000	0	141,290,247

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital	Capital Stock	
37540	Beazley Ins Co Inc	CT	155,059,479	49,633,548	4,200,000	0	105,425,931
41394	Benchmark Ins Co	KS	88,970,145	49,203,848	5,005,000	0	39,766,297
32603	Berkley Ins Co	DE	7,014,516,566	4,804,396,425	43,000,000	10,000	2,210,120,141
29580	Berkley Regional Ins Co	DE	2,565,873,584	1,911,643,536	4,000,000	0	654,230,048
20095	Bituminous Cas Corp	IL	791,538,671	519,359,548	8,000,000	0	272,179,124
20109	Bituminous Fire & Marine Ins Co	IL	527,305,641	401,635,886	5,000,000	0	125,669,754
27081	Bond Safeguard Ins Co	IL	43,661,767	25,004,123	2,000,000	0	18,657,644
19658	Bristol W Ins Co	OH	167,759,858	134,734,282	3,000,000	0	33,025,576
13528	Brotherhood Mut Ins Co	IN	314,437,581	178,754,232	0	0	135,683,350
20117	California Cas Ind Exch	CA	611,425,594	293,307,306	0	0	318,118,288
21946	Camden Fire Ins Assoc	NJ	73,951,586	700,262	4,200,000	0	73,251,324
36340	Camico Mut Ins Co	CA	167,862,356	116,884,827	0	0	50,977,529
12260	Campmed Cas & Ind Co Inc MD	MD	33,676,384	23,905,978	1,500,000	0	9,770,406
10464	Canal Ins Co	SC	1,377,428,345	846,918,209	15,000,000	0	530,510,136
30589	Capital City Ins Co Inc	SC	136,104,536	97,817,937	3,324,000	0	38,286,599
20877	Capital Markets Assur Corp	NY	120,455,943	962,046	17,460,000	0	119,493,897
10472	Capitol Ind Corp	WI	446,842,900	236,765,844	4,201,416	0	210,077,056
10510	Carolina Cas Ins Co	IA	872,987,503	615,587,610	3,686,551	0	257,399,893
26697	Casualty Underwriters Ins Co	UT	4,155,231	22,011	2,000,000	0	4,133,220
11255	Caterpillar Ins Co	MO	203,664,383	162,908,351	3,500,000	0	40,756,032
19518	Catlin Ins Co	TX	41,094,186	8,993,232	4,000,000	0	32,100,954
20176	Celina Mut Ins Co	OH	48,240,701	27,797,753	0	0	20,442,948
10891	CEM Ins Co	IL	9,484,929	4,808,003	1,000,000	0	4,676,926
19909	Centennial Ins Co	NY	182,974,768	167,820,012	4,204,436	0	15,154,756
34274	Central States Ind Co Of Omaha	NE	259,388,340	48,815,772	2,600,002	0	210,572,568
34649	Centre Ins Co	DE	345,363,809	246,353,342	5,000,000	0	99,010,467
42765	Centurion Cas Co	IA	348,795,333	17,525,995	2,600,000	0	331,269,338
20710	Century Ind Co	PA	998,943,069	973,943,069	4,250,000	0	25,000,000
36951	Century Surety Co	OH	515,917,213	362,462,076	3,000,000	0	153,455,137
25615	Charter Oak Fire Ins Co	CT	836,143,678	607,758,099	4,200,000	0	228,385,579
10642	Cherokee Ins Co	MI	249,313,468	168,331,687	3,000,000	0	80,981,781
22810	Chicago Ins Co	IL	285,938,430	153,513,980	3,600,000	0	132,424,450
12777	Chubb Ind Ins Co	NY	234,483,968	169,865,740	3,500,000	0	64,618,228
10052	Chubb Natl Ins Co	IN	189,134,057	124,382,371	4,500,000	0	64,751,686
10669	Church Ins Co	NY	53,909,109	35,045,445	15,000,000	0	18,863,664
18767	Church Mut Ins Co	WI	1,178,569,396	789,165,567	0	0	389,403,829
25771	CIFG Assur N Amer Inc	NY	204,542,362	138,449,675	19,700,000	0	66,092,687
22004	CIM Ins Corp	MI	17,418,551	3,783,531	2,500,000	0	13,635,019
28665	Cincinnati Cas Co	OH	331,941,900	53,460,076	3,750,000	0	278,481,824
10677	Cincinnati Ins Co	OH	10,019,658,449	5,712,508,439	3,586,355	0	4,307,150,009
20532	Clarendon Natl Ins Co	NJ	950,458,111	510,681,820	4,800,000	0	439,776,292
25070	Clearwater Ins Co	DE	1,326,014,265	655,821,961	7,500,000	0	670,192,304
10019	Clearwater Select Ins Co	DE	100,867,913	15,953,889	5,000,000	0	84,914,024
33480	Clermont Ins Co	IA	24,170,352	1,239,465	4,200,000	0	22,930,887
29114	CMG Mortgage Assur Co	WI	9,308,403	2,009,288	2,000,000	0	7,299,115
40266	CMG Mortgage Ins Co	WI	335,861,636	258,849,771	2,750,000	0	77,011,865
30112	CNL Ins Amer Inc	GA	28,350,338	8,889,875	2,219,424	0	19,460,462
31887	Coface N Amer Ins Co	MA	94,976,804	44,570,166	2,600,000	0	50,406,638
34347	Colonial Amer Cas & Surety Co	MD	37,682,896	13,278,049	5,000,000	0	24,404,847
10758	Colonial Surety Co	PA	26,919,940	16,527,037	3,000,000	0	10,392,903
40371	Columbia Mut Ins Co	MO	348,581,034	163,783,053	0	0	184,797,981
19410	Commerce & Industry Ins Co	NY	8,622,519,611	5,934,585,626	5,022,500	0	2,687,933,985
43958	Commerce Protective Ins Co	PA	6,052,745	3,762,743	1,200,000	0	2,290,002
21296	Commercial Guar Cas Ins Co	IN	130,746,411	7,620,315	9,000,000	0	123,126,096
18732	Commercial Loan Ins Corp	WI	11,485,981	431,555	2,000,000	0	11,054,426
10220	Commonwealth Ins Co Of Amer	WA	50,063,406	28,459,739	3,000,000	0	21,603,667
10794	Companion Commercial Ins Co	SC	12,327,309	3,931,963	3,000,000	0	8,395,346
12157	Companion Prop & Cas Ins Co	SC	456,666,485	305,553,509	4,200,000	0	151,112,976
21989	Compass Ins Co	NY	12,858,695	1,814,007	1,253,480	0	11,044,688
24961	Connie Lee Ins Co	WI	173,642,785	26,079,079	15,000,000	0	147,563,706
32190	Constitution Ins Co	NY	42,652,258	765,073	4,200,000	0	41,887,185
20443	Continental Cas Co	IL	38,899,575,941	30,551,562,749	39,282,790	0	8,348,013,192
28258	Continental Ind Co	IA	37,263,996	22,499,844	4,000,002	0	14,764,152
35289	Continental Ins Co	PA	4,258,804,305	2,189,046,956	53,566,360	0	2,069,757,349

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital	Capital Stock	
10804	Continental Western Ins Co	IA	265,923,895	180,134,741	3,000,000	0	85,789,154
37206	Contractors Bonding & Ins Co	WA	214,519,446	127,101,191	2,500,000	0	87,418,255
26492	Courtesy Ins Co	FL	431,035,495	294,752,860	3,000,000	0	136,282,635
31348	Crum & Forster Ind Co	DE	35,998,886	23,439,835	3,500,000	0	12,559,051
24660	Cumberland Cas & Surety Co	FL	6,028,801	9,974,855	2,000,000	0	-3,946,054
10847	Cumis Ins Society Inc	IA	1,301,742,579	793,376,231	5,831,488	0	508,366,348
10499	DaimlerChrysler Ins Co	MI	218,492,687	142,376,784	5,000,000	0	76,115,903
21164	Dairyland Ins Co	WI	1,183,285,026	722,809,352	4,012,000	0	460,475,676
16624	Darwin Natl Assur Co	DE	585,943,013	367,143,139	3,500,000	0	218,799,875
16705	Dealers Assur Co	OH	64,032,623	36,055,657	4,200,990	0	27,976,966
37907	Deerbrook Ins Co	IL	21,312,330	308,670	4,375,000	0	21,003,660
37184	Deerfield Ins Co	IL	60,827,114	14,651,143	3,500,000	0	46,175,971
35408	Delos Ins Co	DE	462,981,753	255,220,421	4,200,000	0	207,761,332
40975	Dentists Ins Co	CA	241,650,956	101,186,151	5,000,000	0	140,464,805
12718	Developers Surety & Ind Co	IA	129,733,301	65,328,439	3,000,000	0	64,404,862
10659	Diamond Ins Co	IL	66,282,867	48,059,144	2,500,000	0	18,223,723
42048	Diamond State Ins Co	IN	184,591,153	63,899,323	5,000,000	0	120,691,829
23736	Direct Natl Ins Co	AR	16,173,180	9,732,501	2,500,000	0	6,440,679
36463	Discover Prop & Cas Ins Co	IL	112,954,277	66,572,593	6,300,000	0	46,381,684
34495	Doctors Co An Interins Exch	CA	2,099,948,790	1,295,802,976	0	0	804,145,814
33499	Dorinco Reins Co	MI	1,938,128,809	1,348,840,930	5,000,000	0	589,287,879
10724	Eastern Alliance Ins Co	PA	133,846,886	84,097,874	2,100,000	0	49,749,012
14702	Eastguard Ins Co	PA	79,438,988	61,255,198	5,000,000	0	18,183,790
22926	Economy Fire & Cas Co	IL	360,127,518	14,772,383	3,000,000	0	345,355,134
38067	Economy Preferred Ins Co	IL	8,230,641	16,024	3,000,000	0	8,214,616
40649	Economy Premier Assur Co	IL	34,141,445	209,661	3,000,000	0	33,931,783
21261	Electric Ins Co	MA	1,246,018,444	874,042,324	3,500,000	0	371,976,119
21326	Empire Fire & Marine Ins Co	NE	196,843,506	142,195,111	4,000,000	0	54,648,395
20648	Employers Fire Ins Co	MA	101,248,632	42,559,060	4,500,000	0	58,689,572
21458	Employers Ins of Wausau	WI	4,077,177,589	2,778,765,619	5,000,000	0	1,298,411,970
21415	Employers Mut Cas Co	IA	2,151,774,292	1,255,549,569	0	0	896,224,723
39845	Employers Reins Corp	MO	10,594,632,330	7,532,619,020	6,345,000	0	3,062,013,310
11252	Encompass Home & Auto Ins Co	IL	6,236,121	90,704	2,350,000	0	6,145,417
15130	Encompass Ind Co	IL	22,448,513	501,249	3,021,700	0	21,947,264
10358	Encompass Ins Co	IL	25,609,565	12,851,671	5,000,000	0	12,757,893
10071	Encompass Ins Co Of Amer	IL	20,960,793	196,290	10,000,000	0	20,764,503
10641	Endurance Amer Ins Co	DE	132,579,808	7,163,444	6,000,000	0	125,416,364
11551	Endurance Reins Corp of Amer	NY	1,613,420,593	1,020,557,396	5,000,000	0	592,863,197
26263	Erie Ins Co	PA	622,700,668	407,261,875	2,350,000	0	215,438,793
16233	Erie Ins Co Of NY	NY	51,924,800	33,124,395	2,350,000	0	18,800,405
26271	Erie Ins Exch	PA	9,961,848,856	5,194,324,867	0	0	4,767,523,989
26830	Erie Ins Prop & Cas Co	PA	61,769,489	52,154,196	2,350,000	0	9,615,293
37915	Essentia Ins Co	MO	40,159,716	179,113	4,500,000	0	39,980,603
25712	Esurance Ins Co	WI	440,125,532	318,109,605	3,000,000	500,000	122,015,926
30210	Esurance Prop & Cas Ins Co	CA	89,392,576	64,239,149	2,600,000	0	25,153,427
20516	Euler Hermes Amer Credit Ind Co	MD	362,072,586	189,962,968	2,500,000	0	172,109,618
10120	Everest Natl Ins Co	DE	448,436,421	269,798,965	5,000,000	0	178,637,455
26921	Everest Reins Co	DE	9,661,761,764	6,775,202,497	10,000,000	0	2,886,559,267
13722	Excess Reins Co	DE	35,685,056	8,717,394	3,732,920	0	26,967,662
35181	Executive Risk Ind Inc	DE	2,603,966,536	1,783,357,058	5,000,000	0	820,609,478
21482	Factory Mut Ins Co	RI	9,961,924,333	4,191,416,676	0	0	5,770,507,657
44784	Fairfield Ins Co	CT	28,693,378	8,535,223	5,000,000	0	20,158,155
18864	Fairmont Ins Co	CA	41,188,722	16,884,242	8,340,000	0	24,304,480
25518	Fairmont Premier Ins Co	CA	206,927,583	29,768,949	3,808,000	0	177,158,634
24384	Fairmont Specialty Ins Co	DE	228,131,046	102,979,507	3,100,000	0	125,151,539
13803	Farm Family Cas Ins Co	NY	948,402,687	667,557,348	3,606,205	0	280,845,341
41483	Farmington Cas Co	CT	981,914,275	709,086,056	6,000,000	0	272,828,219
13838	Farmland Mut Ins Co	IA	331,323,576	180,201,582	0	0	151,121,994
20281	Federal Ins Co	IN	29,671,057,233	16,793,877,867	20,980,068	0	12,877,179,366
13935	Federated Mut Ins Co	MN	3,905,197,221	2,120,794,679	0	0	1,784,402,543
11118	Federated Rural Electric Ins Exch	KS	312,997,956	215,389,914	0	0	97,608,042
28304	Federated Serv Ins Co	MN	363,174,413	241,520,507	3,000,000	0	121,653,907
43460	FFG Ins Co	TX	178,722,823	141,077,420	2,500,000	0	37,645,403
39306	Fidelity & Deposit Co Of MD	MD	315,360,399	114,761,758	5,000,000	0	200,598,641

