

2014 ANNUAL REPORT





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1001 Woolfolk State Office Bldg

MISSISSIPPI INSURANCE DEPARTMEN









MIKE CHANEY COMMISSIONER OF INSURANCE STATE FIRE MARSHAL

The Mississippi Insurance Department is looking toward the future. We are dedicated to creating a competitive marketplace for the sale of insurance while providing Mississippi citizens with the maximum amount of consumer protection.



Mike Chaney Commissioner of Insurance State Fire Marshal

As Commissioner of Insurance it is my honor to submit the annual report of the Mississippi Insurance Department for the period of January 1, 2014, through December 31, 2014.

This report has been compiled from the records of approximately 2,253 insurance companies licensed or qualified to conduct the business of insurance within the State of Mississippi.

This report includes the financial summaries, underwriting experiences and recapitulation of the insurance business written within the State of Mississippi. This report also includes licenses issued, taxes, fees and assessments collected from the insurance industry along with a summary of the duties and activities of the department.

The Commissioner of Insurance is charged with ensuring that all laws relating to matters under his supervision are faithfully executed. The goal of the Mississippi Insurance Department is to become more efficient and responsive to the needs of the general public while encouraging a fair and competitive market for insurance.

My staff and I are very proud to serve the people of Mississippi.

Respectfully submitted,

Mike Chaney

Commissioner of Insurance

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EXECUTIVE SUMMARY

MIKE CHANEY Commissioner of Insurance State Fire Marshal

MARK HAIRE Deputy Commissioner



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STATE OF MISSISSIPPI

The Mississippi Insurance Department (MID) continues moving forward to provide a healthy insurance market and to be an advocate for the consumers of this state. Our goal is to create the highest degree of economic security, quality of life, public safety and fire protection for the state's citizens at the lowest possible cost. This is accomplished through a variety of initiatives including the regulation of the insurance and liquefied compressed gas industries and development of statewide fire services.

The MID licenses and monitors the activities of more than 112,605 individuals and 7,885 agencies. It also issues over 370,680 certificates of authority. The MID handled 33 administrative licensure matters in which the department imposed fines and penalties against insurance producers totaling \$24,750 in 2014. The Investigations and Consumer Protection Division assisted in obtaining over \$119,652 in premium refunds for consumers and investigated over 600 calls/complaints.

The MID continues to be heavily involved in the liquidation of domestic insurers. This process involves the investigation of the activities and affairs of the insurer to determine what caused the collapse of the insurer. We are charged with pursuing any assets of the insurer. Other duties, where necessary, include filing claims of the insurer against management and other outside parties. The Financial and Market Regulation Division monitored the financial solvency of 2,253 companies with over \$12.5 billion premiums written in Mississippi. The division collected \$1.4 million in filing fees, analyzed 430 domestic company filings, and commenced 7 examinations. The division managed \$35.5 million in pledged securities, participated in 7 multi-state collaborative actions and assessed the financial condition of 83 companies that applied for a license to operate in Mississippi.

There were 4,744 Life & Health form filings reviewed and processed through the automated NAIC System for Electronic Rate and Form Filing (SERFF) in 2014. The Property and Casualty Rating Division closed 3,853 electronic filings through SERFF from January 1, 2014, through December 31, 2014. Various extraneous regulated lines continue to file using paper format, however, the number for 2014 was less than 1% of all filings. All paper filings are entered into the SERFF system and are maintained in an electronic format eliminating paper copies. Late in 2014, the department announced that certain Property and Casualty Rate and Form Filings would be available for public review with the implementations of the SERFF Filing Access program.

Our Consumer Services Division received and processed in excess of 15,325 telephone calls and requests for assistance in addition to 1,293 formal written complaints resulting in over \$2,840,704 in additional funds being paid to policyholders.

During 2014, the MID returned \$19,967,907 in revenues from surplus lines and privilege license fees to the state's general fund. Company premium tax collected by the Department of

EXECUTIVE SUMMARY (Continued)

Revenue totaled \$231,904,082.70. Over \$200 million a year goes to the general fund from premium taxes, fees, and fines.

The Mississippi Insurance Department is beginning to see results in bringing available, affordable and accountable insurance to all Mississippians. Many of the department's new and existing programs continue to see great success.

The department spent a considerable amount of time in 2014 working on health insurance. In actuality, PPACA brought MID a much larger role in health insurance regulation than it has had before. The department works diligently to stay abreast of the law and its requirements. MID successfully implemented a Small Business Health Options Program (SHOP), known as One, Mississippi. The SHOP began operations for open enrollment in May 2014, with the first coverage effective date of July 1, 2014. The department partnered with Health Help of Mississippi to provide local assistance to those seeking help with health insurance issues in five regional offices. Health Help also conducts outreach and education activities for the SHOP.

While fulfilling the stated goals of the Mississippi Insurance Department's mission, unforeseen disasters continued to impact the duties of the MID during 2014. MID staff and State Fire Marshal deputies responded quickly and efficiently during these events to assist Mississippians as well as consumers in surrounding states.

In late April, severe storms and tornadoes destroyed a large part of Louisville, Tupelo, Pearl, Brandon and Richland, Mississippi. Mississippi Insurance Department employees and State Fire Marshals were on the scene within hours of the storms to provide whatever assistance they could to victims of the storms. This included helping those who suffered losses identify insurance carriers, making contact with them, and doing whatever was necessary to start these homeowners and residents on the path to recovery.

Also in April, the department withdrew its lawsuit against the Federal Flood Insurance program (NFIP) on the basis the implementation by the Federal Emergency Management Agency (FEMA) of a new law passed by Congress intended to alleviate some of the draconian rate increases that Mississippi homeowners were facing. The lawsuit was withdrawn "without prejudice," meaning it could be refiled at any time should the provisions of the new law or the manner in which FEMA implements it is deemed unsatisfactory. MID attorneys continue to monitor FEMAs' implementation of "The Homeowner Flood Insurance Affordability Act of 2014," passed as H.R. 3370, to ensure the new law does what is necessary to ease the financial burden on homeowners.

The Mississippi State Fire Marshal's Office took lead in the investigation of a devastating fire at the Mississippi State Agricultural and Forestry Museum in November. Following an extensive investigation, including a re-creation of the conditions surrounding the fire, the fire was ruled accidental caused by hay being stacked too close to wall-mounted light fixtures.

The Elevator and Building Safety Division completed 2,003 inspections in 2014 and issued 9 new contractor agency licenses which expire in 2016; 10 new inspector licenses which expire in 2016; 73 new elevator mechanic licenses which expire in 2016 and collected \$52,220 in licenses, permit and inspection fees.

EXECUTIVE SUMMARY (Continued)

Nine new bulletins were issued in 2014 addressing the following: compliance with the Centers for Medicare and Medicaid Services' (CMS Final Rule on the exchange and insurance market standards for 2015 and beyond as it relates to hospital or other fixed indemnity insurance products; notification of the application for anticipation in Mississippi state-based Small Business Health Options Program (SHOP); compliance standards for the sale of burglar bars; notice and rejection of uninsured motorist coverage form; examination of life, accident and health insurance producer applicants; suitability in annuity transactions regulation: insurance producer training; emergency waiver of certain LC gas standards and procedures and an amendment to the waiver; premium payments for policyholders in impacted storm areas (issued May 6, 2014, expired on July 7, 2014).

There were 23 bills relevant to the Mississippi Insurance Department and signed into law after the 2014 session of the Mississippi Legislature. These bills addressed the following issues: statewide building codes: local governments authorizing reimbursement of an insured's deductible for auto claim if protected by immunity; extended the repealer on the law requiring repair business and lien holder be listed on claim payment check; uninsured motorist coverage; licensure requirements and performance standards for bail agents; State and School Employees Health Insurance Board to consider expansion of coverage for treatment of autism spectrum disorders; require insurer of health insurance policy to honor assignment of benefits for a year or until insured revokes; allow the commissioner to disapprove certain health insurance policy forms, amendatory riders or endorsements; creation of the Health Care Sharing Ministries Freedom to Share Act; prohibit State and School Employees Health Insurance Plan from restricting covered employee from assigning benefits to provider; rights of individuals with terminal conditions which require payment of health insurance and Medicaid benefits; establish Long-Term Care partnership between Division of Medicaid and Commissioner of Insurance; clarify when health insurance policies must include coverage for mental illness; clarify coverage and increase coverage for long term care and annuity benefits and conform to NAIC model law as pertains to Mississippi Life and Health Insurance Guaranty Association; act to require "store-and-forward" and "remote patient monitoring" telemedicine services; revise requirements of form for Experience Refund calculations; revise Standard Valuation and Nonforfeiture Law for life insurance policies; creation of the Unclaimed Life Insurance Benefits Act; require the commissioner to establish regulations regarding notice and duration for hurricane deductibles as it applies to homeowners policies; revise certain laws regarding non-admitted policy fee for MS Windstorm Underwriting Association; authorized per diem and travel expenses for members of Mississippi Fire Personnel Minimum Standards and Certification Board who are not state employees; expand coverage under Law Enforcement Officers Death/Disability Benefits Trust Fund to include emergency management personnel and increase benefit; amend Mississippi Electronic Protection Licensing Act to expand and update licensure procedures, standards, fees and penalties for both residential and commercial electronic protective systems.

The State Fire Marshal's Office (SFMO) Smoke Alarm Installation Program continues to act as a vital tool in the fight against fire deaths in the state. During 2014 the SFMO installed 684 smoke alarms and 3 smoke alarms for the hearing impaired. The Mississippi State Fire Marshal's Office continued diligent efforts to reduce fire deaths in the state. The total number of 2014 fire deaths in Mississippi was 56, down from 62 fire deaths in 2013. Since 2009, Mississippi's fire death rate per year has been reduced by 35.76%. Three K-9 investigators were added to the department specializing in accelerant, cadaver and explosive detection.

EXECUTIVE SUMMARY (Continued)

The MID/State Fire Marshal Fire Services Development Division oversees the accountability and distribution of state fire funds to counties and municipalities. In 2014, the Fire Services Division received and processed 2,000 compliance documents to support the issuance of state fire rebate funds. It disbursed \$16.2 million in rebate funds to counties and municipalities that met the compliance requirements. Before fire departments are eligible to receive rebate funds, they are required to report all fire incidents in the state incident reporting system which is administered by the division. The fire departments reported 146,007 incidents.

No funds were appropriated for the Rural Fire Truck Acquisition Assistance Program (RFTAAP) and the Supplemental Rural Fire Truck Acquisition Assistance Programs in 2014.

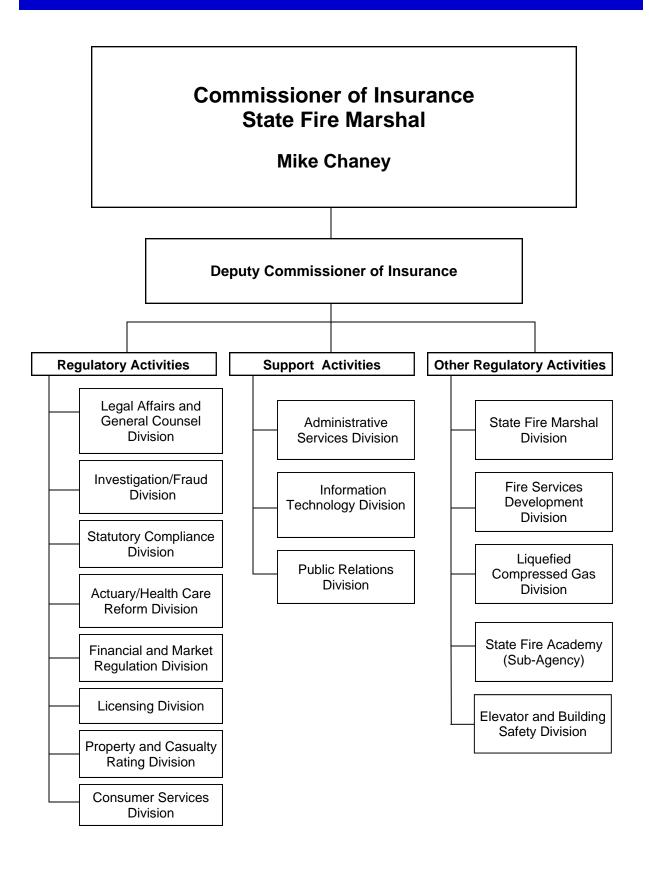
The Mississippi State Fire Academy trained 13,101 students statewide during 2014. The academy delivered courses to career, volunteer, and industrial firefighters from across the state, nation, and the world. Improvements and additions to the academy continue. In 2014, the fire academy was awarded several substantial public and private grants to fund many vital projects to assist the fire and rescue services throughout the state related to training.

Regarding campus improvements in 2014, the academy added a heavy duty truck, a trailer, and a Zodiac Rescue boat to its motor pool to enhance the technical rescue training that is does throughout the state. Grant monies that were received also helped the academy purchase new self contained breathing apparatus for fire fighter training, and a digital fire extinguisher trainer to enhance the public fire safety education program. In an effort to stay as technologically advanced in today's fire fighting and rescue world, the academy purchased a Phantom drone to utilize during search and rescue training. This equipment is also part of the cadre of rescue equipment that the MS Fire Academy Response Team may use during disaster deployments. The students can now study and research water movement and proper flows of nozzles during fire ground operations in a lab setting, thanks to donations by Akron Nozzle Company. The academy also requested funding for the new Fire Station/Dormitory State Disaster Staging Area Construction Project in 2013.

Commissioner Chaney's goals and agenda for 2015 include continuing the successful programs begun during 2013, strengthening and enforcement of state-wide building codes, continuing to work with stakeholders and legislators to address Mississippi's compliance with provisions of the federal Patient Protection and Affordable Care Act and the Dodd-Frank Financial Reform Act, maintaining the financial security of the Mississippi Windstorm Underwriting Association (wind pool) and increasing fire safety education for all Mississippians in order to reduce fire deaths in the state. Commissioner Chaney will continue his efforts to achieve available, affordable, and accountable insurance for all Mississippians.

In the January 2014 issue of Insurance Business America magazine Commissioner Mike Chaney was named one of the top insurance professionals of 2013, in the magazine's Hot 100 Insurance Professionals of 2013. The Commissioner also received a distinctive honor by being asked to chair the powerful Property & Casualty C Committee of the National Association of Insurance Commissioners for a 4th consecutive term. In the fall of 2014 Commissioner Chaney announced he would be running for a third term as Insurance Commissioner in the 2015 statewide elections.

Organization



Commissioner of Insurance



Commissioner Mike Chaney served seven years in the Mississippi House of Representatives and eight years in the Mississippi Senate. He also served as a key member of the Senate Insurance Committee and was one of the authors of the 2007 Windpool Insurance bills credited with boosting the state's post-Hurricane Katrina recovery. He is currently serving his fourth term as Chair of the NAIC Property & Casualty C Committee.

Mike Chaney

Commissioner

- Elected to a four-year term and may be re-elected.
- Charged with execution of all laws relative to insurance companies, corporations, associations and fraternal orders, their agents and adjusters.
- Licenses and regulates the practices of all insurance companies, agents, burial associations, fraternal societies, bail bondsmen, and other entities engaged in the business of insurance.
- As State Fire Marshal, acting through the State Chief Deputy Fire Marshal, investigates all fires called to his attention occurring in the state, licenses manufacturers, installers/transporters and dealers of manufactured houses and regulates their practices.
- Through the Fire Service Development Division, establishes guidelines, use and accountability for municipal and county fire protection funds.
- Administers the Liquefied Compressed Gas Equipment Law and enforces the National Fire Protection Association Code.
- Serves on the boards of, provides administrative services to, and/or appoints board members to a minimum of 16 different boards, groups, or associations.
- Directs the Mississippi Surplus Lines Association (MSLA). MSLA has no separate regulatory powers
 and enables the department to ensure that proper premium taxes are paid to the State of
 Mississippi. As a result of this law, the state receives additional taxes that were not received in
 previous years.

Deputy Commissioner of Insurance



Mark Haire has served as Deputy Commissioner of Insurance since July 1, 2009. Prior to being named Deputy Commissioner, Haire served as General Counsel for the MID. He is a graduate of Mississippi College and Mississippi College School of Law.

Mark Haire

Deputy Commissioner

- Oversees all insurance companies the commissioner has placed into administrative supervision, rehabilitation and liquidation. In this capacity Mr. Haire utilizes his Special Counsel role by attending court hearings as well as overseeing and coordinating multiple lawsuits and other legal matters.
- Serves as the commissioner's designee/representative on numerous boards such as the Mississippi wind pool, Mississippi Guaranty Association, and the Mississippi Life, Accident and Health Guaranty Association.
- Acts as Commissioner of Insurance during the commissioner's absence or inability to act by performing any and all duties of the Commissioner.
- Serves as Hearing Officer for Mississippi Insurance Department administrative hearings.

Commissioner of Insurance serves on the Boards of, provides administrative services to, and/or appoints board members to the various organizations outlined below:

Mississippi Automobile Insurance Plan

Commissioner of Insurance or his designee attends meetings of the Mississippi Automobile Insurance Plan which was created to provide automobile insurance coverage to eligible individuals who are unable to obtain such coverage through the voluntary market. Miss. Code Ann., § 63-15-65.

Mississippi Building Codes Council

Commissioner of Insurance appoints a member of the State Fire Marshal's Office as his designee to serve, ex-officio, non-voting on this 11 member board. At its first meeting the board adopted by reference only the latest additions of the discretionary statewide minimum building codes. The purpose of the board is to oversee the provisions of that portion of the Miss. Code Ann., § 17-2-1, which requires Hancock, Harrison, Jackson, Stone, and Pearl River counties and municipalities located therein, to enforce wind and flood mitigation requirements of certain nationally recognized building codes and standards.

Mississippi Comprehensive Health Insurance Risk Pool Association

Commissioner of Insurance appoints four members to this nine member board. This association provides a mechanism to make health and accident insurance coverage available to those citizens of Mississippi who, because of health conditions, cannot secure such coverage.

Miss. Code Ann., § 83-9-211.

Mississippi Electronic Protection Licensing Advisory Board

Commissioner of Insurance appoints two members of this seven member board, which advises the State Fire Marshal with respect to the rules and regulations of the provisions in the Mississippi Residential Electronic Protection Licensing Act. This code sets forth the rules and regulations to establish statewide uniform procedures and qualifications for the licensure of individuals and companies to provide electronic protective systems to the general public.

Miss. Code Ann., § 73-69-1 et. seq.

Mississippi Fire Personnel Minimum Standards and Certification Board

Commissioner of Insurance serves as an ex-officio member of this 11 member board. The Executive Director of the State Fire Academy serves as an ex-officio member of this board.

Miss. Code Ann., § 45-11-251.

Mississippi Fire Prevention Code Board of Adjustments and Appeals

Commissioner of Insurance appoints five members to this board per the Standard Fire Prevention Code. Miss. Code Ann., § 45-11-103.

Mississippi Insurance Guaranty Association (Property and Casualty)

Commissioner of Insurance approves the members of this board which consists of not less than five nor more than nine members. The association assists in the detection and prevention of insurer insolvencies and provides a mechanism for payment of covered claims for insurance policies written by licensed property and casualty insurance companies to avoid excessive delay in payment and to avoid financial loss to claimants or policyholders because of insurer insolvencies.

Miss. Code Ann., § 83-23-101 et. seq.

Mississippi Life and Health Insurance Guaranty Association

Commissioner of Insurance approves the members of this board which consists of not less than five nor more than nine members. The association assists in the detection and prevention of insurer insolvencies and provides a mechanism for payment of covered claims for insurance policies written by licensed life and health insurance companies to avoid excessive delay in payment and to avoid financial loss to claimants or policyholders because of insurer insolvencies.

Miss. Code Ann., § 83-23-201 et. seq.

Mississippi Residential Property Insurance Underwriting Association

Commissioner of Insurance approves the plan of operation of this association which is charged with providing essential property insurance coverage to eligible individuals who have been unable to secure such insurance through the voluntary market. <u>Miss. Code Ann.</u>, § 83-38-1 et. seq.

Mississippi Tort Claims Board

Commissioner of Insurance serves on this board which provides coverage to governmental entities for every risk for which the board determines the respective governmental entities to be liable in the event of a claim or suit for injuries. <u>Miss. Code Ann.</u>, § 11-46-18.

Mississippi Windstorm Underwriting Association

Commissioner of Insurance approves the plan of operation of this board and appoints three members to the board, which coordinates the availability of wind and hail coverage in the six Mississippi coastal counties (Hancock, Harrison, Jackson, Pearl River, Stone, and George). Additionally, a designee of the commissioner attends each meeting of the association. Miss. Code Ann., § 83-34-1 et. seq.

<u>Mississippi Workers' Compensation Assigned Risk Plan / Mississippi Workers' Compensation Assigned Risk Pool</u>

Commissioner of Insurance is responsible for administration of the Mississippi Workers' Compensation Assigned Risk Plan, and its reinsurance mechanism, the Mississippi Workers' Compensation Assigned Risk Pool, as stipulated in Miss. Code Ann., § 71-3-111. The plan and pool are organized to provide coverage to eligible employers who seek workers compensation coverage and are unable to obtain such coverage through the voluntary market.

Rural Fire Truck Acquisition Assistance Review Committee

Commissioner of Insurance chairs this committee which is responsible for reviewing all applications for compliance in regard to established guidelines for applicants to the Rural Fire Truck Acquisition Assistance Program. Miss. Code Ann., § 17-23-1.

State and School Employees Health Insurance Management Board

Commissioner of Insurance serves on this board which shall administer the State and School Employees Life and Health Insurance Plan provided for by Miss. Code Ann., § 25-15-3 et. seq. The board oversees the activities of the statewide Children's Health Insurance Program, established under Title XXI of the Social Security Act, to provide child health care assistance to targeted, uninsured, low-income children.

State Employees Health Insurance Board Advisory Council

Commissioner of Insurance appoints a designee to serve on this council which is responsible for advising the State and School Employees Health Insurance Management Board concerning the design of a state insurance plan for state employees. Miss. Code Ann., § 25-15-9.

State Liquefied Compressed Gas Board

Commissioner of Insurance oversees this board which is vested with the power to regulate matters pertaining to liquefied compressed gas in Mississippi. The commissioner appoints seven members to this board, including one from each of Mississippi's four congressional districts as well as three at-large members. Miss. Code Ann., § 75-57-1 et. seq.

Legal Affairs and General Counsel Division

2014 -

- Handled 35 administrative licensure matters wherein the department imposed fines and administrative penalties against insurance producers totaling \$29,490.00
- Pursuant to the Administrative Procedures Act, promulgated thirteen regulations and nine bulletins

DUTIES AND RESPONSIBILITIES

- Consults with Commissioner of Insurance, Deputy Commissioner, as well as technical and professional staff to ensure compliance with state law and department rules and regulations.
- Represents commissioner in receiverships, liquidations and insolvencies of insurance companies, disciplinary actions against companies and agents, and in other legal matters.
- Serves as counsel for Commissioner of Insurance, State Fire Marshal Division, Liquefied Compressed Gas Division, Mississippi State Fire Academy and the Minimum Standards Board.

Investigations/Fraud Division

2014 -

- Was involved in obtaining \$119,652.21 in refunds/recoveries for consumers
- Investigated or handled by correspondence over 600 calls/complaints
- Enforcement actions -14 fines totaling \$24,750.00
- Enforcement actions 1 suspension of license
- Enforcement actions 4 revocations of license
- Enforcement actions 3 license denials
- Enforcement actions 3 probation of license
- Enforcement actions 8 voluntary surrenders of license

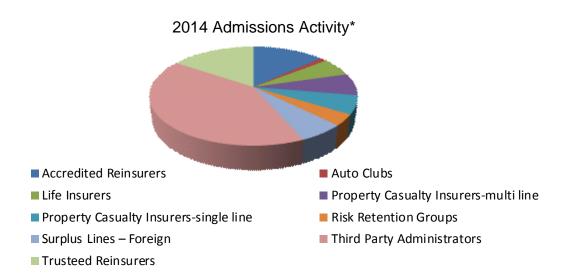
- Reviews alleged improper activities of agents and/or companies.
- Reviews financial statements and other documents for the purpose of detecting fraud and violations of state and federal law.
- Renders assistance to and obtains the cooperation of federal, state, county and municipal law enforcement agencies and prosecutors.
- Performs field investigations and surveillance as necessary.
- Collects, coordinates and presents evidence to legal staff for use in administrative hearings and to law enforcement agencies for prosecution of criminal activities.
- Testifies at hearings and in court.
- Consults with staff attorneys and Special Assistant Attorneys General assigned to the department to develop rules, regulations, and guidelines to protect consumers.
- Maintains contact with State Insurance Fraud Investigation Divisions in other states (through the NAIC/Antifraud Task Force).
- Reviews insurance license applications of individuals with a criminal record to determine whether applicants meet requirements of the law or regulation.
- Reviews reports from the Personalized Information Capture System and compares them to MID
 records to determine if regulatory actions against an agent (actions taken by other states) were
 reported to the MID.
- Fingerprints individuals applying for a bail agent license.
- Performs background checks when necessary.

Financial and Market Regulation Division

2014 -

- Monitored the solvency of 2,253 companies with \$12.5 billion premium written in Mississippi
- Collected \$1.4 million in filing fees
- Analyzed 430 domestic company filings
- Commenced 7 examinations (2 targeted)
- Managed \$35.5 million in pledged securities
- Participated in 7 multi-state collaborative actions
- Assessed the financial condition and operations of 83 entities applying for a license to operate in Mississippi
- Maintained the department's accreditation status by meeting all 48 of the legal, financial, and organizational accreditation standards
- Monitored the company operations of 622 domestic and foreign companies

- Performs analysis, reviews, desk audits, and on-site examinations to monitor companies' compliance with Mississippi insurance laws.
- Maintains the National Association of Insurance Commissioners' accreditation standards.
- Assists the commissioner with companies that are in administrative supervision, rehabilitation, or liquidation.
- Monitors and participates in the development of NAIC model laws and regulations.



^{*}NOTE –There were no fraternal large, health maintenance organization, legal expense or title insurer admissions in 2014. Risk purchasing groups are no longer reviewed by this division.

Statutory Compliance Division

2014 -

- Issued 1,973 company licenses and certificates of authority
- Analyzed 1,526 corporate filings
- Collected \$591,810.00 in license and corporate document filing fees
- For efficiency and cost savings when renewing insurer annual licenses, the division collects the renewal license fees and also the financial statement related filing fees of the Financial and Market Regulation Division

DUTIES AND RESPONSIBILITIES

- Issues new, amended and annual renewal licenses to insurers.
- Reviews corporate transactions of domestic, foreign and alien insurers, health maintenance organizations (HMOs), societies, auto clubs and associations doing business in Mississippi for compliance with MS statutes and regulations.
- Disseminates corporate and license information of insurers to consumers, businesses, attorneys, insurer professionals, and other state agencies on a daily basis.
- •Maintains the computer records and corporate files of licensed insurers, eligible non-admitted insurers, residual markets, rate service and advisory organizations.

Actuary/Health Care Reform Division

2014 -

- Successfully implemented a Small Business Health Option's Program (SHOP) known as One, Mississippi
- SHOP began operations for open enrollment May 2014, with first coverage effective date of July 1, 2014
- Attended numerous trade shows and participated in several conferences and meetings in order to inform the public about Affordable Care Act (ACA) related health insurance market reforms, the Federally Facilitated Marketplace (FFM), and the SHOP Marketplace
- Created multiple educational brochures on the ACA for outreach efforts
- Made appropriate improvements to the Life and Health Division's portion of the Mississippi Insurance Department's website in order to make the information easier to access and user friendly
- Received a grant extension for the ACA Consumer Assistance Program Grant to December 31, 2014
- Received a new ACA Consumer Assistance Program Grant in the amount of \$440,595 for the period from September 26, 2014 to September 25, 2015
- Received a grant extension to continue activities for the HHS Rate Review-Cycle II Grant to September 30, 2015
- Partnered with Health Help of Mississippi to provide local assistance to those seeking help with health insurance issues in five regional offices and conduct outreach and education activities for the SHOP
- Maintained turnaround time of (20) days for review of files relating to life insurance, health insurance, long term care insurance, Medicare supplement insurance, disability insurance and annuities

Actuary/Health Care Reform Division (Continued)

DUTIES AND RESPONSIBILITIES

- Handle any issue related to life insurance, health insurance, long term care insurance, Medicare supplement insurance, disability insurance and annuities.
- Review forms and rates for any of the aforesaid lines of business.
- Review and approve or disapprove health insurance premium rate filings.
- Enforce and implement any federal requirements related to the Affordable Care Act ("ACA") to ensure state compliance.
- Promote awareness and educate Mississippians generally about ACA reforms, the upcoming SHOP Marketplace, and the Federally-Facilitated Marketplace ("FFM").

Consumer Services Division

2014 -

- Handled in excess of 15,325 telephone calls for assistance
- Processed 1,293 formal written complaints against companies
- Facilitated the collection of over \$727,867.09 in benefit payments for consumers
- Participated in 27 Consumer Outreach events in 2014
- Facilitated processing and assisted consumers in claims filing following major tornado outbreak that affected Brandon, Pearl, Richland, Louisville and Tupelo

- Intervenes and attempts to resolve disputes between consumers and companies.
- Receives complaints from and interviews policyholders who have questions/problems.
- Reviews insurance coverage for residents. No recommendations are made regarding whether coverage is adequate or suitable. The aim is to help insureds understand their coverage.
- Acts as an advocate for consumers helping them understand their options and the coverage afforded by their insurance policies.
- Continues ongoing process of cross-training that enables temporary reassignment of duties during the aftermath of storms and other catastrophic situations whereby on-site claims assistance can be offered, or when temporary offices are established.
- Actively participates in community outreach to educate consumers on insurance related matters through group presentations and training sessions as well as written materials on a wide range of insurance-related topics.

Licensing Division

2014 -

- Issued in excess of 370,600 certificates of authority, 112,605 licensed agents and 7,885 licensed agencies
- Processed over 700,000 transactions
- Handled over 43,000 telephone calls for assistance
- Participated in four insurance outreach events
- Added modular message system which increased customer service
- Indexed 17,627 documents for records retention
- Added electronic fingerprint submission to CIC and FBI

DUTIES AND RESPONSIBILITIES

- Issues licenses and appointments to individuals and business entities to engage in the business of insurance in the state of Mississippi.
- Provides prompt and efficient customer service.
- Assists agents/agencies with online forms for licensure.
- Ensures compliance with all statutory requirements.
- Promotes national licensing uniformity.
- Ensures adequate pre-licensing and continuing education courses are made available to licensees.
- Fingerprints individuals applying for a bail agent license.
- Provides agent/agency/company assistance on technical licensing questions.

Property and Casualty Ratings Division

2014 -

- Closed 3,853 electronic filings through SERFF from January 1, 2014, through December 31, 2014
- Various extraneous regulated lines continue to file using paper format, however, the number for the 2012 year was less than 1% of all filings
- Certain property and casualty rate and form filings became available for public review with the implementation of the SERFF Filing Access program

- Reviews the filings of rates, rules, and forms of licensed property and casualty insurance companies, and rating/advisory organizations for lines of insurance under §83-19-1, prior to their use in the state (§83-2-7).
- Works with outside consulting actuaries on rate filings reviews.
- Assists companies in making filings compliant with department rules, regulations, bulletins and statutes.
- Provides recommendations and advises commissioner on approval/disapproval of rates under regulated lines.
- Represents commissioner at meetings of all residual market plans including: Workers Compensation Assigned Risk Plan, MS Automobile Insurance Plan, MS Windstorm Underwriting Association, and the MS Residential Property Insurance Underwriting Association.
- Provides consumer assistance responding to technical questions regarding general insurance and policy specific information.
- Facilitates the handling of disputes or rating questions between consumers and companies.
- Assists the commissioner in responding to and handling technical questions he receives from various stakeholders and consumers.

Elevator and Building Safety Division

2014 -

- Completed 2,003 inspections
- Issued 9 new contractor agency licenses which expire in 2016
- Issued 10 new inspector licenses which expire in 2016
- Issued 73 new elevator mechanic licenses which expire in 2016
- Collected \$52,220 in licenses, permit and inspection fees
- Full implementation of the act will take effect Jan. 1, 2015, when building owners will be responsible for registering and obtaining permits for their elevators and conveyances
- Continued work with state building code groups
- Plan to make two additional hires very soon as the program actually moves from the planning stages into full licensing and production

- Launch new, mandatory program given to the Mississippi Insurance Department during the 2013 Legislative Session.
- License and oversee all elevator and conveyance mechanics, technicians, inspectors and companies that install, repair or inspect public conveyances in Mississippi.
- Establish minimum standards for all conveyances, personnel and services.
- Compile a database of every elevator and people-moving conveyance and their locations in the state
- Compile and keep a database of all conveyance accidents and injuries in the state.
- Work closely with the Coastal Retrofit Hurricane Mitigation Program in the six coastal counties, the Mississippi Windstorm Mitigation Council and other mitigation programs.
- Work on strengthening statewide building codes in an effort to provide higher quality construction for residential homes and lower insurance premiums for those homes.

SUPPORT ACTIVITIES

Administrative Services Division

2014 -

- Managed 149 positions and 13 divisions with employees assigned all over the state
- Executed advanced planning and budgeting which allows more work to be accomplished by dedicated employees, thereby creating more efficient operations
- Continued training to keep the agency moving ahead professionally, maintaining productivity and providing quality services to the people of Mississippi

- Provides support to the agency in the most professional and efficient manner possible, enabling the department to carry out its mission at lowest possible cost to state's taxpayers.
- Continues to develop, implement and enhance administrative and budgetary support to the agency by providing a broad array of services.
- Oversees the financial management and record keeping of the agency, contract administration, inventory control, accounts payable, accounts receivable, payroll, statutory deposits and travel.
- Processes, through the Agency Receipting System, the special funds obtained to maintain our annual budget.
- Oversees all purchasing, coordinates maintenance of departmental office equipment, procurement
 of cell phones, property control, maintenance of agency's automobiles, and handles all outsource
 of print jobs.
- Manages the department's appropriation by compiling the necessary information for budget development, budget projections, and monitoring budget changes through expenditures, revenue collections, legislation, and mid-year budget adjustments.
- Facilitates all personnel-related matters for the department, including employee recruitment, staff development, staff retention, performance appraisal, employee benefits, compensation and assistance.
- Handles grievances and appeals, Workers Compensation and Safety Programs, and compliance with Civil Service Rules and Regulations.
- Provides all daily office operation support to the department including centralized document processing, mail services (incoming/outgoing mail and deliveries), vehicle management, supply management, records management, and communications services including telephone, telefax, and photocopying.

SUPPORT ACTIVITIES

Information Technology Division

2014 -

- Upgraded core network infrastructure hardware systems
- Created custom web applications for special projects
- Procured and implemented an electronic fingerprinting system for the Fire Marshal and Licensing divisions
- Implemented a secure file transfer and sharing system for the department and third-party entities.
- Continued redesigning the website and met with every division to gather input and concerns.
- · Began implementation of new website.
- Continued implementation of the document imaging system
- · Implemented a text notification system
- Began implementation of a mobile app for the agency
- Continued upgrades of the department's operating systems and primary software, as well as upgrading applications and training users
- Upgraded desktop computers to meet the demands of improved software and users' needs
- Began migration from laptops to tablets
- Trained staff via web-based and classroom courses as well as those offered through other organizations and conventions
- Continued the process of making IT support faster and more efficient by designing a webbased help desk solution
- Continued the process of creating a software and hardware disaster recovery solution
- Continued conversion of legacy databases to new efficient database systems
- Designed and delivered issues of the department's email newsletter
- Assisted and monitored social media coverage and interactions
- Attended national conferences regarding Information Technology and the insurance industry
- Supported and maintained the technology of the department on a daily basis

- Provide technological support to the department to accomplish its goals and objectives as set forth by the Commissioner of Insurance.
- Serve as a strategic planning partner and proactive participant with other divisions of the department as well as other state agencies.
- Continue to evaluate and use the most appropriate and cost effective technological hardware, software and processes that can be implemented.
- Protect the department from cybersecurity threats by using the best technological means available as well as keeping staff educated.

