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**The State of New Hampshire  
Insurance Department**  
21 South Fruit Street, Suite 14  
Concord, NH 03301

**David J. Bettencourt**  
Commissioner

**Keith E. Nyhan**  
Deputy Commissioner

November 14, 2024

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

RE: Annual Report – Fiscal Year 2024

Dear Governor Sununu and Esteemed Members of the Executive Council:

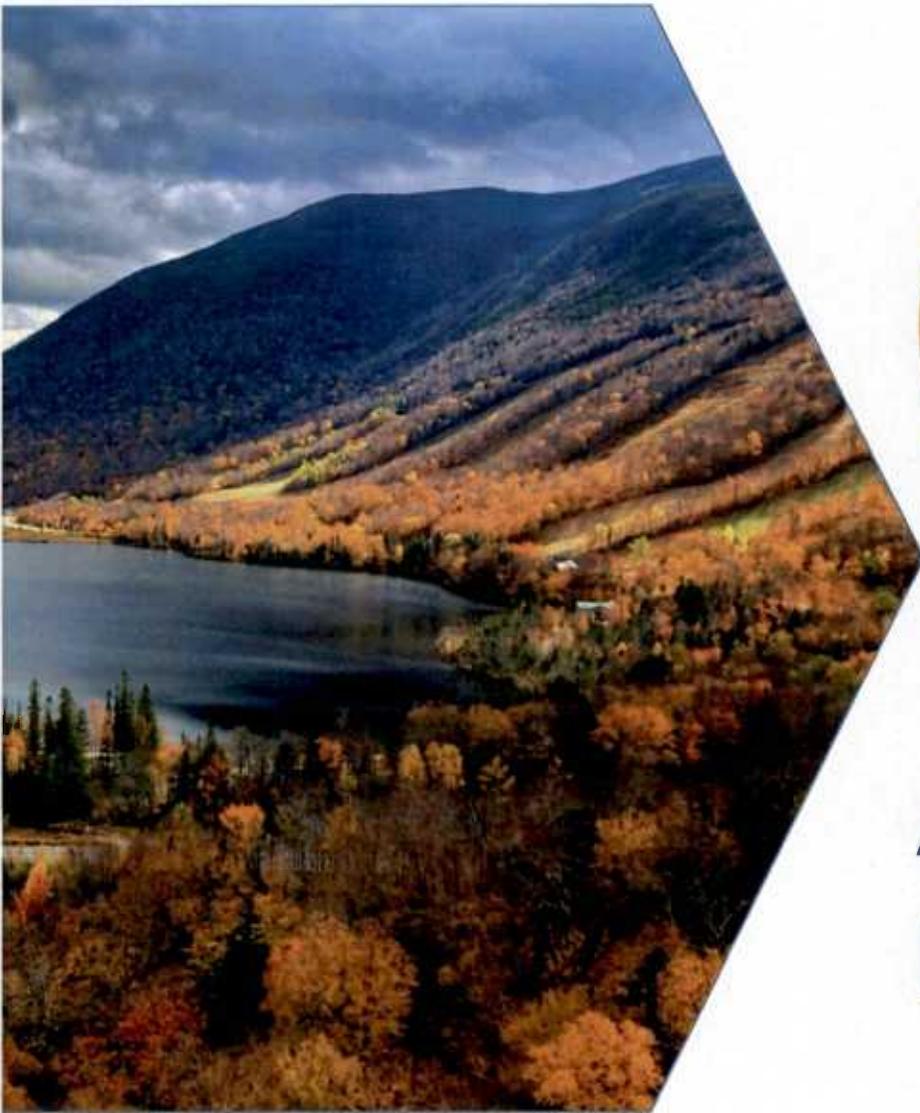
In accordance with RSA 400-A:26, the Insurance Department proudly presents the One Hundred Seventy-Third Annual Report for Fiscal Year 2024. This report underscores the significant accomplishments of our Department in the oversight of the insurance industry over the past Fiscal Year.

We take pride in several record-setting achievements and milestones attained during this fiscal period. Once again, we have successfully promoted and protected the public good by fostering a safe and competitive insurance marketplace. Our efforts are rooted in a steadfast commitment to enhancing and safeguarding our free market system, while also advancing the pragmatic enforcement of New Hampshire's insurance laws.

The Department is dedicated to treating all consumers with openness, fairness, and respect. We strive to uphold the highest standards of professionalism, ethics, and quality in our service to consumers and the public at large.

Respectfully submitted,

David J. Bettencourt  
Insurance Commissioner



# 2024 Annual Report

**New Hampshire  
Insurance Department  
173<sup>rd</sup> Annual Report**

**Fiscal Year 2024: July 1, 2023 – June 30, 2024**



**The 173<sup>rd</sup> Annual Report**  
*of the New Hampshire Insurance Department*

David J. Bettencourt  
*Insurance Commissioner*

His Excellency, Governor Christopher T.  
Sununu

The Honorable Joseph D. Kenney  
*Executive Councilor, First District*

The Honorable Cinde Warmington  
*Executive Councilor, Second District*

The Honorable Janet Stevens  
*Executive Councilor, Third District*

The Honorable Theodore L. Gatsas  
*Executive Councilor, Fourth District*

The Honorable David K. Wheeler  
*Executive Councilor, Fifth District*



## The 173<sup>rd</sup> Annual Report

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### Introduction

This annual report provides a summary of the New Hampshire Insurance Department's activities during Fiscal Year 2024. During Fiscal Year 2024, the Department had 91 full-time and 2 part-time staff positions and collected total General Fund revenues of \$163.3 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.

### Organizational Values

**Integrity:** We respect each other and our stakeholders, and always aim to work in ways which confirm our individual and collective trustworthiness.

**Effectiveness:** We strive to maximize the potential good results for the public and the insurance industry resulting from our work.

**Transparency:** We strive to ensure that our policy and regulatory decisions are predictable and fair, and the process used to make and enforce them is clear to all.

**Responsiveness:** We are committed to ensuring that requests for help or information from the Department are handled quickly and accurately.



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### The Department's Shared Vision for New Hampshire

All residents and businesses of New Hampshire can manage risk in a changing world.

### Strategy and Goals

#### Strategy and Goals

The Department's dedicated staff address and balance a wide range of issues shaping the insurance marketplace, seeking optimal regulatory outcomes for consumers and our regulated entities. Annually, the Department examines the political, economic, social, technological, legal, and environmental trends and projections that are likely to influence NHID's activities. To respond to these challenges and opportunities, our strategy aims to expand and improve how we deliver services. We must also strengthen our brand and collaborate more to systemically change how we promote and protect the public good through our regulatory oversight.

We will do this by focusing on NHID goals that deliver on our mission through Consumer Protection & Outreach; Talent Management & Professional Development; Regulatory Transparency and Modernization; and Speed to Market.

1. We will increase awareness of our services to educate, protect, and inform New Hampshire consumers.
2. We will invest in our team through professional development and employee engagement to support a learning culture and advance succession planning solutions.
3. We will continue to modernize and preserve state-based regulation through efficient and effective financial review and market regulation.
4. We will continue to improve our review procedures to improve accuracy and efficiency in our regulatory oversight of all lines of insurance business.

The NHID is committed to fulfilling its mission. The NHID continues to focus on its organizational agility, investing in the people, practices, and policies that support rapid adaptation to changing circumstances while continuing to deliver excellent services. The NHID team is focused on building four specific organizational competencies: 1. Trust and respect across its operational units and divisions; 2. Cultivating and strengthening partnerships and collaborations internally and externally; 3. Continuous improvements to internal processes in ways that foster commitment and accountability; and focusing on the delivery of high-quality services and results.



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### Insurance Department Staff by Division

During Fiscal Year 2024, the Department had 91 full-time and 2 part-time staff positions and collected total General Fund revenues of \$163.3 million.

#### Administrative Division

**David J. Bettencourt..... Insurance Commissioner**

Keith Nyhan..... Deputy Insurance Commissioner

Jason Dexter..... Assistant Commissioner

Sandra Barlow..... Commissioner's Assistant

Vacant.....43-6010 ADMIN ASSTS-5

Andrew Demers.....Communications Director

Adam Kierstead..... Outreach Coordinator

Jennifer Smith..... Legislative Director

Hannah Arseneaux ..... H.R. Director

Tess Caple .....H.R. Administrator

#### Financial Regulation Division

**Douglas Bartlett..... Director of Financial Regulation**

Linda Zalinskie..... Financial Records Auditor

#### Financial Analysis & Company Licensing Unit

Patricia Gosselin.....Chief Financial Analyst

Tian Xiao..... Insurance Financial Analyst III

Stephanie Woods..... Insurance Financial Analyst III

Vacant..... 13-2060 FINANCIAL EXAMINERS-5



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Vacant..... 13-2060 FINANCIAL EXAMINERS-4  
Vacant ..... 13-2060 FINANCIAL EXAMINERS-4

### **Financial Examinations Unit**

Colin Wilkins..... Chief Financial Examiner  
Hayward Gillies..... Insurance Company Examiner I  
Michael Jesionowski..... Insurance Company Examiner II

### **Legal Division**

**Roni Karnis..... General Counsel**

### **Legal Counsel Unit**

Emily Doherty..... P&C Legal Counsel  
Steven Notinger..... LAH Legal Counsel  
Brenda Golden Hallisey..... LAH Legal Counsel  
Vacant..... Hearings Officer

### **Enforcement Unit**

Joshua Hilliard ..... Compliance and Enforcement  
Counsel  
Tracy McGraw..... Deputy Enforcement Counsel  
Donald Belanger..... Insurance Company Examiner III  
Sarah Prescott..... Investigative Paralegal

### **Fraud Unit**

Brendhan Harris.....Insurance Fraud Director  
Stephanie Ondus..... Senior Insurance Fraud Investigator



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Thomas Wickey..... Senior Insurance Fraud Investigator  
Vacant.....13-2090 MISC FINAN SPECS-8  
Vacant.....43-6010 ADMIN ASSTS-5

### **Property and Casualty Division**

**James Fox..... Property and Casualty Director**

Kristina Guignard..... P&C Workflow Coordinator

### **P&C Market Regulation Unit**

Douglas Rees ..... P&C Market Conduct Chief

Ellen Walsh..... P&C Examiner-in-Charge

Ingrid Marsh..... P&C Examiner-in-Charge

Peter Bliss..... Senior P&C Market Conduct Examiner

Vacant..... 13-1040 COMPLAINCE OFFICERS-4

Vacant..... 15-2050 DATA SCIENTISTS-5

### **P&C Forms and Compliance Unit**

LuAnne King.....P&C Compliance Supervisor

Christopher Merrow..... P&C Compliance Examiner

Susan Neil..... P&C Compliance Examiner

### **P&C Rates Unit**

Christian Citarella..... Chief P&C Actuary

Sean Rosene..... P&C Actuary

Ruju Dave..... Insurance Company Examiner II



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### **Life and Health Division**

**Michelle Heaton** ..... **Life and Health Director**

Vacant ..... 43-6010 ADMIN ASSTS-6

Leigh Curtis ..... Health Reform Coordinator

### **L&H Rates Unit**

Hsiu Chen Li ..... Chief LAH Actuary

### **Health Analytics Unit**

Jason Aziz ..... Director of Health Economics

Morgan Harris ..... Director of Healthcare Analytics

### **L&H Forms/Compliance Unit**

Victoria Fowler ..... LAH Compliance Administrator

Debra LaCross ..... LAH Compliance Examiner

David Schechtman ..... LAH Compliance Examiner

Quincy Gunn ..... LAH Compliance Examiner

Gail Matson ..... LAH Compliance Examiner

Vacant.....LAH Workflow Coordinator

### **L&H Market Regulation Unit**

Maureen Belanger ..... LAH Market Conduct Chief

Sarah Cahn ..... LAH Examiner-in-Charge

Theresa Finnemore ..... Senior LAH Market Conduct Examiner

Denise Lamy ..... Life & Annuity Examiner-in-Charge



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Gregory Arce ..... LAH Examiner-in-Charge  
Victoria Davies ..... LAH Market Conduct Examiner  
Karen McCallister ..... Senior LAH Market Conduct Examiner

### **Consumer Services Division**

Robin Tierney ..... Consumer Services Director  
Shanon Marie Wright ..... Consumer Services Team Leader  
Deborah Hansen ..... Consumer Services Officer II  
Claire LaPointe ..... Consumer Services Officer II  
Vacant ..... Consumer Services Officer II  
Jennifer Rolison ..... Consumer Services Officer I  
Heather Boulanger ..... Consumer Services Workflow Coordinator

### **Business Operations Division**

Christine Blais ..... Operations & Project Specialist

### **Premium Tax Unit**

Amy Duhaime ..... Chief Tax Officer  
James Young ..... Insurance Company Examiner III  
Jennifer Goodwin ..... Insurance Company Examiner I

### **Business Unit**

Theodore Perkins ..... Director of Business Operations  
Kimberly Rummo ..... Business Office Manager  
Christine Tsirovakas ..... Program Specialist  
Joan Curtis ..... Program Specialist



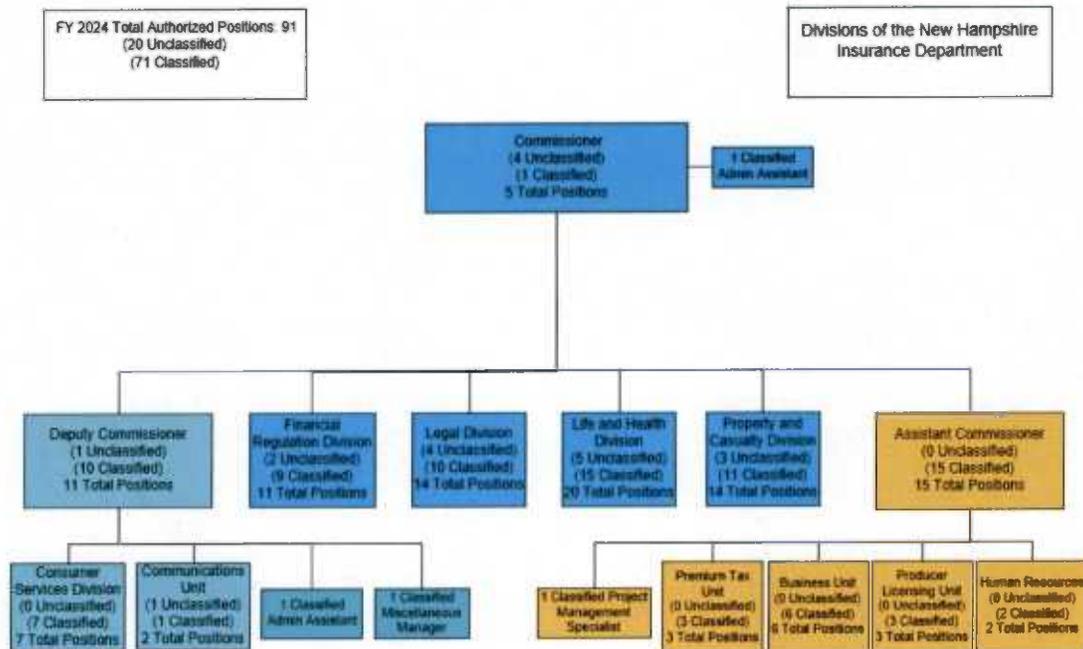
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Lily Burleigh ..... Program Specialist  
 Vacant ..... Senior Project Manager

### Producer Licensing Unit

Joan LaCourse ..... Licensing Manager  
 Cheryl Gagnon ..... Program Specialist II  
 Cheryl Moses ..... Program Specialist II

### NHID Organizational Chart





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### Administration Division

The Administration Division includes the Executive Office of the Commissioner, Deputy Commissioner, and Assistant Commissioner. The Division oversees the mission and direction of the Department and serves as primary liaison to the Governor's office.

For Fiscal Year 2024, the Goals and Objectives for the NHID include:

#### Consumer Protection & Outreach

- Deliver professional and courteous service to all New Hampshire consumers, citizens, and regulated entities.
- Advance regulatory reform.
- Achieve timely resolutions to investigative consumer complaints.
- Launch outreach and education campaigns targeting regulated entities and producers.
- Increase public awareness of the New Hampshire Insurance Department (NHID) through a variety of channels, including in-person engagements, press events, public gatherings, and media presence.
- Enhance communication and issue press releases to maximize consumer awareness and protection.
- Develop quality review standards to audit investigative cases within consumer services.
- Ensure that the NHID Administrative Insurance Rules are current to facilitate effective regulation of the New Hampshire insurance industry.
- Guarantee the timely resolution of cases referred to the Enforcement Unit.
- Monitor domestic insurance licenses, including businesses utilizing designated responsible licensed producers (DLRPs), to identify violations of regulatory laws.
- Develop a citizen-centric external website platform using Drupal for the NHID.

#### Talent Management & Professional Development

- Establish long-term succession plans and career paths for division directors and key members of each unit.
- Develop and grow management team through NAIC and ad-hoc management training.



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- Recruit passionate and versatile employees, preferably with insurance expertise and skills.
- Maintain overall employee turnover rate at or below 20% compared to 25% nationally.
- Build and maintain a diverse and inclusive workforce culture, while increasing collaboration, trust, and accountability.
- Launch and oversee dynamic professional development and succession planning programs.
- Establish positioning models for succession planning.
- Review and update all supplemental job descriptions (classified & unclassified).
- Develop survey tracking for on-boarding and off-boarding.
- Develop reclassification timeline (three-year fiscal plan).

### **Regulatory Transparency & Modernization**

- Maintain transparency of NHID information consistent with RSA 91-A (Right to Know).
- Maintain accreditation standards, per National Association of Insurance Commissioners (NAIC), in the following areas:
  1. required solvency laws and regulations are implemented
  2. effective and efficient financial analysis and examination process
  3. effective and appropriate organizational and personnel practices
  4. Effective and efficient processing regarding the review of the organization, licensing, and change of control of domestic insurers in New Hampshire
- Adopt and continue to transition to cloud services for internal platform: Microsoft Teams, SharePoint, Office365, OneDrive, and third-party applications.
- Ensure accuracy, timeliness, and quality of business operations and efficiency projects.
- Ensure premium tax collection and administrative assessment are filed for and by all companies and audited appropriately.
- Project General Fund revenues annually.

### **Speed to Market**

- Maintain acceptable number of days for form and rate filings reviews.
- Decrease average number of days to disposition file or rate reviews.
- Complete accurate form and rate reviews to ensure compliance with state and federal regulations.
- Develop audit and average quality goal for selected filings.



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- Develop standardized procedures for referring and analyzing potential market issues that improperly cause public harms.
- Execute examinations and investigations with quality and timeliness targets in accordance with NAIC Market Regulation Handbook and/or NAIC Guidelines.
- Develop an Improvement Plan for innovative products/solutions filings.
- Ensure 24-hour turnaround for producer/adjuster licensing applications.
- Ensure 24-hour turnaround for inquiries for producer/adjusters licensing.

### **Notable Achievements**

- A significant assessment rebate of \$2,786,000 to insurance carriers stands as a testament to our prudent financial stewardship and our ongoing efforts to maintain a competitive insurance marketplace. We anticipate that the savings from this rebate will ultimately benefit consumers through more stable or reduced premiums.
- Additionally, the New Hampshire Insurance Department (NHID) successfully filled long-standing vacancies, significantly enhancing customer service for carriers, producers, and consumers alike. The Department conducted the highest number of market conduct examinations in the past decade, thereby reinforcing its essential role in overseeing insurance practices. Our expanded consumer outreach and education initiatives have empowered the public with vital information, while a record number of producer and adjuster licenses have been processed, further supporting a well-regulated insurance market.
- This fiscal year, the National Association of Insurance Commissioners (NAIC) awarded the NHID full, five-year accreditation for its financial regulation oversight, underscoring our commitment to excellence in governance.
- The Department's dedication to a pragmatic regulatory approach, aligned with the principles of a free market, has resulted in New Hampshire achieving the lowest Average Benchmark Premium in the United States at \$325, according to a recent analysis by the Kaiser Family Foundation. This strategy is further validated by a WalletHub study, which ranked New Hampshire fifth among states with the best health care systems, based on 44 measures of cost, accessibility, and quality of outcomes. The report highlights New Hampshire's balanced approach, demonstrating that affordable health care can still deliver exceptional outcomes. This affordability is enhanced by the addition of WellSense Health Plan to the state's marketplace, further expanding choice and competition for consumers.



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Other notable achievements include:

- Advancing enhanced federal mental health parity rules.
- Increasing enrollment in New Hampshire's individual health insurance market to a record high of over 70,000 covered lives.
- Revitalizing the Department's Mental Health and Addiction Services Advisory Committee.
- Promoting sustained growth in the state's Paid Family and Medical Leave Program through aggressive outreach.
- Addressing coverage for blood lead testing in one- and two-year-olds by health insurers.
- Ensuring training for insurance producers in flood insurance sales.
- Tackling critical coverage issues for insured individuals aged 21 and younger receiving mental health services from state-sponsored providers.
- Releasing a landmark report proposing comprehensive reforms to address the complex challenges facing ground ambulance services statewide.
- Successfully advocating for the passage and signing of pivotal legislation protecting consumers from unexpected medical bills.
- Enhancing consumer protections through revised requirements for guarantee contracts.
- Ensuring robust insurance coverage for living organ donors and essential health services related to lead exposure, including safeguarding children and families from its harmful effects, and achieving coverage parity for high-performance orthotics necessary for children's physical activities.
- Implementing critical reforms to the prior authorization process in managed care health plans, streamlining access to necessary medical treatments.
- Achieving the 13th consecutive rate reduction for workers' compensation coverage, which is vital for the state's business community.

### **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 1,228 active licensed insurance companies to conduct business in the State, 57 of which are domiciled in New Hampshire. Of these companies, 376



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are licensed to write life and health insurance, and the remaining 852 companies are licensed in various property and casualty lines.

The division processed and issued 22 new company licenses during Fiscal Year 2024. Nine are life and health and 13 are property and casualty insurance companies. (See Appendix A). Three companies withdrew from New Hampshire as the result of a merger.

An alphabetical listing of all New Hampshire domestic companies with asset and liability information for calendar year-end 2023 may be found in Appendix B. Identical information is provided for all foreign 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. This list is provided in Appendix D.

The Non-admitted and Reinsurance Reform Act (NRRRA) became effective July 21, 2011. Under the NRRRA 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, 2024, one hundred ninety-one (191) unauthorized insurers qualified as eligible surplus lines carriers in Appendix D.

Financial examinations of the following domestic companies were completed during Fiscal Year 2024:

American European Insurance Company

Rutgers Casualty Company

Mount Washington Assurance Company  
Inc.

Granite State Health Plan,

WellCare Health Insurance Company of NH, Inc.

WellCare of New Hampshire, Inc.

UnitedHealthcare Freedom Insurance Company



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Financial examinations of the following domestic company in progress as of fiscal year-end 2024 include:

Sirius Specialty Insurance Company      New Hampshire Employers Insurance Company

Allied World Insurance Company      Allied World National Assurance Company

Merchants National Insurance Company

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.

For Fiscal Year 2024, the Goals & Objectives for the Financial Regulation Division included:

1. Provide an in-depth financial review of the Annual and Quarterly Financial Statements and all other supplemental filings made by the state's domestic insurers in accordance with the NAIC Financial Analysis Handbook. Attend Supervisory Colleges. Financial condition examinations performed by the Department include full-scope periodic examinations and limited- scope or targeted examinations, which focus on specific accounts and/or issues.
2. Analyze and maintain license applications and renewals for Insurance Companies, TPAs, RRGs, UR, MGAs, Accredited Reinsurers, Motor Clubs, Premium Finance, Consumer Guaranty Contracts, Reinsurance Intermediaries, Purchasing Groups and RSA 405:14-A transactions and maintenance of Deposits.

### **Life and Health Division**

The Life and Health Division (L&H) includes several units that exist to ensure compliance with life and health insurance laws and regulations, and to provide policy/data analysis. The products regulated include life, annuities, major medical, ancillary health, long-term disability, short-term disability, Medicare



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supplement, dental, and long-term care insurance. The Division also reviews contracts and other filings pertaining to life settlements and continuing care retirement communities.

The Division also works closely with the New Hampshire Health Plan to oversee the state's Reinsurance Program for the individual health insurance market. Since its implementation, the Reinsurance program has been instrumental in keeping New Hampshire's health insurance premiums in the individual market at some of the lowest rates in the country. The Reinsurance Program has also been key to the individual health insurance market enrollment growing by approximately 60%.

The New Hampshire Insurance Department received federal funding in the amount of \$675,466 from the Department of Health and Human Services Centers for Medicare and Medicaid Services (CMS) under the "State Flexibility to Stabilize the Market Cycle II Grant Program". The Department undertook six projects designed to assist the Department in its efforts to assess innovative measures to strengthen the type of coverage provided by health insurance issuers in the individual, small group, and large group markets and to improve access to coverage.