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
35386	Fidelity & Guar Ins Co	IA	28,322,909	9,036,568	5,000,000	0	19,286,340
25879	Fidelity & Guar Ins Underwriters Inc	WI	88,404,254	55,831,812	5,000,000	0	32,572,442
25180	Fidelity Natl Ins Co	CA	281,772,157	150,897,951	3,250,000	0	130,874,206
16578	Fidelity Natl Prop & Cas Ins Co	NY	95,753,057	24,798,872	3,465,564	0	70,954,185
35009	Financial Cas & Surety Inc	TX	15,924,025	5,055,857	2,600,000	0	10,868,168
12815	Financial Guar Ins Co	NY	4,298,781,176	4,037,824,417	15,000,000	0	260,908,759
18287	Financial Security Assur Inc	NY	4,289,263,705	2,660,324,125	15,000,000	0	1,628,939,580
22730	Finial Ins Co	NJ	57,681,826	11,667,110	5,000,000	0	46,014,716
39136	Finial Reins Co	CT	1,323,525,481	927,969,271	3,500,000	0	395,556,210
21873	Firemans Fund Ins Co	CA	9,982,460,921	7,088,251,769	4,200,000	0	2,894,209,152
21784	Firemens Ins Co Of Washington DC	DE	112,977,060	80,966,833	3,500,000	0	32,010,227
10336	First Acceptance Ins Co Inc	TX	241,149,029	130,050,824	3,000,000	0	111,098,205
37710	First Amer Prop & Cas Ins Co	CA	83,446,786	37,382,597	5,000,000	0	46,064,190
29980	First Colonial Ins Co	FL	379,568,851	256,526,162	2,500,000	0	123,042,688
11177	First Fin Ins Co	IL	503,718,942	218,929,367	2,500,000	0	284,789,575
10676	First Guard Ins Co	AZ	11,115,342	806,288	1,500,000	0	10,309,054
33588	First Liberty Ins Corp	IA	47,641,180	25,900,584	3,600,000	0	21,740,596
24724	First Natl Ins Co Of Amer	WA	254,088,224	179,272,616	5,000,000	0	74,815,608
33383	First Professionals Ins Co	FL	669,092,678	434,015,676	5,000,000	0	235,077,002
28519	First Sealord Surety Inc	PA	12,788,242	959,016	2,022,300	0	11,829,226
27626	Firstcomp Ins Co	NE	264,668,974	204,132,734	1,500,000	0	60,536,240
35585	Flagship City Ins Co	PA	16,968,320	7,232,525	2,350,000	0	9,735,794
11185	Foremost Ins Co	MI	1,902,835,939	1,287,217,803	4,800,000	0	615,618,136
11800	Foremost Prop & Cas Ins Co	MI	39,517,517	24,075,950	3,525,000	0	15,441,567
41513	Foremost Signature Ins Co	MI	56,900,753	39,057,025	3,600,000	0	17,843,728
10801	Fortress Ins Co	IL	49,394,526	28,479,207	9,046,430	0	20,915,319
10985	Fortuity Ins Co	MI	12,994,846	71,381	5,000,000	0	12,923,465
14249	Founders Ins Co	IL	188,397,962	124,488,534	5,000,000	0	63,909,428
13986	Frankenmuth Mut Ins Co	MI	981,110,916	603,436,711	0	0	377,674,206
21253	Garrison Prop & Cas Ins Co	TX	109,348,537	71,012,128	3,500,000	0	38,336,409
28339	Gateway Ins Co	MO	37,135,260	20,790,789	3,815,000	0	16,344,471
41491	Geico Cas Co	MD	245,726,724	126,648,915	3,010,000	0	119,077,809
35882	Geico Gen Ins Co	MD	153,862,251	77,433,739	3,080,000	0	76,428,512
22055	Geico Ind Co	MD	4,514,020,517	2,686,777,562	3,000,000	0	1,827,242,955
24414	General Cas Co Of WI	WI	1,558,130,280	813,506,538	4,000,000	0	744,623,742
30007	General Fidelity Ins Co	SC	718,084,766	302,356,031	2,500,000	0	415,728,735
24732	General Ins Co Of Amer	WA	2,432,373,782	1,838,026,406	5,000,000	0	594,347,376
22039	General Reins Corp	DE	16,414,666,605	6,527,059,905	11,000,000	0	9,887,606,700
39322	General Security Natl Ins Co	NY	349,415,745	258,127,713	5,000,000	0	91,288,032
11967	General Star Natl Ins Co	OH	536,820,566	304,487,748	4,000,000	0	232,332,818
11231	Generali Us Branch	NY	70,640,283	32,862,230	0	0	37,778,053
38962	Genesis Ins Co	CT	217,517,284	101,595,467	3,500,000	0	115,921,817
37095	Genworth Financial Assur Corp	NC	18,225,803	5,744,505	2,500,000	0	12,481,298
41432	Genworth Home Equity Ins Corp	NC	12,285,444	386,034	2,000,000	0	11,899,410
38458	Genworth Mortgage Ins Corp	NC	2,817,420,406	2,573,921,381	2,500,000	0	243,499,025
16675	Genworth Mortgage Ins Corp Of NC	NC	275,212,575	224,077,114	2,000,000	0	51,135,461
29823	Genworth Res. Mortgage Ins Co	NC	111,054,991	76,571,713	3,000,000	0	34,483,278
10799	Geovera Ins Co	CA	117,105,369	63,539,201	5,000,000	0	53,566,168
41343	Gerling Amer Ins Co	NY	173,854,801	82,908,661	5,000,000	0	90,946,143
11282	Germantown Ins Co	PA	74,273,722	43,748,653	3,600,000	0	30,525,069
21032	Global Reins Corp Of Amer	NY	595,978,866	464,017,132	4,200,000	0	131,961,734
11266	Global Reins Corp US Branch	NY	274,452,899	238,053,413	0	0	36,399,486
11054	GMAC Direct Ins Co	MO	9,199,807	629,401	4,000,000	0	8,570,406
11044	GMAC Ins Co Online Inc	MO	11,261,016	802,284	4,000,000	0	10,458,732
22063	Government Employees Ins Co	MD	12,908,294,425	7,803,913,242	33,436,758	0	5,104,381,183
43265	Gramercy Ins Co	TX	32,364,807	17,719,150	3,750,000	0	14,645,657
23809	Granite State Ins Co	PA	45,303,759	11,716,852	5,000,000	0	33,586,907
36307	Gray Ins Co	LA	331,734,016	231,776,560	5,000,000	0	99,957,456
26832	Great Amer Alliance Ins Co	OH	26,467,799	17,678	3,501,000	0	26,450,121
26344	Great Amer Assur Co	OH	16,385,873	11,383	3,510,000	0	16,374,490
16691	Great Amer Ins Co	OH	5,358,846,081	3,999,010,283	15,440,600	0	1,359,835,798
22136	Great Amer Ins Co of NY	NY	56,999,564	41,176	3,800,000	0	56,958,388
31135	Great Amer Security Ins Co	OH	17,028,169	33,866	3,504,000	0	16,994,303
33723	Great Amer Spirit Ins Co	IN	18,641,854	26,869	3,504,000	0	18,614,985

