

2013 **ANNUAL REPORT**





N. West St., Jackson, MS 39201-@MSInsuranceDept

001 Woolfolk State Office Bldg.,











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, 2013, through December 31, 2013.

This report has been compiled from the records of approximately 2,245 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, and a summary of the duties and activities of the department.

The Commissioner 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 105,478 and 7,983 agencies, and issues over 354,000 certificates of authority. The MID handled 35 administrative licensure matters in which the department imposed fines and penalties against insurance producers totaling \$10K in 2013. The Investigations and Consumer Protection Division assisted in obtaining over \$18K 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 2,245 companies with \$11.8 billion premiums written in Mississippi. The Division collected \$1.4 million in filing fees, analyzed 469 domestic company filings, and commenced 16 examinations. The division managed \$35.45 million in pledged securities, participated in 7 multi-state collaborative actions and assessed the financial condition of 86 companies that applied for a license to operate in Mississippi.

There were 4,893 Life & Health form filings reviewed and processed through the automated NAIC System for Electronic Rate and Form Filing (SERFF) in 2013. The Property and Casualty Rating Division closed 3703 electronic filings through SERFF from January 1, 2013, through December 31, 2013. Various extraneous regulated lines continue to file using paper format, however, the number for 2012 was less than 1% of all filings. As of January 1, 2013, all paper filings are entered into the SERFF system and are maintained in an electronic format eliminating paper copies.

Our Consumer Services Division received and processed in excess of 16,972 telephone calls and requests for assistance in addition to 1,053 formal written complaints resulting in over \$727.8K in additional funds being paid to policyholders.

During 2013, the MID returned \$22,658,648 in revenues from surplus lines and privilege license fees to the state's general fund. Company premium tax collected by the Department of Revenue totaled \$198,394,763.71. Over \$200 million a year goes to the general fund from premium taxes, fees, and fines.

EXECUTIVE SUMMARY (Continued)

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 in our efforts to accomplish the agency's mission.

The Mississippi Insurance Department spent a considerable amount of time in 2013 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 and has so far managed to do exactly that.

MID was unable to establish an individual state-based health insurance exchange, one that would have protected citizens as well as agents and brokers. The department continued to have an active role in the rest of the PPACA requirements, including working diligently toward establishing a state-based health insurance marketplace for small business owners.

A very positive development in dealing with PPACA and the health marketplace came during the summer of 2013, when Commissioner Chaney was able to convince Humana to take on an additional 36 counties in the state to provide health insurance through the marketplace. Prior to Humana's stepping up to the plate and agreeing to extend coverage, it looked like citizens in those affected counties would not have a plan available to them. The Commissioner deeply appreciates the efforts of both Humana and Magnolia Health Plans in covering the citizens of our state.

While fulfilling the stated goals of the Mississippi Insurance Department's mission, unforeseen disasters continued to impact the duties of the MID during 2013. 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 February, severe storms and tornadoes devastated a large part of Hattiesburg, the University of Southern Mississippi and surrounding areas. As always, Mississippi Insurance Department employees 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 their insurance carriers, making contact with them and doing whatever was necessary to start these homeowners and residents on the path to recovery.

Following that event, one of the most devastating hailstorms in Mississippi history hit in the late afternoon on March 18th. Although it lasted only about 15 minutes, the final cost to insurance companies was over \$500 million, concentrated mostly in the tri-county area around Jackson. MID took a very active role in helping citizens by overseeing the insurance company response, including ensuring that companies had multiple damage inspection stations set up across the Metro area and MID arranged for companies to set up and use the Mississippi State Fairgrounds for additional stations.

Later in the year the department found itself in an intolerable situation concerning devastating rate hikes for the National Flood Insurance Program. The NFIP, following Hurricane Katrina and Superstorm Sandy, found itself in need of financial reform and, unfortunately, federal legislation required massive rate hikes in an effort to make the program actuarially sound. These rates threatened to bankrupt many Mississippi citizens.

EXECUTIVE SUMMARY (Continued)

After numerous meetings and discussions with executives from NFIP and other states, Mississippi filed suit on the Gulf Coast to try and slow down the rate increases until further evaluations called for in the original legislation could be made. Five other states and the Mississippi Windstorm Underwriting Association filed briefs with the court in support of MID's original action.

Nine new bulletins were issued in 2013 addressing the following: notification of the Mississippi state-based Small Business Health Options Program (SHOP) marketplace; notification of the Federally-Facilitated Marketplace; passage of House Bill 817, the Mississippi Conveyance Safety Act; passage of House Bill 534, amendments to risk based capital statutes and the Holding Company Act; the Mississippi Vehicle Insurance Verification System; automobile damage repairs and billing; single-limit, nonstacking uninsured motorist coverage; hail damage to automobiles; and mitigation premium discounts per House Bill 1410 (2012 Legislative Session).

The 2013 legislative session saw many bills passed which addressed a variety of insurance or fire services issues. These bills addressed the following issues: uninsured motorist coverage; the repeal of code sections which require deposit of security for damages resulting from a motor vehicle accident and which provide for the suspension of licenses and registrations upon failure to deposit the security; auto liability insurance; revision of certain provisions regarding forfeiture of bond for nonappearance; revised testing for bail licensing; enactment of the Mississippi Conveyance Safety Act; removal of references to and abolishment of the Home Inspector Regulatory Board, transfer of those duties to Real Estate Commission; health insurance issuers' and the Division of Medicaid's use of a single, standardized prior authorization form for obtaining any prior authorization for prescription drug benefits; prohibition of health insurer issuance of policy restricting insurer from assigning benefits to provider; Pharmacy Benefit Manager licensure statutes; health discount plans; revision of laws regarding company financial examinations and requirements; Mississippi Reciprocal Insurance law; provision of arrest and limited police powers for State Chief Deputy Fire Marshal and Deputy State Fire Marshals; revision of qualifications of County Fire Service Coordinator: increase of the amount of reward which may be offered in cases of arson; and an act to include volunteer firefighters and volunteer fire departments within the scope of protection of Tort Claims Act, benefits under Death Benefits Trust Fund, benefits under the Disability Benefits Trust Fund.

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 2013 the SFMO installed 9,559 smoke alarms and 128 smoke alarms for the hearing impaired. Diligent efforts from the Mississippi State Fire Marshal's Office to reduce fire deaths in the state are seeing positive results. The total number of 2013 fire deaths in Mississippi was 56, down from 62 fire deaths in 2012. Since 2009, Mississippi's fire death rate per year has been reduced by 38%.

The MID/State Fire Marshal Fire Services Development Division oversees the accountability and distribution of state fire funds to counties and municipalities. In 2013, the Fire Services Division received and processed 2,000 compliance documents to support the issuance of state fire rebate funds. It disbursed \$15.7 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

EXECUTIVE SUMMARY (Continued)

is administered by the division. The fire departments reported 135,844 incidents.

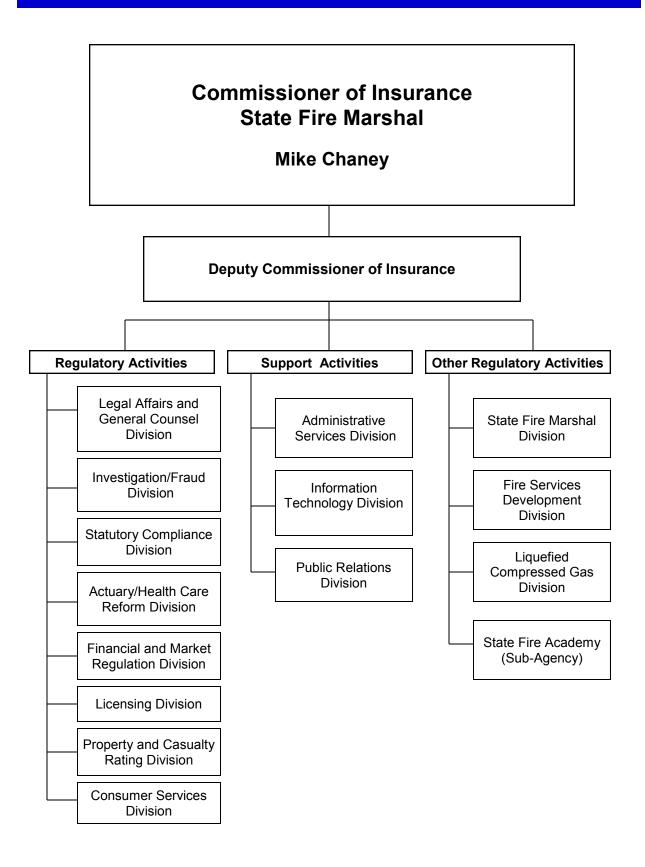
In the Rural Fire Truck Acquisition Assistance Program (RFTAAP), 9 checks totaling \$630K were issued for new Class A fire trucks. Another 6 checks totaling over \$210K were disbursed under the Supplemental Rural Fire Truck Acquisition Assistance Program (SRFTAAP). The supplemental program also offers counties the opportunity to apply for matching funds for fire truck grants acquired through programs other than the state.

The Mississippi State Fire Academy trained 13,602 students statewide during 2013. 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 2013, the State Fire Academy sustained \$894,000 worth of damage as a result of the March 18, 2013 hailstorm. Damage included 4 building roofs, 6 HAC units, 4 exterior building surfaces and 6 vehicles. Regarding campus improvements in 2013, the academy acquired 24.5 acres of land from the Department of Mental Health for future expansion increasing the academy's total size to 112 acres. It also acquired a 1,420 foot deep pre-drilled water well from the Department of Public Safety and acquired a Memorandum of Understanding (MOU) from the Department of Public Safety to use their 125 foot tall water tower for training activities. The Mississippi Public Service Commission and the National Natural Gas Association also began construction of their 2 acre Safe-Leak City training area to be used to train firefighters and inspectors of hazards associated with natural gas emergencies.

Commissioner Chaney's goals and agenda for 2014 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.

Commissioner Mike Chaney was inducted into Mississippi State University's Insurance Hall of Fame and received the University of Mississippi's Risk Management and Insurance Program's Distinguished Service Award. The Commissioner also received a national honor by again being selected to chair the powerful Property & Casualty C Committee of the National Association of Insurance Commissioners.

Organization



Commissioner of Insurance



Mike Chaney

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. Commissioner Mike Chaney continues to be a member of the NAIC AIG Oversight Group that was formed to ensure that policyholders of the insurance subsidiaries of American International Group (AIG) remained protected. He currently serves as Chair of the NAIC Property & Casualty C Committee.

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, 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 windpool, Mississippi Guaranty Association, and the Mississippi Life, Accident and Health Guaranty Association.
- Acts as Commissioner during the Commissioner's absence or inability to act, 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. <u>Miss. Code Ann.</u>, § 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.

<u>Mississippi Fire Personnel Minimum Standards and Certification</u> <u>Board</u>

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</u> Workers' Compensation Assigned Risk Pool

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

2013 -

- Handled 35 administrative licensure matters wherein the Department imposed fines and administrative penalties against insurance producers totaling \$10,000.00.
- Pursuant to the Administrative Procedures Act, promulgated nine regulations and nine bulletins

DUTIES AND RESPONSIBILITIES

- Consults with Commissioner, 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

2013 -

- Was involved in obtaining \$18,208.30 in refunds/recoveries for consumers
- Investigated or handled by correspondence over 600 calls/complaints
- Enforcement actions as a direct result of these investigations-16 fines totaling \$8,750.00
- Enforcement actions as a direct result of these investigations-10 voluntary surrenders of license (considered a revocation)
- Enforcement actions as a direct result of these investigations- 4 revocations of license
- Enforcement actions as a direct result of these investigations-3 license denials

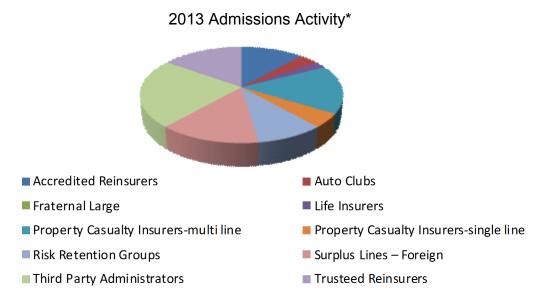
- Reviews alleged improper activities of agents and/or companies.
- Reviews financial statements and other documents for the purpose of detecting fraud and violations of state and federal law.
- Renders assistance to and obtains the cooperation of federal, state, county and municipal law enforcement 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

2013 -

- Monitored the solvency of 2,245 companies with \$11.8 billion premium written in Mississippi
- Collected \$1.4 million in filing fees
- Analyzed 469 domestic company filings
- Commenced 16 examinations
- Managed \$35.45 million in pledged securities
- Participated in 7 multi-state collaborative actions
- Assessed the financial condition and operations of 86 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 605 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 Health Maintenance Organization, Legal Expense or Title Insurer admissions in 2013. Risk Purchasing Groups are no longer reviewed by this division.

Statutory Compliance Division

2013 -

- Issued 2,003 company licenses and certificates of authority
- Analyzed 1,321 corporate filings
- Collected \$601,085.00 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.

Actuary/Health Care Reform Division

2013 -

- Received approval from the United States Department of Health and Human Services ("HHS") to implement a Small-Business Health Options Program ("SHOP") Marketplace, utilizing a grant extension for \$20,143,618 grant funds to August 13, 2014
- Initiated work toward the implementation of a SHOP Marketplace
- Attended numerous trade shows and participated in several conferences and meetings in order to inform the public about ACA related health insurance market reforms, the FFM and the upcoming SHOP Marketplace
- Completed Phase II of the Rate Review website and improved usability of the site
- Conducted six (6) focus groups throughout the state and twelve (12) interview sessions in Jackson with the goal of attaining consumer feedback on the content and usability of the Rate Review website
- · Created multiple educational brochures on the Affordable Care Act 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 (\$366,345) to August 24, 2014
- Continued third-year activities for the \$3,783,208, HHS Rate Review-Cycle II Grant
- Secured an additional health insurance company to participate on the FFM resulting in Mississippians in all counties having options for coverage on the FFM in 2014
- Partnered with Health Help of Mississippi to provide local assistance to those seeking help with health insurance issues in five regional offices
- Reduced the turnaround time for review of files relating to Life Insurance, Health Insurance, Long Term Care Insurance, Medicare Supplement Insurance, Disability Insurance and Annuities from thirty (30) days to twenty (20) days

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

2013 -

- Handled in excess of 16,972 telephone calls for assistance
- Processed 1,053 formal written complaints against companies
- Facilitated the collection of over \$727,867.09 in benefit payments for consumers
- Participated in 16 Consumer Outreach events in 2013
- Facilitated processing and assisted consumers in claims filing following major tornado that affected Hattiesburg and the University of Southern Mississippi and the large March 2013 hailstorm in central Mississippi

- 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 on-going 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

2013 -

- Issued in excess of 354,000 certificates of authority, 105,478 licensed agents and 7,983 licensed agencies
- Processed over 1.21 million transactions
- Handled over 40,000 telephone calls for assistance
- Participated in two insurance outreach events
- Director of Licensing served as Chairman of SIRCON National Producer Licensing Committee
- Director of Licensing served on the NAIC Producer Licensing Working Group
- Director of Licensing received SILA-A designation

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.
- Ensures compliance with all statutory requirements.
- Promotes national licensing uniformity.
- Ensures adequate pre-licensing and continuing education courses are made available to licensees.

Property and Casualty Ratings Division

2013 -

- Closed 3703 electronic filings through SERFF, the NAIC electronic filing system, from January 1, 2013, through December 31, 2013.
- Various extraneous regulated lines continue to file using paper format, however, the number for the 2012 year was less than 1% of all filings. As of January 1, 2013, all paper filings are entered into the SERFF system and are maintained in an electronic format eliminating paper copies.

- 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

2013 -

- Met elevator safety provisions with one part-time administrator and one part-time administrative staff
- Issued the rules and regulations pertaining to the act and began accepting applications and issuing licenses
- Issued 21 company licenses
- Issued 37 inspector licenses
- Issued 236 mechanics licenses
- Issued 4 limited mechanics licenses
- Issued 32 permits to either install or alter elevators
- Received 448 elevator inspection reports
- 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.
- Will continue working with state building code groups
- Will 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

2013 -

- Managed 142 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 blackberry and 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

2013 -

- Implemented new enterprise software for the Fire Marshal division offering investigations, inspections, scheduling, and permits
- Implemented software and web pages to manage elevator inspections for the new Elevator Safety division
- · Continued redesigning the website and met with every division to gather input and concerns
- Upgraded the department's backup system hardware and processes
- Upgraded the remote application server to a redundant server farm
- Continued upgrades of the department's operating systems and primary software, as well as upgrading applications and training users
- Upgraded desktop computers and laptops to meet the demands of improved software and users' needs
- Trained staff via web-based and classroom courses as well as those offered through other organizations and conventions.
- Implemented a system to centrally control and implement software updates
- Segmented the network logically to run more efficiently and to separate traffic
- Continued the process of making IT support faster and more efficient by designing a web-based help desk solution
- Continued the process of creating a software and hardware disaster recovery solution
- Upgraded our virtual server environment so that servers are no longer dependent on hardware
- Began conversion of legacy databases to new efficient database systems
- Implemented a new web server and database server for development and testing only
- Created efficient, fillable PDF forms for many divisions' electronic submission needs
- Assisted the State Fire Academy in establishing a new web domain
- Continued implementation of the document imaging system
- designed and delivered issues of the department's email newsletter
- Expanded social media coverage by adding LinkedIn
- 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.

SUPPORT ACTIVITIES

Public Relations Division

2013 -

- Issued 42 media press releases on such topics as:
 - 1. Mississippi Health Insurance Exchange and creation of SHOP
 - 2. Lawsuit filed against federal government regarding Flood Insurance Rates
 - 3. Commissioner receiving honors of distinction from Ole Miss and MSU
 - 4. Dispute between Blue Cross Blue Shield of Mississippi and HMA
 - 5. Multiple releases regarding assistance to victims of March 2013 Hailstorm
 - 6. Multiple fire safety releases throughout year on arson, smoke alarm safety, Campus Fire Safety Month, fireworks, heating, cooking, holiday safety
- Represented the Department at the National Hurricane Conference
- Maintained MID Twitter account, over 300 tweets in 2013
- Twitter followers reached 917 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.
- Administrates 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

2013 - 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 2013 fire deaths in Mississippi as 56, down from 62 fire deaths in 2012.
- Since 2009, Mississippi's fire death rate per year has been reduced by 35.76%.

- 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

2013- 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

2013 - 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. MAKING A DIFFERENCE!

Reggie Bell

2013 - Accomplishments

- 176 students trained in NFPA 1001-I-II (required for all full-time firefighters).
- 15 students completed the Volunteer NFPA 1001 based course.
- 17 students completed the Volunteer 48 hour Certification course.
- 318 students completed the Mississippi Certified Volunteer FF Level I course.
- 96 students completed the Mississippi Certified Volunteer FF Level II course.
- 128 students completed the Certified Volunteer Upgrade course.
- 20 students completed the 32 hour County Arson Investigation course.
- 77 students completed the Arson Annual In-Service 8 hour course.
- 43 students completed the Fire Investigator course.
- 817 people toured the Academy campus and received fire safety education/information.
- 13,602 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

- March 18, 2013 hail storm damage total \$894,000 with repairs to begin March 14, 2014
 - 4 damaged building roofs
 - 6 HAC units damaged
 - 4 damaged exterior building surfaces
 - 6 vehicles totaled
- Acquired 24.5 acres of land from the Department of Mental Health for future expansion increasing the Academy's total size to 112 acres.
- Acquired 1,420 ft deep pre-drilled water well from the Department of Public Safety. Flowing 750
 gallons of water per minute, the well was originally drilled for the new state crime lab but did not
 pass testing for drinking water consumption but can be used for firefighter training activities.
- Acquired a Memorandum of Understanding (MOU) from the Department of Public Safety to use their 125 foot tall water tower for training activities
- The Mississippi Public Service Commission and the National Natural Gas Association began construction of their 2 acre Safe-Leak City training area to be used to train firefighters and inspectors of hazards associated with natural gas emergencies.

Events on Campus

- April 22-26, 2013 Chlorine Institute CHLOREP Disaster Training Drill
- May 14-16, 2013 International Fire Service Accreditation Congress (IFSAC) Re-Accreditation Site Visit
- October 4, 2013 University of Mississippi Medical Center Disaster Drill
- October 8, 2013 Annual Statewide Firefighters Memorial

Mississippi State Fire Academy (Sub-Agency) cont.

- 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 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).
- Offers courses on and off campus ranging from three hours to 252 hours in length. Off-campus courses can be requested by any department or industrial client within Mississippi.
- Offers two courses per county within Mississippi at no cost to the departments.
- Provides certain courses which can be used for college credit hours through a program developed by Meridian Community College's (MCC) Emergency Service Degree Program. The program at MCC is open to any student enrolled in the college's Fire Protection Technology associate degree program.
- Receives state and federal grant funds to assist in training students statewide at no cost or reduced cost to the fire departments. Course fees are minimal to the departments.
- Provides scheduled tours of the facility for most types of educational, civic and special groups. Age
 appropriate fire safety/information program is delivered to meet the needs of the audience.

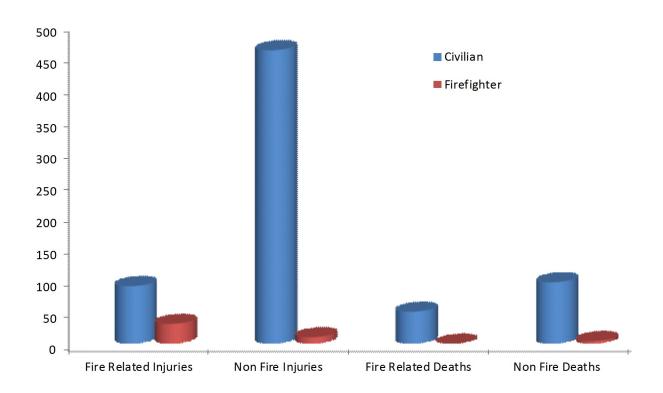


FIRE MARSHAL STATISTICS

Fire Related Deaths and Injuries
(Based on data reported by 703 of 763 fire departments in the state to the Mississippi Fire Incident Reporting System) January 1, 2013-December 31, 2013

	<u>Civilian</u>	Fire Service		
**Fire Related Injuries	90	31		
Non Fire Injuries	459	10		
**Fire Related Deaths	50	0		
Non Fire Deaths	96	4		

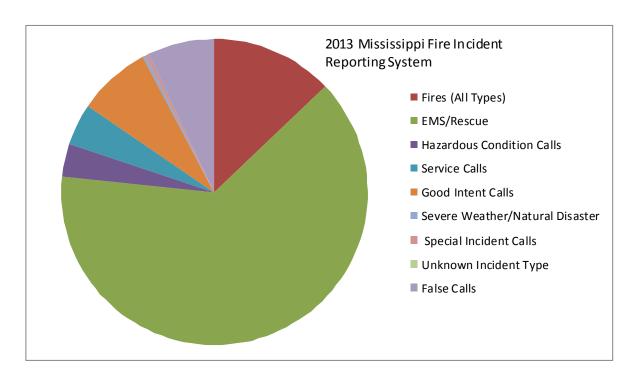
^{**}These numbers do not reflect a complete total. Some injuries/deaths may not have been reported in the incident report completed by the responding fire department. Also, there were additional injuries which did not require a fire department response.



FIRE MARSHAL STATISTICS

Based on data reported to the Mississippi Fire Incident Reporting System January 1, 2013-December 31, 2013

Fires (All Types)	17,720
EMS/Rescue	88,088
Hazardous Conditions Calls	4,704
Service Calls	6,031
Good Intent Calls	10,790
Severe Weather/Natural Disaster	409
Special Incident Calls	467
Unknown Type Incident	68
False Calls	9,748
TOTAL CALLS	138,892



STATISTICS

Fire Marshal Division Activities -Year Ending December 31, 2013

1.	FIRE INVESTIGATIONS	
	(a) Incendiary	234
	(b) Accidental	209
	(c) Undetermined	108
	Total Fires Investigated	551
	Fire Death Investigations	55
	Arrest Rate	21%
	Polygraph Examinations Conducted	28
	Estimated Property Losses on Buildings	\$249,935,406.87
	Estimated Property Losses on Contents	\$ 66,974,551.00
	Insurance Coverage on Buildings	\$204,365,422.00
	Insurance Coverage on Contents	\$ 31,027,842.00
2.	MISSISSIPPI FIRE PREVENTION CODE	
	Correctional Facilities Inspections	219
	State and County Facilities Inspections	2,426
	Child Care Facilities Inspections	13
	Pyrotechnic Display Permits Issued	42
	Number of Miscellaneous Inspections	696
	Total Fire Safety Inspections by Staff	3,396
3.	FACTORY-BUILT HOMES	
	Number of Licenses Issued – (Retailers, Developers, Manufacturers and Installer/Transporters)	271
	Number of Inspections Conducted – (Retailer Lots and Consumer Complaints)	338
	Number of Consumer Complaints Filed	27
	Number of Property Locator Inspections	4,346
	Number of Plant Audits and Units Inspected	0
	Number of Manufactured Housing Units Inspected on Retailer Lots	1,794
	Number of Plan Reviews – (State, Modular, Other)	195

STATISTICS

Fire Marshal Division Activities -Year Ending December 31, 2013

4.	MISSISSIPPI RESIDENTIAL ELECTRONIC PROTECTION	
	Number of New Applications submitted – (Class A, B, C, D, T)	669
	Number of Licenses Issued – (Class A, B, C, D. T)	1,202
	Number of Investigations	23
	Number of Inspections	32
	Number of Background Checks Conducted	1,214
5.	FIRE SERVICES DIVISION	
	Compliance forms processed	2,000
	Rebate Funds dispersed	\$ 15,722,707.05
	RFTAAP Checks issued	9
	RFTAAP Funds dispersed	\$ 630,000.00
	SRFTAAP Checks issued	6
	SRFTAAP Funds dispersed	\$ 210,000.00
	State/Regional Meetings Held	22
	Incidents reported Statewide (2.4 decrease from 2012)	135,844
6.	FIRE SAFETY EDUCATION	
	Risk Watch Sessions	6
	Remembering When Sessions	5
	Fire Safety Presentations	89
	Juvenile Firesetter Assessment	2
	Conferences Attended	6
	Events Attended	16
	Schools Visited	23
	Fire Departments Visited	54
	Other Facilities Visited	132
	Estimated Number of People Reached	11,463
	Smoke Alarm Trainings	44
	Smoke Alarms Installed-State-wide Conventional	9,559
	Smoke Alarms Installed-State-wide Hearing Impaired	128

Liquefied Compressed Gas Division Activities January 1, 2013-December 31, 2013

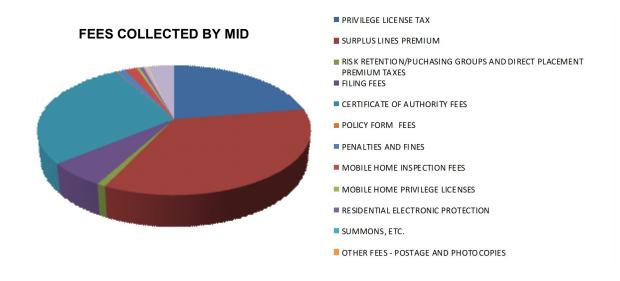
Installation reports received	20,616
Installations inspected	6,471
Installations disapproved	22
Schools inspected using L. P. Gas as an energy source	135
Bulk storage plants inspected	317
Bobtail trucks inspected	330
Review, examine and audit L. C. Gas dealer locations	2,634
Installer and drivers tested and approved	103
Participation in safety and training meetings	426
Accidents investigated	8
New Permits Issued (Class 1)	36
L. P. Gas cylinder filling locations inspected	407



STATISTICS

Mississippi Insurance Department Year Ending December 31, 2013

PRIVILEGE LICENSE TAX	\$	8,912,648.00
SURPLUS LINES PREMIUM	\$	13,746,000.00
RISK RETENTION/PUCHASING GROUPS AND DIRECT PLACEMENT PREMIUM TAXES	\$	347,156.00
FILING FEES	\$	2,397,943.00
CERTIFICATE OF AUTHORITY FEES	\$	10,971,571.00
POLICY FORM FEES	\$	56,626.00
PENALTIES AND FINES	\$	452,353.00
MOBILE HOME INSPECTION FEES	\$	701,436.00
MOBILE HOME PRIVILEGE LICENSES	\$	168,208.00
RESIDENTIAL ELECTRONIC PROTECTION	\$	190,955.00
ELEVATOR	\$	30,900.00
SUMMONS, ETC.	\$	4,855.00
OTHER FEES- POSTAGE AND PHOTOCOPIES	\$	4,978.00
OTHER FEES	\$	167,011.00
PUBLISHING FEES - MID	\$	57.280.00
COMPANY ASSESSMENTS	<u>\$</u>	1,457,310.00
TOTAL FEES COLLECTED	<u>\$</u>	<u>39,667,230.00</u>
FIRE REBATE FUNDS DISTRIBUTED	<u>\$</u>	15,722,704.00
COMPANY PREMIUM TAX COLLECTED BY DOR	<u>\$ 1</u>	<u>98,394,763.71</u>



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

STATE OF MISSISSIPPI DEPARTMENT OF INSURANCE JACKSON, MISSISSIPPI

BUSINESS OF LICENSED COMPANIES IN MISSISSIPPI FOR THE YEAR 2013

	Direct		Direct
	Premiums Written		Losses Paid
Property/Casualty an	d Title Blank		
Fire	\$ 107,057,986	\$	80,139,666
Allied lines	82,360,464		255,221,112
Multiple peril crop	147,109,570)	101,879,438
Federal Flood	33,945,167	,	13,401,130
Farmowners multiple peril	20,736,140)	13,555,727
Homeowners multiple peril	864,254,555	i	676,036,249
Commercial multiple peril (non-liability portion)	208,676,076	;	253,594,439
Commercial multiple peril (liability portion)	87,039,030)	35,489,403
Mortgage guaranty	24,902,765		24,677,106
Ocean marine	19,183,531		6,046,636
Inland marine	143,345,042		48,500,872
Financial guaranty	1,044,854		5,430,600
Medical malpractice	15,711,927	,	5,594,914
Earthquake	15,960,355		520
Accident and health	60,781,365	í	31,095,959
Workers' compensation	325,823,740)	170,200,977
Other liability	225,205,324		88,304,646
Excess Workers' Compensation	13,449,712		8,115,218
Products liability	12,867,010		7,711,415
Private passenger auto no-fault (personal injury protection)	0		229,319
Other private passenger auto liability	839,234,268	}	521,858,647
Commercial auto no-fault (personal injury protection)	-10,615		84,841
Other commercial auto liability	208,625,213		131,065,873
Private passenger auto physical damage	666,413,861		623,879,068
Commercial auto physical damage	68,470,814		53,613,160
Aircraft (all perils)	10,350,617		6,724,514
Fidelity	8,430,266		3,740,679
Surety	42,956,400		10,196,413
Burglary and theft	1,648,378		395,275
Boiler and machinery	12,321,571		1,512,924
Credit	16,896,178		3,180,574
Title	44,713,366		5,021,019
Warranty	4,560,872		2,799,163
Aggregate write-ins for other lines of business	15,006,898		6,448,985
Totals for Property/Casualty and Title Blank	\$ 4,349,072,700		3,195,746,481
		•	2,222,12,12
Life/Health F Ordinary Life	\$ 861,646,157	\$	515,041,128
Credit Life	22,547,852		7,881,524
Group Life	328,529,563		227,816,456
Industrial Life	13,573,245		8,100,009
Totals	\$ 1,226,296,817		758,839,117
Ordinary Annuity	\$ 1,099,917,570		238,659,353
Group Annuity	325,248,240		99,578,108
Totals	\$ 1,425,165,810		338,237,461
Accident and Health	\$ 1,915,430,575		1,377,468,947
Totals	\$ 1,915,430,575		1,377,468,947
Totals for Life/Health Blank	\$ 4,566,893,202		2,474,545,525
	. , , , , , , , ,	Ψ	2,474,545,525
Health Maintananae Organizations		¢	2 197 456 046
Health Maintenance Organizations Totals for Health Blank	\$ 2,530,940,422 \$ 2,530,940,422		2,187,456,946
	. , , , , , ,	, 3	2,187,456,946
Fraternal B		, ,	27 400 200
Fraternal The American State of the Control of the	\$ 93,983,217		37,480,288
Totals for Fraternal Blank	\$ 93,983,217		37,480,288
Grand Totals	\$ 11,540,889,541	. \$	7,895,229,240

Summary of Financial Condition and Mississippi Premiums and Losses Licensed Insurers filing on Property/Casualty Blank For the Year Ended 12/31/2013