Under the grant funding, the Department accomplished the following initiatives: 1) assessed the cost associated with existing health insurance mandates in New Hampshire; 2) built further on the QHP formulary review improvements brought about under the earlier federal grant; 3) ensured alignment of New Hampshire's network adequacy approach with new federal network adequacy standards; 4) performed a feasibility analysis of the option for New Hampshire to take over the consumer outreach and assistance function of the federal marketplace for New Hampshire; 5) performed a descriptive study of all covered sources in the state to measure health insurance market permeability and migration of insureds between markets; 6) developed a plan to improve the Department's ability to utilize health insurance market data and health insurance claims data to enforce consumer protections and promote health insurance market stability and affordability of coverage.

The Division also serves as an important resource to the legislature by providing key background information regarding life and health insurance matters, conducting mandate studies upon request for proposed legislation, and working closely with stakeholder groups to advance various insurance related priorities.

### **Data Analytics Unit**



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The Data Analytics Unit was created to support the Department's need for data-driven analyses and evidence-based policy development. The Unit specifically services policymakers and the public by providing information on the NH insurance markets, health care costs, and by performing various analyses of premium cost drivers and insurance rate submissions. The Unit also supports various divisions and units internal to the Department—in both the Life Annuities and Health & Property and Casualty divisions.

The Unit employs subject matter experts in biostatistics, epidemiology, and health policy analysis resulting in a holistic informatics approach centered around transparency in all domains of the healthcare system. Virtually any legislation that may result in a cost impact to insurance premiums is reviewed by the Unit, and fiscal notes, special studies, and testimony are prepared in response to these legislative initiatives.

Initiatives of the Unit include the innovative transparency website [NHHealthCost.org](http://NHHealthCost.org), which uses claims data to help residents get estimates of hundreds of health care procedures at hospitals and other health care providers across NH. Recently added to NH HealthCost are cost estimates for over 15 specialty drug infusion therapies, reflecting the clinical, Public Health, and economic interest for these services across our population. The Department also convenes an annual hearing on premium rates and medical cost drivers in NH and a corresponding report that now includes a set of measures on Total Healthcare Expenditures (THCE). Consequently, the Department now reports its first NH Healthcare Dollar, expressing THCE by service categories. This simple, yet sophisticated graphic may serve as an interpretable metric for Legislators, Policymakers, and Industry Leaders to, using quality data, make informed decisions. Lastly, the Unit collects and reports pricing information on new, high-cost prescription drug releases. A consumer-facing interactive dashboard is updated quarterly, on the NHID website, which allows consumers, insurance carriers, healthcare providers, and pharmaceutical manufacturers to view the most recent releases of drugs whose price exceed thresholds set for a specialty drug under the Medicare Part D program. Additionally, the NH HealthCost website reports on prescription drug cost and utilization, identifying the costliest drugs, most frequently dispensed drugs, and drugs exhibiting the highest year-over-year cost increases, reflective of reporting parameters suggested by the National Academy of State Health Plans (NASHP).

### **Life and Health Rates Unit**



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The Life and Health Rates Unit is responsible for reviewing actuarial aspects of policy form and rate filings to determine that premium rates are not excessive, inadequate, or unfairly discriminatory and that premium rates conform to statutory requirements.

### **Life and Health Compliance Unit**

The Compliance Unit examines insurance forms, including policies, riders, endorsements, amendments, and applications submitted for approval to ensure conformity with state and federal laws and rules.

All forms must be submitted electronically through the National Association of Insurance Commissioners' System for Electronic Rate and Form Filing (SERFF). Compliance Unit examiners perform an initial review and correspond with 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.

### **FY 2024 L&H Rate and Form Filings Received**

L&H Rate and Form Filings	1,590
Interstate Compact Filings Received	739
Total Filings Received	2,329

### **Closed - Disposition**

L&H Filings Closed - Disposition	1,591
Interstate Compact Filings - Disposition	733
Total Filings Closed	2,324

### **Life and Health Market Regulation Unit**



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The Life and Health Market Regulation Unit (MRU) is responsible for monitoring behavior and conducting surveillance as prescribed in the National Association of Insurance Commissioners' (NAIC) Market Regulation Handbook for over 700 fraternal, life, accident and health, and health licensees in the New Hampshire market.

The goal of the MRU is to protect consumers by identifying and correcting licensee operating practices that conflict with contract provisions, laws, rules, regulations, or orders of the Insurance Commissioner. This is done through market analysis and market conduct action.

The purpose of market analysis is threefold; identification of licensees that require further scrutiny, identification of behavior adversely impacting consumers, and predicting non-compliant behavior before it occurs. The analysis process includes the review and assessment of consumer complaint data and licensee operational and financial data obtained through the NAIC and Department data calls required by statute, administrative rule, Department bulletin, and federal law.

Market conduct examiners utilize a continuum of market actions to apply the appropriate regulatory response to a suspected or identified issue or concern. The range of responses move from correspondence with the licensee, to targeted information gathering, to formal investigation or examination. The MRU participates in certain joint and multi-state market conduct actions and is active in the NAIC Market Actions Working Group. The Chief examiner of the MRU was appointed by the Commissioner as the Collaborative Action Designee and is the liaison with Centers for Medicare and Medicaid Services on senior product lines.

### **Property and Casualty Division**

The Property and Casualty Division (P&C) reviews form, rule, and rate filings for compliance with regulatory requirements and performs market conduct analysis, investigations and examinations of property and casualty insurers, including but not limited to automobile, homeowners', general liability, professional liability, and workers' compensation insurance lines. Beginning this year, the Property & Casualty Division also reviews all consumer guarantee contracts for compliance with regulatory requirements.



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### Property and Casualty Compliance Unit

The Property and Casualty Compliance Unit examines insurance forms, including policies, riders, endorsements, amendments, and applications as well as all consumer guarantee contracts that have been submitted for approval to ensure conformity with the state's laws and rules. All forms, rule, and rate filings are reviewed and assigned via the Property and Casualty Compliance intake person.

All filings by insurers, advisory organizations, and obligors must be submitted electronically through the National Association of Insurance Commissioner's System for Electronic Rate and Form Filing (SERFF). All compliance examiners perform and complete reviews within an acceptable number of review days by an examiner, exclusive of regulated entity review periods. This allows New Hampshire consumers to have access to new products and enhancements to existing products in a timely manner.

The Property and Casualty Compliance Unit has responsibilities that include the review and approval of certain personal and commercial types of insurance as well as consumer guarantee contracts. Filings are analyzed to ensure compliance with New Hampshire's insurance laws and administrative rules. Any form language found not in compliance with New Hampshire's insurance laws and administrative rules is brought into compliance prior to approval or acknowledgement.

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

### Fiscal Year 2024 P&C Form, Rule, & Rate Filings

Year	Received	Closed
2021	4,021	3,953
2022	3,579	3,662
2023	3,253	3,200
2024	3,326	3,440



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For Fiscal Year 2024, the Goals and Objectives for the Property and Casualty Compliance Unit were met as the average NHID Review Days (excluding company response days) from Initial Form Review was 21.7 days.

### **Property and Casualty Market Regulation Unit**

Market conduct examinations and investigations 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 addressed through 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. Market conduct is also responsible for the maintenance of several statistical databases<sup>1</sup>.

### **Market Regulation Actions and Results for Fiscal Year 2024**

#### **Property and Casualty**

The following is a tabulation of significant market conduct actions performed by the Property & Casualty unit. During the 2024 fiscal year, the P&C Market Regulation unit focused on targeted examinations pursuant to provisions of the RSA, RSA 415, RSA 417, RSA 281 and Ins 1002. The majority of Examiners time was dedicated to the Assigned Risk Workers Compensation Serving Carriers Examination, which is completed every three years.

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Company	NAIC #	Line of Business	Status
GEICO	All	Auto	Closed
Concord General	20672	Auto	Open
State Farm Mutual	25178	Auto	Open
USAA	25941	Auto	Open
Technology Ins Co	43276	Workers Comp	Closed
LM Insurance Co	33600	Workers Comp	Closed
Travelers PC Company of America	25674	Workers Comp	Closed

In addition to the Examinations listed above, the Property and Casualty Market Conduct team completed thirty-three investigations related to consumer complaints, two Market Surveys were completed and nine Analysis reports using the NAIC Level 1 Analysis method. Other activities including data queries, analysis or reports were provided.

### 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, rule, underwriting and predictive model filings. This unit provides consumer assistance on rate related issues and all workers' compensation related inquiries. It also provides support for the Market Regulation unit, as well as fiscal notes, legislative testimony, research, and data analysis on workers' compensation related bills and other bills that affect insurance coverage or cost.

During Fiscal Year 2024, the P&C Actuarial unit reviewed 2,299 loss cost, rate, model, and rule filings for various P&C lines of business. Of these, 109 filings (5%) were related to workers' compensation, and the remainder was split between personal lines (28%) and other commercial lines (67%). As insurance company pricing models become more sophisticated, regulatory actuaries continue to be called to evaluate more complex types of models that affect insurance cost, such as credit scoring models, catastrophe models, usage-based insurance programs, and predictive models in the form of generalized linear models, random forests, gradient boost models and, recently, cluster analysis that incorporate non-traditional pricing variables. The P&C Actuarial unit collaborates with other state departments of insurance and the National Association of Insurance Commissioners (NAIC) to develop effective processes for review of these complex models.

The P&C Actuarial unit provides support for workers compensation in New



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Hampshire. The Workers' Compensation Analyst provides information and technical assistance to consumers who have inquiries or complaints about their workers' compensation coverage. During Fiscal Year 2024, the unit responded to approximately 142 inquiries from agents, carriers and consumers.

The P&C Actuarial unit is responsible for the review and approval of all workers' compensation loss cost, rate, and rule filings. In addition, the unit analyzes the annual WC loss cost filing from the National Council on Compensation Insurance (NCCI). This year the department approved a 5.6% decrease in loss costs as presented by NCCI. During this fiscal year, the unit, in collaboration with the P&C Market Regulation unit began the selection process for servicing carriers to support the residual market in New Hampshire.

The P&C Actuarial Unit also provides underwriting and product development expertise in support of Market Regulation activities and supports several initiatives aimed at identifying areas of regulatory concern to focus resources on carriers with potential market conduct issues.

The P&C Actuarial unit maintains the online premium comparisons for personal automobile and homeowners' insurance that are published on the Department's website. Both comparisons were updated to reflect filings effective as of August 1, 2024. 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.

RSA 412:14 calls for the Insurance Commissioner to monitor the degree of competition in insurance markets in the state. The P&C Actuary performs analyses annually at the state, regional, and countrywide level. This information is important in determining whether a reasonable degree of competition exists in each line of insurance. The reports are published on the Department website. Due to prior determination that it is a non-competitive market, the medical professional liability marketplace is more thoroughly monitored each year. Following a public hearing, the Insurance Commissioner found once again that, in accordance with RSA 412:13, this market is not competitive in New Hampshire. Medical professional liability remains the only market determined to be non-competitive by the Commissioner.

Members of this unit act as the Commissioner's designee to the NH Workers Compensation Advisory Council and the Workers Compensation Classification and Rating Appeals Board. The unit also represents the Department on various legislative study committees, such as the Commission to Study the Incidence of Post-Traumatic Stress Disorder in First Responders.



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### Communications and Consumer Services Division

#### Communications Unit

The NHID'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: [insurance.nh.gov](https://www.insurance.nh.gov)

Facebook: <https://www.facebook.com/NHInsuranceDepartment/>

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

LinkedIn: <https://www.linkedin.com/company/new-hampshire-insurance-department>

YouTube: [www.youtube.com/channel/UCOABb-Rp7OxqWQmUF64adHQ](https://www.youtube.com/channel/UCOABb-Rp7OxqWQmUF64adHQ)

Press releases: [insurance.nh.gov/about-us/media-room](https://www.insurance.nh.gov/about-us/media-room)

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 Fiscal Year 2024, the Department responded to dozens of press inquiries and issued 59 press releases to inform the public about important insurance-related issues on a range of topics.

For Fiscal Year 2024, the Goals & Objectives for the Communications Unit included:

1. Create new NHID website and provide meaningful and useful website content for consumers and industry. Maintain website as a trusted resource.
2. Regularly post relevant and engaging content on social media.
3. Develop and maintain editorial calendar for annual public education campaigns.
4. Engage producer community in our outreach and communications plan to consumers.
5. Schedule outreach events (in-person or via webinar) about public education priorities and Department initiatives for P&C and L&H topics.
6. Assist commissioners and management team with tracking and communicating internal decisions to impacted units or entire Department.



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### **Consumer Services Unit**

The Department's Consumer Services Unit is staffed by seven full-time employees: one director, one supervisor, one work-flow coordinator, and four consumer services officers (CSO's). The unit's CSO's 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/insurance agents, comply with NH insurance laws and rules.

Recognizing the importance of the unit's education and assistance functions, the mainstay operation of the unit is investigating formal grievances. In this effort, the unit's four CSO's review submitted complaints, identify potential violations of state insurance laws and regulations, contact licensees for formal responses to the alleged violations, and analyze all facts collected to substantiate or invalidate those allegations. When violations are identified, the unit's CSO's facilitate remediation for the complainants. When warranted, the CSO's engage other NHID business units, including Legal, Enforcement and Market Regulation to initiate market-wide remediation activities and targeted enforcement actions against licensees.

The Consumer Services Unit processed 1,113 consumer complaint investigations, addressed 3,269 assistance requests, and reviewed 108 external health review applications. The total amount recovered for New Hampshire consumers reached a record \$6,469,061. This includes \$3,521,592 from Property & Casualty claims and \$2,947,469 from Life & Health claims, reflecting the Department's efforts to resolve all types of consumer issues.

Following is a summary of the complaints and inquiries received by the Property and Casualty (P&C) and Life 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 2024, the unit processed 583 consumer



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complaint investigations, 25 Inquiry investigations, and 1,424 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 \$3,521,592.

### **Life and Health**

In Fiscal Year 2024, the L&H sub-unit processed 530 consumer complaint investigations, 160 health care provider investigations, 1,912 requests for assistance, and 108 applications for external health review. The L&H Consumer Services Officers responded to consumer complaints and inquiries on a variety of life 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 \$2,947,469.

The NHID 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 2024, 108 applications for external health review were received. Of those, 46 met the legal requirements to qualify for external review and 23 health insurance company decisions were overturned or partially overturned by the certified external review organizations.

### **Business and Operations Division**

#### **Premium Tax Unit**



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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 \$163.3 million in fiscal year 2024, compared to total general fund revenue of \$156.8 million in fiscal year 2023. 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 2024 the unit reported \$136.5 million in premium tax revenue and \$26.8 million in licensing and other fee revenue, totaling \$163.3 million that was credited to the general fund. Also see Appendix E – General Fund Revenue. This compares to \$130.7 million in premium tax revenue and \$26.1 million in licensing and other fee revenue, totaling \$156.8 million that was credited to the general fund for 2023.

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

For Fiscal Year 2024, the Goals & Objectives for the Premium Tax Unit included:

1. Receive and audit premium tax, surplus lines and other tax returns.
2. Calculate annual revenue projections.
3. Prepare annual assessment calculation and invoices.

### **Producer Licensing Unit**



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The Licensing Unit has seen continued growth in the number of licenses issued and maintained in New Hampshire. As of **June 30, 2024**, NH had a total of **241,731** active licenses that were authorized to sell insurance and adjust claims in New Hampshire. This is a state record.

Resident Producers and Resident Adjusters are required to pass the appropriate licensing examination prior to becoming licensed. Along with our examination vendor Prometric, we continue to offer 'ProProctor', a remote testing capability for potential licensees that was introduced during the pandemic and continues to provide easy access for license candidates.

In-person testing can be taken in New Hampshire and across the country at Prometric test sites.

Resident producers and adjusters are required to complete continuing education prior to the renewal of their resident licenses. Non-residents complete continuing education in their respective resident states. Currently we have **249** approved Continuing Education Providers that have been approved to offer NH licensees continuing education classes. Those providers have a total of **6,425** continuing education courses for our licensees to choose from and gain knowledge appropriate to their license type.

We have **121,456** individual insurance producers licensed to sell insurance products in New Hampshire at end of the fiscal year. Of those, **6,605** are New Hampshire residents.

There are a total of **7,796** business entity producers licensed, of those **472** are resident business entities. Currently, there are **112,305** claims adjusters licensed to adjust any loss affecting NH residents. Of those, **807** are resident claim adjusters who are licensed to adjust workers' compensation claims or property & casualty claims in New Hampshire. **The unit also licenses Public Adjusters, Portable Electronic Producers and Self-Service Storage Producers that are included in the total number of licensees.**

The Unit continues to maintain and monitor continuing education requirements and records for our resident licensees. The specific education requirements help to ensure our resident producers and adjusters remain aware of the ever-changing insurance market. That knowledge and training allows the licensees to better serve the public. New Hampshire citizens, the insurance consumer, and the insurance industry can verify license information through online options on our website. The electronic online systems provide the most accurate up to date information available.

For Fiscal Year 2024, the Goals & Objectives for the Licensing Unit include:



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1. Review new license applications for prospective producers and adjusters within 24 hours.
2. Review and renew producer & adjuster licenses within 24 hours.
3. Respond to inquiries via email, telephone, or mail from the public, licensees or carriers within 24 hours.

### **Business Operations Unit**

For Fiscal Year 2024, the Goals & Objectives for the Business Unit included:

1. To process all A/R and revenue transactions with complete accuracy.
2. To process all A/P transactions with complete accuracy.
3. To process Federal Grant and Admin. Assessment transactions with complete accuracy.
4. Project Management Office (PMO) to complete 5-10 Projects per year.
5. To work directly with the DoIT Staff (Developers, IT Manager and BA) to complete the departments Fiscal Year 2023-2024 IT initiatives.

### **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 Enforcement Unit does this by conducting investigations and taking administrative action against individuals and entities engaged in insurance business in New Hampshire that have violated New Hampshire law. Referrals to the Enforcement Unit come from other units within the Department including Licensing, Consumer, and Market Regulation, as well as outside agencies such as the National Association of Insurance Commissioners and other state and federal agencies.

The results the Enforcement Unit obtained during Fiscal Year 2024 include:



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Total new cases opened:	<b>313</b>
Total Order to Show Causes issued:	<b>14</b>
Total adjudicatory hearings scheduled:	<b>14</b>
Total adjudicatory hearings conducted:	<b>5</b>
Total Consent Orders executed:	<b>22</b>
Total licenses revoked:	<b>0</b>
Total licenses cancelled:	<b>11</b>
Total licenses surrendered:	<b>0</b>

Administrative Fines Assessed Through a Hearing:	<b>\$2,500</b>
Administrative Fines Assessed Through a Consent Order:	<b>\$563,750</b>
Administrative Fines Assessed in Partnership with Market Conduct:	<b>\$292,500</b>
Other Recovery:	<b>\$0</b>
<b>Total amount of Fines and Recovery:</b>	<b>\$858,750</b>

### Insurance Fraud Unit

In 1993, the Legislature enacted RSA 417:23, which authorized the NHID to establish the New Hampshire Insurance Fraud Investigation Unit. The Fraud Unit investigates insurance fraud and other insurance-related crimes. The Fraud Unit is composed of three investigators and one fraud research assistant. 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 other sources. It has established a referral form online, but will accept referrals in writing, in person, or by telephone.

In Fiscal Year 2024, the Fraud Unit received 457 referrals of suspected fraud or other insurance-related crimes. Of these referrals, the unit conducted 24 criminal investigations, of which 15 were presented for prosecution by the



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County Attorney's office, the NH Attorney General's office, or the United States Attorney's office. The Fraud Unit had a financial impact of \$215,847.34 in Fiscal Year 2024. This compares with 420 referrals; 40 criminal investigations, of which there were 18 presented for prosecution; and a financial impact of \$1,511,632.76 in Fiscal Year 2023.

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 when appropriate. Although most of these types of 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.

### **Rehabilitations & Liquidations**

On June 11, 2003, at the request of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order of Liquidation placing The Home Insurance Company into liquidation. The Home is one of the largest property-casualty insurer liquidations ever to occur, with marshaled assets of approximately \$1.80 billion (net of expenses and Class I distributions) as of June 30, 2024, and allowed Class II claims of approximately \$3.3 billion as of September 1, 2024. The process of determining claims continues. In August 2019, the Liquidator sought approval of a claim amendment deadline for the final filing of claims in the liquidation. After litigation and appeal, the New Hampshire Supreme Court affirmed the underlying order and established the final deadline of January 26, 2023. On August 27, 2024, the Liquidator moved for approval of a fifth interim distribution of 5%, bringing the total interim distribution percentage to 45%. The Superior Court approved the interim distribution on September 16, 2024. The interim distribution is expected to be made during October 2024. The liquidation is ongoing and 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 <http://www.hicilclerk.org>.

### **Insurance Department Legislation and Rulemaking**

#### **Legislation**



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While passage of legislation is ultimately at the discretion of the Legislature, it is up to Department personnel and the Legislative Director to ensure any initiatives the Department brings forward are comprehensively drafted, thoroughly researched, fully vetted with industry, and sufficiently explained so that Legislators hearing our bills understand their importance. The following is an overview of the disposition of Department-requested legislation for the 2024 Legislative Session. NHID made four (4) bill requests, all of which were passed and signed into law except for one (1):

**HB 1259-FN** – relative to property and casualty insurance laws administered by the insurance department.

**Governor's action:** Signed 8/2/2024; **Effective** 1/1/2025

**HB 1257** – relative to contracts between public adjusters and the insured.

Legislative Action: Found Inexpedient to Legislate at the request of the Department. NHID determined this item was no longer necessary.

**SB 515** – relative to consumer guarantee contracts.

**Governor's action:** Signed 7/3/2024; **Effective** 1/2/2025

**SB 173-FN** – relative to surprise medical bills. This bill requires insurers to cover emergency services provided by nonparticipating providers in the same manner as if the services were provided by a participating provider and requires the insurer to pay the nonparticipating provider the out-of-network rate less any cost-sharing for the services provided. The bill prohibits surprise medical bills and balance billing.

**Governor's Action:** Signed 7/3/2024; **Effective** 1/1/2025

**House Bill 1155**, Insurance Coverage for Living Organ Donors, championed by legislators and supported by the NHID, ensures robust insurance coverage for living organ donors. Effective collaboration between lawmakers and stakeholders, including the NHID, has resulted in legislation that removes financial barriers for individuals choosing to donate organs, promoting lifesaving transplants.



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**House Bill 1296**, Insurance Coverage for Diagnostic and Supplemental Breast Examinations, mandates insurance coverage for diagnostic and supplemental breast examinations, underscoring New Hampshire's commitment to women's health. The NHID worked closely with legislators to refine and pass this crucial legislation, ensuring early detection and comprehensive care for breast health.

**Senate Bill 399-FN**, Insurance Coverage for Blood Testing Associated with Elevated Lead Levels, addresses insurance coverage for blood testing related to elevated lead levels, safeguarding children and families from the harmful effects of lead exposure. Through collaboration and amendments guided by NHID recommendations, this legislation strengthens public health protections statewide.

**SB 561**, Criteria for Prior Authorization in Managed Care Health Plans, establishes clear criteria for prior authorization in managed care health plans, streamlining access to necessary medical treatments. The NHID played a pivotal role in shaping this legislation, collaborating with sponsors and stakeholders to ensure fair and efficient healthcare delivery under managed care plans.

**SB 177**, Coverage of High-Performance Orthotics for Children, ensures coverage parity for high-performance orthotics necessary for children to engage in physical activities. Supported by insights from the NHID's mandate benefit review, this bill addresses coverage disparities and promotes equitable access to orthotic and prosthetic devices critical for children's mobility and development.

### Rules

The rulemaking process is set forth in RSA 541-A and is overseen by the Joint Legislative Committee on Administrative Rules (JLCAR), which has ultimate approval authority for any Department rules. Here again, Department personnel and the Legislative Director must ensure (1) all rulemaking proceedings meticulously follow the process established in statute; (2) perform regulatory research and carefully draft language within rules to ensure there are no conflicts with existing rules or statutes; and (3) work closely with JLCAR attorneys to produce Final Proposals for rules that will accomplish the Department's intent while at the same time meeting JLCAR standards. Rule proposals are thoroughly vetted with industry to solicit feedback for the practical application of any of the Department's rules.



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During the period of this Annual Report (July 1, 2023 through June 30, 2024), the Department completed administrative rulemaking proceedings on the following:

### **Ins 301** – Life Insurance Solicitation

Chapter Ins 301 sets out the rules and procedural requirements insurers must follow in the solicitation, negotiation, or procurement of individual life insurance. The requirements of the rule improve the buyer's ability to select the most appropriate plan of life insurance for the buyer's needs and improve understanding of the basic features of the policy that is under consideration or purchase. This proceeding readopted Ins 301 with amendments to incorporate the Buyer's Guide updated by the NAIC in 2018, add disclosure requirements, clarify requirements for electronic sales, and update the appendices.

