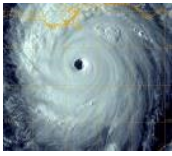




# 2015 ANNUAL REPORT



## MISSISSIPPI INSURANCE DEPARTMENT

1001 Woolfolk State Office Bldg., 501 N. West St., Jackson, MS 39201-@MSInsuranceDept  
800-562-2957-[www.mid.ms.gov](http://www.mid.ms.gov)



**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, 2015, through December 31, 2015.

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

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

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

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

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Mike Chaney", written over a horizontal line. The signature is stylized and includes a long, sweeping underline that extends to the right.

**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 98,200 individuals and 7,600 agencies. It also issues over 370,600 certificates of authority annually. The MID handled 48 administrative licensure matters in which the department imposed fines and penalties against insurance producers totaling \$40,000 in 2015. The Investigations and Consumer Protection Division assisted in obtaining over \$414,117 in premium refunds for consumers and investigated over 500 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 its collapse. We are charged with pursuing any assets of the insurer, which includes where necessary filing claims on behalf of the insurer against management and other outside parties. The Financial and Market Regulation Division monitored the financial solvency of 2,255 companies with over \$13.5 billion premiums written in Mississippi. The Division collected \$1.4 million in filing fees, analyzed 464 domestic company filings, and commenced 6 examinations. The division also managed \$37 million in pledged securities, participated in 4 multi-state collaborative actions and assessed the financial condition of 87 companies that applied for a license to operate in Mississippi.

There were 4,759 Life & Health form filings reviewed and processed through the automated NAIC System for Electronic Rate and Form Filing (SERFF) in 2015. The Property and Casualty Rating Division closed 3,853 electronic filings through SERFF from January 1, 2015, through December 31, 2015. Various extraneous regulated lines continue to file using paper format, however, the number for 2015 was less than 1% of all filings. All paper filings are entered into the SERFF system and are maintained in an electronic format eliminating paper copies. Late in 2015, the department announced that certain Property and Casualty Rate and Form Filings would be available for public review with the implementations of the SERFF Filing Access program.

Our Consumer Services Division received and processed in excess of 14,786 telephone calls and requests for assistance in addition to 1,138 formal written complaints resulting in over \$2,532,593 in additional funds being paid to policyholders.

During 2015, the MID returned \$23,800,856.96 in revenues from surplus lines and privilege

## EXECUTIVE SUMMARY (Continued)

license fees to the state's general fund. Admitted company premium tax collected by the Department of Revenue totaled \$261,556,368.56. Over \$200 million a year goes to the general fund from premium taxes, fees, and fines.

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

The department spent a considerable amount of time in 2015 working on health insurance. In actuality, PPACA brought MID a much larger role in health insurance regulation than it has had before. The department works diligently to stay abreast of the law and its requirements. MID successfully implemented a Small Business Health Options Program (SHOP), known as One, Mississippi™. The SHOP began operations for open enrollment in May 2014, with the first coverage effective date of July 1, 2014 and continued to enroll members throughout 2015.

While fulfilling the stated goals of the Mississippi Insurance Department's mission, unforeseen disasters continued to impact the duties of the MID during 2015. MID staff and State Fire Marshal deputies responded quickly and efficiently during these events to assist Mississippians as well as consumers in surrounding states.

Two days before Christmas, 2015, severe storms and tornadoes destroyed parts of the state. Mississippi Insurance Department employees and State Fire Marshals were on the scene within hours of the storms to provide whatever assistance they could to storm victims. This included helping those who suffered losses identify insurance carriers, making contact with them, and doing whatever was necessary to start these homeowners and residents on the path to recovery.

The Elevator and Building Safety Division completed 3,056 inspections in 2015 and issued 24 elevator contractor licenses; 44 elevator inspector licenses; and 237 elevator mechanic licenses. The Division collected \$238,575 in licenses, permit and inspection fees.

Five new bulletins were issued in 2015 addressing the following: (1) the establishment of a Registry of Fire Damage for all instances of fires causing \$10,000 or more in property damage or in which there is an injury to a person or loss of life; (2) the opportunity for carriers to offer Qualified Health Plans and Stand-Alone Dental Plans on Mississippi's state-based Small Business Health Options Program, called ONE, MISSISSIPPI™; (3) verification of HHS data on small group health insurance products with top enrollments in the state; (4) network adequacy review of health carriers offering managed care plans in the state; and (5) retail insurance producer nonadmitted insurance form.

There were 18 bills relevant to the Mississippi Insurance Department and the State Fire Marshal's Office and signed into law after the 2015 session of the Mississippi Legislature. These bills addressed the following issues: (1) allowing motor vehicle liability insurance exclusions if they are filed with and approved by the Commissioner of Insurance; (2) prohibiting texting while driving; (3) revising the Public Safety Verification and Enforcement Act, to where: DPS may contract with a vendor to establish a system that receives insurance data transfers in IICMV format no more often than every 30 days; (4) allowing an electronic image of an insurance card to serve as proof of auto liability insurance; (5) removing certain

## EXECUTIVE SUMMARY (Continued)

restrictions placed on governing boards of political subdivisions to qualify as a self-insurer for group insurance; (6) prohibiting conditioning of medical licensure of certain health care providers based on participation in public/private insurance plans and meaningful use of electronic health records; (7) prohibiting a premium surcharge for use/nonuse of tobacco-related products by the State and School Employee Health Insurance Management Board; (8) allowing coverage for the screening, diagnosis, and treatment of autism spectrum disorders beginning January 1, 2016; (9) prohibiting health plans that cover injected, intravenous or oral anti-cancer medications from requiring higher co-pays, deductibles or coinsurance for patient administered medications; (10) requiring the Mississippi Insurance Department to establish a process for certification and minimum requirements for Provider-Sponsored Health plans; (11) establishing that Direct Primary Care shall not be considered an insurance product and not be considered to be engaging in the business of insurance; (12) authorizing the Commissioner of Insurance to enjoin any person, company, corporation or association from engaging in unlicensed activities; (13) increasing the maximum life insurance policy for industrial life insurers from \$5,000 to \$10,000; (14) creating the Limited Lines Travel Insurance Act; providing that employees and agents of limited license rental car companies may receive compensation for activities under the rental car company's limited license that is incidental to their overall compensation; (15) creating the Property Insurance Clarity Act; (16) extending the repealer on the Comprehensive Hurricane Damage Mitigation Program; (17) funding for the Rural Fire Truck Acquisition Program; and (18) authorizing reimbursement to LC Gas Board members for travel.

The Mississippi State Fire Marshal's Office continued diligent efforts to reduce fire deaths in the state. The total number of 2015 fire deaths in Mississippi was 61. Since 2009, Mississippi's fire death rate per year has been reduced by 35.76%. Mississippi State Deputy Fire Marshal Kevin Martin and Arson Dog Sita placed first in Accelerant Detection at the United States Police Canine Association (USPCA) National Detection Trials held in Jackson, MS. Commissioner of Insurance and State Fire Marshal Mike Chaney and first responders from the State Fire Academy and the State Fire Marshal's Office, participated in activities on the Mississippi Gulf Coast commemorating the 10th anniversary of Hurricane Katrina.

The MID/State Fire Marshal Fire Services Development Division oversees the accountability and distribution of state fire funds to counties and municipalities. In 2015, the Fire Services Division received and processed 2,000 compliance documents to support the issuance of state fire rebate funds. It disbursed \$16.2 million in rebate funds to counties and municipalities that met the compliance requirements. Before fire departments are eligible to receive rebate funds, they are required to report all fire incidents in the state incident reporting system which is administered by the division. The fire departments reported 177,788 incidents. The Rural Fire Truck Acquisition Assistance Program (RFTAAP) received \$2.2 million, and the Supplemental Rural Fire Truck Acquisition Assistance Programs received \$241,000 in appropriated funds in 2015.

The Mississippi State Fire Academy trained 17,369 students statewide during 2015. 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 November of 2015, Commissioner Mike Chaney was elected to his third term as Mississippi's Insurance Commissioner.