								Zirect Beleiße			
									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	68,104,027	1,643,582	66,460,445	2,484,861	0	0	0	0	0		
21st Century Casualty Company	12,433,687	515,820	11,917,867	58,110	0	0	0	0	0		
21st Century Centennial Insurance Company	555,757,400	17,328,878	538,428,522	13,319,396	3,410,880	2,129,948	3,237,553	2,434,731	107,327	75.2%	78.5%
21st Century Insurance Company	880,840,080	19,182,770	861,657,310	14,995,590	0	0	0	0	0		
21st Century Insurance Company of the South	5,384,676	0	5,384,676	43,039	0	0	0	0	0		
21st Century National Insurance Company	24,505,640	1,006,327	23,499,313	261,835	0	47,578	0	4,537	-14,180		
21st Century North America Insurance Compa	571,988,257	39,408,466	532,579,791	15,233,714	1,654,904	1,044,286	1,782,750	1,023,043	4,790	57.4%	57.7%
21st Century Pacific Insurance Company	44,377,482	1,694,819	42,682,663	790,704	0	0	0	0	0		
21st Century Premier Insurance Company	264,538,284	6,620,324	257,917,960	11,342,385	9,538	9,995	10,417	6,831	128	65.6%	66.8%
21st Century Security Insurance Company	195,305,698	6,827,064	188,478,634	3,986,746	0	-4,704	0	-7,750	135		
ACA Financial Guaranty Corporation	391,426,697	302,379,649	89,047,048	-9,181,605	0	5,430,600	148,352	-1,373,620	-16,268	-925.9%	-936.9%
Acadia Insurance Company	140,734,321	90,263,245	50,471,076	1,663,663	1,936,733	3,993,557	4,622,775	1,800,109	188,924	38.9%	43.0%
ACCC Insurance Company	283,399,091	225,395,590	58,003,501	4,590,285	6,775,554	4,076,759	6,002,807	5,078,608	315,910	84.6%	89.9%
Access Insurance Company	122,229,552	92,566,500	29,663,052	-3,197,283	1,016,156	1,699,714	1,080,721	1,340,860	4,321	124.1%	124.5%
Accident Fund General Insurance Company	233,100,396	194,867,742	38,232,654	2,994,692	877,670	338,127	947,363	719,981	91,044	76.0%	85.6%
Accident Fund Insurance Company of Americ	2,257,698,732	1,573,646,577	684,052,155	30,478,420	1,730,635	1,214,328	1,838,216	602,403	86,144	32.8%	37.5%
Accident Fund National Insurance Company	211,635,519	158,198,784	53,436,735	2,887,985	218,326	303,263	196,179	209,573	52,607	106.8%	133.6%
Accident Insurance Company, Inc.	58,871,720	41,911,297	16,960,423	484,426	2,486,725	2,366,052	2,279,022	2,055,550	939,217	90.2%	131.4%
Accredited Surety and Casualty Company, Inc.	24,458,165	3,843,065	20,615,100	1,464,653	9,419	0	9,459	-182	0	-1.9%	-1.9%

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 Page 1 of 39

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	-	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
ACE American Insurance Company	11,697,282,605	9,020,292,145	2,676,990,460	412,255,222	17,629,431	8,362,564	17,460,603	6,809,361	635,388	39.0%	42.6%
ACE Fire Underwriters Insurance Company	101,081,334	29,770,098	71,311,236	2,048,570	92,501	116,742	122,615	121,973	40,349	99.5%	132.4%
ACE Property and Casualty Insurance Compan	7,214,081,859	5,293,609,609	1,920,472,250	165,556,384	17,524,781	7,105,347	17,780,782	6,888,256	82,245	38.7%	39.2%
ACIG Insurance Company	382,185,037	266,896,331	115,288,706	4,609,056	78,132	37,613	78,132	236,774	28,107	303.0%	339.0%
ACSTAR Insurance Company	63,657,979	34,756,808	28,901,171	2,252,044	10,315	0	10,737	-1,608	1,140	-15.0%	-4.4%
ACUITY, A Mutual Insurance Company	2,826,417,384	1,624,095,448	1,202,321,936	111,073,764	0	0	0	0	0		
ADM Insurance Company	443,744,239	421,827,165	21,917,074	152,761	8,197,009	3,729,219	6,601,686	8,069,955	0	122.2%	122.2%
Advantage Workers Compensation Insurance	118,647,150	68,417,752	50,229,398	-228,763	15,834	0	15,255	-251	-31	-1.6%	-1.8%
Advocate, MD Insurance of the Southwest Inc.	63,881,889	26,861,337	37,020,552	5,424,088	403,287	3,605,000	1,437,964	2,642,290	-446,308	183.8%	152.7%
Aegis Security Insurance Company	97,859,200	46,374,165	51,485,035	5,734,330	2,792,130	1,108,133	2,815,491	648,183	501	23.0%	23.0%
Aetna Insurance Company of Connecticut	16,830,863	1,870,705	14,960,158	75,611	116,706	13,293	116,426	57,376	0	49.3%	49.3%
Affiliated F M Insurance Company	2,327,144,249	1,065,073,056	1,262,071,193	124,414,716	9,258,961	25,164,495	9,951,617	31,539,803	86,991	316.9%	317.8%
Affirmative Insurance Company	219,203,460	172,912,169	46,291,290	-11,343,264	0	0	0	0	2,765		
AGCS Marine Insurance Company	873,018,645	714,858,900	158,159,745	797,654	3,233,081	1,136,339	2,855,940	337,049	-38,857	11.8%	10.4%
Agri General Insurance Company	254,099,332	5,080,093	249,019,239	117,109	2,285,949	1,030,062	2,426,541	1,055,309	0	43.5%	43.5%
AIG Assurance Company	44,117,058	1,149,428	42,967,630	794,971	458,339	9,324	371,737	-90,145	-12,334	-24.2%	-27.6%
AIG Property Casualty Company	3,656,549,580	2,490,221,261	1,166,328,318	124,570,068	1,862,675	606,747	1,786,474	93,305	393	5.2%	5.2%
Aioi Nissay Dowa Insurance Company of Ame	111,563,815	52,513,079	59,050,729	6,597,416	0	0	0	0	0		
AIU Insurance Company	285,128,495	60,211,195	224,917,300	168,936,238	258	61,385	258	48,808	2,055	****	****
Alamance Insurance Company	480,599,029	122,458,708	358,140,321	14,737,419	0	0	0	0	0		
Alaska National Insurance Company	830,445,066	478,232,019	352,213,047	50,310,774	89,712	4,536	80,435	-6,741	-2,600	-8.4%	-11.6%
Alea North America Insurance Company	140,520,883	57,227,533	83,293,350	-1,606,752	0	0	0	347,413	277,049		
Alfa General Insurance Corporation	97,390,788	38,300,451	59,090,337	3,391,145	13,730,128	14,587,270	14,274,525	14,233,808	164,074	99.7%	100.9%

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 2 of 39

								Dia	rect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	-	w/o LAE v	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Alfa Insurance Corporation	98,314,557	39,158,468	59,156,089	3,383,717	66,872,188	58,385,643	66,982,548	61,196,160	479,101	91.4%	92.1%
Alfa Mutual General Insurance Company	94,790,502	40,453,951	54,336,551	4,056,923	106,756	60,207	104,674	104,235	91,136	99.6%	186.6%
Alfa Specialty Insurance Corporation	43,444,206	24,873,052	18,571,154	1,764,536	3,897,519	3,406,586	4,120,339	3,793,952	62,356	92.1%	93.6%
Allegheny Casualty Company	34,454,259	11,758,061	22,696,196	3,399,917	238,528	310,747	302,502	47,050	-10,677	15.6%	12.0%
Allianz Global Risks US Insurance Company	3,176,922,160	2,309,633,590	867,288,570	9,959,259	3,831,503	1,389,491	3,583,326	869,189	16,032	24.3%	24.7%
Allied Eastern Indemnity Company	54,881,998	41,912,489	12,969,509	1,467,439	2,059,914	111,924	1,249,570	347,735	30,060	27.8%	30.2%
Allied Insurance Company of America	7,834,473	20,131	7,814,342	21,829	0	0	0	0	0		
ALLIED Property and Casualty Insurance Com	340,619,432	282,377,494	58,241,938	711,187	0	0	0	0	0		
Allied World Insurance Company	1,687,333,232	642,806,645	1,044,526,582	13,572,269	0	0	5,830	-55,004	-3,472	-943.5%	****
Allied World National Assurance Company	274,699,013	152,269,703	122,429,310	7,846,513	359,565	0	250,651	34,915	22,955	13.9%	23.1%
Allmerica Financial Alliance Insurance Compa	18,986,475	10,179	18,976,296	425,138	0	0	0	0	0		
Allmerica Financial Benefit Insurance Compan	32,515,381	11,096	32,504,285	570,348	34,409	5,478	28,249	12,565	2,119	44.5%	52.0%
Allstate Fire and Casualty Insurance Company	148,697,210	1,209,605	147,487,605	2,250,293	0	0	0	0	0		
Allstate Indemnity Company	149,356,479	5,783,579	143,572,900	4,681,613	10,736,493	7,317,089	11,074,628	5,941,621	140,827	53.7%	54.9%
Allstate Insurance Company	43,733,281,987	26,478,545,265	17,254,736,722	2,465,455,987	88,711,401	63,724,799	89,712,475	57,793,678	877,923	64.4%	65.4%
Allstate Property and Casualty Insurance Com	213,702,557	9,502,308	204,200,249	5,507,297	137,184,709	103,290,139	134,413,378	101,521,461	1,704,425	75.5%	76.8%
Allstate Vehicle and Property Insurance Comp	23,552,937	254,025	23,298,911	747,285	2,477,643	57,788	520,594	503,438	18,902	96.7%	100.3%
ALPS Property & Casualty Insurance Compan	97,355,328	61,728,843	35,626,485	2,876,045	20,005	25,500	15,684	-86,281	-13,084	-550.1%	-633.5%
Alterra America Insurance Company	222,418,440	72,161,151	150,257,289	-4,815,975	2,224,101	185,670	2,114,564	841,298	-347	39.8%	39.8%
Alterra Reinsurance USA Inc.	1,364,745,139	649,793,538	714,951,601	19,569,375	0	0	0	0	0		
AMCO Insurance Company	1,067,791,961	704,036,902	363,755,059	7,775,832	0	0	0	0	0		
American Access Casualty Company	197,540,804	150,101,658	47,439,145	-3,067,886	0	0	0	0	0		
American Agri-Business Insurance Company	729,715,236	703,102,777	26,612,459	3,916,616	28,805,079	20,531,430	29,208,907	23,695,644	4,792	81.1%	81.1%

^{*} 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 39

								Di	rect Defense		
									and Cost	Loss	Loss
								(Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	-	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
American Agricultural Insurance Company	1,093,111,657	603,854,064	489,257,593	55,310,481	0	0	0	0	0		
American Alternative Insurance Corporation	452,241,288	290,492,926	161,748,363	28,637,147	7,713,966	5,658,856	7,748,387	4,895,744	1,005,787	63.2%	76.2%
American Automobile Insurance Company	184,023,856	27,014,931	157,008,925	1,992,960	688,606	389,163	783,176	465,608	61,589	59.5%	67.3%
American Bankers Insurance Company of Flor	1,844,859,238	1,302,742,564	542,116,674	96,509,610	23,638,990	10,417,317	22,719,684	9,651,259	-316	42.5%	42.5%
American Business & Mercantile Insurance M	64,183,400	29,166,073	35,017,327	-164,507	2,926	0	2,926	2,600	208	88.9%	96.0%
American Casualty Company of Reading, Pen	140,787,315	36,104	140,751,211	8,247,709	6,708,034	2,331,178	6,559,784	2,910,559	538,707	44.4%	52.6%
American Centennial Insurance Company	41,074,787	31,303,163	9,771,624	-1,384,437	0	0	0	0	0		
American Commerce Insurance Company	306,059,404	194,064,754	111,994,650	6,509,069	77,583	57,571	54,232	18,000	330	33.2%	33.8%
American Compensation Insurance Company	66,752,125	15,511,471	51,240,654	446,070	0	0	0	0	0		
American Contractors Indemnity Company	335,243,323	245,644,535	89,598,788	22,991,088	491,964	-165,989	430,007	-81,678	30,107	-19.0%	-12.0%
American Country Insurance Company	67,824,321	52,734,669	15,089,652	1,594,770	0	0	0	0	0		
American Economy Insurance Company	77,595,314	13,825,270	63,770,044	65,348,950	1,179,435	497,354	1,251,730	615,342	-2,531	49.2%	49.0%
American Empire Insurance Company	36,454,874	15,505,039	20,949,835	872,915	0	0	0	0	0		
American Equity Specialty Insurance Compan	77,073,674	48,351,593	28,722,081	3,554,305	0	0	0	0	0		
American Family Home Insurance Company	530,030,905	380,246,091	149,784,814	5,567,327	13,561,209	7,733,741	14,936,992	7,263,370	109,532	48.6%	49.4%
American Federated Insurance Company	34,187,954	24,945,858	9,242,097	2,888,793	8,797,958	666,093	8,882,220	642,056	0	7.2%	7.2%
American Fire and Casualty Company	59,838,079	21,354,855	38,483,224	5,036,965	1,945,026	2,780,195	2,026,522	3,043,953	354,793	150.2%	167.7%
American Guarantee & Liability Insurance Co	264,773,924	88,244,359	176,529,565	2,616,031	13,409,678	4,452,905	15,234,590	5,468,433	190,417	35.9%	37.1%
American Hallmark Insurance Company of Te	286,813,242	171,529,531	115,283,711	2,480,047	157,997	953,506	466,388	900,733	68,912	193.1%	207.9%
American Healthcare Indemnity Company	75,831,826	41,494,522	34,337,305	707,429	0	0	0	0	0		
American Home Assurance Company	23,671,051,041	18,579,364,951	5,091,686,090	702,989,648	-1,107,357	3,766,023	-1,112,904	-11,838,900	-1,598,787	****	****
American Insurance Company, The	325,526,841	41,986,603	283,540,238	4,818,091	2,545,298	1,602,970	2,575,602	2,208,694	205,373	85.8%	93.7%
American Interstate Insurance Company	1,093,745,218	739,452,480	354,292,738	35,349,929	9,468,752	38,291	8,562,981	376,415	434,296	4.4%	9.5%

^{*} 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 4 of 39

								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 Mercury Insurance Company	331,423,746	195,740,737	135,683,009	9,152,784	844,797	711,746	904,205	707,753	-893	78.3%	78.2%
American Mining Insurance Company, Inc.	33,026,382	9,018,603	24,007,778	1,388,218	11,798	0	11,798	-33,210	-5,172	-281.5%	-325.3%
American Modern Home Insurance Company	1,256,384,755	882,747,517	373,637,238	5,805,265	4,982,931	3,369,146	4,948,284	3,753,721	65,145	75.9%	77.2%
American Modern Select Insurance Company	276,726,912	236,570,332	40,156,580	3,524,162	3,050,269	2,155,036	2,834,639	2,321,002	43,449	81.9%	83.4%
American National General Insurance Compan	101,371,519	45,155,552	56,215,967	1,663,175	359,831	464,451	393,169	119,331	-38,843	30.4%	20.5%
American National Property and Casualty Co	1,155,566,510	618,074,705	537,491,805	25,378,562	9,591,285	5,168,700	9,518,022	5,029,016	139,659	52.8%	54.3%
American Pet Insurance Company	30,459,870	14,084,898	16,374,972	1,126,407	43,621	12,953	36,553	16,051	0	43.9%	43.9%
American Reliable Insurance Company	271,183,878	192,030,106	79,153,772	11,381,652	11,930,063	3,640,694	11,381,147	3,020,201	121,322	26.5%	27.6%
American Resources Insurance Company, Inc.	20,575,294	12,986,619	7,588,675	-1,593,289	504,080	36,706	227,869	15,148	887	6.6%	7.0%
American Road Insurance Company, The	564,232,560	288,224,823	276,007,737	48,602,919	1,276,952	2,043,827	1,276,945	2,050,433	0	160.6%	160.6%
American Safety Casualty Insurance Company	192,178,914	69,697,740	122,481,174	992,612	179,180	0	169,098	53,248	21,359	31.5%	44.1%
American Security Insurance Company	2,077,955,537	1,337,111,054	740,844,483	294,195,952	9,631,940	9,292,082	15,709,447	9,156,623	27	58.3%	58.3%
American Select Insurance Company	220,263,115	128,398,345	91,864,770	10,122,977	722	0	364	535	130	147.0%	182.7%
American Sentinel Insurance Company	30,626,588	15,702,343	14,924,245	1,858,826	438	0	344	0	0	0.0%	0.0%
American Service Insurance Company, Inc.	108,267,366	81,474,221	26,793,145	3,646,533	605,826	96,404	343,187	93,010	13,749	27.1%	31.1%
American Southern Home Insurance Company	135,874,744	99,000,197	36,874,548	1,418,989	40,585	3,567	24,030	21,558	2,409	89.7%	99.7%
American Southern Insurance Company	108,647,736	69,556,103	39,091,633	5,203,926	405,030	543,554	357,411	472,459	23,449	132.2%	138.8%
American States Insurance Company	155,139,489	34,547,449	120,592,040	68,783,280	1,965,512	1,302,934	2,155,925	2,248,006	-154,151	104.3%	97.1%
American States Insurance Company of Texas	14,052,556	2,672,509	11,380,047	387,494	0	2,202	0	2,202	0		
American States Preferred Insurance Company	31,371,241	10,344,845	21,026,396	6,562,444	224,612	23,992	217,593	696,376	20,059	320.0%	329.3%
American Summit Insurance Company	44,216,313	17,763,715	26,452,598	521,032	3,532	0	2,977	-95	-3	-3.2%	-3.3%
American Surety Company	13,969,721	2,406,311	11,563,410	1,349,068	116,935	0	125,862	0	0	0.0%	0.0%
American Zurich Insurance Company	234,186,348	80,884,390	153,301,958	3,261,347	12,728,769	4,465,652	13,433,495	8,511,103	712,377	63.4%	68.7%

^{*} 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
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								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	-	w/o LAE v	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Americas Insurance Company	23,869,462	18,280,691	5,588,771	95,657	128,482	14,427	44,224	33,747	2,542	76.3%	82.1%
Ameriprise Insurance Company	46,129,574	2,171,444	43,958,130	1,222,131	0	0	0	0	0		
Amerisure Insurance Company	721,576,876	505,912,867	215,664,009	3,357,666	2,541,136	1,190,237	2,784,091	2,662,686	621,350	95.6%	118.0%
Amerisure Mutual Insurance Company	1,981,826,498	1,178,060,450	803,766,048	40,986,018	4,013,026	3,560,146	3,889,538	1,837,160	702,768	47.2%	65.3%
Amerisure Partners Insurance Company	70,482,962	48,333,557	22,149,405	-343,131	227,852	1,116	103,465	28,980	6,531	28.0%	34.3%
AMEX Assurance Company	296,510,798	99,645,916	196,864,882	78,874,591	749,332	245,549	732,034	254,402	2,024	34.8%	35.0%
AmFed Casualty Insurance Company	1,300,224	121,793	1,178,431	8,890	1,188,657	1,824,405	1,582,773	708,515	-26,716	44.8%	43.1%
AmFed National Insurance Company	21,730,015	8,859,196	12,870,819	69,027	11,139,805	8,956,701	10,415,113	6,025,507	669,335	57.9%	64.3%
AmGuard Insurance Company	358,794,710	255,719,376	103,075,334	12,282,192	686,955	172,779	537,455	397,302	36,017	73.9%	80.6%
Amica Mutual Insurance Company	4,855,212,392	2,205,511,865	2,649,700,527	145,156,560	997,172	669,584	947,771	1,564,422	106,200	165.1%	176.3%
AmTrust Insurance Company of Kansas, Inc.	43,379,561	28,104,513	15,275,048	3,412,970	1,005	0	407	-9,385	-7	*****	*****
Anesthesiologists Professional Assurance Com	53,558,805	24,605,975	28,952,830	1,329,782	0	0	0	-19,034	0		
Ansur America Insurance Company	98,428,691	65,069,121	33,359,570	3,568,171	0	250	0	378	0		
Arch Indemnity Insurance Company	37,023,874	18,034,130	18,989,744	-5,005,043	0	0	0	0	0		
Arch Insurance Company	2,840,864,274	2,104,236,877	736,627,397	28,704,952	13,131,739	4,797,433	11,277,067	4,367,901	283,436	38.7%	41.2%
Arch Reinsurance Company	1,547,914,182	534,686,039	1,013,228,143	32,995,126	0	0	0	0	0		
Argonaut Great Central Insurance Company	50,313,045	25,950,273	24,362,771	1,134,722	5,259,953	3,491,913	5,566,834	3,517,117	1,134,468	63.2%	83.6%
Argonaut Insurance Company	1,308,888,649	899,525,893	409,362,756	49,750,816	1,484,174	361,808	1,135,147	254,956	184,051	22.5%	38.7%
Argonaut-Midwest Insurance Company	26,055,265	9,647,250	16,408,014	207,631	76,278	56,100	86,600	155,343	157,666	179.4%	361.4%
Argonaut-Southwest Insurance Company	18,159,654	800,968	17,358,686	292,201	0	2,070	0	-128,162	-15,031		
Armed Forces Insurance Exchange	123,015,714	61,417,543	61,598,171	7,684,885	666,038	454,115	663,021	477,676	20,093	72.0%	75.1%
Arrowood Indemnity Company	1,539,953,840	1,279,502,506	260,451,334	-3,218,170	-20,843	255,372	-20,843	571,584	1,182,883	****	****
Aspen American Insurance Company	443,680,779	186,156,712	257,524,067	-27,395,046	732,859	128,607	752,639	230,439	17,129	30.6%	32.9%

^{*} 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 6 of 39

								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	*	**
Associated Indemnity Corporation	99,624,896	17,314,669	82,310,227	1,598,259	432,009	1,854,957	490,514	2,004,732	54,439	408.7%	419.8%
Association Casualty Insurance Company	48,439,693	30,646,609	17,793,084	1,314,966	3,027,955	2,012,163	3,171,471	1,669,769	170,010	52.6%	58.0%
Association Insurance Company	103,468,088	71,810,623	31,657,465	1,471,481	377,899	38,485	341,281	304,203	-13,749	89.1%	85.1%
Assurance Company of America	29,332,857	9,499,912	19,832,945	382,218	2,099,151	3,485,528	2,905,334	3,874,078	-51,844	133.3%	131.6%
AssuranceAmerica Insurance Company	49,480,763	37,421,941	12,058,822	-730,293	24,393	142,060	42,208	28,920	58,555	68.5%	207.2%
Assured Guaranty Corp.	2,504,423,929	1,811,870,296	692,553,633	211,158,142	0	0	196,573	0	0	0.0%	0.0%
Assured Guaranty Municipal Corp.	5,712,135,266	3,978,985,991	1,733,149,275	339,635,489	1,032,174	0	648,532	0	0	0.0%	0.0%
Atain Insurance Company	62,648,280	24,805,285	37,842,995	1,868,764	1,600	0	2,508	0	0	0.0%	0.0%
Atlantic Specialty Insurance Company	2,258,814,096	1,593,006,690	665,807,406	116,287,920	11,458,082	3,688,786	9,075,241	6,921,513	301,092	76.3%	79.6%
Atradius Trade Credit Insurance, Inc.	98,882,942	34,300,907	64,582,035	1,732,485	76,732	0	85,600	-4,275	-72	-5.0%	-5.1%
ATX Premier Insurance Company	7,328,940	876,827	6,452,113	-411,221	0	0	0	0	0		
Austin Mutual Insurance Company	45,244,855	11,156,472	34,088,383	2,438,332	-321,422	2,369,432	-321,422	-1,223,313	0	380.6%	380.6%
Auto Club Family Insurance Company	95,350,278	54,863,424	40,486,854	2,583,466	3,429,471	3,426,964	2,945,634	3,657,142	43,111	124.2%	125.6%
Automobile Club Inter-Insurance Exchange	415,864,016	217,886,257	197,977,759	-5,330,768	6,379,151	4,582,828	5,895,395	4,834,825	135,298	82.0%	84.3%
Automobile Insurance Company of Hartford,	1,002,240,810	684,939,978	317,300,832	47,294,726	12,712,055	11,784,671	13,086,465	11,565,735	149,532	88.4%	89.5%
Auto-Owners Insurance Company	11,392,762,533	3,882,005,092	7,510,757,441	340,281,164	0	0	0	0	0		
Avemco Insurance Company	103,085,350	33,692,907	69,392,443	8,301,111	172,220	222,797	186,931	294,215	42,832	157.4%	180.3%
AXA Art Insurance Corporation	50,157,268	20,439,167	29,718,101	408,704	67,419	3,200	63,040	3,244	5	5.1%	5.2%
AXA Insurance Company	208,691,818	90,868,882	117,822,936	1,480,425	79,554	73,446	56,109	27,042	6,125	48.2%	59.1%
AXIS Insurance Company	1,366,013,693	839,789,799	526,223,894	-10,081,479	5,674,411	1,035,131	4,099,909	853,986	107,482	20.8%	23.5%
AXIS Reinsurance Company	2,675,912,110	1,853,221,521	822,690,589	57,979,983	8,517	5,154	283,037	-540,378	-41,736	-190.9%	-205.7%
AXIS Specialty Insurance Company	83,323,243	25,618,734	57,704,509	-353,233	0	0	0	-38,854	-6,173		
Balboa Insurance Company	297,528,226	103,057,762	194,470,464	14,440,949	801	88,021	105,920	-43,423	-189	-41.0%	-41.2%

^{*} 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 7 of 39

								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	*	**
Bankers Insurance Company	148,040,944	89,129,893	58,911,051	-1,945,877	143,455	-88,617	167,637	-158,402	5,413	-94.5%	-91.3%
Bankers Standard Fire and Marine Company	184,405,792	109,289,206	75,116,586	5,274,246	0	0	0	0	0		
Bankers Standard Insurance Company	408,656,332	276,600,692	132,055,640	10,440,979	178,568	226,676	185,825	232,961	32,187	125.4%	142.7%
Bar Plan Mutual Insurance Company, The	48,286,374	30,393,653	17,892,721	814,230	867	0	867	0	0	0.0%	0.0%
BCS Insurance Company	267,891,365	115,023,222	152,868,143	6,355,636	2,288,934	1,248,635	2,310,885	1,203,031	45,501	52.1%	54.0%
Beazley Insurance Company, Inc.	253,664,035	131,730,711	121,933,324	3,803,786	1,060,926	255,144	865,166	262,859	119,132	30.4%	44.2%
Benchmark Insurance Company	159,274,899	106,974,174	52,300,725	3,321,541	4,330,747	1,254,914	3,656,741	1,470,327	110,562	40.2%	43.2%
Berkley Insurance Company	16,122,680,430	11,215,508,141	4,907,172,289	1,493,816,453	150,189	0	105,841	30,549	474	28.9%	29.3%
Berkley National Insurance Company	74,801,014	25,398,627	49,402,387	1,394,815	4,234,986	1,068,040	4,096,455	1,521,549	46,103	37.1%	38.3%
Berkley Regional Insurance Company	681,215,263	38,034,793	643,180,469	134,454,374	3,234,985	382,320	2,609,103	831,080	87,153	31.9%	35.2%
Berkshire Hathaway Assurance Corporation	2,255,598,201	828,787,285	1,426,810,916	195,463,444	0	0	0	0	0		
Berkshire Hathaway Homestate Insurance Co	1,587,489,616	623,721,236	963,768,380	22,370,374	2,968,610	325,077	2,685,288	1,404,935	206,643	52.3%	60.0%
Bituminous Casualty Corporation	788,370,973	498,190,116	290,180,858	39,493,490	3,733,328	2,542,662	3,711,002	2,075,204	608,237	55.9%	72.3%
Bituminous Fire and Marine Insurance Compa	464,979,344	308,026,123	156,953,222	21,858,458	155,378	81,134	144,490	117,010	36,390	81.0%	106.2%
Bloomington Compensation Insurance Compa	15,260,500	2,045,976	13,214,524	207,105	0	0	0	0	0		
Bond Safeguard Insurance Company	66,920,696	39,139,133	27,781,563	-1,069,522	5,689	0	5,254	0	0	0.0%	0.0%
Bridgefield Casualty Insurance Company	79,496,549	32,344,047	47,152,502	803,747	17,869,652	14,167,971	17,869,652	2,335,540	1,711,206	13.1%	22.6%
Bridgefield Employers Insurance Company	146,980,503	32,792,569	114,187,934	1,402,950	2,507,211	1,031,057	2,507,211	1,590,885	239,260	63.5%	73.0%
Brierfield Insurance Company	12,216,472	4,038,537	8,177,935	236,166	32,910,974	14,985,904	31,845,300	14,216,841	777,058	44.6%	47.1%
Brotherhood Mutual Insurance Company	443,294,255	265,105,262	178,188,996	9,490,733	6,786,611	8,078,710	6,848,566	7,290,256	92,711	106.4%	107.8%
Build America Mutual Insurance Company	486,528,878	17,479,483	469,049,395	-29,302,649	0	0	0	0	0		
Builders Mutual Insurance Company	576,399,116	334,362,292	242,036,824	13,376,111	3,613,463	644,916	3,199,503	826,980	127,594	25.8%	29.8%
Builders Premier Insurance Company	11,396,924	221,040	11,175,884	180,912	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 8 of 39

	Direct 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	*	**
California Casualty Indemnity Exchange	571,834,546	235,378,232	336,456,315	2,618,270	437,913	307,601	422,855	445,319	2,274	105.3%	105.9%
CAMICO Mutual Insurance Company	93,766,670	55,237,927	38,528,743	1,151,332	217,691	0	228,072	-12,413	-5,199	-5.4%	-7.7%
Campmed Casualty & Indemnity Company, In	20,208,341	562,953	19,645,388	382,624	41,760	0	38,943	11,398	-104	29.3%	29.0%
Canal Insurance Company	848,967,374	404,153,495	444,813,878	1,712,474	9,883,243	11,049,546	10,612,262	9,445,624	688,586	89.0%	95.5%
Capitol Indemnity Corporation	411,162,534	238,251,743	172,910,791	-11,294,615	290,507	2,295	201,731	60,038	13,522	29.8%	36.5%
Capson Physicians Insurance Company	20,736,494	13,184,291	7,552,203	-1,469,547	184,295	0	86,165	7,324	49,457	8.5%	65.9%
Carolina Casualty Insurance Company	178,402,247	83,111,548	95,290,700	25,705,201	2,464,559	482,219	2,054,786	732,321	130,971	35.6%	42.0%
CastlePoint National Insurance Company	468,500,604	437,996,926	30,503,678	-72,379,032	410,930	103,308	387,560	55,509	29,630	14.3%	22.0%
Caterpillar Insurance Company	639,627,777	396,202,509	243,425,268	33,206,526	2,065,418	1,141,181	2,335,113	1,050,952	0	45.0%	45.0%
Catlin Indemnity Company	95,056,019	17,546,962	77,509,057	635,288	20,866	0	19,349	-3,639	69	-18.8%	-18.5%
Catlin Insurance Company, Inc.	190,914,938	126,695,427	64,219,511	3,681,255	2,571,182	623,554	2,533,606	1,550,759	165,308	61.2%	67.7%
CEM Insurance Company	34,018,785	24,012,192	10,006,593	274,638	0	0	0	0	0		
Censtat Casualty Company	16,428,952	584,795	15,844,157	372,438	0	0	0	0	0		
Centauri Specialty Insurance Company	48,166,980	29,744,610	18,422,370	1,658,482	1,162,325	18,244	559,970	116,918	0	20.9%	20.9%
Central States Indemnity Co. of Omaha	412,274,277	66,271,300	346,002,981	17,671,766	940,040	419,280	940,313	430,960	25	45.8%	45.8%
Centre Insurance Company	89,076,137	49,891,694	39,184,443	14,413,833	0	0	0	0	263		
Centurion Casualty Company	131,918,494	1,141,308	130,777,186	12,594,249	0	0	0	0	0		
Century Indemnity Company	964,270,390	939,270,390	25,000,000	-209,046,960	0	13,379	0	-302,693	35,905		
Century-National Insurance Company	587,656,225	201,124,339	386,531,886	15,481,452	7,669	363	11,501	182	0	1.6%	1.6%
Charter Oak Fire Insurance Company, The	916,865,957	670,950,703	245,915,254	42,608,143	13,765,970	15,704,395	13,958,982	14,752,037	1,147,171	105.7%	113.9%
Cherokee Insurance Company	377,627,751	226,078,823	151,548,928	14,768,170	8,855,409	4,448,369	7,292,896	6,075,951	894,133	83.3%	95.6%
Chicago Insurance Company	108,222,850	55,116,830	53,106,020	8,903,999	3,826	158,500	4,491	4,558	-22,889	101.5%	-408.2%
Chubb Indemnity Insurance Company	327,428,915	200,505,696	126,923,219	12,042,302	1,833,588	442,932	1,801,872	127,071	-73,187	7.1%	3.0%