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common Capital	Preferred Capital Stock	Surplus
			Assets	Liabilities			
25224	Great Divide Ins Co	ND	141,635,703	75,622,000	6,000,000	0	66,013,703
18694	Great Midwest Ins Co	MI	28,292,390	13,700,957	3,050,000	0	14,591,433
20303	Great Northern Ins Co	IN	1,519,598,704	1,145,323,438	4,166,675	0	374,275,266
11371	Great West Cas Co	NE	1,595,042,049	1,122,006,272	2,000,000	0	473,035,777
22187	Greater NY Mut Ins Co	NY	813,020,390	488,548,027	0	0	324,472,363
22322	Greenwich Ins Co	DE	816,605,745	449,404,146	3,558,100	0	367,201,599
36650	Guarantee Co Of N Amer USA	MI	167,995,812	58,236,979	4,000,008	0	109,758,833
11398	Guarantee Ins Co	FL	108,548,876	93,735,995	3,600,120	0	14,812,880
15032	Guideone Mut Ins Co	IA	1,020,087,622	670,926,519	0	0	349,161,103
14559	Guideone Specialty Mut Ins Co	IA	228,584,573	161,018,687	0	0	67,565,886
36064	Hanover Amer Ins Co	NH	15,352,768	16,468	5,000,000	0	15,336,300
22292	Hanover Ins Co	NH	4,330,777,214	2,664,404,342	5,000,000	0	1,666,372,872
10829	Harbor Point Reins US Inc	CT	523,197,920	15,635,235	5,000,000	0	507,562,685
26433	Harco Natl Ins Co	IL	421,386,270	239,946,445	3,500,004	0	181,439,825
14141	Harford Mut Ins Co	MD	280,640,816	156,595,920	0	0	124,044,896
23582	Harleysville Ins Co	PA	112,013,301	80,776,237	2,612,500	0	31,237,064
14168	Harleysville Mut Ins Co	PA	1,559,613,958	833,079,487	0	0	726,534,471
35696	Harleysville Preferred Ins Co	PA	678,300,444	505,253,081	4,230,000	0	173,047,363
26182	Harleysville Worcester Ins Co	PA	586,552,243	449,283,876	3,500,000	0	137,268,367
22357	Hartford Accident & Ind Co	CT	12,046,553,794	8,104,558,319	40,000,000	0	3,941,995,475
29424	Hartford Cas Ins Co	IN	2,164,551,152	1,244,331,584	4,800,000	0	920,219,568
19682	Hartford Fire In Co	CT	26,570,549,450	12,128,291,261	55,320,000	0	14,442,258,189
37478	Hartford Ins Co Of The Midwest	IN	325,940,157	112,429,492	4,200,000	0	213,510,665
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,321,168,259	601,391,538	10,000,000	0	719,776,721
29890	Hartford Steam Boil Inspec Ins Co CT	CT	95,497,865	52,246,403	3,000,000	0	43,251,462
30104	Hartford Underwriters Ins Co	CT	1,551,801,541	898,943,977	6,504,000	0	652,857,564
31550	Haulers Ins Co Inc	TN	47,711,557	17,892,320	2,180,000	0	29,819,237
36781	HCC Ins Co	IN	31,727,204	3,802,042	2,660,000	0	27,925,162
35904	Health Care Ind Inc	CO	2,001,123,912	1,246,707,717	1,000,500	250,000	754,416,195
32077	Heritage Cas Ins Co	IL	115,662,766	32,979,732	3,000,000	0	82,683,034
39527	Heritage Ind Co	CA	174,138,802	107,271,246	3,000,000	0	66,867,556
35599	Highmark Cas Ins Co	PA	208,238,574	121,404,521	2,500,000	0	86,834,053
10200	Hiscox Ins Co Inc	IL	60,002,692	9,335,788	2,500,000	0	50,666,904
17221	Homesite Ins Co	CT	112,914,168	63,533,972	4,540,000	0	49,380,196
13927	Homesite Ins Co Of The Midwest	ND	125,467,754	75,463,870	3,010,000	0	50,003,884
22578	Horace Mann Ins Co	IL	392,234,427	243,252,217	3,582,010	0	148,982,210
22756	Horace Mann Prop & Cas Ins Co	CA	145,767,804	88,441,176	3,000,000	0	57,326,628
10069	Housing Authority Prop A Mut Co	VT	150,617,527	69,558,212	0	0	81,059,315
38849	Houston Gen Ins Co	TX	40,787,577	24,668,412	10,000,000	0	16,119,165
28657	HSBC Ins Co of DE	DE	507,819,496	109,334,001	4,200,000	0	398,485,495
25054	Hudson Ins Co	DE	390,766,359	270,662,954	7,500,000	0	120,103,405
40223	ICM Ins Co	NY	11,793,738	5,475,788	5,000,000	0	6,317,950
29068	IDS Prop Cas Ins Co	WI	991,211,450	566,922,196	5,000,000	0	424,289,254
23817	Illinois Natl Ins Co	IL	65,271,147	8,024,830	5,000,000	0	57,246,317
11487	Imperial Cas & Ind Co	OK	29,016,918	17,869,052	3,000,000	0	11,147,866
44369	Imperial Fire & Cas Ins Co	LA	72,019,875	45,189,651	3,000,000	0	26,830,221
43575	Indemnity Ins Co Of North Amer	PA	383,170,359	269,288,094	4,501,500	0	113,882,265
26581	Independence Amer Ins Co	DE	73,563,555	32,210,188	3,000,000	0	41,353,367
29831	Independent Mut Fire Ins Co	IL	31,446,903	4,630,792	0	0	26,816,111
14265	Indiana Lumbermens Mut Ins Co	IN	129,487,372	80,931,594	0	0	48,555,778
22268	Infinity Ins Co	IN	1,541,076,203	1,067,703,154	2,500,000	0	473,373,049
38806	Insura Prop & Cas Ins Co	IL	38,243,781	13,040,205	2,500,000	0	25,203,576
22713	Insurance Co of N Amer	PA	712,620,871	479,508,026	11,357,109	0	233,112,845
19429	Insurance Co Of The State Of PA	PA	4,806,873,596	2,906,500,437	5,005,500	0	1,900,373,159
27847	Insurance Co Of The West	CA	874,009,661	418,220,981	4,200,000	0	455,788,680
18341	Insurance Corp Of NY	NY	87,329,466	179,284,626	3,900,000	0	-91,955,160
22772	Integon Ind Corp	NC	100,301,277	53,789,711	3,000,000	0	46,511,566
29742	Integon Natl Ins Co	NC	183,702,385	131,345,442	3,500,000	0	52,356,943
11592	International Fidelity Ins Co	NJ	170,693,907	84,361,155	1,500,000	0	86,332,752
22837	Interstate Ind Co	IL	147,418,598	75,605,088	2,500,000	0	71,813,510
10749	Intrepid Ins Co	MI	41,202,186	16,379,181	10,000,000	0	24,823,005
23647	Ironshore Ind Inc	MN	31,087,833	128,771	5,000,000	0	30,959,062
11630	Jefferson Ins Co	NY	21,336,041	11,275,059	4,181,500	0	10,060,981
14354	Jewelers Mut Ins Co	WI	197,766,868	78,495,274	0	0	119,271,594

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital	Capital Stock	
15962	Kansas Bankers Surety Co	KS	166,472,030	28,336,363	10,000,000	0	138,135,666
27138	Kemper Cas Ins Co	IL	26,702,923	14,085,455	3,500,000	0	12,617,468
10885	Key Risk Ins Co	NC	73,587,606	50,392,781	1,800,000	0	23,194,825
26077	Lancer Ins Co	IL	615,903,056	490,476,170	3,100,000	0	125,426,886
35246	Laurier Ind Co	WI	26,728,030	9,919,991	3,420,000	0	16,808,037
37940	Lexington Natl Ins Corp	MD	45,739,934	32,453,696	2,000,400	0	13,286,238
13307	Lexon Ins Co	TX	77,468,824	40,095,281	4,213,226	0	37,373,543
42404	Liberty Ins Corp	IL	1,198,834,163	834,837,352	3,500,000	0	363,996,810
19917	Liberty Ins Underwriters Inc	NY	148,455,198	62,008,374	3,500,000	0	86,446,824
23035	Liberty Mut Fire Ins Co	WI	3,565,128,451	2,603,833,443	10,000,000	0	961,295,008
23043	Liberty Mut Ins Co	MA	34,829,204,572	23,005,904,618	10,000,000	0	11,823,299,954
14486	Liberty Mut Mid Atlantic Ins Co	PA	15,601,624	1,512,638	0	0	14,088,986
33855	Lincoln Gen Ins Co	PA	409,209,434	274,311,758	4,200,000	0	134,897,676
14400	Lititz Mut Ins Co	PA	256,943,477	95,471,145	0	0	161,472,332
36447	LM Gen Ins Co	DE	9,917,009	3,169,191	3,500,000	0	6,747,818
33600	LM Ins Corp	IA	71,238,882	51,510,827	3,600,000	0	19,728,055
36439	LM Personal Ins Co	DE	8,398,239	1,612,933	3,500,000	0	6,785,306
32352	LM Prop & Cas Ins Co	IN	242,741,756	74,778,910	4,400,000	0	167,962,846
14435	Lumber Mut Ins Co	MA	41,751,055	37,058,444	0	0	4,692,613
22977	Lumbermens Mut Cas Co	IL	1,684,247,514	1,533,583,128	0	0	150,664,386
23108	Lumbermens Underwriting Alliance	MO	361,641,423	252,260,636	0	0	109,380,787
35769	Lyndon Prop Ins Co	MO	475,549,680	331,111,352	4,000,000	0	144,438,328
10051	Lyndon Southern Ins Co	LA	17,256,849	7,209,569	3,000,000	0	10,047,280
42617	MAG Mut Ins Co	GA	1,303,016,466	969,842,840	0	0	333,173,626
36897	Manufacturers Alliance Ins Co	PA	197,303,062	137,249,731	5,970,000	0	60,053,331
28932	Markel Amer Ins Co	VA	402,770,476	298,319,304	5,000,100	0	104,451,172
38970	Markel Ins Co	IL	643,454,318	531,933,553	4,200,000	0	111,520,765
19356	Maryland Cas Co	MD	584,716,035	181,756,125	4,717,500	0	402,959,911
22306	Massachusetts Bay Ins Co	NH	45,270,613	572,480	5,000,000	0	44,698,133
12041	MBIA Ins Corp	NY	11,410,224,019	7,747,172,339	15,000,000	0	3,663,051,680
23825	MBIA Ins Corp Of IL	IL	181,602,136	3,409,925	5,000,000	0	178,192,211
33391	Medical Assur Co Inc	AL	1,848,736,930	1,295,260,381	8,846,429	0	553,476,549
11843	Medical Protective Co	IN	1,805,155,499	1,165,452,156	4,800,000	0	639,703,343
12754	Medicus Ins Co	TX	24,833,845	13,916,260	1,000,000	0	10,917,585
22241	Medmarc Cas Ins Co	VT	111,430,803	66,477,854	3,000,000	0	44,952,949
33650	Mendota Ins Co	MN	55,641,923	32,040,738	2,442,452	0	23,601,185
31968	Merastar Ins Co	IN	24,840,658	11,479,278	3,000,000	0	13,361,380
14494	Merchants Bonding Co a Mut	IA	74,775,969	24,198,619	0	0	50,577,350
40169	Metropolitan Cas Ins Co	RI	48,711,456	1,107,275	3,000,000	0	47,604,182
25321	Metropolitan Drt Prop & Cas Ins Co	RI	24,979,817	354,775	3,000,000	0	24,625,042
39950	Metropolitan Gen Ins Co	RI	31,204,857	841,860	3,000,000	0	30,362,998
34339	Metropolitan Grp Prop & Cas Ins Co	RI	390,155,438	112,960,471	3,000,000	0	277,194,966
26298	Metropolitan Prop & Cas Ins Co	RI	5,333,546,608	3,507,716,949	3,000,000	315,000,000	1,825,829,666
40150	MGA Ins Co Inc	TX	208,701,797	112,676,038	12,000,000	0	96,025,759
22594	MGIC Assur Corp Gen Account	WI	9,425,624	43,893	3,500,000	0	9,381,731
18740	MGIC Ind Corp	WI	23,532,106	476,417	3,588,000	0	23,055,689
38660	MIC Gen Ins Corp	MI	45,651,519	32,629,991	5,000,000	0	13,021,528
38601	MIC Prop & Cas Ins Corp	MI	148,901,819	103,012,370	5,000,000	0	45,889,449
40932	Mico Ins Co	OH	26,454,378	7,841,043	2,252,000	0	18,613,336
23507	Mid Amer Fire & Cas Co	OH	7,358,473	74,720	2,500,000	0	7,283,753
14532	Middlesex Mut Assur Co	CT	267,681,800	197,026,201	0	0	70,655,599
20451	Midstates Reins Corp	IL	146,999,229	82,992,727	800,000	200,000	64,006,503
23612	Midwest Employers Cas Co	DE	326,072,294	197,110,287	3,531,000	0	128,962,007
23515	Midwestern Ind Co	OH	16,210,713	600,021	3,500,000	0	15,610,692
41653	Millbank Ins Co	SD	456,639,312	279,795,796	2,500,000	0	176,843,516
14575	Millers Capital Ins Co	PA	118,476,254	73,580,486	5,000,000	0	44,895,768
40703	Milwaukee Safeguard Ins Co	WI	11,015,474	487,821	3,000,000	0	10,527,653
42234	Minnesota Lawyers Mut Ins Co	MN	108,023,921	52,977,016	0	0	55,046,905
20362	Mitsui Sumitomo Ins Co of Amer	NY	674,579,746	460,510,956	5,000,000	0	214,068,790
22551	Mitsui Sumitomo Ins USA Inc	NY	105,629,668	54,731,553	5,000,000	0	50,898,115
14613	Montgomery Mut Ins Co	MD	49,747,716	8,627,099	0	0	41,120,617
29858	Mortgage Guar Ins Corp	WI	7,110,368,721	5,851,838,701	5,000,000	0	1,258,530,020
14621	Motorists Mut Ins Co	OH	1,213,865,665	678,802,670	0	0	535,062,995
22012	Motors Ins Corp	MI	6,601,523,161	4,718,104,677	5,000,000	0	1,883,418,484