SUPPORT ACTIVITIES

Public Relations Division

2014 -

- Issued 36 media press releases on such topics as:
 - 1. Mississippi Health Insurance Exchange and creation of SHOP, open enrollment
 - 2. MID dropping lawsuit filed against federal government regarding flood insurance rates
 - 3. Passage of building code legislation
 - 4. Support of texting and driving legislation
 - 5. Multiple releases regarding assistance to victims of May 2014 tornado outbreak—Brandon, Pearl, Richland, Louisville, Tupelo
 - 6. Multiple fire safety releases throughout year on arson, smoke alarm safety, Campus Fire Safety Month, fireworks, heating, cooking, holiday safety
 - 7. Retirement planning
 - 8. New department public rate filing search tool
 - 9. Worker's compensation
 - 10. Health policies in regarding to emergency transportation
 - 11. Results of fire at Mississippi Ag Museum
 - 12. Appointment of new State Fire Coordinator
 - 13. Unauthorized alarm salesmen
 - 14. Addition of K-9's to State Fire Marshal investigative staff
- Represented the Department Ya'll Connect Social Media Conference
- Maintained MID Twitter account, over 300 tweets in 2014
- Twitter followers reached 2,260 followers by year's end
- Compiled, edited and produced MSInsuranceMatters E-Newsletter
- Maintained MID Facebook and YouTube accounts

- Coordinates a public information program to publicize and advance MID objectives and consumer related issues.
- Maintains and develops wide range of consumer brochures available through the MID Consumer Services Division.
- Explores and implements full use of technology, including the internet, to maximize the publicity of MID achievements and goals.
- Automates, as far as practicable, all information distribution functions of all MID divisions to assist in increasing productivity of MID staff.
- Administers all MID social media accounts: Twitter, Facebook, etc.
- Serves as liaison between MID and media.
- Creates and publishes yearly reports for department, NAIC and Medicare Supplement Shopper's Guide.
- Photographs and distributes photos of department events.

State Fire Marshal Division

2014- In addition to regular duties outlined in the report on Statistics page, performed other duties as follows:

- Increased outreach activities, fire safety education and distribution of free smoke alarms in effort to reduce number of fire deaths in state
- Recorded the total number of 2014 fire deaths in Mississippi as 56, down from 62 fire deaths in 2013
- Assisted local law enforcement, first responders during April tornado outbreak in Pearl, Brandon, Richland, Louisville and Tupelo
- Added K-9 Unit with accelerant, explosive and cadaver dogs

- Fosters, promotes and develops ways and means of protecting life and property from fire and related perils through direct action and coordination with Mississippi fire and law enforcement services.
- Investigates the origin of fires occurring within Mississippi when requested by the Chief of the Fire Department or other local law enforcement authority.
- Investigates any fire called to his attention by any party of interest, whenever in his judgment, there is sufficient evidence or circumstances indicating that such fire may be of an incendiary origin.
- Uses polygraph service to conduct arson investigations and, on occasion, assists other law enforcement agencies, both state and federal, with examinations on a case-by-case basis.
- Serves as a member of the Homeland Security Council with the Mississippi Emergency Management Agency (MEMA) for development and implementation of programs and emergency response in the interest of public safety.
- Conducts annual in-service training for the County Arson Investigators Program in conjunction with the State Fire Academy.
- Serves as guest instructors for the Basic Arson Investigator Course conducted at the State Fire Academy.
- Conducts semi-annual fire drills and safety seminars of state-owned buildings in the Capitol Complex in conjunction with the MS Department of Finance and Administration's Capitol Police and City of Jackson Fire and Police Departments.
- Enforces the Mississippi Fire Prevention Code regarding the inspection of all buildings owned by the state or state agencies, places of public assembly and sprinkler systems of high-rise buildings.
- Regulates factory-built homes which requires the licensing of retailers, developers, modular home contractors, manufacturers and independent contracted installer/transporters.
- Serves as the State Administrative Agency (SAA) for the U.S. Department of Housing and Urban Development (HUD).
- Develops and implements a fire safety education program using nationally recognized standards for the State of Mississippi to reduce loss of life and property from fires.
- Establishes statewide uniform procedures and qualifications, assessment and collection of fees for the licensure of individuals and companies which offer electronic protective systems to the general public.
- Creates the Electronic Protection Licensing Advisory Board, provides administrative and civil
 penalties for certain violations and provides assistance in determining effect of this regulation on
 local rules and regulations.

Fire Services Development Division

2014- See Statistics Pages for Activities

DUTIES AND RESPONSIBILITIES:

- Oversees accountability and distribution of State Fire Funds to counties and municipalities.
- Oversees Rural Fire Truck Acquisition Assistance Program (RFTAAP).
- Oversees Supplemental Rural Fire Truck Acquisition Assistance Program (SRFTAAP).
- Manages Mississippi Fire Incident Reporting system used by state's 757 fire departments.
- Manages Fire Safety Education Division.

SUPPORT ACTIVITIES

Liquefied Compressed Gas Division

2014 - See Statistics Pages for Activities

- Establishes and enforces liquefied compressed gas regulations pertaining to the safe use and handling of butane, propane and anhydrous ammonia.
- Issues permits to retail dealers, wholesalers, transporters and distributors, and service technicians of propane.
- Investigates accidents, upon request, to determine the involvement of liquefied compressed gas.
- Inspects premises that store, sell, refine, compound or blend liquefied compressed gas.
- Conducts safety training schools for liquefied compressed gas dealers and their employees.
- Tests and certifies liquefied compressed gas installers and propane delivery drivers.



Mississippi State Fire Academy (Sub-Agency)



After being named Executive Director in 2007, Reggie Bell established a formal mission statement to inform the public and the fire service of the purpose of the agency. Agency Mission: To serve the Mississippi fire service community and the world by providing quality education and training in fundamental and advanced skills to save life and property.

Reggie Bell

2014 - Accomplishments

- 133 students trained in NFPA 1001-I-II (required for all full-time firefighters)
- 14 students completed the Volunteer NFPA 1001 based course
- 5 students completed the Volunteer 48 hour Certification course
- 311 students completed the Mississippi Certified Volunteer FF Level I course
- 153 students completed the Mississippi Certified Volunteer FF Level II course
- 114 students completed the Certified Volunteer Upgrade course
- 7 students completed the 32 hour County Arson Investigation course
- 33 students completed the Arson Annual In-Service 8 hour course
- 65 students completed the Fire Investigator course
- 846 people toured the academy campus and received fire safety education/information
- 13,101 students trained in various areas of emergency first response (fire safety education, rescue, hazardous materials, incident command system, automobile extrications, liquefied compressed gas, fire suppression, fire officer training, safety officer training, etc.)

Campus Improvements/Additions

- Repairs due to March 18, 2013 hail storm to roofs, exterior building surfaces, HVAC units, and vehicles completed
- Received National Board on Fire Service Professional Qualifications (PROBOARD) re-accreditation
- Request for funding of Fire Station/Dormitory State Disaster Staging Area construction project
- Fire Act Grant awarded to us as the first ever training agency to receive this type grant to purchase new self contained breathing apparatus for fire training
- Homeland Security Grant awarded to purchase 38 foot enclosed trailer to haul technical rescue equipment on and off campus
- Addition of new Ford F350 to motor pool to assist in hauling vital rescue equipment to different areas of the state for training
- Addition of Zodiac Rescue Boat utilized for technical rescue training
- Acquired equipment from Akron Nozzle Company to test research in lab setting of proper water flows on the fire ground

Mississippi State Fire Academy (Sub-Agency) cont.

Campus Improvements/Additions

- Grant awarded by Firehouse Subs for purchase of Bullex Fire Extinguisher Trainer to enhance public fire safety education program
- Purchase of Phantom Drone utilized for Search and Rescue training and for use during disaster deployment of MS Fire Academy Emergency Response Team

Events on Campus

- April 28-May 2, 2014 Annual Chlorine Institute Emergency Plan (CHLOREP) Team Training
- September 11, 2014 Annual 9-11 Memorial Service
- September 29-October 3, 2014 University of Mississippi Medical Center Advanced Disaster Life Support Training and Disaster Drill
- October 7, 2014 Annual Statewide Fire Fighters Memorial
- December 2, 2014 Statewide Trauma Prevention Summit

- MS Code Annotated Section 45-11-7: The State Fire Academy was created for the purpose of training and education of persons engaged in municipal, county and industrial fire protection.
- The academy is officially designated as the agency of this state to conduct training for fire personnel on a statewide basis to all duly constituted fire departments.
- MS Code Annotated Section 45-11-7: The academy is designated as a division of the Mississippi Insurance Department.
- MS Code Annotated Section 45-11-203: Within one year of employment, all paid full time fire fighters shall be certified as completing the mandatory training requirements administered by the State Fire Academy.
- MS Code Annotated Section 83-1-39: Requires one member of the sheriff's department to be the county fire investigator and to attend training at the State Fire Academy in arson investigation.
- Trains municipal, county, and industrial fire personnel annually by providing quality education and training in fundamental and advanced skills to save life and property.
- Offers 11 courses and 23 levels of the National Fire Protection Association classes accredited by the International Fire Service Accreditation Congress (IFSAC).
- Offers 15 courses and 25 levels accredited by the National Board on Fire Service Professional Qualifications (ProBoard).



FIRE MARSHAL STATISTICS

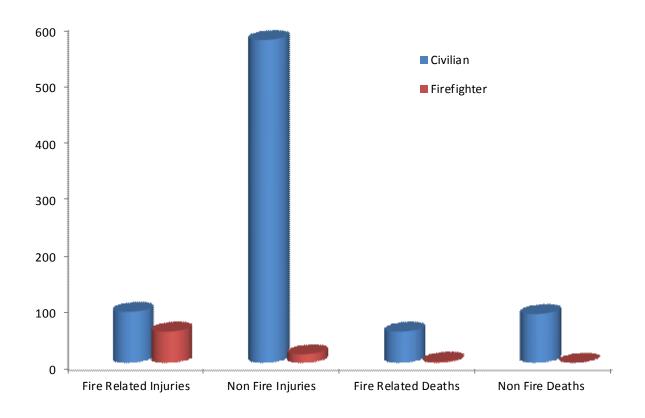
Fire Related Deaths and Injuries

(Based on data reported by fire departments in the state to the Mississippi Fire Incident Reporting System)

January 1, 2014-December 31, 2014

	<u>Civilian</u>	Fire Service	
**Fire Related Injuries	90	55	
Non Fire Injuries	570	15	
**Fire Related Deaths	55	2	
Non Fire Deaths	86	0	

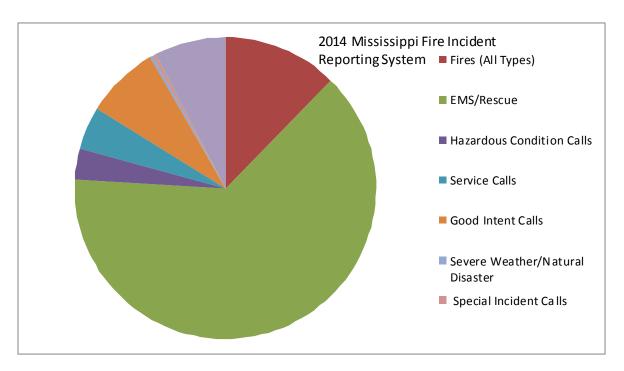
^{**}These numbers do not reflect a complete total. Some injuries/deaths may not have been reported in the incident report completed by the responding fire department. Also, there were additional injuries which did not require a fire department response.



FIRE MARSHAL STATISTICS

Based on data reported to the Mississippi Fire Incident Reporting System January 1, 2014-December 31, 2014

Fires (All Types)	16,745
EMS/Rescue	86,264
Hazardous conditions calls	4,439
Service calls	6,262
Good intent calls	10,623
Severe weather/Natural disaster	502
Special incident calls	480
Unknown type incident	23
False calls	10,279
TOTAL CALLS	135,955



Fire Marshal Division Activities -Year Ending December 31, 2014

1.	FIRE INVESTIGATIONS	
	(a) Incendiary	233
	(b) Accidental	251
	(c) Undetermined	86
	Total fires investigated	570
	Fire death investigations	60
	Arrests	48
	Arrest rate	20%
	Polygraph examinations conducted	28
	Estimated property losses on buildings	\$163,927,780.00
	Estimated property losses on contents	\$ 49,578,149.00
	Insurance coverage on buildings	\$127,007,763.00
	Insurance coverage on contents	\$ 31,643,918.00
	K-9 Unit Call-Outs	62
	(a) Sita - Accelerant canine	42
	(b) Ringo - Explosives canine	15
	(c) Buddy—Cadaver canine	5
2.	MISSISSIPPI FIRE PREVENTION CODE	
	Correctional facilities inspections	321
	State and county facilities inspections	2,088
	Private facilities	32
	Child care facilities inspections	6
	Pyrotechnic display permits issued	45
	Number of miscellaneous inspections	540
	Total fire safety inspections by staff	3,032
3.	FACTORY-BUILT HOMES	
	Number of licenses issued – (Retailers, Developers, Manufacturers and Installer/Transporters)	246
	Number of inspections conducted – (Retailer Lots and Consumer Complaints)	359
	Number of consumer complaints filed	14
	Number of property locator inspections	5,108
	Number of plant audits and units inspected	0

Fire Marshal Division Activities -Year Ending December 31, 2014

3.	FACTORY-BUILT HOMES	
	Number of manufactured housing units inspected on retailer lots	1,833
	Number of plan reviews – (State, Modular, Other)	162
4.	MISSISSIPPI RESIDENTIAL ELECTRONIC PROTECTION	
	Number of new applications submitted – (Class A, B, C, D, T)	792
	Number of licenses issued – (Class A, B, C, D. T)	1,479
	Number of investigations	16
	Number of inspections	86
	Number of background checks conducted	1,256
5.	FIRE SERVICES DIVISION	
	Compliance forms processed	2,000
	Rebate funds dispersed	\$ 16,203,571.93
	RFTAAP checks issued	0
	RFTAAP funds dispersed	\$.00
	SRFTAAP checks issued	0
	SRFTAAP funds dispersed	\$.00
	State/Regional meetings held	22
	MS Fire Bridge reporting system training	21
	Incidents reported statewide	146,007
6.	FIRE SAFETY EDUCATION	
	Risk Watch sessions	0
	Remembering When sessions	4
	Fire safety presentations with Fire Safety Trailer	5
	Fire safety presentations without Fire Safety Trailer	10
	Other presentations conducted	20
	Juvenile firesetter assessment	2
	Fire safety conferences attended	7
	Events attended with Fire Safety Trailer	17
	Events attended without Fire Safety Trailer	4
	Schools visited	14
	Fire departments visited	16
	Other facilities visited	76
	Estimated number of people reached	20,000
	Smoke alarm trainings	2
	Smoke alarms installed-state-wide conventional	684
	Smoke alarms installed-state-wide hearing impaired	3

Liquefied Compressed Gas Division Activities January 1, 2014-December 31, 2014

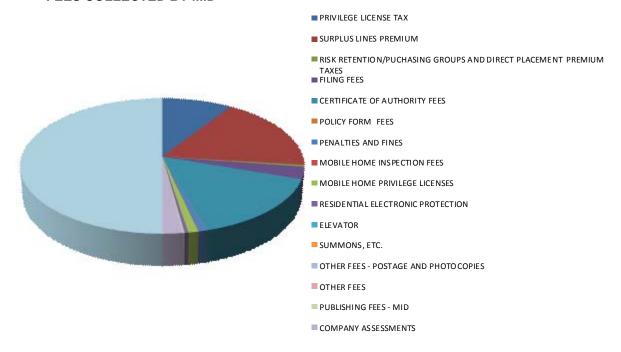
Installation reports received	25,819
Installations inspected	4,492
Installations disapproved	36
Schools inspected using L. P. Gas as an energy source	99
Bulk storage plants inspected	299
Bobtail trucks inspected	261
Review, examine and audit L. C. Gas dealer locations	2,493
Installer and drivers tested and approved	141
Participation in safety and training meetings	157
Accidents investigated	4
New permits Issued (Class 1)	25
L. P. Gas cylinder filling locations inspected	284



Mississippi Insurance Department Year Ending December 31, 2014

PRIVILEGE LICENSE TAX	\$ 6,780,302.00
SURPLUS LINES PREMIUM	\$13,187,605.00
RISK RETENTION/PUCHASING GROUPS AND DIRECT PLACEMENT PREMIUM TAXES	\$301,801.00
FILING FEES	\$2,152,211.00
CERTIFICATE OF AUTHORITY FEES	\$11,322,447.00
POLICY FORM FEES	\$33,108.00
PENALTIES AND FINES	\$559,992.00
MOBILE HOME INSPECTION FEES	\$43,300.00
MOBILE HOME PRIVILEGE LICENSES	\$743,698.00
RESIDENTIAL ELECTRONIC PROTECTION	\$255,590.00
ELEVATOR	\$28,705.00
SUMMONS, ETC.	\$6,430.00
OTHER FEES- POSTAGE AND PHOTOCOPIES	\$5,545.00
OTHER FEES	\$81,178.00
PUBLISHING FEES - MID	\$55,720.00
COMPANY ASSESSMENTS	<u>\$1,472,265.00</u>
TOTAL FEES COLLECTED	<u>\$37,029,897.00</u>
FIRE REBATE FUNDS DISTRIBUTED	<u>\$16,203,571.93</u>
COMPANY PREMIUM TAX COLLECTED BY DOR	<u>\$ 231,904,082.70</u>

FEES COLLECTED BY MID



Market Share Comparisons 2005-2014

and

Summary of Financial Condition

and

Mississippi Premiums and Losses

For

Licensed Insurers Filing on Property/Casualty Blank
Licensed Insurers Filing on Life/Health Blank
Licensed Insurers Filing on Fraternal Blank
Licensed Insurers Filing on Title Blank
Licensed Insurers Filing on Health Blank

2005 Homeowners Insurance Market Share

Rank	Group Name	Market Share	Written Premium
1	State Farm Fire & Casualty Co.	30.7%	\$175,655,797
2	Mississippi Farm Bureau Mutual Insurance Co.	19.3%	\$110,717,784
3	Nationwide Mutual Fire Insurance Co.	5.8%	\$33,279,869
4	Allstate Insurance Co.	5.1%	\$29,289,350
5	Allstate Property & Casualty Insurance Co.	4.2%	\$24,225,125
6	Farmers Insurance Exchange	2.8%	\$15,877,787
7	Shelter Mutual Insurance Co.	2.7%	\$15,394,146
8	Economy Premier Assurance Co.	2.5%	\$14,573,087
9	Alfa Insurance Corporation	2.2%	\$12,534,715
10	United Services Automobile Assoc.	2.1%	\$11,879,963
11	Southern Farm Bureau Casualty Co.	1.7%	\$ 9,817,361
12	Metropolitan Property & Casualty Insurance Co.	1.7%	\$ 9,487,910
13	Automobile Insurance Co. of Hartford, Connecticut, The	1.6%	\$ 9,159,890
14	Nationwide Property & Casualty Insurance Co.	1.5%	\$ 8,568,602
15	Allstate Indemnity Co.	1.3%	\$ 7,675,484
16	SAFECO Insurance Co. of America	1.3%	\$ 7,341,484

2014 Homeowners Insurance Market Share

Rank	Group Name	Market Share	Written Premium
1	State Farm Fire & Casualty Co.	26.75%	\$247,885,538
2	Mississippi Farm Bureau Casualty Insurance Co.	17.69%	\$163,942,214
3	Allstate Property & Casualty Co.	5.63%	\$ 52,144,437
4	Safeco Insurance Co. of America	5.0%	\$ 46,318,656
5	Foremost Insurance Company, Grand Rapids, Michigan	3.92%	\$ 36,373,747
6	Nationwide Property & Casualty Insurance Co.	3.77%	\$ 34,981,295
7	United Services Automobile Association	2.30%	\$ 21,326,188
8	Metropolitan Property & Casualty Insurance Co.	1.56%	\$ 14,463,997
9	Travelers Home & Marine Insurance Co.	1.15%	\$ 10,670,273
10	Lexington Insurance Co.	1.13%	\$ 10,476,238
11	North Light Specialty Insurance Co.	1.05%	\$ 9,718,410
12	Coastal American Insurance Co.	.69%	\$ 6,400,998
13	Scottsdale Insurance Co.	.49%	\$ 4,511,942
14	Property & Casualty Insurance Co. of Hartford	.37%	\$ 3,390,290
15	Centauri Specialty Insurance Co.	.28%	\$ 2,613,282
16	Gulfstream Property & Casualty Insurance Co.	.09%	\$ 869,465

STATE OF MISSISSIPPI DEPARTMENT OF INSURANCE JACKSON, MISSISSIPPI

BUSINESS OF LICENSED COMPANIES IN MISSISSIPPI FOR THE YEAR 2014

		Direct	Direct
	Prei	niums Written	Losses Paid
Property/Casualty an	nd Title B	lank	
Fire	\$	106,035,277	\$ 61,957,572
Allied lines		83,780,202	56,349,384
Multiple peril crop		116,492,681	70,403,104
Federal Flood		33,947,361	4,931,263
Private crop		3,056,908	4,023,120
Farmowners multiple peril		21,717,960	21,050,058
Homeowners multiple peril		898,911,485	495,269,436
Commercial multiple peril (non-liability portion)		206,939,888	165,669,130
Commercial multiple peril (liability portion)		88,631,932	34,133,749
Mortgage guaranty		24,823,856	20,503,304
Ocean marine		18,029,453	6,357,797
Inland marine		153,058,997	53,556,825
Financial guaranty		152,471	843,539
Medical malpractice		15,194,662	4,222,639
Earthquake		15,105,076	0
Accident and health		53,886,781	30,246,862
Workers' compensation		379,456,647	173,729,325
Other liability		234,244,792	90,883,584
Excess Workers' Compensation		12,637,061	5,814,125
Products liability		13,371,713	8,275,541
Private passenger auto no-fault (personal injury protection)		81	337,250
Other private passenger auto liability		879,527,959	546,502,957
Commercial auto no-fault (personal injury protection)		56,222	22,821
Other commercial auto liability		217,560,574	113,142,473
Private passenger auto physical damage		706,632,484	439,894,562
Commercial auto physical damage		76,454,824	46,529,865
Aircraft (all perils)		11,518,670	6,421,899
Fidelity		8,048,337	3,389,895
Surety		47,225,045	46,031,857
Burglary and theft		1,712,930	322,545
Boiler and machinery		12,795,928	2,500,247
Credit		17,261,154	3,735,443
Title		41,925,431	6,325,373
Warranty		4,778,958	2,437,480
Aggregate write-ins for other lines of business		15,428,818	5,014,969
Totals for Property/Casualty and Title Blank	\$	4,520,402,618	\$ 2,530,829,993
Life/Health I	Blank		
Ordinary Life	\$	881,467,349	\$ 492,986,381
Credit Life		23,543,985	7,765,106
Group Life		256,095,206	242,468,198
Industrial Life		12,890,639	8,123,876
Totals	\$	1,173,997,179	\$ 751,343,561
Ordinary Annuity	\$	1,198,564,250	\$ 241,234,785
Group Annuity		319,018,854	86,386,825
Totals	\$	1,517,583,104	\$ 327,621,610
Accident and Health	\$	1,629,769,803	\$ 1,144,215,528
Totals	\$	1,629,769,803	\$ 1,144,215,528
Totals for Life/Health Blank	\$	4,321,350,086	\$ 2,223,180,699
Health Bla			
Health Maintenance Organizations	\$	3,350,138,350	\$ 2,788,316,360
Totals for Health Blank	\$	3,350,138,350	\$ 2,788,316,360
Fraternal B	Blank		
Fraternal	\$	91,831,096	\$ 34,800,558
Totals for Fraternal Blank	\$	91,831,096	\$ 34,800,558
Grand Totals	\$	12,283,722,150	\$ 7,577,127,610

Summary of Financial Condition and Mississippi Premiums and Losses **Licensed Insurers filing on Property/Casualty Blank** For the Year Ended 12/31/2014

								Dii	cci Delense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
21st Century Assurance Company	69,282,675	1,062,854	68,219,821	1,768,076	0	0	0	0	0		
21st Century Casualty Company	12,386,413	436,803	11,949,610	23,432	0	0	0	0	0		
21st Century Centennial Insurance Company	574,071,755	11,318,358	562,753,398	10,288,096	3,546,562	2,392,997	3,518,284	2,422,811	-71,818	68.9%	66.8%
21st Century Insurance Company	895,405,798	14,785,754	880,620,044	21,088,783	0	0	0	0	0		
21st Century Insurance Company of the South	5,426,383	0	5,426,383	40,702	0	0	0	0	0		
21st Century National Insurance Company	24,336,526	549,472	23,787,054	333,680	0	-319	0	-9,012	648		
21st Century North America Insurance Compa	577,638,236	32,616,304	545,021,933	6,008,898	1,231,025	703,050	1,327,581	529,030	41,149	39.8%	42.9%
21st Century Pacific Insurance Company	44,344,824	1,120,628	43,224,196	553,181	0	0	0	0	0		
21st Century Premier Insurance Company	275,700,295	5,056,839	270,643,456	8,892,368	7,623	8,617	7,872	-8,821	-4,960	-112.1%	-175.1%
21st Century Security Insurance Company	196,367,240	4,500,748	191,866,492	3,174,632	0	-125	0	-2,291	0		
ACA Financial Guaranty Corporation	370,865,469	303,963,343	66,902,126	-14,272,705	0	843,539	2,212,601	683,673	-29,692	30.9%	29.6%
Acadia Insurance Company	153,271,937	101,984,725	51,287,212	756,848	2,187,188	2,761,359	2,174,377	2,351,668	209,638	108.2%	117.8%
ACCC Insurance Company	314,179,611	247,850,567	66,329,044	7,405,003	12,752,913	7,083,377	11,009,741	8,353,258	517,166	75.9%	80.6%
Access Insurance Company	134,126,203	103,829,997	30,296,206	477,727	717,318	1,134,768	800,620	1,129,365	-5,730	141.1%	140.3%
Accident Fund General Insurance Company	172,817,199	113,532,056	59,285,143	5,258,946	1,533,370	457,704	1,451,962	670,052	98,580	46.1%	52.9%
Accident Fund Insurance Company of Americ	2,387,026,798	1,636,090,648	750,936,150	62,598,512	1,309,729	1,696,000	1,327,439	273,114	73,739	20.6%	26.1%
Accident Fund National Insurance Company	189,976,458	129,042,545	60,933,913	7,367,633	379,444	149,298	285,141	409,047	26,637	143.5%	152.8%
Accident Insurance Company, Inc.	160,685,186	146,003,941	14,681,245	3,850,118	3,362,652	2,258,001	2,913,400	2,049,429	510,050	70.3%	87.9%
Accredited Surety and Casualty Company, Inc.	24,347,094	3,470,217	20,876,877	1,556,732	10,621	0	10,621	-169	0	-1.6%	-1.6%

Summary - Licensed Insurers filing on Property/Casualty Blank

***** Loss Ratio is less than -1000% or greater than 1000%

Direct Defense

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE w	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
ACE American Insurance Company	12,150,666,209	9,157,758,998	2,992,907,211	251,155,996	18,467,204	5,003,441	18,288,282	3,317,901	396,911	18.1%	20.3%
ACE Fire Underwriters Insurance Company	100,108,832	27,083,861	73,024,971	1,766,153	20,486	278,406	17,905	233,078	-877	****	****
ACE Property and Casualty Insurance Compan	7,360,749,029	5,296,323,459	2,064,425,570	115,632,355	10,313,044	2,918,646	11,219,021	2,658,989	31,640	23.7%	24.0%
ACIG Insurance Company	412,616,200	294,875,570	117,740,630	4,712,822	311,592	36,432	311,592	-3,293	47,252	-1.1%	14.1%
ACSTAR Insurance Company	60,506,600	32,455,122	28,051,478	2,346,657	3,625	0	7,852	-205	0	-2.6%	-2.6%
ACUITY, A Mutual Insurance Company	3,100,956,368	1,777,556,672	1,323,399,696	113,215,398	0	0	0	0	0		
ADM Insurance Company	482,728,643	459,942,142	22,786,500	730,649	5,042,418	8,463,295	6,968,506	5,330,289	0	76.5%	76.5%
Advantage Workers Compensation Insurance	107,859,928	57,057,333	50,802,595	-1,192,116	14,930	0	8,000	92	-72	1.2%	0.3%
Aegis Security Insurance Company	101,270,992	47,870,227	53,400,765	3,459,070	2,673,829	-1,622,249	2,732,853	-1,695,871	9,550	-62.1%	-61.7%
Aetna Insurance Company of Connecticut	15,774,357	647,034	15,127,323	224,903	169,470	11,744	164,899	125,078	0	75.9%	75.9%
Affiliated F M Insurance Company	2,528,717,670	1,131,067,901	1,397,649,769	119,138,908	9,795,687	9,257,545	9,669,433	-828,467	4,242	-8.6%	-8.5%
Affirmative Insurance Company	188,142,900	163,878,043	24,264,857	-51,252,507	0	0	0	-4,000,000	159,688		
AGCS Marine Insurance Company	328,306,416	163,715,848	164,590,567	20,637,337	4,415,433	1,984,638	4,398,456	2,053,971	64,969	46.7%	48.2%
Agri General Insurance Company	188,222,552	1,220,554	187,001,998	8,013,853	1,654,253	494,941	1,739,608	463,996	0	26.7%	26.7%
AIG Assurance Company	33,184,342	1,250,672	31,933,670	1,032,528	601,994	146,295	551,883	243,438	61,900	44.1%	55.3%
AIG Property Casualty Company	5,025,917,295	3,438,785,517	1,587,131,778	157,978,700	2,065,247	505,654	1,985,907	593,892	49,741	29.9%	32.4%
Aioi Nissay Dowa Insurance Company of Ame	102,362,908	41,557,946	60,804,962	3,400,986	0	0	0	0	0		
AIU Insurance Company	234,596,960	325,933	234,271,027	3,532,563	0	516,872	0	310,563	-6,007		
Alamance Insurance Company	488,090,233	118,598,698	369,491,535	8,399,925	0	0	0	0	0		
Alaska National Insurance Company	879,775,080	499,257,673	380,517,407	50,511,708	33,744	10,851	64,976	-32,063	-9,865	-49.3%	-64.5%
Alea North America Insurance Company	145,812,539	48,131,621	97,680,918	15,234,205	0	0	0	-285,114	-357,658		
Alfa General Insurance Corporation	95,704,473	38,846,420	56,858,053	2,656,370	11,044,062	10,919,529	11,286,894	10,506,651	-225,132	93.1%	91.1%
Alfa Insurance Corporation	97,212,591	41,879,670	55,332,920	2,567,941	70,968,129	54,756,745	69,289,838	53,311,407	-359,298	76.9%	76.4%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 2 of 38

								Dia	rect Defense		
									and Cost	Loss	Los
								C	ontainment	Ratio	Rati
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	with LAI
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	*
Alfa Mutual General Insurance Company	98,972,004	41,083,183	57,888,821	3,353,485	101,190	224,998	99,283	180,970	42,524	182.3%	225.1%
Alfa Specialty Insurance Corporation	52,775,157	25,979,726	26,795,431	583,741	3,080,315	3,105,737	3,734,792	3,216,666	95,617	86.1%	88.7%
Allegheny Casualty Company	37,646,377	14,611,762	23,034,615	449,462	354,729	-17,086	337,776	71,359	31,228	21.1%	30.4%
Allianz Global Risks US Insurance Company	3,322,664,851	2,563,583,921	759,080,930	44,351,441	3,527,059	1,298,805	3,714,339	606,102	42,449	16.3%	17.5%
Allied Eastern Indemnity Company	61,922,465	47,202,592	14,719,873	1,819,851	2,739,317	592,710	2,470,938	1,395,690	102,172	56.5%	60.6%
Allied Insurance Company of America	13,978,147	57,918	13,920,229	56,526	0	0	0	0	0		
ALLIED Property and Casualty Insurance Com	357,918,666	298,877,589	59,041,077	710,885	3,936	0	125	0	0	0.0%	0.0%
Allied World Insurance Company	1,727,155,179	634,229,637	1,092,925,542	24,685,091	687,740	0	307,803	141,669	52,369	46.0%	63.0%
Allied World National Assurance Company	270,261,736	140,605,100	129,656,632	1,665,177	383,800	0	376,480	91,107	58,617	24.2%	39.8%
Allied World Specialty Insurance Company	752,009,860	354,614,343	397,395,510	13,271,125	1,937,592	984,836	2,169,961	1,660,435	816,950	76.5%	114.2%
Allmerica Financial Alliance Insurance Compa	19,422,774	15,961	19,406,813	432,651	0	0	0	0	0		
Allmerica Financial Benefit Insurance Compan	34,667,673	28,423	34,639,250	644,077	41,895	0	38,769	8,365	2,135	21.6%	27.1%
Allstate Fire and Casualty Insurance Company	175,306,065	1,438,186	173,867,879	1,608,634	0	0	0	0	0		
Allstate Indemnity Company	144,973,774	3,498,484	141,475,290	1,614,325	10,907,305	5,134,880	10,820,310	4,195,523	195,005	38.8%	40.6%
Allstate Insurance Company	43,246,270,304	26,980,707,561	16,265,562,743	2,313,797,437	81,609,406	39,167,770	83,457,344	36,048,751	-4,171	43.2%	43.2%
Allstate Northbrook Indemnity Company	39,697,773	197,671	39,500,103	702,602	0	0	0	1,741	0		
Allstate Property and Casualty Insurance Com	215,540,942	9,585,096	205,955,846	2,181,870	143,587,276	74,539,952	142,822,884	73,601,909	1,416,777	51.5%	52.5%
Allstate Vehicle and Property Insurance Comp	24,311,712	748,832	23,562,880	618,631	8,346,216	2,126,510	5,344,215	3,269,659	63,511	61.2%	62.4%
ALPS Property & Casualty Insurance Compan	100,731,326	64,584,144	36,147,182	2,109,217	28,952	0	25,562	0	0	0.0%	0.0%
Alterra America Insurance Company	246,466,179	81,018,812	165,447,367	-661,912	2,206,928	485,441	2,234,310	1,156,694	9,012	51.8%	52.2%
Alterra Reinsurance USA Inc.	1,491,632,398	742,260,384	749,372,014	11,640,022	0	0	0	0	0		
AMCO Insurance Company	1,001,016,327	793,036,984	207,979,343	33,584,002	6,701	0	693	25	7	3.6%	4.6%
American Access Casualty Company	237,456,073	180,393,289	57,062,785	8,087,183	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 3 of 38

								Di	rect Defense		
									and Cost	Loss	Loss
								(Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
American Agri-Business Insurance Company	725,792,178	697,336,745	28,455,433	3,747,107	18,505,056	8,917,327	19,018,040	5,894,076	5,702	31.0%	31.0%
American Agricultural Insurance Company	1,105,115,297	579,425,576	525,689,721	56,148,399	0	0	0	0	0		
American Alternative Insurance Corporation	526,391,380	357,470,046	168,921,334	30,793,588	9,897,918	4,364,967	9,281,395	4,998,373	388,445	53.9%	58.0%
American Automobile Insurance Company	189,186,573	24,868,503	164,318,070	3,973,763	643,518	504,895	643,591	749,889	60,914	116.5%	126.0%
American Bankers Insurance Company of Flor	1,967,504,415	1,403,566,495	563,937,920	146,499,008	24,977,133	8,132,040	24,054,250	8,283,355	-437	34.4%	34.4%
American Business & Mercantile Insurance M	60,084,987	30,593,328	29,491,659	-1,268,027	3,399	0	3,399	1,860	149	54.7%	59.1%
American Casualty Company of Reading, Pen	146,336,202	44,319	146,291,883	2,584,255	6,230,535	2,089,746	6,526,382	1,025,738	517,750	15.7%	23.6%
American Centennial Insurance Company	50,169,388	37,707,775	12,461,613	-5,661,820	0	0	0	0	0		
American Commerce Insurance Company	310,456,683	206,772,475	103,684,208	3,058,300	107,522	-1,251	30,301	-300	-2,138	-1.0%	-8.0%
American Compensation Insurance Company	69,455,445	16,768,674	52,686,771	424,777	371,860	200	73,804	22,252	4,216	30.2%	35.9%
American Contractors Indemnity Company	312,092,071	225,889,692	86,202,379	15,409,653	390,095	-87,754	410,782	-101,742	44,895	-24.8%	-13.8%
American Country Insurance Company	79,843,176	61,417,757	18,425,419	1,956,120	0	0	0	0	0		
American Economy Insurance Company	73,789,878	7,081,901	66,707,977	1,455,339	1,050,062	806,882	1,117,946	596,471	93,491	53.4%	61.7%
American Empire Insurance Company	40,932,765	20,497,936	20,434,830	1,123,951	0	0	0	0	0		
American Equity Specialty Insurance Compan	77,096,048	48,548,457	28,547,591	3,355,486	0	0	0	0	0		
American Family Home Insurance Company	532,605,794	376,945,354	155,660,440	4,038,386	13,350,844	4,777,420	13,445,253	4,890,924	-13,790	36.4%	36.3%
American Federated Insurance Company	38,971,121	26,210,604	12,760,517	3,063,023	9,145,318	745,404	8,971,199	751,026	0	8.4%	8.4%
American Fire and Casualty Company	40,756,664	1,729,802	39,026,862	377,638	1,746,198	1,321,036	1,856,998	1,799,354	-24,039	96.9%	95.6%
American Guarantee & Liability Insurance Co	263,514,735	82,577,646	180,937,089	4,156,133	14,887,709	6,399,758	13,879,840	8,874,532	-110,653	63.9%	63.1%
American Hallmark Insurance Company of Te	344,057,908	222,781,194	121,276,714	6,995,092	-3,868	123,115	33,142	57,778	26,567	174.3%	254.5%
American Healthcare Indemnity Company	103,957,446	82,786,217	21,171,230	-47,290	0	0	0	0	0		
American Home Assurance Company	26,376,943,831	19,129,040,400	7,247,903,431	808,229,869	181,366	236,710	-1,847	-5,928,452	-1,727,671	****	****
American Insurance Company, The	323,726,213	34,026,054	289,700,159	9,038,847	1,424,068	9,659,124	1,857,776	10,460,459	49,458	563.1%	565.7%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 4 of 38