## EXECUTIVE SUMMARY (Continued)

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

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

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

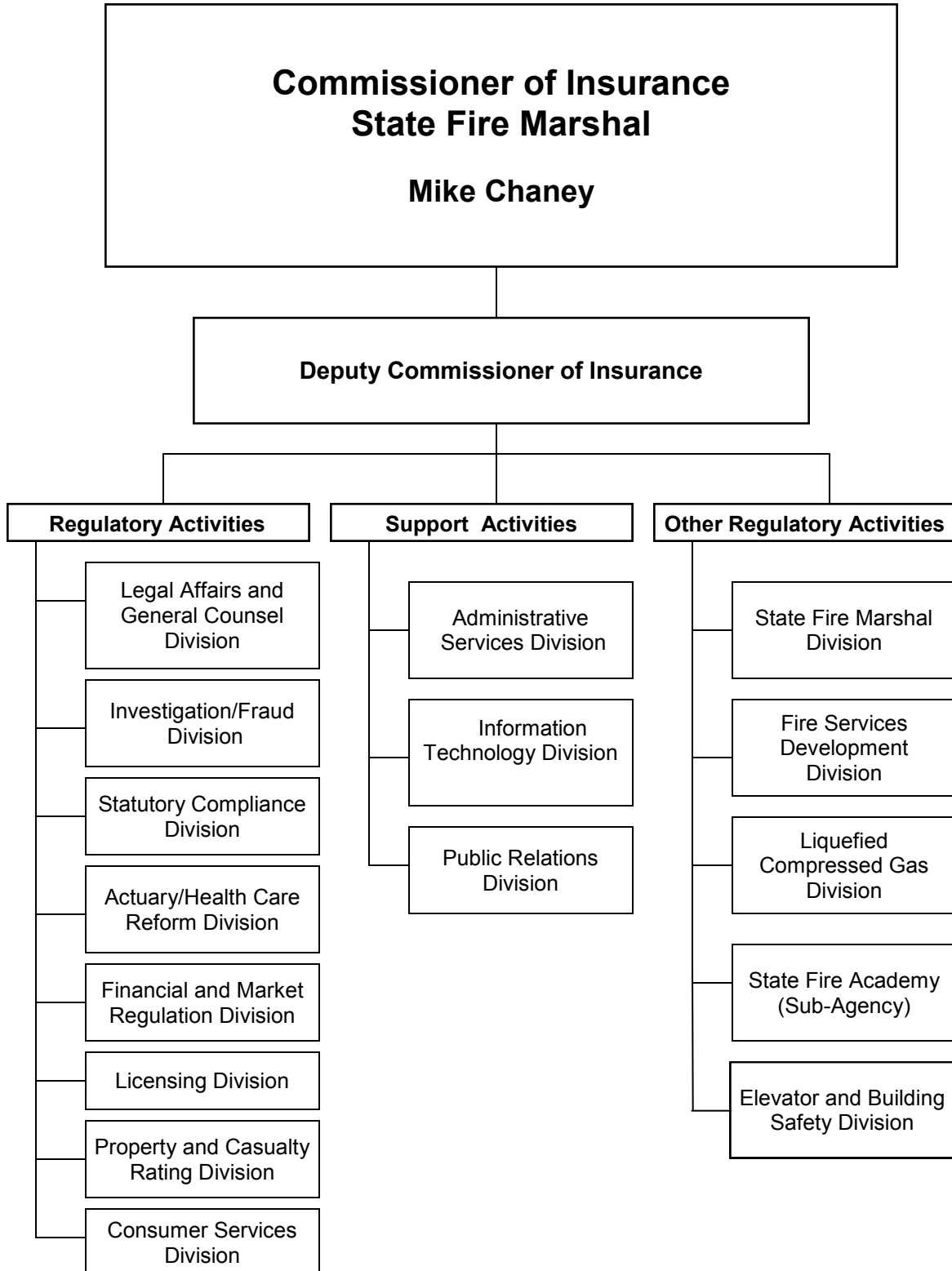
Regarding campus improvements in 2014, the academy added a heavy duty truck, a trailer, and a Zodiac Rescue boat to its motor pool to enhance the technical rescue training that is done throughout the state. Grant monies that were received also helped the academy purchase new self contained breathing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

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

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



# Organization



## Commissioner of Insurance



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. He is currently serving his fourth term 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

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.

### Deputy Commissioner

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

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

### **Mississippi Automobile Insurance Plan**

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

### **Mississippi Building Codes Council**

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

### **Mississippi Comprehensive Health Insurance Risk Pool Association**

Commissioner of Insurance appoints four members to this nine member board. This association provides a mechanism to make health and accident insurance coverage available to those citizens of Mississippi who, because of health conditions, cannot secure such coverage. Miss. Code Ann., § 83-9-211.

### **Mississippi Electronic Protection Licensing Advisory Board**

Commissioner of Insurance appoints two members of this seven member board, which advises the State Fire Marshal with respect to the rules and regulations of the provisions in the Mississippi Residential Electronic Protection Licensing Act. This code sets forth the rules and regulations to establish statewide uniform procedures and qualifications for the licensure of individuals and companies to provide electronic protective systems to the general public. Miss. Code Ann., § 73-69-1 et. seq.

### **Mississippi Fire Personnel Minimum Standards and Certification Board**

Commissioner of Insurance serves as an ex-officio member of this 11 member board. The Executive Director of the State Fire Academy serves as an ex-officio member of this board. Miss. Code Ann., § 45-11-251.

### **Mississippi Fire Prevention Code Board of Adjustments and Appeals**

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

### **Mississippi Insurance Guaranty Association (Property and Casualty)**

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

Miss. Code Ann., § 83-23-101 et. seq.

### **Mississippi Life and Health Insurance Guaranty Association**

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

Miss. Code Ann., § 83-23-201 et. seq.

### **Mississippi Residential Property Insurance Underwriting Association**

Commissioner of Insurance approves the plan of operation of this association which is charged with providing essential property insurance coverage to eligible individuals who have been unable to secure such insurance through the voluntary market. Miss. Code Ann., § 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. Miss. Code Ann., § 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.

## **Mississippi Workers' Compensation Assigned Risk Plan / Mississippi 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.

## REGULATORY ACTIVITIES

### Legal Affairs and General Counsel Division

2015–

- Handled 48 administrative licensure matters wherein the department imposed fines and administrative penalties against insurance producers totaling \$40,000.00
- Pursuant to the Administrative Procedures Act, promulgated five regulations and four bulletins

#### DUTIES AND RESPONSIBILITIES

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

### Investigations/Fraud Division

2015 –

- Was involved in obtaining \$414,117.00 in refunds/recoveries for consumers
- Investigated or handled by correspondence over 500 calls/complaints
- Enforcement actions –5 fines totaling \$5,500.00
- Enforcement actions - 1 restitution totaling \$25,730.00
- Enforcement actions - 1 suspension of license
- Enforcement actions - 3 revocations of license
- Enforcement actions - 9 license denials
- Enforcement actions - 1 probation of license
- Enforcement actions - 21 voluntary surrenders of license
- Enforcement actions - 1 cease and desist

#### DUTIES AND RESPONSIBILITIES

- 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.

# REGULATORY ACTIVITIES

## Financial and Market Regulation Division

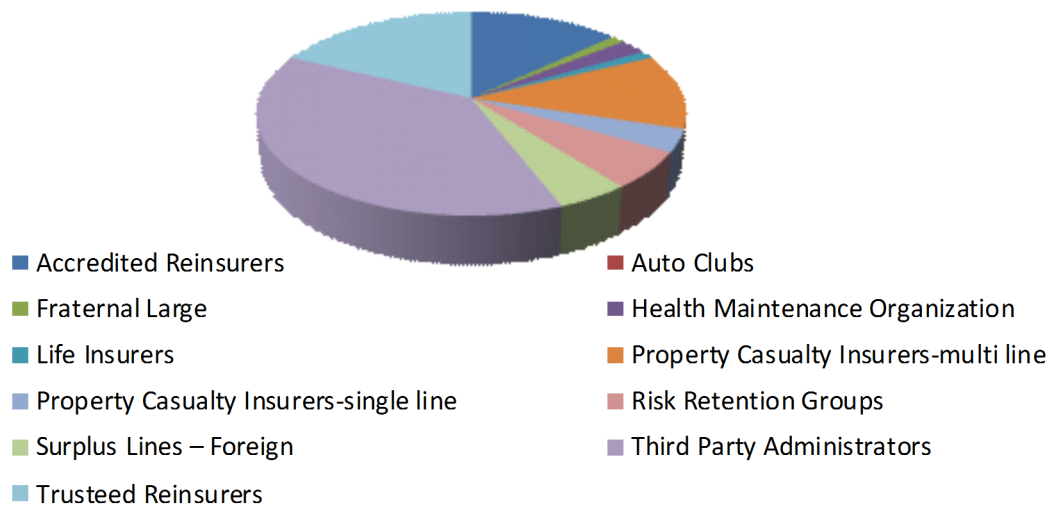
2015 -

- Monitored the solvency of 2,255 companies with \$13.5 billion premium written in Mississippi
- Collected \$1.4 million in filing fees
- Analyzed 464 domestic company filings
- Commenced 6 examinations (0 targeted)
- Managed \$37 million in pledged securities
- Participated in 4 multi-state collaborative actions
- Assessed the financial condition and operations of 87 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 631 domestic and foreign companies

### DUTIES AND RESPONSIBILITIES

- 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.