^{*} 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 39

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses		w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Chubb Lloyd's Insurance Company of Texas	34,350,311	29,217,490	5,132,821	77,595	0	0	0	0	0		
Chubb National Insurance Company	280,441,488	151,935,393	128,506,095	12,342,735	404,635	63,886	454,211	10,356	-2,791	2.3%	1.7%
Church Mutual Insurance Company	1,357,735,735	884,546,351	473,189,385	-4,898,745	9,014,567	4,205,315	8,815,585	3,329,346	-60,813	37.8%	37.1%
CIM Insurance Corporation	17,910,503	854,229	17,056,274	189,402	0	0	0	0	0		
Cincinnati Casualty Company, The	361,054,298	44,528,070	316,526,228	9,933,203	255,966	19,773	270,828	36,644	3,974	13.5%	15.0%
Cincinnati Indemnity Company, The	110,714,383	28,709,604	82,004,779	2,431,391	108,264	5,504	89,174	15,818	2,227	17.7%	20.2%
Cincinnati Insurance Company, The	10,559,843,756	6,234,173,325	4,325,670,432	417,715,253	1,557,880	507,022	1,341,439	528,033	40,588	39.4%	42.4%
Citizens Insurance Company of America	1,476,562,770	814,380,345	662,182,425	67,919,483	0	0	0	0	0		
Clarendon National Insurance Company	643,158,921	352,267,760	290,891,161	11,615,198	0	713,890	0	-717,257	-25,667		
Clearwater Insurance Company	1,304,099,847	924,013,125	380,086,722	-42,893,330	0	0	0	0	0		
Clearwater Select Insurance Company	1,111,773,412	739,185,566	372,587,846	2,027,939	0	0	0	0	0		
CMG Mortgage Assurance Company	7,147,703	391,322	6,756,381	-139,742	0	0	0	0	0		
CMG Mortgage Insurance Company	382,132,688	220,709,078	161,423,610	-5,224,713	107,276	27,851	112,948	100,661	0	89.1%	89.1%
Coast National Insurance Company	587,039,347	183,950,250	403,089,097	7,056,607	15,838,203	13,351,157	17,417,367	12,151,610	-68,717	69.8%	69.4%
Coastal American Insurance Company	6,574,658	3,379,613	3,195,045	88,077	5,476,394	264,078	4,979,471	328,955	59,344	6.6%	7.8%
Coface North America Insurance Company	146,964,828	81,944,523	65,020,305	10,506,510	143,289	0	153,977	10,028	336	6.5%	6.7%
Coliseum Reinsurance Company	320,741,647	117,773,684	202,967,963	30,592,379	0	0	0	0	0		
Colonial American Casualty and Surety Comp	27,251,071	4,992,184	22,258,887	439,447	37,244	-950	72,146	-69,830	-9,096	-96.8%	-109.4%
Colonial Surety Company	46,564,795	20,593,165	25,971,630	2,687,957	14,132	0	11,278	213	102	1.9%	2.8%
Colony Specialty Insurance Company	69,729,506	42,329,485	27,400,021	1,071,603	82,314	36,057	83,819	-46,903	882	-56.0%	-54.9%
Colorado Farm Bureau Mutual Insurance Co.	81,369,832	46,258,226	35,111,606	-2,413,002							
Columbia Mutual Insurance Company	378,356,656	222,891,563	155,465,093	7,931,960	1,870,058	1,889,775	1,833,161	2,215,944	47,270	120.9%	123.5%
Columbia National Insurance Company	94,597,136	58,789,359	35,807,777	3,039,040	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 10 of 39

								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	*	**
Commerce and Industry Insurance Company	7,339,225,480	5,433,644,641	1,905,580,839	309,106,081	8,852,419	8,867,515	9,275,013	5,983,433	839,971	64.5%	73.6%
Commercial Alliance Insurance Company	60,942,111	31,553,724	29,388,387	-290,188	478,641	786,893	634,148	665,046	45,680	104.9%	112.1%
Commercial Casualty Insurance Company	119,802,029	56,473,653	63,328,376	929,991	0	0	0	0	0		
Commonwealth Insurance Company of Americ	28,881,286	9,488,974	19,392,312	1,157,166	0	-1,472	0	-80,499	-6,052		
Companion Commercial Insurance Company	20,915,813	1,781,968	19,133,845	71,602	1,200,437	2,310,023	1,924,667	3,235,553	-21,816	168.1%	167.0%
Companion Property and Casualty Insurance C	998,571,135	747,733,400	250,837,735	-29,745,822	7,176,449	10,887,291	11,960,394	11,670,174	610,381	97.6%	102.7%
Constitution Insurance Company	16,382,809	3,238,262	13,144,547	700,387	0	0	0	0	0		
Consumers Insurance USA, Inc.	54,957,308	34,906,297	20,051,011	980,328	0	0	0	0	0		
Continental Casualty Company	42,642,332,621	31,505,633,012	11,136,699,609	787,982,235	41,759,219	52,660,087	40,944,233	68,119,164	4,551,953	166.4%	177.5%
Continental Heritage Insurance Company	7,765,310	551,297	7,214,013	383,075	5,653	0	5,905	0	0	0.0%	0.0%
Continental Indemnity Company	129,067,890	75,302,721	53,765,169	8,811,856	1,374,400	327,719	1,374,400	774,460	98,522	56.3%	63.5%
Continental Insurance Company, The	2,345,533,197	978,673,206	1,366,859,991	121,778,746	2,562,068	971,606	2,494,358	1,707,676	83,195	68.5%	71.8%
Continental Western Insurance Company	200,330,522	114,874,620	85,455,904	5,958,441	20,793,731	6,600,702	17,553,915	9,736,616	1,713,602	55.5%	65.2%
Contractors Bonding and Insurance Company	195,534,458	84,042,835	111,491,623	10,019,263	15,405	0	22,138	-1,411	-157	-6.4%	-7.1%
CorePointe Insurance Company	225,293,066	91,557,471	133,735,595	2,487,803	650,244	98,677	582,430	45,920	-2,692	7.9%	7.4%
Courtesy Insurance Company	686,487,618	378,042,921	308,444,697	38,289,973	1,495,378	588,712	916,535	615,084	57,641	67.1%	73.4%
Crestbrook Insurance Company	100,394,739	570,985	99,823,754	7,055,490	0	0	0	0	0		
Crum & Forster Indemnity Company	46,042,384	30,307,227	15,735,157	1,045,048	606,899	159,486	437,130	378,330	12,349	86.5%	89.4%
CUMIS Insurance Society, Inc.	1,637,594,165	1,015,857,066	621,737,099	58,483,515	3,053,920	1,302,996	3,078,414	1,245,570	55,176	40.5%	42.3%
Cypress Insurance Company	1,140,153,517	875,719,793	264,433,724	25,344,366	13,960	8,214	12,346	6,725	880	54.5%	61.6%
Dairyland Insurance Company	1,163,189,493	691,525,167	471,664,326	25,576,277	616,576	341,072	621,272	709,382	192,424	114.2%	145.2%
Dakota Truck Underwriters	100,092,571	60,915,921	39,176,650	4,029,569	0	0	0	0	0		
Darwin National Assurance Company	689,271,654	325,237,562	364,034,089	10,978,648	2,551,707	533,081	2,334,286	1,171,316	643,732	50.2%	77.8%

^{*} 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 11 of 39

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	-	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Dealers Assurance Company	80,714,715	29,936,639	50,778,076	5,113,239	2,329,221	1,166,089	2,331,348	1,199,474	0	51.4%	51.4%
Deerfield Insurance Company	108,875,900	48,624,179	60,251,721	654,817	58,676	48,926	58,771	41,229	-699	70.2%	69.0%
Delta Fire & Casualty Insurance Co.	7,031,693	1,775,200	5,256,493	105,388	1,520	0	1,935	0	0	0.0%	0.0%
Dentists Insurance Company, The	308,016,878	133,904,511	174,112,367	7,087,648	0	0	0	0	0		
Depositors Insurance Company	247,142,313	210,825,896	36,316,417	528,291	0	0	0	0	0		
Developers Surety and Indemnity Company	123,509,966	47,695,277	75,814,689	2,565,100	25,957	0	21,865	6,299	-7,172	28.8%	-4.0%
Diamond State Insurance Company	172,990,119	121,232,190	51,757,929	52,929,070	2,166,108	895,008	1,037,095	1,284,674	12,725	123.9%	125.1%
Direct General Insurance Company	354,455,170	248,185,899	106,269,271	11,448,477	0	0	0	0	0		
Direct General Insurance Company of Mississi	31,983,441	20,245,293	11,738,148	712,153	23,301,343	16,274,082	22,627,424	14,670,419	223,509	64.8%	65.8%
Direct National Insurance Company	16,554,586	9,753,057	6,801,529	332,727	0	0	0	0	0		
Discover Property & Casualty Insurance Comp	140,430,209	76,045,261	64,384,948	5,617,394	261,640	193,912	338,718	-134,884	43,919	-39.8%	-26.9%
Doctors' Company, An Interinsurance Exchang	3,313,221,939	1,581,532,888	1,731,689,051	27,735,469	1,754,770	850,000	1,124,102	1,060,801	406,858	94.4%	130.6%
Dorinco Reinsurance Company	1,571,415,880	1,041,871,744	529,544,136	73,168,329	66,597	0	66,427	0	0	0.0%	0.0%
Eastern Advantage Assurance Company	33,755,075	22,321,538	11,433,537	696,255	36,385	0	21,994	0	0	0.0%	0.0%
Eastern Alliance Insurance Company	221,192,998	140,898,955	80,294,043	6,689,635	829,197	272,755	498,503	1,283,282	36,053	257.4%	264.7%
EastGUARD Insurance Company	81,715,857	48,845,116	32,870,741	3,420,368	163,116	18,752	194,085	2,584	632	1.3%	1.7%
Economy Fire & Casualty Company	456,314,753	93,525,316	362,789,437	17,355,612	0	0	0	0	0		
Economy Preferred Insurance Company	28,800,126	18,596,098	10,204,028	340,029	0	0	0	0	0		
Economy Premier Assurance Company	86,418,699	42,210,327	44,208,372	1,808,379	14,710,121	10,515,512	14,979,481	9,793,023	102,581	65.4%	66.1%
Electric Insurance Company	1,448,715,389	926,155,536	522,559,854	33,572,067	714,181	436,237	693,240	540,644	-118,718	78.0%	60.9%
EMC Property & Casualty Company	150,587,688	75,558,123	75,029,565	2,915,708	100	0	100	33	15	33.0%	48.0%
Emcasco Insurance Company	407,758,646	292,967,686	114,790,959	7,682,974	2,688,511	4,383,134	2,474,948	4,441,838	95,684	179.5%	183.3%
Empire Fire and Marine Insurance Company	90,777,902	42,615,415	48,162,487	414,076	1,952,709	1,617,621	1,933,741	-117,250	91,663	-6.1%	-1.3%

^{*} 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 12 of 39

Company Total Asset Age (Paper) Policyhole of Surjew Policy of									Di	rect Defense		
Princip										and Cost	Loss	Loss
Company Total Asset Liabilities Surplus Net Incompany University Incompany Incompany 548,704,166 351,889,992 196,814,174 2.568,521 1,223,436 694,910 923,024 1,324,670 214,478 143,58 166,8% Employers Compensation Insurance Company, The 1,712,524,778 1,413,293,93 298,960,788 8,317,463 0 0 0 0 10 0									•			Ratio
Employers Assurance Company 548,704,166 351,889,992 196,814,174 2,568,521 1,223,436 694,910 923,024 1,324,670 214,478 143,5% 166.8% Employers Compensation Insurance Company 1,712,254,778 1,413,293,993 298,960,785 8,317,463 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Total	Policyholder		Premiums		Premiums	Losses	Expense	w/o LAE v	with LAE
Employers Compensation Insurance Company 1,712,254,778 1,413,293,993 298,960,785 8,317,463 0 0 0 0 0 0 0 0 0 0 Employers Fire Insurance Company, The 19,383,524 33,146 19,350,378 -229,099 8,722 105,631 57,157 62,976 8,410 110,2% 95.5% Employers Insurance Company of Wausau 5,599,777,330 4,316,041,606 12,833,735,724 48,891,641 2,560,041 1,655,463 2,792,907 587,770 325,849 21,0% 32,7% Employers Mutual Casualty Company 2,537,980,901 1,416,094,407 1,121,886,494 56,128,592 21,389,968 13,623,059 20,226,924 15,694,359 13,659,71 77.6% 84.3% Employers Preferred Insurance Company 673,058,632 419,075,651 253,982,981 -319,207 1,904,954 532,731 1,728,068 1,329,214 138,441 76.9% 84.9% Encompass Indemnity Company 26,230,561 1,274,395 24,956,166 376,108 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Employers Fire Insurance Company, The 19,383,524 33,146 19,350,378 -229,099 8,722 105,631 57,157 62,976 -8,410 110.2% 95.5% Employers Insurance Company of Wausau 5,599,777,330 4,316,041,606 1,283,735,724 48,891,641 2,560,041 1,655,463 2,792,907 587,770 325,849 21,0% 32,7% Employers Mutual Casualty Company 2,537,980,901 1,416,094,407 1,121,886,494 56,128,592 21,389,686 13,623,059 20,226,924 15,694,359 1,365,971 77.6% 84,3% Employers Preferred Insurance Company 673,058,632 419,075,651 253,982,981 -319,207 1,904,954 532,731 1,728,068 1,329,214 138,441 76.9% 84,9% Encompass Indemnity Company 26,230,561 1,274,395 24,956,166 376,108 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Employers Assurance Company	548,704,166	351,889,992	196,814,174	2,568,521	1,223,436	694,910	923,024	1,324,670	214,478	143.5%	166.8%
Employers Insurance Company of Wausau 5,599,777,330 4,316,041,606 1,283,735,724 48,891,641 2,560,041 1,655,463 2,792,907 587,770 325,849 21.0% 32.7% Employers Mutual Casualty Company 2,537,980,901 1,416,094,407 1,121,886,494 56,128,592 21,389,968 13,623,059 20,226,924 15,694,359 1,365,971 77.6% 84.3% Employers Preferred Insurance Company 673,058,632 419,075,651 253,982,981 -319,207 1,904,954 532,731 1,728,068 1,329,214 138,441 76.9% 84.9% Encompass Insurance Company 26,230,561 1,274,395 24,956,166 376,108 0 0 0 0 -644 97 Endurance American Insurance Company 11,086,260 311,840 10,774,420 719,752 0 0 0 0 0 -644 97 Endurance American Insurance Company 1,313,789,478 1,066,302,389 247,487,089 -42,860,514 414,843 0 324,401 167,055 18,541 51.5% 57.2% Endurance Reinsurance Corporation of Americ Equity Insurance Company 77,330,696 47,543,332 29,787,364 212,548 0 0 0 0 0 0 0 0 0 0 Essent Guaranty, Inc. 546,787,934 200,381,588 346,406,346 49,837,627 509,575 47,714 429,151 -1,537 134 -0.4% -0.3% Essentia Insurance Company 73,809,194 47,779,194 26,030,000 8,970 1,140,974 181,601 586,778 240,639 2,107 41.0% 41.4% Essentain Ensurance Company 196,025,065 8,392,854 187,632,211 11,735,661 8,022,430 6,227,835 7,452,430 6,665,538 -12,122 89,3% Esurance Property and Casualty Insurance Company 640,416,006 533,105,626 107,310,380 -17,608,337 1,799,094 5,214,268 20,25,987 1,948,432 135,337 96.2% 102,98 Everest National Insurance Company 9,288,410,914 6,474,074,024 2,814,336,80 540,020,457 0 0 8,592 3,719 1,307 43.3% 58,5% Everest Reinsurance Company 47,613,215 13,752,355 33,860,860 2,666,787 324,772 0 314,049 -4.784 -2.407 -1.5% -2.3% Everest Reinsurance Company 47,613,215 13,752,355 33,860,860 2,666,787 324,772 0 314,049 -2.52,05 17,280 -73.9% -68.3% Everest Reinsurance Corp. 217,194,190 3,601,743 213,592,447 4,826,166 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Employers Compensation Insurance Company	1,712,254,778	1,413,293,993	298,960,785	8,317,463	0	0	0	0	0		
Employers Mutual Casualty Company 2,537,980,901 1,416,094,407 1,121,886,494 56,128,592 21,389,968 13,623,059 20,226,924 15,694,359 1,365,971 77.6% 84.3% Employers Preferred Insurance Company 673,058,632 419,075,651 253,982,981 -319,207 1,904,954 532,731 1,728,068 1,329,214 138,441 76.9% 84.9% Encompass Insurance Company 26,230,561 1,274,395 24,956,166 376,108 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Employers' Fire Insurance Company, The	19,383,524	33,146	19,350,378	-229,099	8,722	105,631	57,157	62,976	-8,410	110.2%	95.5%
Employers Preferred Insurance Company 673,058,632 419,075,651 253,982,981 -319,207 1,904,954 532,731 1,728,068 1,329,214 138,441 76,9% 84,9% Encompass Indemnity Company 26,230,561 1,274,395 24,956,166 376,108 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Employers Insurance Company of Wausau	5,599,777,330	4,316,041,606	1,283,735,724	48,891,641	2,560,041	1,655,463	2,792,907	587,770	325,849	21.0%	32.7%
Encompass Indemnity Company 26,230,561 1,274,395 24,956,166 376,108 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Employers Mutual Casualty Company	2,537,980,901	1,416,094,407	1,121,886,494	56,128,592	21,389,968	13,623,059	20,226,924	15,694,359	1,365,971	77.6%	84.3%
Encompass Insurance Company 11,086,260 311,840 10,774,420 719,752 0 0 0 0 -644 97 Endurance American Insurance Company 1,313,789,478 1,066,302,389 247,487,089 -42,860,514 414,843 0 324,401 167,055 18,541 51.5% 57.2% Endurance Reinsurance Corporation of Americ 1,489,693,828 860,645,068 629,048,760 28,443,150 0 0 0 0 0 0 0 0 0 Equity Insurance Company 77,330,696 47,543,332 29,787,364 212,548 0 0 0 0 0 0 0 0 0 Essent Guaranty, Inc. 546,787,934 200,381,588 346,406,346 49,837,627 509,575 47,714 429,151 -1,537 134 -0.4% -0.3% Essentia Insurance Company 73,809,194 47,779,194 26,030,000 8,970 1,140,974 181,601 586,778 240,639 2,107 41.0% 41.4% Esurance Property and Casualty Insurance Company 196,025,065 8,392,854 187,632,211 11,735,661 8,022,430 6,227,835 7,452,430 6,665,538 -12,122 89,4% 89.3% Esurance Property and Casualty Insurance Company 640,416,006 533,105,626 107,310,380 -17,608,337 1,799,094 5,214,268 2,025,987 1,948,432 135,337 96.2% 102,9% Everest National Insurance Company 9,288,410,914 6,474,074,024 2,814,336,890 540,020,457 0 0 0 8,592 3,719 1,307 43.3% 58.5% Evergreen National Indemnity Company 47,613,215 13,752,355 33,860,860 2,666,787 324,772 0 314,049 -4,784 -2,407 -1.5% -2.3% Everspan Financial Guarantee Corp. 217,194,190 3,601,743 213,592,447 4,826,166 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Employers Preferred Insurance Company	673,058,632	419,075,651	253,982,981	-319,207	1,904,954	532,731	1,728,068	1,329,214	138,441	76.9%	84.9%
Endurance American Insurance Company 1,313,789,478 1,066,302,389 247,487,089 -42,860,514 414,843 0 324,401 167,055 18,541 51.5% 57.2% Endurance Reinsurance Corporation of Americ 1,489,693,828 860,645,068 629,048,760 28,443,150 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Encompass Indemnity Company	26,230,561	1,274,395	24,956,166	376,108	0	0	0	0	0		
Endurance Reinsurance Corporation of Americ 1,489,693,828 860,645,068 629,048,760 28,443,150 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Encompass Insurance Company	11,086,260	311,840	10,774,420	719,752	0	0	0	-644	97		
Equity Insurance Company 77,330,696 47,543,332 29,787,364 212,548 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Endurance American Insurance Company	1,313,789,478	1,066,302,389	247,487,089	-42,860,514	414,843	0	324,401	167,055	18,541	51.5%	57.2%
Essent Guaranty, Inc. 546,787,934 200,381,588 346,406,346 49,837,627 509,575 47,714 429,151 -1,537 134 -0.4% -0.3% Essentia Insurance Company 73,809,194 47,779,194 26,030,000 8,970 1,140,974 181,601 586,778 240,639 2,107 41.0% 41.4% Esurance Insurance Company 196,025,065 8,392,854 187,632,211 11,735,661 8,022,430 6,227,835 7,452,430 6,665,538 -12,122 89.4% 89.3% Esurance Property and Casualty Insurance Company 385,237,068 247,674,160 137,562,908 3,843,950 1,724,309 479,247 1,349,668 392,081 0 29.1% 29.1% Everest National Insurance Company 640,416,006 533,105,626 107,310,380 -17,608,337 1,799,094 5,214,268 2,025,987 1,948,432 135,337 96.2% 102.9% Everest Reinsurance Company 9,288,410,914 6,474,074,024 2,814,336,890 540,020,457 0 0 8,592 3,719 1,307 43.3% 58.5% Evergreen National Indemnity Company 47,613,215 13,752,355 33,860,860 2,666,787 324,772 0 314,049 -4,784 -2,407 -1.5% -2.3% Everspan Financial Guarantee Corp. 217,194,190 3,601,743 213,592,447 4,826,166 0 0 0 0 0 0 0 0 0 Executive Risk Indemnity Inc. 2,977,323,104 1,758,697,609 1,218,625,495 174,065,392 246,152 280,842 304,649 -225,205 17,280 -73.9% -68.3%	Endurance Reinsurance Corporation of Americ	1,489,693,828	860,645,068	629,048,760	28,443,150	0	0	0	0	0		
Essentia Insurance Company 73,809,194 47,779,194 26,030,000 8,970 1,140,974 181,601 586,778 240,639 2,107 41.0% 41.4% Esurance Insurance Company 196,025,065 8,392,854 187,632,211 11,735,661 8,022,430 6,227,835 7,452,430 6,665,538 -12,122 89.4% 89.3% Esurance Property and Casualty Insurance Company 385,237,068 247,674,160 137,562,908 3,843,950 1,724,309 479,247 1,349,668 392,081 0 29.1% 29.1% Everest National Insurance Company 640,416,006 533,105,626 107,310,380 -17,608,337 1,799,094 5,214,268 2,025,987 1,948,432 135,337 96.2% 102.9% Evergeen National Indemnity Company 9,288,410,914 6,474,074,024 2,814,336,890 540,020,457 0 0 8,592 3,719 1,307 43.3% 58.5% Evergreen National Indemnity Company 47,613,215 13,752,355 33,860,860 2,666,787 324,772 0 314,049 -4,784 -2,407 -1.5% -2.3% Everspan Financial Guarantee Corp. 217,194,190 3,601,743 213,592,447 4,826,166 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Equity Insurance Company	77,330,696	47,543,332	29,787,364	212,548	0	0	0	0	0		
Esurance Insurance Company 196,025,065 8,392,854 187,632,211 11,735,661 8,022,430 6,227,835 7,452,430 6,665,538 -12,122 89.4% 89.3% Esurance Property and Casualty Insurance Co 91,140,705 62,252,809 28,887,896 522,972 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Essent Guaranty, Inc.	546,787,934	200,381,588	346,406,346	49,837,627	509,575	47,714	429,151	-1,537	134	-0.4%	-0.3%
Esurance Property and Casualty Insurance Co 91,140,705 62,252,809 28,887,896 522,972 0 0 0 0 0 0 0 0 0 Euler Hermes North America Insurance Comp 385,237,068 247,674,160 137,562,908 3,843,950 1,724,309 479,247 1,349,668 392,081 0 29.1% 29.1% Everest National Insurance Company 640,416,006 533,105,626 107,310,380 -17,608,337 1,799,094 5,214,268 2,025,987 1,948,432 135,337 96.2% 102.9% Everest Reinsurance Company 9,288,410,914 6,474,074,024 2,814,336,890 540,020,457 0 0 8,592 3,719 1,307 43.3% 58.5% Evergreen National Indemnity Company 47,613,215 13,752,355 33,860,860 2,666,787 324,772 0 314,049 -4,784 -2,407 -1.5% -2.3% Everspan Financial Guarantee Corp. 217,194,190 3,601,743 213,592,447 4,826,166 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Essentia Insurance Company	73,809,194	47,779,194	26,030,000	8,970	1,140,974	181,601	586,778	240,639	2,107	41.0%	41.4%
Euler Hermes North America Insurance Comp 385,237,068 247,674,160 137,562,908 3,843,950 1,724,309 479,247 1,349,668 392,081 0 29.1% 29.1% Everest National Insurance Company 640,416,006 533,105,626 107,310,380 -17,608,337 1,799,094 5,214,268 2,025,987 1,948,432 135,337 96.2% 102.9% Everest Reinsurance Company 9,288,410,914 6,474,074,024 2,814,336,890 540,020,457 0 0 0 8,592 3,719 1,307 43.3% 58.5% Evergreen National Indemnity Company 47,613,215 13,752,355 33,860,860 2,666,787 324,772 0 314,049 -4,784 -2,407 -1.5% -2.3% Everspan Financial Guarantee Corp. 217,194,190 3,601,743 213,592,447 4,826,166 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Esurance Insurance Company	196,025,065	8,392,854	187,632,211	11,735,661	8,022,430	6,227,835	7,452,430	6,665,538	-12,122	89.4%	89.3%
Everest National Insurance Company 640,416,006 533,105,626 107,310,380 -17,608,337 1,799,094 5,214,268 2,025,987 1,948,432 135,337 96.2% 102.9% Everest Reinsurance Company 9,288,410,914 6,474,074,024 2,814,336,890 540,020,457 0 0 8,592 3,719 1,307 43.3% 58.5% Evergreen National Indemnity Company 47,613,215 13,752,355 33,860,860 2,666,787 324,772 0 314,049 -4,784 -2,407 -1.5% -2.3% Everspan Financial Guarantee Corp. 217,194,190 3,601,743 213,592,447 4,826,166 0 0 0 0 0 0 0 0 Executive Risk Indemnity Inc. 2,977,323,104 1,758,697,609 1,218,625,495 174,065,392 246,152 280,842 304,649 -225,205 17,280 -73.9% -68.3%	Esurance Property and Casualty Insurance Co	91,140,705	62,252,809	28,887,896	522,972	0	0	0	0	0		
Everest Reinsurance Company 9,288,410,914 6,474,074,024 2,814,336,890 540,020,457 0 0 8,592 3,719 1,307 43.3% 58.5% Evergreen National Indemnity Company 47,613,215 13,752,355 33,860,860 2,666,787 324,772 0 314,049 -4,784 -2,407 -1.5% -2.3% Everspan Financial Guarantee Corp. 217,194,190 3,601,743 213,592,447 4,826,166 0 0 0 0 0 Executive Risk Indemnity Inc. 2,977,323,104 1,758,697,609 1,218,625,495 174,065,392 246,152 280,842 304,649 -225,205 17,280 -73.9% -68.3%	Euler Hermes North America Insurance Comp	385,237,068	247,674,160	137,562,908	3,843,950	1,724,309	479,247	1,349,668	392,081	0	29.1%	29.1%
Evergreen National Indemnity Company 47,613,215 13,752,355 33,860,860 2,666,787 324,772 0 314,049 -4,784 -2,407 -1.5% -2.3% Everspan Financial Guarantee Corp. 217,194,190 3,601,743 213,592,447 4,826,166 0 0 0 0 0 0 Executive Risk Indemnity Inc. 2,977,323,104 1,758,697,609 1,218,625,495 174,065,392 246,152 280,842 304,649 -225,205 17,280 -73.9% -68.3%	Everest National Insurance Company	640,416,006	533,105,626	107,310,380	-17,608,337	1,799,094	5,214,268	2,025,987	1,948,432	135,337	96.2%	102.9%
Everspan Financial Guarantee Corp. 217,194,190 3,601,743 213,592,447 4,826,166 0 0 0 0 0 0 Executive Risk Indemnity Inc. 2,977,323,104 1,758,697,609 1,218,625,495 174,065,392 246,152 280,842 304,649 -225,205 17,280 -73.9% -68.3%	Everest Reinsurance Company	9,288,410,914	6,474,074,024	2,814,336,890	540,020,457	0	0	8,592	3,719	1,307	43.3%	58.5%
Executive Risk Indemnity Inc. 2,977,323,104 1,758,697,609 1,218,625,495 174,065,392 246,152 280,842 304,649 -225,205 17,280 -73.9% -68.3%	Evergreen National Indemnity Company	47,613,215	13,752,355	33,860,860	2,666,787	324,772	0	314,049	-4,784	-2,407	-1.5%	-2.3%
	Everspan Financial Guarantee Corp.	217,194,190	3,601,743	213,592,447	4,826,166	0	0	0	0	0		
Footory Mutual Insurance Company 12 705 712 202 4 642 256 727 0 152 455 476 662 496 251 20 520 750 194 051 447 10 951 462 101 222 001 10 027 917 062 90/ *****	Executive Risk Indemnity Inc.	2,977,323,104	1,758,697,609	1,218,625,495	174,065,392	246,152	280,842	304,649	-225,205	17,280	-73.9%	-68.3%
Factory winding insurance Company $15,795,712,205$ $4,042,200,727$ $9,155,455,410$ $002,480,251$ $20,530,750$ $184,051,447$ $19,851,405$ $191,525,791$ $10,027,817$ 905.8%	Factory Mutual Insurance Company	13,795,712,203	4,642,256,727	9,153,455,476	662,486,251	20,530,750	184,051,447	19,851,463	191,323,991	10,027,817	963.8%	****
Fair American Insurance and Reinsurance Co 254,754,234 24,146,623 230,607,611 334,065 370,870 0 148,611 96,350 0 64.8% 64.8%	Fair American Insurance and Reinsurance Co	254,754,234	24,146,623	230,607,611	334,065	370,870	0	148,611	96,350	0	64.8%	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 13 of 39

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	•	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Fairmont Premier Insurance Company	123,209,997	20,275,833	102,934,164	2,242,589	0	0	0	0	0		
Fairmont Insurance Company	26,500,643	13,100,316	13,400,327	1,776,512	0	0	0	0	0		
Fairmont Specialty Insurance Company	144,839,110	67,415,859	77,423,251	9,822,698	0	0	0	-18,718	-6,234		
Farmers Insurance Exchange	15,557,125,672	11,677,404,569	3,879,721,103	55,003,924	1,551,653	6,866,908	5,164,599	6,610,529	-105,819	128.0%	125.9%
Farmers Mutual Hail Insurance Company of Io	832,791,704	474,458,365	358,333,339	3,884,108	0	0	0	0	0		
Farmington Casualty Company	1,000,645,073	713,216,233	287,428,840	45,941,815	2,398,522	912,365	2,356,094	830,628	340,350	35.3%	49.7%
Farmland Mutual Insurance Company	485,219,229	319,194,112	166,025,117	3,786,471	3,396,519	1,236,661	3,018,134	1,672,563	320,787	55.4%	66.0%
FCCI Insurance Company	1,628,874,307	1,076,759,622	552,114,685	26,713,135	6,501,835	1,588,783	5,717,451	3,013,920	397,618	52.7%	59.7%
Federal Insurance Company	31,761,349,603	17,020,037,687	14,741,311,916	2,021,923,317	31,619,290	10,667,928	32,190,333	8,657,365	680,267	26.9%	29.0%
Federated Mutual Insurance Company	4,523,516,730	2,005,260,489	2,518,256,241	127,900,749	8,335,092	2,105,844	7,217,907	2,246,636	65,155	31.1%	32.0%
Federated Rural Electric Insurance Exchange	458,795,940	305,460,406	153,335,534	31,448,832	6,166,323	1,892,108	6,088,426	3,965,034	216,165	65.1%	68.7%
Federated Service Insurance Company	405,995,933	221,849,421	184,146,512	11,561,367	1,072,209	2,639,462	986,163	3,408,064	88,734	345.6%	354.6%
FFVA Mutual Insurance Co.	291,203,686	168,019,234	123,184,452	9,083,220	4,923,091	3,286,358	5,083,177	3,116,886	794,681	61.3%	77.0%
Fidelity and Deposit Company of Maryland	219,506,772	50,547,235	168,959,537	4,484,146	3,268,392	6,484,262	3,350,925	3,086,345	538,226	92.1%	108.2%
Fidelity and Guaranty Insurance Company	21,599,151	2,357,224	19,241,927	460,484	-26,716	67,896	-26,755	-406,099	-63,456	*****	****
Fidelity and Guaranty Insurance Underwriters,	170,719,503	69,726,163	100,993,340	5,284,272	1,735	157,293	1,735	-184,511	-196,729	*****	****
Financial American Property and Casualty Ins	12,754,332	2,480,190	10,274,141	-293,721	45	0	35	0	0	0.0%	0.0%
Financial Casualty & Surety, Inc.	20,556,102	7,657,343	12,898,759	1,026,322	69,614	0	69,614	633	0	0.9%	0.9%
Fireman's Fund Insurance Company	9,843,737,123	7,365,084,683	2,478,652,440	237,388,063	2,639,357	4,656,587	2,383,404	2,541,368	303,777	106.6%	119.4%
Firemen's Insurance Company of Washington,	91,349,993	60,480,770	30,869,223	2,615,032	8,171,017	964,083	6,580,619	3,981,220	647,402	60.5%	70.3%
First Acceptance Insurance Company, Inc.	197,428,369	102,564,846	94,863,523	2,798,223	2,797,403	1,755,407	2,746,594	1,650,126	46,167	60.1%	61.8%
First American Property & Casualty Insurance	95,549,918	52,006,600	43,543,318	3,217,656	74,674	24,179	80,706	26,510	104	32.8%	33.0%
First Colonial Insurance Company	380,763,369	186,937,979	193,825,390	17,830,309	709,872	273,252	720,708	278,600	0	38.7%	38.7%