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
American Interstate Insurance Company	1,185,591,641	807,849,633	377,742,008	40,345,081	11,283,271	4,373,978	10,634,096	6,266,513	521,922	58.9%	63.8%
American Mercury Insurance Company	378,484,273	204,094,970	174,389,303	23,124,954	859,302	693,309	955,767	690,819	0	72.3%	72.3%
American Mining Insurance Company, Inc.	35,726,908	10,789,199	24,937,709	524,822	28,784	0	20,442	-2,496	-1,932	-12.2%	-21.7%
American Modern Home Insurance Company	1,286,171,803	905,710,700	380,461,103	7,984,383	6,789,624	2,046,375	5,712,252	2,390,398	41,233	41.8%	42.6%
American Modern Property and Casualty Insur	21,184,279	4,895,467	16,288,812	83,684	0	0	0	0	0		
American Modern Select Insurance Company	288,491,912	243,612,843	44,879,069	3,979,399	3,140,814	1,446,506	3,071,516	1,360,807	28,678	44.3%	45.2%
American National General Insurance Compan	101,710,382	40,888,901	60,821,481	3,406,066	296,691	149,752	311,339	102,900	-5,476	33.1%	31.3%
American National Property and Casualty Co	1,218,493,924	621,562,749	596,931,175	39,984,517	10,553,192	4,509,705	10,020,491	4,329,157	162,571	43.2%	44.8%
American Pet Insurance Company	38,917,013	15,255,824	23,661,189	990,276	56,956	25,256	53,088	24,387	0	45.9%	45.9%
American Property Insurance Company	13,595,168	6,887,691	6,707,477	-452,987	0	25,451	0	16,700	-1,648		
American Reliable Insurance Company	315,303,016	226,103,943	89,199,073	7,799,222	6,814,535	2,082,076	10,076,461	2,210,941	-10,673	21.9%	21.8%
American Resources Insurance Company, Inc.	22,477,371	15,388,872	7,088,499	-1,495,478	1,404,360	556,237	980,009	714,409	19,067	72.9%	74.8%
American Road Insurance Company, The	556,896,758	310,308,085	246,588,673	3,294,076	1,332,160	123,280	1,332,178	123,783	0	9.3%	9.3%
American Safety Casualty Insurance Company	185,477,639	36,854,209	148,623,430	-1,861,639	18,529	500	65,105	-107,304	-25,872	-164.8%	-204.6%
American Security Insurance Company	1,915,801,260	1,254,294,461	661,506,799	251,236,845	2,092,985	2,077,348	4,119,524	871,547	-20	21.2%	21.2%
American Select Insurance Company	230,527,200	130,389,516	100,137,684	7,461,873	2,198	0	2,074	-25	-32	-1.2%	-2.7%
American Sentinel Insurance Company	30,164,540	14,507,736	15,656,804	846,745	581	0	600	0	0	0.0%	0.0%
American Service Insurance Company, Inc.	129,174,083	97,451,636	31,722,447	4,001,144	804,443	111,065	705,580	410,783	143,523	58.2%	78.6%
American Southern Home Insurance Company	146,569,180	107,863,678	38,705,502	826,206	297,764	11,198	131,445	48,668	4,655	37.0%	40.6%
American Southern Insurance Company	108,543,072	69,531,526	39,011,546	4,148,255	435,447	191,743	443,692	383,788	91,103	86.5%	107.0%
American States Insurance Company	144,241,669	20,250,832	123,990,837	6,016,073	1,954,902	1,116,653	1,940,766	2,130,435	316,694	109.8%	126.1%
American States Insurance Company of Texas	11,911,428	318,007	11,593,421	249,647	0	0	0	0	0		
American States Preferred Insurance Company	22,220,935	723,843	21,497,092	569,372	225,738	272,609	216,557	226,356	42,035	104.5%	123.9%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 5 of 38

								Di	rect Defense		
									and Cost	Loss	Loss
								(Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
American Strategic Insurance Corp.	885,256,306	509,828,425	375,427,883	11,281,587	3,731	0	505	0	0	0.0%	0.0%
American Summit Insurance Company	45,545,995	16,582,416	28,963,579	2,554,399	2,904	0	3,711	78	2	2.1%	2.2%
American Surety Company	14,979,897	4,147,697	10,832,200	1,607,237	160,316	0	140,328	17,309	903	12.3%	13.0%
American Zurich Insurance Company	264,457,506	106,992,567	157,464,939	2,889,522	15,488,060	5,968,749	14,049,136	-349,194	511,322	-2.5%	1.2%
Americas Insurance Company	25,844,404	15,242,479	10,601,925	-83,762	265,668	167,663	342,664	244,366	46,385	71.3%	84.9%
Ameriprise Insurance Company	46,977,974	1,841,362	45,136,613	1,048,590	0	0	0	0	0		
Amerisure Insurance Company	752,182,243	527,674,318	224,507,925	8,107,686	3,122,243	816,515	2,690,315	-1,347,651	-938,433	-50.1%	-85.0%
Amerisure Mutual Insurance Company	2,069,743,432	1,226,736,303	843,007,129	48,146,114	3,485,101	1,745,689	3,804,431	800,552	-1,009,611	21.0%	-5.5%
Amerisure Partners Insurance Company	75,124,419	52,316,579	22,807,840	505,537	596,639	196,640	444,154	398,232	20,967	89.7%	94.4%
AMEX Assurance Company	280,226,874	91,391,256	188,835,622	70,705,458	824,349	163,560	826,156	80,182	1,755	9.7%	9.9%
AmFed Casualty Insurance Company	5,069,450	3,882,667	1,186,783	4,102	4,718,634	1,393,059	1,926,718	3,466,359	84,513	179.9%	184.3%
AmFed National Insurance Company	70,708,598	44,500,461	26,208,137	-192,506	38,011,840	10,908,062	35,709,647	40,338,217	2,895,081	113.0%	121.1%
AmGuard Insurance Company	419,651,716	309,692,970	109,958,746	7,208,803	821,628	185,677	760,943	341,127	7,598	44.8%	45.8%
Amica Mutual Insurance Company	5,061,654,429	2,301,898,943	2,759,755,486	185,509,066	1,088,314	1,018,017	1,027,423	167,453	-53,230	16.3%	11.1%
AmTrust Insurance Company of Kansas, Inc.	50,125,469	30,821,785	19,303,684	4,080,963	2,304	0	1,377	-1,723	-717	-125.1%	-177.2%
Anchor Specialty Insurance Company	11,181,188	1,665,905	9,515,283	114,703	1,116,255	418,210	1,154,244	414,222	1,000	35.9%	36.0%
Ansur America Insurance Company	99,956,845	64,331,787	35,625,058	2,289,705	0	0	0	250	0		
Arch Indemnity Insurance Company	33,518,519	9,150,652	24,367,867	6,134,994	0	0	0	0	0		
Arch Insurance Company	3,200,859,275	2,422,491,339	778,367,936	37,577,708	15,109,228	5,235,995	14,290,809	6,141,074	1,024,534	43.0%	50.1%
Arch Mortgage Assurance Company	12,881,021	262,728	12,618,293	-121,073	0	0	0	0	0		
Arch Mortgage Guaranty Company	50,579,613	1,459,819	49,119,794	-199,865	0	0	0	0	0		
Arch Mortgage Insurance Company	399,604,496	247,122,247	152,482,249	-34,732,497	106,415	72,134	112,854	-20,260	0	-18.0%	-18.0%
Arch Reinsurance Company	1,736,857,781	632,905,670	1,103,952,111	33,291,552	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 6 of 38

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Argonaut Great Central Insurance Company	49,432,932	24,597,574	24,835,358	594,779	4,490,874	2,587,847	4,480,547	2,189,606	-281,467	48.9%	42.6%
Argonaut Insurance Company	1,280,403,500	889,638,529	390,764,971	13,398,353	2,010,355	671,059	1,861,291	1,202,404	-399,703	64.6%	43.1%
Argonaut-Midwest Insurance Company	31,893,673	15,740,759	16,152,915	304,595	74,415	-5,177	46,659	-2,737	-35,743	-5.9%	-82.5%
Argonaut-Southwest Insurance Company	17,759,278	105,947	17,653,331	292,521	0	0	0	-305,792	15,301		
Armed Forces Insurance Exchange	136,390,541	65,653,912	70,736,629	9,910,018	705,020	164,675	674,989	96,587	-524	14.3%	14.2%
Arrowood Indemnity Company	1,473,661,724	1,224,614,182	249,047,542	-38,106,002	0	384,903	0	7,540,221	877,975		
Aspen American Insurance Company	502,270,089	239,456,878	262,813,211	-24,070,366	965,888	124,866	916,943	282,937	-684	30.9%	30.8%
Associated Indemnity Corporation	95,308,190	11,078,819	84,229,371	1,841,886	243,765	328,246	325,391	265,966	17,568	81.7%	87.1%
Association Casualty Insurance Company	45,967,318	27,403,968	18,563,350	1,357,728	3,252,486	1,821,124	3,158,152	2,659,500	155,010	84.2%	89.1%
Association Insurance Company	111,705,696	78,436,914	33,268,782	1,936,816	215,537	12,014	299,664	-195,178	60,117	-65.1%	-45.1%
Assurance Company of America	24,431,675	3,954,086	20,477,588	641,784	-49,089	1,108,187	810,105	328,599	-127,169	40.6%	24.9%
AssuranceAmerica Insurance Company	49,989,523	37,621,388	12,368,135	214,142	13,413	50,737	15,746	-25,146	-86,558	-159.7%	-709.4%
Assured Guaranty Corp.	2,539,243,653	1,453,105,381	1,086,138,272	115,574,377	0	0	392,763	0	0	0.0%	0.0%
Assured Guaranty Municipal Corp.	5,961,221,953	3,694,371,523	2,266,850,430	303,884,449	72,828	0	528,614	0	0	0.0%	0.0%
Atain Insurance Company	72,628,687	26,886,010	45,742,677	2,483,416	3,300	0	2,629	0	0	0.0%	0.0%
Atlantic Specialty Insurance Company	2,550,903,113	1,829,388,399	721,514,714	-14,066,369	10,773,212	3,412,807	11,515,479	5,634,836	694,981	48.9%	55.0%
Atradius Trade Credit Insurance, Inc.	116,266,336	52,034,652	64,231,684	1,566,288	213,435	0	62,957	29,500	4,144	46.9%	53.4%
ATX Premier Insurance Company	9,536,149	4,780,309	4,755,840	-2,661,402	0	0	0	0	0		
Austin Mutual Insurance Company	49,529,451	16,150,631	33,378,820	436,772	0	0	0	0	0		
Auto Club Family Insurance Company	97,625,438	55,387,675	42,237,763	1,718,226	3,591,113	3,434,978	3,637,389	3,423,018	41,833	94.1%	95.3%
Automobile Club Inter-Insurance Exchange	402,142,404	196,446,134	205,696,270	9,402,917	7,083,409	3,915,617	7,113,396	4,615,617	117,643	64.9%	66.5%
Automobile Insurance Company of Hartford,	1,013,208,296	692,425,939	320,782,357	43,134,819	11,273,364	5,747,335	11,999,664	5,488,230	235,181	45.7%	47.7%
Auto-Owners Insurance Company	12,207,734,312	4,238,662,003	7,969,072,309	344,246,559	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 7 of 38

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE	with LAF
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Avemco Insurance Company	109,546,041	32,958,468	76,587,573	9,966,976	178,948	84,412	171,623	-26,092	11,983	-15.2%	-8.2%
AXA Art Insurance Corporation	44,433,171	9,895,350	34,537,820	17,015,132	3,781	0	27,414	-1,797	-200	-6.6%	-7.3%
AXA Insurance Company	254,302,377	142,178,569	112,123,808	16,110,966	247,418	7,000	159,013	63,038	23,057	39.6%	54.1%
AXIS Insurance Company	1,483,774,009	905,626,479	578,147,530	-2,069,323	5,929,387	1,701,521	5,827,480	1,526,906	197,731	26.2%	29.6%
AXIS Reinsurance Company	2,872,772,623	2,007,887,467	864,885,156	40,533,233	97,576	0	93,146	1,874,703	19,392	****	****
AXIS Specialty Insurance Company	75,416,117	17,123,251	58,292,866	6,248,111	0	0	0	-70,037	62,828		
Balboa Insurance Company	243,612,524	44,217,453	199,395,071	76,109,477	-22,046	8,465	4,351	-26,430	-8,671	-607.4%	-806.7%
Bankers Insurance Company	162,666,764	93,562,781	69,103,983	-207,670	204,732	20,363	173,131	43,859	-6	25.3%	25.3%
Bankers Standard Fire and Marine Company	190,108,485	111,510,382	78,598,103	3,572,207	0	0	0	0	0		
Bankers Standard Insurance Company	434,558,457	293,292,895	141,265,562	5,781,835	239,403	169,579	194,604	148,631	6,603	76.4%	79.8%
Bar Plan Mutual Insurance Company, The	47,876,252	29,992,168	17,884,084	-473,968	867	0	867	0	0	0.0%	0.0%
BCS Insurance Company	279,607,832	122,418,148	157,189,684	7,995,463	3,012,418	1,178,208	2,609,465	1,480,333	65,460	56.7%	59.2%
Beazley Insurance Company, Inc.	266,409,572	144,152,131	122,257,441	-593,917	1,094,547	373,125	1,068,765	231,171	98,725	21.6%	30.9%
Benchmark Insurance Company	172,943,327	115,566,928	57,376,399	5,047,490	5,089,946	1,424,328	4,607,039	2,408,549	591,782	52.3%	65.1%
Berkley Insurance Company	16,934,115,493	11,496,925,117	5,437,190,376	700,536,103	1,104,671	0	739,262	-829,853	3,585	-112.3%	-111.8%
Berkley National Insurance Company	86,518,367	36,859,839	49,658,528	920,675	4,375,180	2,132,719	4,236,591	11,905,710	547,483	281.0%	293.9%
Berkley Regional Insurance Company	700,390,562	33,819,568	666,570,994	11,004,550	3,837,884	373,364	3,234,359	1,580,016	173,504	48.9%	54.2%
Berkshire Hathaway Assurance Corporation	2,275,735,509	816,183,510	1,459,551,999	95,214,672	0	0	0	0	0		
Berkshire Hathaway Homestate Insurance Co	2,008,135,254	848,620,818	1,159,514,436	152,676,326	3,289,215	693,774	3,383,853	1,240,367	141,715	36.7%	40.8%
Berkshire Hathaway Specialty Insurance Com	3,521,608,096	287,464,815	3,234,143,281	7,624,970	9,352	1,700	13,796	-1,065	51	-7.7%	-7.3%
BITCO General Insurance Corporation	810,940,020	522,442,751	288,497,269	42,539,906	4,934,659	2,125,621	4,462,725	1,319,620	245,550	29.6%	35.1%
BITCO National Insurance Company	471,687,803	318,608,929	153,078,874	23,895,745	198,336	147,937	184,740	25,438	-78,880	13.8%	-28.9%
Bloomington Compensation Insurance Compa	16,284,598	2,640,705	13,643,893	191,321	39,519	1,292	15,064	5,283	962	35.1%	41.5%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 8 of 38

								Di	rect Defense		
									and Cost	Loss	Loss
								•	Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
BlueShore Insurance Company	48,061,268	31,521,518	16,539,750	40,198	0	0	0	0	0		
Bond Safeguard Insurance Company	77,556,952	41,992,151	35,564,801	4,727,294	12,172	0	12,066	0	0	0.0%	0.0%
Boston Indemnity Company, Inc.	7,462,443	2,691,737	4,770,706	84,576	0	0	0	0	0		
Bridgefield Casualty Insurance Company	56,942,782	8,512,343	48,430,439	1,612,694	18,118,983	9,221,868	18,118,983	10,651,995	1,433,778	58.8%	66.7%
Bridgefield Employers Insurance Company	122,119,855	4,442,571	117,677,283	1,332,889	1,886,976	1,024,404	1,886,976	1,121,414	150,314	59.4%	67.4%
Brierfield Insurance Company	12,551,916	4,133,048	8,418,868	243,737	34,613,704	12,118,564	33,518,645	15,159,706	2,201,782	45.2%	51.8%
Brotherhood Mutual Insurance Company	469,732,018	280,381,442	189,350,576	10,003,458	7,727,711	2,896,402	7,288,720	7,497,354	987,116	102.9%	116.4%
Build America Mutual Insurance Company	475,718,740	26,940,544	448,778,196	-31,795,946	79,643	0	266	0	0	0.0%	0.0%
Builders Mutual Insurance Company	638,663,273	376,087,364	262,575,909	18,260,498	4,932,934	967,931	4,357,940	1,377,901	405,188	31.6%	40.9%
Builders Premier Insurance Company	11,463,104	51,263	11,411,841	160,930	0	0	0	0	0		
California Casualty Indemnity Exchange	557,643,295	238,522,789	319,120,505	-6,209,557	442,785	308,128	426,320	461,646	8,370	108.3%	110.2%
CAMICO Mutual Insurance Company	91,796,324	52,604,407	39,191,917	1,515,446	217,082	1,500,000	234,652	1,510,054	157,178	643.5%	710.5%
Campmed Casualty & Indemnity Company, In	20,335,197	278,192	20,057,005	400,124	36,771	0	34,806	12,800	-122	36.8%	36.4%
Canal Insurance Company	818,759,661	371,548,109	447,211,552	20,334,145	11,435,640	8,142,564	10,643,039	8,744,422	1,013,389	82.2%	91.7%
Capitol Indemnity Corporation	462,393,090	240,517,610	221,875,480	-938,016	462,303	48,557	398,004	114,785	7,798	28.8%	30.8%
Capson Physicians Insurance Company	23,324,677	17,395,731	5,928,946	-1,653,185	183,061	0	190,983	247,805	129,620	129.8%	197.6%
Carolina Casualty Insurance Company	181,825,888	86,271,465	95,554,423	2,237,370	2,540,463	481,245	2,410,457	980,063	282,447	40.7%	52.4%
CastlePoint National Insurance Company	409,186,273	373,277,585	35,908,688	10,723,230	-21,166	61,568	75,350	-52,444	-3,591	-69.6%	-74.4%
Caterpillar Insurance Company	660,672,370	388,745,616	271,926,754	31,461,528	3,181,107	1,298,794	2,332,913	1,313,029	0	56.3%	56.3%
Catlin Indemnity Company	105,288,909	28,392,016	76,896,893	86,708	914,799	0	342,489	53,695	1,289	15.7%	16.1%
Catlin Insurance Company, Inc.	230,321,433	166,640,727	63,680,706	1,588,130	2,238,821	1,450,314	2,554,316	1,318,514	183,881	51.6%	58.8%
CEM Insurance Company	32,741,693	23,120,464	9,621,229	1,108,161	0	0	0	0	0		
Censtat Casualty Company	19,115,719	2,628,753	16,486,966	575,723	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 9 of 38

								Di	rect Defense		
									and Cost	Loss	Loss
								C	Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Centauri Specialty Insurance Company	71,488,205	43,390,665	28,097,540	804,335	2,623,139	388,177	1,945,258	480,783	10,433	24.7%	25.3%
Central States Indemnity Co. of Omaha	434,991,267	71,242,657	363,748,609	11,409,949	860,252	916,681	969,905	914,721	25	94.3%	94.3%
Centre Insurance Company	148,741,012	109,887,066	38,853,946	-909,485	0	0	0	0	0		
Centurion Casualty Company	142,948,252	898,565	142,049,687	11,278,314	0	0	0	0	0		
Century Indemnity Company	917,381,869	892,381,869	25,000,000	-18,628,908	0	159,372	0	958,523	237,523		
Century-National Insurance Company	593,149,605	208,134,945	385,014,660	19,406,668	11,068	0	10,633	-45	0	-0.4%	-0.4%
CGB Insurance Company	375,967,818	288,315,439	87,652,379	3,458,434	56,748,476	25,624,717	55,279,531	37,762,286	0	68.3%	68.3%
Charter Oak Fire Insurance Company, The	926,061,791	672,413,442	253,648,349	41,717,014	12,605,009	15,595,710	13,284,097	23,469,578	1,165,803	176.7%	185.5%
Cherokee Insurance Company	424,944,853	266,014,588	158,930,265	12,111,714	10,746,702	7,446,063	10,178,723	20,049,084	2,336,555	197.0%	219.9%
Chicago Insurance Company	112,747,991	58,518,422	54,229,569	784,398	3,298	-4,748	3,046	-84,623	49,783	*****	****
Chubb Indemnity Insurance Company	351,113,116	210,450,872	140,662,244	11,950,749	2,450,074	533,735	1,838,049	-41,797	35,155	-2.3%	-0.4%
Chubb Lloyd's Insurance Company of Texas	37,135,044	31,921,123	5,213,921	80,875	0	0	0	0	0		
Chubb National Insurance Company	303,851,367	163,195,532	140,655,835	11,977,150	331,944	127	333,791	-5,043	-294	-1.5%	-1.6%
Church Mutual Insurance Company	1,453,567,001	916,906,477	536,660,525	76,038,602	9,502,782	2,579,317	9,351,366	3,059,547	135,334	32.7%	34.2%
CIM Insurance Corporation	18,416,703	1,160,380	17,256,323	205,085	0	0	0	0	0		
Cincinnati Casualty Company, The	371,768,778	41,548,185	330,220,593	12,007,072	190,136	8,157	200,771	24,259	-1,222	12.1%	11.5%
Cincinnati Indemnity Company, The	123,020,536	37,441,282	85,579,254	3,124,554	117,190	3,546	120,376	17,483	3,148	14.5%	17.1%
Cincinnati Insurance Company, The	11,017,151,254	6,544,940,815	4,472,210,439	435,806,330	1,783,201	426,213	1,652,706	620,660	58,532	37.6%	41.1%
Citizens Insurance Company of America	1,501,022,384	867,377,511	633,644,873	35,622,975	3,600	0	3,288	1,211	324	36.8%	46.7%
Clarendon National Insurance Company	585,390,061	344,637,016	240,753,045	55,212,614	0	147,027	0	-1,225,665	-39,079		
Clearwater Insurance Company	1,201,310,011	864,003,805	337,306,206	-67,306,809	0	0	0	0	0		
Clearwater Select Insurance Company	1,177,667,975	746,087,864	431,580,111	48,295,220	0	0	0	0	0		
Coast National Insurance Company	609,467,241	198,189,166	411,278,075	6,708,974	11,577,781	10,323,363	12,315,047	7,534,252	-177,159	61.2%	59.7%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 10 of 38

								Dia	rect Defense		
									and Cost	Loss	Loss
								C	Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Coastal American Insurance Company	7,578,715	3,755,849	3,822,867	571,207	6,412,200	934,800	6,017,136	1,063,785	133,314	17.7%	19.9%
Coface North America Insurance Company	155,207,668	83,263,222	71,944,446	18,565,358	175,751	119,860	167,555	158,177	2,794	94.4%	96.1%
Coliseum Reinsurance Company	291,387,741	116,074,891	175,312,850	24,633,287	0	0	0	0	0		
Colonial American Casualty and Surety Comp	23,182,574	1,366,351	21,816,223	646,188	163,314	-1,154	60,311	-21,501	-5,976	-35.7%	-45.6%
Colonial Surety Company	50,422,375	21,683,875	28,738,500	2,241,771	16,988	0	15,576	-901	-375	-5.8%	-8.2%
Colony Specialty Insurance Company	65,324,235	45,335,316	19,988,919	757,580	108,747	52,189	139,047	35,440	71,067	25.5%	76.6%
Colorado Farm Bureau Mutual Insurance Co.	80,892,933	48,461,848	32,431,085	-3,741,364	0	0	0	0	0		
Columbia Mutual Insurance Company	368,924,449	200,789,203	168,135,246	10,262,682	1,875,701	357,162	1,869,361	190,625	90,965	10.2%	15.1%
Columbia National Insurance Company	88,984,985	52,195,738	36,789,247	2,802,964	0	0	0	0	0		
Commerce and Industry Insurance Company	4,770,784,966	3,145,864,980	1,624,919,986	263,798,103	5,699,320	6,629,971	6,328,959	4,136,296	769,396	65.4%	77.5%
Commercial Alliance Insurance Company	64,523,801	30,288,950	34,234,851	242,715	-2,141	563,490	27,625	85,229	-11,120	308.5%	268.3%
Commercial Casualty Insurance Company	117,210,651	62,880,063	54,330,588	371,210	0	0	0	0	0		
Commonwealth Insurance Company of Americ	22,225,237	2,656,659	19,568,578	-353,937	0	-872	0	-872	0		
Companion Commercial Insurance Company	22,091,473	2,926,928	19,164,545	96,988	1,067,731	1,422,597	1,155,714	-3,071,802	208,148	-265.8%	-247.8%
Companion Property and Casualty Insurance C	1,046,157,998	828,119,607	218,038,391	-89,120,081	4,404,088	9,443,073	5,722,902	435,432	787,746	7.6%	21.4%
Constitution Insurance Company	20,861,748	5,737,132	15,124,616	1,871,076	0	0	0	0	0		
Consumers Insurance USA, Inc.	72,031,162	41,700,980	30,330,182	1,911,957	0	0	0	0	0		
Continental Casualty Company	43,309,655,886	32,154,436,631	11,155,219,255	839,330,603	44,251,671	28,435,596	48,722,787	26,053,038	4,061,003	53.5%	61.8%
Continental Heritage Insurance Company	7,347,140	400,347	6,946,793	381,123	4,332	0	4,200	0	0	0.0%	0.0%
Continental Indemnity Company	156,574,028	90,814,819	65,759,209	13,432,794	2,170,854	434,597	2,170,854	889,636	96,146	41.0%	45.4%
Continental Insurance Company, The	1,995,334,145	557,993,041	1,437,341,104	55,789,855	2,352,074	1,431,028	2,549,046	921,379	118,639	36.1%	40.8%
Continental Western Insurance Company	166,900,787	79,210,647	87,690,140	2,317,555	16,499,919	7,037,148	19,641,153	8,308,285	241,639	42.3%	43.5%
Contractors Bonding and Insurance Company	198,299,261	86,127,650	112,171,611	8,573,030	11,522	0	3,239	-3,052	-339	-94.2%	-104.7%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 11 of 38

								Dil	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
CorePointe Insurance Company	203,888,978	125,358,119	78,530,859	6,058,327	530,547	177,105	617,538	294,852	32,203	47.7%	53.0%
Courtesy Insurance Company	735,449,537	393,827,254	341,622,283	33,220,858	1,379,668	669,703	1,102,607	740,653	78,305	67.2%	74.3%
Crestbrook Insurance Company	106,019,481	10,952,644	95,066,837	3,537,113	0	0	0	0	0		
Crum & Forster Indemnity Company	45,475,291	30,666,851	14,808,440	489,126	487,788	183,720	502,314	262,131	6,471	52.2%	53.5%
CUMIS Insurance Society, Inc.	2,062,800,695	1,347,915,590	714,885,105	80,896,075	3,165,526	1,536,396	3,178,543	1,241,096	38,397	39.0%	40.3%
Cypress Insurance Company	1,203,207,813	891,680,418	311,527,394	26,590,377	0	626	8,569	-11,573	-1,108	-135.1%	-148.0%
Dairyland Insurance Company	1,194,949,208	709,694,304	485,254,904	34,838,892	557,354	256,346	551,125	-494,912	-236,354	-89.8%	-132.7%
Dakota Truck Underwriters	103,138,635	60,818,293	42,320,342	3,340,303	0	0	0	0	0		
Dealers Assurance Company	86,349,464	31,957,840	54,391,624	6,062,249	2,013,107	1,064,118	2,220,716	1,041,968	0	46.9%	46.9%
Deerfield Insurance Company	119,638,460	53,063,060	66,575,400	79,410	87,926	85,887	76,785	97,930	403	127.5%	128.1%
Delta Fire & Casualty Insurance Co.	6,930,599	1,871,088	5,059,511	-157,994	921	955	1,137	0	0	0.0%	0.0%
Dentists Insurance Company, The	327,497,198	145,619,250	181,877,948	9,959,880	0	0	0	0	0		
Depositors Insurance Company	282,630,457	245,855,145	36,775,312	496,457	9,072	0	378	0	0	0.0%	0.0%
Developers Surety and Indemnity Company	134,652,912	52,409,721	82,243,190	4,124,498	36,720	0	15,235	-1,057	-829	-6.9%	-12.4%
Diamond State Insurance Company	123,613,652	63,369,954	60,243,698	-145,962	236,852	316,696	1,262,070	193,519	-13,262	15.3%	14.3%
Direct General Insurance Company	384,571,733	270,412,833	114,158,900	17,675,350	0	0	0	0	0		
Direct General Insurance Company of Mississi	31,788,652	21,106,483	10,682,169	278,053	24,755,133	14,141,156	23,660,340	14,571,919	273,719	61.6%	62.7%
Direct National Insurance Company	17,704,043	10,953,558	6,750,485	253,278	0	0	0	0	0		
Discover Property & Casualty Insurance Comp	141,033,077	76,970,231	64,062,846	5,324,143	109,867	624,451	207,742	454,230	-32,173	218.7%	203.2%
Doctors' Company, An Interinsurance Exchang	3,559,777,673	1,737,908,690	1,821,868,983	31,270,616	1,572,098	-3,868,395	1,690,739	-3,885,230	-247,129	-229.8%	-244.4%
Dorinco Reinsurance Company	1,565,932,150	1,031,120,723	534,811,427	75,021,198	45,513	0	46,161	0	0	0.0%	0.0%
Eastern Advantage Assurance Company	35,912,351	23,377,209	12,535,142	1,089,581	124,897	3,344	89,201	3,344	61	3.7%	3.8%
Eastern Alliance Insurance Company	236,525,770	148,977,156	87,548,614	7,158,711	1,466,036	549,203	1,192,792	607,245	95,741	50.9%	58.9%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 12 of 38

								Dia	rect Defense		
									and Cost	Loss	Los
								C	Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	with LAI
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	*:
EastGUARD Insurance Company	92,661,846	57,253,923	35,407,923	2,825,568	252,074	5,793	218,171	51,254	3,727	23.5%	25.2%
Economy Fire & Casualty Company	467,921,051	98,609,167	369,311,884	15,073,988	0	0	0	0	0		
Economy Preferred Insurance Company	35,237,236	24,754,954	10,482,282	318,157	0	0	0	0	0		
Economy Premier Assurance Company	86,661,561	40,740,178	45,921,383	1,679,307	13,477,650	6,495,844	14,029,668	6,031,917	107,140	43.0%	43.8%
Electric Insurance Company	1,467,197,215	929,642,384	537,554,831	25,367,533	625,064	678,521	585,035	1,052,100	168,676	179.8%	208.7%
EMC Property & Casualty Company	159,754,326	81,285,708	78,468,618	3,405,333	100	0	100	0	2	0.0%	2.0%
Emcasco Insurance Company	436,624,689	311,965,461	124,659,228	9,114,656	3,004,924	1,965,480	2,863,911	2,152,673	137,991	75.2%	80.0%
Empire Fire and Marine Insurance Company	79,631,868	35,236,315	44,395,554	969,301	1,849,480	166,706	1,895,953	288,795	95,131	15.2%	20.2%
Employers Assurance Company	617,828,914	416,185,394	201,643,520	5,494,184	1,304,183	530,745	1,164,005	1,142,841	33,998	98.2%	101.1%
Employers Compensation Insurance Company	1,802,229,937	1,483,683,697	318,546,240	15,681,406	0	0	0	0	0		
Employers' Fire Insurance Company, The	13,007,803	1,937,342	11,070,460	120,117	94,970	83,137	111,704	-31,611	2,459	-28.3%	-26.1%
Employers Insurance Company of Wausau	5,277,707,190	3,884,543,021	1,393,164,169	119,707,114	3,382,669	1,348,751	3,057,631	719,072	209,106	23.5%	30.4%
Employers Mutual Casualty Company	2,721,407,264	1,506,429,477	1,214,977,787	45,437,359	23,299,075	9,391,401	22,586,813	12,876,373	1,830,782	57.0%	65.1%
Employers Preferred Insurance Company	752,283,280	491,142,989	261,140,291	3,103,131	2,147,445	853,326	1,975,601	986,731	52,173	49.9%	52.6%
Encompass Indemnity Company	29,363,849	4,076,797	25,287,052	404,390	0	0	0	0	0		
Encompass Insurance Company	10,158,379	97,114	10,061,265	339,039	0	0	0	-5,300	-169		
Endurance American Insurance Company	1,243,856,448	1,002,655,086	241,201,362	-4,931,600	715,222	0	611,260	452,963	28,128	74.1%	78.7%
Endurance Reinsurance Corporation of Americ	1,562,057,491	887,999,511	674,057,980	33,546,912	0	0	0	0	0		
Equity Insurance Company	71,344,317	40,596,798	30,747,519	989,940	0	0	0	0	0		
Essent Guaranty, Inc.	817,255,685	352,029,946	465,225,739	118,203,791	949,974	0	886,767	26,597	650	3.0%	3.1%
Essentia Insurance Company	55,119,774	24,941,257	30,178,517	178,671	1,277,640	394,213	1,213,897	541,621	6,003	44.6%	45.1%
Esurance Insurance Company	195,943,522	17,709,853	178,233,669	4,271,868	9,817,108	6,702,089	9,489,723	6,994,637	176,151	73.7%	75.6%
Esurance Property and Casualty Insurance Co	113,191,891	86,747,785	26,444,106	346,584	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 13 of 38