2015 Admissions Activity\*



\*NOTE –There were no legal expense or title insurer admissions in 2015. Risk purchasing groups are no longer reviewed by this division.

## REGULATORY ACTIVITIES

### Statutory Compliance Division

2015 -

- Issued 1,935 company licenses and certificates of authority
- Analyzed 1,715 corporate filings
- Collected \$592,000.00 in license and corporate document filing fees
- For efficiency and cost savings when renewing insurer annual licenses, the division collects the renewal license fees and also the financial statement related filing fees of the Financial and Market Regulation Division

### DUTIES AND RESPONSIBILITIES

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

### Actuary/Health Care Reform Division

2015 -

- Performed network adequacy reviews of all Mississippi managed care plans to ensure that corresponding networks were adequate enough to provide access to quality health care services without unreasonable delay.
- Implemented new composite rating laws that affect health insurance premiums in Mississippi's small group market.
- Provided daily guidance on questions received from insurers, providers, and consumers relating to state statutes and federal regulations.
- Reviewed all rate and form filings related to health insurance products to be sold in Mississippi.
- Continued operation of our Small Business Health Options Program (SHOP) operating as One, Mississippi. -This effort involved planning and executing a widespread outreach effort that included public information sessions around the state, advertising through various media channels, and development and distribution of a SHOP product brochure.
- Received no cost extensions for all of the Division's federal grants:
  - ◊Rate Review Grant-Cycle II – performance period extended to 9/30/2016
  - ◊Consumer Assistance Program Grant – performance period extended to 9/25/2016
  - ◊Health Insurance SHOP Marketplace Grant – performance period extended to 2/29/2016
  - ◊Cooperative Agreement to Support Establishment of State Operated Health Insurance Exchanges Grant – performance period extended to 12/31/2015
- Submitted a new Essential Health Benefits Benchmark Plan to the Centers for Medicare and Medicaid Services to be effective for plan year 2017.
- Provided access to external review of denied health insurance claims pursuant to the provisions of the Mississippi Health Carrier External Review Regulation found at Title 19, Part 3, Chapter 15 of the Mississippi Administrative Code.
- Maintained turnaround time of (3) days for review of files relating to life insurance, health insurance, long term care insurance, Medicare supplement insurance, disability insurance and annuities.



## REGULATORY ACTIVITIES

### 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

2015 -

- Handled in excess of 14,786 telephone calls for assistance
- Processed 1,138 formal written complaints against companies
- Facilitated the collection of over \$2,532,593.00 in benefit payments for consumers
- Participated in 22 Consumer Outreach events in 2015
- Facilitated processing and assisted consumers in claims filing following storms that affected Holly Springs

#### DUTIES AND RESPONSIBILITIES

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

## REGULATORY ACTIVITIES

### Licensing Division

2015 -

- Issued in excess of 370,600 certificates of authority, 98,260 licensed agents, 1,462 bail agents, 3,743 surplus lines producers, 16,662 adjusters, 7,681 licensed business entities, 287 third-party administrators, and 61 managing general agents
- Processed over 800,000 transactions
- Handled over 33,000 telephone calls for assistance
- Participated in four insurance outreach events
- Indexed 26,051 documents for records retention
- Developed licenses for designated home state adjusters, travel entities, and car rental
- Established the Prelicensing Education & Examination Task Force
- Developed licenses for designated home state adjusters, travel entities, and car rental
- Processed electronically 1,100 appointment invoices
- Director of Licensing served as panel member for Securities & Insurance Licensing Association (SILA)

### DUTIES AND RESPONSIBILITIES

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

### Property and Casualty Ratings Division

2015-

- Closed 3,985 electronic filings through SERFF from January 1, 2015, through December 31, 2015
- Various extraneous regulated lines continue to file using paper format, however, the number for the 2015 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
- Certain property and casualty rate and form filings became available for public review with the implementation of the SERFF Filing Access program

### DUTIES AND RESPONSIBILITIES

- 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.

# REGULATORY ACTIVITIES

## Property and Casualty Ratings Division contd.

### DUTIES AND RESPONSIBILITIES

- 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

2015 -

- Completed 3,056 inspections
- There are now 24 Elevator Contractors licensed by the E&B Division operating in Mississippi
- There are now 44 Elevator Inspectors licensed by the E&B Division operating in Mississippi
- There are now 237 Elevator Mechanics licensed by the E&B Division operating in Mississippi
- Full implementation of the act took effect Jan. 1, 2015, when building owners are responsible for registering and obtaining permits for their elevators and conveyances.
- Continued work with state building code groups, local city inspection departments, and various facility management groups. Gave presentations to Mississippi Hospital Association, and other facility management groups on elevator and escalator inspections.
- Taught a class for the local AIA that the AIA certified for AIA continuing education.
- Participated on the ASME Regulatory Action Committee for elevator code additions and changes.
- Employed one additional QEI certified inspector to help implement and manage elevator inspections and upgrades as required by code.
- We continue to use a part time Administrative Assistant.

### DUTIES AND RESPONSIBILITIES

- 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

2015 -

- Managed 153 positions and 15 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

### **DUTIES AND RESPONSIBILITIES**

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

# SUPPORT ACTIVITIES

## Information Technology Division

2015 -

- Implemented new public information request tracking software for the agency
- Implemented new software and payment transfer portal for the Elevator Safety division
- Began redesign of the intranet website and met with every division to gather input and concerns
- Upgraded the department's network infrastructure
- Upgraded the department's servers and storage
- Continued upgrades of the department's operating systems and primary software, as well as upgrading applications and training users
- Worked with all divisions to assess and evaluate workflows and create applications designed to make duties more efficient
- Trained staff via web-based and classroom courses as well as those offered through other organizations and conventions.
- Implemented a system to centrally control logging and events as well as a system to audit privileged access management
- Continued the process of making IT support faster and more efficient by designing a web-based help desk solution
- Continued creating, modifying, and updating IT policies to better serve the department
- Implemented a new email archiving system
- Implemented a system to keep statistics and analytics for website usage and uptime
- Began implementation of a new Bail Bondsmen registry and database application
- Continued creating efficient, fillable forms for many divisions' electronic submission needs
- Continued implementation of the document imaging system
- Designed and delivered issues of the department's email newsletter

## DUTIES AND RESPONSIBILITIES

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

## SUPPORT ACTIVITIES

### Public Relations Division

2015 -

- Issued 36 media press releases on such topics as:
  1. Mississippi SHOP Exchange, open enrollment and Supreme Court ruling on ACA
  2. Passage of the PACE Act
  3. Multiple releases regarding assistance to victims of December 2015 tornado outbreak
  4. Multiple fire safety releases throughout year on arson, smoke alarm safety, Campus Fire Safety Month, fireworks, heating, cooking, holiday safety
  4. Distribution of funds as a result of the Martin Frankel fraud case
  5. Announcement of arrests/enforcement actions of MID and State Fire Marshal investigations
  6. Multiple releases regarding disaster preparedness for all types of disasters
  7. Announcement of Data Call required by passage of State Clarity Act
  8. Financial and retirement planning
  9. Announcing addition of staff to Gulf Coast Office
  10. Unauthorized alarm salesmen
  11. Commendation of K-9 officers on State Fire Marshal investigative staff
- Represented the Department Ya'll Connect Social Media Conference, FLASH Conference
- Maintained MID Twitter account, over 300 tweets in 2015
- Twitter followers reached approximately 2,500 followers by year's end
- Compiled, edited and produced MSInsuranceMatters E-Newsletter
- Maintained MID Facebook and YouTube accounts

### **DUTIES AND RESPONSIBILITIES**

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

## OTHER REGULATORY ACTIVITIES

### State Fire Marshal Division

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

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

### **DUTIES AND RESPONSIBILITIES**

- 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.

## OTHER REGULATORY ACTIVITIES

### Fire Services Development Division

2015- 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

2015- See Statistics Pages for Activities

#### **DUTIES AND RESPONSIBILITIES:**

- 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.





## OTHER REGULATORY ACTIVITIES

### Mississippi State Fire Academy (Sub-Agency)



Reggie Bell

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.

#### **2015 - Accomplishments**

- 248 students trained in NFPA 1001-I-II (required for all full-time firefighters).
- 27 students completed the Volunteer NFPA 1001 based course.
- 276 students completed the Mississippi Certified Volunteer FF Level I course.
- 125 students completed the Mississippi Certified Volunteer FF Level II course.
- 126 students completed the Certified Volunteer Upgrade course.
- 7 students completed the 32 hour County Arson Investigation course.
- 49 students completed the Arson Annual In-Service 8 hour course.
- 53 students completed the Fire Investigator course.
- 1050 people toured the Academy campus and received fire safety education/information.
- 15,408 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**

Request for funding of Fire Station/Dormitory State Disaster Staging Area construction project.