**Adopted:** 7/21/2023; **Effective:** 7/21/2023

### **Ins 305** – Suitability in Annuity Transactions

The purpose of Ins 305 is to require producers, as defined in this rule, to act in the best interest of the consumer when making a recommendation of an annuity and to require insurers to establish and maintain a system to supervise recommendations so that the insurance needs and financial objectives of consumers at the time of the transaction are effectively addressed. The revisions align the rule with the amendments adopted by the NAIC in 2021 to the model regulation. The amendments included revising the Purpose and Scope of this rule, added definitions, amended the Duties of Insurers and Producers, revised Producer Training requirements, added a "Waiver or Suspension of Rules" and updated appendices.

**Adopted:** 2/16/2024; **Effective:** 2/16/2024

### **Ins 1500** – Insurance Holding Companies

The purpose of Ins 1500 is to set forth rules and procedural requirements necessary to carry out the provisions of the National Association of Insurance Commissioners (NAIC) Insurance Holding Company System Regulatory Act, RSA 401-B. The rule was amended to include: (1) reduce the number of copies of Form A required to be filed in Ins 1501.03(b); (2) revise Ins 1501.17 to amend and include paragraphs that specify the requirements regarding transactions



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subject to prior notice; (3) adopt section Ins 1501.19, entitled "Group Capital calculation"; (4) renumber sections Ins 1501.20, entitled "Extraordinary Dividends and Other Distributions" and Ins 1501.21, entitled "Adequacy of Surplus"; (5) adopt section Ins 1501.22, entitled "Waiver or Suspension of Rules"; and (6) update Appendix pertaining to Part Ins 1501. In addition, numerous citation updates and corrections, and formatting corrections were made throughout.

**Adopted:** 7/21/2023; **Effective:** 7/21/2023

### **Ins 1904** – Group Coordination of Benefits

Chapter Ins 1904 is based on an NAIC model rule that specifies a uniform order of benefit determination under which plans pay claims to provide greater efficiency in the processing of claims when a person is covered under more than one plan. This rule proceeding readopted Ins 1904 with amendments to clarify the group or blanket plans and limited benefits health coverage subject to the rule to more closely align with the NAIC model rule.

**Adopted:** 10/12/2023; **Effective:** 10/12/2023

### **Ins 4700** – Travel Insurance

Ins 4700 standardizes and simplifies the terms and provisions of blanket and group accident and health travel insurance policies. The amendments aligned Ins 4700 with statutory changes from 2021, specifically RSA 402-L. The amendments include: (1) revise the Purpose, Applicability and Scope of this rule; (2) add "group" to blanket accident and health travel insurance throughout Ins 4701; (3) revise definitions in Ins 4701.03, 4702.03, and 4703.03; (4) revise Coverage Filing Requirements in Ins 4701.05, 4702.05, and 4703.05; (5) revise and add paragraphs concerning Policy and Minimum Benefit requirements in Ins 4701.06, 4702.06, and 4703.06; (6) add paragraphs concerning Prohibited Policy Provisions, Exclusions and Limitations in Ins 4701.07, 4702.07, and 4703.07; (7) remove Disclosure language that is no longer required in Ins 4701.08, 4702.08, and 4703.08, and renumber subsequent sections; (8) remove Advertisements of Insurance language that is no longer required in Ins 4701.11, 4702.11, and 4703.11; (9) revise the existing section Ins 4704.01 titled "Waiver or Suspension of Rules"; and (10) update Appendix. In addition, numerous edits, clarifying changes, reference citation updates, and formatting corrections were made throughout.

**Adopted:** 5/28/2024; **Effective:** 5/29/2024



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### APPENDIX A

#### COMPANIES ADMITTED TO DO BUSINESS DURING FISCAL YEAR 2024

##### Life & Health Companies

Fallon Community Health Plan Inc.	7/7/2023
Ibexis Life & Annuity Insurance Company	7/18/2023
TruSpire Retirement Insurance Company	8/21/2023
National Security Insurance Company	9/19/2023
Pan-American Assurance Company	9/19/2023



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Delaware Life and Annuity Company	11/6/2023
Cigna National Health Insurance Company	2/29/2024
CICA Life Insurance Company of America	5/20/2024
RGA Reinsurance Company	3/11/2024
<b>Property &amp; Casualty and Title Companies</b>	
Ansur America Insurance Company	7/27/2023
ACIG Insurance Company	7/31/2023
American Underwriters	8/7/2023
Positive Physicians Insurance Company	9/28/2023
TRM Specialty Insurance Company	10/11/2023
OnStar National Insurance Company	10/16/2023
Jet Insurance Company	11/1/2023
Motorists Mutual Insurance Company	11/8/2023
Wilson Mutual Insurance Company	11/8/2023
Alaska National Insurance Company	11/20/2023
Enact Mortgage Ins Co of NC	1/16/2024
Arch Mortgage Assurance Company	2/29/2024
Accident Insurance Company, Inc.	5/2/2024

### APPENDIX B DOMESTIC COMPANIES

NAIC#	LOB	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
22730	P&C	Allied World Ins Co	\$5,572,056,134	\$3,116,253,876	\$2,455,802,258
10690	P&C	Allied World Natl Assur Co	\$1,041,751,533	\$758,983,986	\$282,767,546
10212	P&C	Allmerica Fin Alliance Ins Co	\$28,950,215	\$35,770	\$28,914,445
12696	P&C	America First Ins Co	\$10,379,980	\$1,173,207	\$9,206,773
23337	P&C	American European Ins Co	\$261,163,173	\$200,704,460	\$60,458,713



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24066	P&C	American Fire & Cas Co	\$48,095,906	\$3,332,094	\$44,763,812
16496	HMO	AmeriHealth Caritas NH Inc	\$81,978,320	\$53,742,918	\$28,235,402
53759	A&H	Anthem Hlth Plans of NH	\$473,216,759	\$277,594,471	\$195,622,288
12260	P&C	Campmed Cas & Ind Co Inc	\$20,252,002	\$20,952	\$20,231,050
95493	HMO	Cigna Hlthcare NH Inc	\$8,963,703	\$111,952	\$8,851,751
41785	P&C	Colorado Cas Ins Co	\$16,084,103	\$171,663	\$15,912,440
20672	P&C	Concord Gen Mut Ins Co	\$715,429,208	\$271,522,470	\$443,906,738
13027	P&C	Covington Specialty Ins Co	\$149,460,072	\$93,598,517	\$55,861,555
47079	HMDI	Delta Dental Plan of NH	\$89,447,319	\$16,688,287	\$72,759,032
11045	P&C	Excelsior Ins Co	\$8,222,884	\$472,917	\$7,749,967
24724	P&C	First Natl Ins Co of Amer	\$65,174,236	\$865,238	\$64,308,998
24732	P&C	General Ins Co of Amer	\$131,719,330	\$24,645,284	\$107,074,046
10836	P&C	Golden Eagle Ins Corp	\$13,981,135	\$765,340	\$13,215,795
23809	P&C	Granite State Ins Co	\$34,604,918	\$3,028,016	\$31,576,903
36064	P&C	Hanover Amer Ins Co	\$39,685,964	\$22,257	\$39,663,707
22292	P&C	Hanover Ins Co	\$10,605,804,054	\$7,973,082,364	\$2,632,721,690
13147	P&C	Hanover Natl Ins Co	\$12,222,203	\$10,029	\$12,212,174
33138	P&C	Landmark Amer Ins Co	\$670,373,560	\$468,330,983	\$202,042,577
12484	P&C	Liberty Mut Personal Ins Co	\$16,532,955	\$802,093	\$15,730,862
11746	P&C	Liberty Personal Ins Co	\$24,016,820	\$6,680,408	\$17,336,412
10725	P&C	Liberty Surplus Ins Corp	\$107,366,591	\$35,497,615	\$71,868,976
22306	P&C	Massachusetts Bay Ins Co	\$81,278,635	\$99,652	\$81,178,983
95527	HMO	Matthew Thorton Hlth Plan Inc	\$264,479,415	\$166,653,753	\$97,825,662
14164	P&C	MEMIC Cas Co	\$188,599,717	\$140,526,693	\$48,073,024
11030	P&C	MEMIC Ind Co	\$625,735,672	\$441,988,469	\$183,747,203
12775	P&C	Merchants Natl Ins Co	\$239,865,474	\$149,473,704	\$90,391,770
23507	P&C	Mid Amer Fire & Cas Co	\$5,479,114	\$211,416	\$5,267,698
23515	P&C	Midwestern Ind Co	\$11,699,443	\$310,547	\$11,388,896
43982	P&C	MT WA Assur Corp	\$10,804,279	\$6,729,872	\$4,074,407
24171	P&C	Netherlands Ins Co, The	\$26,383,491	\$3,591,554	\$22,791,937



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13083	P&C	New Hampshire Employers Ins Co	\$5,547,912	\$139,924	\$5,407,988
25038	P&C	North Amer Capacity Ins Co	\$261,794,291	\$197,659,733	\$64,134,558
24074	P&C	Ohio Cas Ins Co	\$9,290,245,183	\$6,698,077,808	\$2,592,167,375
24082	P&C	Ohio Security Ins Co	\$29,943,614	\$13,780,672	\$16,162,942
24198	P&C	Peerless Ins Co	\$22,238,039,310	\$16,727,244,455	\$5,510,794,855
13646	P&C	Red Tree Ins Co Inc	\$9,255,611	\$903,852	\$8,351,759
17103	P&C	Richmond Natl Ins Co	\$145,472,389	\$80,918,788	\$64,553,601
22314	P&C	RSUI Ind Co	\$4,142,331,010	\$2,318,465,130	\$1,823,865,880
41378	P&C	Rutgers Cas Ins Co	\$53,700,324	\$47,376,063	\$6,324,263
24740	P&C	Safeco Ins Co of Amer	\$7,256,669,930	\$5,012,606,450	\$2,244,063,480
24759	P&C	Safeco Natl Ins Co	\$7,352,621	\$315,187	\$7,037,434
11100	P&C	Safeco Surplus Lines Ins Co	\$47,992,081	\$1,194,807	\$46,797,274
16820	P&C	SiriusPoint Specialty Ins Corp	\$231,723,510	\$159,188,831	\$72,534,679
40436	P&C	Stratford Ins Co	\$1,390,482,912	\$1,309,351,973	\$81,130,939
28479	P&C	Sunapee Mut Fire Ins Co	\$16,613,056	\$407,077	\$16,205,979
37982	P&C	Tudor Ins Co	\$125,890,934	\$42,610,456	\$83,280,478
15737	A&H	UnitedHealthcare Freedom Ins Co	\$32,283,955	\$12,948,414	\$19,335,541
10815	P&C	Verlan Fire Ins Co MD	\$25,942,910	\$25,938	\$25,916,972
16516	A&H	WellCare Hlth Ins Co of NH Inc	\$31,524,735	\$23,301,794	\$8,222,941
16515	HMO	Wellcare of NH Inc	\$17,180,250	\$7,098,125	\$10,082,125
13196	P&C	Western World Ins Co	\$497,459,949	\$358,201,343	\$139,258,606
11705	P&C	XLNT Ins Co	\$8,154,761	\$20,749	\$8,134,012



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### APPENDIX C

### FOREIGN INSURANCE COMPANIES

NAIC #	LOB	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
34789	P&C	21st Century Centennial Ins Co	\$237,904,159	\$7,931,654	\$229,972,505
32220	P&C	21st Century N Amer Ins Co	\$690,230,655	\$35,423,704	\$654,806,951
20796	P&C	21st Century Premier Ins Co	\$118,408,325	\$6,532,831	\$111,875,494
80985	L&H	4 Ever Life Ins Co	\$184,230,748	\$102,979,754	\$81,250,994
77879	L&H	5 Star Life Ins Co	\$321,119,661	\$281,997,422	\$39,122,239
71854	L&H	AAA Life Ins Co	\$829,613,401	\$606,871,350	\$222,742,051
31325	P&C	Acadia Ins Co	\$208,299,606	\$149,898,862	\$58,400,743
10220	P&C	Accelerant Natl Ins Co	\$179,603,793	\$137,275,523	\$42,328,270
63444	L&H	Accendo Ins Co	\$445,970,987	\$321,563,539	\$124,407,448
10349	P&C	Acceptance Cas Ins Co	\$243,492,883	\$166,336,784	\$77,156,099
12304	P&C	Accident Fund Gen Ins Co	\$321,054,448	\$203,236,669	\$117,817,779
10166	P&C	Accident Fund Ins Co of Amer	\$5,420,570,419	\$3,584,557,439	\$1,836,012,980
12305	P&C	Accident Fund Natl Ins Co	\$168,772,693	\$78,737,429	\$90,035,264
62200	L&H	Accordia Life & Ann Co	\$12,575,419,912	\$11,894,190,434	\$681,229,478
26379	P&C	Accredited Surety & Cas Co Inc	\$565,468,716	\$496,069,559	\$69,399,157
22667	P&C	Ace Amer Ins Co	\$31,104,172,796	\$25,764,932,402	\$5,339,240,394
20702	P&C	Ace Fire Underwriters Ins Co	\$126,504,463	\$38,297,935	\$88,206,528
60348	L&H	Ace Life Ins Co	\$38,925,871	\$30,753,873	\$8,171,998
20699	P&C	Ace Prop & Cas Ins Co	\$16,233,079,944	\$12,557,789,940	\$3,675,290,004
19984	P&C	ACIG Insurance Company	\$643,505,003	\$443,783,923	\$199,721,080
22950	P&C	Acstar Ins Co	\$42,166,431	\$22,815,367	\$19,351,064
14184	P&C	Acuity A Mut Ins Co	\$6,498,874,604	\$3,596,668,670	\$2,902,205,934
44318	P&C	Admiral Ind Co	\$73,679,300	\$25,283,475	\$48,395,825
33898	P&C	Aegis Security Ins Co	\$176,273,361	\$131,459,010	\$44,814,351
78700	L&H	Aetna Hlth & Life Ins Co	\$489,564,469	\$266,102,892	\$223,461,577
95935	A&H	Aetna Hlth Inc CT Corp	\$125,319,240	\$71,802,512	\$53,516,728



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72052	L&H	Aetna Hlth Ins Co	\$242,743,776	\$118,229,528	\$124,514,248
60054	L&H	Aetna Life Ins Co	\$27,182,042,862	\$19,971,851,920	\$7,210,190,942
10014	P&C	Affiliated Fm Ins Co	\$5,142,574,575	\$1,837,895,154	\$3,304,679,421
22837	P&C	AGCS Marine Ins Co	\$289,920,186	\$114,348,456	\$175,571,730
12522	P&C	Agents Natl Title Ins Co	\$81,837,604	\$24,448,870	\$57,388,734
40258	P&C	AIG Assur Co	\$34,624,260	\$2,839,523	\$31,784,736
19402	P&C	AIG Prop Cas Co	\$65,793,578	\$13,177,476	\$52,616,102
19399	P&C	AIU Ins Co	\$96,727,377	\$19,319,383	\$77,407,994
10957	P&C	Alamance Ins Co	\$595,609,785	\$153,959,692	\$441,650,093
38733	P&C	Alaska Natl Ins Co	\$1,200,053,161	\$651,210,230	\$548,842,931
24899	P&C	Alea North America Ins Co	\$80,683,378	\$34,320,743	\$46,362,635
20222	P&C	All Amer Ins Co	\$373,045,993	\$189,957,464	\$183,088,529
82406	L&H	All Savers Ins Co	\$1,643,212,384	\$570,248,404	\$1,072,963,980
13285	P&C	Allegheny Cas Co	\$56,036,288	\$24,629,417	\$31,406,871
35300	P&C	Allianz Global Risks US Ins Co	\$10,473,313,310	\$8,237,118,041	\$2,236,195,269
90611	L&H	Allianz Life Ins Co of N Amer	\$177,865,640,835	\$170,831,832,635	\$7,033,808,200
11242	P&C	Allied Eastern Ind Co	\$108,345,983	\$92,889,212	\$15,456,771
10127	P&C	Allied Ins Co of Amer	\$49,151,961	\$32,030,766	\$17,121,195
42579	P&C	Allied Prop & Cas Ins Co	\$200,710,439	\$138,525,910	\$62,184,529
16624	P&C	Allied World Specialty Ins Co	\$2,657,876,708	\$1,692,709,596	\$965,167,112
41840	P&C	Allmerica Fin Benefit Ins Co	\$93,776,489	\$58,621	\$93,717,868
29688	P&C	Allstate Fire & Cas Ins Co	\$118,903,662	\$8,562,218	\$110,341,444
19240	P&C	Allstate Ind Co	\$112,708,031	\$11,428,373	\$101,279,658
19232	P&C	Allstate Ins Co	\$62,230,990,455	\$50,242,732,466	\$11,988,257,988
11110	P&C	Allstate N Amer Ins Co	\$18,833,670	\$124,858	\$18,708,812
36455	P&C	Allstate Northbrook Ind Co	\$55,465,221	\$331,174	\$55,134,047
17230	P&C	Allstate Prop & Cas Ins Co	\$111,093,843	\$12,424,069	\$98,669,774
37907	P&C	Allstate Vehicle & Prop Ins Co	\$79,035,071	\$26,963,446	\$52,071,625
32450	P&C	ALPS Prop & Cas Ins Co	\$172,661,213	\$113,623,308	\$59,037,905
60216	L&H	Amalgamated Life Ins Co	\$151,131,828	\$81,644,948	\$69,486,880
18708	P&C	Ambac Assur Corp	\$1,668,842,353	\$771,603,021	\$897,239,332



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12548	P&C	American Agri Business Ins Co	\$2,434,221,275	\$2,352,169,681	\$82,051,594
19720	P&C	American Alt Ins Corp	\$568,422,186	\$372,132,317	\$196,289,869
21849	P&C	American Automobile Ins Co	\$252,497,480	\$166,027,595	\$86,469,885
10111	P&C	American Bankers Ins Co of FL	\$2,457,587,206	\$1,999,602,234	\$457,984,973
60275	L&H	American Bankers Life Assur Co of FL	\$230,296,510	\$162,126,555	\$68,169,955
66001	L&H	American Benefit Life Ins Co	\$274,064,884	\$240,423,956	\$33,640,928
11240	P&C	American Builders Ins Co	\$175,573,414	\$106,674,536	\$68,898,878
20427	P&C	American Cas Co of Reading PA	\$96,585,817	\$34,459	\$96,551,358
99600	L&H	American Century Life Ins Company	\$161,239,433	\$146,890,155	\$14,349,278
19941	P&C	American Commerce Ins Co	\$352,460,596	\$239,111,661	\$113,348,935
11865	P&C	American Digital Title Ins Co	\$23,431,007	\$1,783,676	\$21,647,331
19690	P&C	American Economy Ins Co	\$21,139,766	\$799,637	\$20,340,129
92738	L&H	American Equity Invest Life Ins Co	\$59,829,070,316	\$56,098,130,785	\$3,730,939,531
29068	P&C	American Family Connect Prop & Cas I	\$1,469,369,877	\$900,241,623	\$569,128,255
23450	P&C	American Family Home Ins Co	\$339,316,682	\$250,051,536	\$89,265,146
60380	L&H	American Family Life Assur Co of Col	\$16,242,640,675	\$13,362,078,482	\$2,880,562,193
60399	L&H	American Family Life Ins Co	\$5,177,361,259	\$4,631,056,474	\$546,304,785
60410	L&H	American Fidelity Assur Co	\$7,984,183,128	\$7,293,888,223	\$690,294,905
60429	L&H	American Fidelity Life Ins Co	\$373,927,432	\$307,853,845	\$66,073,587
60488	L&H	American Gen Life Ins Co	\$229,771,113,454	\$220,841,805,210	\$8,929,308,244
26247	P&C	American Guar & Liab Ins	\$299,796,369	\$118,594,582	\$181,201,787
60534	L&H	American Heritage Life Ins Co	\$2,340,200,725	\$1,993,947,426	\$346,253,300
60518	L&H	American Hlth & Life Ins Co	\$1,170,322,786	\$891,059,056	\$279,263,730
19380	P&C	American Home Assur Co	\$20,945,316,197	\$13,834,392,330	\$7,110,923,867
60577	L&H	American Income Life Ins Co	\$5,296,153,089	\$4,890,576,075	\$405,577,014
31895	P&C	American Interstate Ins Co	\$937,871,942	\$683,016,339	\$254,855,603
12200	P&C	American Liberty Ins Co	\$18,009,237	\$11,608,191	\$6,401,046
81213	L&H	American Maturity Life Ins Co	\$30,745,995	\$14,285,743	\$16,460,252



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67989	L&H	American Memorial Life Ins Co	\$4,667,599,481	\$4,403,902,252	\$263,697,223
23469	P&C	American Modern Home Ins Co	\$1,060,556,744	\$845,050,421	\$215,506,323
42722	P&C	American Modern Prop & Cas Ins Co	\$548,487,245	\$442,823,018	\$105,664,227
38652	P&C	American Modern Select Ins Co	\$130,229,999	\$79,983,534	\$50,246,465
12700	P&C	American Mut Share Ins Corp	\$351,995,352	\$32,672,125	\$319,323,225
63126	L&H	American Nat Life Ins Co of NY	\$2,827,076,820	\$2,497,235,707	\$329,841,113
60739	L&H	American Natl Ins Co	\$29,840,861,891	\$27,472,528,449	\$2,368,333,442
71773	L&H	American Natl Life Ins Co of TX	\$145,384,834	\$91,771,375	\$53,613,459
28401	P&C	American Natl Prop & Cas Co	\$2,121,062,479	\$1,380,592,115	\$740,470,365
12190	P&C	American Pet Ins Co	\$524,691,629	\$325,078,444	\$199,613,185
80624	L&H	American Progressive L&H Ins Of NY	\$628,106,098	\$481,445,295	\$146,660,803
60801	L&H	American Public Life Ins Co	\$92,564,194	\$66,785,058	\$25,779,136
19615	P&C	American Reliable Ins Co	\$24,816,675	\$8,454,466	\$16,362,208
60836	L&H	American Republic Ins Co	\$1,890,607,518	\$1,333,072,209	\$557,535,310
88366	L&H	American Retirement Life Ins Co	\$147,724,166	\$74,344,749	\$73,379,417
19631	P&C	American Road Ins Co	\$866,474,128	\$434,297,124	\$432,177,004
41998	P&C	American Southern Home Ins Co	\$108,058,516	\$88,079,302	\$19,979,214
84697	L&H	American Specialty Hlth Ins Co	\$10,945,338	\$167,998	\$10,777,340
19704	P&C	American States Ins Co	\$54,563,997	\$8,570,127	\$45,993,870
10872	P&C	American Strategic Ins Corp	\$2,941,296,719	\$2,182,977,908	\$758,318,811
19623	P&C	American Summit Ins Co	\$129,264,542	\$50,025,554	\$79,238,989
31380	P&C	American Surety Co	\$11,283,743	\$3,749,030	\$7,534,713
10251	P&C	American Underwriters Ins Co	\$18,902,764	\$293,438	\$18,609,326
60895	L&H	American United Life Ins Co	\$37,146,127,096	\$35,992,210,614	\$1,153,916,482
40142	P&C	American Zurich Ins Co	\$290,951,215	\$88,113,954	\$202,837,261
61999	L&H	Americo Fin Life & Ann Ins Co	\$7,165,488,931	\$6,364,669,785	\$800,819,146
19488	P&C	Amerisure Ins Co	\$972,068,184	\$742,432,706	\$229,635,478
23396	P&C	Amerisure Mut Ins Co	\$2,766,718,803	\$1,610,299,262	\$1,156,419,541
61301	L&H	Ameritas Life Ins Corp	\$27,217,336,113	\$25,292,172,977	\$1,925,163,136



