



**THE STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

21 SOUTH FRUIT STREET SUITE 14
CONCORD, NEW HAMPSHIRE 03301

Roger A. Seigny
Commissioner

Alexander K. Feldvebel
Deputy Commissioner

April 20, 2018

His Excellency, Governor Christopher T. Sununu
and the Honorable Council
State House
Concord, New Hampshire 03301

RE: Annual Report – Fiscal Year 2017

Dear Governor Sununu and the Executive Council:

Pursuant to the provision of RSA 400-A:26, the Insurance Department respectfully submits the One Hundred Sixty Sixth Annual Report for fiscal year 2017. This report highlights accomplishments of the Department in regulating the insurance industry during the last fiscal year. It was another successful year in promoting and protecting the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. The Department is committed to treat all its constituencies in an open, fair and respectful manner and to uphold the highest professional, ethical and quality standards in serving the consumers and the general public on the whole.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "RAS", is written over the printed name of Roger A. Seigny.

Roger A. Seigny

STATE OF
NEW
HAMPSHIRE

NEW HAMPSHIRE INSURANCE DEPARTMENT
2017 ANNUAL REPORT



166th Annual Report
(Fiscal Year 2017: July 1, 2016 – June 30, 2017)



The 166th Report *of the New Hampshire Insurance Department*

Roger A. Sevigny
Insurance Commissioner

His Excellency, Governor Christopher T. Sununu

The Honorable Joseph D. Kenney
Executive Councilor, First District

The Honorable Andru Volinsky
Executive Councilor, Second District

The Honorable Russell E. Prescott
Executive Councilor, Third District

The Honorable Christopher C. Pappas
Executive Councilor, Fourth District

The Honorable David K. Wheeler
Executive Councilor, Fifth District



The 166th Report

Contents

4	INTRODUCTION
4	INSURANCE DEPARTMENT ORGANIZATION AND FUNCTION
4	MISSION STATEMENT
4	INSURANCE DEPARTMENT STAFF BY DIVISION
8	ORGANIZATIONAL CHART
9	FINANCIAL REGULATION DIVISION
10	MARKET REGULATION DIVISION
15	COMPLIANCE AND CONSUMER SERVICES DIVISION
18	PUBLIC INFORMATION DIVISION
18	OPERATIONS DIVISION
20	LEGAL DIVISION
25	LIFE, ACCIDENT & HEALTH ANALYSIS & ACTUARIAL DIVISION
26	APPENDIX A
28	APPENDIX B
30	APPENDIX C
56	APPENDIX D
61	APPENDIX E



The 166th Report

Introduction

This annual report provides a brief summary of the New Hampshire Insurance Department's activities during Fiscal Year 2017. During Fiscal Year 2017, the Department had 82 full-time staff positions and collected total General Fund revenues of \$121.9 million. The Department's operating budget may be found at <http://www.gencourt.state.nh.us/LBA/Budget/OperatingBudget.aspx>.

Insurance Department Organization and Function

The Department was established in 1851 as the first insurance regulator in the nation. The laws that govern the responsibilities of the Department are set forth in Title XXXVII, codified at RSA 400 through RSA 420-N. The Insurance Commissioner is charged under Title XXXVII with the enforcement and execution of the insurance laws of New Hampshire, with the collection of premium taxes and fees, and the regulation of the insurance marketplace to ensure fair treatment of policyholders and claimants. The Department also is charged with promoting competitive and safe insurance markets.

Mission Statement

The Department's mission is to promote the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of New Hampshire's insurance laws. We are committed to doing so in an honest, effective, and timely manner. We treat all of our constituencies in an open, fair, and respectful manner and strive to uphold the highest professional, ethical, and quality standards.

INSURANCE DEPARTMENT STAFF BY DIVISION

During Fiscal Year 2017, the Department had 82 full-time staff positions and collected total General Fund revenues of \$121.9 million.

Executive Office

Roger Sevigny.....Insurance Commissioner

Alexander Feldvebel.....Deputy Insurance Commissioner
Sandra Barlow.....Program Specialist I
Karen Cassin.....Program Specialist I
Danielle Barrick.....Product Marketing Manager
Frances DeCinto.....Human Resources Administrator
Eireann AspellProgram Specialist IV
Destiny Buffington.....Program Assistant II

Operations

John Elias.....Assistant Commissioner

Premium Tax Unit

Norma Stallings.....Insurance Company Examiner IV
Donna Arcand.....Tax Auditor VI



The 166th Report

Business Unit

Ted PerkinsAdministrator III
Mary Tarbell.....Program Assistant II
Paula Cook.....Program Assistant II
Jennifer GoodwinGrants Program Coordinator
Christine Blais.....Program Specialist I
Emily Bolduc-Fabian...Program Assistant II

Producer Licensing

Joan LaCourse.....Administrative Supervisor IV
Marlena Keyser.....Program Assistant II
Cheryl GagnonProgram Assistant II

P&C Actuarial

Sally MacFadden.....Chief P&C Actuary
Christian Citarella.....Property & Casualty Actuary
Ruju Dave.....Insurance Company Examiner II

Legal

Chiara Dolcino.....General Counsel

Legal Unit

Emily Doherty.....Attorney IV
Heather Silverstein.....Attorney IV
Marty Mobley.....Legal Coordinator
Sarah Prescott.....Paralegal II

Enforcement Unit

Richard McCaffrey.....Compliance & Enforcement Attorney
Mary BleierAttorney III
Donald Belanger.....Insurance Company Examiner III
Carolyn Petersen.....Paralegal II

Fraud Unit

VacantFraud Attorney
Brendhan Harris.....Senior Insurance Fraud Investigator
Thomas Wickey.....Insurance Fraud Investigator



The 166th Report

Life, Accident and Health Analysis and Actuarial Division

Tyler Brannen.....Director of Health Economics
Maureen Mustard.....Director of Healthcare Analytics
David Sky.....Chief LAH Actuary
Jennifer Patterson.....Attorney IV
Alain Couture.....Health Reform Coordinator
Diedre Collins..... Contract and Grants Technician (part-time)

Financial Regulation

Douglas Bartlett.....Director of Financial Regulation

Financial Analysis

Patricia Gosselin.....Insurance Company Examiner V
Mary Verville.....Insurance Company Examiner III
Bukola Fagbemi Insurance Company Examiner I
Cynthia Ginsberg.....Insurance Company Examiner I
VacantInsurance Company Examiner I
Diane Cygan.....Financial Records Auditor

Financial Examiners

Colin Wilkins.....Chief Financial Examiner
W. Kurt Gillies.....Insurance Company Examiner I
Wade LinebergerInsurance Company Examiner II
Vacant.....Insurance Company Examiner II

Market Regulation

James Fox Insurance Examiner V

Analysis

Denise Lamy.....Insurance Company Examiner III
Doug Rees.....Insurance Company Examiner II
VacantInsurance Company Examiner II

Market Conduct

Edwin Pugsley.....Insurance Company Examiner IV

Property and Casualty

James Young.....Insurance Company Examiner III
Andre Gagne.....Insurance Company Examiner II
Ellen Walsh.....Insurance Company Examiner II



The 166th Report

Life, Accident and Health Market Conduct

Joelien Atwater.....Insurance Company Examiner III
Maureen Belanger.....Insurance Company Examiner II
Karen McCallister.....LAH Insurance Examiner
Vacant.....Insurance Company Examiner II

Compliance and Consumer Services

Michael Wilkey.....Insurance Company Examiner V

Compliance

Sonja Barker.....Insurance Company Examiner III
Tom Weston.....Insurance Company Examiner II
David Schechtman.....Insurance Company Examiner II
Diana Lavoie.....Insurance Company Examiner II
Ingrid Marsh.....Insurance Company Examiner II
Gail Matson.....Insurance Company Examiner II
Steve Towne.....Insurance Company Examiner II
Frank Cardamone.....Insurance Company Examiner II
Robin Tierney (Perry).....Insurance Company Examiner I
Marlene Sawicki.....Program Specialist II

Consumer Services

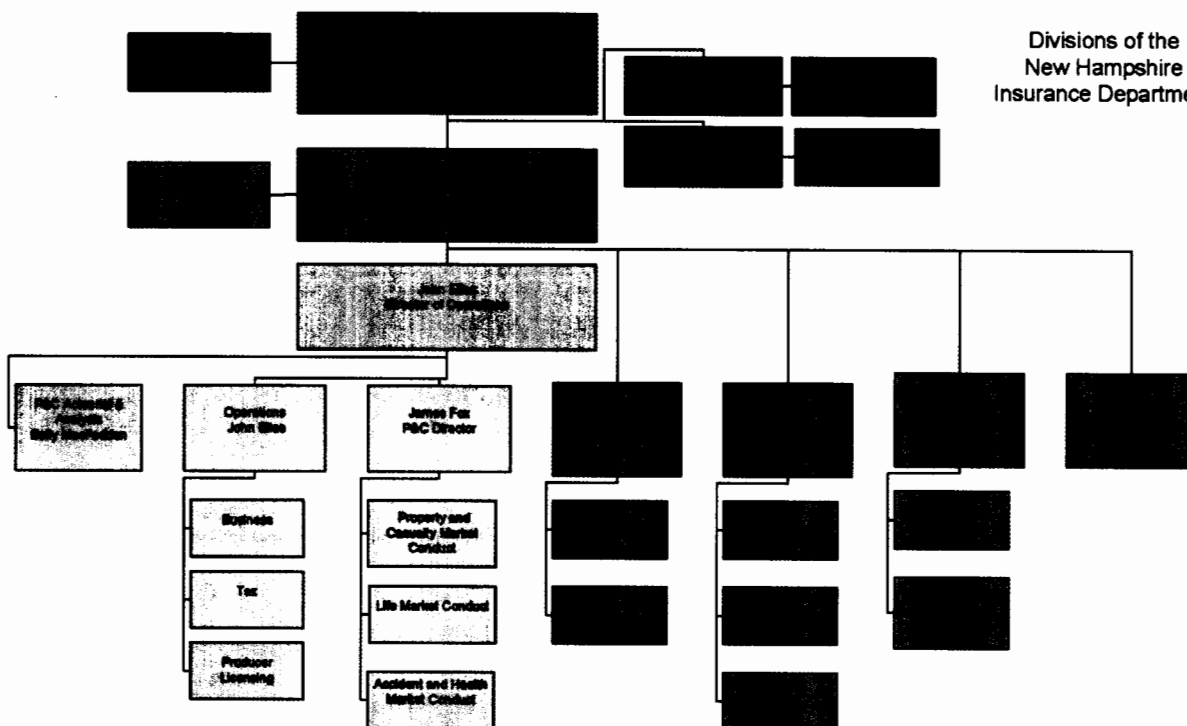
Keith Nyhan.....Insurance Company Examiner III
Barbara Anderson.....Claims and Hearings Officer
Catherine Drew.....Claims and Hearings Officer
Lisa Cotter.....Insurance Claim Representative
Claire LaPointe.....Claims and Hearings Officer
Vacant.....Insurance Claims Representative
Heather Boulanger.....Program Assistant II



The 166th Report

VHID Organizational Chart

Divisions of the
New Hampshire
Insurance Department





The 166th Report

Financial Regulation Division

The Financial Regulation Division is responsible for ensuring company solvency, conducting financial examinations, financial analysis and licensing/registering all domestic and foreign companies. The New Hampshire Insurance Department currently has 1,078 licensed insurance companies to conduct business in the State, 58 of which are domiciled in New Hampshire. Of these companies, 373 are licensed to write life and health insurance, and the remaining 705 companies are licensed in various property and casualty lines.

The division processed and issued 26 new company licenses during Fiscal Year 2017. Eight are life and health and 18 are property and casualty insurance companies. (See Appendix A) Twenty-Nine companies withdrew from New Hampshire for reasons including dissolution, merger/consolidation or license surrender.

An alphabetical listing of all New Hampshire domestic companies with asset and liability information for calendar year-end 2016 may be found in Appendix B. Identical information is provided for all companies licensed in New Hampshire in Appendix C.

While New Hampshire does not license surplus lines companies, it does qualify unauthorized insurers as eligible surplus lines carriers in the state pursuant to RSA 405:26.

The Non-admitted and Reinsurance Reform Act (NRRA) became effective July 21, 2011. Under the NRRA non-admitted insurance may be placed with a non-admitted insurer domiciled in a U.S. jurisdiction, provided they are authorized to write such business in their state of domicile and maintain minimum capital and surplus of \$15 million. Non-admitted insurance may be placed with insurers domiciled outside the U.S. provided the insurer is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.

As of June 30, 2017 One hundred fifty-four (154) unauthorized insurers qualified as eligible surplus lines carriers in Appendix D.

Financial examinations of the following domestic companies were completed during Fiscal Year 2017:

Bow Mutual Fire
Concord General Mutual Insurance Co
Sunapee Mutual Fire
Tufts Health Freedom Insurance
Weare Mutual Fire Insurance Company



The 166th Report

Financial examinations in progress as of fiscal year-end 2017 include:

Anthem Health Plans of NH
Covington Specialty Insurance Co.
Matthew Thornton Health Plan, Inc.
MEMIC Indemnity Company
North American Elite Insurance Co.
RSUI Indemnity Company
Tudor Insurance Company
Western World Insurance Co.

Granite State Health Plan, Inc.
Landmark American Insurance Co
MEMIC Casualty Company
North American Capacity Ins. Co.
North American Specialty Ins. Co.
Stratford Insurance Company
Washington International Ins. Co.

The Financial Regulation Division is additionally responsible for continually reviewing the financial health of all admitted and registered insurance companies in the State of New Hampshire's Insurance Department.

Market Regulation Division

Actuarial and Market Regulation Division

The Market Regulation Division has as its goal the protection of New Hampshire consumers by overseeing the sale and administration of insurance products and services. To support this goal, Market Regulation is split into three functional areas: Market Conduct (itself split into a Property & Casualty (P&C) unit and a Life, Accident & Health (LAH) unit); Market/Industry Analysis; and P&C Actuarial. In addition, the Division is responsible for Workers' Compensation analysis.

Market Conduct Unit

The Market Conduct group performs two important functions: market conduct examinations and analysis of insurers. Market conduct examinations address observed market problems or violations of New Hampshire's insurance laws that affect insurance consumers. Examiners review and analyze insurance company market activity to ensure compliance with the state's administrative rules and laws, including reviewing insurers' procedures and processes to ensure that policyholders and claimants are treated fairly as spelled out in those laws. Findings, indicating violations of law, rule or regulatory standards, are referred to the Department's enforcement unit for administrative or disciplinary action. Examinations are conducted in accordance with uniform national standards and include investigations and examinations of insurers, producers, and other department licensees. The area also participates in certain joint and multi-state market conduct actions.

Life, Accident and Health

The Life, Accident and Health (LAH) market conduct unit gathers data and statistics from licensed insurers in New Hampshire and updates these annually. It conducts an in-depth review of accident and health insurers writing seven major lines of insurance in the state, which includes health, long-term disability, short-term disability, Medicare supplement, dental, long-term care, and home health care insurance.



The 166th Report

This unit continues to support the National Association of Insurance Commissioners (NAIC) Market Conduct Annual Statement (MCAS) efforts, and utilizes MCAS data in its analysis program. This program serves to identify potential issues at the market or company level that may adversely affect New Hampshire consumers. Preliminary analysis, which consists of comparing and contrasting statistical data of NH licensed insurers, is used to establish baseline data to develop and prioritize a list of companies for a more detailed review, known as a Level-1 Analysis, or for other market continuum actions, such as conduct inquiries, investigations or targeted examinations. All continuum actions up to and including examinations, are performed in accordance with the NAIC Market Regulation Handbook.

This unit supports the Department's investigative and legislative efforts by providing industry expertise to various projects. In addition, a member of the unit serves as the state's liaison with Centers for Medicare and Medicaid Services on senior product lines. The team also reviews and verifies data for accuracy and consistency in report from insurers.

A significant accomplishment of this unit in FY 2017 was the completion of three substance use disorder (SUD) market conduct examinations. These examinations focused on the coverage and claims handling practices of the state's largest insurance carriers. Examiners reviewed the companies' delegated services agreements, provider networks, prior authorization practices, grievances and appeals practices, claims and denial volumes, medication-assisted treatment protocols, and adherence to federal mental health parity law.

Below is a list of the significant market conduct actions performed by the LAH unit in FY 2017.



The 166th Report

Market Regulation Actions and Results for Fiscal Year 2017

LAH Market Conduct Examination Unit

Type of Action	C o u n t	Licensed Entity	NAIC Company or Group Code	Corrective Action Required?	Penalties, Fines, Administrative Costs Collected	Consumer and/or Provider Restitution
----------------	-----------------------	-----------------	-------------------------------------	-----------------------------------	--	---

Market Conduct Examination Activity During Fiscal Year 2017

Collaborative Examinations	1	Hartford Fire & Casualty Group	91	Yes	\$54,865	
	1	Standard Insurance	69019	Yes	\$7,337	
	1	Great American Life Ins Co	63312	Yes	\$11,714	
	1	Minnesota Mutual Grp	869	Yes	\$14,537	
	1	Ameriprise Financial Grp	4	Yes	\$44,847	
Insurance Company Examinations						
	1	Anthem Health Plans	53759	Yes		
	1	Harvard Pilgrim Health Care	96717	Yes		
	1	Cigna Health & Life Insurance Company	67369	No		
Examinations Total	8				\$133,291	

Property and Casualty

The following is a tabulation of significant market conduct actions performed by the Property & Casualty unit. During the 2017 fiscal year, the P&C Market Conduct unit focused on target examinations pursuant to provisions of the RSA 412:8, III and Ins 1002.19 (a)-(b) in addition to conducting an Ins 1000 examination on Progressive Insurance Companies.



The 166th Report

Market Regulation Actions and Results for Fiscal Year 2017

Property and Casualty Market Conduct Examination Unit

Type of Action	Count	Licensed Entity	NAIC Company Code	Corrective Action Required?	Consumer and/or Provider Restitution	NH Policyholders Receiving a Policy Refund or Credit
Market Conduct Examination Closed During Fiscal Year 2017						
Insurance Company Examinations	1	United Services Automobile Association	25941	Yes	\$2,169.50	19
	1	USAA Casualty Insurance Company	25968	Yes		
	1	USAA General Indemnity Company	18600	Yes		
	1	Garrison Property and Casualty Insurance Company	21253	Yes		
Examinations Total	4					

Type of Action	Count	Licensed Entity	NAIC Company Code	Line of Business
Market Conduct Investigations Closed During Fiscal Year 2017				
Investigations	1	Private Passenger Jurisdictional Survey	N/A	Auto
	1	Homeowners Protection Class 9 & 10 Survey	N/A	HO
Insurance Company Market Analysis	1	LM General Insurance Company	36447	Auto Level 1
Examinations Total	3			

Property and Casualty Actuarial Unit

The Property and Casualty Actuarial unit is responsible for general market and industry analysis, evaluation of the competitiveness of New Hampshire's insurance markets, and review of all P&C rate, rating rule, and predictive model filings. This unit also provides legislative testimony, analysis and research, data analysis and support for the market conduct unit, and provides consumer assistance on rate related issues and all Workers Compensation (WC) related complaints.