#### **Events on Campus**

- April 27-May 1, 2015 Annual Chlorine Institute Emergency Plan (CHLOREP) Team Training
- September 22, 2015 Natural Gas Conference at Safe City
- September 23, 2015 Pink Heals Tour
- October 6, 2015 Annual Statewide Fire Fighters Memorial

#### **Duties and Responsibilities**

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.

## OTHER REGULATORY ACTIVITIES

### Mississippi State Fire Academy (Sub-Agency) cont.

#### Duties and Responsibilities

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.

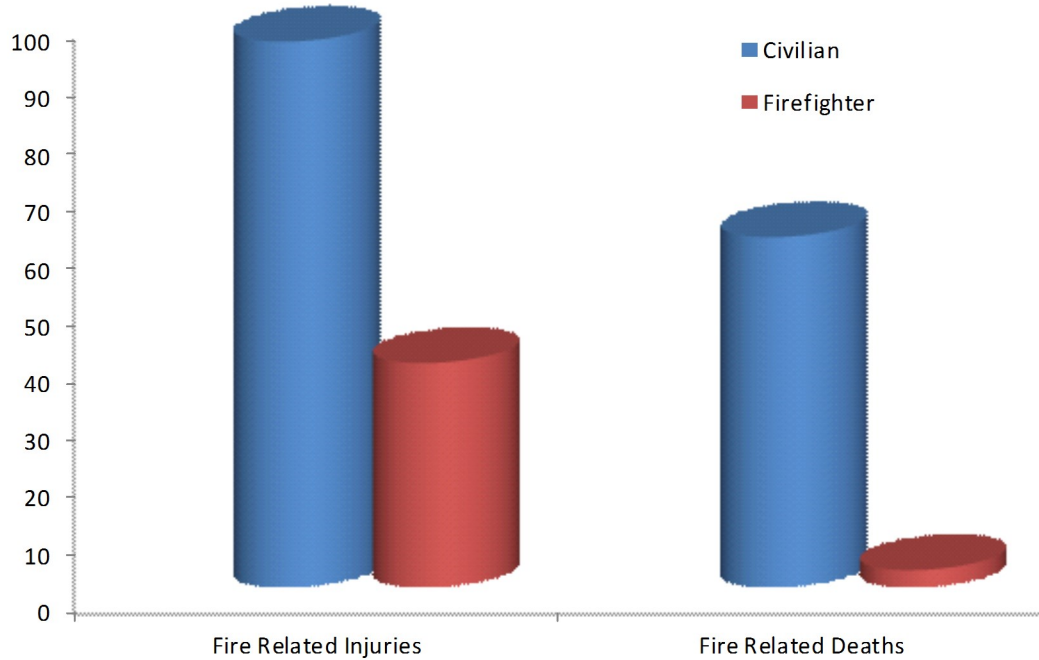


# FIRE MARSHAL STATISTICS

## Fire Related Deaths and Injuries (Based on data reported by fire departments in the state to the Mississippi Fire Incident Reporting System) January 1, 2015-December 31, 2015

	<u>Civilian</u>	<u>Fire Service</u>
<b>**Fire Related Injuries</b>	<b>95</b>	<b>39</b>
<b>**Fire Related Deaths</b>	<b>61</b>	<b>3</b>

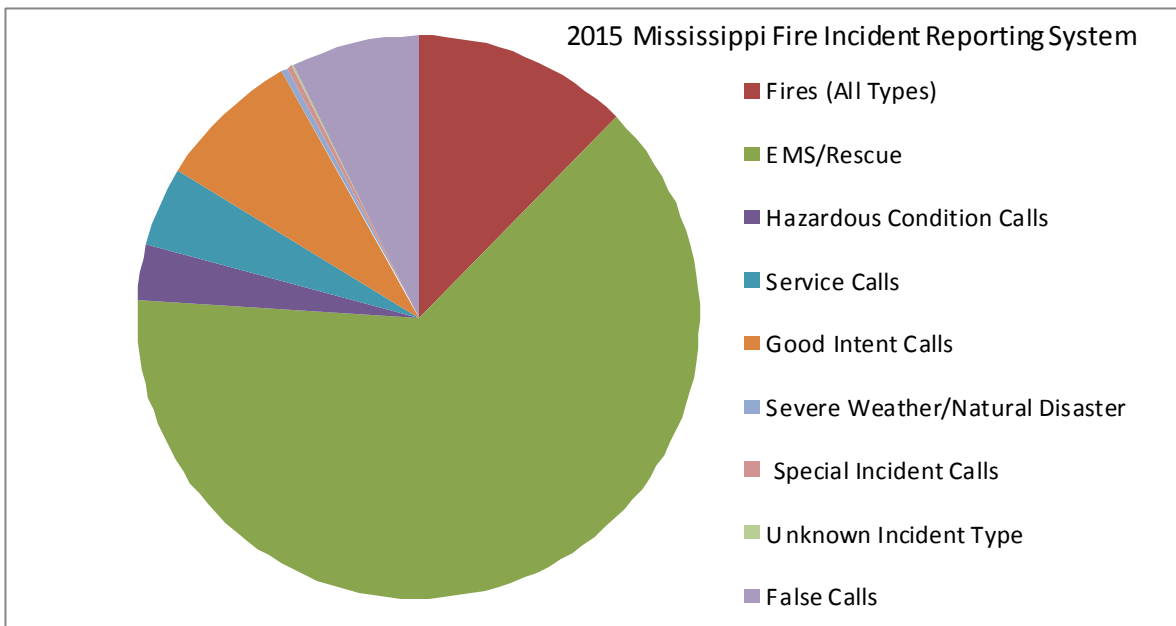
\*\*These numbers do not reflect a complete total. Some injuries/deaths may not have been reported in the incident report completed by the responding fire department. Also, there were additional injuries which did not require a fire department response.



# FIRE MARSHAL STATISTICS

**Based on data reported to the Mississippi Fire Incident Reporting System  
January 1, 2015-December 31, 2015**

<b>Fires (All Types)</b>	<b>20,253</b>
<b>EMS/Rescue</b>	<b>103,617</b>
<b>Hazardous conditions calls</b>	<b>5,201</b>
<b>Service calls</b>	<b>7,467</b>
<b>Good intent calls</b>	<b>13,272</b>
<b>Severe weather/Natural disaster</b>	<b>598</b>
<b>Special incident calls</b>	<b>587</b>
<b>Unknown type incident</b>	<b>9</b>
<b>False calls</b>	<b>12,023</b>
<b>Overpressure Rupture, Explosion, Overheat</b>	<b>304</b>
<b>TOTAL</b>	<b>177,788</b>



# STATISTICS

## Fire Marshal Division Activities -Year Ending December 31, 2015

### 1. FIRE INVESTIGATIONS

(a) Incendiary	292
(b) Accidental	248
(c) Undetermined	96
Total fires investigated	636
Fire death investigations	55
Arrests	49
Arrest rate	17%
Polygraph examinations conducted	23
Estimated property losses on buildings	\$204,642,363.00
Estimated property losses on contents	\$ 57,115,965.00
Insurance coverage on buildings	\$ 22,002,768.00
Insurance coverage on contents	\$ 14,329,408.00
<u>K-9 Unit Call-Outs</u>	95
(a) Sita - Accelerant canine	63
(b) Ringo - Explosives canine	28
(c) Buddy—Cadaver canine	4

### 2. MISSISSIPPI FIRE PREVENTION CODE

Correctional facilities inspections	301
State and county facilities inspections	1,637
Private facilities	23
Child care facilities inspections	14
Pyrotechnic display permits issued	33
Number of miscellaneous inspections	318
Total fire safety inspections by staff	2,295

### 3. FACTORY-BUILT HOMES

Number of licenses issued – (Retailers, Developers, Manufacturers and Installer/Transporters)	244
Number of inspections conducted – (Retailer Lots and Consumer Complaints)	158
Number of consumer complaints filed	28
Number of property locator inspections	4,734
Number of plant audits and units inspected	0