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10665	P&C	Ameritrust Ins Corp	\$20,506,649	\$879,600	\$19,627,049
27928	P&C	Amex Assur Co	\$221,921,057	\$56,050,929	\$165,870,126
16459	P&C	AmFed Advantage Ins Co	\$14,862,638	\$302,185	\$14,560,453
11963	P&C	AmFed Cas Ins Co	\$38,887,235	\$11,588,455	\$27,298,780
11208	P&C	AmFed Natl Ins Co	\$121,936,293	\$56,630,997	\$65,305,296
60250	L&H	AmFirst Ins Co	\$106,998,666	\$25,535,606	\$81,463,060
42390	P&C	Amguard Ins Co	\$2,068,407,016	\$1,746,789,009	\$321,618,007
72222	L&H	Amica Life Ins Co	\$1,460,378,850	\$1,077,205,440	\$383,173,410
19976	P&C	Amica Mut Ins Co	\$5,593,711,475	\$2,866,765,138	\$2,726,946,337
12287	P&C	Amica Prop & Cas Ins Co	\$97,503,613	\$18,871,472	\$78,632,141
15954	P&C	AmTrust Ins Co	\$69,275,040	\$3,906,610	\$65,368,430
51578	Title	AmTrust Title Ins Co	\$64,411,490	\$29,956,293	\$34,455,197
93661	L&H	Annuity Investors Life Ins Co	\$2,770,084,836	\$2,342,577,336	\$427,507,500
10984	P&C	Ansur Amer Ins	\$161,950,466	\$104,930,496	\$57,019,969
28207	P&C	Anthem Ins Co Inc	\$5,683,824,069	\$3,303,907,876	\$2,379,916,193
61069	L&H	Anthem Life Ins Co	\$777,156,219	\$567,867,987	\$209,288,232
10017	P&C	Arbella Ind Ins Co	\$75,039,749	\$50,028,772	\$25,010,976
41360	P&C	Arbella Protection Ins Co	\$443,880,353	\$297,523,616	\$146,356,737
12151	P&C	Arcadian Hlth Plan Inc	\$2,158,835,707	\$1,078,654,053	\$1,080,181,654
30830	P&C	Arch Ind Ins Co	\$261,650,466	\$171,321,011	\$90,329,455
11150	P&C	Arch Ins Co	\$9,966,865,873	\$7,524,472,985	\$2,442,392,888
18732	P&C	Arch Mortgage Guar Co	\$44,094,487	\$3,028,742	\$41,065,745
40266	P&C	ARCH Mortgage Ins Co	\$2,048,773,853	\$1,895,629,238	\$153,144,615
10946	P&C	Arch Prop Cas Ins Co	\$130,219,310	\$418,302	\$129,801,008
10348	P&C	Arch Reins Co	\$5,955,914,917	\$2,662,833,082	\$3,293,081,835
19801	P&C	Argonaut Ins Co	\$2,693,738,271	\$1,404,389,193	\$1,289,349,078
19828	P&C	Argonaut Midwest Ins Co	\$23,897,254	\$5,837,553	\$18,059,700
13900	P&C	ARI Ins Co	\$41,188,241	\$1,716,815	\$39,471,426
41459	P&C	Armed Forces Ins Exch	\$95,111,847	\$58,889,032	\$36,222,815
13374	P&C	Arrow Mut Liab Ins Co	\$37,395,451	\$14,122,307	\$23,273,144
23752	P&C	Ascot Ins Co	\$1,081,594,914	\$471,982,911	\$609,612,003



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30279	P&C	Ascot Surety & Cas Co	\$502,175,483	\$15,623,175	\$486,552,308
43460	P&C	Aspen Amer Ins Co	\$2,278,625,870	\$1,215,543,599	\$1,063,082,271
67423	L&H	Aspida Life Ins Co	\$3,080,854,588	\$2,728,828,800	\$352,025,788
11104	P&C	Associated Employers Ins Co	\$7,199,099	\$653,361	\$6,545,737
33758	P&C	Associated Industries of MA Mut Ins	\$851,747,105	\$453,450,615	\$398,296,490
30180	P&C	Assured Guar Inc	\$2,393,783,298	\$743,209,999	\$1,650,573,299
18287	P&C	Assured Guar Municipal Corp	\$5,438,772,330	\$2,792,527,830	\$2,646,244,500
71439	L&H	Assurity Life Ins Co	\$2,503,493,586	\$2,069,094,632	\$434,398,954
68039	L&H	Athene Ann & Life Assur Co of NY	\$5,248,337,211	\$4,958,336,571	\$290,000,640
61689	L&H	Athene Ann & Life Co	\$201,980,450,71 7	\$199,104,571,46 0	\$2,875,879,257
61492	L&H	Athene Annuity & Life Assur Co	\$36,619,934,363	\$33,476,303,489	\$3,143,630,874
23833	P&C	AtHome Ins Co	\$16,032,457	\$68,009	\$15,964,448
44326	P&C	Atlantic Charter Ins Co	\$154,380,896	\$84,929,585	\$69,451,311
27154	P&C	Atlantic Specialty Ins Co	\$4,215,546,381	\$3,334,794,932	\$880,751,449
22586	P&C	Atlantic States Ins Co	\$1,172,094,640	\$898,468,500	\$273,626,140
25422	P&C	Atradius Trade Credit Ins Co	\$242,606,557	\$86,561,990	\$156,044,567
89206	L&H	Augustar Life Assur Corp	\$3,302,051,789	\$3,045,359,906	\$256,691,884
67172	L&H	Augustar Life Ins Co	\$24,644,485,250	\$22,691,637,295	\$1,952,847,955
61190	L&H	Auto Owners Life Ins Co	\$4,633,970,638	\$4,048,576,887	\$585,393,751
12508	P&C	Auto Owners Specialty Ins Co	\$30,463,310	\$173,891	\$30,289,419
19062	P&C	Automobile Ins Co of Hartford CT	\$1,279,272,973	\$974,484,691	\$304,788,282
10367	P&C	Avemco Ins Co	\$85,382,991	\$45,492,010	\$39,890,981
60232	L&H	Axcelus Financial Life Ins Co	\$9,782,994,876	\$9,758,189,038	\$24,805,838
37273	P&C	Axis Ins Co	\$1,873,120,599	\$1,282,296,045	\$590,824,553
20370	P&C	AXIS Reins Co	\$4,228,451,793	\$3,165,012,086	\$1,063,439,707
15610	A&H	AXIS Specialty Ins Co	\$2,692,547,504	\$2,159,440,952	\$533,106,552
61212	L&H	Baltimore Life Ins Co	\$1,281,525,585	\$1,204,215,368	\$77,310,216
61239	L&H	Bankers Fidelity Life Ins Co	\$163,181,480	\$124,882,418	\$38,299,062
33162	P&C	Bankers Ins Co	\$115,006,614	\$70,403,190	\$44,603,425



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61263	L&H	Bankers Life & Cas Co	\$21,140,315,345	\$20,107,094,447	\$1,033,220,898
18279	P&C	Bankers Standard Ins Co	\$317,635,926	\$93,902,003	\$223,733,923
94250	L&H	Banner Life Ins Co	\$10,385,805,949	\$9,748,798,075	\$637,007,874
10966	P&C	Bar Plan Surety & Fidelity Co	\$5,332,382	\$161,544	\$5,170,838
19763	P&C	Bay State Ins Co	\$926,831,650	\$326,807,728	\$600,023,921
38245	P&C	BCS Ins Co	\$311,676,537	\$168,837,033	\$142,839,504
16510	P&C	Beazley Amer Ins Co Inc	\$16,529,824	\$9,496,454	\$7,033,370
37540	P&C	Beazley Ins Co Inc	\$1,142,560,706	\$813,731,742	\$328,828,964
41394	P&C	Benchmark Ins Co	\$1,119,581,449	\$906,271,785	\$213,309,664
61395	L&H	Beneficial Life Ins Co	\$1,808,356,383	\$1,601,322,202	\$207,034,181
15911	P&C	Berkley Cas Co	\$114,136,217	\$83,374,753	\$30,761,463
32603	P&C	Berkley Ins Co	\$29,299,652,694	\$20,523,514,428	\$8,776,138,266
64890	L&H	Berkley Life & Hlth Ins Co	\$657,654,924	\$212,093,993	\$445,560,931
38911	P&C	Berkley Natl Ins Co	\$229,044,075	\$139,698,586	\$89,345,489
29580	P&C	Berkley Regional Ins Co	\$950,914,663	\$78,505,477	\$872,409,185
13070	P&C	Berkshire Hathaway Assur Corp	\$1,755,801,163	\$261,361,662	\$1,494,439,501
10391	P&C	Berkshire Hathaway Direct Ins Co	\$645,192,261	\$433,938,615	\$211,253,647
20044	P&C	Berkshire Hathaway Homestate Ins Co	\$4,125,069,254	\$1,840,379,154	\$2,284,690,100
62345	L&H	Berkshire Hathaway Life Ins Co NE	\$24,129,022,046	\$13,621,452,470	\$10,507,569,576
22276	P&C	Berkshire Hathaway Specialty Ins Co	\$7,597,610,091	\$3,671,513,861	\$3,926,096,230
71714	L&H	Berkshire Life Ins Co of Amer	\$5,194,336,100	\$4,994,783,169	\$199,552,931
62383	L&H	Bestow Life Ins Co	\$91,181,009	\$83,876,868	\$7,304,141
20095	P&C	BITCO Gen Ins Corp	\$1,155,474,765	\$827,178,755	\$328,296,010
20109	P&C	BITCO Natl Ins Co	\$193,109,590	\$104,955,577	\$88,154,013
26611	P&C	Blackboard Ins Co	\$69,699,529	\$44,963,777	\$24,735,753
22250	P&C	BlueShore Ins Co	\$187,468,452	\$116,922,606	\$70,545,846
27081	P&C	Bond Safeguard Ins Co	\$44,778,767	\$1,066,512	\$43,712,255
13203	P&C	Boston Medical Center Hlth Plan Inc	\$1,770,736,291	\$1,042,017,241	\$728,719,050
61476	L&H	Boston Mut Life Ins Co	\$1,663,805,853	\$1,398,596,093	\$265,209,760



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12372	P&C	BrickStreet Mut Ins Co	\$2,699,710,245	\$1,552,016,398	\$1,147,693,846
87726	L&H	Bighthouse Life Ins Co	\$189,265,213,629	\$184,642,469,713	\$4,622,743,916
19658	P&C	Bristol W Ins Co	\$255,703,040	\$186,042,546	\$69,660,494
13528	P&C	Brotherhood Mut Ins Co	\$1,109,163,617	\$801,761,467	\$307,402,150
14380	P&C	Build Amer Mut Assur Co	\$500,022,375	\$230,693,566	\$269,328,809
15385	P&C	Bureau Veritas Inspection & Ins Co	\$13,984,804	\$4,497,745	\$9,487,059
20117	P&C	California Cas Ind Exch	\$590,231,188	\$468,152,456	\$122,078,732
19771	P&C	Cambridge Mut Fire Ins Co	\$1,434,500,861	\$634,153,270	\$800,347,590
36340	P&C	Camico Mut Ins Co	\$109,298,222	\$62,261,738	\$47,036,484
76694	A&H	Canada Life Reins Co	\$51,854,794	\$17,310,516	\$34,544,278
10464	P&C	Canal Ins Co	\$1,207,046,756	\$709,096,411	\$497,950,345
10472	P&C	Capitol Ind Corp	\$686,418,404	\$409,544,041	\$276,874,363
61581	L&H	Capitol Life Ins Co	\$795,715,816	\$735,470,568	\$60,245,248
12567	P&C	Care Improvement Plus S Central Ins	\$9,259,654,456	\$4,715,068,417	\$4,544,586,039
10510	P&C	Carolina Cas Ins Co	\$306,088,495	\$190,306,136	\$115,782,358
25950	P&C	Casco Ind Co	\$46,669,493	\$28,838,763	\$17,830,730
11255	P&C	Caterpillar Ins Co	\$1,254,444,265	\$636,534,929	\$617,909,336
58130	FRA T	Catholic Assn of Foresters	\$9,822,558	\$6,799,821	\$3,022,737
56030	FRA T	Catholic Financial Life	\$1,731,339,775	\$1,592,976,408	\$138,363,367
57487	FRA T	Catholic Order of Foresters	\$1,244,631,170	\$1,181,647,090	\$62,984,080
19518	P&C	Catlin Ins Co	\$80,348,323	\$10,211,143	\$70,137,180
20273	P&C	Cedar Ins Co	\$17,253,814	\$3,697,226	\$13,556,588
80799	L&H	Celtic Ins Co	\$3,668,719,238	\$2,449,360,968	\$1,219,358,270
11499	P&C	Censtat Cas Co	\$28,902,642	\$4,276,447	\$24,626,194
20230	P&C	Central Mut Ins Co	\$2,082,250,390	\$1,037,235,162	\$1,045,015,229
61751	L&H	Central States H & L Co of Omaha	\$410,872,904	\$213,922,438	\$196,950,466
34274	P&C	Central States Ind Co of Omaha	\$789,388,231	\$100,330,898	\$689,057,336



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34649	P&C	Centre Ins Co	\$24,461,786	\$14,072,284	\$10,389,502
80896	A&H	Centre Life Ins Co	\$1,300,645,005	\$1,230,753,185	\$69,891,820
42765	P&C	Centurion Cas Co	\$10,471,490	\$1,220,183	\$9,251,307
20710	P&C	Century Ind Co	\$631,916,287	\$606,916,287	\$25,000,000
10006	P&C	Cerity Ins Co	\$161,998,572	\$104,547,170	\$57,451,402
25615	P&C	Charter Oak Fire Ins Co	\$1,204,444,165	\$956,373,549	\$248,070,615
61832	L&H	Chesapeake Life Ins Co	\$273,792,093	\$185,951,528	\$87,840,565
22810	P&C	Chicago Ins Co	\$80,783,607	\$4,795,030	\$75,988,577
50229	Title	Chicago Title Ins Co	\$1,499,872,234	\$847,758,857	\$652,113,377
16356	P&C	Chiron Ins Co	\$23,669,546	\$8,619,924	\$15,049,622
12777	P&C	Chubb Ind Ins Co	\$292,131,088	\$105,616,720	\$186,514,368
10052	P&C	Chubb Natl Ins Co	\$318,366,538	\$118,926,213	\$199,440,325
61875	L&H	Church Life Ins Corp	\$209,540,158	\$131,146,487	\$78,393,672
18767	P&C	Church Mut Ins Co S I	\$2,158,859,137	\$1,844,414,819	\$314,444,318
67369	L&H	Cigna Hlth & Life Ins Co	\$16,394,697,824	\$9,273,624,974	\$7,121,072,850
22004	P&C	CIM Ins Corp	\$17,257,998	\$154,542	\$17,103,456
31534	P&C	Citizens Ins Co of Amer	\$1,818,759,114	\$1,220,028,429	\$598,730,685
61921	L&H	Citizens Security Life Ins Co	\$45,558,807	\$17,171,879	\$28,386,928
41335	P&C	City Natl Ins Co	\$36,377,166	\$15,333,416	\$21,043,750
20532	P&C	Clarendon Natl Ins Co	\$768,337,299	\$523,165,112	\$245,172,187
28860	P&C	Clear Blue Ins Co	\$312,116,265	\$142,909,419	\$169,206,846
78301	A&H	Clear Spring Hlth Ins Co	\$565,589,511	\$521,019,177	\$44,570,334
83607	L&H	Clear Spring Life & Ann Co	\$15,504,845,386	\$14,343,310,595	\$1,161,534,791
15563	P&C	Clear Spring Prop & Cas Co	\$658,474,855	\$463,558,517	\$194,916,337
16524	P&C	Clearcover Ins Co	\$149,099,206	\$123,057,294	\$26,041,912
33480	P&C	Clermont Ins Co	\$29,889,077	\$3,782,735	\$26,106,342
93432	L&H	CM Life Ins Co	\$7,544,622,345	\$5,639,479,524	\$1,905,142,821
12356	P&C	CM Regent Ins Co	\$154,828,619	\$26,211,786	\$128,616,832
62626	L&H	CMFG Life Ins Co	\$28,399,854,947	\$25,447,083,563	\$2,952,771,383
18686	P&C	Co Operative Ins Cos	\$190,752,254	\$93,128,353	\$97,623,901
29530	P&C	Coalition Ins Co	\$73,817,810	\$22,989,101	\$50,828,709



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31887	P&C	Coface N Amer Ins Co	\$179,735,090	\$113,390,847	\$66,344,243
36552	P&C	Coliseum Reins Co	\$254,514,599	\$92,938,486	\$161,576,113
62049	L&H	Colonial Life & Accident Ins Co	\$3,807,197,561	\$3,325,289,446	\$481,908,115
62065	L&H	Colonial Penn Life Ins Co	\$941,389,688	\$842,275,293	\$99,114,395
10758	P&C	Colonial Surety Co	\$108,269,487	\$38,345,071	\$69,924,417
36927	P&C	Colony Specialty Ins Co	\$96,762,138	\$70,448,052	\$26,314,086
76023	L&H	Columbian Life Ins Co	\$328,096,458	\$318,524,017	\$9,572,441
62103	L&H	Columbian Mut Life Ins Co	\$1,422,756,553	\$1,393,557,618	\$29,198,934
99937	L&H	Columbus Life Ins Co	\$4,583,656,125	\$4,174,064,520	\$409,591,605
62146	L&H	Combined Ins Co of Amer	\$2,534,406,235	\$2,284,800,310	\$249,605,925
19410	P&C	Commerce & Industry Ins Co	\$1,867,132,850	\$1,398,641,946	\$468,490,904
34754	P&C	Commerce Ins Co	\$2,088,116,678	\$1,527,160,148	\$560,956,530
81426	A&H	Commercial Travelers Life Ins Co	\$8,508,978	\$694,795	\$7,814,183
84824	L&H	Commonwealth Ann & Life Ins Co	\$77,374,758,706	\$73,060,786,754	\$4,313,971,952
50083	Title	Commonwealth Land Title Ins Co	\$555,209,245	\$259,117,458	\$296,091,787
77828	L&H	Companion Life Ins Company	\$712,030,840	\$265,516,891	\$446,513,949
21989	P&C	Compass Ins Co	\$4,507,042	\$1,632,298	\$2,874,744
10891	P&C	Concert Ins Co	\$54,374,827	\$23,346,361	\$31,028,466
11209	P&C	Connecticare Ins Co Inc	\$262,052,234	\$123,467,568	\$138,584,666
51268	Title	Connecticut Attorneys Title Ins Co	\$93,606,831	\$53,108,534	\$40,498,297
62308	L&H	Connecticut Gen Life Ins Co	\$21,502,837,901	\$13,650,210,878	\$7,852,627,023
23795	P&C	Consolidated Natl Ins Co	\$15,752,110	\$7,638,687	\$8,113,423
32190	P&C	Constitution Ins Co	\$39,446,390	\$17,787,654	\$21,658,736
71730	L&H	Continental Amer Ins Co	\$1,336,740,309	\$938,954,816	\$397,785,493
20443	P&C	Continental Cas Co	\$47,813,336,050	\$36,867,097,809	\$10,946,238,241
71404	L&H	Continental Gen Ins Co	\$4,735,603,096	\$4,168,602,975	\$567,000,121
28258	P&C	Continental Ind Co	\$739,782,656	\$622,173,103	\$117,609,553
35289	P&C	Continental Ins Co	\$2,108,308,726	\$156,699,899	\$1,951,608,827
68500	L&H	Continental Life Ins Co Brentwood	\$708,258,492	\$283,139,296	\$425,119,196



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10804	P&C	Continental Western Ins Co	\$201,592,231	\$93,516,310	\$108,075,920
37206	P&C	Contractors Bonding & Ins Co	\$261,796,126	\$142,970,658	\$118,825,468
10499	P&C	CorePointe Ins Co	\$28,662,849	\$1,930,360	\$26,732,490
68365	L&H	Corporate Solutions Life Reins Co	\$21,662,093,685	\$20,232,577,699	\$1,429,515,986
20990	P&C	Country Mut Ins Co	\$6,881,572,024	\$3,411,207,081	\$3,470,364,942
10022	P&C	Countryway Ins Co	\$41,138,215	\$12,286,048	\$28,852,167
26492	P&C	Courtesy Ins Co	\$1,275,884,527	\$634,352,795	\$641,531,733
10062	P&C	Covenant Ins Co	\$122,392,068	\$79,908,861	\$42,483,207
81973	L&H	Coventry Hlth & Life Ins Co	\$1,067,828,798	\$350,295,809	\$717,532,989
18961	P&C	Crestbrook Ins Co	\$271,705,308	\$191,857,339	\$79,847,969
16070	P&C	Cronus Ins Co	\$61,409,626	\$12,061,445	\$49,348,181
31348	P&C	Crum & Forster Ind Co	\$93,969,885	\$65,310,529	\$28,659,356
42471	P&C	Crum & Forster Ins Co	\$92,504,778	\$62,785,877	\$29,718,901
82880	L&H	CSI Life Ins Co	\$24,084,063	\$5,056,663	\$19,027,399
10847	P&C	Cumis Ins Society Inc	\$2,803,022,523	\$1,699,351,265	\$1,103,671,259
21164	P&C	Dairyland Ins Co	\$1,723,565,436	\$1,263,267,275	\$460,298,161
16623	P&C	Dairyland Natl Ins Co	\$16,038,710	\$278,167	\$15,760,543
37346	P&C	Danbury Ins Co	\$14,291,497	\$7,081,204	\$7,210,293
16705	P&C	Dealers Assur Co	\$330,512,023	\$201,639,539	\$128,872,484
71129	L&H	Dearborn Life Ins Co	\$1,224,578,895	\$757,384,923	\$467,193,972
62634	L&H	Delaware Amer Life Ins Co	\$110,362,091	\$47,889,085	\$62,473,006
17466	L&H	Delaware Life & Ann Co	\$142,491,645	\$126,462,344	\$16,029,301
79065	L&H	Delaware Life Ins Co	\$46,090,864,755	\$43,528,616,318	\$2,562,248,437
12307	P&C	DentaQuest USA Ins Co Inc	\$359,456,296	\$90,790,594	\$268,665,702
73474	L&H	Dentegra Ins Co	\$164,978,785	\$78,830,676	\$86,148,109
12718	P&C	Developers Surety & Ind Co	\$738,831,904	\$577,883,029	\$160,948,876
42048	P&C	Diamond State Ins Co	\$236,041,712	\$165,621,957	\$70,419,755
34711	P&C	Digital Advantage Ins Co	\$223,854,271	\$181,654,337	\$42,199,934
97705	L&H	Direct Gen Life Ins Co	\$19,994,531	\$14,770,565	\$5,223,966
34495	P&C	Doctors Co An Interins Exch	\$5,234,374,785	\$2,357,611,515	\$2,876,763,270
50130	Title	Doma Title Ins Inc	\$144,981,112	\$95,122,367	\$49,858,745



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13692	P&C	Donegal Mut Ins Co	\$712,768,798	\$348,606,195	\$364,162,603
13706	P&C	Dorchester Mut Ins Co	\$132,925,590	\$66,019,305	\$66,906,285
13183	P&C	Eagle Life Ins Co	\$3,860,232,128	\$3,559,570,120	\$300,662,008
13019	P&C	Eastern Advantage Assur Co	\$69,759,605	\$56,969,152	\$12,790,453
10724	P&C	Eastern Alliance Ins Co	\$316,571,495	\$238,950,185	\$77,621,310
14702	P&C	Eastguard Ins Co	\$382,181,726	\$279,277,115	\$102,904,611
22926	P&C	Economy Fire & Cas Co	\$427,711,174	\$87,876,810	\$339,834,364
21261	P&C	Electric Ins Co	\$919,461,013	\$583,336,303	\$336,124,709
13688	P&C	Elephant Ins Co	\$254,687,463	\$201,251,171	\$53,436,292
85561	L&H	Elips Life Ins Co	\$66,091,278	\$14,328,396	\$51,762,882
12747	P&C	Elixir Ins Co	\$546,826,421	\$489,899,982	\$56,926,439
62928	L&H	EMC Natl Life Co	\$771,476,887	\$666,481,251	\$104,995,634
25186	P&C	EMC Prop & Cas Ins Co	\$20,537,362	\$309,586	\$20,227,776
21407	P&C	Emcasco Ins Co	\$171,754,385	\$3,048,963	\$168,705,422
88595	A&H	Empheysis Ins Co	\$86,234,822	\$27,939,840	\$58,294,983
21326	P&C	Empire Fire & Marine Ins Co	\$47,509,519	\$9,011,616	\$38,497,903
25402	P&C	Employers Assur Co	\$809,737,248	\$585,222,881	\$224,514,367
11512	P&C	Employers Compensation Ins Co	\$605,608,995	\$386,737,404	\$218,871,591
10640	P&C	Employers Ins Co of NV	\$359,788,299	\$109,382,866	\$250,405,433
21458	P&C	Employers Ins Co of Wausau	\$8,698,430,361	\$6,863,906,238	\$1,834,524,123
21415	P&C	Employers Mut Cas Co	\$5,330,149,439	\$3,759,805,972	\$1,570,343,467
10346	P&C	Employers Preferred Ins Co	\$1,123,774,570	\$891,611,354	\$232,163,216
68276	L&H	Employers Reassur Corp	\$29,928,979,152	\$26,763,450,882	\$3,165,528,272
93629	L&H	Empower Ann Ins Co	\$92,005,792,594	\$91,068,627,605	\$937,164,989
68322	L&H	Empower Ann Ins Co of Amer	\$72,153,032,779	\$68,309,756,989	\$3,843,275,790
21350	P&C	EmPRO Ins Co	\$487,322,657	\$375,003,977	\$112,318,681
37095	P&C	Enact Financial Assur Corp	\$10,260,999	\$53,926	\$10,207,073
38458	P&C	Enact Mortgage Ins Corp	\$5,753,361,461	\$4,813,796,311	\$939,565,150
15130	P&C	Encompass Ind Co	\$10,612,722	\$2,275,268	\$8,337,454
10071	P&C	Encompass Ins Co of Amer	\$8,530,587	\$394,071	\$8,136,516
66311	L&H	Encova Life Ins Co	\$565,182,190	\$506,581,537	\$58,600,653