The 166th Report

During Fiscal Year 2017, the P&C Actuarial unit reviewed 1,653 loss cost, rate, model, and rule filings for various P&C lines of business. More than 92% of these filings were resolved in the same period. 110 filings were related to workers compensation, and the remainder was split between personal lines (28%) and commercial lines (72%). As insurance company pricing models become more sophisticated, the actuaries have additionally become involved in evaluating many new and complex types of models that impact insurance cost, such as credit scoring models, catastrophe models, usage-based insurance programs, and highly complex predictive models that incorporate non-traditional pricing variables.

The P&C Actuarial unit provides support and analysis for workers compensation (WC) in New Hampshire. The WC Analyst provides information, technical assistance, and analysis to consumers who have inquiries or complaints about their WC coverage. During Fiscal Year 2017, the unit responded to 176 requests from both agents and consumers.

The P&C Actuarial unit is responsible for the review and approval of all WC loss cost, rate, and rule filings. In addition, the unit analyzes the annual WC rate/loss cost filing from the National Council on Compensation Insurance (NCCI) and testifies at the associated rate hearing.

The P&C Actuarial unit provides fiscal notes, legislative testimony, and analysis on WC related bills and other bills that impact insurance coverage or cost.

The P&C Actuarial unit is also responsible for baseline analysis of companies through the NAIC Level 1 and Level 2 report formats. These reports provide an overview of performance metrics and identify companies whose performance may indicate potential market conduct issues.

During Fiscal Year 2017, 28 companies were reviewed.

Additionally, the P&C Actuarial Unit is responsible for collecting and analyzing Market Conduct Annual Statement (MCAS) data. MCAS data is used to identify potential market conduct issues for further investigation and or analysis. The department participates in working groups with other states and the NAIC to develop and refine MCAS data.

The P&C group performs investigations as needed to ensure data is accurately reported and compliance with statutes and administrative rules are maintained.

Pursuant to Ins 1002.15, the P&C Actuarial Unit reviews the methods that insurers use to determine the value of an auto, after a total loss claim. Annually, the department reviews these methods, reviews sample reports and publishes a list of accepted vendors.

The P&C Actuarial unit maintains the online premium comparisons for personal automobile and homeowners insurance that are published regularly throughout the year. Both comparisons were updated to reflect current premium levels based on filings made through 2016. Since the first publication of these comparisons, thousands of consumers have used the reports to obtain comparative pricing information for the leading 35 insurers in New Hampshire, allowing for a more informed purchasing decision.



The 166th Report

RSA 412:14 calls for the Insurance Commissioner to monitor the degree of competition in insurance markets in the state. The actuaries perform an annual analysis, including information on each line of business at the state level, the New England regional level and countrywide. This information is an important factor in determining whether a reasonable degree of competition exists in each line of insurance, and thus whether there are particular regulatory issues to be considered. The reports are published on the Department website.

Compliance and Consumer Services Division

Compliance Unit

The Compliance Unit is divided into two areas: Property & Casualty (P&C) and Life, Accident and Health (LAH). Each examines insurance forms, including policies, riders, endorsements, amendments, and applications that have been submitted for approval to ensure conformity with the state's laws and rules.

All filings by insurers and advisory organizations must be submitted electronically through the National Association of Insurance Commissioner's System for Electronic Rate and Form Filing (SERFF). All compliance examiners perform an initial review and correspond with the filers within 30 days of submission, ensuring quick filing disposition. This allows New Hampshire consumers to have access to new products and enhancements to existing products in a timely manner.

Property & Casualty

The Property & Casualty Forms area has responsibilities that include the analysis of personal and commercial lines of business. These insurance lines include but are not limited to: automobile, homeowners', general liability, professional liability, and workers' compensation. Company and advisory organization filings are analyzed to assess compliance with New Hampshire's insurance laws and administrative rules.

The compliance examiners also participate in various working groups and serve on a number of commissions and boards at the request of the Commissioner, including the Commercial Automobile Insurance Plan and the New Hampshire Reinsurance Facility.

Fiscal Year 2017 P&C Rate and Form Filings

Received

P&C Rate and Form Filings	4,225
---------------------------	-------

Closed - Disposition

P&C Filings Closed-Disposition	4,979
--------------------------------	-------



The 166th Report

Life, Accident and Health

The Life, Accident and Health Forms area has responsibilities that include the review and analysis of all individual and group health policies, including Affordable Care Act-compliant Qualified Health Plans, life insurance products, disability policies, Medicare supplement policies, Health Maintenance Organizations, advertising, long-term care, annuity, credit life and disability coverages, life settlements, and continuing care retirement communities.

The ACA created a multitude of changes, to the health insurance marketplace in New Hampshire as well as in direct regulatory requirements for the NHID. From 2011 to the present, NHID has adapted its regulation of the New Hampshire health insurance industry to accommodate these marketplace changes.

With the passage of the ACA, there are many reforms that the Department continues to implement and enforce. The significant and structural changes that have taken effect over the past three years have required a more robust framework of legal and policy support within the NHID using contractors. This extra support has helped the Department effectively work toward implementation of the federal reform requirements, integrate federal and state changes to the marketplace, increase coordination across state agencies, and actively represent New Hampshire insurance consumers with the federal government and the NAIC, which has been delegated the responsibility by the federal government to assist states with ACA implementation and guidance.

The Life, Accident and Health compliance examiners provide technical assistance for, and are active participants on, the Council for Children and Adolescents with Chronic Health Conditions, the Producer Licensing Exam Review Committee, the New Hampshire Interagency Coordinating Council, and the New Hampshire Health Plan Benefit Association.

Fiscal Year 2017 LAH Rate and Form Filings

Received

LAH Rate and Form Filings	1,986
Interstate Compact Filings Received	<u>601</u>
Total Filings Received	2,587

Closed - Disposition

LAH Filings Closed - Disposition	1,985
Interstate Compact Filings - Disposition	<u>615</u>
Total Filings Closed	2,600



The 166th Report

Consumer Services Unit

The Unit's Customer Service Officers (CSOs) fulfill a threefold mission: educate residents about insurance products, companies and producers; assist residents who request help navigating the complexities and intricacies of the insurance industry; and work with other Department staff to investigate consumer complaints to ensure that licensees, including companies and producers (aka insurance agents), comply with NH insurance laws and rules.

In Fiscal Year 2017, Consumer Services assisted consumers with 945 formal complaints and responded to 5,361 consumer inquiries. During the fiscal year, Consumer Services recovered approximately \$2.4 million for New Hampshire consumers. Following is a summary of the complaints and inquiries received by the Property and Casualty (P&C) and Life, Accident and Health (LAH) sub-units.

Property and Casualty

The P&C sub-unit provides insurance consumers with assistance by answering questions, investigating complaints, distributing educational materials, and assisting the NH Emergency Management Operations Center during catastrophic weather events. During Fiscal Year 2017, the unit responded to 514 formal complaints and 1,711 requests for service, during which the Consumer Services Officers answered questions, provided information and referrals, and otherwise assisted the public. On behalf of NH consumers, the sub-unit facilitated the recovery of \$1,722,468.

Life, Accident, and Health

In Fiscal Year 2017, the LAH sub-unit responded to 431 formal complaints and 3,650 requests for assistance. The LAH Consumer Services Officers responded to consumer complaints and inquiries on a variety of life accident and health insurance topics, including coverage issues, the impact of legislation, suitability of annuity sales to seniors, and claims concerns. On behalf of NH consumers, the sub-unit facilitated the recovery of \$696,499.

The Insurance Department is responsible for administering the appeals process for adverse health insurance claim decisions under RSA 420-J:5 and for certifying independent review organizations, which render the decisions in these appeals. The Department also certifies long term care insurance independent review organizations under Department rule Ins. 3601.

During Fiscal Year 2017, 73 applications for external health review were received. Of those, 35 met the legal requirements to qualify for external review and 14 health insurance company decisions were overturned or partially overturned by the certified external review organizations.



The 166th Report

Communications

The Insurance Department's communications unit features a communications director who oversees media and public relations for the Insurance Department and an outreach coordinator who is responsible for educating consumers and other stakeholders throughout the state on insurance matters. The Department's primary outreach platforms include:

The Department's **website**: www.nh.gov/insurance

Facebook: www.nh.gov/insurance

Twitter: [www.twitter.com/NHInsuranceDept](https://twitter.com/NHInsuranceDept)

YouTube: www.youtube.com/channel/UCOABb-Rp7OxqWQmUF64adHQ

Press releases: www.nh.gov/insurance/media/pr/index.htm

The Department's website contains an archive of reports, forms, checklists and links to a variety of insurance-related websites, such as state agencies, related non-profits and federal programs, including Medicare and Medicaid.

In FY17, the Department responded to dozens of press inquiries and issued 22 press releases to inform the public about important insurance-related issues on a range of topics.

Operations Division

Premium Tax Unit

The premium tax unit is responsible for the accounting and auditing of all general fund and restricted revenue received by the department. Upon request, revenue and tax related information is provided to the legislative committees.

The department received total general fund revenue of \$121.9 million in fiscal year 2017. The unit monitors general fund revenue and prepares revenue projections for current and future fiscal years. General fund revenue is generated primarily from two sources - a premium tax on premiums written, and fees from companies, producers, and other sources. Premium tax is received from licensed companies, surplus lines producers, and companies and individuals that acquire insurance policies independently of licensed producers.

In fiscal year 2017, the unit reported \$105.3 million in premium tax revenue and \$16.6 million in licensing and other fee revenue, totaling \$121.9 million that was credited to the general fund. Also see Appendix E – General Fund Revenue.

The unit also administers the department's administrative assessment that provides reimbursement for the administrative expenditures of the department.



The 166th Report

Insurance Fraud Unit

In 1993, the Legislature enacted RSA 417:23, which authorized the Insurance Department to establish the New Hampshire Insurance Fraud Investigation Unit ("Fraud Unit"). The Fraud Unit investigates insurance fraud and other insurance-related crimes. The Fraud Unit is composed of two investigators. If a company has reason to believe that fraud has been committed, there is a statutory requirement that it refer the issue(s) to the Fraud Unit for review. The unit also accepts referrals from all sources. It has established a referral form online but will accept referrals in writing, in person, or by telephone.

In fiscal year 2017, the Fraud Unit received 207 referrals of suspected fraud or other insurance-related crimes. Of these referrals, the unit conducted 26 criminal investigations, of which 7 were prosecuted either by the County Attorney's office, the NH Attorney General's office, or the United States Attorney.

The Fraud Unit has unique powers of authority granted to it by the Commissioner allowing the unit to secure evidence far more quickly than most law enforcement agencies. In its efforts to take a proactive stance against insurance crimes, the Fraud Unit works jointly with the National Insurance Crime Bureau and other local, state, and federal law enforcement agencies conducting undercover operations. Although most of these operations generally target suspected healthcare fraud by providers and/or clinics, the undercover operations can expand as far as necessary to combat all lines of fraud.

Producer Licensing Unit

The Licensing Division has seen continued steady growth in the number of licenses issued and maintained in New Hampshire. As of June 30, 2017, NH had close to 141,000 active licensees authorized to sell insurance and adjust claims in the Granite State.

There were over 73,000 producers licensed in New Hampshire. Of those, 6377 are residents of our state. We have over 5900 business entity producers licensed. There are 608 resident business entities licensed.. Currently we have over 62,000 claims adjusters licensed. Of those 872 are residents, who are licensed to adjust workers' compensation and property & casualty claims in New Hampshire.

The steady growth in our license holders is directly related to online technology. From license applications, license verifications, printing of licenses and fulfilling their continuing education requirements our licensees can process their requests through our electronic systems. Licensees have access to managing and maintaining their license electronically. Our partnerships with the National Association of Insurance Commissioners' (NAIC) affiliates—the National Insurance Producer Registry (NIPR) and State Based Systems (SBS)—have continued to result in increased services, securities and efficiencies.

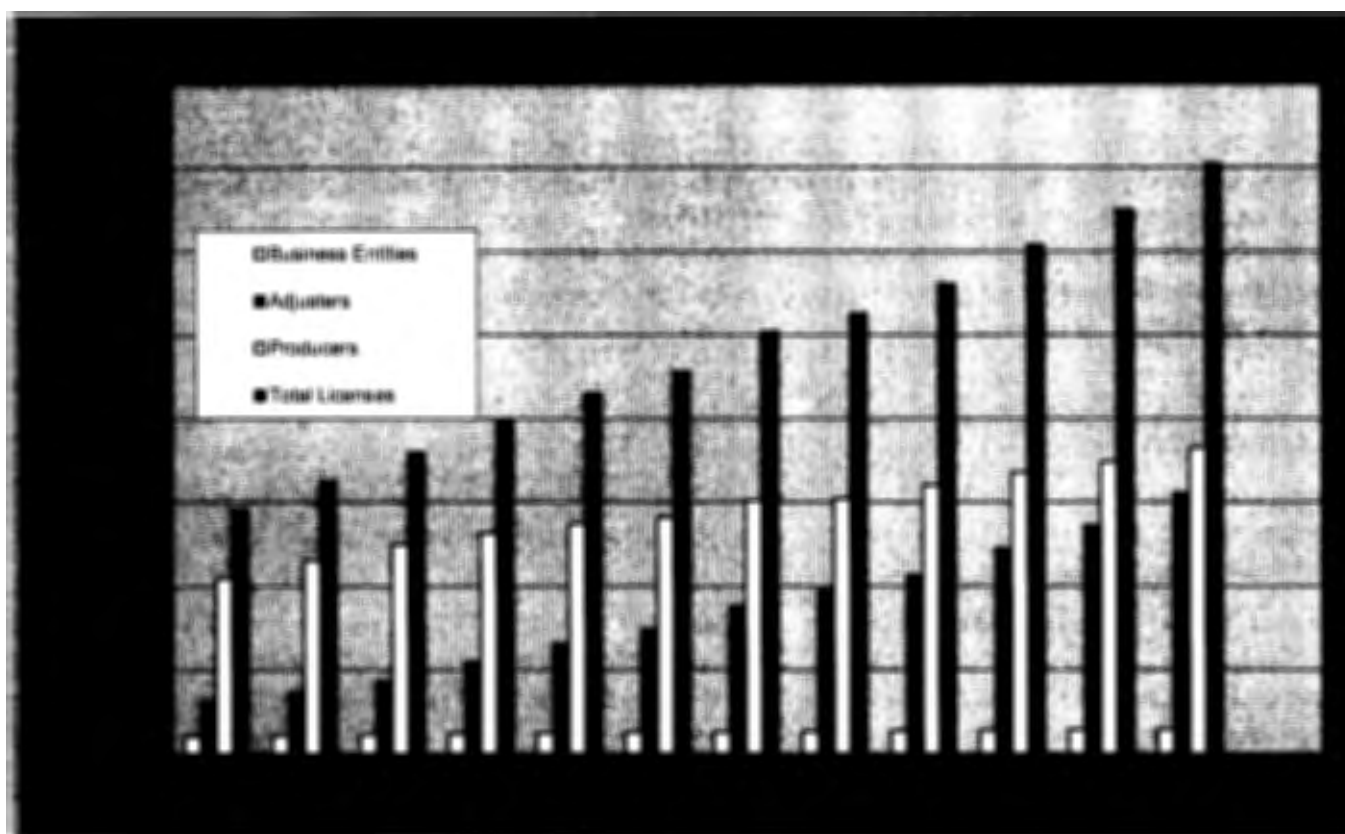
Fiscal year 2017, saw the continuation of the Federal Affordable Care Act Marketplace. The Licensing Division has made available to the public a list of the 96 federally trained and registered resident producers qualified to sell the products through the Federal Marketplace.



The 166th Report

The unit continues to maintain and monitor continuing education requirements and records for our resident licensees. The specific education requirements help to assure our resident producers and adjusters remain aware of the ever changing insurance marketplace. That knowledge and training allows the licensees to better serve the public.

NH citizens, the insurance consumer and the insurance industry can verify license information through online options on our website. The electronic online systems provides the most accurate up to date information available.



Legal Division

Enforcement Unit

The Enforcement Unit assists the Department in meeting its mission of promoting and protecting the public good by ensuring the existence of a safe and competitive insurance marketplace through the enforcement of New Hampshire's insurance laws and rules. The results the Enforcement Unit obtained during Fiscal Year 2017 include:

Total new cases opened: 166

Total Order to Show Causes issued: 8



The 166th Report

Total adjudicatory hearings scheduled: 8

Total adjudicatory hearings conducted: 4

Total Consent Orders executed: 6

Total licenses revoked: 6

Total licenses suspended: 2

Total licenses denied: 6

Total licenses surrendered: 1

Total amount of administrative fines assessed: \$41,400.00

Total amount of consumer restitution: \$151,754.37

Total amount of other recovery: \$4,120.90

Rehabilitations & Liquidations

The Home Insurance Company in Liquidation

On June 11, 2003, at the request of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing The Home Insurance Company into liquidation. [The Home is one of the largest property-casualty insurer liquidations ever to occur, with projected assets of \$1.9 billion and gross, undiscounted liabilities of \$4 billion]The liquidation is ongoing and all court documents and other information regarding The Home Insurance Company in Liquidation, including quarterly reports filed by the liquidator may be found on the website at www.hicilclerk.org.

New Hampshire Medical Malpractice Joint Underwriting Association

During December 2014, a legislative committee asked the New Hampshire Insurance Department to determine whether there was still a need for a government risk-sharing plan to provide medical malpractice insurance. After a public hearing with testimony from all interested stakeholders, the Insurance Department determined that medical malpractice coverage was readily available from private insurers. As a result of the Department's determination, the Legislature passed House Bill 508 calling for an orderly wind-down of the JUA.