## STATISTICS

### Fire Marshal Division Activities -Year Ending December 31, 2015

<b>3. <u>FACTORY-BUILT HOMES</u></b>	
Number of manufactured housing units inspected on retailer lots	1,054
Number of plan reviews – (State, Modular, Other)	158
<b>4. <u>MISSISSIPPI RESIDENTIAL ELECTRONIC PROTECTION</u></b>	
Number of new applications submitted – (Class A, B, C, D, T, H)	697
Number of licenses issued – (Class A, B, C, D, T)	1,562
Number of investigations	26
Number of inspections	86
Number of background checks conducted	1,314
<b>5. <u>FIRE SERVICES DIVISION</u></b>	
Compliance forms processed (Not including invoices)	2,000
Rebate funds dispersed	\$ 16,203,571.96
RFTAAP funds dispersed	\$ 2,200,000.00
SRFTAAP funds dispersed	\$ 241,000.00
State/Regional meetings held	24
MS Fire Bridge reporting system training	35
Incidents reported statewide	121,993
<b>6. <u>FIRE SAFETY EDUCATION</u></b>	
Remembering When sessions	2
Fire safety presentations with Fire Safety Trailer	47
Fire safety presentations without Fire Safety Trailer	21
Other presentations conducted	2
Juvenile firesetter assessment	3
Fire safety conferences attended	3
Events attended with Fire Safety Trailer	8
Events attended without Fire Safety Trailer	5
Schools visited	19
Fire departments visited	6
Other facilities visited	78
Estimated number of people reached	22,950
Smoke alarm trainings (No alarms available)	0
Smoke alarms installed-state-wide conventional (No alarms available)	0
Smoke alarms installed-state-wide hearing impaired (No alarms available)	0

# STATISTICS

## Liquefied Compressed Gas Division Activities January 1, 2014-December 31, 2015

Installation reports received	25,870
Installations inspected	4,239
Installations disapproved	15
Schools inspected using L. P. Gas as an energy source	75
Bulk storage plants inspected	336
Bobtail trucks inspected	249
Review, examine and audit L. C. Gas dealer locations	536
Installer and drivers tested and approved	128
Participation in safety and training meetings	128
Accidents investigated	6
New permits Issued (Class 1)	19
L. P. Gas cylinder filling locations inspected	400



## STATISTICS

### Elevator Safety Division Fees Collected 2015

All Licenses Renewed Every 2 Years

#### RENEWALS

SCA Elevator Contractor License	\$ 2,400.00
SCA Elevator Inspector License	\$ 2,300.00
SCA Elevator Mechanic License	\$ 11,700.00

#### NEW

SCA Elevator Contractor	\$ 2,700.00
SCA Limited Elevator Contractor	\$ 600.00
SCA Elevator Inspector	\$ 1,600.00
SCA Elevator Mechanic	\$ 2,500.00
SCA Limited Elevator Mechanic	\$ 400.00
SCA Annual Operating Certificate	\$205,550.00
SCA Installation Permit	\$ 13,800.00
SCA License Late Fee	\$ 25.00

#### TOTAL

\$243,575.00

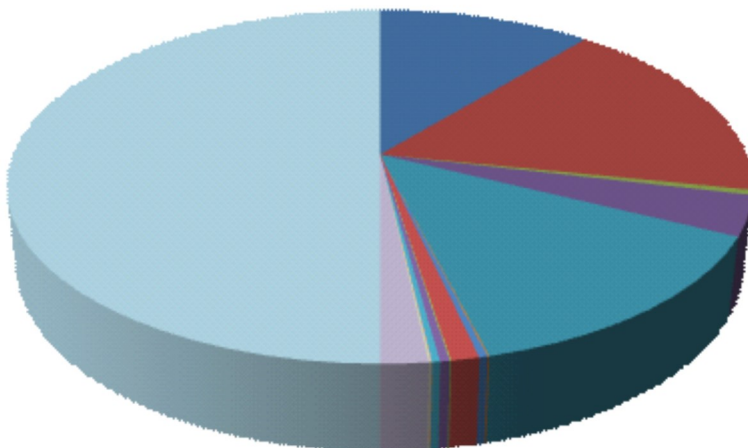


# STATISTICS

## Mississippi Insurance Department Year Ending December 31, 2015

PRIVILEGE LICENSE TAX	\$ 9,304,933.00
SURPLUS LINES PREMIUM	\$14,495,923.96
RISK RETENTION/PUCHASING GROUPS AND DIRECT PLACEMENT PREMIUM TAXES	\$ 376,805.11
FILING FEES	\$ 3,802,809.36
CERTIFICATE OF AUTHORITY FEES	\$11,611,250.00
POLICY FORM FEES	\$ 53,994.00
PENALTIES AND FINES	\$ 252,174.41
MOBILE HOME INSPECTION FEES	\$ 873,894.15
MOBILE HOME PRIVILEGE LICENSES	\$ 43,050.00
RESIDENTIAL ELECTRONIC PROTECTION ELEVATOR	\$ 238,575.00
SUMMONS, ETC.	\$ 6,113.01
OTHER FEES- POSTAGE AND PHOTOCOPIES	\$ 3,386.15
OTHER FEES	\$ 31,327.87
PUBLISHING FEES - MID	\$ 56,000.00
COMPANY ASSESSMENTS	\$ 1,469,252.00
<b>TOTAL FEES COLLECTED</b>	<b><u>\$42,195,373.02</u></b>
<b>FIRE REBATE FUNDS DISTRIBUTED</b>	<b><u>\$16,203,572.00</u></b>
<b>COMPANY PREMIUM TAX COLLECTED BY DOR</b>	<b><u>\$261,556,368.56</u></b>

### FEES COLLECTED BY MID



- PRIVILEGE LICENSE TAX
- SURPLUS LINES PREMIUM
- RISK RETENTION/PUCHASING GROUPS AND DIRECT PLACEMENT PREMIUM TAXES
- FILING FEES
- CERTIFICATE OF AUTHORITY FEES
- POLICY FORM FEES
- PENALTIES AND FINES
- MOBILE HOME INSPECTION FEES
- MOBILE HOME PRIVILEGE LICENSES
- RESIDENTIAL ELECTRONIC PROTECTION ELEVATOR
- SUMMONS, ETC.
- OTHER FEES - POSTAGE AND PHOTO COPIES
- OTHER FEES
- PUBLISHING FEES - MID
- COMPANY ASSESSMENTS
-

**Market Share Comparisons  
2005-2015**

**and**

**Summary of Financial Condition**

**and**

**Mississippi Premiums and Losses**

**For**

**Licensed Insurers Filing on Property/Casualty Blank**

**Licensed Insurers Filing on Life/Health Blank**

**Licensed Insurers Filing on Fraternal Blank**

**Licensed Insurers Filing on Title Blank**

**Licensed Insurers Filing on Health Blank**







**STATE OF MISSISSIPPI DEPARTMENT OF INSURANCE**  
**JACKSON, MISSISSIPPI**  
**BUSINESS OF LICENSED COMPANIES IN MISSISSIPPI FOR THE YEAR 2015**

	Direct Premiums Written	Direct Losses Paid
<b>Property/Casualty and Title Blank</b>		
Fire	\$ 99,120,526	\$ 53,153,987
Allied lines	86,828,413	32,860,075
Multiple peril crop	120,168,468	108,866,566
Federal Flood	32,290,444	2,233,317
Private crop	2,928,401	4,394,991
Farmowners multiple peril	22,360,110	10,289,027
Homeowners multiple peril	923,407,659	338,497,887
Commercial multiple peril (non-liability portion)	206,421,529	114,609,799
Commercial multiple peril (liability portion)	86,674,427	29,157,202
Mortgage guaranty	25,404,514	13,510,969
Ocean marine	17,322,811	10,775,705
Inland marine	177,154,667	66,277,130
Financial guaranty	1,801,577	2,625,512
Medical malpractice	14,650,514	4,505,084
Earthquake	15,184,545	277
Accident and health	54,613,636	39,657,129
Workers' compensation	361,104,311	173,155,281
Other liability	238,208,350	66,720,235
Excess Workers' Compensation	11,493,178	3,502,744
Products liability	13,411,461	19,651,538
Private passenger auto no-fault (personal injury protection)	5,655,204	5,572,546
Other private passenger auto liability	906,922,433	585,176,627
Commercial auto no-fault (personal injury protection)	-47,704	-16,169
Other commercial auto liability	229,117,443	129,398,945
Private passenger auto physical damage	751,927,214	454,786,103
Commercial auto physical damage	88,626,472	46,704,326
Aircraft (all perils)	11,779,266	3,279,744
Fidelity	8,116,908	1,157,501
Surety	42,559,815	21,973,579
Burglary and theft	1,781,873	257,858
Boiler and machinery	13,441,925	3,094,913
Credit	16,401,985	3,844,342
Title	44,142,791	-14,827,190
Warranty	4,933,624	2,182,152
Aggregate write-ins for other lines of business	18,280,304	6,114,398
<b>Totals for Property/Casualty and Title Blank</b>	<b>\$ 4,654,189,094</b>	<b>\$ 2,343,144,130</b>
<b>Life/Health Blank</b>		
Ordinary Life	\$ 856,943,897	\$ 578,949,098
Credit Life	23,728,869	9,018,987
Group Life	278,284,933	232,190,295
Industrial Life	8,818,816	7,041,191
<b>Totals</b>	<b>\$ 1,167,776,515</b>	<b>\$ 827,199,571</b>
Ordinary Annuity	\$ 1,205,992,689	\$ 278,714,929
Group Annuity	321,002,050	108,118,209
<b>Totals</b>	<b>\$ 1,526,994,739</b>	<b>\$ 386,833,138</b>
Accident and Health	\$ 1,441,713,107	\$ 997,806,501
<b>Totals</b>	<b>\$ 1,441,713,107</b>	<b>\$ 997,806,501</b>
<b>Totals for Life/Health Blank</b>	<b>\$ 4,136,484,361</b>	<b>\$ 2,211,839,210</b>
<b>Health Blank</b>		
Health Maintenance Organizations	\$ 4,394,353,104	\$ 3,632,204,813
<b>Totals for Health Blank</b>	<b>\$ 4,394,353,104</b>	<b>\$ 3,632,204,813</b>
<b>Fraternal Blank</b>		
Fraternal	\$ 97,151,468	\$ 37,847,555
<b>Totals for Fraternal Blank</b>	<b>\$ 97,151,468</b>	<b>\$ 37,847,555</b>
<b>Grand Totals</b>	<b>\$ 13,282,178,027</b>	<b>\$ 8,225,035,708</b>