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10641	P&C	Endurance Amer Ins Co	\$1,324,174,131	\$220,949,626	\$1,103,224,505
11551	P&C	Endurance Assur Corp	\$17,439,061,397	\$13,049,163,803	\$4,389,897,594
71323	L&H	Entrada Life Ins Co	\$8,914,891	\$707,034	\$8,207,857
62880	L&H	Equitable Financial Life & Ann Co	\$560,241,524	\$414,980,133	\$145,261,391
62944	L&H	Equitable Financial Life Ins Co	\$226,696,312,821	\$224,996,976,690	\$1,699,336,131
78077	L&H	Equitable Financial Life Ins Co of A	\$32,491,079,858	\$28,082,588,633	\$4,408,491,225
62510	L&H	Equitrust Life Ins Co	\$27,192,992,565	\$24,774,619,564	\$2,418,373,001
13634	P&C	Essent Guar Inc	\$3,637,249,755	\$2,633,145,453	\$1,004,104,302
37915	P&C	Essentia Ins Co	\$158,391,097	\$124,098,257	\$34,292,840
25712	P&C	Esurance Ins Co	\$204,325,655	\$47,794,624	\$156,531,031
30210	P&C	Esurance Prop & Cas Ins Co	\$168,651,424	\$139,927,745	\$28,723,679
20516	P&C	Euler Hermes N Amer Ins Co	\$1,116,165,939	\$780,191,133	\$335,974,806
16044	P&C	Everest Denali Ins Co	\$192,134,150	\$175,875,312	\$16,258,838
10120	P&C	Everest Natl Ins Co	\$1,561,100,320	\$1,356,326,460	\$204,773,860
16045	P&C	Everest Premier Ins Co	\$247,660,745	\$225,143,593	\$22,517,152
26921	P&C	Everest Reins Co	\$26,275,868,394	\$19,312,504,745	\$6,963,363,649
12750	P&C	Evergreen Natl Ind Co	\$66,919,444	\$21,644,065	\$45,275,379
70866	L&H	Everlake Assur Co	\$120,735,440	\$71,090,596	\$49,644,844
60186	L&H	Everlake Life Ins Co	\$25,776,513,527	\$23,938,745,362	\$1,837,768,165
97241	L&H	Everly Life Ins Co	\$448,080,826	\$382,215,458	\$65,865,368
24961	P&C	Everspan Ins Co	\$97,739,885	\$42,818,698	\$54,921,187
10003	P&C	Excess Share Ins Corp	\$90,581,568	\$64,817,829	\$25,763,739
35181	P&C	Executive Risk Ind Inc	\$7,571,259,941	\$5,720,528,778	\$1,850,731,163
21482	P&C	Factory Mut Ins Co	\$29,272,851,760	\$7,932,752,023	\$21,340,099,737
35157	P&C	Fair Amer Ins & Reins Co	\$299,566,643	\$88,856,073	\$210,710,570
95541	A&H	Fallon Community Health Plan Inc.	\$753,165,182	\$524,247,724	\$228,917,458
31925	P&C	Falls Lake Natl Ins Co	\$2,221,881,446	\$1,988,582,957	\$233,298,489
77968	L&H	Family Heritage Life Ins Co of Amer	\$1,893,377,625	\$1,733,440,768	\$159,936,857
63053	L&H	Family Life Ins Co	\$136,389,675	\$106,004,662	\$30,385,013



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13803	P&C	Farm Family Cas Ins Co	\$1,867,035,301	\$1,046,634,316	\$820,400,985
25321	P&C	Farmers Direct Prop & Cas Ins Co	\$76,140,535	\$22,611,336	\$53,529,199
34339	P&C	Farmers Grp Prop & Cas Ins Co	\$325,550,271	\$37,387,207	\$288,163,064
21652	P&C	Farmers Ins Exch	\$23,677,662,493	\$19,227,416,775	\$4,450,245,718
13897	P&C	Farmers Mut Hail Ins Co of IA	\$1,158,367,764	\$686,887,592	\$471,480,172
63177	L&H	Farmers New World Life Ins Co	\$2,299,310,053	\$1,771,951,778	\$527,358,275
26298	P&C	Farmers Prop & Cas Ins Co	\$5,095,753,396	\$2,711,272,006	\$2,384,481,390
41483	P&C	Farmington Cas Co	\$1,328,820,685	\$1,039,587,173	\$289,233,513
10178	P&C	FCCI Ins Co	\$2,734,456,608	\$1,826,031,504	\$908,425,104
20281	P&C	Federal Ins Co	\$20,116,355,300	\$15,304,683,334	\$4,811,671,966
63223	L&H	Federal Life Ins Co	\$319,335,507	\$263,716,696	\$55,618,811
63258	L&H	Federated Life Ins Co	\$2,717,568,408	\$2,066,547,267	\$651,021,142
13935	P&C	Federated Mut Ins Co	\$9,637,824,824	\$4,538,532,152	\$5,099,292,672
16024	P&C	Federated Reserve Ins Co	\$175,467,598	\$99,807,335	\$75,660,263
11118	P&C	Federated Rural Electric Ins Exch	\$707,694,378	\$437,089,901	\$270,604,477
28304	P&C	Federated Serv Ins Co	\$638,615,831	\$299,644,615	\$338,971,215
39306	P&C	Fidelity & Deposit Co of MD	\$300,750,002	\$80,115,362	\$220,634,640
35386	P&C	Fidelity & Guar Ins Co	\$45,157,994	\$26,187,859	\$18,970,134
25879	P&C	Fidelity & Guar Ins Underwriters Inc	\$171,526,251	\$76,755,961	\$94,770,290
63274	L&H	Fidelity & Guar Life Ins Co	\$56,365,632,169	\$54,356,158,763	\$2,009,473,406
93696	L&H	Fidelity Investments Life Ins Co	\$41,294,687,594	\$40,279,754,342	\$1,014,933,252
63290	L&H	Fidelity Life Assn, A Legal Reserve L	\$421,445,826	\$327,096,535	\$94,349,291
51586	Title	Fidelity Natl Title Ins Co	\$1,323,070,346	\$792,287,590	\$530,782,756
17136	P&C	Fidelity Security Assur Co	\$15,666,849	\$180,819	\$15,486,029
71870	L&H	Fidelity Security Life Ins Co	\$989,148,471	\$641,184,931	\$347,963,538
21660	P&C	Fire Ins Exch	\$3,241,919,202	\$2,332,319,718	\$909,599,483
21873	P&C	Firemans Fund Ins Co	\$2,130,423,493	\$747,295,785	\$1,383,127,708
21784	P&C	Firemens Ins Co of Washington DC	\$118,847,271	\$81,110,566	\$37,736,704
69140	L&H	First Allmerica Fin Life Ins Co	\$15,651,384,012	\$15,516,011,708	\$135,372,304



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37710	P&C	First Amer Prop & Cas Ins Co	\$32,452,501	\$12,083,685	\$20,368,816
51624	Title	First Amer Title Guar Co	\$103,225,272	\$26,490,375	\$76,734,897
50814	Title	First Amer Title Ins Co	\$3,368,994,026	\$1,895,769,304	\$1,473,224,722
29980	P&C	First Colonial Ins Co	\$296,319,967	\$164,018,675	\$132,301,292
11177	P&C	First Fin Ins Co	\$742,549,040	\$191,801,960	\$550,747,080
90328	L&H	First Hlth Life & Hlth Ins Co	\$202,795,505	\$169,006,518	\$33,788,987
33588	P&C	First Liberty Ins Corp	\$20,778,026	\$568,228	\$20,209,798
14240	P&C	First Natl Title Ins Co	\$72,868,814	\$35,377,218	\$37,491,596
67652	L&H	First Penn Pacific Life Ins Co	\$1,049,541,104	\$946,631,768	\$102,909,336
27626	P&C	Firstcomp Ins Co	\$264,813,018	\$196,535,010	\$68,278,008
13943	P&C	Fitchburg Mut Ins Co	\$186,859,647	\$92,402,677	\$94,456,969
13978	P&C	Florists Mut Ins Co	\$160,233,383	\$123,117,859	\$37,115,525
11185	P&C	Foremost Ins Co Grand Rapids MI	\$3,730,435,621	\$1,764,372,647	\$1,966,062,974
11800	P&C	Foremost Prop & Cas Ins Co	\$78,209,828	\$57,987,120	\$20,222,708
41513	P&C	Foremost Signature Ins Co	\$34,293,460	\$13,037,395	\$21,256,065
91642	L&H	Forethought Life Ins Co	\$57,338,427,615	\$54,487,530,176	\$2,850,897,439
13293	P&C	Forge Ins Co	\$60,145,685	\$23,694,883	\$36,450,801
26794	P&C	Fortitude Cas Ins Co	\$8,090,451	\$10,671	\$8,079,780
86630	L&H	Fortitude Life Ins & Ann Co	\$32,594,620,649	\$31,844,218,379	\$750,402,270
10801	P&C	Fortress Ins Co	\$167,802,951	\$85,007,910	\$82,795,041
11600	P&C	Frank Winston Crum Ins Co	\$252,114,132	\$191,406,981	\$60,707,151
13986	P&C	Frankenmuth Ins Co	\$1,835,584,935	\$1,040,624,397	\$794,960,539
22209	P&C	Freedom Specialty Ins Co	\$85,419,811	\$59,752,106	\$25,667,705
85286	L&H	Fresenius Hlth Plans Ins Co	\$7,942,153	\$331,272	\$7,610,881
99775	L&H	Funeral Directors Life Ins Co	\$2,111,374,495	\$1,937,646,758	\$173,727,737
15691	L&H	Gainbridge Life Ins Co	\$177,442,663	\$117,401,502	\$60,041,161
63657	L&H	Garden State Life Ins Co	\$65,906,302	\$42,492,589	\$23,413,713
21253	P&C	Garrison Prop & Cas Ins Co	\$4,838,321,802	\$3,406,436,481	\$1,431,885,322
28339	P&C	Gateway Ins Co	\$65,908,623	\$62,843,162	\$3,065,461
56685	FRA T	GBU Financial Life	\$4,426,033,902	\$4,123,729,414	\$302,304,489



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14138	P&C	GEICO Advantage Ins Co	\$165,634,293	\$590,571	\$165,043,723
41491	P&C	Geico Cas Co	\$328,689,114	\$6,463,520	\$322,225,592
14139	P&C	GEICO Choice Ins Co	\$135,991,998	\$268,521	\$135,723,477
35882	P&C	Geico Gen Ins Co	\$20,142,316,023	\$10,737,959,118	\$9,404,356,903
22055	P&C	Geico Ind Co	\$6,203,908,128	\$1,008,656,260	\$5,195,251,867
37923	P&C	GEICO Marine Ins Co	\$40,919,941	\$18,448,523	\$22,471,418
14137	P&C	GEICO Secure Ins Co	\$72,344,893	\$9,746,152	\$62,598,741
24414	P&C	General Cas Co of WI	\$1,778,213,702	\$1,446,965,205	\$331,248,497
22039	P&C	General Reins Corp	\$24,059,009,282	\$9,589,879,896	\$14,469,129,386
39322	P&C	General Security Natl Ins Co	\$335,480,365	\$144,223,524	\$191,256,841
11967	P&C	General Star Natl Ins Co	\$211,285,784	\$68,641,120	\$142,644,664
11231	P&C	Generali Us Branch	\$765,683,941	\$520,715,486	\$244,968,455
38962	P&C	Genesis Ins Co	\$168,277,747	\$72,983,248	\$95,294,499
65536	L&H	Genworth Life & Ann Ins Co	\$17,133,904,904	\$16,238,877,445	\$895,027,459
70025	L&H	Genworth Life Ins Co	\$40,924,976,197	\$37,565,805,131	\$3,359,171,066
70939	L&H	Gerber Life Ins Co	\$5,945,569,387	\$5,296,867,598	\$648,701,789
12254	P&C	Glencar Ins Co	\$215,723,562	\$154,792,799	\$60,930,763
21032	P&C	Global Reins Corp of Amer	\$136,130,911	\$65,752,030	\$70,378,881
91472	L&H	Globe Life & Accident Ins Co	\$5,551,711,186	\$5,144,364,433	\$407,346,753
42897	P&C	GM Natl Ins Co	\$66,020,447	\$16,635,545	\$49,384,902
62286	L&H	Golden Rule Ins Co	\$570,156,563	\$259,856,805	\$310,299,758
22063	P&C	Government Employees Ins Co	\$75,608,881,897	\$28,576,886,381	\$47,031,995,517
63967	L&H	Government Personnel Mut Life Ins Co	\$773,649,914	\$692,464,764	\$81,185,150
22098	P&C	Grain Dealers Mut Ins Co	\$28,744,474	\$10,529,138	\$18,215,336
14095	P&C	Granite Mut Ins Co	\$5,077,518	\$9,540	\$5,067,978
26310	P&C	Granite Re Inc	\$160,828,090	\$102,193,227	\$58,634,864
14226	P&C	Granite State Hlth Plan Inc	\$114,945,272	\$71,463,187	\$43,482,085
93521	L&H	Granular Ins Co	\$454,384,902	\$199,776,314	\$254,608,588
25984	P&C	Graphic Arts Mut Ins Co	\$229,776,354	\$138,847,975	\$90,928,379
36307	P&C	Gray Ins Co	\$511,846,489	\$293,773,670	\$218,072,819
26832	P&C	Great Amer Alliance Ins Co	\$30,918,662	\$16,858	\$30,901,804



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26344	P&C	Great Amer Assur Co	\$25,800,035	\$19,489	\$25,780,545
16691	P&C	Great Amer Ins Co	\$12,791,459,387	\$9,604,213,759	\$3,187,245,627
22136	P&C	Great Amer Ins Co of NY	\$258,359,806	\$112	\$258,359,694
31135	P&C	Great Amer Security Ins Co	\$16,541,661	\$24,248	\$16,517,413
33723	P&C	Great Amer Spirit Ins Co	\$19,259,216	\$20,876	\$19,238,340
25224	P&C	Great Divide Ins Co	\$235,670,575	\$115,922,529	\$119,748,046
14003	P&C	Great Falls Ins Co	\$7,275,447	\$915,248	\$6,360,199
18694	P&C	Great Midwest Ins Co	\$537,055,142	\$228,386,879	\$308,668,262
20303	P&C	Great Northern Ins Co	\$630,992,160	\$197,195,485	\$433,796,675
12982	P&C	Great Plains Cas Inc	\$38,125,306	\$5,312,225	\$32,813,081
90212	L&H	Great Southern Life Ins Co	\$167,163,409	\$139,777,558	\$27,385,851
11371	P&C	Great West Cas Co	\$2,872,645,882	\$2,063,677,708	\$808,968,174
71480	L&H	Great Western Ins Co	\$1,013,295,393	\$962,384,634	\$50,910,759
17155	P&C	Greater Mid Atlantic Ind Co	\$10,376,575	\$22,261	\$10,354,314
17154	P&C	Greater Midwestern Ind Co	\$10,378,704	\$22,117	\$10,356,587
22187	P&C	Greater NY Mut Ins Co	\$2,492,336,758	\$1,648,323,942	\$844,012,816
20680	P&C	Green Mountain Ins Co Inc	\$17,689,753	\$620,121	\$17,069,632
22322	P&C	Greenwich Ins Co	\$14,397,437,385	\$10,759,094,345	\$3,638,343,040
43974	P&C	Greenwood Ins Co	\$16,181,606	\$7,599,388	\$8,582,218
10019	P&C	Greystone Ins Co	\$115,171,282	\$4,671,344	\$110,499,938
36650	P&C	Guarantee Co of N Amer USA	\$20,207,093	\$67,765	\$20,139,328
64211	L&H	Guarantee Trust Life Ins Co	\$874,760,504	\$682,385,150	\$192,375,354
64238	L&H	Guaranty Income Life Ins Co	\$6,742,562,825	\$6,346,495,964	\$396,066,861
78778	L&H	Guardian Ins & Ann Co Inc	\$11,793,122,708	\$11,309,572,105	\$483,550,604
64246	L&H	Guardian Life Ins Co of Amer	\$80,266,182,988	\$71,193,824,441	\$9,072,358,547
42803	P&C	GuideOne Elite Ins Co	\$33,244,281	\$4,940,852	\$28,303,429
15032	P&C	GuideOne Ins Co	\$1,533,685,892	\$1,001,510,367	\$532,175,525
14559	P&C	GuideOne Specialty Ins Co	\$296,476,848	\$227,139,893	\$69,336,955
34037	P&C	Hallmark Ins Co	\$250,555,310	\$234,893,861	\$15,661,449
26433	P&C	Harco Natl Ins Co	\$1,464,270,412	\$608,791,740	\$855,478,672
23582	P&C	Harleysville Ins Co	\$132,729,443	\$81,239,751	\$51,489,692



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35696	P&C	Harleysville Preferred Ins Co	\$74,010,617	\$22,069,780	\$51,940,837
26182	P&C	Harleysville Worcester Ins Co	\$103,409,192	\$46,889,327	\$56,519,865
22357	P&C	Hartford Accident & Ind Co	\$13,432,465,620	\$10,041,160,732	\$3,391,304,888
29424	P&C	Hartford Cas Ins Co	\$2,600,178,701	\$1,687,299,849	\$912,878,852
19682	P&C	Hartford Fire Ins Co	\$26,682,417,633	\$14,696,352,969	\$11,986,064,664
37478	P&C	Hartford Ins Co of The Midwest	\$601,350,019	\$153,332,273	\$448,017,746
70815	L&H	Hartford Life & Accident Ins Co	\$13,059,066,477	\$10,310,588,534	\$2,748,477,943
11452	P&C	Hartford Steam Boil Inspec & Ins Co	\$2,231,158,473	\$1,437,960,481	\$793,197,992
29890	P&C	Hartford Steam Boil Inspec Ins Co CT	\$15,691,122	\$2,339,652	\$13,351,470
30104	P&C	Hartford Underwriters Ins Co	\$1,838,277,060	\$1,225,457,338	\$612,819,722
96717	HMO	Harvard Pilgrim Health Care New Eng	\$154,239,238	\$104,349,144	\$49,890,094
92711	L&H	HCC Life Ins Co	\$1,670,694,519	\$876,928,057	\$793,766,462
41343	P&C	HDI Global Ins Co	\$965,030,639	\$579,910,280	\$385,120,359
14265	P&C	HDI Global Select Ins Co	\$9,102,249	\$3,703	\$9,098,546
66141	L&H	Health Net Life Ins Co	\$560,359,889	\$170,732,356	\$389,627,533
12902	P&C	Healthspring Life & Hlth Ins Co Inc	\$1,180,410,297	\$749,045,883	\$431,364,414
39527	P&C	Heritage Ind Co	\$20,507,159	\$61,682	\$20,445,477
64394	L&H	Heritage Life Ins Co	\$8,282,234,521	\$7,396,632,416	\$885,602,104
14192	P&C	Hingham Mut Fire Ins Co	\$70,748,081	\$26,410,157	\$44,337,925
10200	P&C	Hiscox Ins Co Inc	\$1,787,363,617	\$1,289,195,912	\$498,167,705
93440	L&H	HM Life Ins Co	\$848,217,622	\$355,520,601	\$492,697,021
13927	P&C	Homesite Ins Co of The Midwest	\$1,354,957,366	\$1,248,696,876	\$106,260,490
64505	L&H	Homesteaders Life Co	\$3,862,379,799	\$3,668,679,588	\$193,700,211
22578	P&C	Horace Mann Ins Co	\$503,282,870	\$327,016,830	\$176,266,040
64513	L&H	Horace Mann Life Ins Co	\$8,969,861,766	\$8,511,091,233	\$458,770,532
22756	P&C	Horace Mann Prop & Cas Ins Co	\$313,516,963	\$200,282,198	\$113,234,765
14027	P&C	Hospitality Ins Co	\$10,117,477	\$2,235,550	\$7,881,927
10069	P&C	Housing Authority Prop, A Mut Co	\$300,470,800	\$98,276,279	\$202,194,521



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11206	P&C	Housing Enterprise Ins Co Inc	\$159,994,021	\$102,102,192	\$57,891,828
18975	A&H	HPHC Ins Co Inc	\$304,140,718	\$186,080,695	\$118,060,023
25054	P&C	Hudson Ins Co	\$2,372,912,991	\$1,693,025,036	\$679,887,955
60052	L&H	Humana Benefit Plan of IL Inc	\$1,317,761,693	\$637,909,736	\$679,851,957
73288	A&H	Humana Ins Co	\$11,451,119,382	\$6,185,178,956	\$5,265,940,426
70580	L&H	Humanadental Ins Co	\$406,133,148	\$196,367,968	\$209,765,179
91693	L&H	IA Amer Life Ins Co	\$316,018,297	\$156,209,155	\$159,809,142
69272	L&H	Ibexis Life and Annuity Company	\$684,455,508	\$596,140,971	\$88,314,537
97764	L&H	Idealife Ins Co	\$23,005,209	\$3,796,565	\$19,208,644
64580	L&H	Illinois Mut Life Ins Co	\$1,566,750,858	\$1,269,771,340	\$296,979,518
23817	P&C	Illinois Natl Ins Co	\$50,357,720	\$11,200,275	\$39,157,445
35408	P&C	Imperium Ins Co	\$741,414,034	\$410,952,860	\$330,461,174
11090	P&C	Incline Cas Co	\$334,509,564	\$252,632,951	\$81,876,613
43575	P&C	Indemnity Ins Co of North Amer	\$405,936,115	\$234,697,138	\$171,238,977
18468	P&C	Indemnity Natl Ins Co	\$335,960,751	\$221,713,445	\$114,247,307
26581	P&C	Independence Amer Ins Co	\$361,956,687	\$114,072,119	\$247,884,568
64602	L&H	Independence Life & Ann Co	\$3,278,775,945	\$3,068,168,227	\$210,607,718
58068	FRA T	Independent Order of Foresters Us Br	\$4,091,020,427	\$3,769,616,968	\$321,403,459
14406	P&C	Industrial Alliance Ins & Fin Serv I	\$332,508,686	\$312,689,422	\$19,819,264
12599	P&C	Infinity Standard Ins Co	\$5,866,261	\$78,724	\$5,787,537
22195	P&C	Insurance Co of Greater NY	\$79,116,720	\$232,924	\$78,883,796
22713	P&C	Insurance Co of N Amer	\$89,559,115	\$12,475,324	\$77,083,791
11162	P&C	Insurance Co of the South	\$126,666,789	\$80,055,925	\$46,610,865
19429	P&C	Insurance Co of The State Of PA	\$128,988,911	\$88,900,410	\$40,088,501
27847	P&C	Insurance Co of The West	\$5,426,926,062	\$3,856,910,242	\$1,570,015,819
29742	P&C	Integon Natl Ins Co	\$3,310,854,874	\$3,130,899,346	\$179,955,528
31488	P&C	Integon Preferred Ins Co	\$124,075,142	\$116,068,255	\$8,006,887
74780	L&H	Integrity Life Ins Co	\$9,057,180,212	\$7,729,686,029	\$1,327,494,183



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15598	P&C	Interins Exch Of The Automobile Club	\$15,949,531,274	\$6,736,033,268	\$9,213,498,006
11592	P&C	International Fidelity Ins Co	\$143,316,242	\$54,942,436	\$88,373,806
17182	P&C	Intrepid Cas Co	\$30,802,277	\$641,627	\$30,160,650
10749	P&C	Intrepid Ins Co	\$103,120,231	\$69,935,163	\$33,185,068
36153	P&C	Inverin Ins Co	\$7,866,328	\$89,206	\$7,777,123
64904	L&H	Investors Heritage Life Ins Co	\$2,480,956,139	\$2,296,477,408	\$184,478,731
63487	L&H	Investors Life Ins Co N Amer	\$453,978,909	\$419,858,269	\$34,120,640
50369	Title	Investors Title Ins Co	\$173,838,729	\$78,150,191	\$95,688,538
23647	P&C	Ironshore Ind Inc	\$251,475,481	\$147,173,429	\$104,302,052
32921	P&C	ISMIE Mut Ins Co	\$1,485,686,964	\$852,719,279	\$632,967,685
65056	L&H	Jackson Natl Life Ins Co	\$269,577,110,900	\$264,924,489,253	\$4,652,621,647
11630	P&C	Jefferson Ins Co	\$804,841,313	\$427,802,782	\$377,038,531
64017	L&H	Jefferson Natl Life Ins Co	\$10,934,473,143	\$10,792,605,253	\$141,867,890
16379	P&C	Jet Ins Co	\$25,827,402	\$13,229,275	\$12,598,127
14354	P&C	Jewelers Mut Ins Co S I	\$769,414,068	\$316,831,230	\$452,582,837
16116	P&C	JM Specialty Ins Co	\$17,286,699	\$313,068	\$16,973,630
65080	L&H	John Alden Life Ins Co	\$257,867,020	\$194,736,038	\$63,130,982
93610	L&H	John Hancock Life & Hlth Ins Co	\$18,101,848,440	\$16,565,870,571	\$1,535,977,869
65838	L&H	John Hancock Life Ins Co USA	\$253,098,853,765	\$241,683,580,545	\$11,415,273,220
65129	L&H	Kansas City Life Ins Co	\$3,250,491,032	\$2,972,866,190	\$277,624,840
10885	P&C	Key Risk Ins Co	\$90,980,155	\$55,474,353	\$35,505,802
13668	P&C	Kingstone Ins Co	\$250,231,943	\$187,547,969	\$62,683,974
13722	P&C	Knightbrook Ins Co	\$240,458,734	\$105,177,513	\$135,281,221
58033	FRA T	Knights Of Columbus	\$30,325,617,306	\$27,487,365,025	\$2,838,252,281
65242	L&H	Lafayette Life Ins Co	\$7,026,894,551	\$6,571,641,014	\$455,253,537
26077	P&C	Lancer Ins Co	\$742,418,238	\$501,492,760	\$240,925,478
37109	P&C	Landcar Cas Co	\$100,712,295	\$44,638,588	\$56,073,707
76503	A&H	Lasso Hlthcare Ins Co	\$16,362,596	\$8,692,968	\$7,669,628
16023	P&C	Lemonade Ins Co	\$522,547,700	\$387,235,121	\$135,312,579