As required by the law, the Insurance Department on July 21, 2015 filed a petition with the Merrimack County Superior Court (Docket No.217-2015-CV-00347) to commence a receivership for the wind-down and closure of the JUA. The court appointed the Commissioner as receiver and approved the appointment of a special deputy, who has been overseeing the wind-down effort. In August of 2016, the court approved the



The 166th Report

assumption by MedPro of all policy-related obligations of the JUA for a payment to MedPro of approximately \$23 million. In February of 2017, the receiver filed a motion for approval of an interim distribution by way of an interpleader, which the court deferred ruling on pending the resolution of procedural questions that have been certified to the NH Supreme Court. The court order appointing the receiver and subsequently filed court documents including monthly status reports may be found on the Insurance Department's website: http://www.nh.gov/insurance/legal/nhid_nhmmjua_recvrshp.htm.

Insurance Legislation & Rulemaking

LEGISLATION

The following is a brief overview of the disposition of the Department's legislative initiatives for the 2017 Legislative Session:

HB 149 - prohibiting disclosure of certain information obtained by former employees of the insurance department

This bill requires that former employees of the insurance department not disclose confidential information gained during their employment or use such information for personal gain or benefit.

Governor's Action: Signed 03/31/2017; Effective 03/31/2017; CHAPTER 6

HB 150 - relative to property and casualty insurance

This bill makes certain technical changes to the law governing property and casualty insurance by simplifying language in the Scope of the chapter; clarifies confidentiality and review requirements of forms; modernizes the jurisdiction standards for motor vehicles; clarifies rate standards and filings; and clarifies the inquiries about coverage shall not be a basis for non-renewal of a homeowner policy.

Governor's Action: Signed 06/02/2017; Effective 06/16/2017; CHAPTER 130

HB 310 - (New Title) relative to insurance group-wide supervision and relative to supervisory college confidentiality

This bill establishes that the Commissioner is authorized to serve as the group-wide supervisor of internationally active insurance groups that are domiciled in New Hampshire. This bill also ensures the confidentiality of information received by the Department during a supervisory college.

Governor's Action: Signed 06/16/2017; Effective 06/16/2017; CHAPTER 130

HB 330-FN - relative to form and rate filing fees

This bill establishes a flat fee of \$20 for each form and each rate filing of advisory organizations.

Governor's Action: Signed 06/16/2017; Effective 08/15/2017; CHAPTER 133



The 166th Report

HB 343 - (New Title) relative to disapproval of forms and authorizing the insurance commissioner to retain certain independent specialists

This bill declares that before a life insurance policy or annuity is sold to the public, the form must be approved by the insurance commissioner. This bill also authorizes the insurance commissioner to retain independent specialists to assist in certain duties of the insurance department.

Governor's Action: Signed 07/10/2017; Effective 07/10/2017; CHAPTER 218

HB 527 - relative to confidentiality of forms and rates

This bill clarifies when forms and rates filed with the insurance department are open to public inspection. A non-germane amendment relative to larger docks on smaller bodies of water was added on the floor of the Senate.

SB 24 - relative to examinations by the insurance commissioner

This bill authorizes the insurance commissioner to share examinations with the department of labor.

Governor's Action: Signed 06/28/2017; Effective 08/27/2017; CHAPTER 170

SB 39 - relative to automobile insurance cancellation

This bill declares that failure to sign the New Hampshire residency form shall not be a sufficient reason to cancel an insurance policy.

SB 210 - relative to certain positions in the insurance department

This bill clarifies the titles of certain positions within the department of insurance. This bill also changes the title of the director of operations to assistant commissioner.

Governor's Action: Signed 06/16/2017; Effective 06/16/2017; CHAPTER 154

RULEMAKING

During the period of this Annual Report (July 1, 2016 through June 30, 2017), the Department completed administrative rulemaking proceedings on the following:

Ins 307 – Mortality Tables for Use in Determining Reserve Liabilities for Annuities

This proceeding readopted Ins 307 with amendments to incorporate the NAIC revisions that introduce the new 2012 Individual Annuity Reserving Table (2012 IAR) as the valuation standard for new issues and adds definitions to support this new table.

Adopted: 10/31/2016

Effective: 12/31/2016

Ins 309 – Life Insurance Illustrations

This proceeding readopted Ins 309 with amendments. Ins 309 regulates the use of illustrations by insurers and producers and specifies required disclosures to ensure more understanding for the purchasers of life insurance, and the amendments only correct typographical, numbering, and formatting errors.



The 166th Report

Adopted: 01/20/2017

Effective: 03/09/2017

Ins 311 - Use Of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities

This proceeding readopted Ins 311 with amendments. Ins 311 sets standards for the use of senior-specific words as used in the sale of life insurance or annuity products, and the amendments only correct spacing issues and incorporate by reference 2 documents produced by third parties.

Adopted: 01/30/2017

Effective: 03/01/2017

Ins 401 – Life, Accident, and Health Form and Rate Filings

This proceeding readopted Ins 401 with amendments. Ins 401 establishes standards and regulates procedures for the filing of LAH forms and sets forth required provisions for such policies. The amendments add new policy definitions; standardize the grace period on group life products; provide standards for when non-English forms are used; modify language to align the rules with the NAIC models; incorporate standards that are industry practice; and add a provision for the waiver or suspension of the rules at the Commissioner's discretion.

Adopted: 03/02/2017

Effective: 03/08/2017

Ins 2200 – Health Maintenance Organizations

This proceeding readopted Ins 2200 with amendments. Ins 2200 delineates a system for regulating HMOs, and the amendments clarify that the rule is applicable to all HMOs; specify the forms HMOs must use when applying to do business in NH; clarify what information is included in the application process and the confidentiality of such information; remove the requirement for certain reports; and remove the premium tax exemption for nonprofit HMOs.

Adopted: 09/29/2016

Effective: 12/05/2016

Ins 2601-2604 – Advertisements of Insurance

This proceeding readopted Ins 2601 – Ins 2604 with amendments. These rules establish criteria that assure accurate descriptions of insurance products and prevent deceptive advertising, and the amendments include the internet in the forms of advertising regulated and correct minor typographical and word usage errors.

Adopted: 08/30/2016

Effective: 12/05/2016

Ins 2704 - Prescription Prices for Pharmacists and Pharmacies

This proceeding adopted new rules Ins 2704, as mandated by Chapter 221, Laws of 2016, to require a pharmacy to charge an insured person the lesser of the contracted co-payment or the pharmacy's "usual and customary" price for a prescription.

Adopted: 02/23/2017

Effective: 02/24/2017

Ins 2705 - Uniform Prior Authorization Forms and Electronic Standard for Prescription Drug Benefits

This proceeding adopted new rules Ins 2705, as mandated by Chapter 228, Laws of 2016, to simplify and standardize the prior authorization process for prescription drugs by establishing the content and format of a Uniform Prior Authorization Form and stipulating the standards used for an electronic version of the form.

Adopted: 03/02/2017

Effective: 03/08/2017



The 166th Report

Ins 3100 – Electronic Filings

This proceeding readopted Ins 3100, which requires all submissions to the Insurance Department be made through the System for Electronic Rate and Form Filing (SERFF), as established by the National Association of Insurance Commissioners (NAIC), and all filing fees to be paid using the Electronic Funds Transfer (EFT) method.

Adopted: 07/28/2016

Effective: 10/01/2016

Ins 3509 - Preneed Life Insurance Minimum Standards for Determining Reserve Liabilities and Nonforfeiture Values

This proceeding readopted Ins 3509 with an amendment. Ins 3509 establishes the use of minimum mortality standards for reserves and nonforfeiture values for preneed insurance products, and the amendment clarifies a reference to the effective date of the originally adopted rules.

Adopted: 07/28/2016

Effective: 09/02/2016

Ins 4005.03 - Opt-In by Self-Funded Private Employers to the Comprehensive Health Information System (CHIS)

This proceeding adopted new rule Ins 4005.03 to provide information, instructions, and the form to be used by insurers and third-party administrators to obtain an indication for including claims information for self-funded employers in their claims submission.

Adopted: 11/17/2016

Effective: 11/17/2016

Ins 4400 – Stop Loss Insurance

This proceeding readopted Ins 4400 with amendments. Ins 4400 establishes criteria for actuarial certifications required for stop loss insurance policies, and the amendments replace actual dollar amounts with the descriptive term for those figures; add a statutory reference; and correct a spelling error.

Adopted: 08/03/2016

Effective: 09/02/2016

Ins 4500 – Annual Financial Reporting

This proceeding readopted Ins 4500 with amendments. Ins 4500 provides insurers with requirements for filing their annual reports and the necessary qualifications for any certified public accountant or internal audit committees that may be employed for the purposes of developing the annual report, and the amendments add a requirement for large companies to have an internal audit function; update the section numbering as a result of that addition; and correct a typographical error.

Adopted: 08/24/2016

Effective: 12/31/2016

Life, Accident, and Health Analysis and Actuarial Division

The division is made up of the health policy analyst, life and health actuary, life and health insurance examiner, and director of health care analytics. It works in conjunction with the Department's deputy commissioner, life, accident and health legal counsel, director of compliance and consumer services, and life and health project manager.

The division is responsible for life and health regulatory oversight, research, and policy functions within the Department. Among these responsibilities are health services research, premium rate review, data analysis, legal



The 166th Report

and policy research, and providing recommendations to the Insurance Commissioner on issues related to federal and state health insurance reform, transparency, consumer assistance, public insurance, and the uninsured and special needs populations. The division represents the Department in providing objective information to the New Hampshire Legislature, policymakers, community organizations, and the public.

initiatives include:

The lauded transparency website NHHealthCost.org, which uses paid claims data collected by the state to help residents get an accurate estimate of dozens of health care procedures at hospitals across NH.

An annual hearing on premium rates in NH and corresponding report: [2015 Annual Report on Medical Cost Drivers \(citing 2014 data\)](#) 

A public working group to revise the state's network adequacy rules:
http://www.nh.gov/insurance/legal/nhid_nwadequacy_wg.htm

APPENDIX A

COMPANIES ADMITTED TO DO BUSINESS DURING FISCAL YEAR 2017

Life & Health Companies

Integrity Life Insurance Company	August 30, 2016
Citizens Security Life Insurance Company	December 16, 2016
Auto-Owners Life Insurance Company	February 22, 2017
Investors Heritage Insurance Company	March 6, 2017
Motorists Life Insurance Company	March 10, 2017
United Heritage Life Insurance Company	March 21, 2017
Lumico Life Insurance Company	May 18, 2017
Nebraska Life Insurance Company	June 15, 2017

Property & Casualty Companies

Landmark American Insurance Company	October 28, 2016
Selective Way Insurance Company	December 2, 2016
Selective Insurance Company of the Southeast	December 2, 2016
Selective Insurance Company of South Carolina	December 2, 2016
Selective Insurance Company of America	December 2, 2016
All America Insurance Company	December 9, 2016
Economy Fire & Casualty Company	February 1, 2017
Metropolitan Direct Property & Casualty Ins Co.	February 1, 2017



The 166th Report

Scottsdale Indemnity Company
Admiral Indemnity Company
Radnor Specialty Insurance Company
Norcal Mutual Insurance Company
SU Insurance Company
OBI America Insurance Company
Rockwood Casualty Insurance Company
Sompo America Fire & Marine Ins Company
Censtat Casualty Company
Eastern Alliance Insurance Company

February 6, 2017
February 9, 2017
February 9, 2017
February 14, 2017
February 22, 2017
March 6, 2017
March 15, 2017
April 28, 2017
April 28, 2017
June 15, 2017



The 166th Report

Appendix B

Domestic Insurance Companies

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
31325	Acadia Ins Co	159,980,291	107,657,289	52,323,001
22730	Allied World Ins Co	1,713,438,807	682,767,904	1,030,670,903
10690	Allied World Natl Assur Co	306,193,787	150,719,352	155,474,434
10212	Allmerica Fin Alliance Ins Co	20,254,414	29,699	20,224,715
12696	America First Ins Co	14,741,233	63,702	14,677,530
23337	American European Ins Co	133,600,517	71,411,214	62,189,303
24066	American Fire & Cas Co	42,352,840	2,277,568	40,075,271
53759	Anthem Hlth Plans of NH	316,005,277	173,333,366	142,671,911
15315	Bow Mutual Fire Ins Co	6,093	0	6,093
12260	Campmed Cas & Ind Co Inc	20,861,438	20,415	20,841,023
95493	Cigna Hlthcare NH Inc	7,973,362	16,043	7,957,319
41785	Colorado Cas Ins Co	24,602,347	3,730	24,598,616
20672	Concord Gen Mut Ins Co	469,555,750	223,773,890	245,781,860
13027	Covington Specialty Ins Co	99,944,547	53,584,352	46,360,195
47079	Delta Dental Plan of NH	60,524,192	13,098,812	47,425,380
11045	Excelsior Ins Co	35,717,490	338,449	35,379,041
24724	First Natl Ins Co Of Amer	56,760,566	336,723	56,423,843
24732	General Ins Co Of Amer	111,577,315	3,922,258	107,655,057
10836	Golden Eagle Ins Corp	59,757,303	3,776,617	55,980,684
14226	Granite State Hlth Plan Inc	82,435,184	59,688,401	22,746,781
36064	Hanover Amer Ins Co	30,625,473	33,947	30,591,526
22292	Hanover Ins Co	7,409,276,518	5,241,116,307	2,168,160,211
13147	Hanover Natl Ins Co	12,540,268	2,988	12,537,280
11705	Hanover NJ Ins Co	32,242,044	4,813	32,237,231
33138	Landmark Amer Ins Co	379,986,470	151,188,659	228,797,811
62057	Lincoln Life & Ann Co of NY	13,729,788,477	12,522,437,830	1,207,350,647
65315	Liberty Life Assur Co of Boston	17,479,290,194	16,318,329,860	1,160,960,334
11746	Liberty Personal Ins Co	16,854,969	853,650	16,001,319
10725	Liberty Surplus Ins Corp	136,406,132	33,619,377	102,786,755
22306	Massachusetts Bay Ins Co	65,752,888	29,492	65,723,396
95527	Matthew Thorton Hlth Plan Inc	202,357,512	108,286,779	94,070,733
14164	Memic Cas Co	47,201,786	27,109,184	20,092,602
11030	Memic Ind Co	453,449,993	319,851,552	133,598,441
12775	Merchants Natl Ins Co	128,397,881	75,940,310	52,457,571
23507	Mid Amer Fire & Cas Co	8,745,501	428,139	8,317,362
23515	Midwestern Ind Co	27,777,917	277,098	27,500,819
15010	Minuteman Hlth Inc	111,701,583	106,637,419	5,064,164



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
43982	MT WA Assur Corp	6,553,441	2,975,603	3,577,838
10135	MVP Hlth Ins Co of NH Inc	3,438,958	6,891	3,432,066
24171	Netherlands Ins Co The	92,947,284	4,796,644	88,150,640
13083	New Hampshire Employers Ins Co	3,751,848	307,038	3,444,810
25038	North Amer Capacity Ins Co	141,251,699	92,848,892	48,402,807
29700	North Amer Elite Ins Co	133,984,838	92,675,628	41,309,210
29874	North Amer Specialty Ins Co	488,064,028	174,423,498	313,640,530
24074	Ohio Cas Ins Co	5,641,631,457	3,919,720,661	1,721,910,797
24082	Ohio Security Ins Co	15,859,101	108,207	15,750,893
24198	Peerless Ins Co	13,330,782,532	9,791,896,798	3,538,885,731
23175	Phenix Mut Fire Ins Co	68,561,726	43,531,580	25,030,146
13646	Red Tree Ins Co Inc	3,037,129	307,563	2,729,566
22314	RSUI Ind Co	3,401,650,967	1,872,367,789	1,529,283,178
24740	Safeco Ins Co Of Amer	4,485,053,022	2,987,188,549	1,497,864,470
24759	Safeco Natl Ins Co	15,090,018	405,285	14,684,732
11100	Safeco Surplus Lines Ins Co	43,247,202	1,425,404	41,821,798
40436	Stratford Ins Co	145,642,558	60,811,817	84,830,741
28479	Sunapee Mut Fire Ins Co	4,356,803	407,043	3,949,760
37982	Tudor Ins Co	263,025,826	77,767,696	185,258,130
15737	Tufts Hlth Freedom Ins Co	20,285,115	6,997,168	13,287,947
10815	Verlan Fire Ins Co MD	26,550,857	26,560	26,524,297
32778	Washington Intl Ins Co	100,242,374	20,190,184	80,052,190
15317	Weare Mutual Fire Ins Co	161,960	0	161,960
13196	Western World Ins Co	868,939,320	452,193,604	416,745,716



The 166th Report

Appendix C

Foreign Insurance Companies

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
34789	21st Century Centennial Ins Co	593,045,882	4,188,168	588,857,714
43974	21st Century Ind Ins Co	67,946,445	428,726	67,517,719
32220	21st Century N Amer Ins Co	584,934,483	21,339,696	563,594,787
23795	21st Century Pacific Ins Co	44,501,361	456,208	44,045,153
20796	21st Century Premier Ins Co	285,155,716	2,144,647	283,011,069
23833	21st Century Security Ins Co	199,667,796	2,107,344	197,560,452
80985	4 Ever Life Ins Co	207,497,489	124,867,113	82,630,376
77879	5 Star Life Ins Co	286,577,159	246,412,422	40,164,737
71854	AAA Life Ins Co	629,205,776	476,475,065	152,730,712
22896	Aca Fin Guar Corp	309,357,530	267,250,796	42,106,734
63444	Accendo Ins Co	13,685,092	4,097,829	9,587,263
10349	Acceptance Cas Ins Co	112,449,821	56,778,139	55,671,682
12304	Accident Fund Gen Ins Co	272,125,115	202,248,702	69,876,413
10166	Accident Fund Ins Co of Amer	3,114,132,876	2,216,761,874	897,371,002
12305	Accident Fund Natl Ins Co	283,481,379	202,644,372	80,837,007
62200	Accordia Life & Ann Co	8,041,033,190	7,375,331,617	665,701,573
26379	Accredited Surety & Cas Co Inc	46,001,527	22,930,883	23,070,644
22667	Ace Amer Ins Co	13,035,791,582	10,223,425,255	2,812,366,327
20702	Ace Fire Underwriters Ins Co	114,294,201	37,415,473	76,878,728
60348	Ace Life Ins Co	51,706,821	43,036,875	8,669,946
20699	Ace Prop & Cas Ins Co	8,192,211,568	6,034,628,945	2,157,582,623
22950	Acstar Ins Co	58,543,280	31,422,233	27,121,047
14184	Acuity A Mut Ins Co	3,621,327,936	2,014,684,258	1,606,643,678
40517	Advantage Workers Comp Ins Co	491,477,936	280,870,553	210,607,383
33898	Aegis Security Ins Co	127,437,630	71,897,565	55,540,065
78700	Aetna Hlth & Life Ins Co	2,388,618,145	2,106,080,750	282,537,396
72052	Aetna Hlth Ins Co	43,106,530	8,344,333	34,762,197
36153	Aetna Ins Co of CT	16,103,951	458,083	15,645,868
60054	Aetna Life Ins Co	22,376,187,164	18,896,985,246	3,479,201,918
10014	Affiliated Fm Ins Co	2,992,883,000	1,374,231,235	1,618,651,765
22837	AGCS Marine Ins Co	326,584,046	138,407,206	188,176,840
40258	AIG Assur Co	34,446,201	1,315,191	33,131,010
19402	AIG Prop Cas Co	4,179,989,808	3,228,296,720	951,693,088
19399	AIU Ins Co	72,144,724	6,248,475	65,896,249
10957	Alamance Ins Co	475,029,484	103,433,888	371,595,596