^{*} 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 14 of 39

			Direct Defense								
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	•	w/o LAE	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
First Financial Insurance Company	533,579,628	140,108,987	393,470,641	16,332,401	0	1,500	6,511	-7,260	-3,551	-111.5%	-166.0%
First Guard Insurance Company	18,933,106	652,921	18,280,185	1,391,286	100,448	41,850	100,448	42,316	0	42.1%	42.1%
First Liberty Insurance Corporation, The	22,880,157	721,391	22,158,766	1,277,319	6,506,007	3,301,572	5,908,266	3,798,885	515,859	64.3%	73.0%
First Marine Insurance Company	9,348,227	3,646,543	5,701,684	26,872	0	0	0	0	0		
First National Insurance Company of America	79,664,937	26,616,790	53,048,147	6,442,005	506,212	79,287	417,297	98,367	-26,977	23.6%	17.1%
First Professionals Insurance Company, Inc.	464,844,676	289,812,017	175,032,659	72,818,402	0	0	0	0	0		
FirstComp Insurance Company	293,406,229	177,809,346	115,596,883	13,966,729	3,772,962	3,097,436	3,963,363	4,727,859	109,514	119.3%	122.1%
Florists' Mutual Insurance Company	159,845,503	116,575,787	43,269,716	587,926	231,456	39,351	267,068	15,851	108,994	5.9%	46.7%
Foremost Insurance Company Grand Rapids,	1,938,558,470	908,633,775	1,029,924,695	38,478,162	51,409,060	32,086,121	47,404,412	32,048,325	308,391	67.6%	68.3%
Foremost Property and Casualty Insurance Co	64,923,263	47,568,970	17,354,293	194,965	3,411,346	1,908,044	3,172,945	2,118,146	17,698	66.8%	67.3%
Foremost Signature Insurance Company	66,534,781	46,815,897	19,718,884	81,029	1,406,275	10,197	199,467	-160,269	5,320	-80.3%	-77.7%
Fortress Insurance Company	137,750,489	78,025,406	59,725,083	-2,894,735	681,482	3,500	690,944	50,648	86,224	7.3%	19.8%
Fortuity Insurance Company	36,525,418	22,431,591	14,093,827	1,406,140	0	0	0	0	0		
Frank Winston Crum Insurance Company	43,376,549	29,063,414	14,313,135	315,789	22,987	0	35,450	0	0	0.0%	0.0%
Frankenmuth Mutual Insurance Company	1,069,339,692	624,293,749	445,045,942	40,074,305	1,017	25,621	1,022	26,084	2	****	****
Freedom Specialty Insurance Company	32,879,485	20,881,222	11,998,263	367,885	0	0	0	-313	-20		
Freestone Insurance Company				Not available	le at the time of	printing this repo	ort				
Garrison Property and Casualty Insurance Com	1,255,480,389	749,039,418	506,440,971	49,207,355	7,431,618	6,824,450	7,486,056	7,853,426	179,800	104.9%	107.3%
Gateway Insurance Company	37,415,410	26,165,837	11,249,572	2,098,842	609,470	49,555	627,560	224,666	33,685	35.8%	41.2%
GEICO Casualty Company	2,707,239,880	1,706,255,603	1,000,984,277	-342,457,284	146,894	108,620	158,630	14,485	-407	9.1%	8.9%
GEICO General Insurance Company	215,672,817	92,067,357	123,605,460	2,766,871	40,290,278	29,891,956	39,430,179	31,302,209	716,141	79.4%	81.2%
GEICO Indemnity Company	7,811,195,409	4,174,876,963	3,636,318,445	663,638,854	26,648,169	17,766,777	26,038,240	18,533,920	447,006	71.2%	72.9%
General Casualty Company of Wisconsin	866,565,714	553,858,026	312,707,688	-43,368	1,823,143	733,260	2,007,496	1,140,500	92,969	56.8%	61.4%

^{*} 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 15 of 39

								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	*	**
General Fidelity Insurance Company	408,094,128	108,203,295	299,890,833	52,501,754	0	84,000	0	-12,052	5,518		
General Insurance Company of America	126,166,276	21,613,392	104,552,884	82,003,593	388,873	120,884	506,975	312,217	-69,961	61.6%	47.8%
General Reinsurance Corporation	16,219,709,818	4,658,021,746	11,561,688,072	930,896,600	0	335,188	0	-8,759	43,557		
General Security National Insurance Company	273,093,990	173,265,984	99,828,006	6,642,754	0	0	0	-482	0		
General Star National Insurance Company	256,381,284	58,335,603	198,045,681	13,238,930	28,921	0	13,073	-23,000	-16,000	-175.9%	-298.3%
Generali - U.S. Branch	67,498,187	38,142,874	29,355,313	831,410	267,632	34,842	222,475	54,827	4,173	24.6%	26.5%
Genesis Insurance Company	203,932,086	61,005,459	142,926,627	6,336,873	0	0	0	-116,000	-11,000		
Genworth Financial Assurance Corporation	13,557,409	7,426	13,549,983	410,224	0	0	0	0	0		
Genworth Home Equity Insurance Corporation	6,474,629	4,009,078	2,465,551	113,547	0	0	0	0	0		
Genworth Mortgage Insurance Corporation	2,373,472,834	1,413,186,688	960,286,146	69,962,949	4,504,311	4,877,149	4,494,190	3,200,266	0	71.2%	71.2%
Genworth Mortgage Insurance Corporation of	351,920,440	228,304,530	123,615,910	-5,474,481	0	0	0	0	0		
Genworth Residential Mortgage Assurance Co	100,557,359	18,515,408	82,041,951	7,369,221	0	0	970	0	0	0.0%	0.0%
Genworth Residential Mortgage Insurance Cor	214,961,571	135,057,839	79,903,732	9,083,999	6,485	33,344	27,547	-123	0	-0.4%	-0.4%
Georgia Casualty & Surety Company	41,946,016	24,721,366	17,224,650	1,421,777	226,159	1,025,091	345,238	1,483,668	73,626	429.8%	451.1%
GeoVera Insurance Company	89,617,955	60,616,096	29,001,859	8,332,267	0	0	0	0	0		
GLOBAL Reinsurance Corporation of Americ	432,836,781	235,630,046	197,206,735	31,359,964	0	0	0	0	0		
GoAuto Insurance Company	20,668,744	13,080,222	7,588,522	-3,364,769							
Government Employees Insurance Company	25,778,845,243	13,689,078,999	12,089,766,244	2,010,064,429	18,074,540	14,366,723	17,925,469	16,133,665	450,205	90.0%	92.5%
Grain Dealers Mutual Insurance Company	9,002,911	2,490,484	6,512,427	93,820	1,781,303	1,947,526	1,726,026	1,382,553	-222,363	80.1%	67.2%
Granite Re, Inc.	34,400,088	17,377,916	17,022,172	1,703,358	574,186	387,240	607,697	477,421	10,442	78.6%	80.3%
Granite State Insurance Company	43,527,614	3,652,854	39,874,760	747,698	2,978,535	634,762	1,536,871	738,698	73,852	48.1%	52.9%
Graphic Arts Mutual Insurance Company	128,356,077	76,209,084	52,146,993	1,751,498	999	0	943	-91	-1	-9.7%	-9.8%
Gray Casualty & Surety Company, The	17,145,450	2,588,082	14,557,368	411,138	251,283	-8,621	259,744	46,023	281,872	17.7%	126.2%

^{*} 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 16 of 39

								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	*	**
Gray Insurance Company, The	288,980,545	177,745,816	111,234,729	5,876,021	1,545,696	564,343	1,504,497	-6,976,933	-279,089	-463.7%	-482.3%
Great American Alliance Insurance Company	31,487,619	8,138	31,479,482	613,627	3,793,738	1,326,481	3,639,126	459,063	146,796	12.6%	16.6%
Great American Assurance Company	18,911,673	800	18,910,873	284,920	1,548,944	541,554	1,518,034	407,100	-14,336	26.8%	25.9%
Great American Insurance Company	5,376,892,481	3,973,589,959	1,403,302,522	273,730,253	9,322,732	10,008,624	9,666,415	12,283,385	356,563	127.1%	130.8%
Great American Insurance Company of New Y	46,130,228	3,850	46,126,378	990,980	952,152	150,387	826,243	83,092	-6,757	10.1%	9.2%
Great American Protection Insurance Compan	28,263,716	19,475	28,244,241	592,284	0	0	0	0	0		
Great American Security Insurance Company	19,567,526	1,000	19,566,526	355,261	0	0	0	0	0		
Great American Spirit Insurance Company	21,710,755	1,100	21,709,655	499,747	0	0	0	-1	0		
Great Divide Insurance Company	189,474,025	123,743,503	65,730,523	6,722,685	536,916	189,341	1,035,731	455,986	84,903	44.0%	52.2%
Great Midwest Insurance Company	128,261,299	72,203,105	56,058,194	1,454,118	298,214	159,855	88,669	534,374	97,370	602.7%	712.5%
Great Northern Insurance Company	1,653,109,375	1,174,271,553	478,837,822	83,374,654	2,902,452	2,087,518	3,246,073	3,977,644	34,888	122.5%	123.6%
Great Northwest Insurance Company	21,204,597	14,875,452	6,329,145	-29,575	0	0	0	0	0		
Great West Casualty Company	1,736,576,969	1,189,691,896	546,885,073	65,086,411	14,039,333	6,256,236	12,781,358	8,208,574	518,140	64.2%	68.3%
Greater New York Mutual Insurance Company	863,745,134	449,212,314	414,532,820	17,956,306	0	0	0	0	0		
Greenwich Insurance Company	1,053,324,072	636,766,892	416,557,180	30,802,117	1,094,461	306,244	2,312,004	-1,965,201	-12,837	-85.0%	-85.6%
Guarantee Company of North America USA, T	235,553,349	79,800,029	155,753,319	7,104,068	354,780	4,940	370,935	4,411	15,657	1.2%	5.4%
Guarantee Insurance Company	393,968,902	336,248,806	57,720,096	-10,906,643	2,799,197	772,623	2,118,546	1,679,320	841,620	79.3%	119.0%
GuideOne America Insurance Company	11,471,613	1,215,012	10,256,601	178,930	1,501,317	3,913,331	1,756,044	2,931,985	-54,234	167.0%	163.9%
GuideOne Elite Insurance Company	26,883,342	6,078,843	20,804,499	400,680	2,264,758	9,731,538	2,319,003	15,250,272	421,916	657.6%	675.8%
GuideOne Mutual Insurance Company	1,814,524,221	1,354,475,136	460,049,085	-9,413,432	93,185,618	69,047,663	91,182,969	103,300,091	701,960	113.3%	114.1%
GuideOne Specialty Mutual Insurance Compa	465,256,795	371,906,164	93,350,631	-273,698	147,971	27,421	146,785	6,555	-2,137	4.5%	3.0%
Gulf Guaranty Insurance Company	4,964,761	1,165,219	3,799,542	-110,822	1,064,571	434,557	1,084,510	447,222	18,428	41.2%	42.9%
Gulfstream Property and Casualty Insurance C	95,437,950	65,953,875	29,484,075	3,724,093	333,965	34,186	93,209	43,071	1,000	46.2%	47.3%

^{*} 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 17 of 39

								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	*	**
Hallmark Insurance Company	206,581,680	131,062,019	75,519,661	3,671,589	1,159,232	223,350	1,142,172	779,135	-14,917	68.2%	66.9%
Hallmark National Insurance Company	77,069,948	56,307,013	20,762,935	-529,648	112,739	66,664	213,590	240,264	3,156	112.5%	114.0%
Hanover American Insurance Company, The	28,554,502	28,694	28,525,808	681,720	433,915	36,008	414,748	190,909	78,529	46.0%	65.0%
Hanover Insurance Company, The	6,047,143,269	4,217,454,706	1,829,688,563	184,334,683	3,192,171	3,343,443	2,536,239	210,629	-118,996	8.3%	3.6%
Harbor Specialty Insurance Company	51,800,063	18,846,841	32,953,223	2,347,213	0	321,408	0	7,276	-4,825		
Harco National Insurance Company	346,914,438	177,750,165	169,164,273	9,572,715	972,670	162,431	901,580	487,961	33,993	54.1%	57.9%
Harleysville Insurance Company	104,378,158	69,647,095	34,731,063	13,010,048	0	0	0	0	0		
Harleysville Preferred Insurance Company	285,993,855	90,120,228	195,873,627	75,553,614	0	0	0	2,200	0		
Harleysville Worcester Insurance Company	327,585,998	92,023,825	235,562,173	77,392,237	0	0	0	0	0		
Hartford Accident and Indemnity Company	11,122,420,384	7,850,909,068	3,271,511,316	468,740,800	876,236	479,903	980,321	-203,221	81,195	-20.7%	-12.4%
Hartford Casualty Insurance Company	2,206,987,999	1,301,195,477	905,792,522	83,583,673	3,036,410	2,565,862	3,294,073	1,136,708	122,021	34.5%	38.2%
Hartford Fire Insurance Company	25,684,838,414	11,603,425,503	14,081,412,911	1,006,597,469	7,723,198	2,031,499	6,362,390	2,052,287	85,776	32.3%	33.6%
Hartford Insurance Company of the Midwest	550,079,553	117,977,551	432,102,002	19,150,837	2,055,497	1,072,565	2,140,656	1,042,527	43,857	48.7%	50.8%
Hartford Steam Boiler Inspection and Insuranc	99,326,657	48,204,540	51,122,117	16,456,252	0	0	0	0	0		
Hartford Steam Boiler Inspection and Insuranc	1,372,027,353	731,093,711	640,933,642	105,221,753	860,582	196,980	1,062,536	74,138	650	7.0%	7.0%
Hartford Underwriters Insurance Company	1,561,290,500	949,900,497	611,390,002	52,836,874	5,850,690	3,107,618	6,166,944	3,791,003	115,900	61.5%	63.4%
Haulers Insurance Company, Inc.	65,711,079	29,949,492	35,761,587	-32,723	0	0	0	0	0		
HDI-Gerling America Insurance Company	313,667,539	180,943,992	132,723,545	12,969,665	2,941,138	449,748	2,367,813	576,400	84,106	24.3%	27.9%
Heritage Casualty Insurance Company	60,485,041	154,631	60,330,410	694,936	0	0	5	1,406	0	****	****
Heritage Indemnity Company	207,686,607	95,086,842	112,599,765	7,944,387	112,471	98,140	150,390	97,394	1,930	64.8%	66.0%
Highmark Casualty Insurance Company	398,493,400	237,545,471	160,947,929	12,559,665	0	0	0	0	0		
Hiscox Insurance Company Inc.	125,241,688	69,914,380	55,327,308	2,667,103	595,265	3,325	301,957	84,745	474	28.1%	28.2%
Homesite Insurance Company	224,177,946	143,058,039	81,119,907	18,524,555	2,205,147	3,783,030	2,980,762	3,095,940	14,232	103.9%	104.3%

^{*} 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 18 of 39

								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	*	**
Horace Mann Insurance Company	432,491,056	255,482,920	177,008,136	18,988,664	0	-11,115	0	-10,989	0		
Horace Mann Property & Casualty Insurance	272,402,309	157,276,401	115,125,908	11,176,958	0	0	0	0	0		
Housing Authority Property Insurance, A Mut	165,394,450	48,259,107	117,135,343	10,101,952	0	0	0	0	0		
Housing Enterprise Insurance Company, Inc.	59,652,027	31,953,047	27,698,980	-5,595,119	263,836	36,558	262,318	159,476	166,084	60.8%	124.1%
Hudson Insurance Company	819,044,413	405,095,761	413,948,652	6,003,757	606,958	0	533,375	216,870	13,091	40.7%	43.1%
IDS Property Casualty Insurance Company	1,268,348,797	737,635,112	530,713,685	11,265,406	1,813,382	1,782,037	1,479,814	2,597,159	52,439	175.5%	179.0%
Imperial Fire and Casualty Insurance Company	109,241,610	65,451,326	43,790,284	1,919,005	101,942	24,924	101,942	24,924	1,390	24.4%	25.8%
Imperium Insurance Company	361,272,461	226,498,532	134,773,929	-10,480,682	776,145	156,595	391,210	-28,785	9,766	-7.4%	-4.9%
Indemnity Insurance Company of North Ameri	361,371,690	256,034,441	105,337,249	10,604,779	3,580,709	1,512,476	3,614,331	1,464,209	332,194	40.5%	49.7%
Indemnity National Insurance Company	17,386,187	5,816,446	11,569,741	1,502,111	0	0	0	0	0		
Independence American Insurance Company	102,111,090	44,236,539	57,874,551	3,176,191	27,038	13,058	26,783	14,930	0	55.7%	55.7%
Indiana Lumbermens Mutual Insurance Comp	57,516,985	38,423,222	19,093,763	1,529,555	188,718	175,268	266,292	125,979	-18,028	47.3%	40.5%
Infinity Auto Insurance Company	9,190,466	1,330,868	7,859,598	94,920	0	33,864	0	26,442	-3,145		
Infinity Insurance Company	1,966,392,700	1,299,832,237	666,560,463	47,759,435	0	-2,429	0	-2,429	0		
Insurance Company of North America	787,125,136	604,284,069	182,841,067	15,341,702	20,994	34,933	16,963	75,177	-4,998	443.2%	413.7%
Insurance Company of the State of Pennsylvan	3,299,767,027	2,554,571,179	745,195,848	167,821,292	8,114,169	4,969,107	7,294,944	3,094,444	371,388	42.4%	47.5%
Insurance Company of the West	1,314,510,758	780,966,462	533,544,296	68,767,316	199,993	-52,074	208,367	-159,310	3,975	-76.5%	-74.5%
InsureMax Insurance Company	16,487,768	10,912,474	5,575,293	-1,570,935	0	0	0	0	0		
Integon Indemnity Corporation	52,302,366	19,535,793	32,766,573	2,967,201	0	0	0	0	0		
Integon National Insurance Company	1,149,452,724	989,700,552	159,752,172	-33,201,635	2,756	13,853	6,654	28,857	1,483	433.7%	456.0%
International Fidelity Insurance Company	235,091,678	150,817,320	84,274,359	-24,907,500	943,667	0	1,072,171	-30,246	-5,437	-2.8%	-3.3%
Intrepid Insurance Company	32,776,755	3,969,164	28,807,591	377,895	0	0	0	0	0		
Ironshore Indemnity Inc.	270,426,386	149,886,269	120,540,117	90,591	8,766,339	309,079	3,859,734	1,760,554	144,974	45.6%	49.4%

^{*} 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 19 of 39

								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	*	**
Jefferson Insurance Company	59,522,126	20,874,765	38,647,361	4,813,550	1,331,008	285,376	1,278,888	297,065	0	23.2%	23.2%
Jewelers Mutual Insurance Company	304,935,604	122,352,213	182,583,391	17,391,872	778,592	250,779	750,858	245,460	10,602	32.7%	34.1%
John Deere Insurance Company	345,340,282	222,746,977	122,593,305	-26,704,459	971,392	408,817	970,644	349,294	0	36.0%	36.0%
Key Risk Insurance Company	51,244,788	22,730,547	28,514,241	1,427,071	0	0	0	0	0		
KnightBrook Insurance Company	162,260,165	120,789,331	41,470,834	-8,290,765	389,309	3,677,240	785,636	492,512	11,232	62.7%	64.1%
Kodiak Insurance Company	23,664,009	2,317,599	21,346,410	1,127,124	0	307,000	0	123,443	-41,290		
Lafayette Insurance Company	166,707,075	93,417,814	73,289,261	5,300,462	1,521,383	615,214	1,683,984	863,930	726,800	51.3%	94.5%
LAMMICO	411,933,260	217,916,468	194,016,792	13,873,185	238,143	0	271,070	-93,349	44,344	-34.4%	-18.1%
Lancer Indemnity Company	19,111,705	8,837,750	10,273,955	347,821	0	0	0	0	0		
Lancer Insurance Company	517,518,846	345,784,210	171,734,636	19,733,066	3,834,878	2,716,155	3,812,182	3,295,096	385,287	86.4%	96.5%
LEMIC Insurance Company	51,637,731	53,718,298	-2,080,567	-10,442,817	3,018,530	3,431,001	4,815,882	5,540,633	1,193,792	115.0%	139.8%
Lexington National Insurance Corporation	54,134,207	34,302,954	19,831,253	4,221,488	6,311	0	5,515	0	0	0.0%	0.0%
Lexon Insurance Company	131,009,371	87,011,436	43,997,935	2,877,305	424,334	6,057	645,525	-118,976	38,837	-18.4%	-12.4%
Liberty American Select Insurance Company	26,707,298	310,638	26,396,660	255,113	0	0	0	0	0		
Liberty Insurance Corporation	218,583,178	3,160,972	215,422,206	48,174,214	10,179,243	7,321,683	7,400,051	9,936,760	873,533	134.3%	146.1%
Liberty Insurance Underwriters Inc.	173,773,971	53,930,881	119,843,090	3,936,748	7,223,189	3,047,950	7,003,613	2,633,805	359,123	37.6%	42.7%
Liberty Mutual Fire Insurance Company	5,561,558,829	4,345,262,810	1,216,296,019	87,506,828	25,710,884	18,667,427	24,807,963	22,899,086	1,606,290	92.3%	98.8%
Liberty Mutual Insurance Company	44,475,809,095	29,349,412,770	15,126,396,325	507,411,746	16,043,244	5,624,294	15,486,307	5,722,362	3,338,331	37.0%	58.5%
Lion Insurance Company	192,413,084	120,007,849	72,405,235	4,085,652	65,766	254	65,766	-106,931	-26,357	-162.6%	-202.7%
Little River Insurance Company	3,267,362	1,350	3,266,012	-46,649	0	0	0	0	0		
LM General Insurance Company	10,330,194	726,873	9,603,321	1,086,864	5,548,822	2,162,214	3,475,128	2,620,752	27,090	75.4%	76.2%
LM Insurance Corporation	113,443,635	2,344,528	111,099,107	3,034,800	16,408,879	7,597,838	13,821,690	12,444,649	868,940	90.0%	96.3%
LM Property and Casualty Insurance Company	64,486,963	38,600,993	25,885,970	337,077	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 39

								Di	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	*	**
Louisiana Farm Bureau Mutual Insurance Com	185,655,498	86,297,289	99,358,209	14,940,263							
Louisiana Pest Control Insurance Company	2,847,544	60,920	2,786,624	86,489	6,800	0	6,469	0	0	0.0%	0.0%
LUBA Casualty Insurance Company	214,551,180	140,511,325	74,039,855	8,350,511	10,682,258	6,431,303	9,600,887	6,124,769	1,889,698	63.8%	83.5%
Lumbermen's Underwriting Alliance	295,871,711	245,290,855	50,580,856	-3,681,645	3,406,314	1,268,076	3,422,945	2,220,491	186,278	64.9%	70.3%
Lyndon Property Insurance Company	365,366,864	218,768,886	146,597,978	12,617,232	383,374	491,922	652,292	480,760	0	73.7%	73.7%
Lyndon Southern Insurance Company	70,672,564	39,680,181	30,992,383	3,610,625	10,019,032	793,425	7,959,131	834,282	2,026	10.5%	10.5%
Madison Insurance Company	56,917,246	51,217,431	5,699,815	-34,504	0	0	0	0	0		
MAG Mutual Insurance Company	1,609,939,340	869,592,612	740,346,728	52,030,267	13,191	0	20,701	0	0	0.0%	0.0%
Maiden Reinsurance Company	1,159,634,699	890,036,406	269,598,293	-1,304,775	0	0	0	0	0		
Main Street America Protection Insurance Co	13,892,345	25,670	13,866,675	355,810	0	0	0	0	0		
Manufacturers Alliance Insurance Company	175,449,263	108,739,424	66,709,839	5,409,340	207,985	258,102	206,315	246,121	13,871	119.3%	126.0%
Mapfre Insurance Company	52,455,312	33,685,091	18,770,221	714,425	0	0	0	0	0		
Markel American Insurance Company	441,097,769	305,305,931	135,791,838	29,369,393	2,042,421	553,532	2,112,426	293,002	128,667	13.9%	20.0%
Markel Insurance Company	1,225,693,994	878,307,917	347,386,077	7,344,624	3,256,783	620,836	2,969,942	1,837,389	162,802	61.9%	67.3%
Maryland Casualty Company	173,116,699	24,105,395	149,011,305	938,861	5,312,797	7,368,198	7,822,118	7,166,157	369,305	91.6%	96.3%
Massachusetts Bay Insurance Company	61,150,643	4,770	61,145,873	1,553,787	410,617	432,771	408,851	386,747	21,070	94.6%	99.7%
Maxum Casualty Insurance Company	54,581,773	38,324,482	16,257,291	1,340,079	249,807	83,685	231,474	443,764	11,898	191.7%	196.9%
MBIA Insurance Corporation	1,280,131,204	877,102,893	403,028,311	-494,037,873	12,680	0	333,259	0	0	0.0%	0.0%
Medical Mutual Insurance Company of North	597,982,934	263,750,040	334,232,894	26,106,535	0	0	0	0	0		
Medical Protective Company, The	3,286,341,352	1,880,620,797	1,405,720,555	205,284,104	1,603,105	75,000	-1,091,904	-2,136,500	386,950	195.7%	160.2%
Medicus Insurance Company	96,599,549	64,281,845	32,317,704	276,809	1,775,690	0	1,693,884	1,816,058	777,223	107.2%	153.1%
MEDMARC Casualty Insurance Company	275,252,336	88,002,537	187,249,799	11,059,464	4,389	0	10,093	-15,382	-318	-152.4%	-155.6%
MEMIC Indemnity Company	279,659,574	173,572,429	106,087,145	2,797,180	46,180	0	25,290	13,546	1,002	53.6%	57.5%

^{*} 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 21 of 39

								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	*	**
Mendakota Insurance Company	14,079,552	4,959,208	9,120,344	81,212	4,250,038	2,534,736	3,992,749	2,759,474	64,536	69.1%	70.7%
Mendota Insurance Company	113,053,740	83,072,706	29,981,034	-4,728,469	217,358	306,776	232,270	191,618	9,576	82.5%	86.6%
Merastar Insurance Company	32,605,685	23,315,823	9,289,861	1,596,768	304,260	140,818	305,913	121,572	-5,301	39.7%	38.0%
Merchants Bonding Company (Mutual)	133,809,578	47,875,773	85,933,805	5,059,997	514,257	55,613	541,464	85,085	34,818	15.7%	22.1%
Merchants National Bonding, Inc.	17,311,541	6,756,126	10,555,415	513,097	94,742	0	59,980	2,173	2,181	3.6%	7.3%
Meridian Citizens Mutual Insurance Company	31,961,104	22,793,690	9,167,414	233,180	1,745,306	540,825	1,685,509	722,187	8,185	42.8%	43.3%
Meridian Security Insurance Company	114,197,498	47,224,346	66,973,152	2,172,273	0	0	0	0	0		
Meritplan Insurance Company	80,805,193	3,476,620	77,328,573	1,404,031	396,130	1,285,696	1,343,220	464,106	-736	34.6%	34.5%
Metropolitan Casualty Insurance Company	196,904,450	145,654,694	51,249,756	1,947,641	14,689,262	10,795,838	14,426,609	10,538,393	163,485	73.0%	74.2%
Metropolitan Direct Property and Casualty Ins	109,108,388	79,553,518	29,554,870	1,201,517	4,837,074	2,516,498	4,482,497	2,441,022	8,802	54.5%	54.7%
Metropolitan General Insurance Company	39,778,983	4,859,495	34,919,488	1,311,953	48,783	11,023	52,157	7,698	-307	14.8%	14.2%
Metropolitan Group Property and Casualty Ins	582,487,524	237,590,971	344,896,553	12,953,752	0	0	0	0	0		
Metropolitan Property and Casualty Insurance	5,499,670,294	3,274,808,958	2,224,861,336	265,806,025	16,979,775	13,783,631	16,173,127	14,895,580	143,683	92.1%	93.0%
MGA Insurance Company, Inc.	227,481,890	124,787,133	102,694,757	5,958,808	0	0	0	0	0		
MGIC Assurance Corporation	10,495,024	342,218	10,152,806	86,711	0	0	0	0	0		
MGIC Indemnity Corporation	480,955,832	22,883,061	458,072,771	9,506,737	3,668	0	540	0	0	0.0%	0.0%
MIC General Insurance Corporation	35,292,001	15,058,519	20,233,482	1,085,525	0	0	0	0	0		
MIC Property and Casualty Insurance Corporat	90,120,236	36,299,698	53,820,538	337,041	361,785	101,580	268,564	118,603	0	44.2%	44.2%
Mid-Century Insurance Company	3,714,700,964	2,793,436,946	921,264,018	56,034,146	57,301	3,150	53,828	3,788	-77	7.0%	6.9%
Mid-Continent Casualty Company	459,067,499	327,097,860	131,969,639	20,138,327	188,979	32,149	207,465	-173,979	-41,804	-83.9%	-104.0%
Middlesex Insurance Company	653,237,357	410,485,895	242,751,461	11,786,531	100,459	13,235	95,758	39,540	3,114	41.3%	44.5%
Midvale Indemnity Company	12,751,234	653,406	12,097,828	606,758	0	0	0	0	0		
Midwest Employers Casualty Company	147,541,921	53,963,072	93,578,849	59,851,514	2,125,075	2,425,823	2,227,022	4,735,583	-30,267	212.6%	211.3%

^{*} 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 22 of 39

	Direct 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	*	**
Midwest Insurance Company	77,662,935	54,464,431	23,198,504	254,135	3,704,895	1,428,214	3,470,384	1,014,418	272,139	29.2%	37.1%
Midwestern Indemnity Company, The	28,950,502	2,071,017	26,879,485	118,278	0	0	0	0	0		
Milbank Insurance Company	516,568,533	386,971,647	129,596,886	10,840,693	147,132	23,682	160,371	113,178	12,808	70.6%	78.6%
Milwaukee Casualty Insurance Co.	37,356,609	22,444,692	14,911,917	1,670,598	0	0	0	-13	-1		
Minnesota Lawyers Mutual Insurance Compan	153,711,761	80,682,905	73,028,856	4,441,341	0	0	0	0	0		
Mississippi Farm Bureau Casualty Insurance C	351,773,406	139,818,797	211,954,609	15,652,069	396,891,497	270,839,307	389,918,938	270,348,123	3,768,690	69.3%	70.3%
Mitsui Sumitomo Insurance Company of Amer	845,215,783	525,585,615	319,630,168	18,510,321	1,169,864	217,643	-104,017	-649,504	-320,234	624.4%	932.3%
Mitsui Sumitomo Insurance USA Inc.	118,970,389	58,301,917	60,668,472	723,038	1,524,351	794,909	1,355,574	1,216,074	194,234	89.7%	104.0%
Monroe Guaranty Insurance Company	46,929,858	-2,879,574	49,809,432	977,956	0	0	0	0	0		
Mortgage Guaranty Insurance Corporation	4,406,235,074	2,885,594,908	1,520,640,166	-6,971,073	8,866,692	8,551,090	8,810,404	5,034,662	52,876	57.1%	57.7%
Mosaic Insurance Company	19,973,853	1,393,148	18,580,705	-1,610,250	0	0	0	-6,597	0		
Motors Insurance Corporation	2,604,963,121	1,509,331,824	1,095,631,298	117,676,105	1,211,911	4,108,941	1,213,005	4,109,342	0	338.8%	338.8%
Mountain Laurel Assurance Company	112,296,810	71,483,603	40,813,207	2,434,738	42,132,804	34,387,498	41,370,498	33,583,891	169,389	81.2%	81.6%
Munich Reinsurance America, Inc.	16,840,757,210	11,552,713,679	5,288,043,531	806,116,819	0	0	0	0	0		
Municipal Assurance Corp.	1,516,209,012	1,001,817,106	514,391,906	25,745,061	0	0	0	0	0		
Mutual Savings Fire Insurance Company	6,688,532	785,839	5,902,693	150,818	413,815	426,737	415,534	404,559	0	97.4%	97.4%
National American Insurance Company	172,994,318	112,083,318	60,911,000	4,668,966	78,641	136,164	127,118	288,574	18,671	227.0%	241.7%
National Automotive Insurance Company	17,225,629	12,024,015	5,201,613	-2,725,864	0	0	0	0	0		
National Casualty Company	280,886,646	155,012,065	125,874,581	2,728,520	3,251,394	1,558,745	3,208,966	1,851,493	110,790	57.7%	61.2%
National Continental Insurance Company	187,439,458	138,547,958	48,891,500	16,919,899	25,032	3,165	26,525	505,154	18,897	****	****
National Farmers Union Property and Casualty	178,352,524	136,677,201	41,675,323	-6,823,252	30,869	80,087	117,393	61,746	-5,393	52.6%	48.0%
National Fire and Indemnity Exchange	11,839,904	5,696,133	6,143,771	942,305	57,542	4,774	56,952	2,097	396	3.7%	4.4%
National Fire Insurance Company of Hartford	116,254,520	78,631	116,175,889	4,530,544	5,903,875	5,368,982	6,543,031	6,114,400	1,735,568	93.4%	120.0%