								Dia	rect Defense		
									and Cost	Loss	Loss
								(Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Euler Hermes North America Insurance Comp	420,771,057	277,513,433	143,257,624	24,529,645	1,568,438	730,898	1,796,114	866,815	0	48.3%	48.3%
Everest National Insurance Company	692,002,385	555,921,475	136,080,910	26,460,921	1,452,064	4,066,817	1,552,111	3,666,630	421,773	236.2%	263.4%
Everest Reinsurance Company	9,616,200,650	6,723,201,971	2,892,998,679	357,297,570	214,139	0	201,758	65,697	1,564	32.6%	33.3%
Evergreen National Indemnity Company	46,759,508	13,550,174	33,209,334	1,905,161	279,035	0	291,629	9,679	-4,523	3.3%	1.8%
Everspan Financial Guarantee Corp.	220,627,463	2,642,274	217,985,189	4,332,961	0	0	0	0	0		
Executive Risk Indemnity Inc.	3,024,828,557	1,766,809,138	1,258,019,419	164,157,865	217,871	302,331	216,014	286,575	734,075	132.7%	472.5%
Factory Mutual Insurance Company	15,070,065,036	4,928,219,299	10,141,845,737	670,824,380	16,973,043	6,055,766	16,555,758	-3,413,727	344,825	-20.6%	-18.5%
Fair American Insurance and Reinsurance Co	256,920,013	13,863,065	243,056,948	4,626,621	375,283	0	371,861	189,065	11,750	50.8%	54.0%
Fairmont Premier Insurance Company	144,857,534	17,659,858	127,197,676	2,692,344	0	0	0	0	0		
Fairmont Insurance Company	27,336,322	11,229,013	16,107,309	1,955,710	0	0	0	0	0		
Fairmont Specialty Insurance Company	152,391,637	56,478,406	95,913,231	11,487,031	0	-9,741	0	-10,163	-146		
Falls Lake National Insurance Company	264,331,258	214,775,845	49,555,413	630,911	266,435	0	228,769	63,539	8,884	27.8%	31.7%
Farmers Insurance Exchange	15,591,306,853	11,409,850,909	4,181,455,944	2,472,316	17,261	917,619	190,315	-390,980	-55,809	-205.4%	-234.8%
Farmers Mutual Hail Insurance Company of Io	676,326,120	366,798,193	309,527,927	-31,159,630	0	0	0	0	0		
Farmington Casualty Company	1,009,570,522	721,916,377	287,654,145	46,361,190	2,786,357	1,725,249	2,411,309	2,325,195	477,317	96.4%	116.2%
Farmland Mutual Insurance Company	521,114,166	353,563,344	167,550,822	1,985,140	3,763,924	656,263	3,602,872	330,816	63,538	9.2%	10.9%
FCCI Insurance Company	1,709,074,611	1,130,366,729	578,707,882	39,429,991	8,964,873	2,526,476	7,612,723	6,242,538	508,621	82.0%	88.7%
Federal Insurance Company	32,484,336,984	17,655,954,301	14,828,382,683	1,855,276,860	30,118,474	8,588,831	30,478,236	7,863,758	2,967,325	25.8%	35.5%
Federated Mutual Insurance Company	4,783,738,220	2,126,640,941	2,657,097,279	187,551,983	8,800,869	2,074,070	8,413,875	2,189,824	131,131	26.0%	27.6%
Federated Rural Electric Insurance Exchange	473,444,232	306,295,880	167,148,352	34,144,205	5,887,719	1,598,970	5,943,337	3,430,794	497,954	57.7%	66.1%
Federated Service Insurance Company	428,303,263	235,040,528	193,262,735	19,552,731	1,139,000	893,838	1,088,749	1,194,251	116,738	109.7%	120.4%
FFVA Mutual Insurance Co.	307,767,057	169,763,298	138,003,759	19,662,854	4,668,581	2,960,605	4,605,282	3,234,008	182,392	70.2%	74.2%
Fidelity and Deposit Company of Maryland	223,768,523	55,295,807	168,472,716	5,780,428	4,893,833	-2,843,778	4,045,809	-2,572,590	-47,319	-63.6%	-64.8%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 14 of 38

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Fidelity and Guaranty Insurance Company	24,363,611	5,262,265	19,101,346	440,745	2,465	79,216	2,527	4,857	-39,169	192.2%	****
Fidelity and Guaranty Insurance Underwriters,	165,821,338	64,965,599	100,855,739	5,974,357	0	143,156	0	224,678	256,289		
Financial American Property and Casualty Ins	12,866,644	2,802,251	10,064,393	-529,501	17,078	0	9,461	0	0	0.0%	0.0%
Financial Casualty & Surety, Inc.	22,809,868	9,822,538	12,987,330	1,331,798	59,052	0	59,052	523	0	0.9%	0.9%
Fireman's Fund Insurance Company	9,434,599,317	7,300,424,121	2,134,175,196	62,926,656	3,315,266	6,458,841	3,024,958	3,370,468	145,848	111.4%	116.2%
Firemen's Insurance Company of Washington,	97,037,067	65,393,417	31,643,649	839,908	5,915,390	2,701,073	7,338,857	3,446,834	11,385	47.0%	47.1%
First Acceptance Insurance Company, Inc.	217,242,762	121,210,561	96,032,201	746,866	3,094,282	1,425,702	3,034,709	1,422,110	76,054	46.9%	49.4%
First American Property & Casualty Insurance	99,324,652	52,785,718	46,538,934	5,020,512	56,052	9,477	63,275	4,120	371	6.5%	7.1%
First Colonial Insurance Company	353,346,666	194,353,992	158,992,674	8,825,060	758,814	413,297	623,780	415,808	0	66.7%	66.7%
First Financial Insurance Company	540,166,067	133,739,141	406,426,926	5,026,249	0	0	1,292	513	427	39.7%	72.8%
First Guard Insurance Company	21,271,317	1,222,489	20,048,828	1,768,644	125,771	58,565	125,771	57,072	0	45.4%	45.4%
First Liberty Insurance Corporation, The	22,597,699	344,511	22,253,188	264,517	6,356,164	2,223,037	5,741,142	3,929,543	843,972	68.4%	83.1%
First National Insurance Company of America	55,202,966	888,612	54,314,354	1,364,921	529,006	-78,964	472,587	-161,554	81,377	-34.2%	-17.0%
First Professionals Insurance Company, Inc.	402,702,519	214,218,040	188,484,480	20,023,646	178,382	4,789,494	212,128	-1,218,923	-499,250	-574.6%	-810.0%
FirstComp Insurance Company	304,859,191	171,105,973	133,753,218	12,098,173	3,625,392	2,129,333	3,670,724	-145,893	188,074	-4.0%	1.1%
Florists' Mutual Insurance Company	147,341,093	113,291,218	34,049,875	-7,154,103	212,717	136,058	220,131	16,955	101,389	7.7%	53.8%
Foremost Insurance Company Grand Rapids,	2,093,267,221	1,033,212,333	1,060,054,889	27,120,871	58,576,725	24,196,961	54,645,253	25,413,979	510,456	46.5%	47.4%
Foremost Property and Casualty Insurance Co	70,224,093	52,556,360	17,667,733	356,330	4,109,087	1,795,655	3,846,413	1,788,596	51,458	46.5%	47.8%
Foremost Signature Insurance Company	93,542,059	73,755,004	19,787,055	150,708	5,080,244	560,727	3,820,235	1,400,841	211,745	36.7%	42.2%
Fortress Insurance Company	135,776,730	74,645,049	61,131,681	1,893,527	688,230	82,500	670,952	251,156	132,803	37.4%	57.2%
Fortuity Insurance Company	37,626,978	22,608,416	15,018,562	922,029	0	0	0	0	0		
Frank Winston Crum Insurance Company	49,615,339	34,975,473	14,639,866	422,457	31,325	61,247	28,263	122,795	35,484	434.5%	560.0%
Frankenmuth Mutual Insurance Company	1,107,445,218	643,676,109	463,769,109	22,058,571	1,912	-24,728	1,906	-24,386	15	****	****

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 15 of 38

								Dia	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Freedom Specialty Insurance Company	36,632,357	24,288,119	12,344,238	275,163	0	0	0	-1,136	-129		
Garrison Property and Casualty Insurance Com	1,492,585,851	892,485,021	600,100,830	43,352,245	7,175,224	5,019,009	7,116,140	4,168,148	8,601	58.6%	58.7%
Gateway Insurance Company	50,898,344	38,004,627	12,893,718	1,675,534	265,159	128,941	478,299	52,320	81,788	10.9%	28.0%
GEICO Casualty Company	2,347,313,597	1,367,422,011	979,891,587	-44,060,668	144,705	90,266	150,490	98,532	3,465	65.5%	67.8%
GEICO General Insurance Company	214,803,635	83,698,829	131,104,806	281,794	43,933,366	29,176,449	43,094,159	30,519,075	1,619,706	70.8%	74.6%
GEICO Indemnity Company	6,962,823,404	2,944,541,183	4,018,282,221	409,237,293	28,473,899	18,871,614	28,227,113	19,619,728	952,044	69.5%	72.9%
General Automobile Insurance Company, Inc.,	76,573,051	51,032,383	25,540,668	-1,002,913	0	0	0	0	0		
General Casualty Company of Wisconsin	762,322,232	452,691,221	309,631,011	1,726,335	1,580,011	564,173	1,696,096	498,498	15,898	29.4%	30.3%
General Fidelity Insurance Company	431,046,771	72,410,577	358,636,194	14,806,434	0	0	0	0	-2,420		
General Insurance Company of America	110,892,523	5,831,392	105,061,131	-587,235	460,654	369,999	472,373	-69,802	24,481	-14.8%	-9.6%
General Reinsurance Corporation	16,157,471,084	4,450,858,912	11,706,612,172	538,214,181	0	48,752	0	-679,005	-113,238		
General Security National Insurance Company	302,649,348	198,794,004	103,855,344	6,077,382	11,178	0	6,257	905	131	14.5%	16.6%
General Star National Insurance Company	244,126,289	59,837,728	184,288,561	2,341,618	40,809	8,000	36,335	13,000	126,233	35.8%	383.2%
Generali - U.S. Branch	62,869,986	35,487,524	27,382,461	1,309,131	389,835	147,871	425,013	157,160	-6,877	37.0%	35.4%
Genesis Insurance Company	194,254,720	61,582,134	132,672,586	2,282,450	0	0	0	-113,000	-6,000		
Genworth Financial Assurance Corporation	7,374,648	210,536	7,164,112	614,129	0	0	0	0	0		
Genworth Mortgage Insurance Corporation	2,696,361,496	1,336,476,044	1,359,885,452	174,042,724	4,580,362	3,583,852	4,478,554	2,069,605	0	46.2%	46.2%
Genworth Mortgage Insurance Corporation of	349,191,233	195,914,815	153,276,418	17,297,051	0	0	0	0	0		
Genworth Residential Mortgage Insurance Cor	219,958,849	134,016,768	85,942,081	5,078,494	5,501	64,527	18,924	41,718	0	220.5%	220.5%
Georgia Casualty & Surety Company	40,341,897	21,651,581	18,690,316	1,268,086	260,123	1,769,350	262,735	735,176	25,732	279.8%	289.6%
GeoVera Insurance Company	88,249,361	58,966,290	29,283,071	8,872,203	0	0	0	0	0		
GLOBAL Reinsurance Corporation of Americ	345,891,393	212,188,223	133,703,170	-10,466,611	0	0	0	0	0		
GoAuto Insurance Company	26,333,872	18,967,634	7,366,238	-193,292	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 16 of 38

Company Total Assistant Company Last Space (assistant Company) Last Space (assistant Company) Premium (assistant Company) Last Space (assistant Company)									Dir	ect Defense		
Company Total Asset Total Librities Presentation Presentation <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>and Cost</th> <th>Loss</th> <th>Loss</th>										and Cost	Loss	Loss
Company Total Asset Liabilities Surplus Net Income Written Loses Paid Earned Incurred Incurred ** ** Government Employees Insurance Company 23,472,632,076 10,029,664,979 13,442,967,097 1,725,285,991 18,789,313 12,324,471 18,661,766 11,315,373 514,506 60,6% 63,4% Grain Dealers Mutual Insurance Company 8,488,532 2,028,916 18,515,351 1,553,805 686,730 38,991 675,63 87,71 18 13,0% 30,8% Grain Re Inc. 33,910,798 3,500,166 30,874,192 75,9011 4,135,019 890,051 3,916,026 223,4859 31,0% 63,0% Grain Englisc Arts Mutual Insurance Company 13,969,1284 85,531,300 54,159,984 14,660,048 42,680 223,158 375,000 274,473 431,910 111,021 157,4% 197,8% Gray Insurance Company, The 16,697,307 2,91,49 11,462,407 5,947,882 229,258 83,196 2,335,206 299,13 43,14									C	ontainment	Ratio	Ratio
Grain Dealers Mutual Insurance Company 8,458,532 2,028,991 6,429,541 -171,085 1,841,839 1,207,351 1,850,269 506,580 63,189 27.4% 30.8% Grain Dealers Mutual Insurance Company 8,458,532 2,028,991 6,429,541 -171,085 1,841,839 1,207,351 1,850,269 506,580 63,189 27.4% 30.8% Grain E Re, Inc. 39,107,983 20,592,632 18,515,351 1,553,805 686,730 38,991 675,663 87,717 18 13.0% 13.0% Grain E State Insurance Company 139,691,284 85,531,300 54,159,984 1,463,070 442 00 714 144 81 20.2% 31.5% Gray Casualty & Surety Company, The 16,697,307 2,091,259 14,606,048 42,680 20,158 375,000 274,473 431,910 111,021 157,4% 197.8% Gray Insurance Company 19,213,892 5,360 19,208,532 296,776 2,181,392 719,386 1,904,429 410,844 4-75,11 21.6% 19,196 Great American Insurance Company of New Y 47,191,278 0 47,191,278 10,364,897 Great American Disurance Company of New Y 47,191,278 0 47,191,278 10,364,367 10,364,364 10,364 10,364,364 10,364,364 10,364,364 10,364,364 10,364,364 10,36			Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	with LAE
Grain Dealers Mutual Insurance Company 8,458,532 2,028,991 6,429,541 -171,085 1,841,839 1,207,351 1,850,269 506,580 63,189 27.4% 30.8% Granite Re, Inc. 39,107,983 20,592,632 18,515,351 1,553,805 686,730 38,991 675,663 87,171 18 13.0% 13.0% Granite State Insurance Company 34,374,388 3,500,166 30,874,192 759,011 4,135,019 890,051 3,916,026 2,256,606 234,859 57,6% 63,6% Gray Casualty & Surety Company, The 16,697,307 2,091,259 14,606,048 42,680 203,158 375,00 274,473 41,41 18 1,978% Gray Insurance Company, The 292,565,948 181,103,541 111,462,407 5,947,882 2,292,580 83,196 2,335,206 -298,153 32,460 -12.8% 11,4% Great American Insurance Company 19,213,892 5,360 19,208,532 296,776 2,181,392 719,386 1,904,492 410,844 47,511 21,6% 91,3%<	Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Granite Re, Inc. 39,107,983 20,592,632 18,513,515 1,555,805 686,730 38,991 675,663 87,717 18 13.0% 13.0% Granite State Insurance Company 34,374,358 3,500,166 30,874,192 759,011 4,135,019 890,051 3,916,026 2,256,606 234,859 57.6% 63.6% Graphic Arts Mutual Insurance Company 139,691,284 85,531,300 54,159,984 1,463,070 442 0 714 144 81 20.2% 31.5% Gray Insurance Company, The 16,697,307 2,091,259 14,606,048 42,680 203,158 375,000 274,473 431,910 111,02 157.4% 197.8% Gray Insurance Company, The 292,556,988 181,103,541 111,462,407 5,947,882 2,292,580 83,196 2,335,206 -298,153 32,460 -12.8% -11.4% Great American Busurance Company 29,111,462 634,790 5,025,341 464,542 4,530,30 99,774 150,218 21.2% 21.5% Great American Insurance Company <td>Government Employees Insurance Company</td> <td>23,472,632,076</td> <td>10,029,664,979</td> <td>13,442,967,097</td> <td>1,725,285,991</td> <td>18,789,313</td> <td>12,324,471</td> <td>18,661,766</td> <td>11,315,373</td> <td>514,506</td> <td>60.6%</td> <td>63.4%</td>	Government Employees Insurance Company	23,472,632,076	10,029,664,979	13,442,967,097	1,725,285,991	18,789,313	12,324,471	18,661,766	11,315,373	514,506	60.6%	63.4%
Granite State Insurance Company 34,374,358 3,500,166 30,874,192 759,011 4,135,019 890,051 3,916,026 2,256,606 234,859 57.6% 63.6% Graphic Arts Mutual Insurance Company 139,691,284 85,531,300 54,159,984 1,463,070 442 0 714 144 81 20.2% 31.5% Gray Casualty & Surety Company, The 16,697,307 2,091,259 14,606,048 42,680 203,158 375,000 274,473 431,910 111,021 157.4% 197.8% Gray Insurance Company, The 292,565,948 181,103,541 111,462,407 5,947,882 2,292,580 83,196 2,335,206 -298,153 32,400 -12.8% -11.4% Great American Alliance Insurance Company 29,111,462 0 29,111,462 634,790 5,025,341 464,542 4,530,030 959,774 150,218 21.2% 24.5% Great American Insurance Company 5,811,739,783 4,398,173,784 1,413,566,00 221,481,164 8,710,691 3,729,391 8,680,406 1,55,596 <th< td=""><td>Grain Dealers Mutual Insurance Company</td><td>8,458,532</td><td>2,028,991</td><td>6,429,541</td><td>-171,085</td><td>1,841,839</td><td>1,207,351</td><td>1,850,269</td><td>506,580</td><td>63,189</td><td>27.4%</td><td>30.8%</td></th<>	Grain Dealers Mutual Insurance Company	8,458,532	2,028,991	6,429,541	-171,085	1,841,839	1,207,351	1,850,269	506,580	63,189	27.4%	30.8%
Graphic Arts Mutual Insurance Company 139,691,284 85,513,300 54,159,984 1,463,070 442 0 714 144 81 20.2% 31.5% Gray Casualty & Surety Company, The 16,697,307 2,091,259 14,606,048 42,680 203,158 375,000 274,473 431,910 111,021 157.4% 197.8% Gray Insurance Company, The 292,565,948 181,103,541 111,462,407 5,947,882 2,292,580 83,196 2,335,206 -298,153 32,460 -12.8% -11.4% Great American Alliance Insurance Company 29,111,462 0 29,111,462 634,790 5,025,341 464,542 4,530,030 959,774 150,218 21.2% 24.5% Great American Alliance Insurance Company 19,213,892 5,360 19,208,532 296,776 2,181,392 719,386 1,904,429 410,844 -47,511 21.6% 19.1% Great American Insurance Company 18,739,783 4,398,173,784 1,413,566,000 221,481,64 8,716,691 3,729,391 8,680,406 1,55,596 <t< td=""><td>Granite Re, Inc.</td><td>39,107,983</td><td>20,592,632</td><td>18,515,351</td><td>1,553,805</td><td>686,730</td><td>38,991</td><td>675,663</td><td>87,717</td><td>18</td><td>13.0%</td><td>13.0%</td></t<>	Granite Re, Inc.	39,107,983	20,592,632	18,515,351	1,553,805	686,730	38,991	675,663	87,717	18	13.0%	13.0%
Gray Casualty & Surety Company, The 16,697,307 2,091,259 14,606,048 42,680 203,158 375,000 274,473 431,910 111,021 157,4% 197.8% Gray Insurance Company, The 292,565,948 181,103,541 111,462,407 5,947,882 2,292,580 83,196 2,335,206 -298,153 32,460 -12.8% -11.4% Great American Alliance Insurance Company 29,111,462 0 29,111,462 634,790 5,025,341 464,542 4,530,030 959,774 150,218 21.2% 24.5% Great American Assurance Company 19,213,892 5,360 19,208,532 296,776 2,181,392 719,386 1,904,429 410,844 -47,511 21.6% 19.1% Great American Insurance Company 5,811,739,783 4,398,173,784 1,413,566,000 221,481,164 8,710,691 3,729,391 8,680,406 1,554,241 480,140 21.4% 26.9% Great American Insurance Company of New Y 47,191,278 0 26,037,746 593,287 0 0 0 0 0	Granite State Insurance Company	34,374,358	3,500,166	30,874,192	759,011	4,135,019	890,051	3,916,026	2,256,606	234,859	57.6%	63.6%
Gray Insurance Company, The 292,565,948 181,103,541 111,462,407 5,947,882 2,292,580 83,196 2,335,206 -298,153 32,460 -12.8% -11.4% Great American Alliance Insurance Company 29,111,462 0 29,111,462 634,790 5,025,341 464,542 4,530,030 959,774 150,218 21.2% 24.5% Great American Assurance Company 19,213,892 5,360 19,208,532 296,776 2,181,392 719,386 1,904,429 410,844 -47,511 21.6% 19.1% Great American Insurance Company 5,811,739,783 4,398,173,784 1,413,566,000 221,481,164 8,710,691 3,729,391 8,680,406 1,854,241 480,140 21.4% 26.9% Great American Insurance Company of New Y 47,191,278 0 47,191,278 1,036,980 1,134,986 1,004,507 1,012,860 1,155,596 67,570 114.1% 120.8% Great American Spirit Insurance Company 17,984,937 336,740 0 0 0 0 0 0 0	Graphic Arts Mutual Insurance Company	139,691,284	85,531,300	54,159,984	1,463,070	442	0	714	144	81	20.2%	31.5%
Great American Alliance Insurance Company 29,111,462 0 29,111,462 634,790 5,025,341 464,542 4,530,030 959,774 150,218 21.2% 24.5% Great American Assurance Company 19,213,892 5,360 19,208,532 296,776 2,181,392 719,386 1,904,429 410,844 -47,511 21.6% 19,1% Great American Insurance Company 5,811,739,783 4,398,173,784 1,413,566,000 221,481,164 8,710,691 3,729,391 8,680,406 1,854,241 480,140 21.4% 26.9% Great American Insurance Company of New Y 47,191,278 0 47,191,278 1,036,980 1,134,986 1,004,507 1,012,860 1,155,596 67,570 114.1% 120.8% Great American Insurance Company of New Y 47,191,278 0 26,037,746 0<	Gray Casualty & Surety Company, The	16,697,307	2,091,259	14,606,048	42,680	203,158	375,000	274,473	431,910	111,021	157.4%	197.8%
Great American Assurance Company 19,213,892 5,360 19,208,532 296,776 2,181,392 719,386 1,904,429 410,844 -47,511 21.6% 19.1% Great American Insurance Company 5,811,739,783 4,398,173,784 1,413,566,000 221,481,164 8,710,691 3,729,391 8,680,406 1,854,241 480,140 21.4% 26.9% Great American Insurance Company of New Y 47,191,278 0 47,191,278 1,036,980 1,134,986 1,004,507 1,012,860 1,155,596 67,570 114.1% 120.8% Great American Protection Insurance Company 26,037,746 0 26,037,746 593,287 0 <td>Gray Insurance Company, The</td> <td>292,565,948</td> <td>181,103,541</td> <td>111,462,407</td> <td>5,947,882</td> <td>2,292,580</td> <td>83,196</td> <td>2,335,206</td> <td>-298,153</td> <td>32,460</td> <td>-12.8%</td> <td>-11.4%</td>	Gray Insurance Company, The	292,565,948	181,103,541	111,462,407	5,947,882	2,292,580	83,196	2,335,206	-298,153	32,460	-12.8%	-11.4%
Great American Insurance Company 5,811,739,783 4,398,173,784 1,413,566,000 221,481,164 8,710,691 3,729,391 8,680,406 1,854,241 480,140 21.4% 26.9% Great American Insurance Company of New Y 47,191,278 0 47,191,278 1,036,980 1,134,986 1,004,507 1,012,860 1,155,596 67,570 114.1% 120.8% Great American Protection Insurance Company 26,037,746 0 26,037,746 593,287 0	Great American Alliance Insurance Company	29,111,462	0	29,111,462	634,790	5,025,341	464,542	4,530,030	959,774	150,218	21.2%	24.5%
Great American Insurance Company of New Y 47,191,278 0 47,191,278 1,036,980 1,134,986 1,004,507 1,012,860 1,155,596 67,570 114.1% 120.8% Great American Protection Insurance Compan 26,037,746 0 26,037,746 593,287 0<	Great American Assurance Company	19,213,892	5,360	19,208,532	296,776	2,181,392	719,386	1,904,429	410,844	-47,511	21.6%	19.1%
Great American Protection Insurance Company 26,037,746 0 26,037,746 593,287 0 0 0 0 0 Great American Security Insurance Company 17,984,937 0 17,984,937 336,740 0	Great American Insurance Company	5,811,739,783	4,398,173,784	1,413,566,000	221,481,164	8,710,691	3,729,391	8,680,406	1,854,241	480,140	21.4%	26.9%
Great American Security Insurance Company 17,984,937 0 17,984,937 336,740 0<	Great American Insurance Company of New Y	47,191,278	0	47,191,278	1,036,980	1,134,986	1,004,507	1,012,860	1,155,596	67,570	114.1%	120.8%
Great American Spirit Insurance Company 20,110,696 27,475 20,083,221 496,697 8,138 0 3,052 583 355 19.1% 30.7% Great Divide Insurance Company 197,304,770 130,395,590 66,909,180 1,940,172 414,754 225,340 359,931 234,954 36,466 65.3% 75.4% Great Midwest Insurance Company 191,783,805 88,826,058 102,957,747 5,822,434 708,734 105,039 564,569 -131,970 22,906 -23.4% -19.3% Great Northern Insurance Company 1,641,723,366 1,164,754,275 476,969,091 80,266,618 2,919,294 3,710,911 2,812,652 1,694,762 28,374 60.3% 61.3% Great Northwest Insurance Company 20,256,729 13,382,851 6,873,878 554,099 0 0 0 0 0 0	Great American Protection Insurance Compan	26,037,746	0	26,037,746	593,287	0	0	0	0	0		
Great Divide Insurance Company 197,304,770 130,395,590 66,909,180 1,940,172 414,754 225,340 359,931 234,954 36,466 65.3% 75.4% Great Midwest Insurance Company 191,783,805 88,826,058 102,957,747 5,822,434 708,734 105,039 564,569 -131,970 22,906 -23.4% -19.3% Great Northern Insurance Company 1,641,723,366 1,164,754,275 476,969,091 80,266,618 2,919,294 3,710,911 2,812,652 1,694,762 28,374 60.3% 61.3% Great Northwest Insurance Company 20,256,729 13,382,851 6,873,878 554,099 0 0 0 0 0 0	Great American Security Insurance Company	17,984,937	0	17,984,937	336,740	0	0	0	0	0		
Great Midwest Insurance Company 191,783,805 88,826,058 102,957,747 5,822,434 708,734 105,039 564,569 -131,970 22,906 -23.4% -19.3% Great Northern Insurance Company 1,641,723,366 1,164,754,275 476,969,091 80,266,618 2,919,294 3,710,911 2,812,652 1,694,762 28,374 60.3% 61.3% Great Northwest Insurance Company 20,256,729 13,382,851 6,873,878 554,099 0 0 0 0 0 0	Great American Spirit Insurance Company	20,110,696	27,475	20,083,221	496,697	8,138	0	3,052	583	355	19.1%	30.7%
Great Northern Insurance Company 1,641,723,366 1,164,754,275 476,969,091 80,266,618 2,919,294 3,710,911 2,812,652 1,694,762 28,374 60.3% 61.3% Great Northwest Insurance Company 20,256,729 13,382,851 6,873,878 554,099 0 0 0 0 0 0	Great Divide Insurance Company	197,304,770	130,395,590	66,909,180	1,940,172	414,754	225,340	359,931	234,954	36,466	65.3%	75.4%
Great Northwest Insurance Company 20,256,729 13,382,851 6,873,878 554,099 0 0 0 0	Great Midwest Insurance Company	191,783,805	88,826,058	102,957,747	5,822,434	708,734	105,039	564,569	-131,970	22,906	-23.4%	-19.3%
	Great Northern Insurance Company	1,641,723,366	1,164,754,275	476,969,091	80,266,618	2,919,294	3,710,911	2,812,652	1,694,762	28,374	60.3%	61.3%
Cont West Consider Co	Great Northwest Insurance Company	20,256,729	13,382,851	6,873,878	554,099	0	0	0	0	0		
Great west Casuatry Company 1,040,385,4/5 1,2/5,25/1,121 5/5,128,554 88,95/,858 18,522,5/1 /,941,18/ 10,455,501 8,69/,/50 /41,729 52.9% 57.4%	Great West Casualty Company	1,848,385,475	1,275,257,121	573,128,354	88,937,838	18,522,571	7,941,787	16,435,501	8,697,756	741,729	52.9%	57.4%
Greater New York Mutual Insurance Company 905,380,855 474,547,426 430,833,429 15,626,534 0 0 0 0	Greater New York Mutual Insurance Company	905,380,855	474,547,426	430,833,429	15,626,534	0	0	0	0	0		
Greenwich Insurance Company 1,073,077,237 675,738,142 397,339,095 35,313,168 1,324,816 513,003 1,087,115 -970,387 -59,915 -89.3% -94.8%	Greenwich Insurance Company	1,073,077,237	675,738,142	397,339,095	35,313,168	1,324,816	513,003	1,087,115	-970,387	-59,915	-89.3%	-94.8%
Guarantee Company of North America USA, T 197,604,649 31,331,761 166,272,887 9,450,119 244,006 0 281,706 21,334 -26,098 7.6% -1.7%	Guarantee Company of North America USA, T	197,604,649	31,331,761	166,272,887	9,450,119	244,006	0	281,706	21,334	-26,098	7.6%	-1.7%
Guarantee Insurance Company 420,590,301 373,133,266 47,457,035 -25,986,500 3,743,889 1,494,652 3,367,030 2,614,072 463,725 77.6% 91.4%	Guarantee Insurance Company	420,590,301	373,133,266	47,457,035	-25,986,500	3,743,889	1,494,652	3,367,030	2,614,072	463,725	77.6%	91.4%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 17 of 38

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	with LAP
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
GuideOne America Insurance Company	13,270,515	2,831,988	10,438,527	182,856	2,588,447	1,991,988	2,029,687	1,010,435	24,795	49.8%	51.0%
GuideOne Elite Insurance Company	27,054,288	5,974,861	21,079,427	368,057	2,293,842	9,705,367	2,274,959	7,808,202	-73,027	343.2%	340.0%
GuideOne Mutual Insurance Company	1,695,178,682	1,253,059,610	442,119,072	22,315,027	30,992,661	39,140,223	33,191,093	13,428,136	601,438	40.5%	42.3%
GuideOne Specialty Mutual Insurance Compa	392,516,963	296,689,279	95,827,684	4,120,044	190,302	18,937	182,417	28,609	953	15.7%	16.2%
Gulf Guaranty Insurance Company	4,596,646	821,678	3,774,968	-53,798	844,611	425,533	1,002,384	423,200	17,443	42.2%	44.0%
Gulfstream Property and Casualty Insurance C	109,785,020	75,760,824	34,024,196	4,625,442	881,444	333,072	617,621	418,338	7,812	67.7%	69.0%
Hallmark Insurance Company	241,546,755	158,294,755	83,252,000	6,958,105	884,594	38,348	1,091,830	781,660	5,753	71.6%	72.1%
Hallmark National Insurance Company	92,122,436	68,025,555	24,096,881	1,820,733	-143	12,201	2,101	-38,858	-1,395	****	****
Hamilton Insurance Company	21,474,997	1,364,721	20,110,276	-2,109,282	0	0	0	-24,457	-1,972		
Hanover American Insurance Company, The	29,232,042	45,045	29,186,997	674,281	394,368	50,658	479,522	47,689	26,460	9.9%	15.5%
Hanover Insurance Company, The	6,482,091,183	4,429,675,903	2,052,415,280	225,009,423	2,289,426	-489,593	3,000,659	825,304	101,093	27.5%	30.9%
Harco National Insurance Company	350,273,217	167,043,028	183,230,190	8,865,239	880,581	263,538	662,564	-77,852	105,467	-11.8%	4.2%
Harleysville Insurance Company	120,507,615	95,527,741	24,979,874	988,816	0	0	0	0	0		
Harleysville Preferred Insurance Company	141,077,344	98,092,570	42,984,774	13,616,986	0	0	0	32,121	15		
Harleysville Worcester Insurance Company	163,238,097	110,434,030	52,804,067	16,692,558	0	0	0	0	0		
Hartford Accident and Indemnity Company	11,348,371,324	8,023,487,026	3,324,884,299	509,130,755	997,278	1,689,285	860,403	-241,667	172,294	-28.1%	-8.1%
Hartford Casualty Insurance Company	2,233,840,835	1,320,500,121	913,340,714	95,855,985	3,391,008	197,343	3,134,975	-1,536,494	-224,313	-49.0%	-56.2%
Hartford Fire Insurance Company	25,520,152,924	11,722,706,543	13,797,446,381	1,068,212,194	7,801,729	492,107	8,290,465	480,357	447,348	5.8%	11.2%
Hartford Insurance Company of the Midwest	581,457,372	128,524,702	452,932,670	21,202,756	2,379,764	439,067	2,264,355	286,077	231,292	12.6%	22.8%
Hartford Steam Boiler Inspection and Insuranc	97,533,096	49,294,861	48,238,235	14,435,160	0	0	0	0	0		
Hartford Steam Boiler Inspection and Insuranc	1,406,584,248	765,523,303	641,060,945	127,830,216	838,580	56,990	838,507	-86,563	331	-10.3%	-10.3%
Hartford Underwriters Insurance Company	1,581,752,380	961,434,697	620,317,683	69,340,720	6,020,266	2,376,726	5,806,904	2,336,175	277,478	40.2%	45.0%
Haulers Insurance Company, Inc.	71,233,947	33,665,216	37,568,731	1,687,283	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 18 of 38

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
HDI-Gerling America Insurance Company	300,519,822	169,427,611	131,092,210	11,864,504	3,365,203	712,401	2,897,851	2,500,949	249,954	86.3%	94.9%
Heritage Casualty Insurance Company	61,663,345	182,965	61,480,380	1,183,636	0	0	0	-6	0		
Heritage Indemnity Company	151,512,292	99,876,889	51,635,402	5,239,981	157,177	83,717	127,591	83,838	1,815	65.7%	67.1%
Highmark Casualty Insurance Company	438,966,956	272,648,978	166,317,978	5,049,427	0	0	0	0	0		
Hiscox Insurance Company Inc.	149,432,027	94,411,014	55,021,013	-745,925	1,193,513	540,219	1,025,040	778,429	37,612	75.9%	79.6%
Homesite Insurance Company	125,389,674	41,176,374	84,213,300	13,696,412	1,657,657	895,007	1,846,061	221,100	1,870	12.0%	12.1%
Horace Mann Insurance Company	444,297,573	258,018,910	186,278,663	20,482,326	0	0	0	-126	0		
Horace Mann Property & Casualty Insurance	282,154,786	160,125,529	122,029,257	14,061,545	0	0	0	0	0		
Housing Authority Property Insurance, A Mut	164,675,070	48,587,555	116,087,515	4,666,605	0	0	0	0	0		
Housing Enterprise Insurance Company, Inc.	66,328,875	35,287,892	31,040,984	-1,587,048	180,537	67,538	249,696	486,970	222,093	195.0%	284.0%
Hudson Insurance Company	1,042,651,623	602,476,473	440,175,150	9,646,967	999,955	75,000	954,799	86,568	134,486	9.1%	23.2%
IDS Property Casualty Insurance Company	1,414,322,994	854,378,743	559,944,249	-25,291,906	2,320,572	1,774,857	2,078,639	915,373	-1,202	44.0%	44.0%
Imperial Fire and Casualty Insurance Company	80,737,967	39,719,830	41,018,137	177,766	113,337	0	96,621	0	0	0.0%	0.0%
Imperium Insurance Company	420,748,331	247,003,537	173,744,795	7,989,032	1,284,315	230,754	1,136,568	285,692	21,921	25.1%	27.1%
Indemnity Insurance Company of North Ameri	404,027,923	292,045,979	111,981,944	5,566,669	5,555,920	687,771	5,554,837	1,316,462	118,689	23.7%	25.8%
Indemnity National Insurance Company	17,879,724	6,023,446	11,856,278	1,921,071	0	0	0	0	0		
Independence American Insurance Company	102,871,957	42,704,320	60,167,637	3,126,882	60,127	24,478	60,279	28,369	0	47.1%	47.1%
Indiana Lumbermens Mutual Insurance Comp	57,058,706	41,646,767	15,411,938	-1,561,885	199,192	272,755	192,336	-89,139	70,173	-46.3%	-9.9%
Infinity Insurance Company	1,991,454,434	1,316,810,003	674,644,431	68,017,323	0	-3,497	0	-3,497	0		
Insurance Company of North America	869,901,272	644,669,188	225,232,084	12,749,106	20,897	66,997	28,897	-76,182	4,543	-263.6%	-247.9%
Insurance Company of the State of Pennsylvan	307,412,533	187,504,227	119,908,306	88,020,023	5,942,182	699,276	6,625,681	-774,586	358,893	-11.7%	-6.3%
Insurance Company of the West	1,613,230,364	955,020,804	658,209,560	68,137,780	200,483	-1,000	187,002	7,479	27,130	4.0%	18.5%
InsureMax Insurance Company	10,872,342	6,218,876	4,653,469	-1,143,915	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 19 of 38