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
24899	Alea North America Ins Co	101,202,856	19,535,983	81,666,873
20222	All Amer Ins Co	283,892,378	131,277,147	152,615,225
13285	Allegheny Cas Co	34,944,159	12,100,181	22,843,978
35300	Allianz Global Risks US Ins Co	8,002,547,196	6,070,698,710	1,931,848,486
10127	Allied Ins Co of Amer	50,114,062	35,940,195	14,173,867
42579	Allied Prop & Cas Ins Co	390,671,077	331,687,059	58,984,018
16624	Allied World Specialty Ins Co	795,181,092	382,075,989	413,105,102
41840	Allmerica Fin Benefit Ins Co	40,536,835	33,092	40,503,743
70866	Allstate Assur Co	716,711,385	582,797,788	133,913,598
29688	Allstate Fire & Cas Ins Co	261,958,503	3,253,436	258,705,067
19240	Allstate Ind Co	121,677,726	10,877,786	110,799,940
19232	Allstate Ins Co	45,624,230,940	30,064,283,316	15,559,947,624
60186	Allstate Life Ins Co	32,126,975,801	29,080,360,147	3,046,615,654
36455	Allstate Northbrook Ind Co	58,155,190	343,907	57,811,283
17230	Allstate Prop & Cas Ins Co	250,646,632	14,170,517	236,476,115
37907	Allstate Vehicle & Prop Ins Co	59,379,662	4,775,770	54,603,892
32450	ALPS Prop & Cas Ins Co	114,353,656	76,045,390	38,308,266
21296	Alterra Amer Ins Co	421,790,999	228,813,313	192,977,686
60216	Amalgamated Life Ins Co	122,944,427	65,155,013	57,789,414
18708	Ambac Assur Corp	5,450,295,797	4,473,818,601	976,477,196
12548	American Agri Business Ins Co	675,831,664	645,605,374	30,226,290
19720	American Alt Ins Corp	535,314,682	336,893,341	198,421,341
21849	American Automobile Ins Co	134,486,508	58,584,810	75,901,698
10111	American Bankers Ins Co Of FL	1,986,257,225	1,457,728,206	528,529,019
60275	American Bankers Life Assur Co Of FL	378,701,171	324,025,000	54,676,171
20427	American Cas Co Of Reading PA	139,574,400	71,531	139,502,868
19941	American Commerce Ins Co	336,139,140	227,877,822	108,261,319
19690	American Economy Ins Co	69,540,410	2,166,180	67,374,231
60380	American Family Life Assur Co of Col	108,871,354,819	97,650,299,555	11,221,055,264
60399	American Family Life Ins Co	5,497,452,570	4,496,092,136	1,001,360,434
60410	American Fidelity Assur Co	5,446,761,028	5,032,158,571	414,602,457
60429	American Fidelity Life Ins Co	422,530,682	353,606,095	68,924,587
60488	American Gen Life Ins Co	170,849,934,111	161,849,414,166	9,000,519,945
26247	American Guar & Liab Ins	253,582,968	74,798,499	178,784,470
60534	American Heritage Life Ins Co	1,885,615,762	1,541,300,602	344,315,160
60518	American Hlth & Life Ins Co	924,203,272	709,065,266	215,138,006
19380	American Home Assur Co	29,684,870,445	23,237,278,874	6,447,591,571
60577	American Income Life Ins Co	3,385,202,219	3,116,355,044	268,847,175



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
21857	American Ins Co	141,762,716	77,801,918	63,960,798
31895	American Interstate Ins Co	1,225,519,934	831,503,968	394,015,966
81213	American Maturity Life Ins Co	60,601,086	12,541,306	48,059,780
67989	American Memorial Life Ins Co	2,962,103,234	2,846,652,730	115,450,504
15911	American Mining Ins Co	36,934,749	10,848,905	26,085,844
23469	American Modern Home Ins Co	1,115,147,397	708,252,565	406,894,832
42722	American Modern Prop & Cas Ins Co	22,260,465	5,395,028	16,865,437
38652	American Modern Select Ins Co	325,272,887	267,790,700	57,482,186
12700	American Mut Share Ins Corp	262,817,084	24,631,519	238,185,564
60739	American Natl Ins Co	18,721,092,181	15,735,183,280	2,985,908,901
71773	American Natl Life Ins Co Of TX	122,523,153	87,351,585	35,171,568
28401	American Natl Prop & Cas Co	1,320,141,989	693,156,536	626,985,453
12190	American Pet Ins Co	55,169,163	24,718,629	30,450,534
80624	American Progressive L&H Ins Of NY	215,003,472	105,696,845	109,306,627
80624	American Progressive L&H Ins Of NY	215,003,472	105,696,845	109,306,627
60801	American Public Life Ins Co	90,286,515	63,872,774	26,413,741
19615	American Reliable Ins Co	236,996,118	145,361,584	91,634,534
60836	American Republic Ins Co	937,566,473	426,454,321	511,112,152
88366	American Retirement Life Ins Co	76,891,577	36,237,748	40,653,829
19631	American Road Ins Co	658,824,105	410,908,445	247,915,660
41998	American Southern Home Ins Co	171,431,164	123,952,115	47,479,049
84697	American Specialty Hlth Ins Co	9,540,985	1,126,166	8,414,819
19704	American States Ins Co	139,686,891	7,294,070	132,392,820
10872	American Strategic Ins Corp	1,079,987,187	590,627,933	489,359,254
31380	American Surety Co	14,605,750	3,664,496	10,941,254
60895	American United Life Ins Co	24,931,829,175	23,971,375,868	960,453,307
40142	American Zurich Ins Co	315,945,797	85,211,038	230,734,759
61999	Americo Fin Life & Ann Ins Co	4,281,919,166	3,820,145,853	461,773,313
19488	Amerisure Ins Co	836,429,639	590,604,053	245,825,586
23396	Amerisure Mut Ins Co	2,231,781,160	1,293,834,461	937,946,699
61301	Ameritas Life Ins Corp	18,696,585,738	17,212,519,710	1,484,066,028
10665	Ameritrust Ins Corp	41,193,709	11,061,845	30,131,865
27928	Amex Assur Co	227,781,855	46,375,066	181,406,789
42390	Amguard Ins Co	600,335,289	459,442,205	140,893,084
72222	Amica Life Ins Co	1,240,659,713	961,838,404	278,821,309
19976	Amica Mut Ins Co	5,120,643,548	2,536,969,367	2,583,674,181
15954	AmTrust Ins Co of KS Inc	151,516,569	118,953,427	32,563,142



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
93661	Annuity Investors Life Ins Co	3,063,427,349	2,793,980,214	269,447,135
28207	Anthem Ins Co Inc	2,947,485,744	1,978,882,980	968,602,764
61069	Anthem Life Ins Co	623,258,714	514,374,134	108,884,580
10017	Arbella Ind Ins Co	51,916,023	35,836,808	16,079,215
41360	Arbella Protection Ins Co	325,193,236	227,330,634	97,862,602
12151	Arcadian Hlth Plan Inc	275,771,796	104,763,026	171,008,770
30830	Arch Ind Ins Co	81,054,076	51,937,733	29,116,343
11150	Arch Ins Co	3,729,306,618	2,840,704,123	888,602,495
18732	Arch Mortgage Guar Co	51,292,182	1,714,873	49,577,309
40266	ARCH Mortgage Ins Co	547,478,669	391,972,047	155,506,622
10348	Arch Reins Co	2,040,379,886	756,272,030	1,284,107,856
19801	Argonaut Ins Co	1,675,030,580	875,359,859	799,670,721
19828	Argonaut Midwest Ins Co	21,689,280	4,184,630	17,504,650
41459	Armed Forces Ins Exch	139,924,052	73,292,351	66,631,701
13374	Arrow Mut Liab Ins Co	45,073,450	15,287,592	29,785,858
24678	Arrowood Ind Co	1,322,412,445	1,103,117,791	219,294,654
43460	Aspen Amer Ins Co	881,080,732	426,590,029	454,490,703
11104	Associated Employers Ins Co	5,499,123	978,952	4,520,171
21865	Associated Ind Corp	111,861,842	23,280,148	88,581,694
33758	Associated Industries Of MA Mut Ins	593,746,501	378,729,978	215,016,523
30180	Assured Guar Corp	3,271,971,296	1,376,393,939	1,895,577,357
18287	Assured Guar Municipal Corp	5,333,521,963	3,012,517,065	2,321,004,898
71439	Assurity Life Ins Co	2,605,020,410	2,280,110,234	324,910,180
68039	Athene Ann & Life Assur Co of NY	3,261,234,878	3,030,197,485	231,037,393
61689	Athene Ann & Life Co	47,984,664,271	46,871,325,228	1,113,339,043
61492	Athene Annuity & Life Assur Co	10,350,656,536	9,078,236,580	1,272,419,957
20931	Atlanta Intl Ins Co	42,237,644	19,922,405	22,315,239
44326	Atlantic Charter Ins Co	180,856,958	126,972,782	53,884,177
27154	Atlantic Specialty Ins Co	2,232,654,787	1,607,807,119	624,847,668
22586	Atlantic States Ins Co	758,106,749	530,199,372	227,907,377
25422	Atradius Trade Credit Ins Co	112,385,102	49,142,684	63,242,418
19062	Automobile Ins Co Of Hartford CT	1,006,619,163	690,215,970	316,403,193
10367	Avemco Ins Co	80,255,943	27,630,301	52,625,642
29530	AXA Art Ins Corp	14,820,552	5,124,477	9,696,075
68365	AXA Corp Solutions Life Reins Co	240,464,073	91,824,954	148,639,119
62880	AXA Equitable Life & Ann Co	467,322,099	447,560,219	19,761,880
62944	AXA Equitable Life Ins Co	174,067,923,580	169,221,225,388	4,846,698,192



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
33022	AXA Ins Co	226,000,759	97,734,998	128,265,761
37273	Axis Ins Co	1,505,391,751	930,866,710	574,525,041
20370	AXIS Reins Co	3,003,194,977	2,106,947,664	896,247,313
15610	AXIS Specialty Ins Co	65,233,973	13,522,488	51,711,485
24813	Balboa Ins Co	87,652,784	9,821,501	77,831,283
61212	Baltimore Life Ins Co	1,241,746,363	1,160,413,079	81,333,284
61239	Bankers Fidelity Life Ins Co	144,259,181	110,828,948	33,430,233
33162	Bankers Ins Co	149,478,987	65,308,700	84,170,286
61263	Bankers Life & Cas Co	17,602,022,841	16,301,679,860	1,300,342,981
18279	Bankers Standard Ins Co	636,326,525	470,188,843	166,137,682
94250	Banner Life Ins Co	2,881,946,378	2,400,262,561	481,683,817
10966	Bar Plan Surety & Fidelity Co	5,185,868	867,150	4,318,718
19763	Bay State Ins Co	476,045,496	176,002,188	300,043,310
38245	BCS Ins Co	269,416,276	114,263,113	155,153,163
37540	Beazley Ins Co Inc	300,199,260	178,126,837	122,072,423
21970	Bedivere Ins Co	259,254,977	152,651,848	106,603,129
41394	Benchmark Ins Co	275,883,887	187,700,662	88,183,225
61395	Beneficial Life Ins Co	2,298,442,267	2,121,079,452	177,362,815
32603	Berkley Ins Co	17,940,465,401	12,447,421,669	5,493,043,732
64890	Berkley Life & Hlth Ins Co	267,746,003	124,013,556	143,732,448
38911	Berkley Natl Ins Co	127,177,997	76,206,006	50,971,990
29580	Berkley Regional Ins Co	748,237,221	41,314,928	706,922,293
13070	Berkshire Hathaway Assur Corp	2,351,354,658	557,593,300	1,793,761,358
10391	Berkshire Hathaway Direct Ins Co	132,894,791	15,180,821	117,713,968
20044	Berkshire Hathaway Homestate Ins Co	2,467,209,462	1,209,736,720	1,257,472,742
62345	Berkshire Hathaway Life Ins Co NE	17,969,607,195	13,571,182,333	4,398,424,862
22276	Berkshire Hathaway Specialty Ins Co	4,086,473,140	749,333,659	3,337,139,481
71714	Berkshire Life Ins Co of Amer	3,526,660,056	3,325,021,259	201,638,797
27081	Bond Safeguard Ins Co	88,533,143	47,867,592	40,665,551
13203	Boston Medical Center Hlth Plan Inc	471,322,723	235,131,190	236,191,533
61476	Boston Mut Life Ins Co	1,359,711,894	1,181,717,961	177,993,933
19658	Bristol W Ins Co	130,272,187	83,725,712	46,546,475
13528	Brotherhood Mut Ins Co	600,708,650	355,993,466	244,715,184
14380	Build Amer Mut Assur Co	496,685,983	65,204,037	431,481,946
20117	California Cas Ind Exch	582,839,711	309,811,799	273,027,912
19771	Cambridge Mut Fire Ins Co	877,459,373	364,739,456	512,719,919



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
36340	Camico Mut Ins Co	90,925,277	50,743,545	40,181,732
10464	Canal Ins Co	818,978,644	379,277,426	439,701,218
10472	Capitol Ind Corp	520,005,597	285,765,169	234,240,428
61581	Capitol Life Ins Co	241,518,428	216,146,065	25,372,363
12567	Care Improvement Plus S Central Ins	1,029,490,809	606,426,571	423,064,238
10510	Carolina Cas Ins Co	171,346,997	70,049,601	101,297,396
25950	Casco Ind Co	30,616,478	17,180,523	13,435,955
11255	Caterpillar Ins Co	687,246,446	371,047,350	316,199,096
58130	Catholic Assn Of Foresters	12,838,717	7,134,303	5,704,409
56030	Catholic Financial Life	1,417,204,685	1,346,420,874	70,783,811
57487	Catholic Order Of Foresters	1,140,023,815	1,058,224,556	81,799,259
24503	Catlin Ind Co	133,338,778	64,726,423	68,612,355
19518	Catlin Ins Co	230,503,293	173,840,791	56,662,502
80799	Celtic Ins Co	593,029,861	539,777,964	53,251,897
20230	Central Mut Ins Co	1,514,508,192	771,460,568	743,047,617
61751	Central States H & L Co Of Omaha	420,020,957	285,759,848	134,261,109
34274	Central States Ind Co Of Omaha	447,853,650	69,843,912	378,009,738
34649	Centre Ins Co	58,415,510	37,925,968	20,489,543
80896	Centre Life Ins Co	1,809,799,993	1,715,994,039	93,805,954
62383	Centurion Life Ins Co	1,288,219,897	970,488,248	317,731,649
20710	Century Ind Co	675,137,246	650,137,246	25,000,000
25615	Charter Oak Fire Ins Co	918,008,622	675,118,463	242,890,159
61832	Chesapeake Life Ins Co	133,324,319	63,604,245	69,720,074
22810	Chicago Ins Co	80,880,428	15,277,349	65,603,079
50229	Chicago Title Ins Co	1,904,578,784	926,572,661	978,006,123
12777	Chubb Ind Ins Co	378,127,379	214,459,765	163,667,614
10052	Chubb Natl Ins Co	343,508,732	180,580,055	162,928,677
61875	Church Life Ins Corp	297,068,432	240,407,769	56,660,663
18767	Church Mut Ins Co	1,625,578,887	961,815,465	663,763,422
67369	Cigna Hlth & Life Ins Co	7,410,885,968	4,020,792,613	3,390,093,355
22004	CIM Ins Corp	17,744,953	442,661	17,302,292
31534	Citizens Ins Co Of Amer	1,596,174,563	890,658,015	705,516,548
61921	Citizens Security Life Ins Co	24,011,079	9,568,755	14,442,324
41335	City Natl Ins Co	11,436,789	126,504	11,310,285
20532	Clarendon Natl Ins Co	704,024,935	537,577,455	166,447,480
28860	Clear Blue Ins Co	29,991,232	2,264,766	27,726,466
93432	CM Life Ins Co	8,462,232,355	6,915,558,560	1,546,673,795
62626	CMFG Life Ins Co	16,573,511,521	14,570,841,641	2,002,669,880