^{*} 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 23 of 39

								Di	rect Defense		
									and Cost	Loss	Loss
								(Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	-	w/o LAE v	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
National General Assurance Company	38,566,071	22,801,746	15,764,325	2,017,741	0	0	0	0	0		
National General Insurance Company	55,608,815	29,808,966	25,799,849	4,498,270	5,262,523	3,166,770	5,059,205	3,242,909	20,637	64.1%	64.5%
National General Insurance Online, Inc.	18,541,475	8,602,132	9,939,343	1,294,438	0	0	0	0	0		
National Indemnity Company	151,911,726,481	54,685,674,659	97,226,051,822	8,390,829,299	140,290	86,879	138,927	-47,810	-4,985	-34.4%	-38.0%
National Insurance Association	13,021,980	1,956	13,020,024	164,797	0	0	0	0	0		
National Insurance Company of Wisconsin, In	45,392,987	25,719,660	19,673,328	1,463,187	0	0	0	0	0		
National Interstate Insurance Company	1,054,079,940	770,660,825	283,419,115	21,925,161	2,382,432	1,472,606	2,510,155	1,165,122	349,637	46.4%	60.3%
National Liability & Fire Insurance Company	1,836,127,178	937,172,355	898,954,824	70,519,915	8,898,812	2,851,611	6,761,760	2,182,037	570,072	32.3%	40.7%
National Mortgage Insurance Corporation	194,180,118	13,870,243	180,309,875	-32,694,709	0	0	0	0	0		
National Public Finance Guarantee Corporatio	5,339,688,236	3,253,556,348	2,086,131,888	255,949,082	0	0	63,123	0	0	0.0%	0.0%
National Security Fire and Casualty Company	64,700,462	38,383,096	26,317,374	2,389,202	10,198,612	5,271,711	9,771,930	5,570,253	67,238	57.0%	57.7%
National Specialty Insurance Company	52,674,670	21,268,753	31,405,917	651,274	19,351	1,740,138	37,207	-646,977	148,905	****	****
National Surety Corporation	160,271,143	33,575,322	126,695,821	1,153,032	1,752,501	4,821,798	1,788,802	5,661,909	102,019	316.5%	322.2%
National Trust Insurance Company	34,878,699	-701,067	35,579,766	236,326	6,028,310	1,929,785	5,280,117	2,034,829	180,810	38.5%	42.0%
National Union Fire Insurance Company of Pit	24,709,620,069	18,873,141,482	5,836,478,587	8,102,021,908	36,193,765	23,397,791	37,405,584	8,364,117	1,127,835	22.4%	25.4%
Nationwide Affinity Insurance Company of A	348,214,321	335,534,748	12,679,573	270,001	706,094	6,698	90,232	37,303	1,136	41.3%	42.6%
Nationwide Agribusiness Insurance Company	377,133,601	310,432,163	66,701,438	2,074,681	9,399,570	8,784,764	8,351,838	6,347,963	189,867	76.0%	78.3%
Nationwide Assurance Company	142,815,444	83,748,181	59,067,263	328,630	1,290,975	916,575	1,220,088	865,256	11,209	70.9%	71.8%
Nationwide General Insurance Company	172,303,215	150,361,289	21,941,926	307,936	11,998,374	5,889,397	9,367,405	5,662,317	83,270	60.4%	61.3%
Nationwide Insurance Company of America	504,892,486	355,943,298	148,949,188	3,606,863	0	0	0	0	0		
Nationwide Mutual Fire Insurance Company	5,410,139,901	2,965,062,569	2,445,077,332	73,711,863	36,060,276	28,793,028	35,637,869	26,947,544	810,180	75.6%	77.9%
Nationwide Mutual Insurance Company	32,675,758,115	20,883,229,605	11,792,528,510	499,834,584	35,546,633	28,459,167	35,632,576	28,071,722	1,073,208	78.8%	81.8%
Nationwide Property and Casualty Insurance C	575,012,088	519,407,400	55,604,688	670,980	106,749,680	109,225,216	105,767,191	112,153,841	2,020,589	106.0%	107.9%

^{*} 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 24 of 39

	Direct 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	*	**
NAU Country Insurance Company	1,300,080,790	1,025,290,164	274,790,626	-29,011,458	14,982,331	7,877,613	15,287,086	7,185,538	0	47.0%	47.0%
Navigators Insurance Company	2,215,012,757	1,410,940,048	804,072,709	56,604,633	2,008,468	93,870	1,908,490	200,087	109,242	10.5%	16.2%
NCMIC Insurance Company	593,933,151	352,472,324	241,460,827	27,210,886	356,568	100,000	339,647	-5,042	52,011	-1.5%	13.8%
Netherlands Insurance Company, The	126,737,377	43,469,659	83,267,718	15,274,908	0	0	0	0	0		
New England Insurance Company	43,903,987	4,292,503	39,611,484	2,515,119	0	0	0	0	0		
New England Reinsurance Corporation	44,654,720	4,367,377	40,287,342	1,969,209	0	0	0	0	0		
New Hampshire Insurance Company	3,271,396,563	2,539,971,117	731,425,446	129,326,495	17,773,425	7,647,451	16,576,942	782,518	481,200	4.7%	7.6%
New South Insurance Company	82,148,530	66,527,035	15,621,495	4,091,281	0	0	0	0	0		
New York Marine and General Insurance Com	891,736,605	651,633,473	240,103,132	1,836,266	2,014,080	177,493	2,157,909	928,459	487,660	43.0%	65.6%
NIPPONKOA Insurance Company, Limited (U	251,565,076	177,424,711	74,140,365	-12,851,173	264,449	0	246,839	42,047	507	17.0%	17.2%
NORCAL Mutual Insurance Company	1,323,311,537	689,109,696	634,201,841	31,639,014	0	0	0	0	0		
NorGuard Insurance Company	426,874,298	275,920,502	150,953,796	17,789,803	709,067	75,332	538,648	45,473	23,478	8.4%	12.8%
North American Elite Insurance Company	123,437,828	88,229,778	35,208,050	992,237	17,028	0	17,028	1,910	352	11.2%	13.3%
North American Specialty Insurance Company	514,172,911	141,125,693	373,047,218	4,559,160	1,110,808	561,293	749,247	-1,819,487	-473,394	-242.8%	-306.0%
North Pointe Insurance Company	98,714,532	77,711,892	21,002,639	-2,788,134	103,964	2,068,154	109,091	3,534,652	320,891	****	****
North River Insurance Company, The	938,192,988	675,113,095	263,079,893	87,665,708	1,260,163	1,377,051	1,389,979	435,388	737,820	31.3%	84.4%
Northbrook Indemnity Company	39,152,075	351,211	38,800,864	1,219,429	0	0	0	56	0		
Northern Insurance Company of New York	38,014,366	8,520,416	29,493,950	648,785	1,529,335	635,572	2,196,674	785,858	146,987	35.8%	42.5%
Northland Casualty Company	104,153,508	69,988,478	34,165,029	4,297,931	0	-92	0	-843	-7		
Northland Insurance Company	1,157,606,508	624,315,817	533,290,691	56,775,101	2,489,471	1,314,602	1,740,638	709,397	-55,968	40.8%	37.5%
NOVA Casualty Company	95,631,438	5,088,167	90,543,271	402,660	2,238,522	2,352,493	3,324,095	2,563,906	610,133	77.1%	95.5%
Nutmeg Insurance Company	421,694,345	165,053,100	256,641,246	28,324,659	0	0	0	604	77		
Oak River Insurance Company	527,367,279	356,457,815	170,909,464	13,972,325	0	36,316	0	24,959	5,724		

^{*} 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 39

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	•	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Oakwood Insurance Company	30,349,090	9,615,045	20,734,048	-884,359	0	0	0	0	0		
OBI National Insurance Company	12,950,877	7,522	12,943,355	-264,100	0	0	0	0	0		
Occidental Fire & Casualty Company of North	420,433,129	265,435,424	154,997,705	10,013,768	5,944,166	6,084,488	5,489,172	4,506,969	199,332	82.1%	85.7%
Ocean Harbor Casualty Insurance Company	198,512,776	154,125,869	44,386,907	1,042,280	294,918	9,969	238,535	9,377	0	3.9%	3.9%
Odyssey Reinsurance Company	7,447,983,240	4,345,434,364	3,102,548,876	112,529,466	0	0	0	0	0		
Ohio Casualty Insurance Company, The	5,639,598,048	4,255,479,567	1,384,118,481	313,466,566	4,997,484	1,079,688	4,205,161	1,029,712	149,160	24.5%	28.0%
Ohio Farmers Insurance Company	2,404,576,906	595,886,710	1,808,690,196	21,094,653	500	0	431	-42	-164	-9.7%	-47.8%
Ohio Indemnity Company	133,325,549	88,101,019	45,224,530	8,749,179	322,054	309,928	281,806	346,729	17,562	123.0%	129.3%
Ohio Security Insurance Company	78,244,676	63,259,337	14,985,339	218,498	3,981,504	1,256,269	3,142,324	2,166,632	138,499	68.9%	73.4%
Old Glory Insurance Company	20,125,885	12,159,697	7,966,188	432,202	4,066	0	3,095	0	0	0.0%	0.0%
Old Republic General Insurance Corporation	1,730,622,775	1,298,953,782	431,668,993	54,223,497	1,234,729	262,989	1,077,115	852,351	79,803	79.1%	86.5%
Old Republic Insurance Company	2,472,679,037	1,534,854,613	937,824,424	107,368,048	3,441,671	1,412,601	3,501,878	696,334	41,317	19.9%	21.1%
Old Republic Security Assurance Company	6,563,697	13,011	6,550,686	1,037,119	0	0	0	0	0		
Old Republic Surety Company	105,661,490	53,740,473	51,921,017	4,750,255	339,918	40,807	376,250	2,932	-6,691	0.8%	-1.0%
Old United Casualty Company	603,836,502	301,278,745	302,557,757	27,258,665	205,317	52,919	178,278	56,896	0	31.9%	31.9%
Omaha Indemnity Company, The	14,563,502	2,155,158	12,408,344	598,061	0	0	0	0	0		
Omni Indemnity Company	68,727,145	41,788,553	26,938,592	2,627,484	6,386,082	3,990,781	6,150,208	5,741,120	141,087	93.3%	95.6%
Omni Insurance Company	210,357,485	124,641,003	85,716,482	10,913,985	17,590	25,798	43,786	28,781	0	65.7%	65.7%
OneBeacon America Insurance Company	93,051,679	4,778,779	88,272,900	1,244,684	8,693	635,488	71,560	1,823	52,416	2.5%	75.8%
OneBeacon Insurance Company	1,085,924,002	219,735,320	866,188,682	-36,943,562	-10,935	369,915	34,332	367,924	81,856	****	****
OneCIS Insurance Company	20,417,087	2,020,145	18,396,942	4,244,837	0	0	0	0	0		
Owners Insurance Company	3,510,812,381	2,218,745,550	1,292,066,831	120,560,444	0	0	0	0	0		
Pacific Employers Insurance Company	3,309,042,046	2,167,462,486	1,141,579,560	89,097,436	20,905	194,813	-42,538	89,487	11,968	-210.4%	-238.5%

^{*} 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 26 of 39

								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	*	**
Pacific Indemnity Company	6,640,456,676	3,869,034,872	2,771,421,804	425,649,784	371,556	639,646	397,834	348,736	-31,777	87.7%	79.7%
Pacific Specialty Insurance Company	377,076,218	171,209,570	205,866,648	14,054,684	15,754	0	16,043	1,980	574	12.3%	15.9%
Partner Reinsurance Company of the U.S.	4,886,697,028	3,554,688,370	1,332,008,658	122,650,525							
PartnerRe America Insurance Company	169,444,930	40,923,431	128,521,499	790,302	0	0	0	0	0		
PartnerRe Insurance Company of New York	136,441,776	20,498,482	115,943,294	1,312,250	0	0	0	0	0		
Pathfinder Insurance Company	5,548,997	0	5,548,997	-110,081	0	0	0	0	0		
Peachtree Casualty Insurance Company	21,451,652	11,364,253	10,087,399	-678,661	0	0	0	0	0		
Peak Property and Casualty Insurance Corpora	48,188,811	9,104,296	39,084,515	615,104	0	0	0	0	0		
Peerless Indemnity Insurance Company	207,806,082	31,631,057	176,175,025	25,284,229	46	0	30	0	0	0.0%	0.0%
Peerless Insurance Company	13,621,186,110	10,834,743,223	2,786,442,887	151,509,459	0	0	0	0	0		
Penn Millers Insurance Company	160,626,891	78,612,492	82,014,399	11,888,657	2,603,960	855,995	2,481,938	833,770	50,153	33.6%	35.6%
Penn-America Insurance Company	272,639,192	192,239,081	80,400,111	58,493,976	8,564	0	22,245	-2,743	431	-12.3%	-10.4%
Pennsylvania Insurance Company	25,977,365	12,368,120	13,609,244	1,810,017	0	0	0	-29,840	-923		
Pennsylvania Lumbermens Mutual Insurance	419,154,424	303,214,064	115,940,360	-5,292,711	4,295,521	989,848	3,180,683	1,012,035	57,856	31.8%	33.6%
Pennsylvania Manufacturers' Association Insur	761,192,006	536,719,056	224,472,950	18,028,494	1,693,874	384,928	1,679,301	1,521,679	363,830	90.6%	112.3%
Pennsylvania Manufacturers Indemnity Compa	200,042,649	122,980,079	77,062,570	5,451,952	256,113	320,575	278,225	392,812	21,133	141.2%	148.8%
Pennsylvania National Mutual Casualty Insura	1,126,053,955	584,860,489	541,193,466	22,354,838	260,106	10,204	274,229	25,611	5,025	9.3%	11.2%
Permanent General Assurance Corporation	219,128,816	131,652,279	87,476,537	4,065,561	1,730,097	765,807	1,332,305	1,103,570	19,799	82.8%	84.3%
Petroleum Casualty Company	31,993,930	8,320,981	23,672,949	2,231,061	335	0	320	0	0	0.0%	0.0%
Pharmacists Mutual Insurance Company	247,541,204	158,926,551	88,614,653	6,972,039	1,822,431	1,027,923	1,802,649	1,096,532	236,454	60.8%	73.9%
Philadelphia Indemnity Insurance Company	6,526,061,043	4,369,347,538	2,156,713,505	293,492,541	13,596,746	8,752,880	13,639,118	10,190,025	206,474	74.7%	76.2%
Phoenix Insurance Company, The	4,009,352,279	2,430,210,785	1,579,141,493	194,490,572	6,627,925	3,395,783	6,127,143	2,801,575	387,202	45.7%	52.0%
Plans' Liability Insurance Company	82,331,631	42,433,745	39,897,886	-11,261,220	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 27 of 39

								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	*	**
Plateau Casualty Insurance Company	33,957,394	15,678,671	18,278,723	515,242	5,404,703	929,084	5,047,191	988,830	0	19.6%	19.6%
Platinum Underwriters Reinsurance, Inc.	1,620,318,130	1,071,075,746	549,242,384	93,172,394							
Platte River Insurance Company	126,206,410	84,904,167	41,302,243	-1,241,269	427,182	-81	435,035	-1,997	93	-0.5%	-0.4%
Plaza Insurance Company	49,920,771	24,837,997	25,082,774	293,426	683,544	700,368	812,060	816,946	80,856	100.6%	110.6%
PMI Insurance Co.	93,642,626	28,850,432	64,792,194	20,473,247	0	0	0	0	0		
PMI Mortgage Assurance Co.	26,911,144	1,283,835	25,627,310	-81,172	0	0	0	0	0		
Podiatry Insurance Company of America	339,673,470	225,399,896	114,273,574	14,326,437	72,849	0	65,254	-627	-10,339	-1.0%	-16.8%
Praetorian Insurance Company	971,913,137	723,550,227	248,362,910	-28,235,047	7,789,394	3,315,844	7,891,274	6,568,742	669,472	83.2%	91.7%
Preferred Professional Insurance Company	408,932,635	202,841,098	206,091,537	34,167,786	214,265	80,178	219,278	30,663	5,368	14.0%	16.4%
Pre-Paid Legal Casualty, Inc.	21,536,804	3,548,896	17,987,908	5,709,133	2,737,079	923,493	2,729,084	924,217	0	33.9%	33.9%
Preserver Insurance Company	169,820,231	159,855,401	9,964,830	-25,504,785	0	0	0	0	0		
Privilege Underwriters Reciprocal Exchange	171,678,810	111,597,395	60,081,415	-9,364,827	1,612,302	296,055	1,224,153	259,427	6,542	21.2%	21.7%
ProAssurance Casualty Company	1,341,973,274	818,371,648	523,601,626	72,052,640	713,432	0	449,809	241,758	247,851	53.7%	108.8%
ProAssurance Indemnity Company, Inc.	1,718,415,145	964,731,590	753,683,555	147,516,476	0	0	0	-910,188	-636,545		
ProCentury Insurance Company	211,669,399	165,619,689	46,049,711	-2,715,406	46,303	28,856	55,494	30,291	868	54.6%	56.1%
Producers Agriculture Insurance Company	144,411,271	91,648,689	52,762,582	7,089,864	3,738,285	5,157,598	3,718,710	4,533,036	0	121.9%	121.9%
Professional Solutions Insurance Company	20,413,803	10,979,287	9,434,516	119,268	0	0	0	-10	-5		
Professionals Advocate Insurance Company	125,374,737	30,992,848	94,381,889	7,921,408	0	0	0	0	0		
Professionals Direct Insurance Company	21,854,791	26,607	21,828,184	347,354	0	0	0	-1,882	-575		
Progressive Advanced Insurance Company	318,750,386	189,734,847	129,015,539	11,601,223	0	776	0	776	253		
Progressive American Insurance Company	390,052,369	231,601,929	158,450,440	8,279,482	0	0	0	0	0		
Progressive Casualty Insurance Company	5,772,433,590	4,229,323,289	1,543,110,301	501,268,736	-351	271,699	12,480	965,883	230,782	****	****
Progressive Classic Insurance Company	322,819,487	230,913,774	91,905,713	14,620,811	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 39

								Di	rect Defense		
									and Cost	Loss	Loss
								(Containment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	-	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Progressive Direct Insurance Company	4,724,165,455	3,290,880,613	1,433,284,842	286,304,715	0	0	0	0	0		
Progressive Gulf Insurance Company	257,262,184	161,538,831	95,723,353	13,404,697	135,604,475	102,083,703	135,010,307	102,159,725	1,341,108	75.7%	76.7%
Progressive Max Insurance Company	351,101,388	242,172,826	108,928,562	19,610,526	0	10	0	10	2,921		
Progressive Northern Insurance Company	1,305,390,796	934,665,498	370,725,298	78,570,522	0	0	0	0	0		
Progressive Northwestern Insurance Company	1,267,549,552	895,980,555	371,568,997	65,953,522	0	0	0	0	0		
Progressive Preferred Insurance Company	652,455,735	468,726,997	183,728,738	35,392,111	0	0	0	0	0		
Progressive Southeastern Insurance Company	143,409,662	90,905,668	52,503,994	6,163,921	0	0	0	0	0		
Progressive Specialty Insurance Company	941,276,707	555,052,435	386,224,272	86,987,017	0	0	0	0	0		
Property and Casualty Insurance Company of	222,986,751	117,874,342	105,112,409	12,119,865	7,789,360	7,551,992	8,242,723	6,200,109	13,442	75.2%	75.4%
Protective Insurance Company	741,136,735	365,312,349	375,824,386	28,551,317	1,565,003	362,465	1,557,298	835,772	102,273	53.7%	60.2%
Providence Washington Insurance Company	124,559,135	95,502,692	29,056,442	-14,827,346	0	1,994	0	-2,484	4,244		
Public Service Insurance Company	535,102,873	399,141,132	135,961,741	-43,845,063	0	0	0	0	0		
PXRE Reinsurance Company	32,144,339	11,745,676	20,398,663	-396,528	0	0	0	0	0		
QBE Insurance Corporation	2,138,231,351	1,459,487,208	678,744,144	-61,091,553	18,481,844	12,782,066	18,321,011	15,450,893	1,400,514	84.3%	92.0%
QBE Reinsurance Corporation	1,232,851,837	418,126,389	814,725,447	13,338	0	0	0	0	0		
Quanta Indemnity Company	73,890,313	50,617,845	23,272,468	4,553,415	0	0	0	-80,257	-86,728		
R&Q Reinsurance Company	170,243,959	153,754,363	16,489,596	-3,640,976	0	0	0	0	0		
R.V.I. America Insurance Company	94,566,084	26,388,696	68,177,388	1,272,398	0	0	0	0	0		
Radian Asset Assurance Inc.	1,501,451,185	303,417,421	1,198,033,764	24,866,917	0	0	19,954	0	288,019	0.0%	****
Radian Guaranty Inc.	3,657,543,100	2,339,779,169	1,317,763,931	-23,817,192	5,124,099	6,306,703	5,129,501	3,352,525	0	65.4%	65.4%
Radian Mortgage Assurance Inc.	18,001,115	20,706	17,980,409	-497,174	0	0	0	0	0		
Rampart Insurance Company	38,822,712	27,440,660	11,382,052	-2,796,093	0	0	0	0	0		
Ranchers and Farmers Insurance Company	7,180,016	2,488,965	4,691,052	-339,443	1,163,954	1,067,700	1,073,304	1,005,502	-595	93.7%	93.6%

^{*} 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 29 of 39

								Dia	rect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	-	w/o LAE v	vith LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Red Rock Insurance Company	65,071,997	43,564,810	21,507,187	-8,320,485	1,363	39,576	189,881	-127,977	-248	-67.4%	-67.5%
Regent Insurance Company	125,157,651	94,012,226	31,145,425	-4,119,211	437,058	163,239	588,884	136,271	-6,473	23.1%	22.0%
Republic Fire and Casualty Insurance Compan	8,294,631	240,495	8,054,136	80,444	912,604	762,171	897,925	1,183,290	144,669	131.8%	147.9%
Republic Indemnity Company of America	847,723,506	595,413,169	252,310,337	30,440,793	0	0	0	27	5		
Republic Indemnity Company of California	40,271,156	18,571,841	21,699,315	396,551	0	0	0	0	0		
Republic Mortgage Insurance Company	1,932,845,070	1,563,456,095	369,388,975	104,523,989	1,872,677	1,255,746	2,010,956	1,026,642	112,280	51.1%	56.6%
Republic Mortgage Insurance Company of Flo	30,579,565	22,505,498	8,074,067	1,357,104	0	0	0	0	0		
Republic Mortgage Insurance Company of Nor	391,056,669	322,819,888	68,236,781	20,461,141	0	0	0	0	0		
Republic Underwriters Insurance Company	678,573,889	432,426,292	246,147,597	23,843,685	6,970,126	7,835,662	8,153,518	7,255,211	212,685	89.0%	91.6%
Repwest Insurance Company	284,739,547	157,903,951	126,835,596	18,286,470	317,420	225,427	317,420	194,850	6,995	61.4%	63.6%
Response Insurance Company	25,865,011	2,964,339	22,900,671	132,935	0	0	0	0	0		
Response Worldwide Insurance Company	11,277,609	935,015	10,342,594	211,954	0	70,000	0	-5,980	3,058		
Retailers Casualty Insurance Company	68,065,509	38,797,140	29,268,369	1,990,763	1,322,910	735,534	1,336,698	463,617	87,531	34.7%	41.2%
Riverport Insurance Company	101,486,856	62,231,542	39,255,314	987,022	282,000	67,507	299,891	445,047	92,843	148.4%	179.4%
RLI Indemnity Company	43,723,584	815,734	42,907,850	639,504	46,581	125	48,083	-2,991	-347	-6.2%	-6.9%
RLI Insurance Company	1,679,437,985	820,216,660	859,221,325	205,905,669	3,863,172	198,512	3,206,793	354,321	163,855	11.0%	16.2%
Road Contractors Mutual Insurance Company	8,644,256	5,631,572	3,012,683	-482,908	3,735	0	3,673	0	0	0.0%	0.0%
Roche Surety and Casualty Company, Inc.	21,128,400	12,977,217	8,151,183	375,675	6,465	0	6,465	0	0	0.0%	0.0%
Rockwood Casualty Insurance Company	238,772,613	154,582,984	84,189,629	18,050,439	0	0	0	0	0		
RSUI Indemnity Company	3,323,214,161	1,830,828,677	1,492,385,484	160,196,912	8,429,167	2,655,239	7,528,257	3,403,450	-1,050,503	45.2%	31.3%
Rural Community Insurance Company	5,245,222,646	4,645,392,087	599,830,559	20,918,160	4,262,850	2,843,653	4,356,061	3,588,073	0	82.4%	82.4%
Rural Trust Insurance Company	10,747,132	176,595	10,570,537	-253,006	0	0	0	0	0		
Safe Auto Insurance Company	367,298,203	237,901,221	129,396,983	5,830,758	1,906,212	1,450,421	1,880,161	1,647,165	-14,238	87.6%	86.9%

^{*} 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 30 of 39

								Dia	rect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	•	w/o LAE	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Safe Harbor Insurance Company	50,263,341	33,884,920	16,378,421	3,521,404	0	0	0	0	0		
Safeco Insurance Company of America	4,747,068,958	3,558,396,422	1,188,672,536	154,762,634	52,862,999	37,248,541	49,878,977	36,921,680	1,054,460	74.0%	76.1%
Safeco Insurance Company of Illinois	338,222,918	163,016,585	175,206,333	17,568,337	43,598,690	23,451,452	40,234,953	25,703,956	1,242,044	63.9%	67.0%
Safeco Insurance Company of Indiana	16,320,219	1,732,625	14,587,594	221,981	0	0	0	0	0		
Safety First Insurance Company	18,506,298	4,140,184	14,366,114	273,541	93,224	3,113	92,303	30,780	-12,162	33.3%	20.2%
Safety National Casualty Corporation	4,183,550,016	3,029,703,656	1,153,846,360	122,697,197	7,258,369	2,411,235	7,178,428	5,113,329	137,112	71.2%	73.1%
Safeway Insurance Company	408,120,983	128,843,308	279,277,675	-188,476	33,153,637	20,307,212	32,180,934	22,279,051	949,974	69.2%	72.2%
Sagamore Insurance Company	157,153,559	33,449,503	123,704,056	1,520,577	641,921	377,205	654,681	320,588	25,476	49.0%	52.9%
San Francisco Reinsurance Company	96,536,009	23,526,865	73,009,144	685,496	0	0	0	0	0		
Scor Reinsurance Company	2,364,684,676	1,688,283,744	676,400,932	66,592,697	0	0	0	0	0		
Scottsdale Indemnity Company	68,986,493	32,391,031	36,595,462	340,061	535,809	414,483	512,370	435,850	275,105	85.1%	138.8%
SeaBright Insurance Company	714,433,987	487,654,001	226,779,983	-30,550,888	-784,026	310,973	349,672	-685,518	-191,712	-196.0%	-250.9%
Seaworthy Insurance Company	95,666,791	43,926,024	51,740,767	-123,102	402,374	191,914	359,202	200,494	0	55.8%	55.8%
Securian Casualty Company	173,885,206	72,799,617	101,085,589	10,117,022	1,262,511	429,000	1,229,052	668,051	95,262	54.4%	62.1%
Security National Insurance Company	429,014,074	349,233,648	79,780,426	14,350,410	421,126	43,345	367,324	98,305	94,951	26.8%	52.6%
Select Insurance Company	71,520,516	249,861	71,270,655	2,260,974	0	0	0	-6,474	-91		
Selective Insurance Company of America	1,951,018,741	1,487,580,862	463,437,879	53,117,503	12,100	0	11,856	-144	1	-1.2%	-1.2%
Selective Insurance Company of South Carolin	542,417,549	430,480,547	111,937,002	8,232,949	0	0	0	0	0		
Selective Insurance Company of the Southeast	414,931,809	333,156,264	81,775,545	5,992,011	3,904,851	1,171,502	3,756,229	722,093	72,877	19.2%	21.2%
Seneca Insurance Company, Inc.	194,727,795	61,770,123	132,957,672	61,525,548	863,651	778,606	883,217	989,413	184,239	112.0%	132.9%
Sentinel Insurance Company, Ltd.	205,224,645	70,752,456	134,472,189	16,140,121	4,807,882	1,592,220	4,361,705	2,425,075	353,150	55.6%	63.7%
Sentruity Casualty Company	106,522,435	65,521,134	41,001,301	4,167,912	2,676,699	451,410	1,254,442	479,228	5,334	38.2%	38.6%
Sentry Casualty Company	240,263,968	167,253,837	73,010,131	5,016,878	517,277	30,639	471,841	177,100	625	37.5%	37.7%

^{*} 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 31 of 39

								Dia	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	-	w/o LAE v	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Sentry Insurance a Mutual Company	6,631,964,314	2,556,630,322	4,075,333,992	308,405,578	2,570,637	495,920	2,224,008	670,999	17,351	30.2%	31.0%
Sentry Select Insurance Company	641,304,426	413,826,220	227,478,206	12,369,072	7,909,738	4,172,283	7,320,829	5,229,459	449,478	71.4%	77.6%
Sequoia Insurance Company	244,792,828	170,290,081	74,502,747	4,464,048	-89	0	1,494	25	15	1.7%	2.7%
Service Insurance Company	40,427,217	13,095,736	27,331,481	6,173,151	91,498	0	91,498	0	0	0.0%	0.0%
Shelter General Insurance Company	162,189,252	82,685,132	79,504,120	4,303,178	5,053,614	4,897,760	4,455,395	5,353,352	-102,722	120.2%	117.8%
Shelter Mutual Insurance Company	2,756,545,353	1,189,641,286	1,566,904,068	65,537,287	64,174,321	61,724,087	62,741,504	62,324,718	1,282,403	99.3%	101.4%
Silver Oak Casualty, Inc.	174,336,765	108,912,790	65,423,975	7,137,706	20,604	115,846	48,055	-110,271	-9,589	-229.5%	-249.4%
Sirius America Insurance Company	1,559,423,346	1,011,068,660	548,354,686	55,860,288	186,200	-244	186,200	-6,388	4	-3.4%	-3.4%
Sompo Japan Insurance Company of America	936,303,388	455,236,190	481,067,199	13,831,258	4,024,371	523,670	3,578,825	160,994	97,234	4.5%	7.2%
Southern Farm Bureau Casualty Insurance Co	1,998,252,554	762,376,373	1,235,876,181	36,446,908	15,833	62,806	16,166	0	0	0.0%	0.0%
Southern Farm Bureau Property Insurance Co	53,767,654	241,079	53,526,572	908,488	0	0	0	0	0		
Southern Fidelity Insurance Company	182,635,028	110,529,227	72,105,801	9,237,447	0	0	0	0	0		
Southern Fire & Casualty Company	17,133,250	11,571,627	5,561,623	-446,099	1,391	1,790,236	132,631	-81,978	248,192	-61.8%	125.3%
Southern General Insurance Company	34,967,064	22,208,874	12,758,190	-4,406,332	0	0	0	0	0		
Southern Guaranty Insurance Company	109,472,849	85,603,347	23,869,502	-3,439,746	-13	-2,584	-13	-16,245	-2,688	****	****
Southern Insurance Company	48,194,653	17,982,818	30,211,835	1,227,548	2,815,019	4,668,376	3,770,503	4,001,324	286,798	106.1%	113.7%
Southern Pilot Insurance Company	33,435,786	24,781,661	8,654,125	-868,224	3,415	12,000	6,729	30,914	10,837	459.4%	620.5%
Southern Pioneer Property and Casualty Insura	27,459,118	12,814,928	14,644,190	1,109,025	-24	66,289	2,954	123,876	54,696	****	****
Southwest Marine and General Insurance Com	106,425,790	56,389,969	50,035,821	-2,254,198	9,700	0	6,446	-13,578	-10,495	-210.6%	-373.5%
SPARTA Insurance Company	542,637,020	365,537,229	177,099,791	-40,355,567	3,021,265	1,238,186	3,487,450	2,067,474	307,143	59.3%	68.1%
St. Paul Fire and Marine Insurance Company	18,566,316,320	12,651,619,036	5,914,697,284	883,907,344	7,453,239	7,835,223	7,143,901	3,609,948	56,759	50.5%	51.3%
St. Paul Guardian Insurance Company	78,986,402	52,824,246	26,162,155	3,266,251	39,194	84,602	38,226	-559,503	-110,193	****	****
St. Paul Mercury Insurance Company	340,527,280	209,834,609	130,692,671	14,943,356	206,281	3,872,735	704,019	-337,998	-663,524	-48.0%	-142.3%