**Summary of Financial Condition and Mississippi Premiums and Losses  
Licensed Insurers filing on Property/Casualty Blank  
For the Year Ended 12/31/2015**

<b>Company</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Policyholder Surplus</b>	<b>Net Income</b>	<b>Premiums Written</b>	<b>Losses Paid</b>	<b>Premiums Earned</b>	<b>Losses Incurred</b>	<b>Direct Defense and Cost Containment Expense Incurred</b>	<b>Loss Ratio w/o LAE *</b>	<b>Loss Ratio with LAE **</b>
21st Century Assurance Company	69,891,836	714,394	69,177,442	1,020,421	0	0	0	0	0		
21st Century Casualty Company	12,418,452	397,453	12,021,000	78,744	0	0	0	0	0		
21st Century Centennial Insurance Company	588,191,953	6,816,805	581,375,148	8,254,308	3,103,766	2,527,801	3,256,939	2,841,578	161,924	87.2%	92.2%
21st Century Insurance Company	912,613,186	10,018,674	902,594,512	24,270,441	0	0	0	0	0		
21st Century Insurance Company of the	5,457,269	5,632	5,451,637	24,764	0	0	0	0	0		
21st Century National Insurance Company	24,695,579	568,786	24,126,793	366,043	0	-21	0	-1,130	-283		
21st Century North America Insurance	582,977,225	26,479,458	556,497,767	7,545,380	982,411	775,472	1,041,721	630,926	36,422	60.6%	64.1%
21st Century Pacific Insurance Company	44,491,846	680,961	43,810,885	628,143	0	0	0	0	0		
21st Century Premier Insurance Company	282,159,674	2,646,825	279,512,848	6,063,641	6,676	5,946	6,990	4,400	-89	62.9%	61.7%
21st Century Security Insurance Company	198,310,028	2,629,924	195,680,104	3,590,261	0	12	0	175	0		
ACA Financial Guaranty Corporation	330,017,630	288,851,981	41,165,649	-25,474,577	0	1,468,397	71,672	-16,442	56,668	-22.9%	56.1%
Acadia Insurance Company	156,702,150	104,756,561	51,945,588	695,079	4,145,395	2,521,053	3,114,898	1,221,238	420,693	39.2%	52.7%
ACCC Insurance Company	327,315,500	269,644,538	57,670,962	-9,796,800	18,866,165	12,709,204	17,468,567	15,477,637	901,003	88.6%	93.8%
Access Insurance Company	153,739,220	122,194,227	31,544,993	1,261,412	601,901	753,133	646,771	464,484	2,586	71.8%	72.2%
Accident Fund General Insurance Company	255,591,077	190,388,482	65,202,595	5,130,981	2,095,351	552,810	1,847,485	838,005	135,049	45.4%	52.7%
Accident Fund Insurance Company of	2,780,497,473	1,966,669,756	813,827,717	106,970,811	2,465,299	522,142	1,953,811	1,224,894	175,678	62.7%	71.7%
Accident Fund National Insurance Company	242,453,236	171,960,621	70,492,615	9,479,004	1,150,307	341,692	787,368	415,425	101,855	52.8%	65.7%
Accident Insurance Company, Inc.	135,943,165	130,693,981	5,249,184	-4,635,840	2,841,644	1,375,090	3,060,398	1,802,575	674,125	58.9%	80.9%
Accredited Surety and Casualty Company,	25,735,316	4,096,800	21,638,515	1,596,954	15,188	0	15,188	44	0	0.3%	0.3%

Summary - Licensed Insurers filing on Property/Casualty Blank

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

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

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

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred		Loss Ratio	Loss Ratio
									w/o LAE	with LAE	*	**
ACE American Insurance Company	12,073,965,444	9,495,147,186	2,578,818,258	214,045,606	16,073,955	2,474,008	15,968,491	6,118,862	1,021,976	38.3%	44.7%	
ACE Fire Underwriters Insurance Company	109,350,860	34,371,579	74,979,281	1,965,170	92,345	23,916	62,038	14,147	-13,744	22.8%	0.6%	
ACE Property and Casualty Insurance	7,748,829,574	5,752,933,999	1,995,895,575	136,177,449	11,529,724	7,157,092	10,954,749	7,751,318	178,049	70.8%	72.4%	
ACIG Insurance Company	427,403,890	313,248,651	114,155,239	9,516,008	279,131	83,908	279,131	109,124	62,701	39.1%	61.6%	
ACSTAR Insurance Company	57,071,327	30,726,940	26,344,387	1,844,637	10,200	0	7,100	-2,817	1,238	-39.7%	-22.2%	
ACUITY, A Mutual Insurance Company	3,349,527,852	1,919,626,858	1,429,900,994	141,973,276	0	0	0	0	0			
ADM Insurance Company	541,860,571	518,660,380	23,200,191	413,691	6,562,507	6,540,617	5,844,853	8,906,451	0	152.4%	152.4%	
Admiral Indemnity Company	57,577,270	16,814,361	40,762,910	1,003,706								
Advantage Workers Compensation Insurance	110,483,207	57,654,183	52,829,024	1,905,185	48,447	2,107	37,592	32,939	2,516	87.6%	94.3%	
Aegis Security Insurance Company	111,730,377	55,286,377	56,444,000	3,546,087	2,677,375	374,989	2,657,277	385,561	-1,200	14.5%	14.5%	
Aetna Insurance Company of Connecticut	15,849,334	547,897	15,301,437	174,310	12,512	0	27,963	-298,120	0	*****	*****	
Affiliated F M Insurance Company	2,589,256,590	1,109,667,309	1,479,589,281	121,553,025	10,205,837	2,238,049	9,934,919	1,907,815	175,664	19.2%	21.0%	
Affirmative Insurance Company	139,980,399	170,349,822	-30,369,425	-81,447,129	0	0	0	0	-44,278			
AGCS Marine Insurance Company	314,484,560	168,163,876	146,320,684	670,613	5,046,263	2,651,161	4,957,742	5,376,773	155,870	108.5%	111.6%	
Agri General Insurance Company	107,028,049	7,117,774	99,910,275	4,121,045	1,749,229	1,953,992	1,889,889	2,033,982	0	107.6%	107.6%	
AIG Assurance Company	34,285,083	1,741,394	32,543,689	521,310	676,166	504,224	651,340	877,632	87,832	134.7%	148.2%	
AIG Property Casualty Company	4,730,194,481	3,417,369,332	1,312,825,149	246,759,329	2,549,464	339,081	2,325,136	1,107,329	111,362	47.6%	52.4%	
AIG Structured Mortgage Insurance	10,035,779	13,439	10,022,340	-160,788	0	0	0	0	0			
Aioi Nissay Dowa Insurance Company of	135,571,423	75,067,933	60,503,490	-427,192	0	0	0	0	0			
AIU Insurance Company	72,020,028	4,289,399	67,730,629	33,142,481	0	4,406	0	6,481	2,226			
Alamance Insurance Company	485,265,484	111,466,507	373,798,977	10,991,496	0	0	0	0	0			
Alaska National Insurance Company	889,028,002	501,203,858	387,824,144	36,444,502	8,392	7,675	16,604	4,489	-4,211	27.0%	1.7%	
Alea North America Insurance Company	99,601,601	19,893,765	79,707,836	2,291,128	0	0	0	-183,195	-5,835			

Summary - Licensed Insurers filing on Property/Casualty Blank

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\* 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



Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
									Expense Incurred	w/o LAE *	with LAE **
Alfa General Insurance Corporation	91,073,214	41,187,862	49,885,352	2,114,569	12,027,715	7,093,525	11,530,876	6,915,112	112,976	60.0%	61.0%
Alfa Insurance Corporation	94,667,693	44,861,332	49,806,361	2,286,083	79,901,718	49,360,782	76,736,953	52,068,385	637,276	67.9%	68.7%
Alfa Mutual General Insurance Company	100,872,529	43,991,425	56,881,104	5,761,353	96,180	2,705	94,068	712,904	30,075	757.9%	789.8%
Alfa Specialty Insurance Corporation	50,822,935	24,660,275	26,162,660	958,886	2,508,816	2,726,070	2,822,013	2,185,512	83,021	77.4%	80.4%
Allegheny Casualty Company	39,501,331	16,899,599	22,601,733	521,532	282,684	-27,496	311,158	-7,168	6,196	-2.3%	-0.3%
Allianz Global Risks US Insurance Company	4,345,352,979	2,483,189,363	1,862,163,616	32,838,418	2,767,969	-62,074	3,248,112	536,257	120,006	16.5%	20.2%
Allied Eastern Indemnity Company	73,827,635	57,520,831	16,306,804	1,494,350	3,707,064	1,282,431	3,360,607	1,512,048	196,685	45.0%	50.8%
Allied Insurance Company of America	29,867,101	15,836,548	14,030,553	108,915	170,055	8,915	80,242	14,360	4,586	17.9%	23.6%
ALLIED Property and Casualty Insurance	385,017,784	326,114,659	58,903,125	676,935	141,175	4,071	63,419	17,896	3,363	28.2%	33.5%
Allied World Insurance Company	1,749,569,784	667,235,660	1,082,334,122	15,262,153	679,794	0	708,068	356,796	438,306	50.4%	112.3%
Allied World National Assurance Company	294,658,095	160,438,128	134,219,967	1,804,583	400,549	0	439,460	62,512	41,922	14.2%	23.8%
Allied World Specialty Insurance Company	786,672,632	380,982,709	405,689,923	12,242,210	1,681,616	3,435,224	1,808,043	3,251,998	1,442,142	179.9%	259.6%
Allmerica Financial Alliance Insurance	19,835,711	15,888	19,819,823	419,338	0	0	0	0	0		
Allmerica Financial Benefit Insurance	37,320,316	46,695	37,273,621	652,552	106,154	2,157	70,660	15,105	3,318	21.4%	26.1%
Allstate Fire and Casualty Insurance	215,706,141	4,536,927	211,169,214	2,143,613	0	0	0	0	0		
Allstate Indemnity Company	121,868,901	2,263,275	119,605,626	1,749,639	10,738,210	2,997,703	10,833,664	3,175,527	297,910	29.3%	32.1%
Allstate Insurance Company	43,271,169,901	27,952,897,659	15,318,272,242	1,705,437,881	74,156,765	34,670,750	76,305,408	36,400,958	2,240,945	47.7%	50.6%
Allstate Northbrook Indemnity Company	42,540,578	345,732	42,194,846	714,037	0	0	0	-1,797	0		
Allstate Property and Casualty Insurance	245,268,734	16,419,016	228,849,718	2,518,469	149,915,255	74,318,839	150,477,068	81,829,234	2,135,836	54.4%	55.8%
Allstate Vehicle and Property Insurance	50,254,972	1,384,340	48,870,632	492,600	14,707,466	4,590,801	11,561,978	7,584,787	164,002	65.6%	67.0%
ALPS Property & Casualty Insurance	111,649,227	74,503,339	37,145,888	2,071,197	21,843	0	23,644	0	0	0.0%	0.0%
Alterra America Insurance Company	454,766,245	297,567,234	157,199,011	-9,459,569	2,441,478	1,317,852	2,331,364	1,236,617	28,071	53.0%	54.2%
Amalgamated Casualty Insurance Company	53,208,052	11,162,253	42,045,798	1,707,960							

Summary - Licensed Insurers filing on Property/Casualty Blank

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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

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
									Expense Incurred	w/o LAE *	with LAE **
AMCO Insurance Company	947,943,752	741,686,084	206,257,668	4,146,932	316,900	10,860	217,780	84,235	14,390	38.7%	45.3%
American Access Casualty Company	285,021,617	234,421,189	50,600,428	-5,003,369	0	0	0	0	0		
American Agri-Business Insurance Company	689,411,590	659,938,913	29,472,677	3,521,033	20,542,882	16,088,232	20,650,899	18,141,888	6,236	87.9%	87.9%
American Agricultural Insurance Company	1,152,576,572	611,420,279	541,156,293	38,487,581	0	0	0	0	0		
American Alternative Insurance Corporation	550,779,275	351,319,803	199,459,472	30,735,754	6,349,873	5,906,792	7,960,081	3,472,582	619,045	43.6%	51.4%
American Automobile Insurance Company	231,984,531	57,381,956	174,602,575	19,608,570	543,764	1,782,635	597,796	706,470	-128,458	118.2%	96.7%
American Bankers Insurance Company of	1,877,636,283	1,394,387,183	483,249,100	142,272,539	23,070,763	6,776,686	24,282,135	8,301,438	32,787	34.2%	34.3%
American Builders Insurance Company	119,522,559	82,029,291	37,493,267	4,075,998	285,766	-330	278,323	20,864	44,694	7.5%	23.6%
American Business & Mercantile Insurance	63,614,103	33,667,183	29,946,920	-1,690,891	0	0	0	-5,351	-428		
American Casualty Company of Reading,	150,833,779	36,285	150,797,494	2,227,750	5,476,051	935,518	5,839,598	1,301,286	301,760	22.3%	27.5%
American Commerce Insurance Company	329,898,401	225,052,023	104,846,378	-6,500,444	116,462	20,818	68,975	15,832	2,529	23.0%	26.6%
American Compensation Insurance	70,934,236	17,517,208	53,417,028	645,722	1,098,662	74,047	677,946	325,059	60,528	47.9%	56.9%
American Contractors Indemnity Company	324,841,833	211,793,162	113,048,671	25,500,761	317,452	-8,270	348,449	-17,691	-17,302	-5.1%	-10.0%
American Country Insurance Company	87,428,660	59,375,704	28,052,956	3,388,354	0	0	0	0	0		
American Economy Insurance Company	72,944,695	6,330,151	66,614,543	2,286,856	1,088,909	297,119	1,093,778	324,151	-8,413	29.6%	28.9%
American Empire Insurance Company	47,171,641	25,967,634	21,204,008	761,734	0	0	0	0	0		
American Equity Specialty Insurance	77,039,139	48,223,183	28,815,956	3,597,921	0	0	0	0	0		
American Family Home Insurance	544,256,470	360,354,066	183,902,404	27,244,233	12,974,467	3,466,896	13,324,493	4,195,816	99,089	31.5%	32.2%
American Federated Insurance Company	42,787,274	26,101,109	16,686,165	3,654,369	8,650,193	684,724	8,856,973	706,863	0	8.0%	8.0%
American Fire and Casualty Company	41,199,415	1,674,453	39,524,961	488,099	1,310,204	3,015,873	1,494,083	2,775,911	22	185.8%	185.8%
American Guarantee & Liability Insurance	277,325,077	97,033,660	180,291,417	4,311,787	13,519,155	10,573,878	14,530,091	15,024,152	671,103	103.4%	108.0%
American Hallmark Insurance Company of	375,857,587	236,621,011	139,236,576	7,845,857	0	136,450	0	94,086	1,438		
American Healthcare Indemnity Company	23,568,044	2,283,035	21,285,009	-566,298	0	0	0	0	0		

Summary - Licensed Insurers filing on Property/Casualty Blank

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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