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37940	P&C	Lexington Natl Ins Corp	\$137,238,237	\$117,251,713	\$19,986,524
68543	L&H	Liberty Bankers Life Ins Co	\$2,683,229,471	\$2,349,192,398	\$334,037,073
42404	P&C	Liberty Ins Corp	\$218,753,732	\$9,285,411	\$209,468,321
19917	P&C	Liberty Ins Underwriters Inc	\$291,094,318	\$185,652,060	\$105,442,258
23035	P&C	Liberty Mut Fire Ins Co	\$8,646,079,383	\$6,927,150,286	\$1,718,929,098
23043	P&C	Liberty Mut Ins Co	\$70,891,553,520	\$47,428,064,364	\$23,463,489,156
65331	L&H	Liberty Natl Life Ins Co	\$9,298,499,564	\$8,614,675,322	\$683,824,242
65498	L&H	Life Ins Co of N Amer	\$9,394,380,027	\$7,534,720,363	\$1,859,659,664
65528	L&H	Life Ins Co of The Southwest	\$32,742,547,599	\$30,433,770,655	\$2,308,776,944
97691	L&H	Life Of The South Ins Co	\$161,447,373	\$115,922,642	\$45,524,732
77720	A&H	LifeSecure Ins Co	\$695,034,053	\$633,194,690	\$61,839,363
65595	L&H	Lincoln Benefit Life Co	\$11,725,167,817	\$11,437,501,360	\$287,666,457
65927	L&H	Lincoln Heritage Life Ins Co	\$1,247,863,718	\$1,132,303,477	\$115,560,241
62057	L&H	Lincoln Life & Ann Co of NY	\$16,320,906,379	\$15,288,297,043	\$1,032,609,336
65676	L&H	Lincoln Natl Life Ins Co	\$277,076,645,697	\$269,247,130,283	\$7,829,515,414
40550	P&C	Lio Ins Co	\$159,447,692	\$55,291,089	\$104,156,603
36447	P&C	LM Gen Ins Co	\$47,010,276	\$32,143,706	\$14,866,570
33600	P&C	LM Ins Corp	\$123,325,754	\$2,400,827	\$120,924,927
32352	P&C	LM Prop & Cas Ins Co	\$56,219,384	\$15,947,414	\$40,271,970
65722	L&H	Loyal Amer Life Ins Co	\$438,276,441	\$290,356,822	\$147,919,619
56758	FRA T	Loyal Christian Benefit Assn	\$120,548,130	\$111,373,232	\$9,174,898
73504	L&H	Lumico Life Ins Co	\$136,145,666	\$57,922,235	\$78,223,431
10051	P&C	Lyndon Southern Ins Co	\$861,525,998	\$680,621,534	\$180,904,464
65781	L&H	Madison Natl Life Ins Co Inc	\$228,578,946	\$138,562,539	\$90,016,407
42617	P&C	MAG Mut Ins Co	\$2,754,124,906	\$1,745,748,987	\$1,008,375,919
29939	P&C	Main St Amer Assur Co	\$42,802,719	\$12,443,804	\$30,358,915
13026	P&C	Main Street Amer Protection Ins Co	\$53,242,514	\$28,295,287	\$24,947,227
15077	P&C	Maine Comm Hlth Options	\$157,104,410	\$66,398,006	\$90,706,404
11149	P&C	Maine Employers Mut Ins Co	\$1,158,664,426	\$573,072,544	\$585,591,882
17203	P&C	Mainsail Ins Co	\$17,935,551	\$133,933	\$17,801,618



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65870	L&H	Manhattan Life Ins Co	\$543,814,516	\$464,837,296	\$78,977,220
67083	L&H	Manhattan Natl Life Ins Co	\$132,078,054	\$115,268,064	\$16,809,990
61883	L&H	ManhattanLife Ins & Ann Co	\$920,961,546	\$662,453,854	\$258,507,692
16755	A&H	ManhattanLife of Amer Ins Co	\$8,653,071	\$45,510	\$8,607,561
36897	P&C	Manufacturers Alliance Ins Co	\$298,248,682	\$219,999,702	\$78,248,980
16561	P&C	Many Ins Co	\$17,851,657	\$50,000	\$17,801,657
28932	P&C	Markel Amer Ins Co	\$1,957,758,794	\$1,390,422,836	\$567,335,958
10829	P&C	Markel Global Reins Co	\$6,377,019,098	\$4,394,091,300	\$1,982,927,798
38970	P&C	Markel Ins Co	\$5,384,978,005	\$2,722,660,220	\$2,662,317,785
15850	HMO	Martins Point Generations Advantage	\$172,667,565	\$95,892,626	\$76,774,939
65935	L&H	Massachusetts Mut Life Ins Co	\$324,866,096,978	\$295,989,435,985	\$28,876,660,992
63312	L&H	MassMutual Ascend Life Ins Co	\$46,988,763,810	\$43,937,813,207	\$3,050,950,603
10784	P&C	Maxum Cas Ins Co	\$23,273,552	\$3,761,271	\$19,512,281
12041	P&C	MBIA Ins Corp	\$210,204,506	\$63,702,678	\$146,501,828
69515	L&H	Medamerica Ins Co	\$1,204,546,320	\$1,171,841,893	\$32,704,427
63762	L&H	Medco Containment Life Ins Co	\$641,040,597	\$338,800,553	\$302,240,044
36277	P&C	Medical Mut Ins Co of ME	\$417,142,664	\$172,299,412	\$244,843,252
32522	P&C	Medical Mut Ins Co of NC	\$742,819,571	\$414,605,963	\$328,213,608
11843	P&C	Medical Protective Co	\$5,612,187,822	\$2,030,774,013	\$3,581,413,809
31119	P&C	Medico Ins Co	\$92,101,716	\$58,932,756	\$33,168,960
22241	P&C	Medmarc Cas Ins Co	\$158,522,574	\$98,355,299	\$60,167,275
86126	L&H	Members Life Ins Co	\$387,391,306	\$332,021,088	\$55,370,218
31968	P&C	Merastar Ins Co	\$89,837,452	\$62,004,755	\$27,832,697
14494	P&C	Merchants Bonding Co a Mut	\$450,288,648	\$179,344,850	\$270,943,798
23329	P&C	Merchants Mut Ins Co	\$854,787,081	\$533,568,166	\$321,218,915
12901	P&C	Merchants Preferred Ins Co	\$122,070,600	\$78,284,775	\$43,785,825
23353	P&C	Meridian Security Ins Co	\$137,608,122	\$105,405,733	\$32,202,389
18750	A&H	Merit Hlth Ins Co	\$36,583,364	\$820,118	\$35,763,246
19798	P&C	Merrimack Mut Fire Ins Co	\$2,452,217,624	\$904,069,014	\$1,548,148,610
16187	P&C	Metromile Ins Co	\$119,958,620	\$89,948,874	\$30,009,746



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39950	P&C	Metropolitan Gen Ins Co	\$348,219,732	\$142,080,863	\$206,138,869
65978	L&H	Metropolitan Life Ins Co	\$344,217,124,94 4	\$332,624,216,79 4	\$11,592,908,150
97136	L&H	Metropolitan Tower Life Ins Co	\$54,447,978,450	\$51,986,668,835	\$2,461,309,615
40150	P&C	MGA Ins Co Inc	\$352,763,948	\$254,499,693	\$98,264,255
18740	P&C	MGIC Ind Corp	\$160,767,223	\$45,438,883	\$115,328,340
16203	P&C	MGT Ins Co	\$46,972,707	\$17,612,783	\$29,359,924
38601	P&C	MIC Prop & Cas Ins Corp	\$101,547,382	\$47,447,756	\$54,099,626
21687	P&C	Mid Century Ins Co	\$7,798,699,620	\$3,521,478,040	\$4,277,221,580
15380	P&C	Mid Continent Assur Co	\$21,473,043	\$25,099	\$21,447,944
23418	P&C	Mid Continent Cas Co	\$604,021,689	\$386,022,513	\$217,999,177
66087	L&H	Mid West Natl Life Ins Co of TN	\$24,096,514	\$10,251,497	\$13,845,017
23434	P&C	Middlesex Ins Co	\$991,453,963	\$746,070,486	\$245,383,477
66044	L&H	Midland Natl Life Ins Co	\$78,231,378,894	\$73,332,785,571	\$4,898,593,324
27138	P&C	Midvale Ind Co	\$251,532,004	\$239,357,041	\$12,174,963
23612	P&C	Midwest Employers Cas Co	\$194,526,844	\$63,436,544	\$131,090,300
16262	P&C	Midwest Family Advantage Ins Co	\$18,256,753	\$3,430,064	\$14,826,689
23574	P&C	Midwest Family Mut Ins Co	\$454,428,648	\$327,538,625	\$126,890,023
66109	L&H	Midwestern United Life Ins Co	\$247,817,997	\$83,072,610	\$164,745,386
26662	P&C	Milford Cas Ins Co	\$29,817,668	\$3,475,720	\$26,341,948
42234	P&C	Minnesota Lawyers Mut Ins Co	\$256,869,422	\$97,674,071	\$159,195,351
66168	L&H	Minnesota Life Ins Co	\$62,244,453,654	\$58,968,493,632	\$3,275,960,022
20362	P&C	Mitsui Sumitomo Ins Co of Amer	\$2,228,186,019	\$1,016,409,489	\$1,211,776,530
22551	P&C	Mitsui Sumitomo Ins USA Inc	\$171,908,105	\$127,457,333	\$44,450,772
15997	P&C	MMG Ins Co	\$372,470,270	\$234,559,475	\$137,910,795
16942	P&C	MMIC Ins Inc	\$729,852,537	\$453,341,853	\$276,510,683
70416	L&H	MML Bay State Life Ins Co	\$5,109,592,566	\$4,876,868,667	\$232,723,900
10675	P&C	Mobilitas Gen Ins Co	\$180,726,786	\$154,820,620	\$25,906,166
57541	FRA T	Modern Woodmen of Amer	\$17,733,036,163	\$15,282,122,473	\$2,450,913,690
66265	L&H	Monarch Life Ins Co	\$542,736,215	\$542,428,695	\$307,519



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81442	L&H	Monitor Life Ins Co of NY	\$18,446,372	\$887,039	\$17,559,333
66370	L&H	Mony Life Ins Co	\$6,180,357,103	\$5,825,196,737	\$355,160,366
29858	P&C	Mortgage Guar Ins Corp	\$6,495,137,852	\$5,859,357,699	\$635,780,153
13331	P&C	Motorists Commercial Mut Ins Co	\$979,434,096	\$685,051,605	\$294,382,491
14621	P&C	Motorists Mut Ins Co	\$2,093,127,668	\$1,226,528,406	\$866,599,262
22012	P&C	Motors Ins Corp	\$2,318,517,021	\$1,268,227,150	\$1,050,289,871
26522	P&C	Mount Vernon Fire Ins Co	\$1,251,524,479	\$321,459,159	\$930,065,323
10205	P&C	Mountain Valley Ind Co	\$27,086,749	\$3,722,132	\$23,364,617
21075	P&C	MS Transverse Ins Co	\$147,904,856	\$110,484,279	\$37,420,577
16498	P&C	MTAW Ins Co	\$8,943,950	\$374,933	\$8,569,017
66346	L&H	Munich Amer Reassur Co	\$10,336,350,332	\$9,623,373,595	\$712,976,737
69604	L&H	Munich Re US Life Corp	\$9,415,907	\$927,752	\$8,488,155
10227	P&C	Munich Reins Amer Inc	\$21,450,895,648	\$16,291,671,285	\$5,159,224,363
88668	L&H	Mutual Of Amer Life Ins Co	\$24,074,666,456	\$23,551,869,511	\$522,796,945
71412	L&H	Mutual Of Omaha Ins Co	\$10,978,762,986	\$6,994,722,652	\$3,984,040,334
93734	L&H	Nassau Life & Ann Co	\$3,943,934,253	\$3,768,114,864	\$175,819,390
67814	L&H	Nassau Life Ins Co	\$14,250,698,237	\$13,932,271,295	\$318,426,942
23663	P&C	National Amer Ins Co	\$410,609,697	\$303,496,343	\$107,113,354
61409	L&H	National Benefit Life Ins Co	\$750,343,897	\$591,315,614	\$159,028,283
16632	P&C	National Builders Ins Co	\$115,576,204	\$73,730,278	\$41,845,926
11991	P&C	National Cas Co	\$985,032,476	\$782,646,206	\$202,386,270
10243	P&C	National Continental Ins Co	\$149,243,464	\$49,130,808	\$100,112,656
16217	P&C	National Farmers Union Prop & Cas	\$77,401,881	\$30,883,040	\$46,518,841
20478	P&C	National Fire Ins Co of Hartford	\$83,279,606	\$64,981	\$83,214,625
23728	P&C	National Gen Ins Co	\$80,477,358	\$53,058,146	\$27,419,212
66583	L&H	National Guardian Life Ins Co	\$4,930,642,514	\$4,436,993,461	\$493,649,053
82538	L&H	National Hlth Ins Co	\$204,112,904	\$110,913,996	\$93,198,908
20087	P&C	National Ind Co	\$381,239,887,460	\$155,657,005,732	\$225,582,881,728
27944	P&C	National Ins Assn	\$15,531,756	\$335,064	\$15,196,692
75264	L&H	National Integrity Life Ins Co	\$5,890,085,707	\$5,416,769,749	\$473,315,958



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32620	P&C	National Interstate Ins Co	\$1,777,220,561	\$1,296,714,332	\$480,506,229
20052	P&C	National Liab & Fire Ins Co	\$5,020,630,930	\$3,129,604,619	\$1,891,026,311
66680	L&H	National Life Ins Co	\$11,789,899,842	\$8,731,221,862	\$3,058,677,980
13695	P&C	National Mortgage Ins Corp	\$2,864,768,760	\$1,901,684,070	\$963,084,690
23825	P&C	National Public Finance Guar Corp	\$1,469,938,895	\$706,540,020	\$763,398,875
85472	L&H	National Security Life & Ann Co	\$405,438,018	\$362,092,051	\$43,345,967
22608	P&C	National Specialty Ins Co	\$168,260,828	\$91,763,143	\$76,497,686
15474	P&C	National Summit Ins Co	\$183,460,693	\$122,344,194	\$61,116,499
21881	P&C	National Surety Corp	\$123,853,375	\$39,453,783	\$84,399,592
87963	L&H	National Teachers Assoc Life Ins Co	\$693,409,041	\$635,011,751	\$58,397,290
51020	Title	National Title Ins of NY Inc	\$123,200,171	\$72,405,483	\$50,794,688
19445	P&C	National Union Fire Ins Co of Pittsburgh	\$21,420,677,496	\$15,912,146,233	\$5,508,531,263
66850	L&H	National Western Life Ins Co	\$9,803,486,050	\$8,138,463,272	\$1,665,022,774
26093	P&C	Nationwide Affinity Co of Amer	\$122,396,492	\$112,452,071	\$9,944,421
28223	P&C	Nationwide Agribusiness Ins Co	\$1,620,565,206	\$1,405,492,053	\$215,073,153
10723	P&C	Nationwide Assur Co	\$249,146,821	\$187,296,209	\$61,850,612
23760	P&C	Nationwide Gen Ins Co	\$1,228,579,069	\$940,176,462	\$288,402,607
25453	P&C	Nationwide Ins Co of Amer	\$1,138,193,279	\$883,256,819	\$254,936,460
92657	L&H	Nationwide Life & Ann Ins Co	\$56,192,954,170	\$52,961,147,275	\$3,231,806,895
66869	L&H	Nationwide Life Ins Co	\$177,190,258,691	\$165,957,068,304	\$11,233,190,387
23787	P&C	Nationwide Mut Ins Co	\$50,182,865,004	\$31,216,621,708	\$18,966,243,296
37877	P&C	Nationwide Prop & Cas Ins Co	\$468,053,231	\$431,700,561	\$36,352,670
25240	P&C	NAU Country Ins Co	\$1,544,200,902	\$1,209,728,052	\$334,472,850
42307	P&C	Navigators Ins Co	\$6,877,590,728	\$4,939,128,684	\$1,938,462,044
15865	P&C	NCMIC Ins Co	\$889,868,361	\$502,462,472	\$387,405,889
25852	P&C	New England Guar Ins Co Inc	\$59,210,847	\$2,124,021	\$57,086,826
21830	P&C	New England Ins Co	\$16,324,857	\$1,903,718	\$14,421,138
91626	L&H	New England Life Ins Co	\$8,069,864,085	\$7,929,262,846	\$140,601,239
41629	P&C	New England Reins Corp	\$26,079,421	\$1,729,765	\$24,349,657



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23841	P&C	New Hampshire Ins Co	\$114,476,530	\$54,283,912	\$60,192,618
91596	L&H	New York Life Ins & Ann Corp	\$194,314,637,950	\$185,385,502,192	\$8,929,135,758
66915	L&H	New York Life Ins Co	\$231,901,616,769	\$206,607,540,338	\$25,294,076,431
16608	P&C	New York Marine & Gen Ins Co	\$2,347,787,553	\$1,755,714,267	\$592,073,286
16285	P&C	Next Ins US Co	\$232,300,064	\$149,426,337	\$82,873,727
14788	P&C	NGM Ins Co	\$713,976,744	\$97,590,382	\$616,386,362
33200	P&C	Norcal Ins Co	\$1,577,461,124	\$1,044,500,605	\$532,960,520
23965	P&C	Norfolk & Dedham Mut Fire Ins Co	\$591,237,591	\$293,508,904	\$297,728,686
31470	P&C	Norguard Ins Co	\$2,357,712,250	\$1,910,652,154	\$447,060,096
66974	L&H	North Amer Co Life & Hlth Ins	\$39,625,115,715	\$37,584,181,140	\$2,040,934,575
27740	P&C	North Pointe Ins Co	\$21,518,827	\$3,547,188	\$17,971,639
21105	P&C	North River Ins Co	\$1,879,357,788	\$1,375,266,745	\$504,091,043
25992	P&C	Northern Security Ins Co Inc	\$9,469,460	\$63,074	\$9,406,386
24031	P&C	Northland Cas Co	\$135,997,504	\$97,415,050	\$38,582,454
24015	P&C	Northland Ins Co	\$1,449,789,066	\$906,216,426	\$543,572,640
13045	P&C	Northstone Ins Co	\$125,176,659	\$98,389,439	\$26,787,220
69000	L&H	Northwestern Long Term Care Ins Co	\$365,073,423	\$106,735,403	\$258,338,020
67091	L&H	Northwestern Mut Life Ins Co	\$358,828,605,531	\$328,518,368,719	\$30,310,236,812
42552	P&C	Nova Cas Co	\$101,533,622	\$2,819,135	\$98,714,487
39608	P&C	Nutmeg Ins Co	\$526,479,821	\$217,542,414	\$308,937,407
81353	L&H	NYLife Ins Co of AZ	\$388,956,869	\$80,652,979	\$308,303,890
34630	P&C	Oak River Ins Co	\$1,221,588,316	\$538,012,063	\$683,576,253
15645	P&C	OBI Amer Ins Co	\$15,531,231	\$31,621	\$15,499,610
14190	P&C	OBI Natl Ins Co	\$13,513,276	\$37,672	\$13,475,604
35602	P&C	Obsidian Ins Co	\$74,236,621	\$36,355,813	\$37,880,808
23248	P&C	Occidental Fire & Cas Co of NC	\$450,299,730	\$206,274,253	\$244,025,477
67148	L&H	Occidental Life Ins Co of NC	\$317,485,373	\$271,527,604	\$45,957,769
68446	L&H	Oceanview Life & Annuity Co	\$8,385,634,363	\$7,763,878,407	\$621,755,956
23680	P&C	Odyssey Reins Co	\$15,504,935,292	\$10,528,370,141	\$4,976,565,151



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26565	P&C	Ohio Ind Co	\$223,574,401	\$157,584,690	\$65,989,711
10202	P&C	Ohio Mut Ins Co	\$407,155,334	\$98,855,306	\$308,300,028
67180	L&H	Ohio State Life Ins Co	\$374,985,920	\$325,749,366	\$49,236,554
67199	L&H	Old Amer Ins Co	\$327,698,344	\$300,747,086	\$26,951,258
40231	P&C	Old Dominion Ins Co	\$30,716,093	\$9,948,935	\$20,767,158
24139	P&C	Old Republic Gen Ins Corp	\$2,473,086,877	\$1,785,611,247	\$687,475,630
24147	P&C	Old Republic Ins Co	\$4,334,336,176	\$2,926,606,880	\$1,407,729,296
67261	L&H	Old Republic Life Ins Co	\$95,662,348	\$45,750,843	\$49,911,505
50520	Title	Old Republic Natl Title Ins Co	\$1,543,054,816	\$904,411,065	\$638,643,751
35424	P&C	Old Republic Security Assur Co	\$708,880,925	\$492,853,642	\$216,027,283
37060	P&C	Old United Cas Co	\$1,117,621,165	\$580,930,715	\$536,690,452
88080	L&H	Omaha Hlth Ins Co	\$149,619,281	\$87,959,271	\$61,660,011
69647	L&H	Optum Ins of OH Inc	\$352,283,759	\$303,342,879	\$48,940,880
76112	L&H	Oxford Life Ins Co	\$3,082,904,255	\$2,839,650,361	\$243,254,107
22748	P&C	Pacific Employers Ins Co	\$966,399,399	\$52,430,860	\$913,968,539
64343	L&H	Pacific Guardian Life Ins Co Ltd	\$1,318,791,849	\$1,236,086,521	\$82,705,328
20346	P&C	Pacific Ind Co	\$16,140,952,276	\$11,507,455,287	\$4,633,496,989
97268	L&H	Pacific Life & Ann Co	\$10,493,688,800	\$9,949,106,158	\$544,582,643
67466	L&H	Pacific Life Ins Co	\$193,235,443,410	\$181,443,374,416	\$11,792,068,994
37850	P&C	Pacific Specialty Ins Co	\$327,240,550	\$186,094,932	\$141,145,618
70785	L&H	Pacificare Life & Hlth Ins Co	\$200,575,522	\$1,869,005	\$198,706,517
10791	P&C	Palisades Ins Co	\$175,076,961	\$58,990,012	\$116,086,949
67539	L&H	Pan Amer Life Ins Co	\$3,560,009,570	\$3,121,628,241	\$438,381,329
60003	L&H	Park Avenue Life Ins Co	\$177,263,948	\$129,951,075	\$47,312,874
10859	P&C	Park Natl Ins Co	\$20,999,461	\$1,464,968	\$19,534,493
71099	L&H	Parker Centennial Assur Co	\$105,284,799	\$56,010,762	\$49,274,037
32069	P&C	Patriot Ins Co	\$177,456,362	\$116,753,310	\$60,703,051
60099	L&H	Patriot Life Ins Co	\$27,909,945	\$11,363,739	\$16,546,206
28290	P&C	Patrons Oxford Ins Co	\$26,677,068	\$13,360,265	\$13,316,803
67598	L&H	Paul Revere Life Ins Co	\$616,053,746	\$400,076,820	\$215,976,926
14931	P&C	Pawtucket Ins Co	\$4,270,874	\$41,515	\$4,229,358