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
18686	Co Operative Ins Cos	135,231,226	61,680,791	73,550,435
31887	Coface N Amer Ins Co	162,761,749	116,651,991	46,109,758
62049	Colonial Life & Accident Ins Co	3,143,855,416	2,581,723,297	562,132,118
62065	Colonial Penn Life Ins Co	854,721,105	758,896,015	95,825,090
10758	Colonial Surety Co	57,829,662	21,671,643	36,158,019
36927	Colony Specialty Ins Co	62,205,718	41,335,559	20,870,159
84786	Colorado Bankers Life Ins Co	354,054,276	295,565,643	58,488,633
76023	Columbian Life Ins Co	319,555,861	292,710,097	26,845,764
62103	Columbian Mut Life Ins Co	1,397,979,855	1,301,766,800	96,213,055
62146	Combined Ins Co Of Amer	1,432,051,226	1,300,554,350	131,496,876
99937	Columbus Life Ins Co	3,769,165,449	3,479,109,702	290,055,747
62146	Combined Ins Co Of Amer	1,432,051,226	1,300,554,350	131,496,876
19410	Commerce & Industry Ins Co	387,283,798	5,358,507	381,925,291
34754	Commerce Ins Co	2,183,748,081	1,562,473,570	621,274,510
84824	Commonwealth Ann & Life Ins Co	11,379,079,563	9,223,464,204	2,155,615,359
10220	Commonwealth Ins Co Of Amer	10,979,749	378,856	10,600,893
50083	Commonwealth Land Title Ins Co	672,111,957	315,268,865	356,843,092
77828	Companion Life Ins Co	338,691,623	152,448,127	186,243,496
21989	Compass Ins Co	12,343,077	1,005,953	11,337,124
34711	Computer Ins Co	23,439,027	-505,724	23,944,751
51268	Connecticut Attorneys Title Ins Co	65,892,523	31,228,119	34,664,404
62308	Connecticut Gen Life Ins Co	17,646,348,971	13,571,962,128	4,074,386,843
32190	Constitution Ins Co	26,189,837	4,535,608	21,654,229
62359	Constitution Life Ins Co	444,069,569	388,511,017	55,558,552
71730	Continental Amer Ins Co	607,026,336	432,670,787	174,355,549
20443	Continental Cas Co	43,519,515,223	32,771,190,968	10,748,324,256
71404	Continental Gen Ins Co	1,344,137,118	1,267,225,359	76,911,759
28258	Continental Ind Co	200,385,157	102,953,307	97,431,850
35289	Continental Ins Co	1,667,485,489	167,142,922	1,500,342,567
68500	Continental Life Ins Co Brentwood	307,080,148	133,249,663	173,830,485
10804	Continental Western Ins Co	221,428,233	129,356,404	92,071,829
37206	Contractors Bonding & Ins Co	210,168,601	93,074,418	117,094,183
10499	Corepointe Ins Co	90,911,604	35,008,617	55,902,987
20990	Country Mut Ins Co	4,390,610,928	2,182,893,265	2,207,717,663
10022	Countryway Ins Co	28,133,069	4,124,068	24,009,001
26492	Courtesy Ins Co	789,575,857	411,735,706	377,840,151
10062	Covenant Ins Co	89,162,022	62,576,199	26,585,823



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
81973	Coventry Hlth & Life Ins Co	1,512,484,475	367,156,683	1,145,327,792
18961	Crestbrook Ins Co	133,096,065	50,458,921	82,637,144
31348	Crum & Forster Ind Co	52,147,210	35,595,964	16,551,246
10847	Cumis Ins Society Inc	1,832,590,088	963,350,025	869,240,063
21164	Dairyland Ins Co	1,272,807,050	797,376,419	475,430,631
37346	Danbury Ins Co	12,157,134	4,697,346	7,459,788
16705	Dealers Assur Co	106,511,961	45,295,016	61,216,945
71129	Dearborn Natl Life Ins Co	1,872,506,789	1,375,474,730	497,032,059
62634	Delaware Amer Life Ins Co	132,754,580	60,204,974	72,549,606
79065	Delaware Life Ins Co	37,683,973,521	36,048,076,193	1,635,897,328
12307	DentaQuest USA Ins Co Inc	192,988,319	67,584,333	125,403,986
73474	Dentegra Ins Co	84,451,705	40,979,883	43,471,822
12718	Developers Surety & Ind Co	140,414,650	42,267,642	98,147,007
42048	Diamond State Ins Co	122,010,961	58,087,719	63,923,242
36463	Discover Prop & Cas Ins Co	136,370,601	73,349,070	63,021,531
34495	Doctors Co An Interins Exch	4,132,177,433	2,206,316,791	1,925,860,641
13692	Donegal Mut Ins Co	469,048,415	233,885,994	235,162,421
13706	Dorchester Mut Ins Co	89,977,407	47,436,048	42,541,359
13183	Eagle Life Ins Co	527,620,587	361,012,989	166,607,598
14702	Eastguard Ins Co	136,007,482	92,370,135	43,637,347
21261	Electric Ins Co	1,488,572,045	954,513,576	534,058,471
62928	EMC Natl Life Co	947,884,563	843,906,169	103,978,394
21407	Emcasco Ins Co	485,667,672	340,880,742	144,786,930
21326	Empire Fire & Marine Ins Co	112,904,933	74,185,325	38,719,608
21350	Empire Ins Co	23,859,846	13,178,707	10,681,139
20648	Employers Fire Ins Co	11,681,775	174,518	11,507,257
21458	Employers Ins of Wausau	5,614,331,777	4,028,494,960	1,585,836,820
21415	Employers Mut Cas Co	3,197,977,764	1,819,415,502	1,378,562,262
68276	Employers Reassur Corp	11,334,914,873	10,356,529,683	978,385,190
15130	Encompass Ind Co	29,346,667	3,136,111	26,210,556
10071	Encompass Ins Co Of Amer	20,805,742	278,762	20,526,980
10664	Endeavour Ins Co	6,143,996	17,013	6,126,983
10641	Endurance Amer Ins Co	1,293,278,769	1,010,202,198	283,076,571
12747	Envision Ins Co	309,925,001	260,335,335	49,589,666
62952	Equitable Life & Cas Ins Co	313,614,537	268,837,242	44,777,295
62510	Equitrust Life Ins Co	17,268,012,692	16,336,402,283	931,610,409
13634	Essent Guar Inc	1,323,609,865	744,722,730	578,887,135
37915	Essentia Ins Co	85,726,868	59,276,385	26,450,483
25712	Esurance Ins Co	179,014,289	14,795,535	164,218,754
30210	Esurance Prop & Cas Ins Co	112,578,098	70,283,062	42,295,036



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
20516	Euler Hermes N Amer Ins Co	417,970,566	269,901,181	148,069,385
10120	Everest Natl Ins Co	1,101,773,845	968,474,790	133,299,055
26921	Everest Reins Co	10,224,828,895	6,589,707,587	3,635,121,309
12750	Evergreen Natl Ind Co	47,551,507	14,268,287	33,283,220
24961	Everspan Fin Guar Corp	230,081,618	2,428,037	227,653,581
10003	Excess Share Ins Corp	52,360,897	31,065,643	21,295,254
35181	Executive Risk Ind Inc	2,901,396,557	1,650,431,250	1,250,965,307
21482	Factory Mut Ins Co	16,764,262,160	5,244,906,593	11,519,355,567
35157	Fair Amer Ins & Reins Co	205,595,062	17,927,205	187,667,857
31925	Falls Lake Natl Ins Co	369,332,861	312,626,931	56,705,930
77968	Family Heritage Life Ins Co Of Amer	1,108,816,313	1,004,588,622	104,227,691
63053	Family Life Ins Co	155,846,617	121,888,470	33,958,147
13803	Farm Family Cas Ins Co	1,164,379,677	739,951,316	424,428,361
63126	Farm Family Life Ins Co	1,343,382,836	1,164,320,787	179,062,049
21652	Farmers Ins Exch	16,057,239,778	11,838,399,959	4,218,839,820
13897	Farmers Mut Hail Ins Co Of IA	703,565,351	279,736,205	423,829,146
63177	Farmers New World Life Ins Co	7,155,345,025	6,627,643,258	527,701,767
41483	Farmington Cas Co	1,017,706,366	728,211,664	289,494,702
20281	Federal Ins Co	27,371,174,675	15,947,366,060	11,423,808,615
63223	Federal Life Ins Co	227,519,338	212,803,141	14,716,197
63258	Federated Life Ins Co	1,776,836,190	1,417,027,730	359,808,460
13935	Federated Mut Ins Co	5,456,754,111	2,365,653,534	3,091,100,577
11118	Federated Rural Electric Ins Exch	522,717,616	337,245,843	185,471,773
39306	Fidelity & Deposit Co Of MD	208,973,641	41,090,121	167,883,520
35386	Fidelity & Guar Ins Co	21,928,732	2,727,509	19,201,223
25879	Fidelity & Guar Ins Underwriters Inc	153,260,550	63,265,030	89,995,520
63274	Fidelity & Guar Life Ins Co	21,414,228,593	20,091,179,642	1,323,048,951
93696	Fidelity Investment Life Ins Co	25,859,639,234	25,029,616,726	830,022,508
63290	Fidelity Life Assn A Legal Reserve L	405,013,708	272,788,478	132,225,230
51586	Fidelity Natl Title Ins Co	1,290,013,277	823,450,986	466,562,291
71870	Fidelity Security Life Ins Co	875,125,453	688,279,022	186,846,430
21660	Fire Ins Exch	2,429,380,679	1,652,157,240	777,223,438
21873	Firemans Fund Ins Co	2,811,288,777	1,140,730,501	1,670,558,276
21784	Firemens Ins Co Of Washington DC	93,446,160	60,754,903	32,691,257
69140	First Allmerica Fin Life Ins Co	3,435,046,095	3,250,281,065	184,765,030
37710	First Amer Prop & Cas Ins Co	101,435,089	57,847,050	43,588,039



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
51624	First Amer Title Guar Co	24,972,851	6,392,248	18,580,603
50814	First Amer Title Ins Co	2,592,919,509	1,405,481,678	1,187,437,831
29980	First Colonial Ins Co	349,668,613	196,812,168	152,856,445
11177	First Fin Ins Co	551,118,914	118,533,123	432,585,791
33588	First Liberty Ins Corp	22,262,828	37,465	22,225,362
67652	First Penn Pacific Life Ins Co	1,578,933,080	1,377,231,161	201,701,919
27626	Firstcomp Ins Co	280,561,055	157,661,646	122,899,409
13943	Fitchburg Mut Ins Co	125,832,748	65,962,919	59,869,829
13978	Florists Mut Ins Co	123,694,848	100,983,803	22,711,045
11185	Foremost Ins Co Grand Rapids MI	2,269,454,754	1,137,808,280	1,131,646,474
11800	Foremost Prop & Cas Ins Co	63,158,185	45,044,974	18,113,211
41513	Foremost Signature Ins Co	64,879,268	44,834,980	20,044,288
63495	Foresters Life Ins Ann Co	2,142,196,577	2,082,076,324	60,120,253
91642	Forethoug Life Ins Co	24,910,992,470	23,278,823,264	1,632,169,205
10801	Fortress Ins Co	135,429,686	72,659,257	62,770,429
11600	Frank Winston Crum Ins Co	82,510,493	62,817,972	19,692,521
13986	Frankenmuth Mut Ins Co	1,259,528,829	703,568,742	555,960,087
22209	Freedom Specialty Ins Co	55,911,679	34,693,234	21,218,445
85286	Fresenius Hlth Plans Ins Co	30,913,050	15,160,044	15,753,006
63657	Garden State Life Ins Co	129,627,852	60,456,326	69,171,526
21253	Garrison Prop & Cas Ins Co	1,981,542,926	1,229,982,668	751,560,258
14138	GEICO Advantage Ins Co	1,805,205,814	827,787,287	977,418,527
41491	Geico Cas Co	2,920,520,473	1,996,039,994	924,480,479
14139	GEICO Choice Ins Co	826,904,025	465,337,991	361,566,034
35882	Geico Gen Ins Co	154,074,677	202,679	153,871,998
22055	Geico Ind Co	8,166,875,658	3,568,667,174	4,598,208,484
37923	GEICO Marine Ins Co	119,433,494	71,480,527	47,952,967
14137	GEICO Secure Ins Co	489,519,685	220,468,233	269,051,451
63665	General Amer Life Ins Co	12,411,528,606	11,488,782,534	922,746,072
24414	General Cas Co Of WI	873,513,199	592,841,920	280,671,279
24732	General Ins Co of America	111,577,315	3,922,258	107,655,057
93521	General Fidelity Life Ins Co	24,525,585	8,074,702	16,450,883
22039	General Reins Corp	14,780,096,702	4,119,578,573	10,660,518,129
39322	General Security Natl Ins Co	346,086,287	207,661,570	138,424,717
11967	General Star Natl Ins Co	234,101,706	55,985,002	178,116,704
11231	Generali Us Branch	57,998,791	33,250,694	24,748,097
38962	Genesis Ins Co	184,241,279	58,815,343	125,425,936
37095	Genworth Financial Assur Corp	7,965,348	7,780	7,957,568
65536	Genworth Life & Ann Ins Co	22,447,754,567	20,960,304,007	1,487,450,560
70025	Genworth Life Ins Co	40,225,791,294	37,072,937,544	3,152,853,750



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
38458	Genworth Mortgage Ins Corp	2,944,689,580	1,757,666,126	1,187,023,454
70939	Gerber Life Ins Co	3,397,640,374	3,090,662,883	306,977,491
21032	Global Reins Corp Of Amer	267,627,834	183,661,626	83,966,208
91472	Globe Life & Accident Ins Co	3,955,340,023	3,694,721,881	260,618,142
10836	Golden Eagle Ins Corp	529,488,173	359,437,760	170,505,413
62286	Golden Rule Ins Co	529,488,173	359,437,760	170,050,413
22063	Government Employees Ins Co	27,197,917,293	11,495,351,339	15,702,565,954
63967	Government Personnel Mut Life Ins Co	835,139,443	714,259,111	120,880,332
14095	Granite Mut Ins Co	4,502,381	7,553	4,494,828
23809	Granite State Ins Co	34,707,167	2,676,275	32,030,892
25984	Graphic Arts Mut Ins Co	148,463,188	90,446,373	58,016,815
36307	Gray Ins Co	283,685,728	170,922,732	112,762,995
26832	Great Amer Alliance Ins Co	30,368,646	5,733	30,362,913
26344	Great Amer Assur Co	19,752,034	1,878	19,750,156
16691	Great Amer Ins Co	6,851,230,772	4,852,363,624	1,998,867,148
22136	Great Amer Ins Co of NY	48,238,250	60,457	48,177,793
63312	Great Amer Life Ins Co	29,301,505,746	27,325,096,976	1,976,408,770
31135	Great Amer Security Ins Co	15,337,005	3,576	15,333,429
33723	Great Amer Spirit Ins Co	16,878,878	13,352	16,865,526
25224	Great Divide Ins Co	248,763,733	181,029,340	67,734,393
14003	Great Falls Ins Co	12,308,108	8,513,049	3,795,060
18694	Great Midwest Ins Co	215,754,553	110,935,700	104,818,853
20303	Great Northern Ins Co	1,607,603,966	1,103,442,233	504,161,733
68322	Great W Life & Ann Ins Co	56,436,024,826	55,382,691,600	1,053,333,226
11371	Great West Cas Co	2,015,895,179	1,393,587,452	622,307,728
71480	Great Western Ins Co	1,214,554,018	1,137,433,610	77,120,407
22187	Greater NY Mut Ins Co	986,984,820	514,356,010	472,628,811
20680	Green Mountain Ins Co Inc	12,119,031	560,386	11,558,645
22322	Greenwich Ins Co	1,202,510,098	838,334,591	364,175,507
36650	Guarantee Co Of N Amer USA	217,833,140	37,279,005	180,554,134
11398	Guarantee Ins Co	417,471,243	366,685,170	50,786,073
64211	Guarantee Trust Life Ins Co	550,718,907	473,712,368	77,006,539
78778	Guardian Ins & Ann Co Inc	16,780,860,630	16,520,477,827	260,382,803
64246	Guardian Life Ins Co Of Amer	51,883,712,174	45,711,224,770	6,172,487,404
83607	Guggenheim Life & Ann co	13,716,199,017	13,065,082,189	651,116,828
15032	Guideone Mut Ins Co	1,214,660,024	792,880,707	421,779,317
34037	Hallmark Ins Co	308,729,680	204,998,905	103,730,775
26611	Hamilton Ins Co	31,912,117	10,254,111	21,658,006
26433	Harco Natl Ins Co	437,050,033	267,874,021	169,176,012



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
23582	Harleysville Ins Co	158,473,533	132,068,519	26,405,014
64327	Harleysville Life Ins Co	411,847,849	367,605,227	44,242,622
35696	Harleysville Preferred Ins Co	128,734,778	80,737,238	47,997,540
26182	Harleysville Worcester Ins Co	196,820,342	139,618,977	57,201,365
22357	Hartford Accident & Ind Co	11,604,545,372	8,450,090,394	3,154,454,978
29424	Hartford Cas Ins Co	2,267,157,801	1,373,121,850	894,035,951
19682	Hartford Fire Ins Co	25,540,585,746	13,025,964,735	12,514,621,011
37478	Hartford Ins Co Of The Midwest	617,181,474	125,755,977	491,425,496
70815	Hartford Life & Accident Ins Co	8,785,878,300	7,162,028,370	1,623,849,930
71153	Hartford Life & Ann Ins Co	36,793,192,089	34,879,433,741	1,913,758,348
88072	Hartford Life Ins Co	111,449,826,857	107,051,918,226	4,397,908,629
11452	Hartford Steam Boil Inspec & Ins Co	1,256,107,698	657,233,289	598,874,409
29890	Hartford Steam Boil Inspec Ins Co CT	80,949,423	40,495,636	40,453,787
30104	Hartford Underwriters Ins Co	1,594,063,540	1,002,160,194	591,903,346
96717	Harvard Pilgrim Health Care New Eng	151,280,958	91,194,980	60,085,978
92711	HCC Life Ins Co	981,612,046	379,762,638	601,849,408
41343	HDI Global Ins Co	290,156,110	151,531,452	138,624,658
66141	Health Net Life Ins Co	727,212,204	317,262,163	409,950,041
12902	Healthspring Life & Hlth Ins Co Inc	602,829,479	322,626,324	280,203,155
39527	Heritage Ind Co	117,020,483	66,520,348	50,500,135
64394	Heritage Life Ins Co	4,471,995,304	3,488,053,294	983,942,010
14192	Hingham Mut Fire Ins Co	63,650,166	22,456,540	41,193,626
10200	Hiscox Ins Co Inc	246,476,332	180,693,766	65,782,566
93440	HM Life Ins Co	643,307,789	282,569,224	360,738,656
14206	Holyoke Mut Ins Co In Salem	218,947,976	113,849,748	105,098,228
13927	Homesite Ins Co Of The Midwest	402,545,788	299,953,704	102,592,084
64505	Homesteaders Life Co	2,771,528,463	2,591,044,236	180,484,227
22578	Horace Mann Ins Co	456,116,259	269,786,030	186,330,229
64513	Horace Mann Life Ins Co	8,845,207,345	8,398,193,160	447,014,187
22756	Horace Mann Prop & Cas Ins Co	289,205,072	166,523,427	122,681,645
14027	Hospitality Ins Co	12,986,983	2,288,766	10,698,217
10069	Housing Authority Prop A Mut Co	167,405,076	50,036,146	117,368,930
11206	Housing Enterprise Ins Co Inc	77,613,852	45,221,597	32,392,255
18975	HPHC Ins Co Inc	268,878,309	198,268,127	70,610,182
25054	Hudson Ins Co	1,159,904,797	706,747,514	453,157,283
60052	Humana Benefit Plan of IL Inc	248,641,098	86,878,162	161,762,936
73288	Humana Ins Co	6,870,620,723	2,645,881,401	4,224,739,322