^{*} 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 39

								Di	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	*	**
St. Paul Protective Insurance Company	510,117,776	281,889,423	228,228,353	22,817,893	2,030	0	4,744	-46,956	-44,489	-989.8%	****
Standard Fire Insurance Company, The	3,605,293,999	2,370,513,049	1,234,780,950	217,868,963	5,071,520	3,848,506	5,141,174	3,918,008	399,643	76.2%	84.0%
Standard Guaranty Insurance Company	476,835,420	325,960,553	150,874,867	21,248,204	8,296,034	578,202	2,406,441	876,778	0	36.4%	36.4%
Star Insurance Company	1,000,349,480	690,758,321	309,591,160	3,935,471	1,570,107	2,450,395	2,083,468	1,650,021	74,836	79.2%	82.8%
StarNet Insurance Company	202,673,835	93,232,367	109,441,469	-2,130,380	3,109,027	450,878	2,721,968	203,689	27,172	7.5%	8.5%
Starr Indemnity & Liability Company	3,467,356,543	1,602,249,380	1,865,107,163	13,175,656	17,573,862	4,984,361	16,590,292	7,205,975	1,390,208	43.4%	51.8%
State Auto Property & Casualty Insurance Co	2,066,548,240	1,458,848,195	607,700,045	39,631,240	41,070,482	24,501,808	37,754,134	29,396,003	1,560,003	77.9%	82.0%
State Automobile Mutual Insurance Company	2,196,073,212	1,337,988,395	858,084,817	-3,037,570	2,487,434	508,808	2,268,789	955,034	123,090	42.1%	47.5%
State Farm Fire and Casualty Company	31,460,692,892	20,509,531,761	10,951,161,131	1,803,765,126	316,760,207	235,305,400	310,254,341	243,721,033	2,038,501	78.6%	79.2%
State Farm General Insurance Company	6,388,142,050	2,935,545,626	3,452,596,424	379,921,040	-58	0	-58	0	0	0.0%	0.0%
State Farm Mutual Automobile Insurance Com	129,337,905,710	53,659,031,057	75,678,874,653	1,836,493,966	380,940,731	319,364,749	375,170,981	328,841,212	5,200,738	87.7%	89.0%
State National Insurance Company, Inc.	218,790,848	63,224,670	155,566,178	2,503,477	4,028,361	3,538,161	2,982,631	936,242	655,152	31.4%	53.4%
State Volunteer Mutual Insurance Company	1,186,191,611	689,536,806	496,654,805	17,378,121	2,468,636	487,500	2,437,835	536,230	1,622,859	22.0%	88.6%
Stillwater Insurance Company	292,251,854	136,919,505	155,332,349	14,942,120	154,499	32,632	110,885	-128,142	289	-115.6%	-115.3%
Stillwater Property and Casualty Insurance Co	119,534,206	7,163,138	112,371,068	5,575,828	2,156	49,565	1,640	49,418	-1,712	****	****
Stonebridge Casualty Insurance Company	324,587,164	206,465,588	118,121,576	4,064,103	824,509	560,054	835,862	370,188	-42,498	44.3%	39.2%
Stonetrust Commercial Insurance Company	105,168,711	77,138,236	28,030,475	1,991,313	8,722,236	3,401,483	8,227,619	7,803,772	1,058,516	94.8%	107.7%
Stonewall Insurance Company	3,357,684,655	250,962,499	3,106,722,157	175,129	28,892	76,735	53,026	82,090	595	154.8%	155.9%
Stonewood National Insurance Company	227,209,331	179,468,246	47,741,085	-24,063	0	0	0	0	0		
Stonington Insurance Company	153,595,749	107,200,742	46,395,007	-7,051,976	16,974	745,699	218,745	1,214,600	159,567	555.3%	628.2%
Stratford Insurance Company	168,165,211	97,167,395	70,997,816	1,048,095	28,565	19,775	23,898	-6,911	-10,685	-28.9%	-73.6%
SU Insurance Company	19,650,022	7,659,621	11,990,401	327,266	0	0	0	0	0		
Suecia Insurance Company	47,835,438	27,224,229	20,611,209	513,971	0	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 33 of 39

								Dir	ect Defense		
									and Cost	Loss	Loss
								C	ontainment	Ratio	Ratio
		Total	Policyholder		Premiums		Premiums	Losses	•	w/o LAE v	with LAE
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Losses Paid	Earned	Incurred	Incurred	*	**
Sun Surety Insurance Company	16,173,669	8,347,551	7,826,118	386,258	43,597	0	43,597	0	0	0.0%	0.0%
Sunshine State Insurance Company	21,028,323	12,357,341	8,670,982	626,970	198,557	0	187,770	0	0	0.0%	0.0%
SUNZ Insurance Company	54,413,157	46,144,698	8,268,459	-288,387	132,305	8,149	140,669	15,470	4,664	11.0%	14.3%
SureTec Insurance Company	157,619,094	79,597,557	78,021,536	11,037,160	763,350	19,533	676,408	234,615	13,566	34.7%	36.7%
Swiss Reinsurance America Corporation	11,409,396,275	6,790,079,299	4,619,316,976	644,862,038	0	0	0	0	0		
T.H.E. Insurance Company	190,250,310	128,083,333	62,166,978	7,810,354	300,725	130,717	334,175	46,303	107,683	13.9%	46.1%
Teachers Insurance Company	329,280,775	188,885,371	140,395,404	14,244,377	0	-54	0	-54	0		
Technology Insurance Company, Inc.	1,132,602,230	896,074,644	236,527,586	16,614,324	2,893,718	1,459,998	2,651,176	3,179,636	309,141	119.9%	131.6%
Texas General Indemnity Company	25,948,801	11,523,779	14,425,022	531,714	0	0	0	0	0		
TIG Insurance Company	2,235,803,146	1,385,844,362	849,958,784	-140,528,478	0	7,304	0	513,951	-91,728		
Titan Indemnity Company	244,587,665	77,214,357	167,373,308	16,936,438	0	0	0	0	0		
TNUS Insurance Company	65,689,402	12,668,967	53,020,435	604,751	3,924	73,908	3,558	79,705	3,782	****	*****
Toa Reinsurance Company of America, The	1,779,405,889	1,096,994,400	682,411,489	70,689,562	0	0	0	0	0		
Tokio Marine America Insurance Company	1,383,525,649	869,152,092	514,373,557	16,038,054	1,435,617	713,510	1,336,393	1,141,156	176,172	85.4%	98.6%
Torus National Insurance Company	139,769,273	66,783,605	72,985,668	-5,802,094	1,690,368	26,602	1,487,652	506,345	14,385	34.0%	35.0%
Tower Insurance Company of New York	543,740,374	407,304,667	136,435,707	-127,093,209	4,431,890	2,355,173	4,968,128	10,289,502	2,061,238	207.1%	248.6%
Tower National Insurance Company	35,561,942	32,263,380	3,298,562	-6,900,913	698	17,891	1,505	-32,860	-227	****	*****
Toyota Motor Insurance Company	420,031,045	225,172,419	194,858,626	17,063,381	-4,121	26,937	127,188	28,252	0	22.2%	22.2%
Trans Pacific Insurance Company	65,120,483	17,909,355	47,211,128	-218,118	17,952	24,909	13,583	14,927	-361	109.9%	107.2%
Transatlantic Reinsurance Company	15,013,002,535	10,294,069,032	4,718,933,503	770,419,177	0	0	0	0	0		
TRANSGUARD INSURANCE COMPANY O	248,408,197	119,664,650	128,743,547	10,905,955	205,072	109,003	294,872	329,050	24,916	111.6%	120.0%
Transportation Insurance Company	80,329,992	87,490	80,242,502	2,588,673	3,036,184	1,809,588	3,016,084	543,381	283,741	18.0%	27.4%
TravCo Insurance Company	216,091,261	146,522,949	69,568,312	8,155,627	0	-1,852	0	-11,247	-1,765		

^{*} 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 39

								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	*	**
Travelers Casualty and Surety Company	16,464,401,449	9,905,754,944	6,558,646,505	1,165,570,351	4,547,625	1,321,733	4,024,441	740,766	509,284	18.4%	31.1%
Travelers Casualty and Surety Company of A	4,147,460,454	2,265,740,367	1,881,720,088	500,503,776	19,588,410	2,525,541	19,349,380	2,870,349	109,949	14.8%	15.4%
Travelers Casualty Company of Connecticut	319,228,588	225,031,176	94,197,411	15,530,364	0	0	0	92	-88		
Travelers Casualty Company, The	202,708,949	140,214,481	62,494,468	9,321,856	0	0	0	-2,502	-18,810		
Travelers Casualty Insurance Company of Am	1,893,078,083	1,343,317,536	549,760,547	91,456,485	9,518,952	4,847,568	8,471,452	6,350,151	477,723	75.0%	80.6%
Travelers Commercial Casualty Company	324,468,114	229,120,031	95,348,083	15,430,350	0	0	0	0	0		
Travelers Commercial Insurance Company	343,055,645	249,524,847	93,530,798	14,035,343	0	-1,450	0	-15,171	-8,264		
Travelers Constitution State Insurance Compa	203,205,723	140,215,896	62,989,828	9,643,155	0	0	0	-10,280	-148		
Travelers Home and Marine Insurance Compa	410,095,646	281,111,955	128,983,691	8,190,986	23,423,677	18,662,700	22,239,022	18,571,505	301,822	83.5%	84.9%
Travelers Indemnity Company of America, Th	628,000,922	433,490,623	194,510,299	25,081,091	14,530,383	8,421,477	15,055,804	8,551,072	955,958	56.8%	63.1%
Travelers Indemnity Company of Connecticut,	1,082,359,603	716,787,951	365,571,652	51,822,244	14,171,532	5,827,013	13,760,805	6,522,636	534,935	47.4%	51.3%
Travelers Indemnity Company, The	20,662,613,986	13,956,488,515	6,706,125,470	1,065,664,252	28,849,994	14,014,827	29,385,877	13,102,808	1,792,651	44.6%	50.7%
Travelers Personal Insurance Company	194,750,507	130,272,662	64,477,844	8,502,884	0	0	0	0	0		
Travelers Personal Security Insurance Compan	205,066,075	138,282,777	66,783,299	8,629,911	4,477,219	4,131,767	4,293,223	4,384,498	62,990	102.1%	103.6%
Travelers Property Casualty Company of Amer	907,007,888	419,996,230	487,011,658	20,169,557	36,318,708	21,762,562	37,301,189	24,451,249	5,048,325	65.6%	79.1%
Travelers Property Casualty Insurance Compan	223,965,507	153,447,069	70,518,438	9,437,592	0	504,560	0	8,298	38,344		
Trenwick America Reinsurance Corporation	84,244,199	50,098,507	34,145,692	-922,979	0	0	0	0	0		
Triangle Insurance Company, Inc.	59,900,681	36,743,744	23,156,937	2,841,154	648,574	40,965	629,062	17,407	420	2.8%	2.8%
Trinity Universal Insurance Company	2,380,943,414	1,396,863,781	984,079,635	138,546,100	0	22,000	0	9,475	-9,445		
Tri-State Insurance Company of Minnesota	32,011,805	1,085,292	30,926,513	751,761	4,890	0	603	118	11	19.6%	21.4%
Triton Insurance Company	527,843,738	321,941,561	205,902,177	64,044,168	80,236	75,193	165,761	67,660	281	40.8%	41.0%
Truck Insurance Exchange	1,933,396,090	1,369,922,187	563,473,903	1,503,195	1,029,119	5,911,894	4,073,332	5,584,671	26,102	137.1%	137.7%
Trumbull Insurance Company	210,903,499	117,860,138	93,043,361	11,461,736	10,219,862	6,116,969	9,496,868	7,690,140	327,605	81.0%	84.4%

^{*} 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 35 of 39

								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	*	**
Twin City Fire Insurance Company	641,747,713	353,605,506	288,142,207	27,680,890	5,361,518	2,484,852	5,177,840	694,235	360,972	13.4%	20.4%
U.S. Specialty Insurance Company	1,928,589,483	1,348,281,564	580,307,919	124,845,472	2,896,878	1,865,599	2,676,072	2,640,594	178,387	98.7%	105.3%
U.S. Underwriters Insurance Company	173,295,519	57,630,488	115,665,036	9,499,717	0	0	0	0	0		
Underwriter for the Professions Insurance Com	267,521,797	197,313,534	70,208,263	-4,830,911	0	0	0	0	0		
Union Insurance Company	104,795,626	76,566,290	28,229,336	845,671	20,652,879	14,551,931	22,669,626	13,727,655	195,839	60.6%	61.4%
Union Insurance Company of Providence	107,298,935	53,977,784	53,321,151	2,148,436	0	-2,041	0	-2,041	-3		
Union National Fire Insurance Company	10,940,181	4,695,368	6,244,813	260,454	7,450,040	3,762,767	7,450,889	3,766,361	0	50.5%	50.5%
Unione Italiana Reinsurance Company of Ame	79,136,488	42,133,605	37,002,883	636,014	0	0	0	0	0		
Unique Insurance Company	58,935,703	46,024,076	12,911,627	264,235	2,386,099	1,168,365	2,063,010	1,329,757	15,790	64.5%	65.2%
United Automobile Insurance Company	340,557,830	260,112,614	80,445,217	10,636,313	6,111,714	3,995,629	5,984,265	3,154,768	320,501	52.7%	58.1%
United Casualty Insurance Company of Ameri	11,533,246	3,212,379	8,320,867	319,953	0	0	0	0	0		
United Financial Casualty Company	2,137,869,338	1,645,881,593	491,987,745	60,380,090	0	0	0	0	0		
United Fire & Casualty Company	1,558,730,375	892,958,189	665,772,186	58,916,875	2,948,672	1,528,847	2,867,953	1,659,595	159,914	57.9%	63.4%
United Fire & Indemnity Company	42,743,913	28,222,680	14,521,233	895,920	0	0	0	0	0		
United Guaranty Commercial Insurance Comp	68,228,965	36,664,967	31,563,998	-6,783,791	0	0	0	0	0		
United Guaranty Mortgage Indemnity Compan	283,788,814	170,561,754	113,227,060	5,396,850	256	-4,600	256	-4,600	0	****	****
United Guaranty Residential Insurance Compa	3,059,260,763	1,593,547,410	1,465,713,353	88,356,686	3,907,726	3,582,109	3,522,801	2,006,224	-3,427	56.9%	56.9%
United Guaranty Residential Insurance Compa	448,483,696	70,630,121	377,853,575	39,956,007	0	0	0	0	0		
United National Casualty Insurance Company	21,082,157	45,252	21,036,905	1,343,740	0	0	0	0	0		
United National Specialty Insurance Company	80,401,855	69,755,458	10,646,397	1,482,600	0	0	0	4,737	-2,094		
United Services Automobile Association	28,667,011,488	7,912,525,356	20,754,486,132	922,550,983	61,991,242	44,516,590	60,340,536	44,263,921	971,079	73.4%	75.0%
United States Fidelity and Guaranty Company	4,653,938,415	2,169,502,708	2,484,435,707	224,199,659	367,859	1,222,582	380,794	-1,264,808	-651,877	-332.2%	-503.3%
United States Fire Insurance Company	3,154,524,880	2,342,427,670	812,097,210	-75,729,252	3,576,041	2,317,946	3,511,159	2,269,766	56,217	64.6%	66.2%

^{*} 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 36 of 39

	Direct 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	*	**
United States Liability Insurance Company	811,297,038	273,793,611	537,503,427	24,968,468	609,302	395,339	632,384	418,133	-32,329	66.1%	61.0%
United Wisconsin Insurance Company	361,166,347	287,206,236	73,960,111	3,540,290	167,401	57,897	175,716	-12,328	1,603	-7.0%	-6.1%
Unitrin Auto and Home Insurance Company	107,110,060	75,639,129	31,470,931	1,748,722	5,435,451	5,157,013	5,866,566	4,758,537	-31,024	81.1%	80.6%
Unitrin Direct Property & Casualty Company	18,512,598	9,566,019	8,946,579	432,478	0	0	0	0	0		
Unitrin Safeguard Insurance Company	27,190,756	20,337,523	6,853,233	243,974	0	0	0	0	0		
Universal Surety of America	15,638,544	13,915	15,624,629	152,271	85,756	10,923	90,000	10,391	1,694	11.5%	13.4%
Universal Underwriters Insurance Company	386,182,512	50,057,013	336,125,500	5,179,501	4,830,643	4,958,513	3,964,085	4,555,478	1,050,105	114.9%	141.4%
USA Insurance Company	14,040,738	6,562,926	7,477,812	574,101	10,865,334	6,274,895	6,418,965	6,489,486	0	101.1%	101.1%
USAA Casualty Insurance Company	8,445,777,251	4,277,001,437	4,168,775,814	319,886,625	23,695,220	18,304,795	23,010,831	17,526,430	332,514	76.2%	77.6%
USAA General Indemnity Company	2,256,609,831	1,420,971,692	835,638,139	116,982,337	18,197,464	12,190,316	16,725,624	13,128,214	159,071	78.5%	79.4%
USPlate Glass Insurance Company	25,919,731	5,415,583	20,504,148	2,549,726	0	0	0	0	0		
Utica Mutual Insurance Company	2,130,108,412	1,355,027,474	775,080,938	29,949,991	16,942	1,740	19,572	-3,554	6,692	-18.2%	16.0%
Valiant Insurance Company	35,885,135	3,683,464	32,201,671	-33,566	0	0	0	-7,533	-18,548		
Valley Forge Insurance Company	70,964,063	37,900	70,926,163	3,024,798	5,088,758	9,417,780	5,357,991	6,507,214	422,543	121.4%	129.3%
Vanliner Insurance Company	325,013,236	203,095,710	121,917,525	9,465,976	511,240	184,437	475,896	-25,428	49,587	-5.3%	5.1%
Verlan Fire Insurance Company	24,794,395	39,341	24,755,054	623,849	106,826	5,796	119,919	5,796	0	4.8%	4.8%
Versant Casualty Insurance Company	24,896,048	13,662,849	11,233,197	754,069	7,082,357	1,704,487	4,134,583	1,740,941	0	42.1%	42.1%
Victoria Fire & Casualty Company	158,466,478	101,175,572	57,290,906	568,680	3,145,503	2,140,248	3,175,260	1,722,613	60,005	54.3%	56.1%
Victoria Select Insurance Company	35,940,134	27,736,149	8,203,985	118,452	656,108	405,852	677,126	328,413	4,724	48.5%	49.2%
Vigilant Insurance Company	467,945,670	203,062,939	264,882,731	16,654,876	9,276,912	6,069,547	9,498,826	6,595,897	-57,320	69.4%	68.8%
Viking Insurance Company of Wisconsin	381,328,273	203,151,816	178,176,457	7,431,595	5,142,365	2,668,955	5,054,046	3,526,473	89,140	69.8%	71.5%
Virginia Surety Company, Inc.	1,007,790,342	698,576,775	309,213,567	73,558,509	370,726	253,661	294,254	182,470	2,396	62.0%	62.8%
Warner Insurance Company	12,412,948	1,048,042	11,364,906	99,880	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 37 of 39

								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	*	**
Washington International Insurance Company	108,709,723	36,281,559	72,428,164	1,431,756	74,911	19,940	81,006	18,915	-8,584	23.4%	12.8%
Wausau Business Insurance Company	43,589,590	18,465,514	25,124,076	6,244,813	221,164	1,680,234	387,699	930,639	35,748	240.0%	249.3%
Wausau Underwriters Insurance Company	99,744,310	38,612,344	61,131,966	8,961,581	6,164,950	6,813,489	7,214,574	6,994,919	165,459	97.0%	99.2%
Wellington Insurance Company	32,244,024	15,820,476	16,423,547	375,302	0	0	0	0	0		
Wesco Insurance Company	804,133,417	637,320,516	166,812,901	21,446,540	4,611,407	835,149	3,898,018	1,070,810	-17,723	27.5%	27.0%
West American Insurance Company	100,373,289	52,643,366	47,729,923	9,818,084	764,650	199,705	751,707	206,991	23,138	27.5%	30.6%
Westchester Fire Insurance Company	2,056,086,204	1,149,515,330	906,570,874	114,050,886	4,733,718	681,070	3,794,060	546,160	455,412	14.4%	26.4%
Western General Insurance Company	53,757,523	32,540,391	21,217,132	-644,851	0	0	0	0	0		
Western Surety Company	1,856,351,527	650,737,354	1,205,614,173	152,661,817	4,238,280	328,534	4,013,805	529,818	-91,830	13.2%	10.9%
Westfield Insurance Company	2,450,520,897	1,459,330,676	991,190,221	127,706,534	242,234	23,056	302,623	1,047,776	5,874	346.2%	348.2%
Westfield National Insurance Company	571,946,288	328,760,382	243,185,906	25,173,973	0	0	0	0	0		
Westport Insurance Corporation	5,454,118,515	3,684,714,544	1,769,403,971	167,845,936	7,726,756	2,544,119	7,998,518	-9,401,939	-2,106,815	-117.5%	-143.9%
Woodridge Insurance Company	8,489,539	55,687	8,433,852	-66,398	0	0	0	0	0		
Work First Casualty Company	44,302,249	34,013,553	10,288,694	318,866	-21,608	99,852	-21,608	60,088	-11,231	-278.1%	-226.1%
Wright National Flood Insurance Company	27,592,131	12,893,375	14,698,756	8,129,312	7,686,861	2,631,333	7,343,462	1,712,821	59,382	23.3%	24.1%
XL Insurance America, Inc.	734,200,582	487,365,509	246,835,073	26,047,650	2,567,223	188,490	2,451,849	-1,191,351	-50,477	-48.6%	-50.6%
XL Insurance Company of New York, Inc.	208,201,656	130,506,779	77,694,877	1,321,063	0	0	0	0	0		
XL Reinsurance America Inc.	5,527,818,384	3,283,313,150	2,244,505,234	161,414,571	0	0	0	0	0		
XL Specialty Insurance Company	440,571,430	282,228,387	158,343,043	26,338,426	4,187,738	885,201	3,886,163	962,383	349,674	24.8%	33.8%
Yosemite Insurance Company	247,983,831	94,273,872	153,709,959	40,616,373	294,824	265,897	473,436	306,008	0	64.6%	64.6%
Zale Indemnity Company	42,175,605	26,170,963	16,004,642	4,166,439	48,646	0	48,646	189	0	0.4%	0.4%
Zenith Insurance Company	1,783,758,870	1,267,971,110	515,787,760	-18,072,824	1,007,987	393,695	993,758	122,931	-4,976	12.4%	11.9%
ZNAT Insurance Company	66,600,910	41,111,501	25,489,409	693,056	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 38 of 39

								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	*	**
Zurich American Insurance Company	30,184,001,188	22,385,582,849	7,798,418,339	772,756,515	60,790,130	37,544,365	58,618,154	33,341,167	4,405,720	56.9%	64.4%
Zurich American Insurance Company of Illinoi	49,354,906	15,336,181	34,018,725	682,668	2,699,112	686,141	2,149,963	1,044,422	161,768	48.6%	56.1%
Grand Totals: 872 Companies in Report	1,467,028,865,768	834,904,451,381	632,124,414,385	60,523,655,148	4,304,359,330	3,190,725,458	4,197,143,854	3,217,504,062	130,492,297	76.7%	79.8%

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

Summary - Licensed Insurers filing on Property/Casualty Blank

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

Summary of Financial Condition and Mississippi Premiums and Losses Licensed Insurers filing on Life/Health Blank For the Year Ended 12/31/2013

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
4 Ever Life Insurance Company	186,859,446	96,938,809	2,500,000	87,420,636	6,382,227	161,593	36,949
5 Star Life Insurance Company	248,677,397	208,147,691	2,500,050	38,029,656	-6,236,708	2,995,683	2,560,424
AAA Life Insurance Company	539,246,466	435,151,972	2,500,000	101,594,494	7,197,757	1,010,969	458,119
Ability Insurance Company	827,104,848	791,938,566	2,500,000	32,666,281	-9,551,169	314,573	412,794
Acacia Life Insurance Company	1,461,227,465	1,082,254,198	5,500,000	373,473,267	89,078,412	194,755	182,317
Accordia Life and Annuity Company	7,059,008,760	6,676,827,458	2,500,000	379,681,302	-112,074,438	0	0
ACE Life Insurance Company	39,921,321	31,935,748	2,500,000	5,485,573	-1,114,529	0	0
Aetna Health and Life Insurance Company	2,148,214,961	1,867,656,842	2,500,000	278,058,119	71,247,892	0	0
Aetna Life Insurance Company	21,793,144,566	18,593,275,939	62,765,560	3,137,103,067	911,148,280	68,925,764	52,771,661
Alfa Life Insurance Corporation	1,357,174,864	1,139,180,952	4,211,498	213,782,414	25,846,296	9,678,115	3,371,034
All Savers Insurance Company	29,577,049	13,154,318	2,000,000	14,422,731	1,507,679	4,809,685	2,814,046
Allianz Life and Annuity Company	16,726,236	4,651,352	2,500,000	9,574,884	561,168	0	984
Allianz Life Insurance Company of North America	104,722,725,825	100,296,557,979	38,903,484	4,387,264,362	269,335,029	58,114,445	8,749,960
Allied Funeral Associates Insurance Company	9,961,774	8,886,255	117,638	957,881	532,043	2,371,081	772,465
Allstate Assurance Company	12,222,066	1,471,011	3,000,000	7,751,055	170,245	0	14,359
Allstate Life Insurance Company	47,858,510,933	44,983,391,764	5,402,600	2,869,716,569	425,094,462	13,812,877	6,632,794
Amalgamated Life and Health Insurance Company	5,793,537	1,965,492	1,100,000	2,728,045	424,037	0	0
Amalgamated Life Insurance Company	99,850,534	52,666,588	2,500,000	44,683,946	3,527,829	1,576	0
American Bankers Life Assurance Company of Florida	521,590,206	471,224,554	4,472,341	45,893,311	11,049,814	6,378,188	2,175,783
American Continental Insurance Company	127,158,668	75,883,290	1,500,000	49,775,378	-13,517,599	14,217,402	8,827,428
American Equity Investment Life Insurance Company	32,435,472,755	30,564,744,417	2,500,000	1,868,228,338	205,201,875	24,038,656	2,626,367

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	107,912,974,759	98,282,915,939	3,879,605	9,626,179,215	2,360,584,724	87,438,381	38,207,691
American Federated Life Insurance Company	26,507,727	18,437,822	1,000,000	7,069,905	1,310,223	7,195,274	2,713,165
American Fidelity Assurance Company	4,709,850,280	4,367,178,976	2,500,000	340,171,304	71,727,770	54,837,866	24,367,837
American Fidelity Life Insurance Company	445,738,064	373,894,130	2,500,000	69,343,934	4,124,184	84,472	139,357
American Financial Security Life Insurance Company	5,251,611	1,067,118	1,500,000	2,684,493	-425,333	81,170	18,444
American General Life Insurance Company	159,156,535,500	146,500,389,382	6,850,000	12,649,296,118	3,430,817,265	77,753,988	35,784,679
American Health and Life Insurance Company	941,060,044	732,441,861	3,000,000	205,618,183	84,101,508	4,607,347	1,297,464
American Heritage Life Insurance Company	1,770,173,250	1,432,436,122	3,311,316	334,425,813	57,022,957	16,820,010	10,575,086
American Income Life Insurance Company	2,694,743,353	2,462,470,422	11,680,107	220,592,824	132,629,233	5,177,175	1,257,825
American Maturity Life Insurance Company	61,200,343	13,996,871	2,500,000	44,703,471	703,146	0	12,249
American Medical and Life Insurance Company	11,088,462	9,111,238	2,000,000	-22,776	-3,846,417	388,221	360,310
American Memorial Life Insurance Company	2,493,717,082	2,390,255,839	2,500,000	100,961,243	20,392,340	3,444,615	3,534,551
American Modern Life Insurance Company	52,089,878	25,642,367	2,500,000	23,947,511	3,878,825	81,372	14,760
American National Insurance Company	18,036,217,873	15,368,359,662	30,832,449	2,637,025,762	149,128,650	12,786,954	9,235,249
American National Life Insurance Company of Texas	135,100,954	93,736,569	3,000,000	38,364,385	2,083,792	1,336,494	1,070,298
American Pioneer Life Insurance Company	76,693,105	67,012,720	2,517,055	7,163,330	-6,922,974	2,877,249	2,101,452
American Public Life Insurance Company	80,319,825	58,617,208	2,642,200	19,060,417	3,685,874	6,196,573	3,553,794
American Republic Corp Insurance Company	27,077,202	19,003,512	1,500,000	6,573,690	169,031	111,760	65,537
American Republic Insurance Company	801,428,079	363,964,551	5,000,000	432,463,528	40,526,811	1,056,272	925,523
American Retirement Life Insurance Company	18,042,401	9,615,714	2,500,000	5,926,687	-4,255,727	834,103	350,262
American United Life Insurance Company	22,267,413,527	21,286,732,872	5,000,000	975,680,655	65,699,147	18,831,012	2,070,289
American-Amicable Life Insurance Company of Texas	258,588,056	179,614,798	3,158,420	75,814,838	3,963,707	1,105,075	442,757
Americo Financial Life and Annuity Insurance Company	3,804,367,797	3,362,102,048	2,638,308	439,627,441	54,738,283	102,349	118,854
Ameritas Life Insurance Corp.	9,187,766,947	7,685,970,980	2,500,000	1,499,295,967	64,947,746	13,687,182	6,755,324

Summary - Licensed Insurers filing on Life/Health Blank $\mbox{Page 2 of } \ 20$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Amica Life Insurance Company	1,133,126,986	915,598,958	5,000,000	212,528,028	5,635,805	31,185	0
Annuity Investors Life Insurance Company	2,892,880,955	2,689,638,276	2,500,000	200,742,679	23,218,356	257,701	15,813
Anthem Life Insurance Company	575,280,416	454,879,621	3,267,547	117,133,248	47,103,369	44,827	140,280
Assurity Life Insurance Company	2,449,282,457	2,142,856,435	2,500,000	303,926,022	14,640,631	1,196,466	326,254
Athene Annuity & Life Assurance Company	11,775,572,758	10,725,510,003	2,500,000	1,047,562,755	49,459,225	7,057,859	1,379,752
Athene Annuity & Life Assurance Company of New York	3,525,636,366	3,361,240,043	2,500,875	161,895,448	11,963,064	114,561	302,166
Atlantic Coast Life Insurance Company	116,517,652	104,377,280	1,500,000	10,640,246	54,036	0	0
Aurigen Reinsurance Company of America	21,370,590	833,252	2,500,000	18,037,338	-5,366,821	54,012	24,312
Aurora National Life Assurance Company	3,143,732,724	2,802,248,512	3,000,000	338,484,212	17,809,431	205,083	612,613
Auto-Owners Life Insurance Company	3,509,213,107	3,185,723,330	3,450,000	320,039,776	22,729,367	47,781	0
Aviva Life and Annuity Company	43,841,716,475	42,862,934,874	10,000,000	968,781,601	43,095,338	21,797,949	10,749,082
Aviva Life and Annuity Company of New York	1,727,769,722	1,663,744,460	2,002,306	62,022,956	-114,885,906	35,735	26,268
AXA Corporate Solutions Life Reinsurance Company	978,030,720	724,151,507	3,269,000	250,610,213	57,849,499	0	0
AXA Equitable Life and Annuity Company	464,901,129	437,425,263	2,500,000	24,975,866	2,581,360	166,115	100,000
AXA Equitable Life Insurance Company	158,657,785,355	154,832,315,178	2,500,000	3,822,970,177	-28,462,470	31,915,828	26,783,076
Balboa Life Insurance Company	57,714,869	9,953,023	2,500,000	45,261,846	3,394,763	108,822	8,004
Baltimore Life Insurance Company, The	1,085,735,914	1,012,961,770	2,500,000	70,274,144	-2,601,767	419,921	116,579
Bankers Fidelity Assurance Company	3,373,919	18,599	1,515,000	1,840,320	17,944	0	0
Bankers Fidelity Life Insurance Company	138,775,209	104,245,144	2,500,000	32,030,065	2,995,211	1,145,156	584,429
Bankers Life and Casualty Company	15,839,542,519	14,782,591,029	10,000,000	1,046,951,490	161,894,562	10,920,067	9,340,237
Bankers Life Insurance Company	251,380,458	225,103,144	3,000,000	23,277,315	4,479,641	166,771	0
Banner Life Insurance Company	1,687,688,496	1,237,652,056	3,464,557	446,571,883	-44,031,511	6,446,321	6,310,314
Beneficial Life Insurance Company	3,011,213,601	2,432,077,198	2,500,000	576,636,403	44,922,013	18,213	234,961
Berkley Life and Health Insurance Company	166,290,410	72,072,300	2,500,002	91,718,108	11,285,605	650,925	1,272,351