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18139	P&C	Peak Prop & Cas Ins Corp	\$70,764,945	\$7,771,690	\$62,993,255
18333	P&C	Peerless Ind Ins Co	\$195,818,008	\$21,171,478	\$174,646,530
14958	P&C	Peninsula Ins Co	\$119,278,250	\$68,879,847	\$50,398,403
93262	L&H	Penn Ins & Ann Co	\$12,310,827,850	\$11,451,076,321	\$859,751,529
14982	P&C	Penn Millers Ins Co	\$108,900,571	\$59,147,364	\$49,753,207
67644	L&H	Penn Mut Life Ins Co	\$30,729,463,129	\$27,864,920,902	\$2,864,542,227
21962	P&C	Pennsylvania Ins Co	\$133,729,030	\$83,138,572	\$50,590,458
14974	P&C	Pennsylvania Lumbermens Mut Ins	\$680,791,373	\$486,462,008	\$194,329,366
12262	P&C	Pennsylvania Manufacturers Assoc Ins	\$1,397,243,879	\$1,072,415,958	\$324,827,921
41424	P&C	Pennsylvania Manufacturers Ind Co	\$311,518,279	\$223,008,836	\$88,509,443
37648	P&C	Permanent Gen Assur Corp	\$720,401,804	\$598,796,334	\$121,605,470
22906	P&C	Permanent Gen Assur Corp of OH	\$189,455,622	\$143,565,400	\$45,890,222
12297	P&C	Petroleum Cas Co	\$30,328,472	\$7,896,092	\$22,432,380
13714	P&C	Pharmacists Mut Ins Co	\$403,037,952	\$300,549,128	\$102,488,824
23175	P&C	Phenix Mut Fire Ins Co	\$70,483,511	\$41,918,875	\$28,564,637
67784	L&H	Philadelphia Amer Life Ins Co	\$452,319,889	\$343,252,868	\$109,067,021
18058	P&C	Philadelphia Ind Ins Co	\$12,194,622,610	\$8,365,455,336	\$3,829,167,273
93548	L&H	PHL Variable Ins Co	\$3,898,099,284	\$4,032,886,752	(\$134,787,468)
25623	P&C	Phoenix Ins Co	\$5,351,348,572	\$3,484,452,040	\$1,866,896,532
72125	L&H	Physicians Life Ins Co	\$1,738,836,113	\$1,549,713,723	\$189,122,389
80578	P&C	Physicians Mut Ins Co	\$2,829,718,679	\$1,609,484,005	\$1,220,234,674
21296	P&C	Pinnacle Nat Ins Co	\$46,006,688	\$26,058,938	\$19,947,750
15137	P&C	Pinnaclepoint Ins Co	\$184,092,255	\$148,355,479	\$35,736,776
67911	L&H	Pioneer Mut Life Ins Co	\$84,710,056	\$28,172,920	\$56,537,136
10817	P&C	Plateau Cas Ins Co	\$68,947,415	\$34,266,320	\$34,681,095
18619	P&C	Platte River Ins Co	\$166,861,756	\$114,315,997	\$52,545,759
30945	P&C	Plaza Ins Co	\$31,376,199	\$7,839,725	\$23,536,474
27251	P&C	PMI Mortgage Ins Co	\$582,491,272	\$1,390,641,417	(\$808,150,145)
25747	P&C	Point Specialty Ins Co	\$12,150,562	\$211,854	\$11,938,708



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57622	FRA T	Polish Natl Alliance Us of Na	\$450,984,748	\$431,818,942	\$19,165,807
57630	FRA T	Polish Roman Catholic Union of Amer	\$227,549,823	\$219,396,083	\$8,153,740
13694	P&C	Poseldon Structured Mortgage Ins Co	\$7,871,614	\$201,283	\$7,670,331
11863	P&C	Positive Physicians Ins Co	\$114,889,510	\$82,430,533	\$32,458,977
37257	P&C	Praetorian Ins Co	\$508,677,459	\$375,066,921	\$133,610,538
10900	P&C	Preferred Employers Ins Co	\$104,712,779	\$52,089,230	\$52,623,548
15024	P&C	Preferred Mut Ins Co	\$657,502,343	\$385,290,458	\$272,211,885
36234	P&C	Preferred Professional Ins Co	\$182,110,836	\$87,946,072	\$94,164,764
10800	P&C	Premier Grp Ins Co Inc	\$52,378,659	\$22,366,029	\$30,012,630
12773	P&C	Prescient Natl Ins Co	\$121,608,084	\$50,678,626	\$70,929,458
14371	P&C	Prime Prop & Cas Ins Inc	\$351,058,849	\$263,388,962	\$87,669,887
65919	L&H	Primerica Life Ins Co	\$2,314,034,773	\$1,532,813,261	\$781,221,512
61271	L&H	Principal Life Ins Co	\$227,332,613,52 2	\$222,579,226,74 4	\$4,753,386,777
71161	L&H	Principal Natl Life Ins Co	\$1,084,049,444	\$1,003,032,712	\$81,016,732
12873	P&C	Privilege Underwriters Recp Exch	\$2,065,765,847	\$1,404,780,084	\$660,985,763
33391	P&C	ProAssurance Ind Co Inc	\$2,163,284,178	\$1,600,087,374	\$563,196,804
14460	P&C	ProAssurance Ins Co of Amer	\$319,171,072	\$236,358,969	\$82,812,111
11127	P&C	Professional Solutions Ins Co	\$35,421,603	\$26,220,624	\$9,200,979
29017	P&C	Professionals Advocate Ins Co	\$173,046,231	\$24,631,600	\$148,414,631
11851	P&C	Progressive Advanced Ins Co	\$1,269,863,802	\$724,636,818	\$545,226,984
24260	P&C	Progressive Cas Ins Co	\$19,161,228,590	\$14,473,236,823	\$4,687,991,767
16322	P&C	Progressive Direct Ins Co	\$17,582,707,124	\$12,195,114,024	\$5,387,593,100
24279	P&C	Progressive Max Ins Co	\$1,308,057,314	\$887,177,896	\$420,879,418
38628	P&C	Progressive Northern Ins Co	\$4,170,861,627	\$3,039,866,941	\$1,130,994,686
21727	P&C	Progressive Universal Ins Co	\$1,008,068,627	\$668,639,326	\$339,429,301
34690	P&C	Property & Cas Ins Co of Hartford	\$565,509,016	\$256,902,153	\$308,606,863
10638	P&C	Proselect Ins Co	\$48,604,739	\$32,797,101	\$15,807,637
12416	P&C	Protective Ins Co	\$1,278,397,352	\$928,911,501	\$349,485,851



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68136	L&H	Protective Life Ins Co	\$82,597,474,334	\$77,280,808,867	\$5,316,665,467
35769	P&C	Protective Prop & Cas Ins Co	\$443,019,711	\$228,784,458	\$214,235,253
15040	P&C	Providence Mut Fire Ins Co	\$181,960,501	\$96,606,052	\$85,354,449
24295	P&C	Providence Washington Ins Co	\$13,215,172	\$261,207	\$12,953,965
68195	L&H	Provident Life & Accident Ins Co	\$5,952,114,935	\$5,290,811,120	\$661,303,815
68209	L&H	Provident Life & Cas Ins Co	\$875,917,484	\$699,523,427	\$176,394,056
79227	L&H	Pruco Life Ins Co	\$167,303,435,19 2	\$162,142,855,91 4	\$5,160,579,278
68241	L&H	Prudential Ins Co of Amer	\$299,674,182,38 4	\$283,588,808,73 7	\$16,085,373,647
15059	P&C	Public Serv Ins Co	\$112,569,544	\$66,773,611	\$45,795,934
71390	L&H	Puritan Life Ins Co of Amer	\$391,818,903	\$334,288,668	\$57,530,235
39217	P&C	QBE Ins Corp	\$3,905,322,643	\$3,126,557,990	\$778,764,653
10219	P&C	QBE Reins Corp	\$1,235,968,100	\$364,743,144	\$871,224,956
17285	P&C	QPIC Ins Co	\$7,752,194	\$104,190	\$7,648,004
15067	P&C	Quincy Mut Fire Ins Co	\$2,426,164,843	\$889,059,656	\$1,537,105,187
33790	P&C	Radian Guar Inc	\$6,425,410,520	\$5,805,826,892	\$619,583,628
30872	P&C	Radian Mortgage Assur Inc	\$8,962,192	\$22,619	\$8,939,573
15756	P&C	Radnor Specialty Ins Co	\$84,084,467	\$15,141,546	\$68,942,922
11673	P&C	Redwood Fire & Cas Ins Co	\$2,869,470,628	\$1,434,385,764	\$1,435,084,864
24449	P&C	Regent Ins Co	\$54,304,065	\$31,353,916	\$22,950,150
68357	L&H	Reliable Life Ins Co	\$50,218,030	\$33,941,572	\$16,276,458
68381	L&H	Reliance Standard Life Ins Co	\$23,245,454,583	\$20,755,329,155	\$2,490,125,428
67105	L&H	Reliastar Life Ins Co	\$13,124,011,859	\$11,677,485,340	\$1,446,526,519
61360	L&H	Reliastar Life Ins Co of NY	\$2,053,489,957	\$1,597,425,111	\$456,064,846
61700	L&H	Renaissance Life & Hlth Ins Co of Am	\$97,266,265	\$42,474,195	\$54,792,070
10810	P&C	Republic Fire & Cas Ins Co	\$15,379,738	\$2,559,712	\$12,820,026
12475	P&C	Republic Franklin Ins Co	\$161,488,223	\$84,609,346	\$76,878,877
32174	P&C	Republic Mort Assur Co	\$10,712,642	\$2,049,039	\$8,663,603
31275	P&C	Republic Mortgage Guar Ins Corp	\$42,153,084	\$19,670,394	\$22,482,690
28452	P&C	Republic Mortgage Ins Co	\$174,052,000	\$74,010,921	\$100,041,079



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31089	P&C	Repwest Ins Co	\$426,636,746	\$84,611,089	\$342,025,658
68462	L&H	Reserve Natl Ins Co	\$151,630,677	\$95,805,572	\$55,825,105
61506	L&H	Resource Life Ins Co	\$6,150,610	\$81,322	\$6,069,288
43044	P&C	Response Ins Co	\$29,029,088	\$210,892	\$28,818,196
93777	L&H	Revol One Ins Co	\$919,866,792	\$839,264,816	\$80,601,976
36684	P&C	Riverport Ins Co	\$114,109,040	\$58,149,322	\$55,959,718
65005	L&H	RiverSource Life Ins Co	\$105,117,440,848	\$102,060,314,735	\$3,057,126,113
13056	P&C	RLI Ins Co	\$3,146,510,713	\$1,626,375,321	\$1,520,135,392
12491	P&C	Rochdale Ins Co	\$28,266,153	\$2,083,266	\$26,182,887
11089	P&C	Rock Ridge Ins Co	\$116,742,667	\$93,365,689	\$23,376,978
35505	P&C	Rockwood Cas Ins Co	\$335,808,581	\$214,795,385	\$121,013,196
10974	P&C	Root Ins Co	\$444,262,416	\$384,140,915	\$60,121,500
24503	P&C	Root Prop & Cas Ins Co	\$103,504,732	\$82,264,158	\$21,240,574
39039	P&C	Rural Comm Ins Co	\$3,253,598,478	\$3,078,019,249	\$175,579,229
11134	P&C	Rural Trust Ins Co	\$42,468,592	\$30,782,295	\$11,686,297
23132	P&C	RVI Amer Ins Co	\$109,646,027	\$22,414,050	\$87,231,977
60183	L&H	S USA Life Ins Co Inc	\$7,431,790,023	\$7,030,873,193	\$400,916,829
11123	P&C	Safety First Ins Co	\$111,140,060	\$40,646,048	\$70,494,012
33618	P&C	Safety Ind Ins Co	\$188,021,792	\$94,104,891	\$93,916,902
39454	P&C	Safety Ins Co	\$1,716,171,106	\$971,266,829	\$744,904,277
15105	P&C	Safety Natl Cas Corp	\$13,462,217,565	\$9,358,563,897	\$4,103,653,668
12808	P&C	Safety Prop & Cas Ins Co	\$61,810,310	\$30,577,375	\$31,232,934
40460	P&C	Sagamore Ins Co	\$224,515,990	\$61,092,921	\$163,423,069
60445	L&H	Sagicor Life Ins Co	\$4,760,215,597	\$4,612,838,594	\$147,377,003
38300	P&C	Samsung Fire & Marine Ins Co Ltd	\$168,406,911	\$70,949,076	\$97,457,834
60176	L&H	SBLI USA Life Ins Co Inc	\$3,227,899,493	\$3,045,188,435	\$182,711,055
15580	P&C	Scottsdale Ind Co	\$68,489,467	\$31,029,597	\$37,459,870
10054	P&C	Securian Cas Co	\$644,417,933	\$430,588,905	\$213,829,028
93742	L&H	Securian Life Ins Co	\$2,935,358,970	\$2,421,903,223	\$513,455,747
68675	L&H	Security Benefit Life Ins Co	\$53,590,941,397	\$47,661,518,182	\$5,929,423,215



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10117	P&C	Security First Ins Co	\$211,100,654	\$134,132,049	\$76,968,605
68713	L&H	Security Life of Denver Ins Co	\$34,652,011,476	\$33,174,924,823	\$1,477,086,654
68772	L&H	Security Mut Life Ins Co of NY	\$3,148,614,629	\$2,966,478,206	\$182,136,423
19879	P&C	Security Natl Ins Company	\$1,120,685,862	\$834,351,072	\$286,334,791
50784	Title	Security Title Guarantee Corp Baltimore	\$28,856,255	\$17,579,310	\$11,276,945
12572	P&C	Selective Ins Co of Amer	\$3,715,312,415	\$2,776,547,237	\$938,765,178
11867	P&C	Selective Ins Co of New England	\$311,152,030	\$234,448,498	\$76,703,533
19259	P&C	Selective Ins Co of SC	\$1,012,506,404	\$776,953,993	\$235,552,412
39926	P&C	Selective Ins Co of The Southeast	\$802,892,992	\$620,238,101	\$182,654,891
26301	P&C	Selective Way Ins Co	\$2,165,627,770	\$1,596,251,971	\$569,375,799
10936	P&C	Seneca Ins Co Inc	\$523,269,235	\$358,963,971	\$164,305,264
11000	P&C	Sentinel Ins Co Ltd	\$356,537,248	\$92,591,229	\$263,946,019
12870	P&C	Sentruiy Cas Co	\$563,770,727	\$472,330,390	\$91,440,337
28460	P&C	Sentry Cas Co	\$429,011,804	\$356,175,571	\$72,836,232
24988	P&C	Sentry Ins Co	\$12,386,622,817	\$4,435,896,944	\$7,950,725,873
68810	L&H	Sentry Life Ins Co	\$9,602,768,663	\$9,217,062,679	\$385,705,984
21180	P&C	Sentry Select Ins Co	\$1,056,848,326	\$823,611,522	\$233,236,805
22985	P&C	Sequoia Ins Co	\$53,566,530	\$3,696,194	\$49,870,336
39152	P&C	Service Amer Ind Co	\$232,143,949	\$200,439,015	\$31,704,934
43389	P&C	Service Lloyds Ins Co	\$429,402,269	\$262,870,420	\$166,531,849
23388	P&C	Shelter Mut Ins Co	\$4,152,083,803	\$1,988,739,739	\$2,163,344,063
89958	L&H	Shelterpoint Ins Co	\$16,453,945	\$6,048,854	\$10,405,091
68845	L&H	Shenandoah Life Ins Co	\$2,046,121,380	\$1,941,197,720	\$104,923,660
71420	L&H	Sierra Hlth & Life Ins Co Inc	\$6,524,919,358	\$3,327,806,975	\$3,197,112,383
62952	L&H	SILAC Ins Co	\$10,393,472,750	\$9,967,112,493	\$426,360,257
12575	P&C	SilverScript Ins Co	\$3,570,242,998	\$2,385,523,633	\$1,184,719,365
38776	P&C	SiriusPoint Amer Ins Co	\$2,499,762,360	\$1,872,888,556	\$626,873,804
38997	P&C	Sompo Amer Fire & Mar Ins Co Amer	\$48,197,281	\$27,012,293	\$21,184,988
11126	P&C	Sompo Amer Ins Co	\$741,874,072	\$195,638,990	\$546,235,082



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57142	FRA T	Sons Of Norway	\$217,285,977	\$205,418,059	\$11,867,918
19216	P&C	Southern Ins Co	\$37,502,345	\$5,088,204	\$32,414,141
12294	P&C	Southwest Marine & Gen Ins Co	\$313,848,328	\$237,496,840	\$76,351,488
20613	P&C	Sparta Ins Co	\$71,710,111	\$57,957,624	\$13,752,487
24376	P&C	Spinnaker Ins Co	\$499,061,002	\$308,095,798	\$190,965,204
24767	P&C	St Paul Fire & Marine Ins Co	\$24,770,810,624	\$17,862,359,229	\$6,908,451,395
24775	P&C	St Paul Guardian Ins Co	\$96,043,156	\$73,616,366	\$22,426,789
24791	P&C	St Paul Mercury Ins Co	\$392,908,767	\$280,392,063	\$112,516,704
19224	P&C	St Paul Protective Ins Co	\$647,224,343	\$426,799,485	\$220,424,858
19070	P&C	Standard Fire Ins Co	\$5,002,220,455	\$3,592,969,857	\$1,409,250,598
42986	P&C	Standard Guar Ins Co	\$436,232,816	\$265,052,699	\$171,180,117
69019	L&H	Standard Ins Co	\$35,612,399,025	\$33,970,213,060	\$1,642,185,965
71706	L&H	Standard Life & Cas Ins Co	\$49,342,520	\$37,610,892	\$11,731,631
69078	L&H	Standard Security Life Ins Co of NY	\$199,001,461	\$97,840,456	\$101,161,005
18023	P&C	Star Ins Co	\$2,246,039,120	\$1,608,519,543	\$637,519,577
68985	L&H	Starmount Life Ins Co	\$140,025,684	\$74,615,925	\$65,409,759
40045	P&C	Starnet Ins Co	\$276,853,422	\$148,463,637	\$128,389,786
38318	P&C	Starr Ind & Liab Co	\$9,187,855,535	\$5,876,998,519	\$3,310,857,016
16109	P&C	Starr Specialty Ins Co	\$126,875,123	\$80,624,387	\$46,250,736
25496	P&C	StarStone Natl Ins Co	\$1,476,729,793	\$977,796,503	\$498,933,290
25135	P&C	State Automobile Mut Ins Co	\$813,715,714	\$285,137,196	\$528,578,518
17133	P&C	State Farm Classic Ins Co	\$13,927,766	\$1,125,849	\$12,801,917
25143	P&C	State Farm Fire & Cas Co	\$54,817,312,019	\$31,845,490,746	\$22,971,821,273
25151	P&C	State Farm Gen Ins Co	\$7,060,131,191	\$5,717,902,545	\$1,342,228,645
69108	L&H	State Farm Life Ins Co	\$90,887,382,540	\$74,095,792,245	\$16,791,590,294
25178	P&C	State Farm Mut Auto Ins Co	\$220,788,078,184	\$86,036,223,003	\$134,751,855,180
69116	L&H	State Life Ins Co	\$11,361,836,123	\$10,758,282,785	\$603,553,338
12831	P&C	State Natl Ins Co Inc	\$1,298,216,263	\$724,551,522	\$573,664,741
77399	L&H	Sterling Life Ins Co	\$30,389,843	\$15,063,400	\$15,326,443



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50121	Title	Stewart Title Guar Co	\$1,437,689,223	\$594,423,786	\$843,265,437
25180	P&C	Stillwater Ins Co	\$641,734,767	\$421,044,795	\$220,689,972
16578	P&C	Stillwater Prop & Cas Ins Co	\$177,345,889	\$57,889,745	\$119,456,145
11828	P&C	Stonewood Ins Co	\$384,117,143	\$302,175,602	\$81,941,541
10340	P&C	Stonington Ins Co	\$18,742,925	\$2,274,936	\$16,467,989
11024	P&C	Strathmore Ins Co	\$31,798,021	\$115,213	\$31,682,808
10130	P&C	SU Ins Co	\$33,762,782	\$18,482,440	\$15,280,342
15136	P&C	Summitpoint Ins Co	\$106,196,897	\$71,871,171	\$34,325,726
80926	L&H	Sun Life & Hlth Ins Co	\$1,136,973,135	\$970,245,127	\$166,728,009
34762	P&C	SUNZ Ins Co	\$775,045,520	\$593,739,167	\$181,306,353
58181	FRA T	Supreme Council, The Royal Arcanum	\$94,295,914	\$87,245,265	\$7,050,649
10916	P&C	Suretec Ins Co	\$690,525,942	\$547,048,788	\$143,477,154
69310	L&H	Surety Life Ins Co	\$32,016,627	\$5,005,775	\$27,010,852
25798	P&C	Sutton National Ins Co	\$140,393,689	\$91,139,283	\$49,254,406
29874	P&C	Swiss Re Corp Solutions Amer Ins Co	\$3,221,218,304	\$2,014,817,590	\$1,206,400,714
29700	P&C	Swiss Re Corp Solutions Elite Ins Co	\$469,389,769	\$371,827,280	\$97,562,489
32778	P&C	Swiss Re Corp Solutions Premier Ins	\$77,920,571	\$9,792,259	\$68,128,311
82627	L&H	Swiss Re Life & Hlth Amer Inc	\$13,186,736,429	\$11,599,160,868	\$1,587,575,561
25364	P&C	Swiss Reins Amer Corp	\$18,148,080,370	\$14,394,123,850	\$3,753,956,520
68608	L&H	Symetra Life Ins Co	\$52,885,418,995	\$50,616,379,513	\$2,269,039,482
20311	P&C	Syncora Guar Inc	\$391,664,755	\$84,895,845	\$306,768,910
12866	P&C	T H E Ins Co	\$71,858,979	\$16,715,279	\$55,143,700
71153	L&H	Talcott Resolution Life & Ann Ins Co	\$29,624,414,453	\$28,737,474,894	\$886,939,559
88072	L&H	Talcott Resolution Life Ins Co	\$84,116,367,477	\$81,928,334,901	\$2,188,032,576
41050	P&C	TDC Natl Assur Co	\$501,510,754	\$330,786,457	\$170,724,297
69345	L&H	Teachers Ins & Ann Assoc of Amer	\$346,503,509,08 1	\$304,392,436,38 6	\$42,111,072,695
22683	P&C	Teachers Ins Co	\$382,400,246	\$240,260,033	\$142,140,213
42376	P&C	Technology Ins Co Inc	\$6,775,126,853	\$5,298,421,393	\$1,476,705,460



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24813	P&C	Tesla Ins Co	\$41,260,007	\$1,209,350	\$40,050,657
69396	L&H	Texas Life Ins Co	\$1,913,073,764	\$1,711,483,887	\$201,589,877
28665	P&C	The Cincinnati Cas Co	\$631,571,128	\$114,204,273	\$517,366,856
23280	P&C	The Cincinnati Ind Co	\$183,224,735	\$53,249,536	\$129,975,199
10677	P&C	The Cincinnati Ins Co	\$19,791,935,858	\$12,497,981,859	\$7,293,953,999
76236	L&H	The Cincinnati Life Ins Co	\$5,194,508,071	\$4,780,819,932	\$413,688,139
13703	P&C	The Gen Automobile Ins Co Inc	\$110,068,549	\$97,268,998	\$12,799,551
10671	P&C	The Gray Cas & Surety Co	\$160,461,151	\$44,046,409	\$116,414,742
21857	P&C	The Ple Ins Co	\$240,812,084	\$147,552,279	\$93,259,805
70435	L&H	The Savings Bank Mut Life Ins Co of	\$3,525,136,510	\$3,305,582,061	\$219,554,449
28240	P&C	The Serv Ins Co Inc	\$21,099,721	\$8,239,659	\$12,860,063
41769	P&C	The Travelers Cas Co	\$263,044,160	\$203,625,898	\$59,418,261
56014	FRA T	Thrivent Financial for Lutherans	\$113,521,081,15 9	\$99,233,513,547	\$14,287,567,612
60142	L&H	TIAA Cref Life Ins Co	\$18,110,293,798	\$17,278,367,866	\$831,925,932
92908	L&H	Tier One Ins Co	\$86,608,004	\$35,307,225	\$51,300,779
25534	P&C	TIG Ins Co	\$1,551,276,511	\$1,128,650,016	\$422,626,495
32301	P&C	TNUS Ins Co	\$71,222,536	\$4,835,860	\$66,386,676
42439	P&C	Toa Re Ins Co of Amer	\$2,275,974,208	\$1,679,918,019	\$596,056,189
44245	P&C	Toggle Ins Co	\$91,546,760	\$16,782,816	\$74,763,943
10945	P&C	Tokio Marine Amer Ins Co	\$1,430,444,575	\$936,591,727	\$493,852,848
37621	P&C	Toyota Motor Ins Co	\$876,631,231	\$477,666,242	\$398,964,989
10952	P&C	Transamerica Cas Ins Co	\$16,321,458	\$2,758,469	\$13,562,989
70688	L&H	Transamerica Financial Life Ins Co	\$27,395,303,726	\$26,484,663,494	\$910,640,232
86231	L&H	Transamerica Life Ins Co	\$174,836,920,23 6	\$168,919,263,80 6	\$5,917,656,430
28886	P&C	Transguard Ins Co of Amer Inc	\$665,750,213	\$414,882,089	\$250,868,124
33014	P&C	Transport Ins Co	\$31,402,693	\$23,285,961	\$8,116,732
20494	P&C	Transportation Ins Co	\$71,433,261	\$56,304	\$71,376,957
28188	P&C	Travco Ins Co	\$282,625,086	\$217,442,786	\$65,182,300
36463	P&C	TravCo Personal Ins Co	\$160,439,955	\$97,966,962	\$62,472,993