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Integon Indemnity Corporation	49,547,317	16,668,143	32,879,174	17,875	0	0	0	0	0		
Integon National Insurance Company	1,740,969,055	1,408,563,888	332,405,167	11,396,692	0	0	108	-1,162	2,718	****	****
International Fidelity Insurance Company	210,141,849	126,234,737	83,907,112	3,619,917	933,796	-187	908,850	12,473	-1,341	1.4%	1.2%
Intrepid Insurance Company	33,375,067	4,167,796	29,207,271	399,680	0	0	0	0	0		
Ironshore Indemnity Inc.	347,414,611	190,811,131	156,603,481	2,894,421	18,671,183	7,909,482	18,616,709	12,501,625	561,436	67.2%	70.2%
Jefferson Insurance Company	66,911,983	21,480,405	45,431,578	6,641,095	1,660,435	357,712	1,630,030	382,897	0	23.5%	23.5%
Jewelers Mutual Insurance Company	338,736,201	131,021,136	207,715,065	16,297,140	804,611	374,958	772,223	515,868	143,872	66.8%	85.4%
John Deere Insurance Company	380,518,120	273,021,741	107,496,379	-16,949,240	1,749,173	510,264	1,662,006	895,907	0	53.9%	53.9%
Key Risk Insurance Company	50,170,643	20,725,264	29,445,379	914,969	0	0	0	0	0		
KnightBrook Insurance Company	213,511,965	155,777,003	57,734,962	-14,549,815	-30,533	1,715,464	66,319	1,316,949	33,965	****	****
Lafayette Insurance Company	176,396,717	98,071,574	78,325,143	4,654,573	1,627,599	489,572	1,566,827	-132,517	-227,207	-8.5%	-23.0%
LAMMICO	421,471,800	215,492,282	205,979,518	12,255,903	228,409	85,000	233,661	169,411	72,282	72.5%	103.4%
Lancer Indemnity Company	23,036,028	12,665,864	10,370,164	-214,550	0	0	0	0	0		
Lancer Insurance Company	574,972,414	385,493,236	189,479,178	16,100,622	4,476,462	1,869,529	4,249,345	2,608,115	284,751	61.4%	68.1%
Lexington National Insurance Corporation	55,314,339	39,718,755	15,595,584	4,792,946	9,615	-746	7,958	-746	0	-9.4%	-9.4%
Lexon Insurance Company	161,709,369	109,195,915	52,513,454	1,208,878	684,201	209,221	582,861	33,946	-25,728	5.8%	1.4%
Liberty American Select Insurance Company	8,219,366	244,405	7,974,961	850,659	0	0	0	0	0		
Liberty Insurance Corporation	232,041,001	8,797,185	223,243,816	8,269,823	13,623,644	7,239,168	11,428,916	9,688,805	976,186	84.8%	93.3%
Liberty Insurance Underwriters Inc.	174,395,985	51,496,582	122,899,403	3,096,381	6,117,948	3,842,477	6,753,419	4,389,347	336,592	65.0%	70.0%
Liberty Mutual Fire Insurance Company	5,297,887,108	3,995,773,620	1,302,113,488	132,173,948	31,789,509	9,872,915	28,510,410	15,517,894	1,157,656	54.4%	58.5%
Liberty Mutual Insurance Company	42,655,158,668	26,085,858,680	16,569,299,988	888,422,040	11,879,176	61,156,722	13,793,016	62,134,256	478,134	450.5%	453.9%
Lion Insurance Company	208,621,601	131,070,473	77,551,127	4,937,284	71,346	0	71,346	0	229	0.0%	0.3%
Little River Insurance Company	3,240,345	8,662	3,231,683	-34,329	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 20 of 38

								Dia	rect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
LM General Insurance Company	10,329,490	86,224	10,243,266	653,859	10,261,097	4,667,976	7,841,380	6,126,545	195,458	78.1%	80.6%
LM Insurance Corporation	118,026,726	4,324,605	113,702,121	2,900,087	21,188,588	9,746,250	20,645,872	9,487,348	1,142,446	46.0%	51.5%
LM Property and Casualty Insurance Company	71,848,032	35,672,373	36,175,659	353,562	0	0	0	50,800	0		
Louisiana Farm Bureau Mutual Insurance Com	201,645,772	88,258,055	113,387,717	15,953,692	0	0	0	0	0		
Louisiana Pest Control Insurance Company	2,990,451	61,959	2,928,492	141,869	6,400	0	6,394	0	0	0.0%	0.0%
LUBA Casualty Insurance Company	212,356,325	135,069,982	77,286,343	5,352,971	11,528,028	6,743,375	11,303,426	9,917,123	983,490	87.7%	96.4%
Lumbermen's Underwriting Alliance	298,282,677	320,785,428	-22,502,751	-101,959,002	2,771,063	5,018,175	3,839,628	3,899,283	1,485,257	101.6%	140.2%
Lyndon Property Insurance Company	362,039,947	216,902,429	145,137,518	13,244,655	370,704	440,535	522,905	442,142	0	84.6%	84.6%
Lyndon Southern Insurance Company	95,133,751	54,004,784	41,128,967	10,503,020	14,073,746	1,025,382	10,608,941	1,082,366	4,245	10.2%	10.2%
MAG Mutual Insurance Company	1,635,632,573	862,371,259	773,261,314	45,206,535	0	0	12,938	0	0	0.0%	0.0%
Maiden Reinsurance North America, Inc.	1,216,115,996	926,892,152	289,223,844	16,614,057	0	0	0	0	0		
Main Street America Protection Insurance Co	14,961,905	152,512	14,809,393	542,719	0	0	0	0	0		
Manufacturers Alliance Insurance Company	180,125,548	118,308,545	61,817,003	-1,728,148	218,710	46,544	244,496	98,500	18,213	40.3%	47.7%
Mapfre Insurance Company	64,579,970	39,388,311	25,191,659	640,344	0	0	0	0	0		
Markel American Insurance Company	323,705,948	186,165,299	137,540,649	26,680,826	2,029,907	561,706	2,091,553	784,980	73,028	37.5%	41.0%
Markel Insurance Company	1,386,875,058	979,658,742	407,216,316	5,553,075	3,058,928	1,382,492	3,050,181	1,063,029	288,501	34.9%	44.3%
Maryland Casualty Company	161,119,903	12,371,779	148,748,124	1,920,565	-34,623	2,598,012	1,939,751	850,743	-843,270	43.9%	0.4%
Massachusetts Bay Insurance Company	62,749,834	22,923	62,726,911	1,580,655	838,355	95,807	704,133	52,953	38,871	7.5%	13.0%
Maxum Casualty Insurance Company	53,385,985	36,314,868	17,071,117	635,232	-9,464	176,801	116,451	-266,632	-9,964	-229.0%	-237.5%
MBIA Insurance Corporation	960,166,930	418,673,698	541,493,232	-35,172,207	0	0	295,144	0	0	0.0%	0.0%
Medical Mutual Insurance Company of North	475,520,194	254,202,144	221,318,050	30,273,716	0	0	0	0	0		
Medical Protective Company, The	2,699,597,231	1,110,523,139	1,589,074,092	140,051,395	2,123,676	0	4,498,859	-670,000	545,105	-14.9%	-2.8%
Medicus Insurance Company	80,683,114	47,209,121	33,473,993	948,153	1,705,044	1,862,000	1,730,740	1,319,889	629,635	76.3%	112.6%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 21 of 38

								Dir	ect Defense		
									and Cost	Loss	Los
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE	with LAI
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	*:
MEDMARC Casualty Insurance Company	250,991,787	78,380,333	172,611,454	14,095,682	6,000	0	6,000	-10,024	-11,395	-167.1%	-357.0%
MEMIC Indemnity Company	328,122,745	200,644,385	127,478,360	5,386,081	34,882	0	34,082	22,153	1,704	65.0%	70.0%
Mendakota Insurance Company	12,738,558	3,526,029	9,212,529	92,185	4,912,307	3,024,921	4,645,289	4,098,460	174,546	88.2%	92.0%
Mendota Insurance Company	124,409,178	87,396,892	37,012,286	-4,015,832	164,522	75,167	176,072	-1,271	-100,128	-0.7%	-57.6%
Merastar Insurance Company	26,473,979	16,963,022	9,510,957	522,014	237,604	169,124	265,274	190,124	-1,826	71.7%	71.0%
Merchants Bonding Company (Mutual)	141,935,907	50,108,936	91,826,971	4,739,638	408,256	-132,936	439,786	-83,434	87,713	-19.0%	1.0%
Merchants National Bonding, Inc.	20,004,756	8,482,662	11,522,094	731,171	94,596	0	96,285	-106	475	-0.1%	0.4%
Meridian Security Insurance Company	114,173,119	45,294,508	68,878,611	1,659,404	0	0	0	0	0		
Meritplan Insurance Company	41,527,413	3,669,753	37,857,660	197,141	-8,171	151,548	71,266	-257,421	-6,740	-361.2%	-370.7%
Metropolitan Casualty Insurance Company	201,426,790	148,545,086	52,881,705	1,779,893	15,587,676	8,348,489	14,918,204	8,456,459	239,642	56.7%	58.3%
Metropolitan Direct Property and Casualty Ins	119,779,735	88,780,388	30,999,347	1,159,989	5,638,828	2,295,300	5,118,824	2,524,998	25,433	49.3%	49.8%
Metropolitan General Insurance Company	47,962,187	11,878,964	36,083,223	1,139,768	35,097	41,807	36,129	24,412	-1,658	67.6%	63.0%
Metropolitan Group Property and Casualty Ins	611,683,651	233,375,180	378,308,471	25,703,072	0	0	0	0	0		
Metropolitan Property and Casualty Insurance	5,645,610,836	3,257,655,249	2,387,955,587	253,535,956	17,320,418	11,363,160	17,097,203	11,012,823	72,150	64.4%	64.8%
MGA Insurance Company, Inc.	249,734,898	139,151,837	110,583,061	11,411,536	0	0	0	0	0		
MGIC Assurance Corporation	10,548,675	291,534	10,257,141	104,040	0	0	0	0	0		
MGIC Indemnity Corporation	498,953,867	29,764,838	469,189,029	11,091,104	19	0	625	0	0	0.0%	0.0%
MIC General Insurance Corporation	36,402,079	16,602,294	19,799,785	49,774	0	0	0	0	0		
MIC Property and Casualty Insurance Corporat	91,330,091	37,375,465	53,954,626	70,752	365,733	141,748	303,789	173,652	0	57.2%	57.2%
Mid-Century Insurance Company	3,765,866,595	2,779,425,608	986,440,987	58,864,520	64,550	65,670	75,251	60,101	16,568	79.9%	101.9%
Mid-Continent Casualty Company	483,409,332	340,732,478	142,676,854	20,865,567	223,873	78,485	212,965	50,946	8,396	23.9%	27.9%
Middlesex Insurance Company	673,093,498	422,042,474	251,051,024	16,513,509	117,553	4,689	117,902	21,728	1,843	18.4%	20.0%
MidSouth Mutual Insurance Company	21,460,711	11,408,284	10,052,427	117,385	-4,028	0	0	0	0		

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^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 22 of 38

								Di	rect Defense		
									and Cost	Loss	Loss
								C	Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Midvale Indemnity Company	13,128,798	668,519	12,460,279	386,076	0	0	0	0	0		
Midwest Employers Casualty Company	124,041,549	24,699,215	99,342,334	5,385,182	2,044,291	2,289,051	2,133,612	1,710,321	196,466	80.2%	89.4%
Midwest Insurance Company	83,539,211	56,101,070	27,438,141	3,520,037	3,523,256	1,531,897	3,493,184	2,856,998	622,159	81.8%	99.6%
Midwestern Indemnity Company, The	27,104,390	42,377	27,062,013	129,189	0	0	0	0	0		
Milbank Insurance Company	577,691,202	444,747,296	132,943,906	-4,555,178	419,395	16,316	298,034	131,481	14,948	44.1%	49.1%
Milwaukee Casualty Insurance Co.	49,728,138	32,015,565	17,712,573	3,225,714	0	0	0	19	6		
Minnesota Lawyers Mutual Insurance Compan	161,096,547	84,259,137	76,837,410	2,866,623	0	0	0	0	0		
Mississippi Farm Bureau Casualty Insurance C	375,356,600	146,871,598	228,485,002	15,295,814	416,473,445	279,967,719	409,162,129	289,169,733	5,350,560	70.7%	72.0%
Mitsui Sumitomo Insurance Company of Amer	900,647,369	568,355,191	332,292,178	20,294,202	1,372,309	162,520	2,333,847	-240,918	38,164	-10.3%	-8.7%
Mitsui Sumitomo Insurance USA Inc.	124,122,192	63,285,184	60,837,008	744,820	2,436,999	918,784	1,896,849	1,339,826	302,912	70.6%	86.6%
Monroe Guaranty Insurance Company	48,137,043	-2,737,001	50,874,044	1,114,072	0	0	0	0	0		
Mortgage Guaranty Insurance Corporation	4,162,463,705	2,644,785,374	1,517,678,331	-7,783,228	8,898,895	5,658,000	8,839,350	2,798,561	13,010	31.7%	31.8%
Mosaic Insurance Company	17,539,765	891,578	16,648,187	-1,782,297	0	0	0	3,765	0		
Motors Insurance Corporation	2,458,717,875	1,398,802,600	1,059,915,275	84,382,498	1,440,171	316,517	1,440,171	1,521,466	0	105.6%	105.6%
Mountain Laurel Assurance Company	121,148,962	74,906,696	46,242,266	12,894,993	44,156,030	26,961,085	43,837,075	26,755,738	217,826	61.0%	61.5%
Munich Reinsurance America, Inc.	16,484,839,741	11,230,033,659	5,254,806,082	781,682,420	0	0	0	0	0		
Municipal Assurance Corp.	1,519,753,850	908,219,359	611,534,491	74,761,531	0	0	0	0	0		
Mutual Savings Fire Insurance Company	4,828,451	999,830	3,828,621	317,043	378,225	187,870	379,202	196,691	0	51.9%	51.9%
National American Insurance Company	184,685,403	121,372,874	63,312,529	4,533,549	100,409	204,415	96,215	21,940	11,845	22.8%	35.1%
National Automotive Insurance Company	17,290,491	10,277,347	7,013,144	1,502,356	0	0	0	0	0		
National Casualty Company	285,389,372	155,248,382	130,140,990	3,044,427	3,867,325	1,819,236	3,744,551	1,574,077	106,229	42.0%	44.9%
National Continental Insurance Company	162,570,317	114,775,825	47,794,492	9,456,214	25,680	0	26,261	-693	2,401	-2.6%	6.5%
National Farmers Union Property and Casualty	156,174,044	115,761,482	40,412,561	-524,429	31,183	-154	31,057	-56,127	936	-180.7%	-177.7%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 23 of 38

								Di	rect Defense		
									and Cost	Loss	Loss
								(Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
National Fire and Indemnity Exchange	11,625,937	5,414,979	6,210,958	241,331	64,366	37,702	62,908	38,563	281	61.3%	61.7%
National Fire Insurance Company of Hartford	121,108,518	92,689	121,015,829	4,523,939	4,956,030	2,032,457	5,789,257	2,123,680	1,020,522	36.7%	54.3%
National General Assurance Company	39,297,682	21,807,556	17,490,126	195,440	0	0	0	0	0		
National General Insurance Company	58,391,769	30,469,104	27,922,665	526,535	5,148,726	3,318,980	5,250,846	2,851,841	69,064	54.3%	55.6%
National General Insurance Online, Inc.	31,280,768	20,403,173	10,877,595	-52,866	0	0	0	0	0		
National Indemnity Company	166,985,400,908	72,987,749,044	93,997,651,864	12,007,495,778	309,755	64,923	224,218	85,071	8,271	37.9%	41.6%
National Insurance Association	13,362,344	1,905	13,360,439	155,415	0	0	0	0	0		
National Insurance Company of Wisconsin, In	43,508,755	23,830,901	19,677,858	1,880,051	0	0	0	0	0		
National Interstate Insurance Company	1,117,627,560	832,947,856	284,679,704	5,355,242	2,159,060	1,336,914	2,202,467	1,132,836	199,376	51.4%	60.5%
National Liability & Fire Insurance Company	2,229,863,351	1,262,478,267	967,385,084	-926,456	13,111,176	4,715,038	10,330,222	6,883,945	1,626,231	66.6%	82.4%
National Mortgage Insurance Corporation	261,907,635	38,789,337	223,118,298	-47,191,257	19,277	0	9,598	0	0	0.0%	0.0%
National Public Finance Guarantee Corporatio	5,142,361,691	2,951,951,703	2,190,409,988	238,138,205	0	0	381,977	0	0	0.0%	0.0%
National Security Fire and Casualty Company	73,639,965	41,325,956	32,314,009	6,590,751	10,750,619	3,809,407	10,554,059	3,863,329	117,215	36.6%	37.7%
National Specialty Insurance Company	71,118,825	27,861,044	43,257,781	1,147,338	2,563,940	587,589	2,563,940	1,815,218	918,787	70.8%	106.6%
National Surety Corporation	161,037,183	32,028,864	129,008,319	2,862,907	2,294,755	2,400,114	1,984,075	1,301,337	228,113	65.6%	77.1%
National Trust Insurance Company	35,462,218	-808,580	36,270,798	857,936	6,970,798	2,694,938	6,605,260	3,354,653	415,126	50.8%	57.1%
National Union Fire Insurance Company of Pit	26,135,779,925	19,455,007,575	6,680,772,350	571,990,276	32,542,500	14,483,970	32,606,068	-2,289,350	-1,644,676	-7.0%	-12.1%
Nationwide Affinity Insurance Company of A	391,357,349	378,342,381	13,014,968	299,230	15,208,068	5,225,138	10,690,159	7,683,964	131,291	71.9%	73.1%
Nationwide Agribusiness Insurance Company	529,070,519	460,263,057	68,807,462	2,549,409	11,214,068	8,408,183	10,348,399	9,160,977	384,979	88.5%	92.2%
Nationwide Assurance Company	153,701,631	93,307,740	60,393,891	437,512	1,398,003	726,956	1,314,505	722,019	16,842	54.9%	56.2%
Nationwide General Insurance Company	242,488,378	220,069,692	22,418,686	438,685	15,380,123	6,118,643	13,499,158	6,411,278	92,839	47.5%	48.2%
Nationwide Insurance Company of America	493,399,329	340,631,784	152,767,545	2,688,374	-44	0	-44	0	0	0.0%	0.0%
Nationwide Mutual Fire Insurance Company	5,733,324,440	3,174,217,590	2,559,106,850	64,055,859	34,867,311	13,445,434	35,286,593	13,064,041	419,598	37.0%	38.2%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 24 of 38

								Dia	rect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Nationwide Mutual Insurance Company	34,711,194,770	22,573,205,749	12,137,989,021	718,374,917	36,911,146	17,530,838	36,276,390	14,080,284	1,261,085	38.8%	42.3%
Nationwide Property and Casualty Insurance C	630,839,189	577,061,867	53,777,322	-2,389,262	101,833,701	57,450,536	104,067,413	63,296,876	2,144,961	60.8%	62.9%
NAU Country Insurance Company	1,321,064,169	1,076,387,808	244,676,361	552,216	10,134,160	5,384,968	10,280,224	6,862,119	0	66.8%	66.8%
Navigators Insurance Company	2,454,029,605	1,560,083,638	893,945,967	72,410,688	1,347,012	59,543	1,599,185	678,758	121,771	42.4%	50.1%
NCMIC Insurance Company	654,904,780	402,844,072	252,060,708	21,092,890	407,742	75,000	391,933	518,966	95,163	132.4%	156.7%
Netherlands Insurance Company, The	91,795,527	6,819,835	84,975,692	1,849,974	0	0	0	-267	0		
New England Insurance Company	37,657,885	3,380,093	34,277,792	2,023,081	0	0	0	0	0		
New England Reinsurance Corporation	38,306,676	3,392,077	34,914,598	1,479,540	0	0	0	0	0		
New Hampshire Insurance Company	314,086,472	147,972,163	166,114,309	225,065,595	18,827,421	3,915,284	19,425,746	1,723,733	60,276	8.9%	9.2%
New South Insurance Company	60,345,048	53,454,563	6,890,485	320,839	0	0	0	0	0		
New York Marine and General Insurance Com	1,062,939,183	710,297,431	352,641,752	12,606,190	3,558,120	431,974	2,966,942	1,382,307	336,440	46.6%	57.9%
NGM Insurance Company	2,314,400,775	1,346,179,032	968,221,743	30,307,062	0	0	0	0	0		
NORCAL Mutual Insurance Company	1,359,345,436	717,210,017	642,135,419	16,824,754	0	0	0	0	0		
NorGuard Insurance Company	482,712,339	320,321,927	162,390,412	12,082,286	940,090	82,129	845,098	439,812	78,469	52.0%	61.3%
North American Elite Insurance Company	141,450,009	105,731,792	35,718,217	1,323,628	580,000	0	500,017	247,547	68,343	49.5%	63.2%
North American Specialty Insurance Company	547,290,661	163,069,988	384,220,673	6,402,251	1,296,243	-592,246	1,263,685	-459,847	122,715	-36.4%	-26.7%
North Pointe Insurance Company	89,259,264	63,625,217	25,634,046	2,693,863	27,860	1,036,924	45,694	-83,046	57,560	-181.7%	-55.8%
North River Insurance Company, The	945,822,334	681,067,855	264,754,479	4,379,072	846,279	418,886	1,038,716	100,651	69,936	9.7%	16.4%
Northern Insurance Company of New York	36,932,515	6,572,714	30,359,801	862,722	-46,600	618,013	608,117	-523,444	-190,716	-86.1%	-117.4%
Northland Casualty Company	110,471,579	75,062,427	35,409,151	4,203,776	0	-92	0	292	-124		
Northland Insurance Company	1,166,235,049	627,294,687	538,940,363	60,560,170	4,088,940	1,052,668	3,834,202	1,596,573	70,907	41.6%	43.5%
NOVA Casualty Company	99,107,769	7,363,045	91,744,724	3,958,676	767,708	928,451	1,206,576	559,596	-68,533	46.4%	40.7%
Nutmeg Insurance Company	448,063,414	167,865,993	280,197,422	11,752,338	0	0	0	-600	-66		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 25 of 38

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Oak River Insurance Company	571,063,370	379,156,554	191,906,816	15,987,957	0	17,437	0	-61,694	-27,045		
Oakwood Insurance Company	71,215,274	42,182,693	29,032,580	-1,113,747	0	0	59	0	0	0.0%	0.0%
OBI National Insurance Company	13,060,195	25,786	13,034,409	90,255	6,522	880	3,938	3,521	276	89.4%	96.4%
Occidental Fire & Casualty Company of North	517,974,786	355,114,176	162,860,610	-1,385,886	5,338,259	3,345,059	5,039,169	3,272,237	-74,877	64.9%	63.5%
Ocean Harbor Casualty Insurance Company	216,109,978	167,380,359	48,729,620	2,226,557	352,246	15,403	345,754	15,403	0	4.5%	4.5%
Odyssey Reinsurance Company	7,577,353,738	4,328,689,314	3,248,664,424	191,665,783	0	0	0	0	0		
Ohio Casualty Insurance Company, The	5,408,162,296	3,878,379,246	1,529,783,050	133,662,477	4,602,445	917,872	4,537,427	1,677,395	139,144	37.0%	40.0%
Ohio Farmers Insurance Company	2,595,105,375	692,655,841	1,902,449,534	39,282,819	20,796	0	20,014	1,751	1,434	8.7%	15.9%
Ohio Indemnity Company	149,730,431	104,460,400	45,270,033	8,268,432	408,473	362,102	351,799	335,979	17,000	95.5%	100.3%
Ohio Security Insurance Company	16,035,806	854,009	15,181,797	149,467	6,319,030	1,467,773	4,954,402	2,298,050	233,131	46.4%	51.1%
Old Glory Insurance Company	21,868,203	12,456,141	9,412,062	727,840	13,611	0	13,604	0	0	0.0%	0.0%
Old Republic General Insurance Corporation	1,925,685,166	1,431,597,331	494,087,835	62,750,956	1,214,545	327,421	1,428,351	373,602	61,614	26.2%	30.5%
Old Republic Insurance Company	2,609,357,023	1,573,573,956	1,035,783,067	105,556,788	4,611,296	1,805,502	4,424,549	1,240,611	229,526	28.0%	33.2%
Old Republic Security Assurance Company	6,654,332	78,789	6,575,543	-11,147	0	0	0	0	0		
Old Republic Surety Company	112,764,176	56,699,433	56,064,743	7,480,196	469,043	10,000	408,511	14,916	10,008	3.7%	6.1%
Old United Casualty Company	656,647,557	321,274,351	335,373,206	39,023,852	187,079	68,274	175,321	441,802	30,000	252.0%	269.1%
Omaha Indemnity Company, The	14,618,199	2,116,039	12,502,160	132,324	0	0	0	0	0		
Omni Indemnity Company	69,550,518	46,073,275	23,477,243	-4,492,589	5,623,728	4,130,894	6,057,403	3,637,157	500,561	60.0%	68.3%
Omni Insurance Company	198,563,733	132,636,027	65,927,706	-14,656,786	-487	12,771	2,291	9,623	0	420.0%	420.0%
OneBeacon America Insurance Company	25,860,274	2,594,195	23,266,079	542,780	1,329	210,523	1,329	-132,747	334,840	****	****
OneBeacon Insurance Company	295,214,862	165,193,114	130,021,748	58,060,835	16,932	843,035	16,814	-489,810	12,825	****	****
OneCIS Insurance Company	23,534,468	2,354,365	21,180,104	4,069,912	0	0	0	0	0		
Owners Insurance Company	3,721,925,886	2,326,428,773	1,395,497,113	96,175,538	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 26 of 38

								Dia	rect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Pacific Employers Insurance Company	3,390,509,399	2,220,329,886	1,170,179,513	48,412,763	22,043	36,683	29,747	163,010	64,000	548.0%	763.1%
Pacific Indemnity Company	6,822,352,880	3,900,139,320	2,922,213,560	421,582,892	395,527	293,919	377,529	277,949	51,747	73.6%	87.3%
Pacific Specialty Insurance Company	304,598,069	170,785,060	133,812,973	13,873,065	13,382	5,788	14,723	3,809	-369	25.9%	23.4%
Partner Reinsurance Company of the U.S.	4,742,621,557	3,322,577,650	1,420,043,907	235,995,275	0	0	0	0	0		
PartnerRe America Insurance Company	298,448,429	164,857,867	133,590,562	8,223,643	0	0	0	0	0		
PartnerRe Insurance Company of New York	141,186,717	24,769,827	116,416,890	588,422	0	0	0	0	0		
Peachtree Casualty Insurance Company	34,951,274	25,953,426	8,997,848	-5,126,040	0	0	0	0	0		
Peak Property and Casualty Insurance Corpora	47,510,842	7,895,562	39,615,280	729,972	0	0	0	0	0		
Peerless Indemnity Insurance Company	190,231,127	10,002,204	180,228,923	5,051,898	0	0	16	0	0	0.0%	0.0%
Peerless Insurance Company	12,800,884,898	9,741,967,989	3,058,916,909	247,178,842	0	0	0	0	0		
Penn Millers Insurance Company	147,446,402	64,133,856	83,312,546	2,588,180	3,106,263	327,030	3,031,366	669,401	135	22.1%	22.1%
Penn-America Insurance Company	190,598,961	106,180,604	84,418,357	-20,934	1,726	0	1,055	-6,437	244	-610.1%	-587.0%
Pennsylvania Insurance Company	47,921,560	12,597,954	35,323,606	4,189,923	0	0	0	-30,103	-931		
Pennsylvania Lumbermens Mutual Insurance	445,050,850	333,593,282	111,457,568	-2,014,800	4,755,932	1,305,827	4,709,045	1,592,976	9,239	33.8%	34.0%
Pennsylvania Manufacturers' Association Insur	834,044,074	567,974,963	266,069,111	-2,122,744	2,042,886	1,393,804	1,776,909	739,902	-131,610	41.6%	34.2%
Pennsylvania Manufacturers Indemnity Compa	191,170,186	118,970,898	72,199,288	-1,242,442	74,806	116,269	149,718	321,478	41,911	214.7%	242.7%
Pennsylvania National Mutual Casualty Insura	1,192,559,503	633,731,862	558,827,641	23,811,221	245,910	2,830	243,460	9,721	222	4.0%	4.1%
Permanent General Assurance Corporation	260,114,914	170,276,857	89,838,057	-517,042	2,339,608	1,300,083	2,148,164	1,423,066	18,338	66.2%	67.1%
Permanent General Assurance Corporation of	145,579,021	81,194,867	64,384,154	1,622,107	0	0	0	0	0		
Petroleum Casualty Company	30,775,360	8,224,033	22,551,327	908,133	113	0	160	0	0	0.0%	0.0%
Pharmacists Mutual Insurance Company	258,815,995	161,052,804	97,763,191	6,761,825	2,038,562	644,727	1,925,379	1,053,640	252,734	54.7%	67.9%
Philadelphia Indemnity Insurance Company	7,182,216,895	4,844,841,354	2,337,375,541	306,111,012	14,421,415	4,540,563	14,051,225	5,981,801	1,073,402	42.6%	50.2%
Phoenix Insurance Company, The	4,196,159,024	2,456,771,571	1,739,387,453	207,814,870	5,687,077	2,780,765	6,535,449	4,186,976	556,808	64.1%	72.6%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 27 of 38

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Plans' Liability Insurance Company	80,090,202	42,499,519	37,590,683	-2,562,259	0	0	0	0	0		
Plateau Casualty Insurance Company	39,503,952	19,044,219	20,459,733	593,531	6,708,801	1,069,033	6,032,040	1,127,139	0	18.7%	18.7%
Platinum Underwriters Reinsurance, Inc.	1,564,653,416	1,033,285,200	531,368,216	62,118,564	0	0	0	0	0		
Platte River Insurance Company	124,541,152	83,001,429	41,539,723	258,283	374,959	24,995	407,211	27,001	277	6.6%	6.7%
Plaza Insurance Company	64,793,434	38,520,932	26,272,502	405,353	1,122,227	305,514	698,693	555,831	127,458	79.6%	97.8%
PMI Insurance Co.	96,605,367	31,220,909	65,384,458	141,376	0	0	0	0	0		
Podiatry Insurance Company of America	318,805,653	190,082,787	128,722,866	13,263,104	95,323	0	80,480	32,483	17,955	40.4%	62.7%
Praetorian Insurance Company	996,841,152	731,911,588	264,929,564	-7,093,775	8,267,731	5,205,136	7,777,056	5,813,414	599,539	74.8%	82.5%
Preferred Professional Insurance Company	311,384,981	160,693,835	150,691,145	17,478,784	202,020	146,234	208,041	122,519	13,665	58.9%	65.5%
Pre-Paid Legal Casualty, Inc.	17,728,388	2,650,178	15,078,210	3,666,966	3,182,666	1,078,976	3,181,302	1,079,625	0	33.9%	33.9%
Preserver Insurance Company	140,075,777	129,998,620	10,077,157	3,049,075	6,176	0	3,786	1,057	335	27.9%	36.8%
Privilege Underwriters Reciprocal Exchange	219,951,543	151,270,905	68,680,639	-13,659,987	2,259,685	2,418,582	1,920,681	2,794,112	17,499	145.5%	146.4%
ProAssurance Casualty Company	1,274,129,972	740,059,136	534,070,836	81,419,275	766,898	1,977	702,317	-233,731	-104,081	-33.3%	-48.1%
ProAssurance Indemnity Company, Inc.	1,539,315,245	872,064,963	667,250,282	120,340,335	0	0	0	-16,632	16,632		
ProCentury Insurance Company	199,246,253	150,536,772	48,709,481	3,499,429	-1,275	0	19,907	-12,315	-5,186	-61.9%	-87.9%
Producers Agriculture Insurance Company	302,171,503	246,187,963	55,983,540	6,331,509	4,269,551	4,267,733	4,291,977	4,461,584	0	104.0%	104.0%
Professional Solutions Insurance Company	21,284,686	12,143,618	9,141,068	-317,864	0	0	0	-3	-2		
Professionals Advocate Insurance Company	129,545,087	28,755,694	100,789,393	6,555,046	0	0	0	0	0		
Professionals Direct Insurance Company	22,417,903	73,581	22,344,322	490,101	0	0	0	-225	-28		
Progressive Advanced Insurance Company	355,261,366	208,085,618	147,175,748	10,980,870	0	-8,463	0	-8,463	15		
Progressive American Insurance Company	416,237,096	240,883,262	175,353,834	12,170,977	0	0	0	0	0		
Progressive Casualty Insurance Company	6,061,656,758	4,450,278,978	1,611,377,780	527,996,190	0	293,611	0	-731,545	-74,532		
Progressive Classic Insurance Company	334,832,098	236,822,591	98,009,507	19,798,207	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 28 of 38

								Dia	rect Defense		
									and Cost	Loss	Los
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	•	w/o LAE v	vith LAI
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Progressive Direct Insurance Company	5,180,160,669	3,608,709,705	1,571,450,964	253,567,855	0	0	0	0	0		
Progressive Gulf Insurance Company	241,522,235	165,143,226	76,379,009	15,870,103	139,352,279	86,813,633	139,038,221	83,734,169	1,293,951	60.2%	61.2%
Progressive Max Insurance Company	384,311,350	261,419,045	122,892,305	17,829,898	0	-4,764	0	-4,764	-62		
Progressive Northern Insurance Company	1,349,241,463	963,446,518	385,794,945	90,651,852	0	0	0	0	0		
Progressive Northwestern Insurance Company	1,313,532,981	925,940,058	387,592,923	92,882,517	0	0	0	0	0		
Progressive Preferred Insurance Company	677,110,908	481,234,475	195,876,433	49,617,762	0	0	0	0	0		
Progressive Southeastern Insurance Company	151,641,136	95,181,274	56,459,862	7,611,050	0	0	0	0	0		
Progressive Specialty Insurance Company	880,174,181	566,029,103	314,145,078	56,931,286	0	0	0	0	0		
Property and Casualty Insurance Company of	229,682,005	121,723,880	107,958,125	13,762,804	7,079,616	4,242,431	7,487,791	4,440,959	159,151	59.3%	61.4%
ProSelect Insurance Company	95,484,266	69,901,257	25,583,009	447,646	0	0	0	0	0		
Protective Insurance Company	791,785,634	394,394,897	397,390,737	29,693,689	1,986,817	717,625	2,008,274	1,467,631	290,232	73.1%	87.5%
Providence Washington Insurance Company	138,812,539	102,604,387	36,208,150	6,315,160	0	1,261	0	5,516	-4,942		
Public Service Insurance Company	505,738,039	393,693,924	112,044,115	-21,222,402	0	0	0	0	0		
PXRE Reinsurance Company	25,839,653	8,748,188	17,091,465	-446,858	0	0	0	0	0		
QBE Insurance Corporation	2,113,301,678	1,432,057,094	681,244,584	4,179,291	6,062,912	6,406,544	5,703,323	1,557,877	-606,469	27.3%	16.7%
QBE Reinsurance Corporation	1,176,116,556	349,280,869	826,835,687	4,955,226	0	0	0	0	0		
Quanta Indemnity Company	53,387,348	34,396,974	18,990,374	-2,230,930	0	0	0	-84,905	-72,858		
R&Q Reinsurance Company	148,129,179	139,651,499	8,477,680	-8,697,142	0	0	0	0	0		
R.V.I. America Insurance Company	100,004,916	29,457,717	70,547,199	2,532,255	0	0	0	0	0		
Radian Asset Assurance Inc.	1,349,699,345	210,756,860	1,138,942,485	12,589,217	0	0	20,246	0	778,798	0.0%	****
Radian Guaranty Inc.	3,643,318,258	2,318,133,997	1,325,184,261	273,744,310	4,882,518	5,304,117	5,003,372	2,143,564	0	42.8%	42.8%
Radian Mortgage Assurance Inc.	17,507,206	36,419	17,470,787	-507,489	0	0	0	0	0		
Rampart Insurance Company	34,069,609	23,085,203	10,984,406	-405,403	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 29 of 38