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~3~of~20}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Berkshire Hathaway Life Insurance Company of Nebraska	13,768,310,973	11,066,873,337	3,000,000	2,698,437,636	1,527,358,026	0	0
Berkshire Life Insurance Company of America	3,461,352,316	2,878,352,594	3,198,000	579,801,723	59,953,583	3,080,077	405,806
BEST LIFE and Health Insurance Company	13,398,445	3,665,867	2,500,000	7,232,578	126,100	425,013	267,111
Bluebonnet Life Insurance Company	52,001,837	4,349,554	1,000,000	46,652,283	2,395,444	6,028,718	1,880,566
Boston Mutual Life Insurance Company	1,188,767,718	1,046,253,494	0	142,514,224	15,951,254	1,791,364	719,913
C. M. Life Insurance Company	8,984,023,479	7,912,819,284	2,500,000	1,068,704,195	170,617,339	3,230,692	3,982,647
Canada Life Assurance Company, The	4,318,881,067	4,183,464,266	0	135,416,801	36,526,783	635,258	2,685,796
Capitol Life Insurance Company, The	210,045,473	189,070,533	3,080,000	17,894,940	2,074,100	33,637	10,133
Catamaran Insurance of Ohio, Inc.	9,209,190	317,302	2,727,274	6,164,614	278,461	6,687	0
Celtic Insurance Company	83,524,715	39,703,044	2,500,000	41,321,671	264,567	1,291,272	1,026,486
Central Reserve Life Insurance Company	22,995,288	2,054,541	2,500,000	18,440,747	1,093,890	21,405	12,167
Central Security Life Insurance Company	73,290,920	65,066,367	2,000,000	6,224,554	838,915	334,673	328,466
Central States Health & Life Co. of Omaha	395,517,233	275,900,397	0	119,616,835	151,697	245,914	67,079
Central United Life Insurance Company	307,249,259	230,603,678	2,700,000	73,945,581	3,782,995	9,673,270	6,338,447
Centre Life Insurance Company	1,927,671,777	1,826,493,529	2,500,000	98,678,248	1,875,249	81,431	70,168
Centurion Life Insurance Company	1,209,042,625	811,706,700	2,500,000	394,835,925	-226,982,023	10,692	102,892
Charter National Life Insurance Company	142,413,021	131,002,165	3,410,000	8,000,856	257,113	0	5,609
Cherokee National Life Insurance Company	22,171,771	6,441,366	1,500,000	14,230,405	761,829	28,084	74,524
Chesapeake Life Insurance Company, The	42,481,270	21,628,005	2,668,000	18,185,265	-3,232,279	2,271,912	965,506
Christian Fidelity Life Insurance Company	75,428,606	46,580,756	2,520,000	26,327,851	9,567,329	40,115	51,698
Church Life Insurance Corporation	285,273,715	235,008,116	6,000,000	44,265,599	5,514,034	293,381	182,452
CICA Life Insurance Company of America	700,576,401	642,659,763	3,150,000	54,766,638	3,154,234	143,061	25,714
CIGNA Health and Life Insurance Company	4,139,266,503	2,426,082,991	2,520,000	1,710,663,511	489,128,369	18,215,038	11,907,414
Cincinnati Life Insurance Company, The	3,737,511,716	3,490,519,470	3,000,000	243,992,246	-19,682,343	284,869	201,578

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page \ 4 \ of \ 20}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Citizens National Life Insurance Company	12,726,589	10,250,158	1,000,000	1,476,431	-813,590	6,750	6,602
Citizens Security Life Insurance Company	22,386,261	9,755,447	1,500,724	11,130,090	3,456,517	1,700,268	1,178,373
CMFG Life Insurance Company	15,659,812,284	14,106,327,157	7,500,000	1,545,985,127	101,908,561	25,276,095	7,439,404
Colonial Life & Accident Insurance Company	2,752,689,389	2,214,443,642	15,076,209	523,169,538	134,415,224	31,555,583	15,315,901
Colonial Penn Life Insurance Company	740,286,680	678,318,760	2,500,000	59,467,920	-19,113,490	3,556,768	1,937,666
Colorado Bankers Life Insurance Company	256,893,412	228,030,506	2,500,000	26,362,907	3,186,457	1,062,810	621,063
Columbian Life Insurance Company	292,655,872	268,359,120	2,512,125	21,784,627	-2,104,589	34,636	33,821
Columbian Mutual Life Insurance Company	1,289,766,559	1,187,943,932	0	101,822,627	3,083,604	39,243	6,840
Columbus Life Insurance Company	3,198,947,255	2,948,181,506	10,000,000	240,765,749	-24,849,172	392,913	187,586
Combined Insurance Company of America	1,588,946,311	1,264,371,598	28,338,567	296,236,146	71,778,283	2,386,517	1,195,806
Commercial Travelers Mutual Insurance Company	21,161,893	13,664,980	0	7,496,913	-135,350	103,224	47,122
Commonwealth Annuity and Life Insurance Company	10,211,928,734	9,488,370,561	2,526,000	721,032,173	-32,556,254	1,955,082	501,924
Companion Life Insurance Company	251,724,872	113,713,861	2,500,000	135,511,012	14,512,382	11,870,599	7,749,487
CompBenefits Insurance Company	51,482,248	10,537,769	2,004,000	38,940,479	1,747,480	3,203,551	2,015,504
Connecticut General Life Insurance Company	18,573,626,585	15,327,194,046	29,891,610	3,216,540,929	601,770,593	37,820,644	32,531,427
Conseco Life Insurance Company	3,825,490,689	3,695,798,360	4,178,222	125,514,106	49,682,142	4,957,265	7,580,026
Constitution Life Insurance Company	317,342,464	283,875,934	2,660,100	30,806,430	9,183,517	6,008,825	3,873,662
Consumers Life Insurance Company	39,708,104	20,037,344	1,600,000	18,070,760	1,203,825	0	0
Continental American Insurance Company	382,392,646	244,393,613	2,800,000	135,199,033	18,827,728	8,461,872	3,161,801
Continental Assurance Company	2,937,872,435	2,340,563,576	21,830,865	575,477,994	47,735,743	42,640	536,713
Continental General Insurance Company	238,444,564	215,670,221	4,196,559	18,577,784	4,708,613	1,065,498	939,905
Continental Life Insurance Company of Brentwood, Tennessee	205,568,182	108,603,062	2,504,150	94,460,970	3,230,768	2,023,823	1,304,102
Corvesta Life Insurance Company	9,239,697	1,567,530	2,500,000	5,172,167	-464,962	0	0
Cotton States Life Insurance Company	329,578,757	271,378,441	2,000,000	56,200,316	5,167,236	195,966	229,410

Summary - Licensed Insurers filing on Life/Health Blank $Page\ 5\ of\ \ 20$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
COUNTRY Investors Life Assurance Company	286,944,835	113,552,093	3,000,000	170,392,743	4,758,363	5,735	4,192
COUNTRY Life Insurance Company	10,262,624,666	9,166,365,989	4,500,000	1,091,758,677	55,588,375	150,566	485,625
CSI Life Insurance Company	18,090,316	3,813,782	3,000,000	11,276,534	526,243	5,065	9,945
Dearborn National Life Insurance Company	2,324,085,733	1,884,383,259	5,004,000	434,698,474	42,289,733	1,028,845	2,250,993
Delaware American Life Insurance Company	137,108,861	62,848,267	2,500,000	71,760,594	17,148,275	6,638	0
Delta Life Insurance Co.	62,573,271	54,785,890	3,600,000	4,187,381	-885,175	23,816	9,749
Direct General Life Insurance Company	23,844,603	9,807,662	2,500,000	11,536,941	2,772,191	1,331,452	230,335
Eagle Life Insurance Company	188,713,728	149,201,473	2,500,000	37,012,256	-2,187,927	250,000	0
ELCO Mutual Life and Annuity	362,774,542	322,007,339	0	40,767,203	4,318,269	272,803	412,764
EMC National Life Company	1,030,170,282	942,234,605	35,666,700	52,268,977	5,639,323	2,175,812	1,389,914
Employers Reassurance Corporation	11,002,612,473	9,777,828,319	2,550,000	1,222,234,154	453,784,780	0	0
Enterprise Life Insurance Company	17,011,084	3,157,816	1,000,000	12,853,268	625,737	1,049,455	185,992
Equitable Life & Casualty Insurance Company	275,845,901	236,731,855	2,500,000	36,614,046	-266,486	2,618,039	1,555,273
EquiTrust Life Insurance Company	12,615,488,659	11,769,262,695	3,000,000	843,225,964	203,591,768	12,113,960	1,862,018
Family Heritage Life Insurance Company of America	641,538,774	574,634,072	2,556,950	64,347,752	16,958,548	787,679	208,318
Family Life Insurance Company	147,570,346	115,650,564	5,000,000	26,919,782	3,462,775	7,863,828	5,994,458
Family Security Life Insurance Company, Inc.	6,501,373	4,960,790	400,000	1,140,583	59,872	820,046	506,622
Family Service Life Insurance Company	393,058,126	366,098,770	2,500,000	24,459,356	1,954,716	42	22,420
Farmers New World Life Insurance Company	7,140,964,378	6,574,373,324	6,599,833	559,991,221	79,754,617	659,534	389,875
Federal Life Insurance Company (Mutual)	228,237,303	210,249,589	0	17,987,714	-2,401,710	7,880	10,000
Federated Life Insurance Company	1,435,523,642	1,141,978,577	4,000,000	289,545,066	13,886,557	1,754,826	181,753
Fidelity & Guaranty Life Insurance Company	17,422,516,262	16,314,261,503	3,000,000	1,105,254,759	118,150,726	4,773,058	4,449,669
Fidelity Investments Life Insurance Company	22,477,420,784	21,862,699,194	3,000,000	611,721,590	56,140,157	3,806,937	704,295
Fidelity Life Association, A Legal Reserve Life Insurance Company	414,576,239	290,510,150	2,500,000	121,566,089	-22,843,617	1,615,259	1,511,466

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~6~of~20}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Fidelity Security Life Insurance Company	819,486,462	684,220,293	5,500,000	129,766,169	13,873,441	3,043,676	1,314,728
Fidelity Security Life Insurance Company of New York	40,600,834	31,594,952	2,000,000	7,005,882	319,020	0	0
Financial American Life Insurance Company	28,188,840	21,267,829	2,530,000	4,391,011	1,703,422	21,348	56,768
Financial Assurance Life Insurance Company	10,718,380	1,007,911	1,500,000	8,210,469	235,955	0	0
First Allmerica Financial Life Insurance Company	4,205,964,291	4,051,301,605	5,000,010	149,662,676	-38,693,921	29,883	304,941
First Assurance Life of America	36,780,316	5,043,815	1,600,000	30,136,501	726,030	0	0
First Continental Life & Accident Insurance Company	7,155,881	2,451,772	1,050,000	3,654,109	1,590,794	47,760	34,786
First Guaranty Insurance Company	54,505,845	48,865,566	1,000,000	4,640,279	258,860	10,441	1,160
First Health Life & Health Insurance Company	505,648,992	272,309,845	2,500,000	230,839,147	-175,259,971	17,354,381	17,506,506
First Investors Life Insurance Company	1,641,446,689	1,589,632,938	2,538,162	49,275,589	9,853,687	9,386	0
First Penn-Pacific Life Insurance Company	1,817,414,927	1,581,823,537	2,500,000	233,091,390	64,101,850	1,183,777	773,368
Forethought Life Insurance Company	7,957,225,259	7,434,762,466	2,500,000	519,962,793	22,951,143	45,190,366	4,465,639
Freedom Life Insurance Company of America	56,195,957	33,641,707	1,761,816	20,792,434	12,299,573	2,838,708	1,105,916
Funeral Directors Life Insurance Company	978,498,217	892,864,447	2,500,000	83,133,770	6,013,558	6,900,360	3,688,087
Garden State Life Insurance Company	117,083,272	68,538,133	2,500,000	46,045,139	5,560,339	396,700	115,000
General American Life Insurance Company	12,025,687,513	11,207,608,013	3,000,000	815,079,500	60,223,471	3,054,427	3,193,607
General Fidelity Life Insurance Company	85,880,463	13,867,003	5,000,000	67,013,460	19,193,745	0	0
General Re Life Corporation	3,337,447,790	2,670,198,089	108,750,000	558,499,701	121,246,196	0	0
Generation Life Insurance Company	32,580,784	1,481,522	2,500,000	28,599,264	-4,223,227	0	0
Genworth Life and Annuity Insurance Company	24,161,744,432	21,926,761,225	25,651,000	2,209,332,207	343,904,326	18,212,800	13,205,042
Genworth Life Insurance Company	36,445,358,316	32,958,182,303	4,861,258	3,482,314,755	329,785,616	22,058,773	12,200,254
Gerber Life Insurance Company	2,548,126,390	2,284,607,457	148,500,000	115,018,933	22,684,419	12,300,204	8,111,033
Globe Life and Accident Insurance Company	3,363,522,962	3,105,215,350	6,327,899	251,979,713	314,824,973	12,096,411	5,986,810
Golden Rule Insurance Company	759,785,315	466,290,127	3,262,704	290,232,484	129,390,330	35,328,628	22,825,340

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~7~of~20}$

						Premiums	•
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Government Personnel Mutual Life Insurance Company	830,917,884	721,751,708	0	109,166,176	4,138,413	905,811	825,365
Great American Life Insurance Company	20,182,198,720	18,670,398,367	2,512,500	1,509,287,852	262,248,814	40,949,070	1,795,634
Great Southern Life Insurance Company	231,938,909	191,634,993	2,500,000	37,803,916	2,267,288	560,384	1,491,671
Great Western Insurance Company	496,498,670	435,904,083	2,500,000	58,094,585	14,245,800	1,799,003	226,519
Greater Georgia Life Insurance Company	48,209,671	30,035,222	1,500,000	16,674,449	1,410,751	843	0
Great-West Life & Annuity Insurance Company	52,281,977,318	51,081,368,111	7,032,000	1,193,577,207	175,292,409	43,281,560	6,378,794
Great-West Life Assurance Company, The	78,643,179	63,548,522	0	15,094,657	-1,277,335	113,831	112,826
Guarantee Trust Life Insurance Company	366,082,544	311,748,547	0	54,333,997	7,114,441	1,303,268	872,211
Guaranty Income Life Insurance Company	477,948,855	446,967,871	2,500,000	28,480,984	5,190,799	196,329	225,871
Guardian Insurance & Annuity Company, Inc., The	14,529,623,635	14,348,705,119	2,500,000	178,418,515	-82,519,310	5,744,310	1,662,684
Guardian Life Insurance Company of America, The	42,065,979,357	37,054,094,152	0	5,011,885,205	285,537,236	45,536,226	25,311,978
Guggenheim Life and Annuity Company	11,101,839,602	10,551,044,018	2,750,000	548,045,584	107,798,477	1,585,089	415,776
Gulf Guaranty Life Insurance Company	16,123,585	7,373,536	1,813,813	6,936,236	-680,489	5,285,636	1,903,756
Gulf States Life Insurance Company	2,870,122	304,169	400,000	2,165,953	127,323	0	0
Hartford International Life Reassurance Corporation	1,138,083,439	1,049,877,064	2,500,000	85,706,375	6,036,836	0	0
Hartford Life and Accident Insurance Company	13,890,810,463	8,295,639,128	2,500,000	5,592,671,335	-174,033,390	19,848,033	22,934,358
Hartford Life and Annuity Insurance Company	54,556,922,577	51,476,315,119	2,500,000	3,078,107,458	721,768,481	11,153,616	5,795,896
Hartford Life Insurance Company	128,073,780,016	123,068,738,436	5,690,000	4,999,351,581	549,943,247	1,822,430	4,325,923
HCC Life Insurance Company	750,192,368	313,299,796	2,500,000	434,392,573	142,116,324	11,675,637	7,589,890
Health Net Life Insurance Company	485,107,563	227,927,244	2,500,000	254,680,319	22,926,483	0	0
HealthMarkets Insurance Company	15,712,212	6,425,896	3,000,000	6,286,316	-2,026,108	1,369,262	1,090,478
Heartland National Life Insurance Company	8,954,831	5,628,733	1,500,000	1,826,098	-72,684	4,387,573	3,051,932
Heritage Life Insurance Company	4,872,443,876	3,854,425,146	2,500,000	1,015,518,730	34,003,087	0	0
Heritage Union Life Insurance Company	12,046,352	3,406,140	2,500,000	6,140,208	-3,523,885	10,706	24,354

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~8~of~20}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
HM Life Insurance Company	557,904,667	273,333,033	3,000,000	281,571,634	35,481,160	3,039,828	2,541,163
Homesteaders Life Company	2,378,064,462	2,228,423,723	0	149,640,739	12,577,927	2,104,764	670,852
Horace Mann Life Insurance Company	7,281,400,743	6,909,009,471	2,500,000	369,891,273	54,071,266	418,617	558,926
Humana Insurance Company	5,620,432,085	2,545,223,064	8,833,336	3,066,375,685	682,850,043	363,070,254	283,577,312
HumanaDental Insurance Company	140,580,762	66,669,391	2,600,000	71,311,371	26,300,053	6,017,958	3,838,783
IA American Life Insurance Company	218,100,893	93,459,104	11,640,370	113,001,420	572,530	45,051	46,168
IdeaLife Insurance Company	20,713,695	5,655,069	2,500,000	12,558,626	290,518	22,982	21,690
Illinois Mutual Life Insurance Company	1,329,425,628	1,155,744,871	0	173,680,757	26,666,983	750,139	249,933
Independence Life and Annuity Company	2,284,258,338	2,156,912,070	2,500,350	124,845,918	1,245,466	0	0
Individual Assurance Company, Life, Health & Accident	19,501,365	11,961,276	2,500,000	5,040,089	4,510,735	15	0
Industrial Alliance Insurance and Financial Services Inc.	200,711,184	127,476,433	0	73,234,755	-18,454,312	17,307	100,355
ING Life Insurance and Annuity Company	85,670,135,629	83,659,373,872	2,750,000	2,008,011,757	175,209,264	45,479,097	1,844,511
ING USA Annuity and Life Insurance Company	69,266,034,432	67,324,429,643	2,500,000	1,939,104,789	-55,806,755	6,568,941	8,366,770
Integrity Life Insurance Company	6,056,680,741	5,388,658,355	3,000,000	665,022,386	42,155,201	1,869,838	998,803
Investors Consolidated Insurance Company	14,770,658	7,393,204	2,500,000	4,877,454	202,332	251	4,016
Investors Heritage Life Insurance Company	471,873,838	451,661,444	1,500,000	18,712,394	1,233,527	412,097	250,214
Investors Life Insurance Company of North America	691,305,710	642,056,138	2,550,000	46,699,572	1,864,727	499,631	1,377,319
J.M.I.C. Life Insurance Company	7,906,473	134,837	2,500,000	5,271,636	2,777,812	0	0
Jackson National Life Insurance Company	163,833,709,983	159,479,890,955	13,800,000	4,340,019,028	741,319,203	169,492,791	21,639,223
Jefferson National Life Insurance Company	3,053,451,238	3,014,003,502	5,009,112	34,438,624	-1,092,890	1,247,113	875,248
John Alden Life Insurance Company	362,816,665	294,432,286	2,600,000	65,784,379	18,137,075	2,571,774	1,826,094
John Hancock Life & Health Insurance Company	9,737,622,550	9,054,967,844	10,955,800	671,698,908	82,381,242	20,511	0
John Hancock Life Insurance Company (U.S.A.)	239,095,601,274	233,286,427,583	4,828,939	5,804,344,752	3,015,393,188	37,836,354	33,347,476
Kanawha Insurance Company	1,623,038,143	1,467,891,722	4,624,469	150,521,952	-174,938,889	1,952,543	977,963

Summary - Licensed Insurers filing on Life/Health Blank $Page\ 9\ of\ 20$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Kansas City Life Insurance Company	3,386,365,232	3,055,766,145	23,120,850	307,478,237	334,643	3,108,872	3,606,747
Kilpatrick Life Insurance Company	179,041,062	172,669,282	800,040	5,571,740	-2,058,195	3,236	0
Lafayette Life Insurance Company, The	3,836,511,614	3,642,784,275	2,500,000	191,227,339	-7,835,708	2,071,556	750,865
Landmark Life Insurance Company	44,863,315	40,072,466	1,500,000	3,290,849	290,488	183,561	7,640
Lewer Life Insurance Company	29,628,647	19,523,869	1,200,000	8,904,777	268,971	3,314	0
Liberty Bankers Life Insurance Company	1,035,285,685	867,332,225	2,500,000	165,453,460	10,310,860	2,702,745	253,799
Liberty Life Assurance Company of Boston	13,115,090,983	12,398,209,459	2,500,000	714,381,524	39,150,922	10,419,801	6,134,886
Liberty National Life Insurance Company	7,257,941,188	6,668,213,722	42,390,708	547,336,758	151,087,686	26,481,088	12,199,045
Life Insurance Company of Alabama	107,972,087	74,939,842	1,500,000	31,532,245	2,665,497	5,651,313	5,637,926
Life Insurance Company of North America	6,711,907,633	5,608,453,672	2,500,000	1,100,953,961	173,339,017	26,549,766	23,607,182
Life Insurance Company of the Southwest	12,354,872,316	11,634,712,657	3,000,000	717,159,660	142,492,908	6,259,748	193,089
Life of the South Insurance Company	73,928,865	56,411,150	2,500,000	15,017,715	3,498,716	5,851,045	1,766,420
LifeCare Assurance Company	1,779,983,155	1,684,233,477	2,500,000	93,249,680	17,662,626	0	0
LifeSecure Insurance Company	189,749,288	169,516,840	2,500,017	17,732,431	-3,871,215	157,923	161,296
LifeShield National Insurance Co.	66,919,086	44,530,137	2,500,000	19,888,949	1,795,758	0	0
Lincoln Benefit Life Company	2,070,873,824	1,738,400,865	2,500,000	329,972,959	7,681,895	11,456,622	7,704,200
Lincoln Heritage Life Insurance Company	740,820,277	639,644,046	2,500,000	98,676,231	3,867,389	4,163,516	1,873,031
Lincoln Life & Annuity Company of New York	12,046,420,124	11,333,384,912	2,640,000	710,395,212	161,232,409	4,015	4,275
Lincoln National Life Insurance Company, The	200,018,194,089	193,182,046,244	25,000,000	6,811,147,845	577,565,436	212,660,797	34,022,742
London Life Reinsurance Company	344,112,316	291,206,236	14,000,000	38,906,080	2,327,260	38,378	250,341
Longevity Insurance Company	9,034,282	1,186,388	2,792,306	5,055,588	-287,308	200	0
Loyal American Life Insurance Company	244,038,600	172,516,970	5,640,000	65,881,630	14,331,727	6,037,967	3,855,365
Madison National Life Insurance Company, Inc.	488,614,473	410,645,851	3,600,000	74,368,622	11,703,923	1,299,513	4,731,874
Magna Insurance Company	2,590,417	131,135	1,203,750	1,255,531	-190,341	0	0

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page} \ 10 \ {\it of} \ \ 20$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Magnolia Guaranty Life Insurance Company	8,615,094	6,120,073	819,106	1,675,915	229,566	2,270,043	668,685
Manhattan Life Insurance Company, The	310,388,750	273,446,966	6,683,248	30,258,536	3,672,234	181,708	322,146
Manhattan National Life Insurance Company	184,016,778	171,587,333	2,500,000	9,929,445	15,593	259,334	605,450
Marquette National Life Insurance Company	6,858,773	1,173,347	2,500,000	3,185,426	152,330	775,506	580,888
Massachusetts Mutual Life Insurance Company	182,776,470,724	170,252,023,820	0	12,524,446,904	-285,612,713	64,202,456	18,343,176
MedAmerica Insurance Company	866,238,003	822,590,608	9,764,892	33,882,503	1,655,783	909,586	357,028
Medico Corp Life Insurance Company	25,280,349	844,219	5,446,696	18,989,434	652,126	3,436	10,628
Medico Insurance Company	65,729,179	35,982,393	5,000,000	24,746,786	815,929	656,194	292,610
MEGA Life and Health Insurance Company, The	280,981,346	171,797,258	2,500,000	106,684,088	26,842,948	2,599,457	1,464,911
MEMBERS Life Insurance Company	22,974,801	5,145,817	5,000,000	12,828,984	-1,562,399	2,021,690	10,122
Merit Life Insurance Co.	531,975,110	347,510,541	2,500,000	181,964,569	3,285,373	2,816,704	579,440
MetLife Insurance Company of Connecticut	60,275,177,238	55,480,611,801	86,488,292	4,708,077,145	789,531,816	4,454,100	7,370,136
MetLife Investors Insurance Company	14,875,933,233	14,210,145,038	5,798,892	659,989,303	111,210,629	174,266	2,215,868
MetLife Investors USA Insurance Company	98,069,661,661	96,136,475,960	2,500,000	1,930,685,701	208,777,760	43,952,374	9,474,072
Metropolitan Life Insurance Company	373,393,185,656	360,965,089,494	4,944,667	12,423,151,495	369,008,169	115,043,959	114,591,256
Metropolitan Tower Life Insurance Company	4,942,802,281	4,207,345,073	2,500,000	732,957,208	51,525,998	1,033,428	4,768,284
Midland National Life Insurance Company	37,441,034,458	34,877,980,033	2,549,439	2,560,504,986	455,656,315	45,964,054	5,328,196
Mid-West National Life Insurance Company of Tennessee	92,033,397	40,320,152	2,500,000	49,213,245	6,449,665	846,446	835,025
Midwestern United Life Insurance Company	238,684,378	116,707,996	2,500,000	119,476,382	1,911,626	14,202	2,418
Minnesota Life Insurance Company	33,154,406,628	30,824,726,627	5,000,000	2,324,680,000	118,920,529	27,323,408	23,295,837
Mississippi American Life Insurance Company	5,023,253	4,698,863	100,000	224,390	15,379	1,291,746	524,985
MML Bay State Life Insurance Company	4,587,907,421	4,391,886,153	2,500,200	193,521,068	22,296,199	316,542	147,596
Monitor Life Insurance Company of New York	18,064,695	8,981,688	1,100,000	7,983,006	3,061,656	159,024	98,906
Monumental Life Insurance Company	31,879,574,241	30,908,349,522	10,137,150	961,087,569	166,874,450	22,134,618	12,034,420

Summary - Licensed Insurers filing on Life/Health Blank $Page\ 11\ of\ 20$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
MONY Life Insurance Company	7,683,134,220	7,373,908,078	2,500,000	306,726,143	-567,101,587	4,281,985	4,663,784
MONY Life Insurance Company of America	2,794,338,410	2,437,652,801	2,500,000	354,185,609	33,623,990	2,752,758	2,833,759
Mountain Life Insurance Company	12,011,911	6,904,383	1,158,903	3,948,625	370,294	0	0
MTL Insurance Company	1,894,919,734	1,767,104,282	2,500,000	125,315,452	1,956,063	546,627	639,357
Munich American Reassurance Company	6,981,203,310	6,191,328,284	6,000,000	783,875,026	-29,034,734	0	0
Mutual of America Life Insurance Company	16,666,681,959	15,715,519,445	0	951,162,514	49,371,824	43,869	346,505
Mutual of Omaha Insurance Company	5,795,359,051	3,120,813,207	0	2,674,545,844	105,805,824	25,934,406	15,716,936
Mutual Savings Life Insurance Company	464,304,484	407,012,307	2,093,426	55,198,751	6,678,703	3,212,045	1,885,615
National Benefit Life Insurance Company	484,026,131	309,495,245	2,500,000	172,030,886	22,267,141	234,202	173,363
National Farmers Union Life Insurance Company	221,564,208	178,397,121	2,750,000	40,417,087	3,835,786	68,008	25,081
National Foundation Life Insurance Company	26,678,261	16,172,872	2,600,000	7,905,389	2,316,650	681,505	775,304
National Guardian Life Insurance Company	2,730,752,212	2,489,406,571	0	241,345,641	28,757,351	20,120,451	13,315,377
National Health Insurance Company	13,794,234	3,454,428	2,500,963	7,838,842	-1,246,300	1,582	1,114
National Life Insurance Company	9,091,306,927	7,678,162,670	2,500,000	1,410,644,257	88,524,589	793,495	261,367
National Security Insurance Company	49,869,892	38,292,621	1,500,000	10,077,272	1,427,326	698,485	280,688
National Teachers Associates Life Insurance Company	381,829,745	308,699,080	2,500,000	70,630,665	6,956,419	386,902	335,958
National Western Life Insurance Company	9,771,161,177	8,644,929,231	3,634,765	1,122,597,181	106,158,608	4,009,097	754,677
Nationwide Life and Annuity Insurance Company	6,901,560,158	6,367,493,713	2,640,000	531,426,445	-103,342,929	4,037,229	3,043,330
Nationwide Life Insurance Company	120,675,581,418	117,125,630,142	3,814,779	3,546,136,496	262,175,408	5,294,331	26,996,132
New England Life Insurance Company	11,640,206,897	11,069,146,542	2,500,000	568,560,355	102,704,922	2,656,885	5,985,952
New Era Life Insurance Company	371,259,290	313,273,301	2,500,000	55,485,989	4,639,332	1,100,488	785,021
New Era Life Insurance Company of the Midwest	73,840,460	63,419,149	2,500,000	7,921,311	1,258,400	0	0
New York Life Insurance and Annuity Corporation	119,946,553,420	113,198,461,233	25,000,000	6,723,092,187	798,013,263	82,353,275	26,208,509
New York Life Insurance Company	139,197,760,773	121,343,990,709	0	17,853,770,064	520,323,538	55,158,755	36,018,803

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~12~of~20}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Nippon Life Insurance Company of America	225,090,340	88,422,427	3,600,000	133,067,913	6,676,035	0	0
North American Company for Life and Health Insurance	15,021,668,572	13,956,521,072	2,500,000	1,062,647,500	121,861,242	10,368,751	3,403,604
North Carolina Mutual Life Insurance Company	145,238,664	141,974,937	0	3,263,727	-2,359,374	290,271	215,478
Northwestern Long Term Care Insurance Company	2,220,146,334	2,006,396,186	2,500,000	211,250,148	-84,193,829	3,589,064	179,052
Northwestern Mutual Life Insurance Company, The	215,165,005,933	197,966,221,335	0	17,198,784,598	886,376,750	59,640,573	27,580,839
NYLIFE Insurance Company of Arizona	194,934,357	126,742,637	2,500,000	65,691,720	8,072,598	616,646	383,301
Occidental Life Insurance Company of North Carolina	249,856,427	216,889,288	2,500,000	30,467,139	5,327,584	661,454	120,779
Ohio National Life Assurance Corporation	3,408,148,155	3,091,372,027	9,600,005	307,176,123	13,595,195	2,372,054	1,592,382
Ohio National Life Insurance Company, The	25,384,877,655	24,382,133,468	10,000,000	992,744,185	61,607,987	16,614,226	3,258,262
Ohio State Life Insurance Company, The	13,554,519	3,255,450	2,500,000	7,799,069	516,110	70,113	0
Old American Insurance Company	248,333,060	226,352,393	4,000,000	17,980,667	1,596,268	875,425	1,073,859
Old Republic Life Insurance Company	131,733,910	95,314,859	2,500,000	33,919,051	2,196,267	1,981,790	848,575
Old United Life Insurance Company	87,444,622	42,541,168	2,500,000	42,403,454	427,429	0	0
Omaha Insurance Company	22,902,003	6,989,392	2,000,000	13,912,611	-1,989,896	3,255,158	1,835,960
Optimum Re Insurance Company	114,916,564	86,995,406	2,500,000	25,421,158	2,044,872	0	0
Oxford Life Insurance Company	1,097,680,988	949,194,996	2,500,000	145,985,992	11,129,944	894,415	867,641
Ozark National Life Insurance Company	730,574,202	607,199,478	8,025,000	115,349,724	14,866,721	3,529,022	1,333,027
Pacific Life & Annuity Company	5,819,488,296	5,324,132,544	2,900,000	492,455,752	45,811,298	245	1,207,549
Pacific Life Insurance Company	109,064,765,998	102,561,878,937	30,000,000	6,472,887,061	521,432,489	50,113,280	3,327,589
PacifiCare Life and Health Insurance Company	616,206,895	23,642,467	3,000,000	589,564,428	13,179,199	76,341	117,596
Pan-American Assurance Company	22,295,077	5,692,245	2,500,000	14,102,832	474,804	405,955	237,918
Pan-American Life Insurance Company	1,425,506,771	1,180,871,448	5,000,000	239,635,322	27,295,483	5,438,920	2,232,972
Park Avenue Life Insurance Company	305,836,447	237,994,216	2,500,000	65,342,232	6,659,444	260	0
Parker Centennial Assurance Company	84,409,024	38,588,669	2,500,000	43,320,356	1,611,656	0	81,588