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19038	P&C	Travelers Cas & Surety Co	\$22,327,643,925	\$14,185,706,553	\$8,141,937,373
31194	P&C	Travelers Cas & Surety Co of Amer	\$5,747,936,058	\$3,429,701,342	\$2,318,234,716
36170	P&C	Travelers Cas Co Of CT	\$419,038,786	\$326,643,319	\$92,395,467
19046	P&C	Travelers Cas Ins Co of Amer	\$2,435,772,978	\$1,902,558,467	\$533,214,511
40282	P&C	Travelers Commercial Cas Co	\$419,568,304	\$327,348,942	\$92,219,362
41750	P&C	Travelers Constitution State Ins Co	\$260,715,337	\$201,417,447	\$59,297,890
27998	P&C	Travelers Home & Marine Ins Co	\$384,224,916	\$278,469,017	\$105,755,899
25658	P&C	Travelers Ind Co	\$28,426,398,791	\$20,998,066,800	\$7,428,331,992
25666	P&C	Travelers Ind Co Of Amer	\$818,865,114	\$634,921,785	\$183,943,329
25682	P&C	Travelers Ind Co Of CT	\$1,360,355,158	\$1,030,895,392	\$329,459,766
38130	P&C	Travelers Personal Ins Co	\$523,831,318	\$457,474,596	\$66,356,722
36145	P&C	Travelers Personal Security Ins Co	\$262,832,901	\$200,074,063	\$62,758,838
25674	P&C	Travelers Prop Cas Co of Amer	\$1,038,376,166	\$561,463,056	\$476,913,111
31003	P&C	Tri State Ins Co of MN	\$310,455,225	\$265,161,226	\$45,294,000
22225	P&C	Trisura Ins Co	\$393,214,957	\$203,504,370	\$189,710,587
41211	P&C	Triton Ins Co	\$730,895,170	\$551,075,763	\$179,819,407
41106	P&C	Triumphe Cas Co	\$113,799,690	\$87,407,451	\$26,392,238
38873	P&C	TRM Specialty Ins Co	\$53,153,304	\$36,844,297	\$16,309,007
21709	P&C	Truck Ins Exch	\$2,634,239,185	\$1,901,682,772	\$732,556,414
82252	L&H	TruSpire Retirement Ins Co	\$57,204,743	\$44,494,459	\$12,710,284
27120	P&C	Trumbull Ins Co	\$306,940,056	\$156,317,099	\$150,622,957
61425	L&H	Trustmark Ins Co	\$1,999,296,082	\$1,623,900,111	\$375,395,971
62863	L&H	Trustmark Life Ins Co	\$244,538,364	\$98,064,609	\$146,473,755
60117	L&H	Tufts Ins Co Inc	\$109,458,235	\$46,954,216	\$62,504,019
29459	P&C	Twin City Fire Ins Co	\$745,727,470	\$461,024,165	\$284,703,305
11121	P&C	Unified Life Ins Co	\$197,255,228	\$174,140,445	\$23,114,783
91529	L&H	Unimerica Ins Co	\$383,575,388	\$199,791,747	\$183,783,641
62596	L&H	Union Fidelity Life Ins Co	\$19,198,143,627	\$18,108,679,230	\$1,089,464,393
25844	P&C	Union Ins Co	\$202,835,156	\$151,369,464	\$51,465,692



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21423	P&C	Union Ins Co of Providence	\$15,413,684	\$239,957	\$15,173,727
69744	L&H	Union Labor Life Ins Co	\$4,942,700,013	\$4,740,248,333	\$202,451,680
25860	P&C	Union Mut Fire Ins Co	\$411,919,985	\$292,678,899	\$119,241,086
70408	L&H	Union Security Ins Co	\$2,596,423,551	\$2,451,626,665	\$144,796,887
92916	L&H	United Amer Ins Company	\$667,702,703	\$504,346,800	\$163,355,903
36226	P&C	United Cas & Surety Ins Co	\$49,912,908	\$28,047,172	\$21,865,736
85766	A&H	United Concordia Ins Co	\$316,194,447	\$99,377,302	\$216,817,145
69892	L&H	United Farm Family Life Ins Co	\$2,539,048,442	\$2,163,735,080	\$375,313,362
11770	P&C	United Financial Cas Co	\$10,702,120,949	\$8,613,482,760	\$2,088,638,189
13021	P&C	United Fire & Cas Co	\$1,971,185,314	\$1,335,711,011	\$635,474,303
15873	P&C	United Guar Residential Ins Co	\$1,899,138,694	\$1,791,490,556	\$107,648,138
16667	P&C	United Guar Residential Ins Co of NC	\$14,100,151	\$2,388,883	\$11,711,268
63983	L&H	United Heritage Life Ins Co	\$726,936,827	\$645,082,757	\$81,854,071
60318	L&H	United Hlthcare Ins Co of IL	\$390,255,674	\$195,908,225	\$194,347,449
69930	L&H	United Ins Co of Amer	\$4,169,011,795	\$4,051,236,170	\$117,775,625
69973	L&H	United Life Ins Co	\$5,045,179,622	\$4,807,689,768	\$237,489,854
69868	L&H	United Of Omaha Life Ins Co	\$38,569,364,725	\$36,187,600,927	\$2,381,763,798
13072	P&C	United Ohio Ins Co	\$466,230,882	\$245,332,885	\$220,897,997
25941	P&C	United Serv Automobile Assn	\$38,458,325,118	\$13,074,685,972	\$25,383,639,147
25887	P&C	United States Fidelity & Guar Co	\$3,951,196,848	\$3,104,350,871	\$846,845,978
21113	P&C	United States Fire Ins Co	\$7,218,664,454	\$4,936,790,383	\$2,281,874,071
70106	L&H	United States Life Ins Co in the Cit	\$31,762,465,995	\$29,523,257,663	\$2,239,208,333
10656	P&C	United States Surety Co	\$74,734,904	\$16,220,947	\$58,513,957
29157	P&C	United WI Ins Co	\$210,401,153	\$81,821,698	\$128,579,455
72850	L&H	United World Life Ins Co	\$133,534,496	\$74,876,217	\$58,658,279
79413	L&H	UnitedHealthcare Ins Co	\$21,871,715,964	\$15,244,770,390	\$6,626,945,574
84549	L&H	UnitedHealthcare Ins Co of Amer	\$185,680,446	\$55,918,875	\$129,761,571
97179	L&H	UnitedHealthcare Life Ins Co	\$202,357,329	\$99,017,976	\$103,339,353
95149	HMO	UnitedHealthcare of New England Inc	\$480,418,328	\$249,912,152	\$230,506,163



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95710	HMO	UnitedHealthcare of WI Inc	\$4,525,743,141	\$2,302,744,790	\$2,222,998,351
25909	P&C	Unitrin Preferred Ins Co	\$14,559,430	\$5,246,207	\$9,313,223
63819	L&H	Unity Financial Life Ins Co	\$441,121,288	\$419,438,989	\$21,682,299
32867	P&C	Universal Fire & Cas Ins Co	\$106,202,996	\$46,935,967	\$59,267,029
10861	P&C	Universal Prop & Cas Ins	\$1,864,600,622	\$1,513,667,676	\$350,932,946
41181	P&C	Universal Underwriters Ins Co	\$337,077,584	(\$16,481,034)	\$353,558,618
40843	P&C	Universal Underwriters of TX Ins	\$11,080,934	\$27,735	\$11,053,199
67601	L&H	Unum Ins Co	\$149,271,683	\$63,623,929	\$85,647,753
62235	L&H	Unum Life Ins Co of Amer	\$23,926,546,829	\$22,493,204,416	\$1,433,342,414
80802	L&H	US Br Sun Life Assur Co of Canada	\$19,063,150,372	\$18,179,173,986	\$883,976,386
80659	L&H	US Business of Canada Life Assur Co	\$4,672,825,307	\$4,428,653,205	\$244,172,102
84530	L&H	US Financial Life Ins Co	\$264,558,095	\$171,292,477	\$93,265,618
50030	Title	US Natl Title Ins Co	\$2,335,479	\$1,627,621	\$707,858
29599	P&C	US Specialty Ins Co	\$2,482,008,062	\$1,857,134,250	\$624,873,812
35416	P&C	Us Underwriters Ins Co	\$195,261,954	\$45,567,092	\$149,694,862
25968	P&C	USAA Cas Ins Co	\$15,484,928,432	\$9,507,460,490	\$5,977,467,942
18600	P&C	USAA Gen Ind Co	\$8,600,547,736	\$5,855,233,769	\$2,745,313,967
69663	L&H	USAA Life Ins Co	\$29,748,232,797	\$26,841,184,199	\$2,907,048,598
94358	L&H	USAbLe Life	\$537,741,276	\$289,376,602	\$248,364,675
25976	P&C	Utica Mut Ins Co	\$3,813,481,110	\$2,338,784,384	\$1,474,696,725
10687	P&C	Utica Natl Assur Co	\$98,071,599	\$56,119,461	\$41,952,137
13998	P&C	Utica Natl Ins Co of OH	\$34,337,862	\$6,116,035	\$28,221,827
43478	P&C	Utica Natl Ins Co of TX	\$50,822,069	\$28,401,446	\$22,420,624
20508	P&C	Valley Forge Ins Co	\$54,992,071	\$47,278	\$54,944,793
21172	P&C	Vanliner Ins Co	\$722,678,896	\$493,761,089	\$228,917,807
32077	P&C	Vantage Risk Assur Co	\$218,869,818	\$121,508,095	\$97,361,722
44768	P&C	Vantapro Specialty Ins Co	\$71,851,086	\$48,512,499	\$23,338,587
68632	L&H	Vantis Life Ins Co	\$449,273,588	\$356,527,482	\$92,746,106
70238	L&H	Variable Ann Life Ins Co	\$86,210,819,370	\$83,674,297,086	\$2,536,522,285
16186	P&C	Vault Recip Exch	\$179,704,901	\$99,085,315	\$80,619,586



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80942	L&H	Venerable Ins & Ann Co	\$27,112,879,369	\$25,401,720,798	\$1,711,158,571
13110	P&C	Vermont Accident Ins Co Inc	\$20,276,639	\$812,911	\$19,463,728
26018	P&C	Vermont Mut Ins Co	\$1,476,630,119	\$736,586,823	\$740,043,296
42889	P&C	Victoria Fire & Cas Co	\$44,416,408	\$675,495	\$43,740,913
20397	P&C	Vigilant Ins Co	\$503,053,448	\$122,205,690	\$380,847,758
13137	P&C	Viking Ins Co of WI	\$598,864,372	\$393,692,028	\$205,172,343
40827	P&C	Virginia Surety Co Inc	\$1,842,658,934	\$1,482,411,898	\$360,247,036
39616	P&C	Vision Serv Plan Ins Co	\$482,022,108	\$150,952,053	\$331,070,055
86509	L&H	Voya Retirement Ins & Ann Co	\$120,727,222,060	\$118,772,721,259	\$1,954,500,800
70319	L&H	Washington Natl Ins Co	\$5,966,489,536	\$5,669,222,811	\$297,266,725
25585	P&C	Watford Ins Co	\$44,479,702	\$19,910,340	\$24,569,362
26069	P&C	Wausau Business Ins Co	\$35,872,578	\$3,226,750	\$32,645,828
26042	P&C	Wausau Underwriters Ins Co	\$122,617,803	\$45,068,736	\$77,549,067
40517	P&C	WCF Natl Ins Co	\$240,118,734	\$11,143,628	\$228,975,106
21865	P&C	WCF Select Ins Co	\$28,480,376	\$33,366	\$28,447,010
10155	P&C	WellCare Prescription Ins Inc	\$4,296,626,823	\$3,996,569,825	\$300,056,998
32280	P&C	Wellfleet Ins Co	\$282,548,748	\$220,785,717	\$61,763,031
20931	P&C	Wellfleet NY Ins Co	\$178,293,820	\$147,473,512	\$30,820,308
14078	P&C	Wellpoint Ins Co	\$1,078,769,790	\$736,391,541	\$342,378,249
80314	L&H	Wellpoint Life & Hlth Ins Co	\$1,482,433,017	\$1,055,701,255	\$426,731,762
25011	P&C	Wesco Ins Co	\$2,227,056,326	\$1,627,612,416	\$599,443,910
44393	P&C	West Amer Ins Co	\$55,477,323	\$3,954,738	\$51,522,585
15350	P&C	West Bend Ins Co	\$4,296,289,137	\$2,822,880,532	\$1,473,408,605
70335	L&H	West Coast Life Ins Co	\$4,209,721,945	\$3,781,266,759	\$428,455,186
10030	P&C	Westchester Fire Ins Co	\$258,365,404	\$204,011,618	\$54,353,786
50050	Title	Westcor Land Title Ins Co	\$345,231,493	\$215,285,835	\$129,945,658
70483	L&H	Western & Southern Life Ins Co	\$12,527,080,489	\$5,493,888,122	\$7,033,192,367
92622	L&H	Western Southern Life Assur Co	\$30,938,412,179	\$28,998,248,775	\$1,940,163,404
13188	P&C	Western Surety Co	\$2,126,616,005	\$653,365,853	\$1,473,250,152
85189	L&H	Western United Life Assur Co	\$1,702,767,229	\$1,573,349,003	\$129,418,226



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24112	P&C	Westfield Ins Co	\$3,331,213,510	\$2,124,194,469	\$1,207,019,041
17105	P&C	Westfield Select Ins Co	\$28,380,409	\$48,350	\$28,332,059
11981	P&C	WestGUARD Ins Co	\$1,358,592,895	\$236,590,164	\$1,122,002,731
39845	P&C	Westport Ins Corp	\$1,050,574,101	\$893,079,361	\$157,494,740
51152	Title	WFG Natl Title Ins Co	\$304,477,288	\$180,788,096	\$123,689,192
62413	L&H	Wilcac Life Ins Co	\$5,112,639,731	\$4,887,964,695	\$224,675,036
66230	L&H	William Penn Life Ins Co of NY	\$1,482,849,429	\$1,297,643,268	\$185,206,161
19950	L&H	Wilson Mutual Insurance Company	\$68,154,943	\$41,523,635	\$26,631,308
66133	L&H	Wilton Reassur Co	\$22,266,645,712	\$21,210,190,629	\$1,056,455,083
60704	L&H	Wilton Reassur Life Co of NY	\$7,001,517,874	\$6,689,843,281	\$311,674,593
53139	A&H	Wisconsin Physicians Serv Ins Corp	\$269,967,192	\$127,615,712	\$142,351,480
56170	FRA T	Womans Life Ins Society	\$197,733,255	\$185,203,198	\$12,530,057
57320	FRA T	Woodmen World Life Ins Soc	\$11,268,038,183	\$9,586,191,725	\$1,681,846,458
31232	P&C	Work First Cas Co	\$112,759,462	\$62,242,336	\$50,517,126
11523	P&C	Wright Natl Flood Ins Co	\$53,147,466	\$14,037,047	\$39,110,419
80055	L&H	Wysh Life & Hlth Ins Co	\$44,668,650	\$7,995,522	\$36,673,128
40193	P&C	X L Ins Co of NY	\$41,384,036	\$1,304,070	\$40,079,966
24554	P&C	XL Ins Amer Inc	\$608,329,980	\$456,552,532	\$151,777,448
20583	P&C	XL Reins Amer Inc	\$2,720,571,417	\$1,822,633,753	\$897,937,664
37885	P&C	XL Specialty Ins Co	\$3,789,994,263	\$3,055,129,415	\$734,864,848
26220	P&C	Yosemite Ins Co	\$442,828,408	\$270,137,178	\$172,691,231
30325	P&C	Zale Ind Co	\$14,071,044	\$1,517,489	\$12,553,555
13269	P&C	Zenith Ins Co	\$1,937,016,124	\$1,202,890,403	\$734,125,721
17044	P&C	ZPIC Ins Co	\$7,777,202	\$120,322	\$7,656,880
16535	P&C	Zurich Amer Ins Co	\$30,727,812,410	\$24,649,204,804	\$6,078,607,606
27855	P&C	Zurich Amer Ins Co of IL	\$53,520,731	\$19,338,350	\$34,182,381
90557	L&H	Zurich Amer Life Ins Co	\$16,411,916,206	\$16,248,798,045	\$163,118,161



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### APPENDIX D SURPLUS LINES COMPANIES

<b>NAIC CODE</b>	<b>COMPANY NAME</b>
16890	Accelerant Specialty Insurance Company
20010	Acceptance Indemnity Insurance Company
16835	Accredited Specialty Insurance Company
24856	Admiral 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
17091	AM Specialty Insurance Company
10245	American Federation Insurance Company
10043	American National Lloyds Insurance Company
35912	American Western Home Insurance Company
17565	Amherst Specialty Insurance Company
10316	Appalachian Insurance Company
21199	Arch Specialty Insurance Company
16141	Ardellis Insurance, LTD
45055	Ascot Specialty Insurance Company
10717	Aspen Specialty Insurance Company
23140	Associated Industries Insurance Company
17159	Atain Specialty Insurance Company
19607	At-Bay Specialty Insurance Company
16427	Ategrity Specialty Insurance Company
42846	Atlantic Casualty Insurance Company



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15708	Awbury Insurance Company
26620	AXIS Surplus Insurance Company
16495	AzGUARD Insurance Company
17520	Beazley Excess and Surplus Insurance, Inc
17180	Benchmark Specialty Insurance Company
39462	Berkley Assurance Company
17412	Berkley Prestige Insurance Company
31295	Berkley Specialty Insurance Company
11014	BHHC Special Risks Insurance Company
13551	Marbleshore Specialty Insurance Company
15643	Blue Hill Specialty Insurance Company, Inc.
16924	Bowhead Insurance Company, Inc.
17166	Bricktown Specialty Insurance Company
12489	Bridgeway Insurance Company
23620	Burlington Insurance Company
12961	Canopus US Insurance, Inc.
10328	Capitol Specialty Insurance Corporation
15989	Catlin Specialty Insurance Company
36951	Century Surety Company
16834	Champlain Specialty Insurance Company
38989	Chubb Custom Insurance Company
13037	Cincinnati Specialty Underwriters Insurance Company
37745	Clear Blue Insurance Company
15872	CM Vantage Specialty Insurance Company
39993	Colony Insurance Company
31127	Columbia Casualty Company
17151	Concert Specialty Insurance Company
16923	Concord Specialty Insurance Company
29734	Conifer Insurance Company



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15686	Coverys Specialty Insurance Company
13027	Covington Specialty Insurance
17372	Cowbell Specialty Insurance Company
44520	Crum & Forster Specialty Insurance Company
12758	CUMIS Specialty Insurance Company, Inc.
17332	Dellwo
17527	Emerald Bay Specialty Insurance Company
41718	Endurance American Specialty Insurance Company
35378	Evanston Insurance Company
10851	Everest Indemnity Insurance Company
16882	Everspan Indemnity Insurance Company
44792	Executive Risk Specialty Insurance Company
15201	Fair American Select Insurance Company
15884	Falls Lake Fire and Casualty Company
17333	Federated Specialty Insurance Company
11380	Fireman's Fund Indemnity Corporation
10657	First Mercury Insurance Company
17460	First Mile Insurance Company
16823	Fortegra Specialty Insurance Company
14249	Founders Insurance Company
10833	Gemini Insurance Company
20559	General Security Indemnity Company of Arizona
37362	General Star Indemnity Company
10182	GeoVera Specialty Insurance Company
10814	GNY Custom Insurance Company
39861	Golden Bear Insurance Company
25569	Gotham Insurance Company
15889	Gray Surplus Lines Insurance Company
37532	Great American E&S Insurance Company



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41858	Great American Fidelity Insurance Company
35351	Great American Risk Solutions Surplus Lines Insurance Company
14167	GuideOne National Insurance Company
10956	Guilford Insurance Company
17534	Hadron Specialty Insurance Company
17178	Hamilton Select Insurance, Inc.
10674	Harleysville Insurance Company of New York
16131	HDI Specialty Insurance Company
16777	Highlander Specialty Insurance Company
37079	Hilltop Specialty Insurance Company
305	Homeland Insurance Company of New York
11156	Homesite Insurance Company of Florida
15381	Housing Specialty Insurance Company Inc.
42374	Houston Casualty Company
14438	HSB Specialty Insurance Company
14484	Hudson Excess Insurance Company
27960	Illinois Union Insurance Company
17532	Incline Americas Insurance Company
36940	Indian Harbor Insurance Company
22829	Interstate Fire & Casualty Company
17181	Intrepid Specialty Insurance Company
25445	Ironshore Specialty Insurance Company
11084	ISMIE Indemnity Company
12203	James River Insurance Company
38920	Kinsale Insurance Company
15366	Knight Specialty Insurance Company
16255	KW Specialty Insurance Company
33138	Landmark American Insurance Company (Domestic)



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19437	Lexington Insurance Company
10725	Liberty Surplus Insurance Corporation
17346	Lio Specialty Insurance Company
26743	Maxum Indemnity Company
33090	Medical Security Insurance Company
14478	Mercer Insurance Company
12775	Merchants National Insurance Company (Domestic)
36838	Mesa Underwriters Specialty Insurance Company
13794	Mid-Continent Excess and Surplus Insurance Co
16392	Mobilitas Insurance Company
14420	Mount Vernon Specialty Insurance Company
41807	MS Transverse Specialty Insurance Company
34886	MSIG Specialty Insurance USA, Inc.
37974	Mt. Hawley Insurance Company
20079	National Fire & Marine Insurance Company
17370	Nautilus Insurance Company
36056	Navigators Specialty Insurance Company
35114	Norcal Specialty Insurance Company
27987	Northfield Insurance Company
16871	Obsidian Specialty Insurance Company
31143	Old Republic Union Insurance Company
17320	Orion180 Insurance Company
10046	Pacific Insurance Company Limited
17327	Palms Specialty Insurance Company
16754	Palomar Excess and Surplus Insurance Company
34118	Peleus Insurance Company
32859	Penn-America Insurance Company
11062	Petroleum Marketers Management Insurance Company
12588	Prime Insurance Company



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10786	Princeton Excess and Surplus Lines Insurance Company
17400	ProAssurance Specialty Insurance Company
11811	Professional Security Insurance Company
13149	Protective Specialty Insurance Company
17148	PURE Specialty Exchange
11515	QBE Specialty Insurance Company
40479	Republic Vanguard Insurance Co.
17103	Richmond National Insurance Company
28053	Rockhill Insurance Company
42595	Rockingham Casualty Company
16650	Rockingham Specialty, Inc.
13815	Safety Specialty Insurance Company
41297	Scottsdale Insurance Company
10672	Scottsdale Surplus Lines Insurance Company
17631	Securian Specialty Lines, Inc.
10729	Seneca Specialty Insurance Company
16762	Shield Indemnity Inc.
19208	Sierra Specialty Insurance Company
16820	SiriusPoint Specialty Insurance Corporation
16999	Southlake Specialty Insurance Company
16826	Specialty Builders Insurance Company
17045	Spinnaker Specialty Insurance Company
30481	St. Paul Surplus Lines Insurance Company
13604	Starr Surplus Lines Insurance Company
44776	StarStone Specialty Insurance Company
17501	State Farm Specialty Insurance Company
26387	Steadfast Insurance Company
14012	Stonegate Insurance Company
16889	Summit Specialty Insurance Company



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16551	Superior Specialty Insurance Company
16848	Sutton Specialty Insurance Company
34916	Swiss Re Corporate Solutions Capacity Insurance Corporation
34487	TDC Specialty Insurance Company
16543	Texas Insurance Company
10713	Third Coast Insurance Company
23850	Tokio Marine Specialty Insurance Company
29696	Travelers Excess and Surplus Lines Company
10213	Travelers Specialty Insurance Company
16188	Trisura Specialty Insurance Company
37982	Tudor Insurance Company (Domestic)
13064	United National Insurance Company
12537	United Specialty Insurance Company
25895	United States Liability Insurance Company
16988	Upland Specialty Insurance Company
16275	Vantage Risk Specialty Insurance Company
16237	Vault E & S Insurance Company
39640	Velocity Specialty Insurance Company (VSIC)
17499	Victor Insurance Exchange
40428	Voyager Indemnity Insurance Company
15824	Watford Specialty Insurance company
10172	Westchester Surplus Lines Insurance Company
16992	Westfield Specialty Insurance Company



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## Appendix E

### General Fund Revenue

The following chart provides a historic overview of general fund revenue for Fiscal Years 2015 through 2024. 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 2024, premium tax produced \$136.5 million of revenue (83.6%), while producer and other fees produced \$26.8 million in revenue (16.4%).