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital	Capital Stock	
10227	Munich Reins Amer Inc	DE	17,948,045,778	13,626,411,022	8,235,771	0	4,321,634,756
11878	MutualAid eXchange	KS	36,949,436	14,112,786	0	0	22,836,650
23663	National Amer Ins Co	OK	140,881,643	90,632,108	5,000,000	0	50,249,535
11991	National Cas Co	WI	185,511,172	81,937,440	5,000,000	0	103,573,732
10243	National Continental Ins Co	NY	185,470,777	136,037,901	6,429,106	0	49,432,876
16217	National Farmers Union Prop & Cas	CO	266,673,373	143,538,288	4,200,000	0	123,135,085
20478	National Fire Ins Co Of Hartford	IL	221,702,391	34,860,278	5,000,000	0	186,842,113
42447	National Gen Assur Co	MO	39,571,378	19,406,774	2,500,000	0	20,164,604
23728	National Gen Ins Co	MO	100,678,448	58,875,624	2,000,000	2,500,000	41,802,824
20087	National Ind Co	NE	74,163,534,479	38,581,576,882	5,500,000	0	35,581,957,597
27944	National Ins Assn	IN	11,145,733	247,993	0	0	10,897,740
32620	National Interstate Ins Co	OH	694,674,348	512,372,746	3,000,000	0	182,301,601
20052	National Liab & Fire Ins Co	CT	1,203,062,035	573,893,780	5,000,000	0	629,168,255
34835	National Reins Corp	DE	785,706,383	163,610,455	5,000,000	0	622,095,928
12114	National Security Fire & Cas Co	AL	70,812,647	36,690,749	1,500,000	0	34,121,898
22608	National Specialty Ins Co	TX	28,485,174	13,088,154	3,500,000	0	15,397,020
21881	National Surety Corp	IL	585,417,525	366,435,575	3,500,077	0	218,981,950
32298	National Union Fire Ins Co Of LA	LA	6,862,609	791,421	1,500,000	0	6,071,188
19445	National Union Fire Ins Co Of Pitts	PA	34,575,350,644	22,418,356,518	4,478,750	0	12,156,994,126
26093	Nationwide Affinity Co of Amer	OH	32,104,571	18,213,914	5,000,000	0	13,890,657
28223	Nationwide Agribusiness Ins Co	IA	90,015,279	34,760,388	2,849,976	400,000	55,254,891
10723	Nationwide Assur Co	WI	83,269,468	9,898,103	3,500,000	0	73,371,365
25453	Nationwide Ins Co Of Amer	WI	134,108,410	47,591,470	3,375,000	0	86,516,940
23779	Nationwide Mut Fire Ins Co	OH	4,330,933,799	2,270,313,388	0	0	2,060,620,411
23787	Nationwide Mut Ins Co	OH	29,520,738,919	18,159,281,872	0	0	11,361,457,047
37877	Nationwide Prop & Cas Ins Co	OH	103,617,981	75,161,685	3,000,000	0	28,456,296
42307	Navigators Ins Co	NY	1,594,942,247	1,016,274,411	5,000,000	0	578,667,836
15865	NCMIC Ins Co	IA	512,752,071	346,148,304	2,000,000	0	166,603,767
41149	NCRIC Inc	DC	252,581,573	183,373,084	1,000,000	0	69,208,489
24171	Netherlands Ins Co The	NH	282,550,278	218,075,724	3,600,000	0	64,474,554
21830	New England Ins Co	CT	293,044,010	10,096,478	7,200,000	0	282,947,532
23833	New Hampshire Ind Co Inc	PA	303,460,596	201,193,703	3,000,000	0	102,266,893
23841	New Hampshire Ins Co	PA	4,452,304,207	3,083,004,486	5,325,065	0	1,369,299,721
12130	New South Ins Co	NC	62,468,836	32,307,046	3,000,000	0	30,161,790
16608	New York Marine & Gen Ins Co	NY	593,599,166	402,457,295	8,827,889	0	191,141,871
14788	NGM Ins Co	FL	1,817,113,917	1,197,546,102	5,250,000	0	619,567,815
27073	Nipponkoa Ins Co Ltd US Br	NY	227,267,046	161,162,809	0	0	66,104,236
31470	Norguard Ins Co	PA	353,870,224	268,261,223	5,250,000	0	85,609,001
29700	North Amer Elite Ins Co	NH	38,176,989	4,729,720	3,500,000	0	33,447,269
29874	North Amer Specialty Ins Co	NH	459,892,079	216,354,701	4,800,000	0	243,537,378
27740	North Pointe Ins Co	MI	107,742,349	69,187,264	3,500,000	0	38,555,085
21105	North River Ins Co	NJ	971,070,060	517,310,966	4,200,000	0	453,759,094
22047	North Star Reins Corp	DE	24,228,951	5,141,863	4,000,000	500,000	19,087,088
36455	Northbrook Ind Co	IL	39,547,597	282,589	4,200,000	0	39,265,008
38369	Northern Assur Co Of Amer	MA	321,109,435	140,838,414	4,500,000	0	180,271,021
19372	Northern Ins Co Of NY	NY	61,645,069	32,251,367	9,762,500	0	29,393,702
24031	Northland Cas Co	MN	100,874,566	67,682,519	3,000,000	0	33,192,048
24015	Northland Ins Co	MN	1,216,632,016	613,704,682	3,500,000	0	602,927,335
42552	Nova Cas Co	NY	139,944,217	74,384,505	4,200,000	0	65,559,714
23248	Occidental Fire & Cas Co Of NC	NC	256,414,474	97,882,847	2,600,000	5,000,000	158,531,627
23680	Odyssey Amer Reins Co	CT	6,855,730,711	3,932,972,633	6,982,500	0	2,922,758,078
35602	Ohic Ins Co	OH	247,475,232	170,247,781	3,591,990	0	77,227,451
24074	Ohio Cas Ins Co	OH	4,581,054,663	3,224,622,680	4,500,000	0	1,356,431,987
24104	Ohio Farmers Ins Co	OH	1,588,895,038	323,528,714	0	0	1,265,366,324
26565	Ohio Ind Co	OH	110,764,578	65,699,539	2,500,497	0	45,065,039
24082	Ohio Security Ins Co	OH	13,257,805	1,177	3,500,430	0	13,256,629
17558	Old Guard Ins Co	OH	308,169,558	201,797,766	2,500,000	0	106,371,792
24139	Old Republic Gen Ins Corp	IL	991,315,714	716,297,397	4,200,000	0	275,018,317
24147	Old Republic Ins Co	PA	2,427,802,795	1,554,917,432	3,800,004	0	872,885,363
35424	Old Republic Security Assur Co	AZ	110,495,291	42,480,833	2,600,000	0	68,014,458
40444	Old Republic Surety Co	WI	99,113,070	53,428,514	2,900,000	0	45,684,556
37060	Old United Cas Co	KS	365,925,468	220,075,317	3,000,000	0	145,850,151
34940	Omni Ind Co	IL	72,042,703	42,487,343	3,000,000	0	29,555,360
39098	Omni Ins Co	IL	164,277,547	88,934,061	3,000,000	0	75,343,486