								Dir	ect Defense		
									and Cost	Loss	Los
								C	ontainment	Ratio	Rati
		Total	Policyholder		Premiums		Premiums	Losses	•	w/o LAE v	with LA
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	*:
Redwood Fire and Casualty Insurance Compan	1,257,675,369	724,326,947	533,348,422	5,141,182	0	0	0	0	0		
Regent Insurance Company	114,150,324	83,644,536	30,505,787	-268,556	308,101	170,479	430,006	155,158	-15,159	36.1%	32.6%
Republic Fire and Casualty Insurance Compan	8,242,396	180,287	8,062,109	127,907	915,748	387,414	880,212	74,914	10,947	8.5%	9.8%
Republic Indemnity Company of America	2,229,469,356	1,725,840,575	503,628,782	6,679,021	0	0	0	-3	-4		
Republic Indemnity Company of California	36,931,713	2,366,724	34,564,989	1,421,845	0	0	0	0	0		
Republic Mortgage Insurance Company	803,216,099	770,747,330	32,468,769	109,757,988	1,489,891	3,829,415	1,582,021	126,139	53,741	8.0%	11.4%
Republic Mortgage Insurance Company of Flo	26,394,552	18,391,580	8,002,972	1,584,321	0	0	0	0	0		
Republic Mortgage Insurance Company of Nor	216,138,476	201,503,579	14,634,897	17,700,068	0	0	0	0	0		
Republic Underwriters Insurance Company	647,367,173	395,394,816	251,972,357	13,171,234	5,734,704	3,422,445	6,418,687	3,287,249	255,024	51.2%	55.2%
Repwest Insurance Company	306,370,490	150,535,062	155,835,428	21,287,328	356,257	149,275	356,257	114,608	4,414	32.2%	33.4%
Response Insurance Company	26,888,433	3,471,469	23,416,964	154,144	0	0	0	0	0		
Response Worldwide Insurance Company	10,615,410	58,560	10,556,850	215,798	0	0	0	-150	-2,796		
Retailers Casualty Insurance Company	74,042,767	42,077,624	31,965,143	2,891,932	1,748,002	150,946	1,674,145	1,052,943	44,222	62.9%	65.5%
Riverport Insurance Company	111,994,407	73,538,915	38,455,493	928,432	15,706	127,518	15,998	-152,117	-46,286	-950.9%	****
RLI Indemnity Company	44,159,474	462,308	43,697,166	794,581	40,948	0	50,623	-20,149	-2,239	-39.8%	-44.2%
RLI Insurance Company	1,706,981,908	857,685,062	849,296,846	238,448,321	3,473,635	782,847	3,836,367	1,288,503	105,425	33.6%	36.3%
Roche Surety and Casualty Company, Inc.	22,210,775	13,729,843	8,480,932	423,911	6,672	0	6,672	0	0	0.0%	0.0%
Rockwood Casualty Insurance Company	237,323,761	157,491,895	79,831,866	13,302,204	0	0	0	0	0		
RSUI Indemnity Company	3,286,793,888	1,820,655,444	1,466,138,444	197,525,382	6,676,281	1,752,503	7,402,169	1,702,333	4,302	23.0%	23.1%
Rural Community Insurance Company	3,758,240,333	3,139,754,097	618,486,236	21,090,728	3,064,715	1,472,766	3,259,819	1,854,975	0	56.9%	56.9%
Rural Trust Insurance Company	12,772,116	1,342,882	11,429,234	-251,170	181,393	18,850	75,527	42,041	4,732	55.7%	61.9%
Safe Auto Insurance Company	386,938,039	235,173,780	151,764,259	20,569,784	2,156,553	1,331,382	2,053,171	1,207,048	12,917	58.8%	59.4%
Safe Harbor Insurance Company	66,643,625	46,317,676	20,325,949	5,663,012	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 30 of 38

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Safeco Insurance Company of America	4,233,251,417	2,954,334,281	1,278,917,136	106,792,532	57,840,778	26,222,039	55,271,651	28,718,984	563,323	52.0%	53.0%
Safeco Insurance Company of Illinois	185,380,505	7,368,046	178,012,459	785,182	53,343,317	24,397,163	47,035,706	24,974,088	769,265	53.1%	54.7%
Safeco Insurance Company of Indiana	14,823,015	25,969	14,797,046	182,452	0	0	0	0	0		
Safety First Insurance Company	18,167,064	3,523,050	14,644,014	415,231	42,706	4,772	43,787	5,605	-14,193	12.8%	-19.6%
Safety National Casualty Corporation	4,985,126,645	3,617,497,180	1,367,629,465	110,161,656	6,813,453	2,282,284	7,047,444	-2,221,670	-172,120	-31.5%	-34.0%
Safeway Insurance Company	446,113,529	147,309,494	298,804,035	7,305,250	33,745,782	20,552,080	33,676,869	19,940,031	647,011	59.2%	61.1%
Sagamore Insurance Company	156,080,634	31,419,822	124,660,812	-92,772	1,034,278	319,801	850,375	342,460	30,984	40.3%	43.9%
San Francisco Reinsurance Company	98,434,952	23,958,228	74,476,724	1,841,397	0	0	0	0	0		
Scor Reinsurance Company	2,269,577,653	1,565,315,459	704,262,194	75,090,469	0	0	0	0	0		
Scottsdale Indemnity Company	72,124,114	34,891,975	37,232,139	210,276	598,044	49,500	582,265	-6,393	-43,296	-1.1%	-8.5%
SeaBright Insurance Company	463,113,807	358,281,091	104,832,716	4,077,533	69,667	90,658	-6,213	-215,047	-27,470	****	****
Seaworthy Insurance Company	90,665,281	37,169,309	53,495,972	-285,244	500,979	153,463	465,414	142,013	2,814	30.5%	31.1%
Securian Casualty Company	193,267,327	90,674,813	102,592,514	10,790,399	1,315,078	558,808	1,517,158	1,125,568	106,892	74.2%	81.2%
Security National Insurance Company	701,461,675	577,888,985	123,572,690	30,666,080	355,458	74,744	396,475	567,323	202,558	143.1%	194.2%
Select Insurance Company	73,783,192	229,254	73,553,938	2,283,558	0	0	0	-45,967	-972		
Selective Insurance Company of America	2,044,614,803	1,551,646,868	492,967,935	83,927,112	11,700	0	11,850	228	338	1.9%	4.8%
Selective Insurance Company of South Carolin	564,330,505	449,223,674	115,106,831	14,005,934	0	0	0	0	0		
Selective Insurance Company of the Southeast	429,792,120	344,869,460	84,922,660	10,533,528	3,916,238	526,051	3,989,955	285,763	17,556	7.2%	7.6%
Seneca Insurance Company, Inc.	193,914,742	59,767,946	134,146,796	171,406	755,178	58,984	732,074	1,169,511	341,606	159.8%	206.4%
Sentinel Insurance Company, Ltd.	224,787,336	71,982,901	152,804,436	18,261,301	5,296,000	1,521,255	5,106,562	936,338	78,315	18.3%	19.9%
Sentruity Casualty Company	140,073,624	96,947,775	43,125,849	2,444,596	2,746,671	698,013	1,473,687	702,474	7,064	47.7%	48.1%
Sentry Casualty Company	261,478,106	190,030,570	71,447,536	5,406,578	574,622	152,556	560,065	357,489	36,570	63.8%	70.4%
Sentry Insurance a Mutual Company	6,981,318,965	2,816,902,887	4,164,416,078	272,459,001	7,216,598	944,040	4,533,669	2,735,532	120,203	60.3%	63.0%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 31 of 38

								Dia	rect Defense		
									and Cost	Loss	Los
								C	Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE	with LAI
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Sentry Select Insurance Company	658,607,814	423,480,932	235,126,882	18,974,197	8,746,719	4,281,476	7,462,894	3,197,195	134,809	42.8%	44.6%
Sequoia Insurance Company	247,762,569	168,288,470	79,474,099	9,535,183	0	0	0	-247	-86		
Service Insurance Company	50,049,280	15,376,484	34,672,796	6,867,702	98,802	0	98,802	0	0	0.0%	0.0%
Shelter General Insurance Company	144,221,442	77,590,816	66,630,626	-2,789,867	5,881,987	5,116,988	5,836,525	11,033,723	1,597,093	189.0%	216.4%
Shelter Mutual Insurance Company	2,973,777,226	1,291,064,674	1,682,712,553	66,844,447	71,328,382	45,380,774	68,087,530	47,584,435	1,656,039	69.9%	72.3%
Silver Oak Casualty, Inc.	225,355,142	131,483,293	93,871,849	7,524,878	3,888	130	10,936	-57,782	-13,800	-528.4%	-654.6%
Sirius America Insurance Company	1,550,473,635	929,885,908	620,587,727	56,084,144	267,377	223,927	267,377	24,211	9,587	9.1%	12.6%
Sompo Japan Insurance Company of America	1,238,485,340	640,209,003	598,276,337	8,759,612	4,614,049	1,043,686	4,540,629	1,255,320	-15,224	27.6%	27.3%
Southern Farm Bureau Casualty Insurance Co	2,094,549,775	818,927,076	1,275,622,699	50,691,929	10,070	101,679	10,805	876,370	203	****	****
Southern Farm Bureau Property Insurance Co	54,703,282	210,856	54,492,426	965,853	0	0	0	0	0		
Southern Fidelity Insurance Company	187,371,816	105,076,199	82,295,617	10,681,194	0	0	0	0	0		
Southern Fire & Casualty Company	16,051,819	10,497,177	5,554,641	17,207	-759	478,652	3,311	-379,231	75,511	****	****
Southern General Insurance Company	44,765,018	30,580,672	14,184,346	-481,528	0	0	0	0	0		
Southern Guaranty Insurance Company	90,032,576	66,123,654	23,908,922	-11,365	0	-1,030	0	11,686	1,918		
Southern Insurance Company	44,666,846	14,006,928	30,659,918	1,778,484	2,390,036	4,839,216	2,524,358	2,277,936	598,117	90.2%	113.9%
Southern Pilot Insurance Company	32,643,499	23,852,827	8,790,672	63,297	0	24,500	0	7,737	16,497		
Southern Pioneer Property and Casualty Insura	34,766,376	22,193,886	12,572,490	-429,864	0	0	109	-153,427	-43,762	****	****
Southwest Marine and General Insurance Com	126,809,799	69,357,524	57,452,275	1,348,553	84,894	0	22,656	5,908	2,560	26.1%	37.4%
SPARTA Insurance Company	377,113,669	251,472,184	125,641,485	-40,759,257	-91,117	1,384,107	1,340,726	1,495,297	234,404	111.5%	129.0%
St. Paul Fire and Marine Insurance Company	18,917,210,617	12,923,140,386	5,994,070,231	933,677,528	6,116,380	21,260,098	6,477,869	19,349,039	528,000	298.7%	306.8%
St. Paul Guardian Insurance Company	76,477,907	50,351,643	26,126,263	3,194,449	34,216	156,777	37,591	-67,391	-14,728	-179.3%	-218.5%
St. Paul Mercury Insurance Company	345,048,268	214,799,342	130,248,926	14,577,119	222,193	916,927	365,471	-1,231,238	-472,611	-336.9%	-466.2%
St. Paul Protective Insurance Company	507,768,007	281,545,248	226,222,759	20,412,138	0	0	512	-40,902	38,023	****	-562.3%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 32 of 38

								Di	rect Defense		
									and Cost	Loss	Loss
								C	Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Standard Fire Insurance Company, The	3,627,132,137	2,411,960,075	1,215,172,062	228,155,481	7,886,195	2,605,616	6,115,019	3,442,523	417,089	56.3%	63.1%
Standard Guaranty Insurance Company	490,774,011	330,041,448	160,732,563	21,485,131	15,573,145	5,863,222	14,384,329	8,351,513	0	58.1%	58.1%
Star Insurance Company	963,829,942	639,545,335	324,284,608	14,691,657	1,166,285	1,021,881	1,295,462	271,982	2,247	21.0%	21.2%
StarNet Insurance Company	219,676,806	108,423,833	111,252,973	2,113,222	3,092,924	881,496	3,059,002	2,629,212	738,236	85.9%	110.1%
Starr Indemnity & Liability Company	3,755,060,445	1,922,733,965	1,832,326,480	54,609,395	11,041,904	4,487,439	13,942,920	6,534,252	1,330,281	46.9%	56.4%
State Auto Property & Casualty Insurance Co	2,291,463,865	1,662,568,448	628,895,417	-13,558,767	46,199,074	24,917,385	44,038,857	24,817,970	1,614,282	56.4%	60.0%
State Automobile Mutual Insurance Company	2,352,071,830	1,535,307,594	816,764,236	-17,552,507	4,192,617	2,216,605	4,199,534	2,703,161	207,014	64.4%	69.3%
State Farm Fire and Casualty Company	33,480,991,866	21,287,152,916	12,193,838,950	1,853,019,610	323,697,618	170,960,404	318,953,605	174,916,016	4,139,358	54.8%	56.1%
State Farm General Insurance Company	6,714,926,061	2,893,722,354	3,821,203,707	352,189,569	0	0	0	0	0		
State Farm Mutual Automobile Insurance Com	138,797,902,951	58,921,027,185	79,876,875,766	1,045,781,710	401,004,637	257,866,957	393,228,481	260,152,278	7,009,141	66.2%	67.9%
State National Insurance Company, Inc.	290,718,867	74,877,022	215,841,845	3,224,296	4,432,037	4,723,129	4,094,702	3,862,848	718,069	94.3%	111.9%
State Volunteer Mutual Insurance Company	1,199,119,923	682,541,306	516,578,617	21,470,825	2,913,351	785,549	2,875,038	1,211,267	1,103,828	42.1%	80.5%
Stillwater Insurance Company	307,246,072	145,405,338	161,840,734	17,490,759	140,561	431,429	137,933	559,422	-64	405.6%	405.5%
Stillwater Property and Casualty Insurance Co	119,042,685	6,647,847	112,394,839	6,475,100	0	10,117	924	-7,337	0	-794.0%	-794.0%
Stonetrust Commercial Insurance Company	142,325,168	85,683,890	56,641,278	473,397	8,747,959	4,675,591	8,683,130	4,646,657	1,003,635	53.5%	65.1%
Stonington Insurance Company	156,696,337	115,555,456	41,140,881	-289,552	145,629	737,418	96,080	-1,081,722	-117,789	****	****
Stratford Insurance Company	163,938,064	83,777,767	80,160,296	9,931,545	-236	15,130	10,246	14,731	-2,173	143.8%	122.6%
SU Insurance Company	22,212,475	10,098,960	12,113,515	231,694	0	0	0	0	0		
Suecia Insurance Company	46,796,933	26,283,257	20,513,676	300,222	0	0	0	0	0		
Sun Surety Insurance Company	17,972,516	9,316,361	8,656,155	571,945	60,176	0	60,176	0	0	0.0%	0.0%
SUNZ Insurance Company	68,320,274	55,862,273	12,458,001	4,069,929	171,809	157,439	169,994	150,385	15,041	88.5%	97.3%
SureTec Insurance Company	175,585,675	93,701,407	81,884,269	12,246,769	880,334	649,331	834,398	1,290,700	587,573	154.7%	225.1%
Swiss Reinsurance America Corporation	13,109,146,296	8,849,312,014	4,259,834,282	498,052,214	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 33 of 38

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
T.H.E. Insurance Company	195,849,647	131,546,889	64,302,757	6,769,362	604,690	127,403	273,464	18,373	117,867	6.7%	49.8%
Teachers Insurance Company	340,467,638	190,613,925	149,853,713	16,166,811	0	0	0	0	0		
Technology Insurance Company, Inc.	1,502,380,648	1,022,944,128	479,436,520	21,417,753	3,370,419	1,891,056	3,082,030	1,339,132	218,210	43.4%	50.5%
Texas General Indemnity Company	26,178,298	10,838,834	15,339,464	817,499	0	0	0	0	0		
TIG Insurance Company	2,054,933,559	1,340,053,111	714,880,448	680,550,744	0	37,168	0	-4,711,695	-517,076		
Titan Indemnity Company	250,913,009	78,954,872	171,958,137	1,956,549	-1,551	0	-1,551	0	0	0.0%	0.0%
TNUS Insurance Company	68,808,405	17,081,589	51,726,816	1,170,948	9,721	21,411	7,765	47,968	6,144	617.7%	696.9%
Toa Reinsurance Company of America, The	1,773,335,184	1,058,718,831	714,616,353	72,831,474	0	0	0	0	0		
Tokio Marine America Insurance Company	1,349,243,923	851,924,554	497,319,369	25,363,905	2,263,976	366,558	2,074,466	1,558,658	214,479	75.1%	85.5%
Torus National Insurance Company	180,283,671	103,097,832	77,185,839	4,716,572	1,476,755	0	1,516,363	595,791	0	39.3%	39.3%
Tower Insurance Company of New York	480,507,426	346,531,618	133,975,808	8,413,147	646,111	8,207,282	1,750,133	3,095,905	-199,007	176.9%	165.5%
Tower National Insurance Company	39,451,688	32,421,947	7,029,741	1,219,178	5,280	0	4,380	542	279	12.4%	18.7%
Toyota Motor Insurance Company	452,976,245	241,613,350	211,362,895	14,856,761	4,278	13,134	88,197	14,780	0	16.8%	16.8%
Trans Pacific Insurance Company	68,121,710	18,473,895	49,647,815	1,527,258	36,930	107	33,085	6,080	2,533	18.4%	26.0%
Transamerica Casualty Insurance Company	314,274,524	183,948,515	130,326,009	13,545,674	862,831	454,357	871,206	328,851	-7,303	37.7%	36.9%
Transatlantic Reinsurance Company	14,574,640,306	9,804,140,889	4,770,499,417	562,117,158	0	0	0	0	0		
TRANSGUARD INSURANCE COMPANY O	245,580,126	117,815,811	127,764,315	10,301,371	315,982	263,080	272,424	60,121	39,327	22.1%	36.5%
Transportation Insurance Company	82,220,451	92,540	82,127,911	1,894,950	2,826,452	1,531,194	2,947,072	1,915,102	24,339	65.0%	65.8%
TravCo Insurance Company	219,743,467	149,574,396	70,169,071	7,883,145	0	0	0	131,243	33,651		
Travelers Casualty and Surety Company	16,436,177,879	9,966,707,354	6,469,470,525	1,141,292,545	4,999,993	1,443,803	4,688,654	1,194,689	601,371	25.5%	38.3%
Travelers Casualty and Surety Company of A	4,225,233,665	2,110,576,190	2,114,657,475	565,774,590	19,864,366	2,476,564	20,769,431	338,281	-969,507	1.6%	-3.0%
Travelers Casualty Company of Connecticut	322,385,866	229,624,434	92,761,432	13,529,880	0	0	0	-812	-491		
Travelers Casualty Company, The	203,936,821	140,780,243	63,156,579	8,950,460	0	0	0	-7,234	-6,608		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 34 of 38

								Dia	rect Defense		
									and Cost	Loss	Los
								C	Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	with LAI
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	*:
Travelers Casualty Insurance Company of Am	1,918,485,444	1,352,302,547	566,182,898	91,414,223	11,363,949	6,170,317	10,888,193	10,389,977	654,556	95.4%	101.4%
Travelers Commercial Casualty Company	327,240,655	230,800,815	96,439,841	14,737,423	0	0	0	0	0		
Travelers Commercial Insurance Company	344,667,982	250,319,730	94,348,252	13,261,063	0	-1,200	0	-3,617	-1,288		
Travelers Constitution State Insurance Compa	204,192,319	140,764,509	63,427,810	9,150,978	0	0	0	-451	179		
Travelers Home and Marine Insurance Compa	410,165,241	272,871,472	137,293,770	8,374,275	21,991,993	10,592,296	22,636,575	10,826,820	319,028	47.8%	49.2%
Travelers Indemnity Company of America, Th	635,734,673	432,934,507	202,800,166	26,124,271	15,828,393	6,148,509	14,921,168	14,098,782	1,135,321	94.5%	102.1%
Travelers Indemnity Company of Connecticut,	1,117,795,981	734,728,684	383,067,297	56,582,123	14,555,876	2,702,860	14,682,292	6,374,766	835,574	43.4%	49.1%
Travelers Indemnity Company, The	20,724,465,599	14,091,059,403	6,633,406,196	942,184,243	28,145,368	11,070,600	28,825,284	12,780,778	201,766	44.3%	45.0%
Travelers Personal Insurance Company	198,738,576	133,872,884	64,865,692	7,964,696	0	0	0	0	0		
Travelers Personal Security Insurance Compan	206,242,003	139,392,208	66,849,795	7,721,612	3,760,725	1,933,396	4,085,746	2,381,114	30,340	58.3%	59.0%
Travelers Property Casualty Company of Amer	933,171,265	428,165,314	505,005,950	18,430,779	34,624,832	40,032,553	34,644,998	62,774,884	5,462,956	181.2%	197.0%
Travelers Property Casualty Insurance Compan	233,327,383	162,415,930	70,911,453	8,879,015	0	10,783	0	-5,778	-7,367		
Trenwick America Reinsurance Corporation	75,221,539	34,342,898	40,878,641	7,280,897	0	0	0	0	0		
Triangle Insurance Company, Inc.	66,620,377	40,646,778	25,973,599	2,725,957	704,441	122,767	720,148	364,788	28,020	50.7%	54.5%
Trinity Universal Insurance Company	2,200,122,184	1,256,699,167	943,423,017	82,472,275	0	0	0	-6,536	-15,764		
Tri-State Insurance Company of Minnesota	36,298,823	4,735,573	31,563,250	678,083	431,786	12,970	303,482	62,971	10,696	20.7%	24.3%
Triton Insurance Company	492,798,576	302,384,051	190,414,525	55,005,925	55,271	27,110	122,531	17,565	-99	14.3%	14.3%
Truck Insurance Exchange	2,077,583,374	1,458,878,815	618,704,559	-7,314,586	57,867	1,242,654	212,449	323,294	-11,754	152.2%	146.6%
Trumbull Insurance Company	216,884,309	120,862,068	96,022,240	13,890,785	12,185,824	6,289,332	11,097,501	8,146,286	377,382	73.4%	76.8%
Twin City Fire Insurance Company	650,422,253	361,513,736	288,908,518	27,560,357	4,567,698	1,508,548	4,848,985	1,207,416	285,519	24.9%	30.8%
U.S. Specialty Insurance Company	1,890,819,611	1,313,753,067	577,066,544	133,155,240	4,286,678	1,485,120	3,708,142	3,034,156	145,925	81.8%	85.8%
U.S. Underwriters Insurance Company	175,319,466	52,601,528	122,717,938	13,459,762	0	0	0	0	0		
Underwriter for the Professions Insurance Com	272,155,144	213,697,986	58,457,158	4,452,716	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 35 of 38

								Dir	ect Defense		
									and Cost	Loss	Loss
								Co	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Union Insurance Company	115,793,078	86,960,327	28,832,751	823,429	21,367,402	21,004,203	20,549,397	24,343,084	656,152	118.5%	121.7%
Union Insurance Company of Providence	113,557,379	58,041,627	55,515,752	2,492,732	0	-1,352	0	-1,352	2		
Union National Fire Insurance Company	9,341,459	3,072,521	6,268,937	288,047	7,361,518	2,643,589	7,361,867	2,580,732	0	35.1%	35.1%
Unione Italiana Reinsurance Company of Ame	68,515,932	36,614,564	31,901,368	728,304	0	0	0	0	0		
Unique Insurance Company	71,560,884	57,248,046	14,312,838	2,873,563	2,908,754	1,717,578	2,559,102	2,696,074	70,243	105.4%	108.1%
United Automobile Insurance Company	343,844,399	267,565,722	76,278,678	-4,795,394	4,911,498	3,641,223	5,394,761	3,145,238	273,149	58.3%	63.4%
United Casualty Insurance Company of Ameri	11,515,113	3,229,620	8,285,493	283,685	0	0	0	0	0		
United Financial Casualty Company	2,301,125,168	1,755,050,159	546,075,009	161,975,243	0	0	0	0	0		
United Fire & Casualty Company	1,661,866,621	976,000,488	685,866,133	32,953,730	4,052,275	1,138,587	3,541,204	542,851	-78,197	15.3%	13.1%
United Fire & Indemnity Company	46,817,836	29,690,153	17,127,683	841,287	0	0	0	0	0		
United Guaranty Commercial Insurance Comp	69,822,665	15,363,387	54,459,278	8,047,683	0	0	0	0	0		
United Guaranty Mortgage Indemnity Compan	284,068,307	168,928,149	115,140,158	13,916,913	0	0	0	0	0		
United Guaranty Residential Insurance Compa	3,247,682,924	1,863,851,838	1,383,831,086	254,627,207	3,891,004	1,991,259	3,712,495	573,642	11,884	15.5%	15.8%
United Guaranty Residential Insurance Compa	461,106,721	28,823,223	432,283,498	62,600,467	0	0	0	0	0		
United National Specialty Insurance Company	37,854,517	18,600,786	19,253,731	685,115	0	0	0	-15	3,280		
United Property & Casualty Insurance Compa	422,038,176	295,789,628	126,248,548	12,906,891	0	0	0	0	0		
United Services Automobile Association	30,991,005,190	8,136,627,127	22,854,378,063	850,891,236	63,368,291	37,616,767	62,997,631	36,231,407	835,280	57.5%	58.8%
United States Fidelity and Guaranty Company	4,677,408,630	2,211,176,642	2,466,231,987	206,798,314	107,743	2,298,928	316,412	1,485,766	-92,866	469.6%	440.2%
United States Fire Insurance Company	3,248,634,293	2,350,018,339	898,615,954	195,686,491	3,419,168	1,226,751	3,038,354	681,880	74,094	22.4%	24.9%
United States Liability Insurance Company	885,903,737	322,582,463	563,321,275	4,581,835	779,195	4,101	712,768	232,002	67,687	32.5%	42.0%
United Wisconsin Insurance Company	283,777,468	194,944,801	88,832,667	13,926,550	158,941	13,642	128,497	9,195	20	7.2%	7.2%
Unitrin Auto and Home Insurance Company	92,587,481	59,187,523	33,399,958	1,737,227	3,237,019	2,811,459	4,192,905	2,179,242	-5,919	52.0%	51.8%
Unitrin Direct Property & Casualty Company	17,107,828	7,354,122	9,753,707	394,662	0	0	0	0	0		

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 36 of 38

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Unitrin Safeguard Insurance Company	25,878,769	18,843,077	7,035,692	227,672	0	0	0	0	0		
Universal Surety of America	15,850,789	85,465	15,765,324	140,695	96,968	0	88,476	-6,580	6,037	-7.4%	-0.6%
Universal Underwriters Insurance Company	363,810,365	24,919,817	338,890,548	8,619,063	5,524,563	1,285,622	4,648,226	200,471	-87,096	4.3%	2.4%
USA Insurance Company	14,691,599	7,413,686	7,277,913	-153,992	10,868,755	7,140,640	10,745,158	7,644,908	0	71.1%	71.1%
USAA Casualty Insurance Company	8,699,013,159	4,306,808,907	4,392,204,252	338,386,617	24,810,941	14,306,179	24,520,592	14,735,901	302,464	60.1%	61.3%
USAA General Indemnity Company	2,933,590,822	1,836,893,817	1,096,697,005	108,448,227	22,033,969	12,054,721	20,824,994	13,844,507	250,768	66.5%	67.7%
USPlate Glass Insurance Company	26,162,727	5,558,820	20,603,907	2,828,980	0	0	0	0	0		
Utica Mutual Insurance Company	2,228,815,219	1,422,940,511	805,874,708	34,026,348	30,425	2,089	29,754	-7,912	-5,367	-26.6%	-44.6%
Valley Forge Insurance Company	73,715,106	44,145	73,670,961	2,934,611	2,935,291	1,645,973	3,381,838	104,292	110,147	3.1%	6.3%
Vanliner Insurance Company	352,467,544	225,207,275	127,260,269	4,940,356	714,345	238,763	658,304	272,744	258,251	41.4%	80.7%
Verlan Fire Insurance Company	25,407,221	33,334	25,373,887	631,442	185,212	7,218	147,937	7,218	0	4.9%	4.9%
Versant Casualty Insurance Company	29,555,557	17,071,638	12,483,918	1,208,774	7,992,633	1,918,587	5,026,787	2,050,915	0	40.8%	40.8%
Victoria Fire & Casualty Company	170,777,376	112,309,491	58,467,885	750,588	3,002,316	2,132,144	3,063,508	2,220,206	-1,395	72.5%	72.4%
Victoria Select Insurance Company	37,399,891	29,063,290	8,336,601	106,559	621,593	350,240	647,583	331,871	-788	51.2%	51.1%
Vigilant Insurance Company	502,538,912	210,226,134	292,312,778	23,318,484	9,376,079	5,707,543	9,257,761	5,185,149	54,860	56.0%	56.6%
Viking Insurance Company of Wisconsin	387,726,957	208,654,595	179,072,362	8,277,960	5,018,219	2,932,836	5,057,085	3,053,315	235,738	60.4%	65.0%
Virginia Surety Company, Inc.	1,022,672,656	721,883,548	300,789,108	50,437,694	388,351	204,046	298,904	211,468	3,265	70.7%	71.8%
Warner Insurance Company	11,696,302	87,528	11,608,774	100,908	0	0	0	0	0		
Washington International Insurance Company	104,291,998	29,797,036	74,494,962	1,566,115	70,410	0	57,455	-2,730	-1,472	-4.8%	-7.3%
Wausau Business Insurance Company	39,677,878	13,039,879	26,637,999	1,589,922	148,027	874,926	211,662	106,514	-64,070	50.3%	20.1%
Wausau Underwriters Insurance Company	96,128,883	31,589,655	64,539,228	2,602,035	752,383	6,260,177	1,963,732	1,285,523	125,958	65.5%	71.9%
Wellington Insurance Company	34,291,638	16,647,405	17,644,233	3,660,104	0	0	0	0	0		
Wesco Insurance Company	1,113,582,513	898,052,435	215,530,078	14,150,101	8,880,623	2,623,653	7,109,644	4,371,684	456,132	61.5%	67.9%

Summary - Licensed Insurers filing on Property/Casualty Blank

***** Loss Ratio is less than -1000% or greater than 1000%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 37 of 38

								D	irect Defense		
									and Cost	Loss	Loss
									Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE w	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
West American Insurance Company	77,516,503	32,348,948	45,167,555	-27,003,368	706,614	74,512	756,639	160,044	71,241	21.2%	30.6%
Westchester Fire Insurance Company	2,011,859,711	1,105,801,577	906,058,134	81,853,460	4,069,206	687,656	4,579,954	2,263,177	568,405	49.4%	61.8%
Western General Insurance Company	54,846,195	32,935,869	21,910,326	871,490	0	0	0	0	0		
Western Surety Company	1,998,252,964	630,226,850	1,368,026,114	164,156,778	4,131,014	680,551	4,359,193	559,674	153,338	12.8%	16.4%
Westfield Insurance Company	2,536,054,216	1,493,012,840	1,043,041,376	93,254,566	386,023	14,867	352,250	65,942	73,831	18.7%	39.7%
Westfield National Insurance Company	598,653,135	335,594,420	263,058,715	16,599,925	0	0	0	0	0		
Westport Insurance Corporation	5,215,702,758	3,585,174,746	1,630,528,012	160,810,152	7,008,335	1,810,852	7,141,236	2,730,400	1,110,310	38.2%	53.8%
White Pine Insurance Company	30,888,843	17,679,957	13,208,886	-42,696	0	0	0	0	0		
Woodridge Insurance Company	8,334,684	79,776	8,254,908	-178,945	0	0	0	0	0		
Work First Casualty Company	40,226,794	31,102,709	9,124,085	97,390	178,915	8,637	172,726	-25,512	4,489	-14.8%	-12.2%
Wright National Flood Insurance Company	17,667,730	6,793,573	10,874,157	2,259,770	7,679,048	539,615	7,682,883	450,734	15,368	5.9%	6.1%
XL Insurance America, Inc.	752,911,588	520,619,197	232,292,391	16,277,884	2,373,853	1,103,820	2,312,274	579,457	114,613	25.1%	30.0%
XL Insurance Company of New York, Inc.	211,186,254	131,964,930	79,221,324	3,238,173	0	0	0	0	0		
XL Reinsurance America Inc.	5,627,641,628	3,394,046,033	2,233,595,595	219,847,895	0	0	0	0	0		
XL Specialty Insurance Company	432,658,950	289,478,624	143,180,326	8,977,459	4,419,701	1,010,402	4,152,639	2,664,401	72,521	64.2%	65.9%
Yosemite Insurance Company	210,061,763	102,366,188	107,695,575	15,803,179	222,866	182,722	367,874	161,176	0	43.8%	43.8%
Zale Indemnity Company	47,488,740	31,069,032	16,419,708	4,058,256	51,324	481	51,324	645	0	1.3%	1.3%
Zenith Insurance Company	1,834,094,724	1,269,559,962	564,534,762	110,724,314	1,187,947	331,519	1,181,989	674,236	210,461	57.0%	74.8%
ZNAT Insurance Company	67,866,169	40,961,485	26,904,684	1,802,762	0	0	0	0	0		
Zurich American Insurance Company	30,309,699,066	22,294,290,200	8,015,408,866	1,000,452,051	60,322,937	26,112,273	61,455,303	30,862,814	8,805,256	50.2%	64.5%
Zurich American Insurance Company of Illine	oi 53,641,553	18,349,257	35,292,297	1,243,236	3,255,134	594,272	3,078,578	672,882	150,680	21.9%	26.8%
Grand Totals: 868 Companies in Report	1,513,829,225,481	859,185,083,562	654,644,141,892	56,046,768,547	4,478,477,183	2,524,504,607	4,404,891,763	2,570,307,724	127,764,617	58.4%	61.3%

Summary - Licensed Insurers filing on Property/Casualty Blank

***** Loss Ratio is less than -1000% or greater than 1000%

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned Page 38 of 38

Summary of Financial Condition and Mississippi Premiums and Losses Licensed Insurers filing on Life/Health Blank

For the Year Ended 12/31/2014

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
4 Ever Life Insurance Company	198,537,762	106,272,512	2,500,000	89,765,250	7,278,670	167,001	64,141
5 Star Life Insurance Company	268,587,888	227,793,496	2,500,050	38,294,342	-9,639,243	3,944,230	2,654,503
AAA Life Insurance Company	575,090,689	452,388,585	2,500,000	120,202,103	15,621,519	1,246,135	314,744
Ability Insurance Company	957,998,490	925,135,374	2,500,000	30,363,116	-787,255	332,771	484,403
Accordia Life and Annuity Company	7,754,848,161	7,258,103,918	2,500,000	494,244,243	97,429,742	498,398	0
ACE Life Insurance Company	37,365,647	30,146,471	2,500,000	4,719,176	-551,039	0	0
Aetna Health and Life Insurance Company	2,254,618,361	1,934,881,375	2,500,000	317,236,987	85,207,699	0	0
Aetna Life Insurance Company	22,795,394,563	18,923,493,871	62,765,560	3,809,135,132	1,321,725,180	73,108,459	85,413,706
Alfa Life Insurance Corporation	1,317,983,072	1,091,128,378	4,211,498	222,643,196	23,333,471	10,079,711	5,086,664
All Savers Insurance Company	61,591,282	30,445,392	2,500,000	28,645,890	4,958,542	16,633,313	14,232,183
Allianz Life and Annuity Company	17,642,728	4,995,498	2,500,000	10,147,230	642,138	0	0
Allianz Life Insurance Company of North America	116,205,628,297	110,950,448,016	38,903,484	5,216,276,797	701,423,341	121,490,879	9,449,849
Allied Funeral Associates Insurance Company	10,503,519	9,169,130	117,638	1,216,751	375,654	2,279,425	748,122
Allstate Assurance Company	12,192,804	1,452,359	3,000,000	7,740,445	271,866	0	14,124
Allstate Life Insurance Company	34,120,938,338	31,408,683,049	5,402,600	2,706,852,689	974,889,335	5,343,654	6,946,151
Amalgamated Life and Health Insurance Company	6,020,797	2,725,410	1,100,000	2,195,387	-54,473	0	0
Amalgamated Life Insurance Company	111,781,088	60,781,898	2,500,000	48,499,190	3,485,647	4,192	1,800
American Bankers Life Assurance Company of Florida	489,614,860	433,698,312	4,472,341	51,444,207	18,576,899	2,800,814	1,936,681
American Benefit Life Insurance Company	99,673,722	86,384,400	1,650,000	11,639,322	468,392	55,632	0
American Continental Insurance Company	177,247,515	90,888,543	1,500,000	84,858,972	-12,693,787	21,723,537	15,561,620
American Equity Investment Life Insurance Company	36,129,668,298	33,957,213,592	2,500,000	2,169,954,706	340,000,320	32,686,667	1,706,181