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
70580	Humanadental Ins Co	111,087,918	41,243,855	69,844,063
91693	IA Amer Lfe Ins Co	165,435,291	96,262,010	69,173,281
97764	Ideal Ins Co	20,857,847	5,323,447	15,534,400
29068	IDS Prop Cas Ins Co	1,826,317,319	1,025,996,380	800,320,940
64580	Illinois Mut Life Ins Co	1,434,323,781	1,208,372,635	225,951,146
23817	Illinois Natl Ins Co	48,061,313	9,267,673	38,793,640
35408	Imperium Ins Co	379,256,551	201,579,286	177,677,265
25550	Indemnity Co Of CA	21,845,838	5,540,829	16,305,009
43575	Indemnity Ins Co Of North Amer	463,694,045	334,039,606	129,654,439
26581	Independence Amer Ins Co	114,369,954	47,558,069	66,811,885
11984	Independence Cas Ins Co	4,634,598	12,677	4,621,921
64602	Independence Life & Ann Co	3,028,041,847	2,845,226,259	182,815,588
58068	Independent Order Of Foresters Us Br	3,154,451,812	2,909,752,580	244,699,232
14265	Indiana Lumbersmens Mut Ins Co	54,550,453	38,910,297	15,640,156
14406	Industrial Alliance Ins & Fin Serv I	220,652,672	177,606,279	43,046,393
12599	Infinity Standard Ins Co	7,149,799	1,532,668	5,617,131
22195	Insurance Co Of Greater NY	121,259,456	59,222,522	62,036,934
22713	Insurance Co of N Amer	944,214,424	694,054,528	250,159,896
19429	Insurance Co Of The State Of PA	253,292,950	137,372,633	115,920,317
27847	Insurance Co Of The West	2,252,845,608	1,350,893,134	901,952,475
29742	Integon Natl Ins Co	2,489,206,551	1,894,769,723	594,436,828
31488	Integon Preferred Ins Co	73,510,191	66,820,441	6,689,750
74780	Integrity Life Ins Co	7,999,573,399	7,191,255,211	808,318,188
15598	Interins Exch Of The Automobile Club	9,326,946,802	3,415,891,265	5,911,055,537
11592	International Fidelity Ins Co	214,415,720	125,306,898	89,108,820
63487	Investors Life Ins Co N Amer	614,817,905	559,950,948	54,866,957
50369	Investors Title Ins Co	167,031,598	82,180,911	84,850,687
23647	Ironshore Ind Inc	424,948,058	259,304,312	165,643,746
65056	Jackson Natl Life Ins Co	204,781,178,712	199,862,310,898	4,918,867,814
11630	Jefferson Ins Co	91,441,332	34,064,401	57,376,931
64017	Jefferson Natl Life Ins Co	4,610,567,423	4,571,535,839	39,031,584
14354	Jewelers Mut Ins Co	397,808,608	150,501,222	247,307,386
65080	John Alden Life Ins Co	227,574,931	211,987,197	15,587,734
93610	John Hancock Life & Hlth Ins Co	11,875,204,106	11,151,646,935	723,557,171
65838	John Hancock Life Ins Co USA	229,892,290,373	223,738,547,929	6,153,742,444
65110	Kanawha Ins Co	2,342,977,664	2,196,013,339	146,964,325
65129	Kansas City Life Ins Co	3,359,087,772	3,035,784,145	323,303,623
10885	Key Risk Ins Co	47,778,853	16,945,107	30,833,746
13722	Knightbrook Ins Co	209,330,475	148,344,107	60,986,368



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
58033	Knights Of Columbus	23,626,969,334	21,679,450,353	1,947,518,981
65242	Lafayette Life Ins Co	4,911,434,820	4,622,779,463	288,655,357
20621	Lamorak Ins Co	24,908,926	651,138	24,257,788
26077	Lancer Ins Co	674,447,935	474,759,871	199,688,064
37940	Lexington Natl Ins Corp	58,216,824	40,741,648	17,475,176
42404	Liberty Ins Corp	241,964,759	1,180,700	240,784,059
19917	Liberty Ins Underwriters Inc	209,482,688	82,282,552	127,200,136
23035	Liberty Mut Fire Ins Co	5,650,731,746	4,176,150,733	1,474,581,013
23043	Liberty Mut Ins Co	44,001,881,687	27,473,676,194	16,528,205,493
65331	Liberty Natl Life Ins Co	7,820,780,349	7,247,108,328	573,672,021
65498	Life Ins Co Of N Amer	8,604,445,127	7,126,687,851	1,477,757,276
65528	Life Ins Co Of The Southwest	16,805,443,841	15,737,562,378	1,067,881,462
65595	Lincoln Benefit Life Co	11,517,599,186	10,958,064,527	559,534,659
65927	Lincoln Heritage Life Ins Co	935,388,416	823,908,401	111,480,015
65676	Lincoln Natl Life Ins Co	221,258,928,365	213,785,949,303	7,472,979,062
62057	Lincoln Life & Ann Co of NY	13,729,788,477	12,522,437,830	1,207,350,647
36447	LM Gen Ins Co	11,691,352	1,030,233	10,661,119
33600	LM Ins Corp	119,057,519	1,861,670	117,195,849
32352	LM Prop & Cas Ins Co	67,220,597	30,830,396	36,390,200
76694	London Life Reins Co	289,306,204	230,767,415	58,538,789
65722	Loyal Amer Life Ins Co	272,856,422	186,582,628	86,273,794
56758	Loyal Christian Benefit Assn	185,373,374	181,832,550	3,540,824
10051	Lyndon Southern Ins Co	152,176,351	100,041,360	52,134,991
65781	Madison Natl Life Ins Co Inc	329,743,532	150,765,036	178,978,496
29939	Main St Amer Assur Co	43,134,833	6,980	43,127,853
13026	Main Street Amer Protection Ins Co	15,789,591	107,506	15,682,085
15077	Maine Comm Hlth Options	101,985,131	63,367,838	38,617,293
11149	Maine Employers Mut Ins Co	886,754,628	471,739,559	415,015,069
65870	Manhattan Life Ins Co	543,131,707	492,055,020	51,076,687
67083	Manhattan Natl Life Ins Co	166,415,455	154,848,151	11,567,304
61883	ManhattanLife Assur Co of Amer	384,999,076	289,394,856	95,604,220
36897	Manufacturers Alliance Ins Co	200,011,213	135,135,721	64,875,492
28932	Markel Amer Ins Co	433,410,415	288,620,207	144,790,208
10829	Markel Global Reins Co	1,692,903,837	888,800,554	804,103,283
38970	Markel Ins Co	1,564,030,003	1,185,263,296	378,766,707
15850	Martins Point Generations Advantage	88,442,126	45,163,985	43,278,141
65935	Massachusetts Mut Life Ins Co	223,670,465,625	208,246,975,669	15,423,489,956
10784	Maxum Cas Ins Co	51,940,969	34,985,404	16,955,565
12041	MBIA Ins Corp	514,897,253	276,653,932	238,243,321



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
69515	Medamerica Ins Co	939,155,892	907,447,077	31,708,815
63762	Medco Containment Life Ins Co	1,688,976,561	1,226,431,923	462,544,638
36277	Medical Mut Ins Co Of ME	297,222,733	131,406,744	165,815,989
11843	Medical Protective Co	2,996,140,967	1,286,662,850	1,709,478,117
31119	Medico Ins Co	87,268,815	48,515,924	38,752,891
22241	Medmarc Cas Ins Co	290,178,071	88,132,733	202,045,338
86126	Members Life Ins co	73,915,859	50,710,428	23,205,430
31968	Merastar Ins Co	33,483,831	22,683,225	10,800,606
14494	Merchants Bonding Co a Mut	179,174,187	70,755,916	108,418,271
23329	Merchants Mut Ins Co	512,383,434	321,918,869	190,464,565
12901	Merchants Preferred Ins Co	73,258,108	44,146,628	29,111,480
23353	Meridian Security Ins Co	122,956,573	50,800,272	72,156,301
18750	Merit Hlth Ins Co	146,955,129	88,671,272	58,283,857
65951	Merit Life Ins Co	559,261,444	425,892,504	133,368,940
19798	Merrimack Mut Fire Ins Co	1,466,954,336	533,817,437	933,136,896
16187	Metromile Ins Co	18,495,889	5,268,312	13,227,578
39950	Metropolitan Gen Ins Co	43,390,957	4,795,603	38,595,352
34339	Metropolitan Grp Prop & Cas Ins Co	695,724,945	282,004,814	413,720,131
65978	Metropolitan Life Ins Co	396,366,830,418	385,172,010,807	11,194,819,611
26298	Metropolitan Prop & Cas Ins Co	5,630,703,169	3,359,613,893	2,271,089,276
97136	Metropolitan Tower Life Ins Co	3,155,552,671	2,836,980,544	318,572,127
18740	MGIC Ind Corp	140,014,573	50,089,919	89,924,654
38601	MIC Prop & Cas Ins Corp	93,778,186	38,902,471	54,875,715
21687	Mid Century Ins Co	3,980,551,857	2,927,801,024	1,052,750,833
66087	Mid West Natl Life Ins Co Of TN	86,085,721	68,967,186	17,118,535
23434	Middlesex Ins Co	717,686,455	470,869,299	246,817,156
14532	Middlesex Mut Assur Co	203,038,128	109,746,698	93,291,430
66044	Midland Natl Life Ins Co	51,098,305,638	47,999,181,097	3,099,124,541
27138	Midvale Ind Co	12,103,313	-1,016,318	13,119,631
23612	Midwest Employers Cas Co	155,725,033	49,617,428	106,107,604
66109	Midwestern United Life Ins Co	234,433,119	103,054,582	131,378,537
26662	Milford Cas Ins Co	88,412,372	61,650,651	26,761,721
42234	Minnesota Lawyers Mut Ins Co	176,780,228	87,816,779	88,963,449
66168	Minnesota Life Ins Co	40,438,053,170	37,466,451,287	2,971,601,883
20362	Mitsui Sumitomo Ins Co of Amer	929,646,994	581,470,897	348,176,097
22551	Mitsui Sumitomo Ins USA Inc	135,037,009	71,117,484	63,919,525
15997	MMG Ins Co	262,103,546	164,667,551	97,435,995
70416	MML Bay State Life Ins Co	4,814,287,017	4,525,992,578	288,294,439
57541	Modern Woodmen Of Amer	15,401,301,492	13,768,518,993	1,632,782,498



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
66265	Monarch Life Ins Co	667,085,709	662,400,786	4,684,922
66370	Mony Life Ins Co	7,386,893,667	6,921,905,389	464,988,278
78077	Mony Life Ins Co Of Amer	3,155,552,671	2,836,980,544	318,572,127
29858	Mortgage Guar Ins Corp	4,475,661,514	2,970,932,327	1,504,729,187
13331	Motorists Commercial Mut Ins Co	354,653,646	197,965,789	156,687,857
22012	Motors Ins Corp	2,037,991,393	1,292,530,738	745,460,655
26522	Mount Vernon Fire Ins Co	642,998,577	197,604,691	445,393,888
10205	Mountain Valley Ind Co	56,091,308	33,157,546	22,933,762
66346	Munich Amer Reassur Co	7,663,885,484	6,993,645,062	670,240,422
10227	Munich Reins Amer Inc	17,710,281,113	12,890,747,126	4,819,533,987
13559	Municipal Assur Cor	1,104,819,451	617,872,955	486,946,496
88668	Mutual of Amer Life Ins Co	19,041,784,266	18,048,362,675	993,421,591
71412	Mutual Of Omaha Ins Co	7,278,931,188	4,230,646,642	3,048,284,547
66427	Mutual Trust Life Ins Co a Pan Amer	1,959,783,299	1,814,969,749	144,813,550
61409	National Benefit Life Ins Co	513,917,789	349,602,025	164,315,762
11991	National Cas Co	487,070,932	348,984,452	138,086,480
10243	National Continental Ins Co	135,121,544	71,082,576	64,038,968
16217	National Farmers Union Prop & Cas	149,312,155	104,077,653	45,234,502
20478	National Fire Ins Co Of Hartford	120,522,438	5,130,179	115,392,259
23728	National Gen Ins Co	54,482,804	29,163,363	25,319,440
66583	National Guardian Life Ins Co	3,657,858,820	3,364,593,342	293,265,478
82538	National Health Ins Co	25,852,588	13,804,332	12,048,256
20087	National Ind Co	178,623,327,600	77,337,421,540	101,285,906,060
27944	National Ins Assn	13,591,346	2,019	13,589,327
75264	National Integrity Life Ins Co	4,692,809,344	4,333,547,249	359,262,095
32620	National Interstate Ins Co	1,286,548,943	949,583,395	336,965,548
20052	National Liab & Fire Ins Co	2,605,368,509	1,478,746,368	1,126,622,141
66680	National Life Ins Co	9,276,886,619	7,351,659,075	1,925,227,544
13695	National Mortgage Ins Corp	634,838,622	247,801,192	387,037,430
23825	National Public Finance Guar Corp	4,355,203,051	1,624,364,396	2,730,838,655
85472	National Security Life & Ann Co	456,200,188	423,597,781	32,602,407
22608	National Specialty Ins Co	86,550,499	37,660,346	48,890,153
21881	National Surety Corp	133,015,991	61,499,881	71,516,110
87963	National Teachers Assoc Life Ins Co	510,506,381	408,075,546	102,430,535
51020	National Title Ins Of NY Inc	129,927,795	67,173,555	62,754,240
19445	National Union Fire Ins Co Of Pitts	26,517,335,821	20,549,926,673	5,967,409,148



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
66850	National Western Life Ins Co	10,820,603,102	9,569,241,736	1,251,361,366
26093	Nationwide Affinity Co of Amer	409,202,745	396,464,205	12,738,540
28223	Nationwide Agribusiness Ins Co	586,794,503	516,453,399	70,341,104
10723	Nationwide Assur Co	145,162,092	83,116,980	62,045,112
23760	Nationwide Gen Ins Co	435,223,096	412,155,911	23,067,185
92657	Nationwide Life & Ann Ins Co	14,466,198,988	13,497,950,978	968,248,010
66869	Nationwide Life Ins Co	133,344,875,355	128,136,433,174	5,208,442,181
23779	Nationwide Mut Fire Ins Co	6,121,629,237	3,450,007,702	2,671,621,535
23787	Nationwide Mut Ins Co	37,185,212,855	24,494,875,046	12,690,337,809
37877	Nationwide Prop & Cas Ins Co	662,826,032	617,063,923	45,762,109
25240	NAU Country Ins Co	1,342,316,168	1,005,069,211	337,246,957
42307	Navigators Ins Co	2,808,119,132	1,781,300,380	1,026,818,752
15865	NCMIC Ins Co	732,655,730	440,275,469	292,380,261
25852	New England Guar Ins Co Inc	46,908,393	5,156,850	41,751,543
21830	New England Ins Co	19,242,831	1,787,083	17,455,748
91626	New England Life Ins Co	9,801,684,516	9,346,851,932	454,832,584
41629	New England Reins Corp	38,243,314	1,361,651	36,881,663
23841	New Hampshire Ins Co	204,198,270	28,493,081	175,705,189
66915	New York Life Ins & Ann Corp	141,352,943,548	132,628,428,683	8,724,514,865
66915	New York Life Ins Co	170,761,834,718	150,654,273,612	20,107,561,106
16608	New York Marine & Gen Ins Co	1,277,932,740	922,567,231	355,365,508
14788	NGM Ins Co	2,468,023,160	1,428,616,097	1,039,407,063
23965	Norfolk & Dedham Mut Fire Ins Co	411,906,935	218,213,885	193,693,050
31470	Norguard Ins Co	760,653,411	562,258,709	198,394,702
66974	North Amer Co Life & Hlth Ins	22,182,254,911	20,772,157,749	1,410,097,162
50130	North Amer Title Ins Co	122,094,050	48,094,313	73,999,737
27740	North Pointe Ins Co	19,083,324	5,076,032	14,007,292
21105	North River Ins Co	1,051,367,095	766,414,237	284,952,858
25992	Northern Security Ins Co Inc	8,472,237	106,213	8,366,024
24031	Northland Cas Co	108,750,345	70,588,682	38,161,663
24015	Northland Ins Co	1,176,903,365	641,799,934	535,103,431
69000	Northwestern Long Term Care Ins Co	172,726,124	90,499,151	82,226,973
67091	Northwestern Mut Life Ins Co	250,507,191,101	230,277,606,895	20,229,584,206
23914	Northwestern Natl Ins Co Milwaukee	23,656,150	21,800,467	1,855,683
42552	Nova Cas Co	95,857,001	49,845	95,807,156
81353	NYLife Ins Co of AZ	182,925,507	78,992,583	103,932,924
34630	Oak River Ins Co	665,625,166	435,582,332	230,042,834