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital	Capital Stock	
20621	OneBeacon Amer Ins Co	MA	904,285,713	471,229,674	6,000,000	0	433,056,039
21970	OneBeacon Ins Co	PA	3,494,072,143	1,854,196,865	4,200,000	0	1,639,875,278
15385	OneCIS Ins Co	IL	6,760,263	3,885,332	2,000,000	0	2,874,931
30175	Oriska Ins Co	NY	18,410,339	14,809,056	1,500,000	0	3,601,283
22748	Pacific Employers Ins Co	PA	2,385,907,661	1,691,382,683	6,000,000	0	694,524,978
20346	Pacific Ind Co	WI	5,636,175,867	3,793,312,502	5,535,000	0	1,842,863,365
37850	Pacific Specialty Ins Co	CA	257,815,574	120,710,725	3,500,000	0	137,104,849
11835	Paris Re Amer Ins Co	DE	55,752,790	3,773,351	3,000,000	0	51,979,439
10006	Partnerre Ins Co Of NY	NY	112,805,585	12,968,146	6,000,000	0	99,837,439
22250	Pathfinder Ins Co	CO	10,656,372	2,003,732	2,500,000	0	8,652,640
25755	Peachtree Cas Ins Co	FL	10,682,519	4,050,445	2,200,000	0	6,632,074
18139	Peak Prop & Cas Ins Corp	WI	24,987,288	11,122,356	3,000,000	0	13,864,932
18333	Peerless Ind Ins Co	IL	196,263,441	29,367,800	3,500,000	0	166,895,641
24198	Peerless Ins Co	NH	6,025,003,036	4,554,695,451	8,848,635	0	1,470,307,585
14958	Peninsula Ins Co	MD	67,301,380	30,396,913	2,500,000	0	36,904,467
14982	Penn Millers Ins Co	PA	183,665,199	132,870,508	5,000,000	0	50,794,691
21962	Pennsylvania General Ins Co	PA	472,682,136	282,539,554	4,200,000	0	190,142,582
14974	Pennsylvania Lumbermens Mut Ins	PA	312,921,426	201,056,955	0	0	111,864,470
12262	Pennsylvania Manufacturers Asn IC	PA	678,818,526	471,263,829	6,116,300	0	207,554,697
41424	Pennsylvania Manufacturers Ind Co	PA	205,695,955	137,909,788	4,600,000	0	67,786,167
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	1,059,354,947	619,433,959	0	0	439,920,988
37648	Permanent General Assur Corp	TN	220,086,491	145,690,831	5,000,000	0	74,395,660
13714	Pharmacists Mut Ins Co	IA	197,395,897	129,228,113	0	0	68,167,784
18058	Philadelphia Ind Ins Co	PA	3,328,324,362	2,159,275,247	3,600,000	0	1,169,049,114
12319	Philadelphia Rein Corp	PA	150,519,223	74,908,542	3,000,000	0	75,610,681
17337	Philanthropic Mut Fire Ins Co	PA	3,443,947	520,198	0	0	2,923,749
34037	Phoenix Ind Ins Co	AZ	170,102,960	123,986,021	3,000,000	0	46,116,939
25623	Phoenix Ins Co	CT	3,569,463,726	2,395,810,759	10,000,000	0	1,173,652,967
26794	Plans Liability Ins Co	OH	88,838,160	38,904,818	2,942,436	0	49,933,342
10357	Platinum Underwriters Reins Co.	MD	1,466,389,053	918,426,136	5,000,000	0	547,962,917
18619	Platte River Ins Co.	NE	156,431,613	116,251,557	4,800,000	0	40,180,056
30945	Plaza Ins Co	MO	10,645,206	360,769	3,000,000	0	10,284,437
10287	PMI Ins Co	AZ	556,702,219	487,884,130	2,500,000	0	68,818,089
27251	PMI Mortgage Ins Co	AZ	3,682,586,137	3,187,128,826	2,000,000	0	495,457,311
14460	Podiatry Ins Co Of Amer A Mut Co	IL	266,390,266	185,602,778	0	0	80,787,488
37257	Praetorian Ins Co	IL	1,290,261,499	829,239,264	5,000,000	0	461,022,235
36234	Preferred Professional Ins Co	NE	305,143,829	186,501,655	5,714,948	0	118,642,174
42226	Princeton Ins Co	NJ	1,012,875,372	743,042,766	4,200,000	0	269,832,606
21903	Procentury Ins Co	TX	55,989,639	26,478,427	3,601,000	0	29,511,212
11127	Professional Solutions Ins Co	IA	12,474,816	3,304,106	3,000,000	0	9,170,710
29017	Professionals Advocate Ins Co	MD	96,605,888	53,044,766	4,379,000	0	43,561,122
25585	Professionals Direct Ins Co	MI	44,980,190	30,015,513	11,231,581	0	14,964,677
11851	Progressive Advanced Ins Co	OH	147,948,481	101,972,978	3,000,000	0	45,975,503
24260	Progressive Cas Ins Co	OH	4,772,594,188	3,518,727,099	3,000,000	0	1,253,867,089
44288	Progressive Choice Ins Co	OH	184,423,416	138,252,082	2,650,000	0	46,171,334
42994	Progressive Classic Ins Co	WI	334,356,992	253,900,127	3,008,000	0	80,456,865
16322	Progressive Direct Ins Co	OH	2,836,042,274	1,973,645,523	3,000,480	0	862,396,751
24279	Progressive Max Ins Co	OH	236,237,003	167,106,584	3,604,824	0	69,130,419
38628	Progressive Northern Ins Co	WI	1,167,167,632	852,243,382	3,008,000	0	314,924,250
42919	Progressive Northwestern Ins Co	OH	1,140,998,157	820,985,013	3,000,025	0	320,013,144
44695	Progressive Paloverde Ins Co	IN	56,582,958	37,492,090	1,500,000	0	19,090,868
37834	Progressive Preferred Ins Co	OH	587,010,719	426,936,383	3,003,300	0	160,074,336
32786	Progressive Specialty Ins Co	OH	1,152,639,349	484,184,926	3,500,000	0	668,454,423
38954	Pronational Ins Co	MI	1,138,600,579	891,800,563	3,188,145	0	246,800,016
34690	Property & Cas Ins Co Of Hartford	IN	209,501,417	111,728,738	4,200,000	0	97,772,679
12416	Protective Ins Co	IN	619,784,943	260,152,011	7,650,000	0	359,632,932
24295	Providence Washington Ins Co	RI	172,683,292	135,780,134	5,021,200	0	36,903,158
15059	Public Service Mut Ins Co	NY	669,338,875	393,394,149	0	0	275,944,726
29807	PXRE Reins Co	CT	275,889,240	133,378,926	5,000,000	0	142,510,314
39217	QBE Ins Corp	PA	469,671,150	308,087,485	4,387,500	500,000	161,583,665
10219	QBE Reins Corp	PA	1,258,548,789	689,395,540	30,000,000	0	569,153,249
23752	Quanta Ind Co	CO	231,835,213	147,342,208	4,200,000	0	84,493,005
36250	Radian Asset Assur Inc	NY	2,529,830,714	1,392,450,672	15,000,000	0	1,137,380,043
33790	Radian Guaranty Inc	PA	4,067,711,515	3,883,312,022	2,000,000	0	184,399,493

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital	Capital Stock	
38512	Rampart Ins Co	NY	82,251,170	51,873,158	5,000,000	0	30,378,012
37303	Redland Ins Co	NJ	170,634,752	107,877,228	3,500,000	0	62,757,524
24449	Regent Ins Co	WI	280,617,060	195,006,345	4,000,000	0	85,610,716
37052	Regis Ins Co	PA	17,661,538	10,044,322	2,000,000	0	7,617,216
22179	Republic Ind Co Of Amer	CA	891,223,729	568,179,836	3,500,000	0	323,043,893
43753	Republic Ind Co of CA	CA	40,127,933	17,711,102	3,525,000	0	22,416,831
28452	Republic Mortgage Ins Co	NC	1,811,359,352	1,690,511,133	2,000,000	0	120,848,219
32174	Republic Mortgage Ins Co Of FL	FL	46,019,742	36,605,167	2,533,346	0	9,414,575
31275	Republic Mortgage Ins Of NC	NC	618,781,288	512,823,857	2,500,000	0	105,957,431
31089	Republic Western Ins Co	AZ	247,648,532	137,451,235	3,300,000	0	110,197,297
43044	Response Ins Co	CT	96,160,249	28,145,260	5,000,000	0	68,014,989
26050	Response Worldwide Ins Co	CT	68,764,964	46,554,447	15,000,000	0	22,210,517
36684	Riverport Ins Co	MN	78,344,251	42,937,489	3,500,000	0	35,406,761
28860	RLI Ind Co	IL	41,511,305	4,614,132	4,200,000	0	36,897,173
13056	RLI Ins Co	IL	1,351,885,102	599,880,777	10,000,375	0	752,004,325
35505	Rockwood Cas Ins Co	PA	245,719,676	164,427,467	3,845,000	0	81,292,209
22314	RSUI Ind Co	NH	2,499,798,495	1,415,754,878	4,800,000	0	1,084,043,617
39039	Rural Community Ins Co	MN	3,085,387,732	2,770,317,518	3,000,000	0	315,070,214
23132	RVI Natl Ins Co	CT	15,285,922	903,520	2,772,000	0	14,382,402
24740	Safeco Ins Co Of Amer	WA	4,067,248,117	3,228,637,423	5,000,000	0	838,610,694
11215	Safeco Ins Co Of IN	IN	19,130,317	6,559,516	3,300,000	0	12,570,801
24759	Safeco Natl Ins Co	MO	257,720,731	159,221,383	2,500,000	0	98,499,348
11123	Safety First Ins Co	IL	15,460,265	2,860,570	3,000,000	0	12,599,695
15105	Safety Natl Cas Corp	MO	1,778,544,979	1,315,593,485	5,000,000	25,000,000	462,951,494
12521	Safeway Ins Co	IL	370,339,496	107,010,497	3,000,000	0	263,328,999
40460	Sagamore Ins Co	IN	157,610,940	51,436,888	7,500,000	0	106,174,052
30058	Scor Reins Co	NY	1,475,427,050	983,772,389	5,000,000	0	491,654,661
15580	Scottsdale Ind Co	OH	22,195,240	4,768,971	3,000,000	0	17,426,269
22535	Seaboard Surety Co	NY	154,528,452	23,542,094	5,000,000	0	130,986,358
10054	Securian Cas Co	MN	53,643,651	5,984,659	3,000,000	0	47,658,992
22233	Select Ins Co	TX	64,969,558	343,485	2,500,000	0	64,626,072
12572	Selective Ins Co Of Amer	NJ	2,281,064,319	1,745,701,649	4,400,000	0	535,362,670
19259	Selective Ins Co Of SC	SC	414,859,442	320,561,070	5,000,000	0	94,298,372
39926	Selective Ins Co Of The Southeast	NC	322,346,033	244,513,920	3,650,000	0	77,832,113
10936	Seneca Ins Co Inc	NY	318,435,422	190,712,851	4,800,000	0	127,722,571
11000	Sentinel Ins Co Ltd	CT	369,702,005	67,001,361	4,200,000	0	302,700,644
28460	Sentry Cas Co	WI	157,264,822	101,707,720	4,700,000	0	55,557,102
24988	Sentry Ins A Mut Co	WI	5,525,349,588	2,510,234,125	0	0	3,015,115,462
21180	Sentry Select Ins Co	WI	654,865,660	435,135,922	5,000,000	0	219,729,738
22985	Sequoia Ins Co	CA	185,487,551	116,920,825	3,000,000	0	68,566,726
36560	Service Ins Co	FL	22,600,756	9,255,833	3,000,000	0	13,344,923
11126	Sompo Japan Ins Co of Amer	NY	770,799,110	420,951,493	12,057,800	0	349,847,617
19216	Southern Ins Co	TX	10,208,464	1,859,222	2,050,000	0	8,349,242
22861	Southern Pilot Ins Co	WI	21,772,450	13,399	2,000,000	60,000	21,759,052
15709	Southern States Ins Exch	VA	36,321,076	20,821,076	0	0	15,500,000
12294	Southwest Marine & Gen Ins Co	AZ	33,633,699	7,135,817	3,000,000	0	26,497,882
20613	Sparta Ins Co	MA	257,737,009	2,103,387	4,500,000	0	255,633,622
24767	St Paul Fire & Marine Ins Co	MN	19,842,695,554	12,961,588,288	20,000,000	0	6,881,107,266
24775	St Paul Guardian Ins Co	MN	76,423,237	50,480,540	4,200,000	0	25,942,697
41750	St Paul Medical Liability Ins Co	MN	198,415,804	138,778,340	3,500,000	0	59,637,465
24791	St Paul Mercury Ins Co	MN	261,366,150	202,003,345	4,230,000	0	59,362,805
19224	St Paul Protective Ins Co	IL	510,243,219	277,899,850	4,200,000	0	232,343,369
19070	Standard Fire Ins Co	CT	3,750,201,302	2,328,122,163	5,000,000	0	1,422,079,139
42986	Standard Guaranty Ins Co	DE	192,934,763	104,065,269	3,547,500	0	88,869,494
18023	Star Ins Co	MI	524,580,928	336,200,355	5,040,000	0	188,380,573
40045	Starnet Ins Co	DE	163,575,204	57,706,082	6,000,000	0	105,869,122
38318	Starr Ind & Liab Co	TX	277,870,588	59,745,211	5,000,000	0	218,125,377
19530	State Auto Natl Ins Co	OH	106,627,631	33,405,685	2,400,000	0	73,221,946
25127	State Auto Prop & Cas Ins Co	IA	1,604,496,398	988,534,351	3,173,260	0	615,962,047
25135	State Automobile Mut Ins Co	OH	1,845,151,826	651,388,312	0	0	1,193,763,514
25143	State Farm Fire And Cas Co	IL	26,187,616,433	16,026,153,021	10,000,000	0	10,161,463,413
25151	State Farm General Ins Co	IL	4,360,181,312	2,496,661,285	10,000,000	0	1,863,520,027
25178	State Farm Mut Auto Ins Co	IL	104,842,398,449	41,265,129,346	0	0	63,577,269,103
12831	State Natl Ins Co Inc	TX	175,470,188	71,599,013	3,500,000	0	103,871,176