Summary - Licensed Insurers filing on Life/Health Blank

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						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
American Family Life Assurance Company of Columbus	100,966,070,689	90,126,951,437	3,879,605	10,835,239,647	2,392,617,642	88,961,133	41,662,829
American Family Life Insurance Company	5,230,458,673	4,341,848,892	2,500,000	886,109,781	80,703,690	103,434	0
American Federated Life Insurance Company	29,993,963	20,002,167	1,000,000	8,991,796	1,867,446	7,239,901	2,379,276
American Fidelity Assurance Company	4,958,979,797	4,578,606,502	2,500,000	377,873,295	69,251,896	56,850,586	26,121,006
American Fidelity Life Insurance Company	433,113,521	364,967,871	2,500,000	65,645,650	-2,312,241	110,007	98,093
American Financial Security Life Insurance Company	6,727,672	1,392,162	1,500,000	3,835,510	149,746	118,342	52,194
American General Life Insurance Company	161,875,759,132	152,709,015,447	6,850,000	9,159,893,685	1,861,927,803	104,328,711	41,425,782
American Health and Life Insurance Company	912,753,300	724,136,823	3,000,000	185,616,477	69,963,389	4,937,155	1,347,579
American Heritage Life Insurance Company	1,799,723,020	1,446,467,236	3,311,316	349,944,468	123,259,838	16,819,129	7,803,615
American Income Life Insurance Company	2,898,631,113	2,669,768,131	11,680,107	217,182,875	151,648,079	5,543,738	1,371,895
American Maturity Life Insurance Company	61,674,434	14,404,361	2,500,000	44,770,073	-3,911	0	5,594
American Medical and Life Insurance Company	5,741,979	7,843,489	2,000,000	-4,101,511	-3,025,319	191,842	152,586
American Memorial Life Insurance Company	2,655,547,582	2,543,114,446	2,500,000	109,933,136	26,659,403	3,738,374	2,990,908
American Modern Life Insurance Company	47,789,370	19,863,218	2,500,000	25,426,152	2,059,947	75,342	7,596
American National Insurance Company	18,112,985,349	15,233,831,008	30,832,449	2,848,321,892	134,583,545	13,103,898	5,028,040
American National Life Insurance Company of Texas	136,259,315	99,508,589	3,000,000	33,750,726	611,156	1,054,420	1,129,527
American Pioneer Life Insurance Company	94,249,970	87,652,596	2,517,055	4,080,319	-22,356,249	2,432,618	1,914,899
American Public Life Insurance Company	83,209,412	61,583,935	2,642,200	18,983,277	4,437,557	4,586,755	2,292,437
American Republic Corp Insurance Company	25,436,009	16,967,536	1,500,000	6,968,473	340,521	96,888	62,853
American Republic Insurance Company	802,461,386	334,400,094	5,000,000	463,061,292	34,132,482	922,293	559,472
American Retirement Life Insurance Company	55,701,547	24,690,202	2,500,000	28,511,345	-17,701,218	4,274,824	2,701,923
American United Life Insurance Company	23,401,515,600	22,384,506,344	5,000,000	1,012,009,256	48,150,810	43,874,717	3,320,035
American-Amicable Life Insurance Company of Texas	285,928,362	192,521,660	3,158,420	90,248,282	8,736,620	1,408,464	288,271
Americo Financial Life and Annuity Insurance Company	3,921,857,768	3,463,158,911	2,638,308	456,060,549	84,378,761	209,578	172,921

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~2~of~19}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Ameritas Life Insurance Corp.	16,822,004,590	15,198,546,412	2,500,000	1,620,958,178	129,843,495	21,165,863	9,097,886
Amica Life Insurance Company	1,196,382,593	936,068,945	5,000,000	255,313,648	4,538,372	31,648	0
Annuity Investors Life Insurance Company	2,994,759,275	2,767,668,799	2,500,000	224,590,476	27,589,058	306,323	24,832
Anthem Life Insurance Company	582,363,060	473,225,028	3,267,547	105,870,485	34,403,264	41,736	88,342
Assurity Life Insurance Company	2,463,612,964	2,163,065,748	2,500,000	298,047,225	19,184,476	1,198,738	442,757
Athene Annuity & Life Assurance Company	11,159,891,851	10,005,803,074	2,500,000	1,151,588,777	116,209,874	4,619,679	2,246,977
Athene Annuity & Life Assurance Company of New York	3,382,915,134	3,214,768,038	2,500,875	165,646,221	7,139,886	94,610	320,317
Athene Annuity and Life Company	44,405,332,951	43,365,306,514	10,000,000	1,030,026,437	262,821,320	20,389,744	8,211,062
Athene Life Insurance Company of New York	1,861,188,614	1,806,379,809	2,002,306	52,806,499	88,053,474	39,280	162,650
Atlantic Coast Life Insurance Company	129,135,995	114,268,616	1,500,000	13,367,379	2,456,470	0	0
Aurigen Reinsurance Company of America	25,984,291	3,894,992	2,500,000	19,589,299	-7,583,874	0	0
Aurora National Life Assurance Company	3,061,578,704	2,740,480,660	3,000,000	318,098,044	18,002,385	181,621	1,429,004
Auto-Owners Life Insurance Company	3,632,333,612	3,288,311,326	3,450,000	340,572,286	16,042,592	53,446	0
AXA Corporate Solutions Life Reinsurance Company	490,894,696	71,426,280	3,269,000	416,199,416	95,109,177	0	0
AXA Equitable Life and Annuity Company	468,631,368	447,678,504	2,500,000	18,452,864	780,616	149,782	250,000
AXA Equitable Life Insurance Company	165,941,801,748	160,771,788,444	2,500,000	5,167,513,304	1,663,840,691	40,006,945	29,831,077
Baltimore Life Insurance Company, The	1,140,445,883	1,065,703,989	2,500,000	72,241,894	4,526,013	584,626	135,727
Bankers Fidelity Assurance Company	9,478,599	163,942	1,515,000	7,799,656	-975	26,902	6,254
Bankers Fidelity Life Insurance Company	139,087,086	105,082,657	2,500,000	31,504,429	2,738,814	1,209,305	637,224
Bankers Life and Casualty Company	16,590,665,198	15,397,588,608	10,000,000	1,183,076,590	211,647,793	11,332,355	9,275,957
Bankers Life Insurance Company	345,740,944	322,709,400	3,000,000	20,031,541	1,315,628	1,089,111	0
Banner Life Insurance Company	1,818,562,008	1,449,475,225	3,464,557	365,622,226	-73,917,132	7,014,419	2,694,478
Beneficial Life Insurance Company	2,910,594,426	2,356,958,691	2,500,000	551,135,735	60,131,967	24,108	-4,558
Berkley Life and Health Insurance Company	197,606,088	91,608,657	2,500,002	103,497,429	11,675,598	296,396	262,356

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~3~of~19}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Berkshire Hathaway Life Insurance Company of Nebraska	14,786,448,315	11,503,186,536	3,000,000	3,280,261,779	361,133,660	0	0
Berkshire Life Insurance Company of America	3,377,311,135	3,107,848,633	3,198,000	266,264,502	16,943,157	3,243,726	608,231
BEST LIFE and Health Insurance Company	16,176,043	4,768,292	2,500,000	8,907,751	1,851,190	378,693	243,400
Bluebonnet Life Insurance Company	54,337,368	4,398,986	1,000,000	48,938,382	2,528,298	5,622,096	2,285,736
Boston Mutual Life Insurance Company	1,245,223,950	1,099,913,578	0	145,310,372	9,945,302	1,776,769	566,695
C. M. Life Insurance Company	8,792,464,583	7,487,710,675	2,500,000	1,302,253,908	160,421,173	3,184,304	2,452,443
Canada Life Assurance Company, The	4,425,111,975	4,288,899,943	0	136,212,032	5,745,717	715,258	2,538,774
Capitol Life Insurance Company, The	214,383,035	192,695,293	3,080,000	18,607,742	2,725,761	53,157	0
Catamaran Insurance of Ohio, Inc.	47,865,352	26,651,495	2,727,274	18,486,583	12,331,397	5,335	0
Celtic Insurance Company	136,599,483	107,238,824	2,500,000	26,860,659	4,309,807	304,872	469,970
Central Reserve Life Insurance Company	25,755,074	2,097,913	2,500,000	21,157,161	996,736	20,293	8,383
Central Security Life Insurance Company	71,872,310	64,483,014	2,000,000	5,389,295	744,193	301,623	393,407
Central States Health & Life Co. of Omaha	414,730,492	295,148,795	0	119,581,697	5,484,126	247,671	82,374
Central United Life Insurance Company	305,059,546	228,268,706	2,700,000	74,090,840	3,860,452	9,059,135	5,094,722
Centre Life Insurance Company	1,926,095,952	1,828,136,570	2,500,000	95,459,378	-2,740,205	74,547	89,897
Centurion Life Insurance Company	1,259,284,336	1,008,053,627	2,500,000	248,730,709	-165,536,076	634	0
Charter National Life Insurance Company	132,679,484	121,002,226	3,410,000	8,267,258	263,644	0	5,609
Chesapeake Life Insurance Company, The	75,099,170	31,964,166	2,668,000	40,467,004	441,452	2,776,463	882,626
Christian Fidelity Life Insurance Company	71,222,816	42,672,003	2,520,000	26,030,813	9,156,508	35,782	65,262
Church Life Insurance Corporation	287,478,662	235,781,098	6,000,000	45,697,564	1,464,393	169,399	332,684
CICA Life Insurance Company of America	773,303,848	731,320,237	3,150,000	38,833,611	-2,998,526	120,320	41,290
CIGNA Health and Life Insurance Company	6,204,475,323	3,404,804,103	2,520,000	2,797,151,220	1,046,977,122	48,179,792	36,496,154
Cincinnati Equitable Life Insurance Company	87,355,134	78,780,158	1,000,000	7,574,976	352,723	0	0
Cincinnati Life Insurance Company, The	3,915,974,595	3,692,520,568	3,000,000	220,454,028	-18,615,918	357,513	36,097

Summary - Licensed Insurers filing on Life/Health Blank

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						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Citizens National Life Insurance Company	12,316,423	10,194,928	1,000,000	1,121,495	-376,286	5,666	5,173
Citizens Security Life Insurance Company	22,066,384	9,256,778	1,500,724	11,308,882	4,009,322	1,505,650	1,038,420
CMFG Life Insurance Company	15,490,072,587	13,857,195,918	7,500,000	1,625,376,670	106,947,609	37,834,699	7,489,828
Colonial Life & Accident Insurance Company	2,921,975,114	2,354,916,768	15,076,209	551,982,138	160,939,110	32,047,226	16,937,146
Colonial Penn Life Insurance Company	742,844,382	669,588,639	2,500,000	70,755,743	-17,074,519	4,074,600	2,331,812
Colorado Bankers Life Insurance Company	284,191,759	250,297,062	2,500,000	31,394,697	3,867,526	978,748	415,353
Columbian Life Insurance Company	314,519,899	276,608,830	2,512,125	35,398,945	-943,268	52,820	11,123
Columbian Mutual Life Insurance Company	1,326,349,017	1,247,159,563	0	79,189,454	5,557,161	35,183	34,250
Columbus Life Insurance Company	3,337,259,451	3,114,629,083	10,000,000	212,630,368	-23,703,644	501,097	280,926
Combined Insurance Company of America	1,378,320,774	1,243,960,988	28,338,567	106,021,219	60,130,763	2,560,558	1,551,992
Commercial Travelers Mutual Insurance Company	18,038,670	12,096,750	0	5,941,920	349,144	61,235	46,255
Commonwealth Annuity and Life Insurance Company	10,497,030,311	8,851,048,741	2,526,000	1,643,455,570	215,518,423	7,130,653	1,666,522
Companion Life Insurance Company	284,897,238	135,873,450	2,500,000	146,523,788	15,589,050	15,724,328	9,435,392
Connecticut General Life Insurance Company	17,768,919,754	14,295,618,338	29,891,610	3,443,409,806	212,571,703	3,747,486	4,463,713
Conseco Life Insurance Company	3,732,015,328	3,506,671,100	4,178,222	221,166,006	62,618,727	4,857,093	12,948,749
Constitution Life Insurance Company	316,533,984	279,553,704	2,660,100	34,320,180	11,116,288	5,016,108	3,108,107
Consumers Life Insurance Company	36,448,787	16,726,325	1,600,000	18,122,462	-1,368,476	0	0
Continental American Insurance Company	396,955,753	287,305,041	2,800,000	106,850,712	-17,320,642	8,456,700	2,711,427
Continental Assurance Company	2,450,382,232	2,200,075,915	21,830,865	228,475,451	34,000,583	37,631	512,744
Continental General Insurance Company	242,413,932	220,913,797	4,196,559	17,303,576	1,944,174	997,354	1,124,926
Continental Life Insurance Company of Brentwood, Tennessee	277,835,490	121,468,711	2,504,150	153,862,629	2,994,102	1,792,614	1,101,890
Corvesta Life Insurance Company	9,189,420	1,555,944	2,500,000	5,133,476	-1,051,189	0	0
Cotton States Life Insurance Company	332,317,442	269,502,227	2,000,000	60,815,215	6,420,209	172,403	257,436
COUNTRY Investors Life Assurance Company	286,451,529	108,138,040	3,000,000	175,313,489	4,656,819	17,711	63,889

Summary - Licensed Insurers filing on Life/Health Blank

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						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
COUNTRY Life Insurance Company	10,697,206,271	9,573,237,948	4,500,000	1,119,468,323	51,508,402	175,122	155,942
CSI Life Insurance Company	17,690,913	3,050,095	3,000,000	11,640,817	427,560	6,666	0
Dearborn National Life Insurance Company	2,145,535,964	1,630,850,715	5,004,000	509,681,249	54,824,643	860,296	2,155,901
Delaware American Life Insurance Company	136,746,424	67,464,680	2,500,000	66,781,744	9,963,188	4,671	0
Delaware Life Insurance Company	40,699,777,266	39,108,294,573	6,437,000	1,585,045,693	315,760,533	11,544,049	3,206,999
Delta Life Insurance Co.	61,052,569	52,013,940	3,600,000	5,438,629	168,793	24,887	10,936
Direct General Life Insurance Company	26,996,546	12,096,046	2,500,000	12,400,500	3,412,088	1,484,477	206,617
Eagle Life Insurance Company	216,379,485	174,103,699	2,500,000	39,775,787	3,028,407	2,941,511	0
ELCO Mutual Life and Annuity	526,745,537	482,230,788	0	44,514,749	1,463,112	106,609	777,092
EMC National Life Company	1,009,848,367	911,001,996	35,666,700	63,179,671	10,477,488	2,130,533	2,147,623
Employers Reassurance Corporation	10,776,318,555	9,945,927,113	2,550,000	827,841,438	-44,549,937	0	0
Enterprise Life Insurance Company	19,759,553	4,871,378	1,000,000	13,888,175	1,333,397	735,417	477,157
Equitable Life & Casualty Insurance Company	295,922,553	254,121,448	2,500,000	39,301,105	10,323,004	5,474,105	3,897,881
EquiTrust Life Insurance Company	14,454,695,663	13,557,662,315	3,000,000	894,033,347	179,558,359	14,344,032	2,463,986
Family Benefit Life Insurance Company	66,792,370	55,825,810	1,604,378	9,362,182	980,060	15	0
Family Heritage Life Insurance Company of America	775,235,289	707,828,523	2,556,950	64,849,816	18,057,578	776,605	187,097
Family Life Insurance Company	146,501,477	110,271,118	5,000,000	31,230,359	1,710,375	6,434,854	5,046,125
Family Security Life Insurance Company, Inc.	6,600,237	4,978,281	400,000	1,221,956	82,684	765,889	281,641
Family Service Life Insurance Company	372,029,783	339,396,250	2,500,000	30,133,533	5,664,694	42	47,236
Farmers New World Life Insurance Company	7,063,723,256	6,566,094,302	6,599,833	491,029,121	117,004,522	549,371	712,193
Federal Life Insurance Company (Mutual)	229,695,155	212,408,306	0	17,286,849	-619,655	7,520	5,000
Federated Life Insurance Company	1,526,253,229	1,218,168,699	4,000,000	304,084,530	19,311,330	1,794,809	567,893
Fidelity & Guaranty Life Insurance Company	18,973,194,928	17,761,596,910	3,000,000	1,208,598,017	104,640,038	5,187,675	4,974,883
Fidelity Investments Life Insurance Company	24,504,253,713	23,818,439,957	3,000,000	682,813,756	65,972,742	1,634,301	857,531

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~6~of~19}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Fidelity Life Association, A Legal Reserve Life Insurance Company	411,863,776	277,162,471	2,500,000	132,201,305	30,172,247	1,672,362	621,650
Fidelity Security Life Insurance Company	831,653,147	679,796,197	5,500,000	146,356,954	18,433,820	3,008,928	1,259,262
Fidelity Security Life Insurance Company of New York	40,128,706	30,741,190	2,000,000	7,387,516	394,031	0	0
Financial American Life Insurance Company	21,856,415	12,031,847	2,530,000	7,294,569	2,307,892	-10,325	1,024
Financial Assurance Life Insurance Company	11,026,313	999,211	1,500,000	8,527,102	320,537	0	0
First Allmerica Financial Life Insurance Company	4,240,478,852	4,024,041,324	5,000,010	211,437,518	73,764,552	28,038	109,110
First Assurance Life of America	37,798,396	5,421,279	1,600,000	30,777,117	590,299	0	0
First Continental Life & Accident Insurance Company	4,001,010	1,867,822	1,050,000	1,083,188	570,411	78,213	78,280
First Guaranty Insurance Company	54,696,422	50,115,723	1,000,000	3,580,701	-172,350	16,840	14,562
First Health Life & Health Insurance Company	475,010,553	248,989,745	2,500,000	223,520,808	-6,607,865	10,960,916	9,762,106
First Investors Life Insurance Company	1,852,770,484	1,794,070,960	2,538,162	56,161,362	7,975,541	9,386	25,000
First Penn-Pacific Life Insurance Company	1,741,790,314	1,533,364,076	2,500,000	205,926,238	54,206,220	1,137,202	2,630,600
Forethought Life Insurance Company	12,583,872,787	11,778,917,351	2,500,000	802,455,436	170,313,341	82,878,142	5,065,727
Freedom Life Insurance Company of America	59,928,785	34,198,912	1,761,816	23,968,057	10,127,019	3,222,228	1,879,940
Funeral Directors Life Insurance Company	1,068,899,167	977,001,845	2,500,000	89,397,322	7,116,058	6,386,943	3,924,712
Garden State Life Insurance Company	121,538,305	66,225,209	2,500,000	52,813,096	5,847,138	366,108	755,000
General American Life Insurance Company	12,213,417,953	11,346,879,052	3,000,000	863,538,901	129,122,599	3,028,515	1,785,105
General Fidelity Life Insurance Company	38,203,123	12,388,965	5,000,000	20,814,158	-717,434	0	0
General Re Life Corporation	3,422,172,719	2,719,658,693	108,750,000	593,764,026	140,027,229	0	0
Generation Life Insurance Company	32,347,733	1,713,307	2,500,000	28,134,427	-3,557,182	0	0
Genworth Life and Annuity Insurance Company	24,241,988,787	22,093,819,070	25,651,000	2,122,518,717	199,820,992	20,210,752	14,558,437
Genworth Life Insurance Company	38,163,215,437	34,938,855,986	4,861,258	3,219,498,193	-179,726,879	43,091,999	14,407,310
Gerber Life Insurance Company	2,812,152,435	2,526,829,135	148,500,000	136,823,300	24,153,286	11,951,998	6,243,510
Globe Life and Accident Insurance Company	3,519,428,649	3,280,028,936	6,327,899	233,071,814	82,305,770	13,108,733	7,028,710

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page \ 7 \ of \ 19}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Golden Rule Insurance Company	718,208,451	405,025,824	3,262,704	309,919,923	76,660,881	34,531,145	21,714,534
Government Personnel Mutual Life Insurance Company	837,512,818	725,133,023	0	112,379,794	3,286,917	831,883	1,025,725
Great American Life Insurance Company	22,772,579,798	21,136,547,805	2,512,500	1,633,519,493	356,017,288	25,592,697	2,601,456
Great Southern Life Insurance Company	224,791,153	181,903,017	2,500,000	40,388,136	2,909,124	536,395	564,939
Great Western Insurance Company	900,043,517	833,704,348	2,500,000	63,839,171	5,748,266	1,867,004	494,164
Greater Georgia Life Insurance Company	50,330,280	32,662,823	1,500,000	16,167,457	-1,043,116	0	0
Great-West Life & Annuity Insurance Company	54,523,476,934	53,522,539,369	7,032,000	993,905,565	134,090,928	44,934,737	5,966,890
Great-West Life Assurance Company, The	77,558,369	59,205,957	0	18,352,412	1,886,417	130,254	18,182
Guarantee Trust Life Insurance Company	433,253,656	370,983,779	0	62,269,877	9,650,850	1,174,202	563,581
Guaranty Income Life Insurance Company	479,514,412	445,512,656	2,500,000	31,501,756	5,393,780	207,720	405,329
Guardian Insurance & Annuity Company, Inc., The	15,656,247,058	15,429,062,236	2,500,000	224,684,821	-399,095	7,163,188	2,301,357
Guardian Life Insurance Company of America, The	45,297,378,336	39,605,810,243	0	5,691,568,093	711,826,153	50,865,713	25,951,841
Guggenheim Life and Annuity Company	12,812,436,818	12,166,479,063	2,750,000	643,207,755	146,731,903	3,369,879	139,732
Gulf Guaranty Life Insurance Company	15,575,750	6,998,249	1,813,815	6,763,686	83,556	5,610,405	1,789,707
Hartford International Life Reassurance Corporation	1,154,784,305	1,064,092,598	2,500,000	88,191,707	1,130,217	0	0
Hartford Life and Accident Insurance Company	9,086,882,540	7,494,547,445	2,500,000	1,589,835,095	-331,341,875	14,843,406	16,157,904
Hartford Life and Annuity Insurance Company	47,246,337,570	43,837,440,540	2,500,000	3,406,397,030	95,203,924	8,016,948	2,384,858
Hartford Life Insurance Company	123,444,990,551	117,880,548,350	5,690,000	5,558,752,201	35,413,273	1,752,418	2,351,660
HCC Life Insurance Company	923,464,635	369,192,378	2,500,000	551,772,257	116,082,539	10,888,008	4,959,451
Health Net Life Insurance Company	624,028,022	260,149,910	2,500,000	361,378,112	-9,285,481	0	0
HealthMarkets Insurance Company	29,179,210	11,302,792	3,000,000	14,876,418	-667,296	1,889,409	1,280,722
Heartland National Life Insurance Company	9,846,541	5,549,462	1,500,000	2,797,079	542,301	3,997,045	2,992,191
Heritage Life Insurance Company	4,685,944,032	3,658,309,590	2,500,000	1,025,134,441	57,569,914	0	0
Heritage Union Life Insurance Company	11,749,574	1,294,786	2,500,000	7,954,788	1,552,414	9,187	642

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~8~of~19}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
HM Life Insurance Company	574,505,906	265,296,664	3,000,000	306,209,242	24,125,023	3,349,862	2,302,336
Homesteaders Life Company	2,500,755,676	2,339,622,461	0	161,133,215	12,399,584	2,578,044	765,572
Horace Mann Life Insurance Company	7,893,969,654	7,495,316,113	2,500,000	396,153,542	46,792,662	437,884	392,288
IA American Life Insurance Company	241,359,293	100,268,849	11,640,370	129,450,074	-4,282,018	52,025	99,116
IdeaLife Insurance Company	20,463,742	5,642,714	2,500,000	12,321,028	-237,348	18,660	29,376
Illinois Mutual Life Insurance Company	1,367,748,178	1,171,442,706	0	196,305,472	28,204,784	698,180	429,938
Independence Life and Annuity Company	2,639,454,147	2,512,955,487	2,500,350	123,998,310	-1,314,983	0	63,405
Individual Assurance Company, Life, Health & Accident	17,859,431	9,815,362	2,500,000	5,544,069	-1,201,892	2,667	0
Industrial Alliance Insurance and Financial Services Inc.	193,736,102	134,095,645	0	59,640,457	-737,203	13,721	4,014
Integrity Life Insurance Company	6,107,078,432	5,443,290,301	3,000,000	660,788,131	56,960,330	3,151,414	1,002,032
Investors Heritage Life Insurance Company	482,821,382	461,953,119	1,500,000	19,368,262	848,303	330,232	198,911
Investors Life Insurance Company of North America	680,739,980	627,412,830	2,550,000	50,777,150	2,752,808	464,871	1,079,228
Jackson National Life Insurance Company	180,834,423,488	176,348,286,221	13,800,000	4,472,337,267	878,304,436	151,418,818	15,840,493
Jefferson National Life Insurance Company	3,713,998,496	3,674,181,175	5,009,112	34,808,209	-2,877,173	2,045,800	528,582
John Alden Life Insurance Company	313,837,975	278,219,084	2,600,000	33,018,891	13,172,192	1,300,745	914,756
John Hancock Life & Health Insurance Company	10,700,129,491	9,954,373,192	10,955,800	734,800,499	2,800,293	18,126	0
John Hancock Life Insurance Company (U.S.A.)	245,892,218,376	240,563,927,760	4,828,939	5,323,461,677	-2,464,402,298	35,037,407	22,867,695
Kanawha Insurance Company	1,458,809,873	1,336,736,208	4,624,469	117,449,196	-38,532,624	1,696,362	963,203
Kansas City Life Insurance Company	3,402,139,995	3,063,717,952	23,120,850	315,301,192	26,697,207	2,562,899	3,315,310
Kilpatrick Life Insurance Company	183,836,819	175,831,027	800,020	7,205,772	728,958	2,555	0
Lafayette Life Insurance Company, The	4,067,788,940	3,863,420,643	2,500,000	201,868,297	8,917,214	888,204	294,645
Landmark Life Insurance Company	44,606,741	40,204,179	1,500,000	2,902,562	46,310	277,282	11,310
Lewer Life Insurance Company	30,736,832	20,276,834	1,200,000	9,259,998	397,522	1,831	0
Liberty Bankers Life Insurance Company	1,141,378,966	945,924,219	2,500,000	192,954,747	11,526,381	2,519,389	197,565

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page \ 9 \ of \ 19}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Liberty Life Assurance Company of Boston	14,628,754,778	13,726,313,892	2,500,000	899,940,886	36,998,076	11,528,087	8,066,833
Liberty National Life Insurance Company	7,419,550,203	6,841,015,742	42,390,708	536,143,753	164,681,100	26,413,099	13,166,717
Life Insurance Company of Alabama	113,480,640	76,227,942	1,500,000	35,752,698	7,025,765	5,659,764	6,272,130
Life Insurance Company of North America	7,562,577,546	6,216,541,258	2,500,000	1,343,536,288	287,763,436	30,977,572	28,958,983
Life Insurance Company of the Southwest	13,382,043,080	12,603,064,083	3,000,000	775,978,997	105,626,773	3,878,244	207,911
Life of the South Insurance Company	81,700,411	60,585,845	2,500,000	18,614,566	3,752,537	7,808,257	2,468,058
LifeCare Assurance Company	1,945,578,814	1,838,505,887	2,500,000	104,572,929	20,954,444	0	0
LifeSecure Insurance Company	226,861,672	206,494,944	2,500,017	17,866,711	-12,952,109	165,751	224,102
LifeShield National Insurance Co.	67,842,004	44,567,573	2,500,000	20,774,431	505,680	1,876	0
Lincoln Benefit Life Company	12,651,250,363	11,932,235,777	2,500,000	716,514,586	225,970,368	11,304,024	7,112,176
Lincoln Heritage Life Insurance Company	805,208,480	696,193,316	2,500,000	106,515,164	4,660,289	4,412,464	1,991,789
Lincoln Life & Annuity Company of New York	12,840,172,369	12,187,628,988	2,640,000	649,903,381	39,356,172	4,914	12,268
Lincoln National Life Insurance Company, The	213,625,079,308	206,098,741,203	25,000,000	7,501,338,105	1,520,348,918	154,178,172	34,311,581
London Life Reinsurance Company	316,205,050	259,575,660	14,000,000	42,629,390	4,223,903	0	0
Longevity Insurance Company	8,553,613	1,011,968	2,792,306	4,749,339	-306,249	103	0
Loyal American Life Insurance Company	249,349,234	175,805,143	5,640,000	67,904,091	20,201,180	5,547,948	3,813,105
Madison National Life Insurance Company, Inc.	496,738,368	415,204,287	3,600,000	77,934,081	9,875,580	1,219,339	3,480,843
Magna Insurance Company	2,610,565	257,575	1,203,750	1,149,240	-158,750	0	0
Magnolia Guaranty Life Insurance Company	10,123,058	7,310,663	819,106	1,993,290	137,587	2,104,891	500,489
Manhattan Life Insurance Company, The	362,391,250	321,424,262	6,683,248	34,283,740	2,770,323	2,871,271	1,375,478
Manhattan National Life Insurance Company	176,927,574	163,792,310	2,500,000	10,635,264	517,045	237,137	111,018
MAPFRE Life Insurance Company	26,010,533	3,231,892	2,500,000	20,278,641	-1,327,927	3,460	0
Marquette National Life Insurance Company	6,728,466	1,133,835	2,500,000	3,094,631	-35,641	709,682	587,339
Massachusetts Mutual Life Insurance Company	197,189,089,372	182,957,763,321	0	14,231,326,051	623,124,704	66,821,332	20,177,989

Summary - Licensed Insurers filing on Life/Health Blank $Page \ 10 \ of \ 19$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
MedAmerica Insurance Company	859,386,440	816,194,257	9,764,892	33,427,291	-1,929,468	838,903	399,595
Medico Corp Life Insurance Company	27,457,900	3,047,711	5,446,696	18,963,493	577,000	3,305	15,193
Medico Insurance Company	69,133,931	38,194,993	5,000,000	25,938,938	-241,392	823,898	376,393
MEMBERS Life Insurance Company	25,249,429	6,884,519	5,000,000	13,364,910	-1,792,282	5,913,556	11,500
Merit Life Insurance Co.	588,178,042	416,794,956	2,500,000	168,883,086	-2,411,214	4,322,736	803,101
MetLife Insurance Company USA	174,605,977,568	168,564,450,103	75,000,000	5,966,527,465	1,543,463,196	35,645,606	25,285,724
Metropolitan Life Insurance Company	391,924,845,165	379,916,948,582	4,944,667	12,002,951,916	1,487,066,376	105,460,683	111,595,273
Metropolitan Tower Life Insurance Company	4,999,226,927	4,232,027,343	2,500,000	764,699,584	51,109,710	1,028,543	1,879,002
Midland National Life Insurance Company	41,138,735,763	38,344,688,895	2,549,439	2,791,497,429	203,433,780	54,918,089	5,546,257
Mid-West National Life Insurance Company of Tennessee	291,780,077	201,157,258	2,500,000	88,122,819	18,959,881	2,557,362	1,510,449
Midwestern United Life Insurance Company	236,542,256	111,782,165	2,500,000	122,260,091	2,732,423	8,423	57,460
Minnesota Life Insurance Company	35,716,004,025	33,115,584,301	5,000,000	2,595,419,724	203,980,922	29,164,295	20,982,928
Mississippi American Life Insurance Company	5,187,279	4,897,778	100,000	189,501	-30,308	1,325,150	462,000
MML Bay State Life Insurance Company	4,670,965,245	4,459,271,547	2,500,200	209,193,498	15,801,664	303,785	0
Monitor Life Insurance Company of New York	23,802,134	13,486,400	2,500,000	7,815,734	3,019,507	23,920	1,040,955
MONY Life Insurance Company	7,674,481,936	7,183,834,445	2,500,000	488,147,491	137,842,465	4,211,227	5,069,545
MONY Life Insurance Company of America	2,830,558,476	2,445,679,116	2,500,000	382,379,360	11,728,183	2,971,180	1,728,826
Mountain Life Insurance Company	11,860,747	6,594,174	1,158,903	4,107,670	286,836	0	0
MTL Insurance Company	1,927,955,280	1,795,933,496	2,500,000	129,521,784	7,538,734	731,343	240,356
Munich American Reassurance Company	7,289,466,048	6,551,581,778	6,000,000	731,884,270	-59,186,812	0	0
Mutual of America Life Insurance Company	17,790,884,082	16,793,164,684	0	997,719,398	59,168,231	96,061	325,081
Mutual of Omaha Insurance Company	6,426,766,074	3,631,108,856	0	2,795,657,218	30,360,861	23,760,921	13,680,334
Mutual Savings Life Insurance Company	445,140,854	413,509,629	2,093,426	29,537,799	10,243,120	2,952,493	1,702,231
National Benefit Life Insurance Company	481,623,158	309,688,446	2,500,000	169,434,712	20,338,908	242,291	27,353

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~11~of~19}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
National Farmers Union Life Insurance Company	216,578,648	172,912,652	2,750,000	40,915,996	4,665,148	64,809	112,732
National Foundation Life Insurance Company	25,088,610	13,556,558	2,600,000	8,932,052	2,328,391	788,545	647,711
National Guardian Life Insurance Company	2,948,271,841	2,698,138,560	0	250,133,281	24,404,960	20,558,531	13,604,142
National Health Insurance Company	13,737,124	2,201,398	2,500,963	9,034,763	1,168,602	44,250	8,630
National Life Insurance Company	9,209,944,765	7,668,789,330	2,500,000	1,538,655,435	19,078,949	707,095	242,537
National Security Insurance Company	51,672,607	39,581,206	1,500,000	10,591,400	1,051,471	672,382	369,132
National Teachers Associates Life Insurance Company	422,858,061	341,914,628	2,500,000	78,443,433	7,833,526	447,689	173,945
National Western Life Insurance Company	10,262,747,688	9,077,105,010	3,636,166	1,182,006,512	77,219,791	4,498,835	1,308,052
Nationwide Life and Annuity Insurance Company	7,896,735,000	7,206,112,429	2,640,000	687,982,571	-122,430,847	4,314,281	9,008,062
Nationwide Life Insurance Company	128,585,070,175	124,177,092,002	3,814,779	4,404,163,394	341,474,279	4,742,270	4,509,253
New England Life Insurance Company	11,179,519,199	10,504,281,672	2,500,000	672,737,527	303,156,652	2,248,214	2,232,557
New Era Life Insurance Company	402,468,586	336,297,781	2,500,000	63,670,805	4,272,197	896,839	745,874
New Era Life Insurance Company of the Midwest	83,609,425	71,922,786	2,500,000	9,186,639	1,617,923	0	0
New York Life Insurance and Annuity Corporation	126,837,329,332	119,168,826,114	25,000,000	7,643,503,218	742,728,953	101,688,740	22,061,985
New York Life Insurance Company	146,267,047,744	127,661,055,161	0	18,605,992,583	848,263,200	55,594,907	37,597,209
Nippon Life Insurance Company of America	216,430,578	75,330,901	3,600,000	137,499,677	8,152,842	0	0
North American Company for Life and Health Insurance	16,970,038,184	15,793,325,928	2,500,000	1,174,212,256	85,364,550	8,519,272	4,301,856
North Carolina Mutual Life Insurance Company	43,830,925	25,851,778	0	17,979,147	357,707	262,412	233,029
Northwestern Long Term Care Insurance Company	161,441,477	84,261,005	2,500,000	74,680,472	403,614,188	3,832,774	185,850
Northwestern Mutual Life Insurance Company, The	230,003,964,120	210,948,836,393	0	19,055,127,727	330,942,688	63,210,273	25,248,512
NYLIFE Insurance Company of Arizona	199,780,662	120,133,159	2,500,000	77,147,503	11,038,200	562,647	0
Occidental Life Insurance Company of North Carolina	261,386,126	224,492,503	2,500,000	34,393,623	3,711,139	641,893	204,820
Ohio National Life Assurance Corporation	3,605,811,636	3,309,791,442	9,600,005	286,420,185	18,102,649	12,930,902	943,923
Ohio National Life Insurance Company, The	27,449,336,934	26,352,263,142	10,000,000	1,087,073,789	90,391,359	12,881,752	3,677,216