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
14190	OBI Natl Ins Co	13,157,395	22,249	13,135,146
23248	Occidental Fire & Cas Co Of NC	602,812,300	430,121,985	172,690,315
67148	Occidental Life Ins Co Of NC	254,588,767	226,022,876	28,565,891
23680	Odyssey Reins Co	7,162,637,808	3,968,705,000	3,193,932,808
26565	Ohio Ind Co	151,999,923	106,444,454	45,555,469
10202	Ohio Mut Ins Co	276,644,467	59,018,471	217,625,996
89206	Ohio Nat Life Assur Corp	3,956,973,955	3,679,023,277	277,950,678
67172	Ohio Natl Life Ins Co	29,061,741,064	27,979,650,464	1,082,090,604
67180	Ohio State Life Ins Co	13,414,318	2,820,523	10,593,795
67199	Old Amer Ins Co	258,567,235	232,253,045	26,314,193
40231	Old Dominion Ins Co	35,483,777	71,898	35,411,879
24139	Old Republic Gen Ins Corp	2,021,157,535	1,464,367,675	556,789,860
24147	Old Republic Ins Co	2,813,767,678	1,706,888,065	1,106,879,613
67261	Old Republic Life Ins Co	124,957,804	93,529,389	31,428,415
50520	Old Republic Natl Title Ins Co	1,187,320,632	668,699,835	518,620,797
35424	Old Republic Security Assur Co	1,056,640,081	859,875,950	196,764,131
37060	Old United Cas Co	605,347,651	395,646,041	209,701,610
88080	Omaha Hlth Ins Co	17,085,943	362,870	16,723,073
69647	Optum Ins of OH Inc	87,073,300	46,648,777	40,424,523
56383	Order of United Commercial Travelers	16,890,516	7,479,379	9,411,137
76112	Oxford Life Ins Co	1,684,348,203	1,495,069,378	189,278,825
22748	Pacific Employers Ins Co	3,774,235,596	2,454,363,318	1,319,872,278
20346	Pacific Ind Co	6,555,131,608	3,628,513,102	2,926,618,506
97268	Pacific Life & Ann Co	6,582,775,677	6,043,345,385	539,430,292
67466	Pacific Life Ins Co	118,628,447,191	110,080,026,927	8,548,420,265
37850	Pacific Specialty Ins Co	314,192,590	182,166,480	132,026,111
70785	Pacificare Life & Hlth Ins Co	189,203,330	8,366,491	180,836,839
67539	Pan Amer Life Ins Co	1,260,900,689	1,016,340,031	244,560,658
60003	Park Avenue Life Ins Co	267,600,501	204,070,476	63,530,025
71099	Parker Centennial Assur Co	90,785,865	44,301,438	46,484,427
32069	Patriot Ins Co	126,001,241	76,567,572	49,433,669
67598	Paul Revere Life Ins Co	3,790,415,273	3,539,018,942	251,396,331
93777	Pavonia Life Ins Co of MI	1,057,409,955	994,215,991	63,193,964
14931	Pawtucket Ins Co	7,173,946	4,092,437	3,081,509
18333	Peerless Ind Ins Co	192,431,548	4,885,193	187,546,354
14958	Peninsula Ins Co	91,010,935	49,033,901	41,977,034
14982	Penn Millers Ins Co	91,894,813	50,878,700	41,016,113
67644	Penn Mut Life Ins Co	19,105,796,954	17,365,180,924	1,740,616,030
21962	Pennsylvania Ins Co	63,191,374	18,566,558	44,624,816



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
67660	Pennsylvania Life Ins Co	53,981,435	23,444,934	30,536,501
14974	Pennsylvania Lumbermens Mut Ins	466,278,859	347,185,454	119,093,405
12262	Pennsylvania Manufacturers Assoc Ins	929,588,206	645,860,362	283,727,844
41424	Pennsylvania Manufacturers Ind Co	211,349,243	136,420,414	74,928,829
37648	Permanent Gen Assur Corp	417,927,019	285,952,220	131,974,799
12297	Petroleum Cas Co	34,186,763	10,147,141	24,039,622
13714	Pharmacists Mut Ins Co	291,129,828	175,890,053	115,239,775
67784	Philadelphia Amer Life Ins Co	263,269,024	229,050,674	34,218,350
18058	Philadelphia Ind Ins Co	8,081,000,333	5,809,503,620	2,271,496,712
93548	PHL Variable Ins Co	6,386,821,705	6,220,088,765	166,732,940
25623	Phoenix Ins Co	4,184,070,936	2,465,675,561	1,718,395,376
93734	Phoenix Life & Ann Co	31,841,275	20,952,426	10,888,849
67814	Phoenix Life Ins Co	12,450,786,168	12,057,618,427	393,167,741
72125	Physicians Life Ins Co	1,596,430,967	1,445,651,585	150,779,382
80578	Physicians Mut Ins Co	2,208,570,092	1,289,404,177	919,165,915
67911	Pioneer Mut Life Ins Co	517,255,353	470,796,056	46,459,297
26794	Plans Liab Ins Co	73,334,587	40,768,328	32,566,259
18619	Platte River Ins Co	140,046,252	96,677,810	43,368,442
30945	Plaza Ins Co	69,869,414	42,606,925	27,262,489
27251	PMI Mortgage Ins Co	870,778,938	2,307,637,882	-1,436,858,944
14460	Podiatry Ins Co Of Amer	300,975,336	180,749,450	120,225,886
57622	Polish Natl Alliance Us Of Na	435,950,678	416,534,764	19,415,914
56839	Polish Natl Union Of Amer	26,722,819	25,820,251	902,568
57630	Polish Roman Catholic Union Of Amer	201,573,919	193,865,266	7,708,653
37257	Praetorian Ins Co	492,016,349	265,228,953	226,787,396
15024	Preferred Mut Ins Co	539,054,228	304,428,148	234,626,081
36234	Preferred Professional Ins Co	325,640,507	155,463,536	170,176,971
10800	Premier Grp Ins Co Inc	55,400,884	20,404,545	34,996,339
14371	Prime Prop & Cas Ins Inc	25,612,541	13,300,110	12,312,431
65919	Primerica Life Ins Co	1,431,574,628	858,826,136	572,748,492
61271	Principal Life Ins Co	171,337,717,794	166,693,927,063	4,643,790,731
71161	Principal Natl Life Ins Co	239,847,686	111,971,824	127,875,862
12873	Privilege Underwriters Recp Exch	410,796,667	253,706,325	157,090,342
33391	ProAssurance Ind Co Inc	1,247,230,903	782,477,123	464,753,780
29017	Professionals Advocate Ins Co	136,792,227	28,093,676	108,698,551
11851	Progressive Advanced Ins Co	467,638,855	268,655,529	198,983,326
24260	Progressive Cas Ins Co	6,967,107,398	5,148,217,049	1,818,890,349
16322	Progressive Direct Ins Co	6,727,474,907	4,662,115,010	2,065,359,897



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
24279	Progressive Max Ins Co	500,268,977	338,089,934	162,179,043
38628	Progressive Northern Ins Co	1,576,371,849	1,133,988,996	442,382,853
21727	Progressive Universal Ins Co	385,674,064	255,063,718	130,610,346
10638	Proselect Ins Co	83,084,522	58,608,063	24,476,459
12416	Protective Ins Co	785,370,653	387,381,032	397,989,621
68136	Protective Life Ins Co	44,644,937,893	40,408,038,215	4,236,899,677
35769	Protective Prop & Cas Ins Co	377,763,638	209,146,207	168,617,431
15040	Providence Mut Fire Ins Co	193,110,650	100,413,515	92,697,135
24295	Providence Washington Ins Co	188,433,818	131,703,991	56,729,827
68195	Provident Life & Accident Ins Co	8,272,593,093	7,544,425,745	728,167,348
68209	Provident Life & Cas Ins Co	753,232,419	611,523,035	141,709,384
79227	Pruco Life Ins Co	111,524,057,216	110,273,970,420	1,250,086,796
86630	Prudential Ann Life Assur Corp	58,775,749,272	53,057,595,812	5,718,153,460
68241	Prudential Ins Co Of Amer	260,294,334,274	249,120,638,357	11,173,695,917
93629	Prudential Retirement Ins & Ann Co	71,587,950,909	70,567,460,548	1,020,490,361
15059	Public Serv Ins Co	295,096,916	266,832,069	28,264,847
39217	QBE Ins Corp	2,324,967,879	1,576,023,326	748,944,553
10219	QBE Reins Corp	1,171,085,174	307,491,785	863,593,389
15067	Quincy Mut Fire Ins Co	1,619,546,887	539,683,330	1,079,863,557
22705	R&Q Reins Co	227,845,221	189,241,508	38,603,713
33790	Radian Guar Inc	3,900,132,081	2,550,456,680	1,349,675,401
30872	Radian Mortgage Assur Inc	8,643,468	20,135	8,623,333
11673	Redwood Fire & Cas Ins Co	1,655,076,295	1,017,788,676	637,287,619
24449	Regent Ins Co	34,951,341	3,091,409	31,859,932
68357	Reliable Life Ins Co	20,990,037	9,598,266	11,391,771
68381	Reliance Standard Life Ins Co	10,889,433,720	9,823,342,657	1,066,091,063
67105	Reliastar Life Ins Co	19,828,482,342	18,166,445,936	1,662,036,406
61360	Reliastar Life Ins Co Of NY	2,978,004,215	2,664,750,892	313,253,323
61700	Renaissance Life & Hlth Ins Co of Am	86,509,446	20,882,436	65,627,010
12475	Republic Franklin Ins Co	107,593,340	55,191,804	52,401,536
32174	Republic Mort Assur Co	23,313,880	14,363,461	8,950,419
31275	Republic Mortgage Guar Ins Corp	157,589,985	138,044,947	19,545,038
28452	Republic Mortgage Ins Co	652,423,358	601,216,941	51,206,417
31089	Repwest Ins Co	321,169,031	145,160,021	176,009,010
68462	Reserve Natl Ins Co	126,855,475	86,640,290	40,215,185
61506	Resource Life Ins Co	7,023,790	349,449	6,674,341
43044	Response Ins Co	38,536,857	2,634,134	35,902,723
36684	Riverport Ins Co	96,397,135	54,481,469	41,915,666



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
65005	RiverSource Life Ins Co	100,920,660,742	97,949,480,044	2,971,180,698
13056	RLI Ins Co	1,753,351,921	893,375,721	859,976,200
12491	Rochdale Ins Co Of NY	306,387,734	204,593,481	101,794,253
42706	Roche Surety & Cas Co Inc	23,988,033	14,503,289	9,484,744
39039	Rural Comm Ins Co	1,753,728,360	1,486,734,277	266,994,083
23132	RVI Amer Ins Co	106,616,031	35,098,060	71,517,971
11123	Safety First Ins Co	71,737,285	4,100,746	67,636,539
33618	Safety Ind Ins Co	123,713,045	65,214,688	58,498,357
39454	Safety Ins Co	1,480,465,482	875,652,582	604,812,900
15105	Safety Natl Cas Corp	6,450,443,409	4,637,862,915	1,812,580,494
12808	Safety Prop & Cas Ins Co	46,420,247	27,605,052	18,815,196
40460	Sagamore Ins Co	157,825,177	28,761,451	129,063,726
60445	Sagicor Life Ins Co	1,086,409,525	1,014,159,471	72,250,054
38300	Samsung Fire & Marine Ins Co Ltd	273,793,286	202,252,756	71,540,530
60176	SBLI USA Life Ins Co Inc	1,497,840,928	1,380,732,982	117,107,946
15563	SeaBright Ins Co	29,557,017	3,302,730	26,254,287
10054	Securian Cas Co	275,760,796	155,660,792	120,100,004
93742	Securian Life Ins Co	577,115,340	316,862,858	260,252,482
68675	Security Benefit Life Ins Co	29,812,875,847	28,251,208,324	1,561,667,523
68713	Security Life Of Denver Ins Co	13,294,842,007	12,397,701,882	897,140,125
68772	Security Mut Life Ins Co Of NY	2,722,394,387	2,559,657,370	162,737,017
19879	Security Natl Ins Co	1,204,877,995	987,716,203	217,161,792
50784	Security Title Guarantee Corp Baltim	16,563,202	12,140,604	4,422,598
12572	Selective Ins Co Of Amer	2,314,164,219	1,745,573,469	568,590,750
11867	Selective Ins Co of New England	188,972,824	145,261,413	43,711,411
19259	Selective Ins Co Of SC	644,936,203	503,081,233	141,854,970
39926	Selective Ins Co Of The Southeast	490,749,738	381,701,966	109,047,772
26301	Selective Way Ins Co	1,294,202,597	984,690,074	309,512,523
10936	Seneca Ins Co Inc	194,129,597	52,902,007	141,227,590
76325	Senior Hlth Ins Co of PA	2,744,535,287	2,716,512,099	28,023,187
11000	Sentinel Ins Co Ltd	260,994,596	78,445,420	182,549,176
12870	Sentruiy Cas Co	192,249,106	144,283,939	47,965,167
28460	Sentry Cas Co	296,164,831	224,387,916	71,776,914
24988	Sentry Ins A Mut Co	7,587,291,179	2,863,778,155	4,723,513,024
68810	Sentry Life Ins Co	6,092,874,171	5,829,902,408	262,971,763
21180	Sentry Select Ins Co	706,950,590	475,567,168	231,383,422
22985	Sequoia Ins Co	246,944,489	150,553,765	96,390,725



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
97241	Settlers Life Ins Co	401,842,888	359,763,272	42,079,616
23388	Shelter Mut Ins Co	3,305,512,878	1,428,372,120	1,877,140,755
71420	Sierra Hlth & Life Ins Co Inc	2,396,904,112	1,219,484,542	1,177,419,570
12575	SilverScript Ins Co	2,823,572,736	2,024,409,956	799,162,780
38776	Sirius Amer Ins Co	1,395,066,346	850,761,372	544,304,975
80055	Smart Ins Co	24,070,530	364,269	23,706,261
11126	Sompo Japan Ins Co of Amer	1,229,521,502	670,786,282	558,735,221
57142	Sons Of Norway	363,901,744	348,886,232	15,015,512
19216	Southern Ins Co	38,645,421	9,534,931	29,110,490
12294	Southwest Marine & Gen Ins Co	119,395,658	57,926,999	61,468,659
20613	Sparta Ins Co	305,306,120	232,478,408	72,827,712
24767	St Paul Fire & Marine Ins Co	18,558,671,505	13,000,440,163	5,558,231,343
24775	St Paul Guardian Ins Co	74,806,258	50,516,066	24,290,192
24791	St Paul Mercury Ins Co	331,489,487	210,198,948	121,290,539
19224	St Paul Protective Ins Co	513,737,446	290,934,968	222,802,478
19070	Standard Fire Ins Co	3,679,128,192	2,477,306,490	1,201,821,702
42986	Standard Guar Ins Co	350,741,721	207,429,888	143,311,833
69019	Standard Ins Co	21,792,138,976	20,751,767,638	1,040,371,338
69078	Standard Security Life Ins Co Of NY	154,942,871	84,322,781	70,620,090
18023	Star Ins Co	1,915,390,185	1,407,064,678	508,325,507
68985	Starmount Life Ins Co	76,213,202	43,962,854	32,250,348
40045	Starnet Ins Co	239,217,622	122,770,485	116,447,137
38318	Starr Ind & Liab Co	4,442,324,605	2,519,862,213	1,922,462,392
25496	StarStone Natl Ins Co	379,303,636	285,168,842	94,134,794
25135	State Automobile Mut Ins Co	2,461,059,714	1,638,507,472	822,552,242
25143	State Farm Fire & Cas Co	38,352,517,909	21,997,797,052	16,354,720,857
25151	State Farm Gen Ins Co	7,112,139,093	3,036,113,537	4,076,025,556
69108	State Farm Life Ins Co	70,061,341,448	59,884,071,623	10,177,269,825
25178	State Farm Mut Auto Ins Co	147,697,211,254	60,123,313,999	87,573,897,256
69116	State Life Ins Co	6,754,114,809	6,294,297,086	459,817,723
12831	State Natl Ins Co Inc	369,721,367	100,306,255	269,415,112
77399	Sterling Life Ins Co	46,870,548	22,512,674	24,357,874
50121	Stewart Title Guar Co	1,054,247,286	544,317,803	509,929,483
25180	Stillwater Ins Co	363,054,749	177,047,061	186,007,688
16578	Stillwater Prop & Cas Ins Co	128,338,636	7,937,790	120,400,846
10340	Stonington Ins Co	15,263,646	1,053,156	14,210,490
11024	Strathmore Ins Co	55,284,793	29,431,200	25,853,593
80926	Sun Life & Hlth Ins Co	485,310,973	286,810,450	198,500,523



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
58181	Supreme Council The Royal Arcanum	109,423,179	97,328,093	12,095,086
10916	Suretec Ins Co	227,898,290	133,403,503	94,494,787
69310	Surety Life Ins Co	19,738,471	756,080	18,982,391
12157	Sussex Ins Co	658,714,857	527,997,581	130,717,276
82627	Swiss Re Life & Health Amer Inc	14,226,812,058	12,845,934,340	1,380,877,718
25364	Swiss Reins Amer Corp	12,927,241,287	9,574,945,393	3,352,295,894
68608	Symetra Life Ins Co	34,289,243,454	32,206,859,500	2,082,383,954
84549	Symphonix Hlth Ins Inc	531,560,641	472,414,347	59,146,294
20311	Syncora Guar Inc	1,259,875,625	71,591,352	1,188,284,273
12866	T H E Ins Co	204,936,112	152,638,466	52,297,645
69345	Teachers Ins & Ann Assoc Of Amer	282,442,385,515	246,859,296,108	35,583,089,407
22683	Teachers Ins Co	347,723,585	196,621,926	151,101,659
42376	Technology Ins Co Inc	2,349,954,235	1,772,833,492	577,120,743
69396	Texas Life Ins Co	1,104,949,199	1,025,296,545	79,652,656
28665	The Cincinnati Cas Co	408,281,041	48,382,266	359,898,775
23280	The Cincinnati Ind Co	130,336,161	37,156,801	93,179,360
10677	The Cincinnati Ins Co	12,092,696,643	7,406,735,128	4,685,961,515
76236	The Cincinnati Life Ins Co	4,266,450,845	4,066,122,787	200,328,058
70435	The Savings Bank Mut Life Ins Co of	3,016,369,640	2,790,751,674	225,617,966
28240	The Serv Ins Co Inc	14,731,088	6,951,899	7,779,190
41769	The Travelers Cas Co	204,879,937	142,606,691	62,273,246
56014	Thrivent Financial For Lutherans	84,833,536,268	77,107,922,344	7,725,613,924
60142	TIAA Cref Life Ins Co	11,882,470,648	11,472,796,918	409,673,730
92908	Tier One Ins Co	25,262,844	9,286,731	15,976,113
25534	TIG Ins Co	2,818,449,339	2,082,482,617	735,966,722
69477	Time Ins Co	219,768,862	128,741,413	91,027,449
13242	Titan Ind Co	215,662,820	69,934,644	145,728,176
32301	TNUS Ins Co	65,195,385	8,616,300	56,579,085
42439	Toa Re Ins Co Of Amer	1,775,216,740	1,105,949,491	669,267,249
10945	Tokio Marine Amer Ins Co	1,444,630,947	905,329,553	539,301,394
37621	Toyota Motor Ins Co	518,572,411	271,721,971	246,850,440
79022	Transamerica Advisors Life Ins Co	8,309,562,668	7,613,519,633	696,043,035
10952	Transamerica Cas Ins Co	395,516,234	216,007,543	179,508,691
70688	Transamerica Financial Life Ins Co	32,318,394,920	31,226,090,494	1,092,304,426
86231	Transamerica Life Ins Co	131,790,026,865	126,555,271,127	5,234,755,738