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital	Capital Stock	
10952	Stonebridge Casualty Ins Co	OH	289,832,880	169,688,046	8,724,386	0	120,144,834
10340	Stonington Ins Co	TX	384,124,045	259,254,386	3,500,000	0	124,869,659
40436	Stratford Ins Co	NH	174,035,875	118,826,058	3,000,000	0	55,209,817
40134	SUA Ins Co	IL	303,028,470	213,183,373	4,200,000	0	89,845,097
10909	Sun Surety Ins Co	SD	12,137,702	6,154,472	2,500,250	0	5,983,230
24047	Surety Bonding Co Of Amer	SD	9,268,898	1,809,620	1,500,000	0	7,459,278
25364	Swiss Rein America Corp	NY	14,245,829,463	10,180,802,597	6,002,850	0	4,065,026,866
12866	T.H.E. Ins Co	LA	174,050,582	119,472,600	4,501,020	0	54,577,982
22683	Teachers Ins Co	IL	311,367,645	193,438,239	3,000,000	0	117,929,406
29513	The Bar Plan Mut Ins Co	MO	62,260,246	38,820,859	0	0	23,439,387
23280	The Cincinnati Indemnity Co	OH	77,505,672	11,648,086	3,600,000	0	65,857,586
25496	TIG Ind Co	CA	26,051,019	3,602,602	3,290,000	0	22,448,417
25534	TIG Ins Co	CA	2,061,585,008	1,323,166,373	4,329,920	0	738,418,635
13242	Titan Ind Co	TX	133,701,918	36,171,788	4,319,951	0	97,530,130
32301	TNUS Ins Co	NY	58,226,845	9,387,131	5,000,000	0	48,839,714
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,685,125,738	1,169,510,257	0	0	515,615,481
44300	Tower Ins Co Of NY	NY	661,013,565	445,761,738	3,705,000	0	215,251,827
43702	Tower National Ins Co	MA	35,617,417	25,198,743	3,995,000	0	10,418,674
37621	Toyota Motor Ins Co	IA	306,521,018	221,344,403	3,000,000	0	85,176,615
41238	Trans Pacific Ins Co	NY	59,828,926	15,213,092	5,000,000	0	44,615,834
19453	Transatlantic Rein Co	NY	12,633,236,131	9,264,434,780	6,041,655	0	3,368,801,351
28886	Transguard Ins Co Of Amer Inc	IL	207,402,544	126,356,199	5,000,000	0	81,046,345
33014	Transport Ins Co	OH	45,560,150	29,322,417	3,525,000	0	16,237,733
20494	Transportation Ins Co	IL	91,954,944	624,435	4,200,000	0	91,330,509
28188	Travco Ins Co	CT	196,799,167	129,332,146	6,000,000	0	67,467,020
19038	Travelers Cas & Surety Co	CT	15,376,976,596	9,968,392,334	25,000,000	0	5,408,584,262
31194	Travelers Cas & Surety Co Of Amer	CT	3,555,971,086	2,265,324,801	6,000,000	0	1,290,646,286
36170	Travelers Cas Co Of CT	CT	306,333,146	225,688,478	6,000,000	0	80,644,668
19046	Travelers Cas Ins Co Of Amer	CT	1,740,100,646	1,307,653,622	6,000,000	0	432,447,024
40282	Travelers Commercial Cas Co	CT	320,449,960	233,019,810	4,500,000	0	87,430,150
36137	Travelers Commercial Ins Co	CT	307,861,356	225,150,288	6,000,000	0	82,711,069
27998	Travelers Home & Marine Ins Co	CT	196,797,359	129,014,062	5,000,000	0	67,783,297
25658	Travelers Ind Co	CT	21,284,346,648	12,813,703,001	10,770,000	0	8,470,643,647
25666	Travelers Ind Co Of Amer	CT	502,787,650	368,436,688	5,250,000	0	134,350,962
25682	Travelers Ind Co Of CT	CT	987,959,041	658,952,952	5,000,000	0	329,006,089
36161	Travelers Prop Cas Ins Co	CT	210,201,688	143,616,769	3,000,000	0	66,584,918
25674	Travelers Property Cas Co Of Amer	CT	263,501,709	172,070,332	5,040,000	0	91,431,376
34894	Trenwick Amer Reins Corp	CT	168,217,345	129,969,373	25,000,000	0	38,247,972
31003	Tri State Ins Co Of MN	MN	31,756,556	-740,070	5,000,000	0	32,496,626
24350	Triad Guaranty Ins Corp	IL	962,256,098	764,543,043	3,500,000	0	197,713,054
41211	Triton Ins Co	TX	587,237,915	285,889,988	3,400,000	0	301,347,927
41106	Triumphe Cas Co	PA	14,607,016	487,728	3,000,000	0	14,119,289
21709	Truck Ins Exch	CA	1,773,137,935	1,269,051,544	0	0	504,086,390
27120	Trumbull Ins Co	CT	420,211,599	111,560,059	4,000,000	0	308,651,540
29459	Twin City Fire Ins Co	IN	637,635,566	334,420,536	4,200,000	0	303,215,030
37893	Ullico Cas Co	DE	150,631,761	92,035,130	5,000,000	0	58,596,632
41050	Underwriter For The Professions Ins	CO	273,978,691	185,418,839	7,500,000	0	88,559,852
25747	Unigard Ins Co	WA	723,821,143	495,416,597	3,000,000	0	228,404,546
25844	Union Ins Co	IA	84,258,221	57,599,431	3,000,000	0	26,658,790
38911	Union Standard Ins Co	OK	21,076,061	145,108	5,500,000	0	20,930,953
11142	United Cas Ins Co Of Amer	IL	19,774,764	6,277,976	1,800,000	0	13,496,788
13021	United Fire & Cas Co	IA	1,254,220,957	605,769,299	90,652,900	0	648,451,658
11770	United FncI Cas Co	OH	1,764,001,051	1,347,925,691	3,008,000	0	416,075,360
15873	United Gty Residential Ins Co	NC	1,907,961,281	1,412,449,338	5,997,300	0	495,511,943
16667	United Gty Residential Ins Co Of NC	NC	734,094,673	539,924,867	2,000,000	0	194,169,806
26999	United Guaranty Mtg Indem Co	NC	229,289,293	173,847,630	2,000,000	0	55,441,663
11445	United Natl Cas Ins Co	IN	38,026,318	12,572,861	5,000,000	0	25,453,456
41335	United Natl Specialty Ins Co	WI	82,986,934	23,423,249	4,200,000	0	59,563,686
21113	United States Fire Ins Co	DE	3,694,722,840	2,533,793,031	4,586,262	0	1,160,929,809
25895	United States Liability Ins Co	PA	481,398,209	185,302,827	4,100,000	0	296,095,381
10656	United States Surety Co	MD	57,854,803	25,999,759	2,100,000	0	31,855,044
16063	Unitrin Auto & Home Ins Co	NY	165,934,522	136,923,317	5,000,000	0	29,011,204
25909	Unitrin Preferred Ins Co	NY	47,052,391	31,857,230	5,000,000	0	15,195,160
42862	Universal Cas Co	IL	96,215,528	66,858,264	4,000,000	0	29,357,264