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~12~of~19}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Ohio State Life Insurance Company, The	13,765,198	3,288,903	2,500,000	7,976,295	170,742	70,343	30,000
Old American Insurance Company	250,085,459	227,259,694	4,000,000	18,825,769	1,042,018	1,084,810	769,003
Old Republic Life Insurance Company	125,093,454	94,521,819	2,500,000	28,071,635	837,947	3,150,195	1,805,531
Old United Life Insurance Company	91,393,882	45,139,693	2,500,000	43,754,189	2,365,242	0	0
Omaha Insurance Company	43,811,355	22,711,381	2,000,000	19,099,974	-3,874,707	7,841,507	5,245,474
Optimum Re Insurance Company	132,735,052	103,579,968	2,500,000	26,655,084	2,238,422	0	0
Oxford Life Insurance Company	1,197,512,867	1,039,001,361	2,500,000	156,011,506	12,114,829	752,176	680,425
Ozark National Life Insurance Company	750,202,824	625,673,012	8,025,000	116,504,812	13,196,318	3,494,133	1,153,985
Pacific Life & Annuity Company	6,151,140,522	5,638,550,825	2,900,000	509,689,697	53,135,719	525	1,312,421
Pacific Life Insurance Company	112,503,492,765	105,331,940,612	30,000,000	7,141,552,153	634,781,179	58,961,655	8,773,899
PacifiCare Life and Health Insurance Company	204,827,926	11,557,289	3,000,000	190,270,637	7,914,200	66,961	129,770
Pan-American Assurance Company	22,391,666	5,283,022	2,500,000	14,608,644	496,560	418,473	747,304
Pan-American Life Insurance Company	1,345,435,957	1,107,936,670	5,000,000	232,499,288	23,849,105	4,785,574	2,224,588
Park Avenue Life Insurance Company	305,282,167	229,592,404	2,500,000	73,189,763	2,169,968	260	0
Parker Centennial Assurance Company	89,420,686	43,380,061	2,500,000	43,540,626	1,808,944	0	53,906
Paul Revere Life Insurance Company, The	4,145,126,886	3,867,095,696	9,800,000	268,231,190	76,458,317	2,354,268	6,204,129
Paul Revere Variable Annuity Insurance Company, The	56,158,883	14,524,847	2,500,000	39,134,036	2,294,926	97,926	196,653
Pavonia Life Insurance Company of Michigan	405,918,819	323,625,193	2,500,000	79,793,626	11,260,658	270,534	606,247
Pekin Life Insurance Company	1,324,058,801	1,203,726,012	22,000,000	98,332,789	5,889,957	18,031	0
Penn Insurance and Annuity Company, The	3,254,696,442	2,837,462,214	2,500,000	414,734,228	25,372,241	89,485	183,577
Penn Mutual Life Insurance Company, The	17,270,765,708	15,470,989,167	0	1,799,776,541	9,283,832	1,946,765	2,063,195
Pharmacists Life Insurance Company, The	93,019,845	85,742,373	2,500,000	4,777,472	-99,047	53,251	0
Philadelphia American Life Insurance Company	220,219,624	186,974,966	3,000,000	30,244,658	5,896,818	29,426,928	21,408,305
Philadelphia Financial Life Assurance Company	4,910,397,714	4,890,267,242	2,774,999	17,355,473	2,076,471	0	0

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~13~of~19}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
PHL Variable Insurance Company	6,533,901,953	6,335,312,915	2,500,000	196,089,038	-41,101,268	5,738,024	598,438
Phoenix Life and Annuity Company	45,380,354	23,766,053	2,500,000	19,114,301	-479,093	111,251	1,000,000
Phoenix Life Insurance Company	13,249,349,913	12,640,152,335	10,000,000	599,197,578	132,472,421	2,132,622	2,722,797
Physicians Life Insurance Company	1,430,485,171	1,300,423,290	2,505,000	127,556,881	7,044,437	7,408,637	4,302,062
Physicians Mutual Insurance Company	2,026,151,800	1,180,684,893	0	845,466,907	42,805,959	8,240,825	5,753,690
Pine Belt Life Insurance Company	2,121,535	1,550,001	100,000	471,534	64,764	639,175	76,496
Pioneer American Insurance Company	58,920,386	39,345,763	2,500,000	17,074,623	613,722	532,202	85,889
Pioneer Mutual Life Insurance Company, a stock subsidiary of AUMIHC	511,371,179	473,026,029	3,000,000	35,345,150	-2,454,774	88,820	0
Pioneer Security Life Insurance Company	132,186,579	22,505,616	2,500,000	107,180,963	4,477,287	455,939	285,468
Plateau Insurance Company	26,253,556	14,204,492	2,500,000	9,549,064	401,106	5,164,900	1,070,554
Primerica Life Insurance Company	1,279,436,962	780,445,342	2,500,000	496,491,620	268,316,311	28,393,217	17,591,137
Principal Life Insurance Company	154,073,617,247	149,871,496,642	2,500,000	4,199,620,604	535,474,644	17,094,795	10,377,745
Principal National Life Insurance Company	141,247,957	56,434,690	2,500,000	82,313,267	-4,526,195	1,200,679	0
Professional Insurance Company	108,916,752	72,998,774	2,500,000	33,417,978	1,842,206	246,692	310,429
Protective Life and Annuity Insurance Company	2,093,743,896	1,910,302,454	2,502,000	180,939,442	33,634,971	9,338	16,667
Protective Life Insurance Company	41,231,735,899	37,732,829,816	5,000,000	3,493,906,083	554,246,918	25,502,478	15,033,353
Provident American Life & Health Insurance Company	16,644,210	2,055,091	2,500,000	12,089,119	1,851,152	361,047	194,684
Provident Life and Accident Insurance Company	8,297,289,793	7,577,330,750	43,501,205	676,457,838	187,050,096	14,411,512	10,989,708
Provident Life and Casualty Insurance Company	767,159,218	627,730,902	1,800,000	137,628,316	6,753,772	30,805	0
Pruco Life Insurance Company	106,837,998,680	104,181,505,180	2,500,000	2,653,993,500	108,942,584	54,068,074	16,571,480
Prudential Annuities Life Assurance Corporation	47,706,642,857	47,100,902,370	2,500,000	603,240,487	392,625,731	1,663,867	4,970,352
Prudential Insurance Company of America, The	309,101,912,391	298,770,935,243	2,500,000	10,328,477,148	901,050,085	44,414,402	69,293,062
Prudential Retirement Insurance and Annuity Company	78,877,499,229	77,944,830,318	2,500,000	930,168,911	190,984,744	0	59,931
Puritan Life Insurance Company of America	37,782,921	31,816,070	2,500,000	3,466,851	-160,043	3,219,373	2,348,469

Summary - Licensed Insurers filing on Life/Health Blank $Page \ 14 \ of \ 19$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Pyramid Life Insurance Company, The	168,559,684	80,195,647	2,502,600	85,861,437	8,375,576	16,312,899	12,311,266
Reliable Life Insurance Company, The	21,190,360	8,402,511	4,000,000	8,787,849	826,824	10,755	1,494
Reliance Standard Life Insurance Company	7,583,752,327	6,870,420,542	56,003,113	657,328,672	166,944,147	16,707,338	8,137,117
ReliaStar Life Insurance Company	21,468,698,792	19,523,991,291	2,600,000	1,942,107,501	103,860,202	14,610,852	12,578,040
ReliaStar Life Insurance Company of New York	3,201,620,470	2,902,869,562	2,755,726	295,995,182	-40,678,653	443,916	1,186,224
Reserve National Insurance Company	118,152,919	67,183,728	2,572,500	48,396,691	1,703,417	3,604,088	1,653,806
Resource Life Insurance Company	8,828,262	3,147,249	2,500,000	3,181,013	227,171	0	0
RGA Reinsurance Company	24,178,419,690	22,650,118,256	2,500,000	1,525,801,434	17,084,670	0	0
RiverSource Life Insurance Company	104,762,556,052	101,430,218,077	3,000,000	3,329,337,975	1,153,888,013	19,755,243	13,804,372
Sagicor Life Insurance Company	1,214,894,898	1,140,644,940	2,500,000	71,749,958	189,380	433,147	149,803
Savings Bank Life Insurance Company of Massachusetts, The	2,795,576,924	2,538,776,359	2,700,708	254,099,857	12,868,472	390,397	572,551
SBLI USA Life Insurance Company, Inc.	1,530,891,673	1,428,693,418	2,280,000	99,918,255	-1,449,188	16,939	10,000
SCOR Global Life Americas Reinsurance Company	1,479,982,450	1,328,257,127	2,677,500	149,047,824	15,146,136	0	0
SCOR Global Life Reinsurance Company of Delaware	456,492,606	409,981,558	5,002,500	41,508,548	-4,529,486	0	0
SCOR Global Life USA Reinsurance Company	812,301,337	434,692,974	10,000,000	367,608,363	22,276,294	0	0
Scottish Re (U.S.), Inc.	1,735,057,328	1,565,194,382	3,600,000	166,262,946	-1,307,004	0	0
Sears Life Insurance Company	49,435,453	29,697,516	2,500,000	17,237,937	3,751,376	464,662	598,672
Securian Life Insurance Company	325,440,185	123,380,367	2,500,000	199,559,818	6,541,652	233,917	499,092
Securitas Financial Life Insurance Company	5,743,860	106,265	2,000,000	3,637,595	113,595	0	0
Security Benefit Life Insurance Company	24,987,372,794	23,685,916,711	7,000,130	1,294,455,953	122,058,084	22,338,086	1,661,326
Security Life Insurance Company of America	72,704,144	52,453,147	2,500,000	17,750,998	726,703	470,652	311,536
Security Life of Denver Insurance Company	14,228,256,535	13,099,466,444	2,880,000	1,125,910,091	141,573,508	3,540,484	1,407,515
Security Mutual Life Insurance Company of New York	2,672,043,579	2,533,428,909	0	138,614,670	6,720,084	956,099	13,432
Security National Life Insurance Company	507,817,132	473,460,975	2,550,000	31,806,157	5,137,208	11,358,321	7,521,531

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~15~of~19}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Security Plan Life Insurance Company	323,916,407	270,435,225	1,000,000	52,481,182	1,686,149	531,738	181,755
Senior Health Insurance Company of Pennsylvania	2,906,965,242	2,826,959,318	7,500,005	72,505,919	-56,079,192	817,183	2,006,422
Senior Life Insurance Company	47,410,720	35,684,518	2,506,451	9,219,751	2,291,018	1,067,081	317,108
Sentinel American Life Insurance Company	31,170,354	26,210,298	1,000,000	3,960,056	-51,364	262	2,920
Sentry Life Insurance Company	5,333,589,502	5,062,200,142	3,161,780	268,227,580	26,743,253	1,236,903	196,603
Settlers Life Insurance Company	394,243,255	341,667,581	27,013,030	25,562,644	7,072,269	475,299	67,032
Shelter Life Insurance Company	1,118,222,252	940,224,641	12,000,000	165,997,611	-4,905,879	7,012,531	4,588,915
ShelterPoint Insurance Company	7,952,596	205,041	2,500,000	5,247,555	-619,778	0	0
Shenandoah Life Insurance Company	1,204,439,048	1,118,984,546	2,500,000	82,954,502	18,313,847	1,047,003	1,348,425
Southern Farm Bureau Life Insurance Company	12,995,542,044	10,559,102,661	1,500,000	2,434,939,383	167,861,151	85,018,519	45,039,791
Southern Life and Health Insurance Company	91,321,530	56,329,812	4,925,000	30,066,718	7,637,455	0	157,659
Southern Pioneer Life Insurance Company	15,996,478	3,788,490	1,500,000	10,707,989	354,073	-8,187	15,545
Southern Security Life Insurance Company, Inc.	1,635,266	44,842	550,000	1,040,424	467	864,216	1,958,937
Southland National Insurance Corporation	318,144,227	295,257,386	1,502,718	21,384,123	-7,219,120	416,524	996,533
Standard Insurance Company	20,361,117,513	19,209,332,932	423,838,694	727,945,887	209,362,337	9,581,994	6,295,745
Standard Life and Accident Insurance Company	530,176,673	271,092,750	3,000,000	256,083,923	20,631,590	1,833,019	1,202,957
Standard Life and Casualty Insurance Company	30,004,049	24,662,643	1,627,500	3,713,906	-25,734	183,511	10,070
Standard Security Life Insurance Company of New York	252,408,335	135,883,814	2,586,845	113,937,676	12,074,466	1,526,322	222,999
Starmount Life Insurance Company	59,129,619	34,122,394	3,000,000	22,007,225	3,818,896	10,954,751	10,119,348
State Farm Health Insurance Company	8,390,703	23,098	2,500,000	5,867,604	6,093	0	0
State Farm Life Insurance Company	63,530,488,452	54,529,382,761	3,000,000	8,998,105,691	497,514,805	72,692,647	30,796,507
State Life Insurance Company, The	5,522,202,232	5,168,039,608	3,000,000	351,162,624	23,521,592	3,833,594	1,554,716
State Mutual Insurance Company	292,459,963	258,559,113	0	33,900,850	203,239	1,298,255	998,451
Sterling Investors Life Insurance Company	15,271,110	8,977,774	2,500,000	3,793,336	419,902	1,443,592	918,256

Summary - Licensed Insurers filing on Life/Health Blank $Page \ 16 \ of \ 19$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Stonebridge Life Insurance Company	1,711,257,368	1,560,810,068	2,500,000	147,947,300	101,868,983	6,920,885	3,528,730
Sun Life and Health Insurance Company (U.S.)	371,841,185	196,348,977	17,940,000	157,552,208	-1,386,095	807,734	806,502
Sun Life Assurance Company of Canada	17,090,507,612	16,150,213,386	0	940,294,226	-64,264,433	19,371,897	19,103,096
Sunset Life Insurance Company of America	354,148,522	322,112,631	5,320,000	26,715,894	4,373,328	28,582	5,000
Superior Funeral and Life Insurance Company	169,385,210	146,669,053	1,000,002	21,716,155	800,558	897,618	246,272
Surety Life Insurance Company	16,941,100	713,004	2,500,000	13,728,096	-823,119	276,440	366,633
Swiss Re Life & Health America Inc.	11,247,500,270	9,786,525,410	4,000,000	1,456,974,859	-924,098,695	0	502,917
Symetra Life Insurance Company	29,151,723,813	27,073,388,512	5,000,000	2,073,335,301	240,981,320	25,945,089	2,409,986
Symetra National Life Insurance Company	16,936,532	6,981,198	2,500,000	7,455,334	-37,037	7,543	0
Symphonix Health Insurance, Inc.	64,923,539	57,354,085	2,500,000	5,069,454	-11,584,427	1,310,448	1,104,031
Teachers Insurance and Annuity Association of America	262,634,190,313	228,714,246,336	2,500,000	33,917,443,977	984,254,354	20,979,515	10,335,929
Texas Life Insurance Company	1,016,569,505	947,622,039	3,177,360	65,770,106	25,557,160	7,276,001	2,027,178
Thrivent Life Insurance Company	3,500,428,807	3,340,775,510	5,000,000	154,653,297	23,316,210	428,861	39,553
TIAA-CREF Life Insurance Company	9,803,159,467	9,448,584,288	2,500,000	352,075,179	-17,526,321	812,948	0
Time Insurance Company	991,019,739	601,298,030	2,500,000	387,221,709	-64,616,619	15,466,517	13,109,975
Trans World Assurance Company	350,116,629	268,728,464	2,500,002	78,888,162	4,606,542	42,466	0
Transamerica Advisors Life Insurance Company	9,692,474,317	8,780,384,399	2,500,000	909,589,918	201,478,785	37,963	2,212,222
Transamerica Financial Life Insurance Company	31,099,279,951	30,141,583,288	2,602,560	955,094,103	23,929,225	84,040	120,331
Transamerica Life Insurance Company	124,486,492,983	118,651,156,316	8,358,440	5,826,978,227	233,554,313	70,716,065	26,613,919
Transamerica Premier Life Insurance Company	42,248,242,420	40,473,537,559	10,137,150	1,764,567,711	350,731,337	27,393,646	13,644,005
TruAssure Insurance Company	7,382,845	321,131	2,835,000	4,226,714	-1,664,143	0	0
Trustmark Insurance Company	1,393,483,997	1,105,809,949	2,500,000	285,174,048	18,943,965	3,259,457	1,674,942
Trustmark Life Insurance Company	353,189,337	190,552,387	2,500,000	160,136,950	13,959,607	2,642,222	1,575,527
U.S. Financial Life Insurance Company	642,942,359	540,763,382	4,050,000	98,128,977	35,128,031	2,281,621	4,095,772

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~17~of~19}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
UBS Life Insurance Company USA	43,282,938	4,033,387	2,500,000	36,749,551	1,074,840	0	0
ULLICO Life Insurance Company	11,736,283	240,257	5,682,300	5,813,726	-13,731	0	0
UniCare Life & Health Insurance Company	413,315,992	349,488,941	3,000,000	60,827,051	25,033,998	1,697,397	2,265,167
Unified Life Insurance Company	183,540,213	158,616,082	2,500,000	22,424,131	2,714,798	706,955	337,436
Unimerica Insurance Company	415,039,544	227,204,857	2,600,000	185,234,687	76,871,025	2,282,474	2,063,037
Union Fidelity Life Insurance Company	19,673,708,526	19,155,280,168	2,903,775	515,524,582	-280,805,756	273,032	258,177
Union Labor Life Insurance Company, The	3,337,533,949	3,261,148,297	3,578,700	72,806,952	1,354,661	495,901	311,616
Union National Life Insurance Company	18,770,418	4,075,714	1,500,000	13,194,703	473,738	22,643,803	7,227,706
Union Security Insurance Company	4,937,110,191	4,521,390,048	5,000,000	410,720,143	67,287,434	15,570,913	13,506,643
United American Insurance Company	1,694,915,509	1,516,495,425	3,000,000	175,420,084	29,481,040	19,447,904	16,054,754
United Fidelity Life Insurance Company	779,567,911	315,321,125	4,000,000	460,246,786	44,180,737	186,311	282,502
United Home Life Insurance Company	78,259,191	58,782,304	2,503,247	16,973,640	708,662	597,240	325,119
United Insurance Company of America	3,644,802,345	3,205,401,572	10,152,088	429,248,685	122,460,891	84,999	74,426
United Life Insurance Company	1,635,363,969	1,479,696,473	5,265,000	150,402,496	3,517,189	209,368	75,260
United of Omaha Life Insurance Company	18,786,688,405	17,363,965,214	9,000,000	1,413,723,191	164,425,590	61,925,527	38,201,499
United Security Assurance Company of Pennsylvania	151,298,206	140,620,485	2,500,000	8,177,721	-3,505,312	47,180	0
United States Life Insurance Company in the City of New York, The	27,985,441,605	25,984,607,379	3,961,316	1,996,872,910	319,761,660	2,199,098	2,350,504
United Teacher Associates Insurance Company	1,018,098,765	961,960,787	2,500,005	53,637,973	-36,575,862	2,571,336	1,080,831
United World Life Insurance Company	119,429,408	70,058,873	2,530,000	46,840,535	1,567,247	13,173,087	8,746,853
UnitedHealthcare Insurance Company	15,113,367,649	9,517,539,233	3,000,000	5,592,828,416	2,658,054,735	535,081,058	407,139,602
UnitedHealthcare Life Insurance Company	132,599,648	91,161,575	6,000,000	35,438,073	-15,378,519	586,017	426,354
Unity Financial Life Insurance Company	190,111,762	178,631,893	2,524,500	8,955,369	869,431	6,432,189	1,967,483
Unity Life Insurance Company	796,726	945,108	102,364	-250,746	-9,934	89,781	41,075
Universal Fidelity Life Insurance Company	14,451,140	9,572,269	1,017,756	3,861,115	426,955	941,072	741,215

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~18~of~19}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Universal Guaranty Life Insurance Company	343,178,800	302,032,114	2,000,000	39,146,686	12,200,025	264,132	618,185
Universal Underwriters Life Insurance Company	160,613,987	137,442,560	2,500,000	20,671,427	2,014,450	113,727	0
Unum Life Insurance Company of America	19,701,372,348	18,155,241,114	5,000,000	1,541,131,234	195,008,737	33,623,693	18,982,041
USA Insurance Company	3,211,955	792,274	600,000	1,819,681	235,029	426,508	33,231
USAA Life Insurance Company	21,985,395,139	19,844,668,007	97,500,000	2,043,227,132	279,157,107	11,933,369	5,842,294
USAble Life	446,030,490	251,747,357	4,925,000	189,358,133	24,611,898	2,874,879	1,519,338
Vantis Life Insurance Company	874,350,771	804,792,997	3,187,628	66,370,146	2,995,350	324,623	60,000
Variable Annuity Life Insurance Company, The	77,095,194,647	73,477,118,550	3,575,000	3,614,501,097	1,024,576,550	88,293,336	5,816,279
Versant Life Insurance Company	5,507,114	1,119,842	480,120	3,907,153	1,222	802,079	157,097
Voya Insurance and Annuity Company	66,778,843,977	64,659,433,958	2,500,000	2,116,910,019	335,646,128	8,340,456	7,344,997
Voya Retirement Insurance and Annuity Company	89,253,482,555	87,245,595,289	2,750,000	2,005,137,266	321,684,122	41,512,873	2,214,701
Washington National Insurance Company	4,775,251,768	4,448,263,396	25,036,850	301,951,522	50,789,993	5,136,040	4,545,826
West Coast Life Insurance Company	4,810,067,779	4,397,800,652	5,000,000	407,267,127	-89,230,144	3,422,290	4,112,844
Western and Southern Life Insurance Company, The	9,918,275,587	5,624,065,714	1,000,000	4,293,209,873	519,461,719	168,690	292,152
Western United Life Assurance Company	990,678,290	928,875,685	2,500,000	59,302,605	11,483,484	370	64,346
Western-Southern Life Assurance Company	13,146,952,405	12,095,608,479	2,500,000	1,048,843,926	179,580,544	14,336,750	5,243,538
William Penn Life Insurance Company of New York	1,146,364,058	969,797,295	2,002,500	174,564,263	-15,104,335	5,880	2,933
Wilton Reassurance Company	3,095,513,352	2,252,915,557	1,000,030	841,597,787	450,625,710	0	0
Wilton Reassurance Life Company of New York	910,837,663	804,278,633	2,502,500	104,056,524	-1,742,641	47,506	150,274
Windsor Life Insurance Company	3,251,728	396,631	1,004,570	1,850,527	20,737	0	0
XL Life Insurance and Annuity Company	15,136,552	6,340	5,000,000	10,130,212	1,397,943	0	0
Zale Life Insurance Company	11,673,328	2,242,950	2,500,000	6,930,378	790,176	29,160	706
Zurich American Life Insurance Company	12,689,297,745	12,542,356,851	2,500,000	144,440,894	3,886,437	38,423	1,387,655
Grand Totals: 452 Companies in Report	6,148,369,126,928	5,759,858,161,502	2,763,890,296	385,747,075,150	39,912,297,236	4,321,350,083	2,223,180,692

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~19~of~19}$

Summary of Financial Condition and Mississippi Premiums and Losses Licensed Insurers filing on Fraternal Blank

For the Year Ended 12/31/2014

					Premiums	
Company	Total Assets	Total Liabilities	Surplus	Net Income	Written	Losses Paid
Assured Life Association	58,706,586	46,267,316	12,439,269	-438,692	2,937,305	2,174,212
Catholic Life Insurance	1,064,943,224	986,447,632	78,495,592	6,225,302	390	0
Independent Order of Foresters, The	2,911,783,932	2,805,341,987	106,441,945	-28,773,364	6,643,364	2,336,924
Knights of Columbus	21,461,707,706	19,564,403,028	1,897,304,678	114,735,745	3,112,750	2,067,501
KSKJ LIFE, American Slovenian Catholic Union	416,721,150	402,500,861	14,220,289	3,036,269	76,335	0
Modern Woodmen of America	14,131,105,296	12,652,058,759	1,479,046,536	85,379,630	33,051,478	5,854,453
Order of United Commercial Travelers of America, The	19,931,492	10,319,057	9,612,436	411,799	6,487,836	4,053,841
Royal Neighbors of America	904,386,925	695,325,203	209,061,723	-859,733	1,441,826	683,738
Thrivent Financial for Lutherans	76,994,356,207	70,501,770,040	6,492,586,166	765,191,527	4,541,299	1,371,299
United States Letter Carriers Mutual Benefit Association	234,166,862	204,448,174	29,718,668	4,576,168	208,728	38,073
Woman's Life Insurance Society	196,904,906	174,492,996	22,411,910	-95,603	7,041	369
Woodmen of the World Life Insurance Society	10,439,989,589	9,343,085,118	1,096,904,471	74,603,128	33,322,744	16,220,148
Grand Totals: 12 Companies in Report	128,834,703,875	117,386,460,171	11,448,243,683	1,023,992,176	91,831,096	34,800,558

Summary of Financial Condition and Mississippi Premiums and Losses Licensed Insurers filing on Title Blank For the Year Ended 12/31/2014

						Direct Losses nd Allocated		Direct Losses nd Allocated
Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Direct Premiums Written	Loss Adj Expenses Paid	Direct Premiums Earned	Loss Adj Expenses Incurred
Agents National Title Insurance Company	7,522,083	4,495,533	3,026,550	13,860	3,871	0	4,826	0
American Guaranty Title Insurance Company	33,979,525	10,629,317	23,350,208	4,919,996	215,190	3,777	203,701	26,500
Chicago Title Insurance Company	1,905,830,081	934,754,377	971,075,704	147,606,896	5,323,813	797,215	4,866,309	763,729
Commonwealth Land Title Insurance Company	581,846,381	336,738,790	245,107,591	37,508,490	649,469	31,282	628,106	21,582
Conestoga Title Insurance Co.	18,757,876	5,958,315	12,799,561	76,653	0	0	0	0
EnTitle Insurance Company	16,140,763	6,090,001	10,050,762	-2,884,081	5,514	0	1,819	0
Fidelity National Title Insurance Company	1,267,783,803	790,931,355	476,852,448	83,714,897	3,503,130	994,661	3,238,501	1,267,520
First American Title Guaranty Company	15,045,654	2,369,351	12,676,303	429,544	0	0	0	0
First American Title Insurance Company	2,187,243,933	1,208,517,105	978,726,828	393,143,819	11,023,608	1,170,787	9,902,590	878,528
Investors Title Insurance Company	140,364,933	67,850,001	72,514,932	6,899,008	349,733	31,505	363,418	32,251
Mississippi Guaranty Title Insurance Company	357,786	14,577	343,209	-69,449	148,672	0	125,363	0
Mississippi Valley Title Insurance Company	53,666,437	34,873,285	18,793,152	1,944,696	10,419,426	1,952,614	9,036,867	1,072,198
National Title Insurance of New York Inc.	119,526,096	68,141,455	51,384,641	2,874,687	201,595	16,499	194,098	1,329
North American Title Insurance Company	90,021,645	38,885,523	51,136,122	3,827,453	83,983	0	75,817	0
Old Republic National Title Insurance Company	953,146,310	517,077,193	436,069,117	82,263,304	674,419	27,312	728,917	36,123
Security Title Guarantee Corporation of Baltimore, The	14,350,796	11,217,410	3,133,386	-183,346	3,822,821	11,647	3,490,359	30,458
Stewart Title Guaranty Company	1,082,474,389	556,708,298	525,766,091	53,211,942	5,038,770	1,277,904	3,994,392	343,795

Summary - Licensed Insurers filing on Title Blank

Page 1 of 2

						Direct Losses			
		Total	Policyholder		Direct Premiums	Loss Adj Expenses	Direct Premiums	Loss Adj Expenses	
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Paid	Earned	Incurred	
Westcor Land Title Insurance Company	82,805,443	59,028,325	23,777,118	4,640,016	59,873	6,589	42,185	7,321	
WFG National Title Insurance Company	69,751,034	50,836,094	18,914,940	-2,783,945	401,544	3,581	257,318	3,783	
Grand Totals: 19 Companies in Report	8,640,614,968	4,705,116,305	3,935,498,663	817,154,440	41,925,431	6,325,373	37,154,586	4,485,117	

Summary of Financial Condition and Mississippi Premiums and Losses Licensed Insurers filing on Health Blank

For the Year Ended 12/31/2014

						f			mount Incurred for Provision of		**
	Members in		Total			Premiums	Health Care	Premiums	Health Care	Loss	Type
Company	State	Total Assets	Liabilities	Net Worth	Net Income	Written	Services	Earned	Services	Ratio	Lic
Accendo Insurance Company	0	15,817,216	7,009,102	8,808,114	2,574,158	0	-2,860	-4,621	-11,153	241.4%	LI
American Specialty Health Insurance Company	0	8,119,190	590,628	7,528,562	445,950	0	0	0	0		LI
AmFirst Insurance Company	22,861	41,452,630	6,483,889	34,968,741	4,299,372	11,077,534	6,803,880	11,077,534	6,340,622	57.2%	LI
Anthem Insurance Companies, Inc.	0	3,231,715,945	2,398,773,634	832,942,311	389,098,648	0	0	0	0		PCM
Bankers Reserve Life Insurance Company of W	0	468,762,090	200,730,026	268,032,064	11,216,417	0	0	0	0		LI
Blue Cross & Blue Shield of Mississippi, A Mu	621,767	845,212,289	280,460,205	564,752,084	18,342,555	1,213,039,498	1,058,388,632	1,213,190,035	1,042,150,643	85.9%	LI
CIGNA HealthCare of Tennessee, Inc.	2,510	8,665,165	3,436,316	5,228,849	-1,350,468	3,364,245	2,964,025	3,364,245	2,689,795	80.0%	HMO
CompBenefits Insurance Company	11,373	47,292,249	8,277,552	39,014,697	2,401,808	1,487,772	1,033,884	1,492,883	933,712	62.5%	LI
Coventry Health and Life Insurance Company	1,443	1,616,312,328	912,072,240	704,240,085	159,124,059	4,478,756	4,379,355	4,478,756	4,079,341	91.1%	LI
Delta Dental Insurance Company	108,703	188,265,625	93,089,142	95,176,483	8,026,309	51,914,604	31,695,433	51,879,383	31,707,083	61.1%	LI
Dentegra Insurance Company	595	48,027,217	11,053,150	36,974,067	-4,707,702	171,319	128,407	170,588	146,520	85.9%	LI
DSM USA Insurance Company, Inc.	0	8,510,668	813,257	7,697,411	153,763	0	0	0	0		LI
Envision Insurance Company	6,319	515,036,057	477,390,360	37,645,697	-3,128,956	7,473,489	6,407,237	7,473,489	6,670,638	89.3%	LI
Express Scripts Insurance Company	712	270,827,346	186,836,860	83,990,486	32,437,377	327,264	264,021	327,264	264,939	81.0%	LI
Golden Security Insurance Company	0	20,838,916	10,342,597	10,496,319	4,162,417	0	0	0	0		LI
HCSC Insurance Services Company	0	464,948,837	215,222,904	249,725,933	-44,970,248	0	0	0	0		LI
HealthSpring Life & Health Insurance Compan	14,112	581,094,615	253,232,446	327,862,169	-7,889,619	15,525,678	14,247,292	15,525,678	12,866,876	82.9%	LI
HealthSpring of Tennessee, Inc.	8,635	282,052,479	166,082,086	115,970,393	3,425,229	99,443,493	81,846,288	99,443,493	79,207,869	79.7%	НМО

Summary - Licensed Insurers filing on Health Blank

	Members in	s in Total				Amount Paid for Provision of Premiums Health Care		Amount Incurred for Provision of Premiums Health Care		** Loss Type	
Company	State	Total Assets	Liabilities	Net Worth	Net Income	Written	Services	Earned	Services	Ratio	Lic
HM Health Insurance Company	0	304,819,410	276,547,081	28,272,329	2,006,311	0	0	0	0		LI
HMO of Mississippi, Inc.	0	2,534,875	11,738	2,523,137	21,508	0	0	0	0		НМО
Humana Benefit Plan of Illinois, Inc.	0	88,521,925	26,668,701	61,853,224	19,535,278	0	0	0	0		LI
Humana Insurance Company	200,081	6,237,012,936	2,929,513,208	3,307,499,728	505,267,782	573,207,636	433,159,743	568,301,224	457,221,337	80.5%	LI
Humana Medical Plan, Inc.	11,801	1,742,234,279	1,150,684,776	591,549,503	332,911,594	107,770,425	87,507,581	107,770,425	90,094,191	83.6%	НМО
HumanaDental Insurance Company	115	150,649,004	55,485,338	95,163,666	28,333,833	3,918,879	2,923,930	3,951,082	2,561,631	64.8%	LI
Magellan Life Insurance Company	0	6,224,348	2,341,896	3,882,452	208,916	0	0	0	0		LI
Magnolia Health Plan Inc.	108,734	149,036,292	87,894,914	61,141,378	-14,948,966	549,458,585	450,580,865	549,458,585	471,523,624	85.8%	НМО
Medco Containment Life Insurance Company	3,951	1,180,772,137	870,579,241	310,192,896	23,596,147	5,192,771	3,142,221	5,192,771	3,093,431	59.6%	LI
Members Health Insurance Company	0	33,068,897	1,129,347	31,939,550	759,675	0	0	0	0		LI
OneNation Insurance Company	0	13,286,148	341,000	12,945,148	1,534,523	0	0	0	0		LI
Pennsylvania Life Insurance Company	2,043	478,018,471	47,179,581	430,838,890	18,381,128	1,708,032	1,302,343	2,045,084	801,237	39.2%	LI
PhysiciansPlus Baptist & St. Dominic, Inc.	0	1,351,329	0	1,351,329	-1,936	0	0	0	0		HMO
QCC Insurance Company	0	1,100,750,509	604,748,390	496,002,119	5,535,839	0	0	0	0		LI
Renaissance Life & Health Insurance Company	2,443	68,623,437	17,264,943	51,358,494	8,632,146	278,349	167,684	278,349	170,130	61.1%	LI
SeeChange Health Insurance Company	0	8,041,038	24,520,399	-16,479,361	-26,511,992	0	0	0	0		LI
Select Health of South Carolina, Inc.	0	277,650,343	158,386,491	119,263,852	36,095,952	0	0	0	0		НМО
Sierra Health and Life Insurance Company, Inc.	0	170,074,073	94,489,263	75,584,810	15,780,302	-11,419	0	0	0		LI
SilverScript Insurance Company	52,002	2,764,215,754	2,316,137,741	448,078,013	124,561,216	53,615,063	45,269,624	51,842,899	43,823,659	84.5%	LI
Sterling Life Insurance Company	662	110,465,300	60,825,370	49,639,930	7,846,823	1,909,394	1,404,548	1,910,572	1,370,642	71.7%	LI
United Concordia Insurance Company	8,558	61,342,157	23,499,834	37,842,323	-1,175,709	2,374,153	1,559,958	2,374,153	1,469,847	61.9%	LI
UnitedHealthcare of Mississippi, Inc.	93,093	113,853,461	59,179,152	54,674,309	13,383,520	427,207,667	365,227,741	427,358,204	364,245,215	85.2%	НМО

Summary - Licensed Insurers filing on Health Blank

						fe	Amount Paid or Provision of	Amount Incurred for Provision of		**	
Company	Members in State	Total Assets	Total Liabilities	Net Worth	Net Income	Premiums Written	Health Care Services	Premiums Earned	Health Care Services	Loss Ratio	Type Lic
Vision Service Plan Insurance Company	58,090	203,931,329	79,178,878	124,752,451	16,627,375	3,530,966		3,530,966	2.549.768	72.2%	PCS
WellCare Health Insurance Company of Kentuc	· · · · · · · · · · · · · · · · · · ·	522,623,243	310,914,056	211,709,187	88,988,656	3,330,900	2,349,084	3,330,900	2,349,708	12.2%	LI
WellCare Health Insurance of Arizona, Inc.	0	162,473,485	96,050,718	66,422,767	-2,412,617	0	0	0	0		LI
WellCare Prescription Insurance, Inc.	17,247	822,182,837	713,183,655	108,999,182	-14,833,169	12,033,225	11,712,997	12,033,225	10,516,830	87.4%	LI
Wellington Life Insurance Company	0	6,119,142	10,076	6,109,066	7,090	0	0	0	0		LI
Windsor Health Plan, Inc.	30,545	216,192,208	78,757,740	137,434,468	19,114,698	199,640,972	173,652,447	199,640,972	170,038,282	85.2%	НМО
Grand Totals: 46 Companies in Report	1,388,395	25,659,019,229	15,317,419,921	10,341,599,305	1,782,906,992	3,350,138,350	2,788,316,360	3,344,107,238	2,806,526,709	83.9%	_

Summary - Licensed Insurers filing on Health Blank

^{**} Type License HMO - Health Maintenance Organization | LI - Life/Health | PCS - Property/Casualty Single-line | PCM - Property/Casualty Multi-Line Page 3 of 3