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
66281	Transamerica Premier Life Ins Co	41,515,551,779	39,837,874,544	1,677,677,235
28886	Transguard Ins Co Of Amer Inc	299,191,980	162,090,049	137,101,931
33014	Transport Ins Co	36,702,269	19,461,293	17,240,976
20494	Transportation Ins Co	77,502,251	163,539	77,338,712
28188	Travco Ins Co	216,428,471	147,064,363	69,364,109
19038	Travelers Cas & Surety Co	16,564,340,144	10,078,496,703	6,485,843,440
31194	Travelers Cas & Surety Co Of Amer	4,195,751,503	2,107,562,219	2,088,189,284
36170	Travelers Cas Co Of CT	321,495,317	231,648,746	89,846,571
19046	Travelers Cas Ins Co Of Amer	1,937,020,123	1,377,012,178	560,007,945
40282	Travelers Commercial Cas Co	326,775,982	231,505,993	95,269,989
41750	Travelers Constitution State Ins Co	204,845,250	142,555,183	62,290,067
27998	Travelers Home & Marine Ins Co	374,851,798	264,710,005	110,141,793
25658	Travelers Ind Co	21,180,359,072	14,176,892,199	7,003,466,873
25666	Travelers Ind Co Of Amer	615,422,642	428,724,858	186,697,784
25682	Travelers Ind Co Of CT	1,084,067,809	738,965,470	345,102,339
38130	Travelers Personal Ins Co	206,975,225	142,774,394	64,200,831
36145	Travelers Personal Security Ins Co	210,193,875	143,457,070	66,736,805
25674	Travelers Prop Cas Co Of Amer	837,147,237	400,260,190	436,887,046
34894	Trenwick Amer Reins Corp	56,107,550	24,374,757	31,732,793
31003	Tri State Ins Co Of MN	49,754,537	16,873,604	32,880,933
41211	Triton Ins Co	426,127,909	286,665,885	139,462,024
41106	Triumphe Cas Co	60,947,013	40,987,316	19,959,697
21709	Truck Ins Exch	2,143,563,965	1,527,890,706	615,673,259
27120	Trumbull Ins Co	226,829,477	131,323,196	95,506,281
61425	Trustmark Ins Co	1,460,155,869	1,165,404,624	294,751,245
62863	Trustmark Life Ins Co	308,648,214	145,920,680	162,727,534
60117	Tufts Ins Co Inc	101,583,097	50,893,416	50,689,682
29459	Twin City Fire Ins Co Co	675,475,171	394,213,606	281,261,565
67423	UBS Life Ins Co USA	40,992,604	990,856	40,001,748
80314	Unicare Life & Hlth Ins Co	305,984,845	217,920,024	88,064,821
11121	Unified Life Ins Co	219,032,669	193,173,999	25,858,670
91529	Unimerica Ins Co	476,392,240	321,653,779	154,738,461
62596	Union Fidelity Life Ins Co	19,644,463,183	18,878,624,232	765,838,953
25844	Union Ins Co	137,099,564	92,312,070	44,787,494
21423	Union Ins Co Of Providence	68,174,350	5,160,735	63,013,615
69744	Union Labor Life Ins Co	3,354,734,395	3,265,570,913	89,163,482



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
25860	Union Mut Fire Ins Co	219,351,856	128,559,047	90,792,809
70408	Union Security Ins Co	2,690,261,472	2,531,733,878	158,527,594
92916	United Amer Ins Co	1,563,266,556	1,405,561,850	157,704,706
36226	United Cas & Surety Ins Co	9,149,163	2,779,395	6,369,768
85766	United Concordia Ins Co	62,234,481	26,823,916	35,410,565
69892	United Farm Family Life Ins Co	2,271,059,523	1,955,105,093	315,954,430
11770	United Financial Cas Co	2,896,656,105	2,232,257,512	664,398,593
26999	United Guar Mortgage Ind Co	445,222,547	141,504,447	303,718,100
15873	United Guar Residential Ins Co	3,307,929,353	2,121,420,246	1,186,509,107
16667	United Guar Residential Ins Co of NC	338,499,772	17,747,953	320,751,819
69930	United Ins Co Of Amer	3,775,972,788	3,368,558,444	407,414,345
69868	United Of Omaha Life Ins Co	20,698,229,461	19,268,716,890	1,429,512,571
13072	United Ohio Ins Co	321,827,092	161,539,890	160,287,202
10969	United Prop & Cas Ins Co	603,936,096	448,349,439	155,586,657
25941	United Serv Automobile Assn	33,796,523,820	8,455,502,507	25,341,021,313
25887	United States Fidelity & Guar Co	3,252,085,863	2,208,802,630	1,043,283,232
21113	United States Fire Ins Co	3,949,601,255	2,730,740,244	1,218,861,011
70106	United States Life Ins Co in the Cit	28,609,893,132	26,772,924,393	1,836,968,739
10656	United States Surety Co	69,992,485	22,912,576	47,079,909
29157	United WI Ins Co	415,641,429	298,114,462	117,526,967
72850	United World Life Ins Co	119,805,752	68,393,490	51,412,262
97179	UnitedHealthcare Life Ins Co	508,126,710	340,622,145	167,504,565
79413	UnitedHealthcare Ins Co	17,922,647,014	12,672,200,284	5,250,446,730
95149	UnitedHealthcare of New England Inc	313,457,743	194,434,648	119,023,095
25909	Unitrin Preferred Ins Co	22,245,743	12,672,776	9,572,967
63819	Unity Financial Life Ins Co	227,033,957	213,731,716	13,302,240
10861	Universal Prop & Cas Ins	889,347,671	575,595,133	313,752,537
41181	Universal Underwriters Ins Co	328,858,520	6,228,465	322,630,055
40843	Universal Underwriters Of TX Ins	11,809,677	2,214,287	9,595,390
67601	Unum Ins Co	59,484,460	14,485,711	44,998,748
62235	Unum Life Ins Co Of Amer	21,077,758,126	19,391,241,171	1,686,516,956
80705	US Br Great West Life Assur Co	77,029,751	54,471,419	22,558,332
80802	US Br Sun Life Assur Co of Canada	19,562,812,546	18,543,768,661	1,019,043,885
80659	US Business of Canada Life Assur Co	4,567,189,494	4,410,236,621	156,952,873
84530	US Financial Life Ins Co	599,156,037	490,359,005	108,797,032



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
29599	US Specialty Ins Co	1,792,143,025	1,273,990,421	518,152,604
35416	Us Underwriters Ins Co	172,409,247	45,481,916	126,927,331
25968	USAA Cas Ins Co	10,315,437,132	5,825,649,002	4,489,788,130
18600	USAA Gen Ind Co	4,001,369,164	2,519,360,337	1,482,008,827
69663	USAA Life Ins Co	24,028,816,764	21,666,374,222	2,362,442,542
94358	USAbLe Life	498,200,971	256,570,637	241,630,334
25976	Utica Mut Ins Co	2,382,250,200	1,516,165,599	866,084,601
20508	Valley Forge Ins Co	70,258,564	74,628	70,183,936
21172	Vanliner Ins Co	405,998,439	265,651,868	140,346,571
44768	Vantapro Specialty Ins Co	23,909,828	740,485	23,169,342
68632	Vantis Life Ins Co	255,377,677	200,999,226	54,378,450
70238	Variable Ann Life Ins Co	76,674,792,671	74,286,968,325	2,387,824,346
13110	Vermont Accident Ins Co Inc	8,829,670	768,306	8,061,364
26018	Vermont Mut Ins Co	843,260,787	427,299,127	415,961,660
20397	Vigilant Ins Co	508,049,216	188,544,462	319,504,754
40827	Virginia Surety Co Inc	1,169,795,980	759,798,345	409,997,635
39616	Vision Serv Plan Ins Co	228,975,742	104,888,420	124,087,322
80942	Voya Ins & Ann Co	60,761,895,419	58,855,681,148	1,906,214,271
86509	Voya Retirement Ins & Ann Co	93,159,736,743	91,200,413,703	1,959,323,040
70319	Washington Natl Ins Co	5,397,646,217	4,966,502,357	431,143,860
25585	Watford Ins Co	29,716,065	9,052,831	20,663,234
26069	Wausau Business Ins Co	34,832,948	6,153,636	28,679,311
26042	Wausau Underwriters Ins Co	115,976,280	48,392,518	67,583,763
10155	Wellcare Prescription Ins Inc	852,868,255	643,415,202	209,453,053
25011	Wesco Ins Co	1,903,659,688	1,540,152,899	363,506,789
44393	West Amer Ins Co	51,406,833	1,122,599	50,284,233
70335	West Coast Life Ins Co	5,158,402,161	4,710,023,433	448,378,727
10030	Westchester Fire Ins Co	1,764,444,470	1,061,597,827	702,846,643
50050	Westcor Land Title Ins Co	133,170,635	96,510,974	36,659,661
13188	Western Surety Co	1,998,783,969	546,372,979	1,452,410,990
85189	Western United Life Assur Co	1,157,780,056	1,083,075,378	74,704,576
24112	Westfield Ins Co	2,739,569,528	1,562,272,936	1,177,296,592
39845	Westport Ins Corp	4,730,102,545	3,171,541,265	1,558,561,280
51152	WFG Natl Title Ins Co	118,004,385	90,366,494	27,637,891
62413	Wilcac Life Ins Co	2,315,205,223	2,169,235,681	145,969,542
65900	Wilco Life Ins Co	3,197,405,331	3,040,516,358	156,888,995
60704	Wilton Reassur Life Co of NY	905,141,578	808,883,750	96,257,825
56170	Womans Life Ins Society	203,593,650	182,034,893	21,558,757
57320	Woodmen World Life Ins Soc	10,846,690,311	9,576,454,552	1,270,235,759
11523	Wright Natl Flood Ins Co	30,650,606	7,144,768	23,505,838



The 166th Report

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
20273	WRM Amer Ind Co Inc	15,250,587	101,413	15,149,174
40193	X L Ins Co Of NY	240,365,321	165,509,299	74,856,021
24554	XL Ins Amer Inc	825,361,283	632,013,231	193,348,052
20583	XL Reins Amer Inc	6,274,096,334	4,197,811,942	2,076,284,392
37885	XL Specialty Ins Co	920,432,332	637,122,316	283,310,016
26220	Yosemite Ins Co	156,490,817	93,687,569	62,803,248
30325	Zale Ind Co	54,336,404	37,030,252	17,306,152
71323	Zale Life Ins Co	11,752,088	2,050,039	9,702,049
13269	Zenith Ins Co	1,824,568,556	1,261,005,974	563,562,581
16535	Zurich Amer Ins Co	31,002,884,451	23,151,205,837	7,851,678,614
27855	Zurich Amer Ins Co Of IL	49,746,624	15,541,968	34,204,657
90557	Zurich Amer Life Ins Co	12,330,200,424	12,205,849,470	124,350,954

Appendix D

Surplus Lines Insurers

NAIC	COMPANY NAME
20010	Acceptance Indemnity Insurance Company
24856	Admiral Insurance Company
10389	Agent Alliance Insurance Company
26883	AIG Specialty Insurance Company
12833	AIX Specialty Insurance Company
36420	Allianz Underwriters Insurance Company
19489	Allied World Assurance Company (U.S.) Inc.
24319	Allied World Surplus Lines Insurance Company
35351	American Empire Surplus Lines Ins Co
10043	American National Lloyds Insurance Co
19623	American Summit Insurance Company
35912	American Western Home Insurance Co
10316	Appalachian Insurance Company
21199	Arch Specialty Insurance Company
10717	Aspen Specialty Insurance Company
23140	Associated Industries Insurance Company
17159	Atain Specialty Insurance Company
42846	Atlantic Casualty Insurance Company
26620	AXIS Surplus Insurance Company
13041	Bankers Specialty Insurance Company
39462	Berkley Assurance Company
31295	Berkley Regional Specialty Insurance Co



The 166th Report

NAIC	COMPANY NAME
15643	Blue Hill Specialty Insurance Company, Inc.
23620	Burlington Insurance Company
12961	Canopus US Insurance, Inc
10328	Capitol Specialty Insurance Corporation
15989	Catlin Specialty Insurance Company
36951	Century Surety Company
38989	Chubb Custom Insurance Company
13037	Cincinnati Specialty Underwriters Ins Co
37745	Clear Blue Insurance Company
15872	CM Vantage Specialty Insurance Company
39993	Colony Insurance Company
31127	Columbia Casualty Company
29734	Conifer Insurance Company
15686	Converys Specialty Insurance Company
13027	Covington Specialty Insurance Company
44520	Crum & Forster Specialty Insurance Company
10213	Discover Specialty Insurance Company
41718	Endurance American Specialty Insurance Co
35378	Evanston Insurance Company
10851	Everest Indemnity Insurance Company
44792	Executive Risk Specialty Insurance Co
15201	Fair American Select Insurance Company
10657	First Mercury Insurance Company
34916	First Specialty Insurance Corporation
14249	Founders Insurance Company
10833	Gemini Insurance Company
20559	General Security Indemnity Company of Arizona
37362	General Star Indemnity Company
25569	Gotham Insurance Company
37532	Great American E&S Insurance Co
41858	Great American Fidelity Insurance Company
14167	GuideOne National Insurance Company
10958	Guilford Insurance Company
26808	Hallmark Specialty Insurance Company
13551	Hamilton Specialty Insurance Company
16131	HDI Specialty Insurance Company
34452	Homeland Insurance Company of New York
42374	Houston Casualty Company
42374	Houston Specialty Insurance Company
14438	HSB Specialty Insurance Company
37079	Hudson Excess Insurance Company



The 166th Report

NAIC	COMPANY NAME
37079	Hudson Specialty Insurance Company
27960	Illinois Union Insurance Company
36940	Indian Harbor Insurance Company
39640	Independent Specialty Insurance Company
22829	Interstate Fire & Casualty Company
25445	Ironshore Specialty Insurance Company
11084	ISMIE Indemnity Company
12203	James River Insurance Company
38920	Kinsale Insurance Company
15366	Knight Specialty Insurance Company
33138	Landmark American Insurance Company
19437	Lexington Insurance Company
10725	Liberty Surplus Insurance Company
36838	Mesa Underwriters Specialty Insurance Company
13794	Mid-Continent Excess and Surplus Ins Co
14420	Mount Vernon Specialty Ins Company
37974	Mt. Hawley Insurance Company
20079	National Fire & Marine Insurance Company
17370	Nautilus Insurance Company
36056	Navigators Specialty Insurance Company
17400	Noetic Specialty Insurance Company
35114	Norcal Specialty Insurance Company
25038	North American Capacity Insurance Company
13167	North Light Specialty Insurance Company
27987	Northfield Insurance Company
39608	Nutmeg Insurance Company
31143	Old Republic Union Insurance Company
10046	Pacific Insurance Company Limited
32859	Penn-America Insurance Company
34118	Peleus Insurance Company
10786	Princeton Excess and Surplus Lines Ins Co
10179	ProAssurance Specialty Insurance Co, Inc
11811	Professional Security Insurance Company
13149	Protective Specialty Insurance Company
11515	QBE Specialty Insurance Company
12623	ReliaMax Surety Company
40479	Republic Vanguard Insurance Company
28053	Rockhill Insurance Company
42595	Rockingham Casualty Company
13815	Safety Specialty Insurance Company
16551	Savers Property & Casualty Insurance Co



The 166th Report

NAIC	COMPANY NAME
41297	Scottsdale Insurance Company
10672	Scottsdale Surplus Lines Insurance Co
10729	Seneca Specialty Insurance Company
30481	St. Paul Surplus Lines Insurance Company
13604	Starr Surplus Lines Insurance Company
44776	Starstone Specialty Insurance Company
26387	Steadfast Insurance Company
34487	TDC Specialty Insurance Company
23850	Tokio Marine Specialty Insurance Company
29696	Travelers Excess and Surplus Lines Ins Co
37982	Tudor Insurance Company
13064	United National Insurance Company
12537	United Specialty Insurance Company
25895	United States Liability Insurance Company
40428	Voyager Indemnity Insurance Company
15824	Watford Specialty Insurance Company
10172	Westchester Surplus Lines Insurance Co
37150	Western Heritage Insurance Company
19607	XL Select Insurance Company
AA#	
AA-1344102	Allianz Global Corporate & Specialty AG
AA-3191229	Ally International Insurance company Ltd.
AA-1780074	AmTrust International Underwriters Limited
AA-1120053	Arch Insurance Company (Europe) Limited
AA-3190873	Ariel Reinsurance Company Limited
AA-1120337	Aspen Insurance UK Limited a/k/a Aspen Re
AA-3190004	Associated Electric & Gas Insurance Services Ltd.
AA-1784130	AXIS Specialty Europe Limited
AA-1120810	CHUBB European Group Limited
AA-3194130	Endurance Specialty Insurance Ltd.
AA-1124129	Endurance Worldwide Insurance Limited
AA-3194231	Gard Marine & Energy Limited
AA-1360015	Generali, Assicurazioni Generali, S.p.A. a/k/a Assicurazioni Generali Di Trieste, a/k/a Assicurazioni Generali Di Trieste E Venezia
AA-1120697	Great Lakes Reinsurance (UK) PLC
AA-1490002	Helvetia Swiss Insurance Co in Liechtenstein
AA-1120822	International Insurance Company of Hannover



The 166th Report

NAIC	COMPANY NAME
AA-3190917	Ironshore Insurance Ltd
AA-3190871	Lancashire Insurance Company Limited
AA-1120066	Lancashire Insurance Company (UK) Limited
AA-1120855	Liberty Mutual Insurance Europe Limited
	Lloyds Underwriters at London
AA-1121276	Marine Insurance Company Limited
AA-1121425	Markel International Insurance Company Limited
AA-1121410	Mitsui Sumitomo Insurance Company (Europe) Limited
AA-1120481	QBE Insurance (Europe) Limited
AA-3190600	Renaissance RE Specialty Risks, LTD
AA-1120019	Scor UK Company Ltd.
AA-1440076	Sirius International Insurance Corporation
AA-1120093	StarStone Insurance Limited
AA-1125000	Sunderland Marine Insurance Company Limited
AA-1124141	W.R. Berkley Insurance (Europe) Limited



The 166th Report

Appendix E

General Fund Revenue

The following chart provides a historic overview of general fund revenue for Fiscal Years 2006 through 2017. Insurance Department general fund revenue is generated from two sources: premium tax on premiums written by licensed and unlicensed companies and fees, primarily from insurance producers. For Fiscal Year 2017, premium tax produced \$105.3 million of revenue (86.4%) while producer and other fees produced \$16.6 million in revenue (13.6%).