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital	Capital Stock	
32867	Universal Fire and Cas Ins Co	IN	7,562,012	1,724,920	2,000,000	250,000	5,837,092
32972	Universal Ins Co	NC	23,168,353	13,023,861	1,800,000	0	10,144,492
13200	Universal Surety Of Amer	TX	24,348,445	11,557,329	4,200,000	0	12,791,116
41181	Universal Underwriters Ins Co	KS	418,321,599	75,388,800	14,960,700	0	342,932,799
40843	Universal Underwriters Of TX Ins	TX	14,361,344	5,371,437	4,500,000	0	8,989,907
25887	US Fidelity & Guaranty Co	MD	4,079,567,049	2,151,063,995	35,214,075	0	1,928,503,054
29599	US Specialty Ins Co	TX	945,514,546	668,450,823	4,000,000	0	277,063,723
25941	USAA	TX	18,401,816,176	5,505,253,475	0	0	12,896,562,700
25968	USAA Cas Ins Co	TX	6,040,601,742	3,191,238,757	4,500,000	0	2,849,362,985
18600	USAA General Ind Co	TX	358,339,161	206,319,172	4,500,000	0	152,019,989
25976	Utica Mut Ins Co	NY	2,187,614,360	1,423,132,568	0	0	764,481,792
26611	Valiant Ins Co	DE	51,544,727	1,071,552	5,000,000	0	50,473,175
20508	Valley Forge Ins Co	PA	58,840,129	11,962	4,200,000	0	58,828,167
21172	Vanliner Ins Co	MO	479,807,970	361,253,390	3,000,000	0	118,554,580
18759	Verex Assure Inc	WI	27,394,725	12,079,476	3,425,000	0	15,315,249
10815	Verlan Fire Ins Co MD	MD	26,212,226	9,149,691	2,604,800	395,200	17,062,535
42889	Victoria Fire & Cas Co	OH	180,878,011	138,483,242	2,250,000	0	42,394,769
20397	Vigilant Ins Co	NY	392,431,088	242,114,518	4,500,000	0	150,316,570
16632	Vinings Ins Co	SC	42,119,610	27,365,568	1,986,540	0	14,754,042
40827	Virginia Surety Co Inc	IL	1,135,059,769	884,687,587	5,000,000	0	250,372,183
35971	Voyager Property & Cas Ins Co	SC	80,058,047	49,600,302	5,195,640	0	30,457,745
26085	Warner Ins Co	CT	30,949,814	9,219,343	2,000,000	0	21,730,471
32778	Washington Intl Ins Co	AZ	100,062,534	46,198,636	4,200,000	0	53,863,898
26069	Wausau Business Ins Co	WI	176,625,394	126,415,536	10,900,000	0	50,209,858
26042	Wausau Underwriters Ins Co	WI	233,032,611	142,235,501	4,500,000	0	90,797,110
25011	Wesco Ins Co	DE	97,938,003	66,134,648	5,000,000	0	31,803,355
44393	West American Ins Co	IN	271,633,241	57,756,818	3,100,000	0	213,876,422
21121	Westchester Fire Ins Co	NY	2,542,889,887	1,739,957,367	4,503,671	0	802,932,520
30830	Western Diversified Cas Ins Co	NE	21,108,987	157,704	5,000,000	0	20,951,283
27502	Western General Ins Co	CA	103,037,469	71,343,884	3,105,000	7,640,000	31,693,585
13188	Western Surety Co	SD	1,083,774,330	641,549,457	4,000,000	0	442,224,873
37770	Western United Ins Co	CA	122,224,571	48,254,970	3,000,000	0	73,969,601
24112	Westfield Ins Co	OH	2,235,508,685	1,508,233,813	8,220,000	0	727,274,872
24120	Westfield Natl Ins Co	OH	474,762,542	295,805,136	2,500,000	0	178,957,406
11981	Westguard Ins Co	PA	25,024,492	17,853,752	3,000,000	0	7,170,740
34207	Westport Ins Corp	MO	1,110,639,562	817,131,599	5,000,000	0	293,507,963
25780	Williamsburg Natl Ins Co	MI	89,306,419	67,460,648	3,000,000	0	21,845,771
23272	Woodbrook Cas Ins Inc	AL	35,585,692	19,647,806	1,000,000	0	15,937,886
31232	Work First Cas Co	DE	24,025,514	13,350,268	3,000,000	0	10,675,246
40193	X L Ins Co Of NY	NY	155,575,380	98,593,860	6,000,000	0	56,981,520
20311	XL Capital Assurance Inc	NY	653,987,182	462,003,684	15,000,000	0	191,983,498
24554	XL Ins Amer Inc	DE	542,736,297	331,163,360	5,000,000	0	211,572,937
20583	XL Reins America Inc	NY	5,027,624,663	2,983,144,285	5,000,000	0	2,044,480,378
37885	XL Specialty Ins Co	DE	555,492,269	403,897,138	5,812,500	0	151,595,131
24325	York Ins Co	RI	24,655,934	18,447,046	3,100,000	0	6,208,888
26220	Yosemite Ins Co	IN	558,607,533	93,313,891	5,000,000	0	465,293,642
30325	Zale Ind Co	TX	14,498,074	3,966,321	3,000,000	0	10,531,753
16535	Zurich American Ins Co	NY	31,808,017,253	25,063,304,962	5,000,000	0	6,744,712,291
27855	Zurich American Ins Co Of IL	IL	63,392,037	19,594,224	5,000,000	0	43,797,814
Totals Non-Domestic Property Insurer(s)			1,228,699,218,100	746,462,574,502	3,612,342,730	369,996,689	482,236,643,297

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus

Grand Totals of All Property Insurers

		Admitted		Common	Capital	Surplus
		Assets	Liabilities	Capital	Stock	
Totals for Domestic Property Insurers	17	1,663,187,022	1,045,740,389	3,001,000	0	617,446,635
Totals for Non-Domestic Property Insurers	751	<u>1,228,699,218,100</u>	<u>746,462,574,502</u>	0	<u>369,996,689</u>	<u>482,236,643,297</u>
Grand Totals for All Property Insurers	768	1,230,362,405,122	747,508,314,891	3,615,343,730	369,996,689	482,854,089,932

**Non-Domestic Risk Retention Groups
Total Direct Written Premiums for 2007**

NAIC CODE	Company Name	State of DOM	Medical Malpractice	Other Liability	Products Liability	Comm. Auto No-Fault	Other Comm. Auto	Comm. Multiple Peril (Liability Portion)	Company Total for All Lines
10023	Alliance Of Nonprofits For Ins RRG	VT	0	0	0	0	0	0	0
10232	American Assoc Of Orthodontists RRG	VT	8,584	0	0	0	0	0	8,584
12300	American Contractors Ins Co RRG	TX	0	926	0	0	25	0	951
10903	American Excess Ins Exch RRG	VT	577,320	101,880	0	0	0	0	679,200
25448	American Safety RRG Inc	VT	0	68,698	0	0	0	0	68,698
11598	Applied Medico Legal Solutions RRG	AZ	42,024	0	0	0	0	0	42,024
44148	Architects & Engineers Ins Co RRG	DE	0	0	0	0	0	0	0
11064	Atlas RRG Inc	DC	0	14,812	0	0	0	0	14,812
10639	Attorneys Liab Assur Society Inc RRG	VT	0	1,752,130	0	0	0	0	1,752,130
32450	Attorneys Liab Protection Soc RRG	MT	0	3,648,306	0	0	0	0	3,648,306
11033	Automotive Underwriters Ins Co A RRG	NV	0	-18	0	0	0	0	-18
11825	Care RRG Inc	DC	124,784	0	0	0	0	0	124,784
11259	Community Hospital RRG	VT	106,369	6,789	0	0	0	0	113,158
10075	Consumer Specialties Ins Co RRG	VT	0	42,070	0	0	0	0	42,070
10164	Cpa Mut Ins Co Of Amer RRG	VT	0	20,034	0	0	0	0	20,034
38466	Evergreen USA RRG Inc	VT	0	0	0	0	0	0	0
12836	Financial Advisors Assur Select RRG	NV	0	0	0	0	0	0	0
10102	Financial Institutions Reserve RRG	VT	0	0	0	0	0	0	0
10991	Global Intl Ins Co Inc A RRG	DC	0	9,770	0	0	0	0	9,770
26797	Housing Authority RRG Inc	VT	0	34,874	0	0	505	0	35,379
11947	Lewis & Clark LTC RRG Inc	NV	0	0	0	0	0	0	0
12627	Liberty First RRG Ins Co	UT	0	0	0	0	0	0	0
44237	Mental Hlth RRG	VT	0	0	0	0	0	0	0
11999	Midwest Ins Grp Inc RRG	AZ	0	257,086	0	0	0	0	257,086
36072	National Guardian RRG Inc	HI	307,423	0	0	0	0	0	307,423
44016	National Home Ins Co RRG	CO	0	1,457	0	0	0	0	1,457
10234	National Serv Contract Ins Co RRG	DC	0	2,050	0	0	0	0	2,050
44121	Oms Natl Ins Co Rrg	IL	207,189	0	0	0	0	0	207,189
10353	Ooida RRG Inc	VT	0	1,648	0	0	212,478	0	214,126
44105	Ophthalmic Mut Ins Co RRG	VT	1,147,974	3,925	0	0	0	0	1,151,899
44130	Paratransit RRG Grp Ins Co	TN	0	0	0	0	61,576	0	61,576
11513	Physicians Specialty Ltd RRG	SC	999,159	0	0	0	0	0	999,159
11858	Pinnacle RRG Inc	DC	0	0	0	0	0	0	0
44083	Preferred Physicians Medical RRG	MO	325,239	0	0	0	0	0	325,239
10101	Premier Ins Exchange RRG	VT	0	0	0	0	0	0	0
10691	Residential Ins Co Inc A RRG	HI	0	0	0	0	0	0	0
12907	Southwest Physicians RRG Inc	SC	0	0	0	0	0	0	0
10754	Spirit Mountain Ins Co RRG Inc	DC	0	19,053	0	0	0	0	19,053
10476	STICO Mut Ins Co RRG	VT	0	19,621	19,090	0	0	0	38,711
10113	Terra Ins Co RRG	VT	0	2,164	0	0	0	0	2,164
10020	United Educators Ins RRG Inc	VT	0	316,179	0	0	0	0	316,179
12923	US Rail Ins Co A RRG	VT	0	0	0	0	0	0	0
40940	Western Pacific Mut Ins Co RRG	CO	0	16,033	0	0	0	0	16,033
Totals Non-Domestic Risk Retention Group(s)			3,846,065	6,339,487	19,090	0	274,584	0	10,479,226

**Total Direct Written Premiums for 2007
Grand Totals of All Risk Retention Groups**

Totals for Domestic Risk Retention Group	0	0	0	0	0	0	0	0
Totals for Non-Domestic Risk Retention Groups	43	3,846,065	6,339,487	0	0	274,584	0	10,479,226
Grand Totals for All Risk Retention Groups	43	3,846,065	6,339,487	19,090	0	274,584	0	10,479,226

Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2007
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	10,930,685	1,566,256	0	9,364,429
10023	Alliance Of Nonprofits For Ins RRG	VT	35,092,536	20,072,905	0	15,019,631
10232	American Assoc Of Orthodontists RRG	VT	24,560,952	19,624,313	1,037,920	4,936,639
12300	American Contractors Ins Co RRG	TX	11,146,656	5,805,517	1,000,000	5,341,139
10903	American Excess Ins Exch RRG	VT	363,241,491	226,494,669	0	136,746,822
25448	American Safety RRG Inc	VT	20,139,409	16,152,565	0	3,986,844
11598	Applied Medico Legal Solutions RRG	AZ	42,618,445	26,539,624	7,441,507	16,078,821
44148	Architects & Engineers Ins Co RRG	DE	18,675,317	10,074,282	315,622	8,601,035
11064	Atlas RRG Inc	DC	1,566,704	637,503	250,000	929,201
22670	Attorneys Ins Mut RRG Inc	HI	29,644,836	22,361,647	0	7,283,189
10639	Attorneys Liab Assur Society Inc RRG	VT	137,314,652	96,764,131	1,000,000	40,550,521
32450	Attorneys Liab Protection Soc RRG	MT	83,245,998	55,512,472	500,000	27,733,526
11033	Automotive Underwriters Ins Co A RRG	NV	26,367,791	20,035,556	7,652	6,332,235
10174	Bar Vermont RRG Inc	VT	20,484,002	7,677,230	200,000	12,806,772
44504	California Hlthcare Ins Co Inc RRG	HI	93,513,072	68,036,693	2,033,738	25,476,379
11825	Care RRG Inc	DC	39,158,625	34,914,414	1,000,000	4,244,211
10808	Cassatt RRG Inc	VT	7,813,258	4,180,430	200,000	3,632,828
43770	Clinic Mut Ins Co RRG	HI	5,374,980	692,290	128	4,682,690
44598	College Liab Ins Co Recip RRG	HI	11,659,259	3,539,917	0	8,119,341
10803	Columbia Natl RRG Inc	VT	3,618,063	1,206,005	206,000	2,412,058
13893	Community Blood Cntr Exch RRG	IN	20,057,589	12,257,321	0	7,800,268
11259	Community Hospital RRG	VT	121,507,179	78,131,655	0	43,375,524
10075	Consumer Specialties Ins Co RRG	VT	7,276,242	3,180,339	47,430	4,095,903
10341	Controlled Risk Ins Co Of VT RRG	VT	45,023,053	24,183,335	200,000	20,839,718
10164	Cpa Mut Ins Co Of Amer RRG	VT	23,305,044	12,191,821	0	11,113,223
10115	Eastern Dentists Ins Co RRG	VT	34,187,469	26,039,711	0	8,147,758
38466	Evergreen USA RRG Inc	VT	13,370,117	7,659,957	0	5,710,160
12836	Financial Advisors Assur Select RRG	NV	1,315,745	228,309	0	1,087,436
10102	Financial Institutions Reserve RRG	VT	36,625,270	43,634	90,020	36,581,636
10842	Franklin Cas Ins Co RRG	VT	22,606,003	21,303,271	500,000	1,302,732
10163	General Eastern Ski Ins RRG Inc	VT	4,869,491	1,169,449	401,951	3,700,042
10991	Global Intl Ins Co Inc A RRG	DC	15,578,901	678,258	12,761	14,900,643
10080	Health Providers Ins Recip RRG	HI	65,445,210	32,034,430	0	33,410,780
26797	Housing Authority RRG Inc	VT	261,611,499	178,735,871	0	82,875,628
41246	How Ins Co A RRG	VA	130,409,406	75,837,052	1,000,000	54,572,355
11947	Lewis & Clark LTC RRG Inc	NV	9,678,869	6,331,077	20,521	3,347,792
12627	Liberty First RRG Ins Co	UT	2,170,417	892,154	10	1,278,262
10697	MCIC VT Inc RRG	VT	40,442,834	30,024,673	200,000	10,418,161
26257	Medamerica Mut RRG Inc	HI	36,402,423	22,096,858	0	14,305,565
44237	Mental Hlth RRG	VT	15,538,784	9,393,090	200,029	6,145,694
11999	Midwest Ins Grp Inc RRG	AZ	9,471,278	7,938,082	1,000	1,533,196
10083	National Catholic RRG	VT	73,512,549	50,064,795	299,962	23,447,755
36072	National Guardian RRG Inc	HI	16,816,468	13,762,500	600,000	3,053,968
44016	National Home Ins Co RRG	CO	71,268,766	52,297,106	411,898	18,971,660
10234	National Serv Contract Ins Co RRG	DC	18,181,294	4,286,746	30,113	13,894,548
10967	Newport Mut Ins RRG Inc	HI	1,126,306	831,745	0	294,561
44121	Oms Natl Ins Co Rrg	IL	272,730,067	189,779,139	7,580	82,950,928
10353	Ooida RRG Inc	VT	60,403,256	46,590,175	200,000	13,813,080
44105	Ophthalmic Mut Ins Co RRG	VT	187,226,481	106,620,745	0	80,605,736
10171	Ordinary Mut RRG Corp	VT	44,142,943	28,162,642	0	15,980,301
44130	Paratransit RRG Grp Ins Co	TN	20,880,214	13,588,066	0	7,292,148
10934	Physicians Reimbursement RRG	VT	23,874,496	15,334,160	1,200,000	8,540,336
11513	Physicians Specialty Ltd RRG	SC	11,673,752	5,821,069	0	5,852,683
11858	Pinnacle RRG Inc	DC	2,079,290	953,830	250,000	1,125,460
44083	Preferred Physicians Medical RRG	MO	144,230,934	91,189,148	800,000	53,041,786
10101	Premier Ins Exchange RRG	VT	25,084,123	6,159,993	0	18,924,130
10840	Professional Medical Ins RRG Inc	HI	350,465	25,179	51	325,286
10691	Residential Ins Co Inc A RRG	HI	3,082,044	1,314,952	5,004	1,767,092
12907	Southwest Physicians RRG Inc	SC	14,087,205	8,128,520	3,679,000	5,958,685
10754	Spirit Mountain Ins Co RRG Inc	DC	4,936,730	3,664,113	501,000	1,272,617
44075	States Self-Insurers RRG	VT	19,234,051	11,118,448	1,507,968	8,115,603
10476	STICO Mut Ins Co RRG	VT	20,153,290	9,792,410	0	10,360,880
10113	Terra Ins Co RRG	VT	29,954,061	9,920,779	125,091	20,033,282

**Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2007
Non-Domestic Risk Retention Groups**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus
10084	Title Industry Assur Co RRG	VT	9,699,519	6,221,768	132,538	3,477,751
10020	United Educators Ins RRG Inc	VT	503,934,906	327,044,714	0	176,890,192
10712	United Home Ins Co A RRG	VT	10,311,267	7,078,681	249,254	3,232,586
12922	US Fidelis Ins Co RRG Inc	MT	4,230,646	173,432	0	4,057,214
12923	US Rail Ins Co A RRG	VT	1,881,676	450,928	1,540,862	1,430,748
10976	Virginia Hlth Systems Alliance RRG	VT	85,508,020	40,641,250	0	44,866,770
40940	Western Pacific Mut Ins Co RRG	CO	138,343,895	61,134,151	0	77,209,744
Totals Non-Domestic Risk Retention Group(s)			3,721,998,268	2,304,389,950	29,406,610	1,417,608,317

**Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2007
Grand Totals of All Risk Retention Groups**

Totals for Domestic Risk Retention Group	0	0	0	0	0
Totals for Non-Domestic Risk Retention Groups	<u>70</u>	<u>3,721,998,268</u>	<u>2,304,389,950</u>	0	<u>1,417,608,317</u>
Grand Totals for All Risk Retention Groups	70	3,721,998,268	2,304,389,950	29,406,610	1,417,608,317

**Admitted Assets, Liabilities, Capital, Surplus as Regards to Policyholders, and Direct Premiums
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	14,283,946	2,776,365	2,000,000	11,507,581	1,041
50636	Censtar Title Ins Co	TX	29,562,039	4,420,438	6,000,000	25,141,601	65,327
50229	Chicago Title Ins Co	NE	1,578,158,243	1,303,675,705	2,000,000	274,482,538	2,312,877
50026	Commerce Title Ins Co	CA	22,292,662	13,480,750	1,500,000	8,811,912	0
50083	Commonwealth Land Title Ins Co	NE	745,238,011	491,145,534	1,649,306	254,092,477	1,148,316
51586	Fidelity Natl Title Ins Co	CA	860,789,383	623,107,279	35,826,800	237,682,104	2,259,234
50814	First Amer Title Ins Co	CA	1,873,280,555	1,446,753,312	200,000,000	426,527,243	6,826,179
50369	Investors Title Ins Co	NC	105,684,657	55,581,895	2,000,000	50,102,762	1,950,049
50024	Lawyers Title Ins Corp	NE	614,576,148	485,289,739	5,311,685	129,286,409	3,512,506
51101	Nations Title Ins Of NY Inc	NY	20,799,494	8,172,302	1,268,162	12,627,192	0
50377	Northeast Investors Title Ins Co	SC	6,143,241	602,766	1,000,000	5,540,475	829
51330	Ohio Bar Title Ins Co	OH	26,981,319	17,954,477	1,000,000	9,026,842	0
50520	Old Republic Natl Title Ins Co	MN	484,403,894	368,402,069	1,526,434	116,001,825	2,150,989
50784	Security Title Guarantee Corp Bltmre	MD	13,992,506	10,228,415	1,507,693	3,764,091	84,182
50857	Security Union Title Ins Co	CA	83,985,606	37,420,423	30,250,000	46,565,183	-224
50792	Southern Title Ins Corp	VA	23,386,522	15,670,916	1,001,123	7,715,606	227,034
50121	Stewart Title Guaranty Co	TX	1,082,024,546	566,123,531	8,500,000	515,901,015	3,510,455
50067	Ticor Title Ins Co	CA	237,995,198	170,308,285	30,000,000	67,686,913	103,605
51535	Ticor Title Ins Co of FL	NE	120,872,364	95,285,888	2,000,000	25,586,476	71,753
50012	Transnation Title Ins Co	NE	159,577,693	137,242,911	10,000,000	22,334,782	78,071
51152	TransUnion Natl Title Ins Co	SC	15,575,501	5,526,969	1,500,000	10,048,532	0
51624	United General Title Ins Co	CA	<u>115,295,014</u>	<u>90,383,868</u>	<u>2,010,000</u>	<u>24,911,146</u>	<u>107,025</u>
Totals Non-Domestic Title Insurer(s)			8,234,898,542	5,949,553,837	347,851,203	2,285,344,705	24,409,248

**Admitted Assets, Liabilities, Capital, Surplus as Regards to Policyholders, and Direct Premiums
Grand Totals of All Title Insurers**

Totals for Domestic Title Insurers	0	0	0	0	0	0
Totals for Non-Domestic Title Insurers	<u>22</u>	<u>8,234,898,542</u>	<u>5,949,553,837</u>	<u>347,851,203</u>	<u>2,285,344,705</u>	<u>24,409,248</u>
Grand Totals for All Title Insurers	22	8,234,898,542	5,949,553,837	347,851,203	2,285,344,705	24,409,248