Summary - Licensed Insurers filing on Life/Health Blank $\mbox{Page 13 of } \mbox{ } 20 \label{eq:page 13}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Paul Revere Life Insurance Company, The	4,301,833,572	3,965,746,374	9,800,000	326,287,198	66,539,245	2,546,025	5,560,256
Paul Revere Variable Annuity Insurance Company, The	54,785,443	14,684,976	2,500,000	37,600,467	2,173,468	123,543	20,000
Pavonia Life Insurance Company of Michigan	445,933,480	346,132,572	2,500,000	97,300,908	25,068,277	314,417	129,607
Pekin Life Insurance Company	1,301,555,082	1,178,861,791	22,000,000	100,693,292	2,419,151	26,159	0
Penn Insurance and Annuity Company, The	2,307,274,424	1,996,532,910	2,500,000	308,241,514	-2,367,859	139,603	83,564
Penn Mutual Life Insurance Company, The	15,945,191,145	14,454,505,414	0	1,490,685,731	-34,420,846	1,474,346	2,919,826
Perico Life Insurance Company	20,904,960	3,277,913	2,500,000	15,127,047	2,766,539	3,863	0
Pharmacists Life Insurance Company, The	88,639,956	81,581,760	2,500,000	4,558,196	-364,022	46,788	4,381
Philadelphia American Life Insurance Company	205,698,055	176,743,293	3,000,000	25,954,762	3,124,444	26,366,451	18,197,823
Philadelphia Financial Life Assurance Company	4,746,545,671	4,726,463,364	2,774,999	17,307,308	396,084	0	0
PHL Variable Insurance Company	6,163,596,218	5,940,743,055	2,500,000	220,353,163	-86,065,304	5,447,271	3,581,068
Phoenix Life and Annuity Company	47,158,029	25,232,230	2,500,000	19,425,799	-1,332,941	135,303	0
Phoenix Life Insurance Company	13,564,167,981	12,967,122,941	10,000,000	587,045,040	-21,027,207	2,407,303	5,642,660
Physicians Life Insurance Company	1,378,696,838	1,256,042,660	2,505,000	120,149,178	8,348,361	6,924,985	4,400,379
Physicians Mutual Insurance Company	1,920,523,118	989,398,389	0	931,124,729	33,620,981	8,451,981	5,843,194
Pine Belt Life Insurance Company	1,980,852	1,474,082	100,000	406,770	90,415	797,373	148,844
Pioneer American Insurance Company	53,756,901	34,776,900	2,500,000	16,480,001	1,663,552	371,861	56,646
Pioneer Mutual Life Insurance Company, a stock subsidiary of AUMIHC	500,077,195	460,150,761	3,000,000	36,926,434	-1,355,798	116,013	0
Pioneer Security Life Insurance Company	109,716,113	20,417,012	2,500,000	86,799,101	1,976,042	468,601	222,353
Plateau Insurance Company	27,851,693	16,478,269	2,500,000	8,873,424	835,294	4,521,045	1,098,635
Primerica Life Insurance Company	1,479,769,791	916,509,356	2,500,000	560,760,434	307,098,100	27,078,294	19,430,727
Principal Life Insurance Company	143,741,935,965	139,599,705,471	2,500,000	4,139,730,495	607,938,313	13,105,626	11,281,391
Principal National Life Insurance Company	110,351,033	26,114,475	2,500,000	81,736,558	-6,385,672	1,263,087	50,000
Professional Insurance Company	105,070,894	75,525,082	2,500,000	27,045,812	3,408,229	287,741	214,777

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~14~of~20}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Protective Life and Annuity Insurance Company	2,162,685,642	1,969,061,530	2,502,000	191,122,112	27,670,704	9,179	45,475
Protective Life Insurance Company	41,027,033,990	38,109,357,934	5,000,000	2,912,676,056	165,478,108	30,431,871	12,348,061
Provident American Life & Health Insurance Company	15,214,332	2,415,510	2,500,000	10,298,822	2,536,708	413,649	258,868
Provident Life and Accident Insurance Company	8,347,582,371	7,647,874,056	43,501,205	656,207,111	166,432,504	14,724,711	11,097,523
Provident Life and Casualty Insurance Company	764,107,456	613,217,451	1,800,000	149,090,004	18,348,013	36,930	0
Pruco Life Insurance Company	98,541,254,455	96,154,353,149	2,500,000	2,384,401,306	553,088,649	70,288,200	8,442,399
Prudential Annuities Life Assurance Corporation	50,649,082,327	50,205,607,499	2,500,000	440,974,828	406,070,335	1,538,161	4,434,706
Prudential Insurance Company of America, The	296,637,147,283	287,254,565,776	2,500,000	9,380,081,507	1,357,803,185	111,519,242	73,380,111
Prudential Retirement Insurance and Annuity Company	78,046,516,557	77,105,488,146	2,500,000	938,528,411	312,967,813	0	66,032
Puritan Life Insurance Company of America	35,517,818	30,275,604	2,500,000	2,742,204	-1,142,789	4,357,465	3,616,957
Pyramid Life Insurance Company, The	211,756,750	107,536,003	2,502,600	101,718,147	23,531,364	25,575,241	17,466,998
Reliable Life Insurance Company, The	22,713,375	9,460,821	4,000,000	9,252,554	313,884	10,205	17,684
Reliance Standard Life Insurance Company	5,980,358,543	5,381,975,550	56,003,113	542,379,880	134,551,796	12,778,669	7,530,597
ReliaStar Life Insurance Company	21,621,230,710	19,678,742,886	2,600,000	1,939,887,824	215,859,994	15,817,750	9,147,479
ReliaStar Life Insurance Company of New York	3,208,828,188	2,879,368,459	2,755,726	326,704,003	20,537,929	421,416	727,212
Reserve National Insurance Company	111,175,740	58,760,649	2,572,500	49,842,592	4,896,379	4,050,575	2,579,343
Resource Life Insurance Company	16,922,204	6,432,263	2,500,000	7,989,941	496,416	0	6,555
RGA Reinsurance Company	23,259,758,919	21,709,689,047	2,500,000	1,547,569,872	115,813,709	0	0
RiverSource Life Insurance Company	104,355,552,280	101,669,685,373	3,000,000	2,682,866,907	1,336,791,697	20,182,937	9,307,618
Sagicor Life Insurance Company	1,176,198,373	1,100,371,779	2,500,000	73,326,594	1,121,579	4,239,553	1,018,985
Savings Bank Life Insurance Company of Massachusetts, The	2,534,372,093	2,320,772,781	2,700,708	210,898,604	17,878,910	280,140	5,869
SBLI USA Mutual Life Insurance Company, Inc.	1,479,092,174	1,390,096,520	0	88,995,654	-2,228,569	16,264	0
SCOR Global Life Americas Reinsurance Company	1,355,255,924	1,203,424,721	2,677,500	149,153,703	-40,568,546	0	0
SCOR Global Life Reinsurance Company of Delaware	469,973,348	418,652,833	5,002,500	46,318,014	-3,659,255	0	0

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~15~of~20}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
SCOR Global Life USA Reinsurance Company	949,320,187	526,745,782	10,000,000	412,574,405	61,636,525	0	0
Scottish Re (U.S.), Inc.	1,808,187,123	1,636,440,659	3,600,000	168,146,464	-24,223,666	0	0
Sears Life Insurance Company	48,795,345	27,975,691	2,500,000	18,319,654	4,621,579	507,855	376,699
Securian Life Insurance Company	207,809,044	76,281,017	2,500,000	129,028,027	-3,004,969	17,137	17,184
Securitas Financial Life Insurance Company	5,637,977	157,463	2,000,000	3,480,515	53,426	0	0
Security Benefit Life Insurance Company	20,702,296,559	19,657,493,226	7,000,130	1,037,803,203	163,598,275	41,715,215	1,336,510
Security Life Insurance Company of America	73,237,779	53,639,230	2,500,000	17,098,549	386,182	412,305	314,770
Security Life of Denver Insurance Company	15,066,633,398	14,032,645,908	2,880,000	1,031,107,490	-120,737	3,609,162	1,232,747
Security Mutual Life Insurance Company of New York	2,676,399,790	2,542,834,991	0	133,564,799	8,388,344	1,021,953	122,671
Security National Life Insurance Company	477,575,724	447,978,435	2,550,000	27,047,289	1,283,311	11,340,476	7,697,978
Security Plan Life Insurance Company	320,523,814	266,388,939	1,000,000	53,134,875	2,243,065	491,827	168,011
Senior Health Insurance Company of Pennsylvania	2,985,938,782	2,887,736,889	7,500,005	90,701,887	-3,371,981	967,287	2,126,673
Senior Life Insurance Company	46,880,656	36,571,902	2,506,451	7,802,303	1,898,896	1,035,118	225,444
Sentinel American Life Insurance Company	31,868,485	26,874,028	1,000,000	3,994,457	615,931	262	1,188
Sentry Life Insurance Company	4,909,669,593	4,637,135,473	3,161,780	269,372,340	26,203,172	1,570,940	229,673
Settlers Life Insurance Company	385,557,108	334,025,521	27,013,030	24,518,557	6,908,279	426,662	126,461
Shelter Life Insurance Company	1,078,448,412	896,874,319	12,000,000	169,574,093	14,562,667	6,929,840	5,006,715
Shenandoah Life Insurance Company	1,278,807,467	1,197,741,329	2,500,000	78,566,138	12,564,569	1,150,524	1,321,038
Southern Farm Bureau Life Insurance Company	12,679,324,746	10,352,130,457	1,500,000	2,325,694,289	149,776,839	84,865,978	40,960,650
Southern Life and Health Insurance Company	95,013,135	60,134,504	4,925,000	29,953,630	8,101,665	0	29,778
Southern Pioneer Life Insurance Company	20,629,849	8,000,055	1,500,000	11,129,794	199,311	-32,061	65,325
Southern Security Life Insurance Company, Inc.	1,647,854	61,020	550,000	1,036,834	1,288	982,195	2,062,582
Southland National Insurance Corporation	167,092,060	157,622,755	1,502,718	7,966,587	220,552	559,663	1,056,689
Standard Insurance Company	19,118,662,354	17,831,312,961	423,838,694	863,510,699	195,768,987	15,769,859	8,948,065

Summary - Licensed Insurers filing on Life/Health Blank $Page\ 16\ of\ 20$

						Premiums	•
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Standard Life and Accident Insurance Company	527,648,094	275,425,612	3,000,000	249,222,482	18,042,580	1,487,866	1,314,614
Standard Life and Casualty Insurance Company	29,351,702	23,674,041	1,627,500	4,050,161	614,338	130,954	8,000
Standard Security Life Insurance Company of New York	249,502,897	135,531,122	2,586,845	111,384,930	9,179,952	1,306,413	956,402
Starmount Life Insurance Company	51,137,913	28,808,584	3,000,000	19,329,329	4,152,943	8,603,802	6,148,888
State Farm Health Insurance Company	8,389,628	26,853	2,500,000	5,862,775	-3,847	0	0
State Farm Life Insurance Company	60,442,042,798	51,997,386,434	3,000,000	8,441,656,364	433,554,046	65,938,508	34,862,187
State Life Insurance Company, The	5,010,611,135	4,678,606,061	3,000,000	329,005,074	29,484,831	2,936,070	2,621,456
State Mutual Insurance Company	296,798,349	266,751,299	0	30,047,050	796,342	1,427,076	645,696
Sterling Investors Life Insurance Company	18,333,844	12,093,450	2,500,000	3,740,391	168,482	2,039,488	1,360,914
Stonebridge Life Insurance Company	1,739,856,555	1,631,405,742	2,500,000	105,950,813	83,573,453	7,406,847	4,805,748
Sun Life and Health Insurance Company (U.S.)	353,705,585	171,689,296	17,940,000	164,076,289	-35,803,265	2,549,445	1,425,400
Sun Life Assurance Company of Canada	15,368,893,261	14,602,151,104	0	766,742,157	234,827,065	15,707,091	20,385,218
Sun Life Assurance Company of Canada (U. S.)	39,279,197,972	37,868,778,220	6,437,000	1,403,982,752	682,880,136	796,294	2,445,851
Sunset Life Insurance Company of America	355,658,848	324,460,638	5,320,000	25,878,212	4,804,330	24,715	0
Superior Funeral and Life Insurance Company	168,123,759	142,970,341	1,000,002	24,153,416	593,785	866,255	250,053
Surety Life Insurance Company	13,885,569	1,128,734	2,500,000	10,256,835	176,666	303,216	391,804
Swiss Re Life & Health America Inc.	9,994,731,136	8,350,729,393	4,000,000	1,640,001,743	95,395,043	0	83,720
Symetra Life Insurance Company	27,220,041,375	25,350,321,723	5,000,000	1,864,719,652	183,598,038	15,739,753	3,610,628
Symetra National Life Insurance Company	16,688,373	6,696,290	2,500,000	7,492,083	490,202	7,370	0
Symphonix Health Insurance, Inc.	9,848,341	2,260,513	2,500,000	5,087,828	-4,424,384	0	0
Teachers Insurance and Annuity Association of America	250,494,214,817	219,715,089,398	2,500,000	30,776,625,419	1,751,465,971	23,801,271	9,649,504
Texas Life Insurance Company	952,866,475	872,515,259	3,177,360	77,173,856	33,218,096	6,633,394	1,465,808
Thrivent Life Insurance Company	3,468,211,157	3,305,604,190	5,000,000	157,606,967	25,208,296	242,781	44,391
TIAA-CREF Life Insurance Company	7,988,639,007	7,614,805,598	2,500,000	371,333,409	-29,327,758	885,340	0

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~17~of~20}$

						Premiums	<u></u>
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Time Insurance Company	691,510,276	479,499,129	2,500,000	209,511,147	5,644,663	14,308,829	9,706,393
Trans World Assurance Company	347,762,239	270,622,697	2,500,002	74,639,540	4,908,525	56,835	35,350
Transamerica Advisors Life Insurance Company	10,135,218,291	9,401,803,126	2,500,000	730,915,165	196,612,445	62,685	5,029,337
Transamerica Financial Life Insurance Company	29,402,390,662	28,467,814,431	2,500,000	932,076,231	226,143,221	77,845	92,252
Transamerica Life Insurance Company	115,276,062,906	110,558,209,923	8,358,440	4,709,494,543	57,534,699	65,225,306	31,729,213
TruAssure Insurance Company	6,554,035	582,740	2,135,000	3,836,295	7,994	0	0
Trustmark Insurance Company	1,369,779,673	1,072,008,688	2,500,000	295,270,986	30,007,408	3,183,223	1,463,797
Trustmark Life Insurance Company	365,541,679	204,977,218	2,500,000	158,064,461	13,919,814	2,586,207	1,412,273
U.S. Financial Life Insurance Company	638,132,457	575,654,514	4,050,000	58,427,943	8,006,771	2,515,592	4,631,069
UBS Life Insurance Company USA	44,979,718	6,730,353	2,500,000	35,749,365	1,066,996	0	0
ULLICO Life Insurance Company	11,868,333	273,235	5,682,300	5,912,798	-372,637	0	0
UniCare Life & Health Insurance Company	469,053,917	342,803,454	3,000,000	123,250,463	43,715,772	1,905,636	1,632,591
Unified Life Insurance Company	179,569,877	156,765,867	2,500,000	20,304,010	3,248,448	288,955	152,632
Unimerica Insurance Company	410,077,144	228,956,594	2,600,000	178,520,550	43,250,582	1,326,904	792,387
Union Central Life Insurance Company, The	6,491,294,422	5,933,124,133	2,500,000	555,670,289	102,047,287	3,485,740	779,474
Union Fidelity Life Insurance Company	19,510,637,069	18,941,294,314	2,903,775	566,438,975	6,337,073	315,089	179,236
Union Labor Life Insurance Company, The	2,813,706,488	2,726,040,682	3,578,700	84,087,106	-11,072,847	297,940	172,930
Union National Life Insurance Company	18,528,370	4,213,936	1,500,000	12,814,434	538,917	23,025,314	7,652,252
Union Security Insurance Company	5,085,826,710	4,651,113,839	5,000,000	429,712,871	85,356,135	17,587,381	15,049,530
United American Insurance Company	1,683,448,545	1,471,858,984	3,000,000	208,589,561	58,109,760	18,922,038	14,414,591
United Fidelity Life Insurance Company	778,232,613	328,062,411	4,000,000	446,170,202	44,242,800	189,518	356,038
United Home Life Insurance Company	75,087,626	56,692,684	2,503,247	15,891,695	296,039	624,999	244,787
United Insurance Company of America	3,591,712,146	3,155,635,945	10,152,088	425,924,113	79,022,966	88,496	115,325
United Life Insurance Company	1,648,018,882	1,490,044,658	5,265,000	152,709,224	5,942,150	54,911	3,000

Summary - Licensed Insurers filing on Life/Health Blank $Page\ 18\ of\ 20$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
United of Omaha Life Insurance Company	18,122,473,437	16,895,600,881	9,000,000	1,217,872,556	69,899,583	67,832,597	42,038,737
United Security Assurance Company of Pennsylvania	147,875,914	131,695,005	2,500,000	13,680,909	-167,823	40,826	1,978
United States Life Insurance Company in the City of New York, The	25,538,037,807	23,772,797,264	3,961,316	1,761,279,227	420,120,805	2,948,760	2,914,869
United Teacher Associates Insurance Company	939,975,854	855,565,378	2,500,005	81,910,471	3,471,128	2,750,845	778,619
United World Life Insurance Company	114,871,299	66,251,301	2,530,000	46,089,998	1,211,373	14,039,309	10,183,823
UnitedHealthcare Insurance Company	14,512,561,082	9,473,069,016	3,000,000	5,036,492,066	2,384,048,925	469,841,843	374,382,085
UnitedHealthcare Life Insurance Company	56,953,177	27,696,602	6,000,000	23,256,575	7,333,643	681,852	947,391
Unity Financial Life Insurance Company	172,735,320	161,632,835	2,524,500	8,577,985	1,135,386	8,849,128	1,493,790
Unity Life Insurance Company	792,500	907,936	102,364	-217,800	-10,785	99,003	29,490
Universal Fidelity Life Insurance Company	14,927,970	9,991,468	1,017,756	3,918,746	1,118,472	547,120	355,994
Universal Guaranty Life Insurance Company	348,061,708	313,163,889	2,000,000	32,897,819	4,842,879	287,067	367,078
Universal Underwriters Life Insurance Company	155,864,689	133,874,898	2,500,000	19,489,791	1,776,140	116,100	0
Unum Life Insurance Company of America	19,078,536,320	17,520,669,272	5,000,000	1,552,867,048	176,184,767	34,445,353	18,650,923
USA Insurance Company	2,957,330	796,315	600,000	1,561,015	312,243	441,612	69,582
USAA Life Insurance Company	21,113,959,166	19,140,563,600	97,500,000	1,875,895,566	244,508,905	15,879,181	6,448,445
USAble Life	408,256,523	241,938,717	4,925,000	161,392,806	11,542,552	3,294,037	2,269,518
Vantis Life Insurance Company	896,338,991	824,615,483	3,187,628	68,535,880	1,785,105	349,636	68,972
Variable Annuity Life Insurance Company, The	77,174,391,941	72,362,526,287	3,575,000	4,808,290,654	1,271,016,733	90,286,977	6,446,731
Versant Life Insurance Company	5,399,971	854,586	480,130	4,065,254	231,999	562,829	63,120
Washington National Insurance Company	5,286,071,673	4,854,172,693	25,036,850	406,862,130	59,585,740	5,994,894	6,259,194
West Coast Life Insurance Company	4,516,103,717	4,066,112,702	5,000,000	444,991,015	12,508,085	3,659,878	3,316,349
Western and Southern Life Insurance Company, The	9,405,282,427	5,194,271,524	1,000,000	4,210,010,903	90,574,123	175,372	186,196
Western Reserve Life Assurance Co. of Ohio	9,420,319,417	9,014,872,565	2,500,000	402,946,852	159,809,146	2,089,204	2,000,344
Western-Southern Life Assurance Company	13,146,807,242	11,970,126,754	2,500,000	1,174,180,488	108,844,564	31,542,139	7,551,229

Summary - Licensed Insurers filing on Life/Health Blank ${\it Page~19~of~20}$

						Premiums	
Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Written	Losses Paid
Wilton Reassurance Company	3,470,778,858	2,861,992,996	2,500,000	606,285,865	67,120,323	0	0
Wilton Reassurance Life Company of New York	901,333,134	788,208,602	2,502,500	110,622,031	13,701,692	50,485	0
Windsor Life Insurance Company	3,146,386	315,276	1,004,570	1,826,541	8,005	0	0
XL Life Insurance and Annuity Company	13,943,659	260,506	5,000,000	8,683,153	-780,644	0	0
Zale Life Insurance Company	11,447,047	2,366,169	2,500,000	6,580,878	599,523	27,072	0
Zurich American Life Insurance Company	12,968,646,199	12,836,586,861	2,500,000	129,559,338	-49,467,138	260,566	2,335,012
Grand Totals: 459 Companies in Report	5,903,012,132,643	5,530,165,136,781	2,802,273,975	370,044,721,753	43,338,585,323	4,566,893,197	2,474,545,516

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

For the Year Ended 12/31/2013

					Premiums	
Company	Total Assets	Total Liabilities	Surplus	Net Income	Written	Losses Paid
Assured Life Association	59,345,918	46,396,102	12,949,816	383,417	3,163,588	2,350,325
Catholic Life Insurance	1,019,070,981	943,808,840	75,262,141	4,953,157	390	0
Independent Order of Foresters, The	2,940,122,938	2,816,100,317	124,022,621	-14,822,113	6,252,331	1,884,913
Knights of Columbus	20,534,433,760	18,624,600,017	1,909,833,743	113,740,276	2,717,705	2,998,572
KSKJ LIFE, American Slovenian Catholic Union	368,850,090	357,349,168	11,500,922	2,105,757	0	0
Modern Woodmen of America	13,398,445,744	11,883,001,493	1,515,444,251	104,107,655	34,475,759	4,341,424
Order of United Commercial Travelers of America, The	21,162,131	11,658,481	9,503,650	-1,869,744	7,466,719	6,290,849
Royal Neighbors of America	867,661,147	654,924,467	212,736,680	-2,842,329	1,256,470	594,704
Thrivent Financial for Lutherans	72,161,546,776	66,363,637,110	5,797,909,666	699,680,634	3,969,616	2,150,310
United States Letter Carriers Mutual Benefit Association	221,028,674	191,353,941	29,674,733	832,389	41,324	18,180
Woman's Life Insurance Society	194,400,874	168,990,477	25,410,397	-914,418	7,146	132
Woodmen of the World Life Insurance Society	10,067,532,553	9,005,494,845	1,062,037,708	62,149,182	34,632,169	16,850,879
Grand Totals: 12 Companies in Report	121,853,601,586	111,067,315,258	10,786,286,328	967,503,863	93,983,217	37,480,288

Summary of Financial Condition and Mississippi Premiums and Losses Licensed Insurers filing on Title Blank For the Year Ended 12/31/2013

					Direct Loss			Direct Losses
					a	nd Allocated	8	and Allocated
					Direct	Loss Adj	Direct	Loss Adj
		Total	Policyholder		Premiums	Expenses	Premiums	Expenses
Company	Total Assets	Liabilities	Surplus	Net Income	Written	Paid	Earned	Incurred
Agents National Title Insurance Company	7,235,719	4,161,940	3,073,779	283,229	46,382	0	43,706	0
American Guaranty Title Insurance Company	30,458,236	12,286,430	18,171,806	3,142,255	315,029	0	270,643	0
Chicago Title Insurance Company	1,848,553,321	931,396,620	917,156,701	190,745,854	6,324,313	824,474	5,974,346	729,222
Commonwealth Land Title Insurance Company	598,408,038	350,476,891	247,931,147	38,606,762	761,314	118,513	773,521	110,558
Conestoga Title Insurance Co.	18,916,628	6,194,931	12,721,697	528,599	0	0	0	0
EnTitle Insurance Company	18,991,462	5,683,624	13,307,838	-1,613,008	12,541	0	4,464	0
Fidelity National Title Insurance Company	1,309,240,262	842,780,219	466,460,043	117,882,904	3,545,672	1,130,733	3,371,630	1,529,684
First American Title Insurance Company	2,234,494,269	1,238,531,599	995,962,670	199,072,907	11,626,151	1,246,376	9,342,900	1,253,041
Investors Title Insurance Company	140,753,788	69,486,299	71,267,489	11,001,751	535,008	57,547	530,534	59,850
Mississippi Guaranty Title Insurance Company	1,194,018	786,159	407,859	-8,508	349,457	0	255,949	0
Mississippi Valley Title Insurance Company	51,182,945	35,246,606	15,936,339	2,558,768	11,374,645	708,553	9,766,305	566,265
National Title Insurance of New York Inc.	122,137,881	70,320,978	51,816,903	11,222,172	418,250	10,325	397,455	29,450
North American Title Insurance Company	85,303,628	32,744,635	52,558,993	3,517,749	22,581	0	20,329	0
Old Republic National Title Insurance Company	918,384,088	507,868,074	410,516,014	83,048,814	896,446	4,188	789,949	18,049
Security Title Guarantee Corporation of Baltimore, The	13,905,644	10,886,551	3,019,093	627,116	3,681,936	148,391	3,412,561	89,134
Stewart Title Guaranty Company	1,048,016,604	574,307,716	473,708,888	42,952,610	4,562,182	771,439	3,599,296	948,206
United General Title Insurance Company	14,946,671	2,610,839	12,335,832	339,676	0	0	0	0

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	67,656,593	47,855,943	19,800,650	5,321,411	40,669	0	36,420	5,000	
WFG National Title Insurance Company	50,124,236	32,115,877	18,008,359	3,013,152	200,790	480	125,734	480	
Grand Totals: 19 Companies in Report	8,579,904,031	4,775,741,931	3,804,162,100	712,244,213	44,713,366	5,021,019	38,715,742	5,338,939	

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

For the Year Ended 12/31/2013

							Amount Paid	An			
						fe	or Provision of	f	**		
	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	24,318,383	12,336,537	11,981,846	8,396,618	6,746	-925	10,087	-23,597	-233.9%	LI
American Specialty Health Insurance Company	0	8,104,167	844,525	7,259,642	-269,229	0	0	0	0		LI
AmFirst Insurance Company	18,702	32,374,565	9,082,495	23,292,070	2,654,809	15,222,654	9,026,404	15,222,654	9,039,795	59.4%	LI
Anthem Insurance Companies, Inc.	0	2,781,475,363	1,776,696,790	1,004,778,573	374,416,237	0	0	0	0		PCM
Bankers Reserve Life Insurance Company of W	0	434,636,315	196,539,395	238,096,924	-4,567,594	0	0	0	0		LI
Blue Cross & Blue Shield of Mississippi, A Mu	615,989	811,924,326	256,430,816	555,493,510	4,118,329	1,191,874,508	1,063,364,826	1,191,476,084	1,063,280,832	89.2%	LI
CIGNA HealthCare of Tennessee, Inc.	1,031	12,783,137	4,597,984	8,185,153	2,296,253	3,509,884	3,875,977	3,509,884	3,635,897	103.6%	HMO
Coventry Health and Life Insurance Company	2,204	1,162,540,192	576,658,220	585,881,970	117,856,607	6,609,434	5,563,228	6,609,434	6,095,018	92.2%	LI
Delta Dental Insurance Company	153,222	185,800,189	98,906,304	86,893,885	17,809,978	50,236,456	33,811,821	50,303,251	32,440,314	64.5%	LI
Dentegra Insurance Company	0	42,115,931	11,316,643	30,799,288	-2,860,825	0	0	0	0		LI
DSM USA Insurance Company, Inc.	0	7,623,509	84,881	7,538,628	79,105	0	0	0	0		LI
Envision Insurance Company	7,046	309,556,322	284,092,012	25,464,310	1,810,186	7,768,491	6,800,197	7,768,491	6,852,359	88.2%	LI
Express Scripts Insurance Company	663	240,256,441	179,850,786	60,405,655	31,332,225	469,348	380,352	469,348	380,637	81.1%	LI
Golden Security Insurance Company	0	18,625,056	10,760,790	7,864,266	2,678,164	0	0	0	0		LI
HCSC Insurance Services Company	0	300,278,422	94,422,325	205,856,097	-43,331,925	0	0	0	0		LI
HealthSpring Life & Health Insurance Compan	15,774	671,908,978	287,174,011	384,734,967	57,404,471	16,786,655	13,428,641	16,786,655	13,195,399	78.6%	LI
HealthSpring of Tennessee, Inc.	7,701	259,967,649	143,940,986	116,026,663	9,461,697	82,544,801	69,138,751	82,544,801	72,075,725	87.3%	НМО
HM Health Insurance Company	0	348,032,642	170,323,262	177,709,380	-9,621,679	0	0	0	0		LI

Summary - Licensed Insurers filing on Health Blank

						Amount Paid for 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
HMO of Mississippi, Inc.	0	2,516,463	14,104	2,502,359	11,252	0	0	0	0		НМО
Humana Benefit Plan of Illinois, Inc.	0	66,426,352	20,497,773	45,928,579	4,671,588	0	0	0	0		LI
Humana Medical Plan, Inc.	8,412	1,594,978,916	1,064,310,134	530,668,782	348,568,127	73,347,830	55,545,645	73,347,830	59,008,757	80.5%	НМО
Magellan Life Insurance Company	0	6,306,030	2,632,493	3,673,537	-199,230	0	0	0	0		LI
Magnolia Health Plan Inc.	78,165	57,062,375	20,716,699	36,345,676	-10,076,118	407,328,398	365,272,066	407,328,398	368,887,703	90.6%	HMO
Medco Containment Life Insurance Company	2,846	807,031,839	522,583,421	284,448,418	70,884,742	4,232,102	3,037,867	4,232,102	3,059,182	72.3%	LI
Members Health Insurance Company	0	32,682,354	1,544,172	31,138,182	-871,635	0	0	0	0		LI
OneNation Insurance Company	0	13,757,365	312,432	13,444,933	-657,235	0	0	0	0		LI
Pennsylvania Life Insurance Company	2,522	633,915,910	213,094,573	420,821,337	40,913,213	3,153,611	-1,823,398	2,677,969	863,236	32.2%	LI
PhysiciansPlus Baptist & St. Dominic, Inc.	0	1,353,265	0	1,353,265	-7,017	0	0	0	0		НМО
QCC Insurance Company	0	1,211,641,158	480,962,783	730,678,375	36,099,330	0	0	0	0		LI
Renaissance Life & Health Insurance Company	554	56,387,893	16,719,141	39,668,752	5,403,404	214,645	126,006	214,645	126,006	58.7%	LI
SeeChange Health Insurance Company	0	40,776,133	24,895,270	15,880,863	-31,635,794	0	0	0	0		LI
Select Health of South Carolina, Inc.	0	198,166,907	115,656,042	82,510,865	9,708,148	0	0	0	0		НМО
Sierra Health and Life Insurance Company, Inc.	0	127,022,765	56,253,638	70,769,127	11,628,414	0	242	-11,419	242	-2.1%	LI
SilverScript Insurance Company	56,365	2,479,404,546	2,147,542,442	331,862,104	100,120,495	65,663,475	48,451,571	61,776,412	52,104,408	84.3%	LI
Sterling Life Insurance Company	722	113,012,166	68,624,029	44,388,137	28,064,855	2,130,559	1,490,696	2,172,930	1,510,918	69.5%	LI
United Concordia Insurance Company	11,797	58,943,109	25,634,230	33,308,879	-220,589	3,348,890	2,061,009	3,348,890	2,001,805	59.8%	LI
UnitedHealthcare of Mississippi, Inc.	74,611	106,768,748	61,806,719	44,962,029	-2,611,362	361,080,623	300,683,320	361,062,346	322,244,392	89.2%	НМО
Vision Service Plan Insurance Company	52,975	205,885,104	63,181,786	142,703,318	40,641,783	3,027,345	2,136,412	3,027,345	2,117,880	70.0%	PCS
WellCare Health Insurance of Arizona, Inc.	0	167,829,551	93,440,613	74,388,938	13,046,245	0	0	0	0		LI
WellCare Health Insurance of Illinois, Inc.	0	291,352,612	167,805,271	123,547,341	38,874,044	0	0	0	0		LI

Summary - Licensed Insurers filing on Health Blank

						e	Amount Paid	Amount Incurred			**
Company	Members in State	Total Assets	Total Liabilities	Net Worth	Net Income	Premiums	or Provision of Health Care Services	Premiums Earned	or Provision of Health Care Services	Loss Ratio	Type Lic
WellCare Prescription Insurance, Inc.	8,179	205,600,738	87,007,748	118,592,990	17,077,385	7,979,165	7,296,014	7,979,165	7,060,203	88.5%	LI
Wellington Life Insurance Company	0	6,174,286	66,864	6,107,422	177,727	0	0	0	0		LI
Windsor Health Plan, Inc. Grand Totals: 43 Companies in Report	33,648 1,153,128	194,663,530 16,331,981,702	87,179,678 9,456,540,817	107,483,852 6,875,440,887	52,963,174 1,342,238,373	224,404,802 2,530,940,422	197,790,224 2,187,456,946	224,404,802 2,526,262,104	193,227,683 2,219,184,794	86.1% 87.8%	НМО

Summary - Licensed Insurers filing on Health Blank