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
									Expense Incurred	w/o LAE *	with LAE **
American Home Assurance Company	26,103,895,571	19,463,095,683	6,640,799,888	-75,232,919	1,676,840	190,433	795,858	222,715	284,792	28.0%	63.8%
American Insurance Company, The	310,914,121	88,666,810	222,247,311	35,475,053	731,195	2,774,707	967,740	1,195,073	199,959	123.5%	144.2%
American Interstate Insurance Company	1,207,740,770	836,375,671	371,365,099	66,937,324	10,569,202	3,959,077	10,597,913	6,924,194	525,734	65.3%	70.3%
American Mercury Insurance Company	367,725,185	204,764,391	162,960,794	-4,546,682	754,456	743,635	949,042	750,340	0	79.1%	79.1%
American Mining Insurance Company	34,911,668	9,811,484	25,100,184	695,460	87,590	2,692	79,574	4,741	2,182	6.0%	8.7%
American Modern Home Insurance	1,277,226,355	841,154,906	436,071,448	54,189,152	5,454,819	2,170,217	6,097,181	1,924,915	-15,785	31.6%	31.3%
American Modern Property and Casualty	19,869,428	3,103,452	16,765,976	527,433	0	0	0	0	0		
American Modern Select Insurance	292,807,668	240,076,385	52,731,283	9,350,078	3,211,636	676,890	3,175,424	642,352	14,243	20.2%	20.7%
American National General Insurance	101,541,794	36,535,374	65,006,420	3,342,283	210,244	74,019	237,219	68,548	-3,080	28.9%	27.6%
American National Property and Casualty	1,275,620,989	639,766,765	635,854,224	33,125,577	10,569,200	3,994,222	10,334,010	4,305,623	17,203	41.7%	41.8%
American Pet Insurance Company	43,490,151	17,422,239	26,067,913	1,386,220	81,815	23,304	77,053	24,453	0	31.7%	31.7%
American Property Insurance Company	17,232,498	10,422,700	6,809,798	79,826	0	27,116	0	-3,888	3,288		
American Reliable Insurance Company	260,698,649	172,374,174	88,324,475	20,018,333	5,988,589	1,507,160	7,116,331	1,620,975	178,377	22.8%	25.3%
American Resources Insurance Company,	23,183,059	16,843,258	6,339,801	-138,943	1,607,196	212,423	1,530,256	514,285	18,898	33.6%	34.8%
American Road Insurance Company, The	642,209,105	391,109,049	251,100,056	30,332,697	1,374,196	372,957	1,374,251	348,756	0	25.4%	25.4%
American Safety Casualty Insurance	153,283,759	25,868,767	127,414,992	18,026,350	-68	24,604	-68	25,075	2,098	*****	*****
American Security Insurance Company	1,584,935,296	1,026,090,114	558,845,182	298,532,843	1,622,025	632,317	1,886,863	507,040	-289	26.9%	26.9%
American Select Insurance Company	234,408,823	131,518,179	102,890,644	6,822,621	25,252	0	6,360	8,838	1,929	139.0%	169.3%
American Sentinel Insurance Company	32,297,640	16,479,388	15,818,252	1,187,870	1,350	0	1,011	374	0	37.0%	37.0%
American Service Insurance Company, Inc.	144,531,793	93,413,983	51,117,810	6,110,752	1,273,516	303,546	1,163,402	311,283	120,886	26.8%	37.1%
American Southern Home Insurance	163,124,783	118,415,669	44,709,114	6,200,358	-64,725	39,612	97,223	47,615	2,715	49.0%	51.8%
American Southern Insurance Company	108,857,171	70,548,864	38,308,307	4,625,883	304,151	392,585	387,217	-719,004	-110,599	-185.7%	-214.2%
American States Insurance Company	138,460,734	10,359,068	128,101,658	4,748,397	1,638,782	806,559	1,934,405	4,497,030	-414,172	232.5%	211.1%

Summary - Licensed Insurers filing on Property/Casualty Blank

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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

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Direct Defense and Cost Containment			Loss Ratio w/o LAE *	Loss Ratio with LAE **
								Losses Incurred	Expense Incurred			
American States Insurance Company of	12,591,223	749,146	11,842,079	223,391	0	8,903	0	8,903	0			
American States Preferred Insurance	22,822,518	1,110,119	21,712,398	534,306	145,557	70,797	209,039	80,978	-4,232	38.7%	36.7%	
American Strategic Insurance Corp.	981,753,695	539,920,711	441,832,984	51,462,039	1,857,562	50,275	576,838	132,116	4,026	22.9%	23.6%	
American Summit Insurance Company	48,003,214	17,411,546	30,591,668	1,611,258	3,596	0	2,178	178	6	8.2%	8.4%	
American Surety Company	14,552,005	4,296,326	10,255,679	1,230,942	176,106	0	185,137	11,850	621	6.4%	6.7%	
American Zurich Insurance Company	314,257,474	87,955,944	226,301,530	4,678,348	15,502,964	3,411,947	15,830,068	2,921,135	952,560	18.5%	24.5%	
Americas Insurance Company	23,522,231	14,738,403	8,783,828	-1,522,866	198	55,435	7,460	-19,011	2,504	-254.8%	-221.3%	
Ameriprise Insurance Company	47,980,062	1,758,311	46,221,751	1,082,027	0	0	0	0	0			
Amerisure Insurance Company	785,855,803	547,171,701	238,684,102	14,246,322	3,495,184	988,590	3,176,206	1,485,390	113,861	46.8%	50.4%	
Amerisure Mutual Insurance Company	2,124,488,334	1,249,307,958	875,180,376	71,186,698	3,542,828	1,574,458	3,608,362	1,087,430	257,443	30.1%	37.3%	
Amerisure Partners Insurance Company	78,548,917	54,664,767	23,884,150	1,070,956	1,081,967	245,040	890,808	1,393,993	57,512	156.5%	162.9%	
AMEX Assurance Company	256,277,631	71,954,506	184,323,128	62,481,228	760,832	166,202	774,440	153,611	822	19.8%	19.9%	
AmFed Casualty Insurance Company	5,779,882	652,975	5,126,907	10,035	6,084,059	1,987,533	6,239,216	5,646,514	297,129	90.5%	95.3%	
AmFed National Insurance Company	74,023,107	44,575,484	29,447,623	3,545,044	18,143,139	12,042,167	18,486,104	7,219,771	640,375	39.1%	42.5%	
AmGuard Insurance Company	478,904,863	361,542,102	117,362,761	12,421,979	1,562,531	207,486	1,103,396	284,974	66,274	25.8%	31.8%	
Amica Mutual Insurance Company	4,961,852,112	2,350,587,940	2,611,264,172	56,188,715	1,222,445	667,640	1,148,224	604,746	8,438	52.7%	53.4%	
AmTrust Insurance Company of Kansas, Inc.	67,818,006	43,125,954	24,692,051	5,562,353	28,524	0	24,389	6,534	940	26.8%	30.6%	
Anchor Specialty Insurance Company	17,205,439	7,835,740	9,369,699	-2,206,294	958,913	881,156	1,028,460	909,594	13,747	88.4%	89.8%	
Ansur America Insurance Company	105,738,216	66,543,485	39,194,731	3,634,637	0	0	0	0	0			
Arch Indemnity Insurance Company	67,808,021	41,759,936	26,048,085	947,128	0	0	0	0	0			
Arch Insurance Company	3,545,425,389	2,718,886,021	826,539,368	52,807,497	11,611,830	6,735,922	13,835,317	6,359,524	426,992	46.0%	49.1%	
Arch Mortgage Assurance Company	14,115,666	238,302	13,877,364	-66,305	0	0	0	0	0			
Arch Mortgage Guaranty Company	50,918,255	1,341,200	49,577,055	28,226	0	0	0	0	0			

Summary - Licensed Insurers filing on Property/Casualty Blank

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Arch Mortgage Insurance Company	436,418,566	301,933,826	134,484,740	-34,843,210	177,037	39	182,631	146,016	0	80.0%	80.0%
Arch Reinsurance Company	1,904,938,079	703,505,129	1,201,432,950	32,717,760	0	0	0	0	0		
Argonaut Great Central Insurance Company	48,672,480	23,662,734	25,009,746	213,288	3,824,401	3,418,801	4,026,693	740,893	2,463	18.4%	18.5%
Argonaut Insurance Company	1,268,863,997	852,800,634	416,063,363	38,473,798	1,658,350	626,270	1,943,723	1,544,127	16,164	79.4%	80.3%
Argonaut-Midwest Insurance Company	48,334,840	31,674,980	16,659,859	286,052	144,455	307,040	144,816	302,619	8,009	209.0%	214.5%
Argonaut-Southwest Insurance Company	17,962,308	6,333	17,955,976	300,307	0	0	0	-188,114	-13,707		
Armed Forces Insurance Exchange	142,849,612	66,737,970	76,111,642	7,143,171	703,014	192,607	702,298	166,949	1,796	23.8%	24.0%
Arrowood Indemnity Company	1,353,999,436	1,123,164,346	230,835,089	-16,151,917	0	247,203	0	654,418	3,334,236		
Aspen American Insurance Company	504,937,642	236,390,297	268,547,345	-14,783,783	1,038,516	149,027	909,964	333,664	9,324	36.7%	37.7%
Associated Indemnity Corporation	110,810,969	23,712,572	87,098,397	2,565,717	51,239	10,800	109,747	381,585	51,931	347.7%	395.0%
Association Casualty Insurance Company	45,929,622	26,759,788	19,169,834	1,913,873	2,944,020	561,263	3,034,691	1,050,572	781,825	34.6%	60.4%
Assurance Company of America	24,646,394	3,560,117	21,086,277	609,041	-5,201	477,956	-5,201	-13,306	21,001	255.8%	-148.0%
AssuranceAmerica Insurance Company	54,193,689	41,573,432	12,620,257	-154,371	1,526	21,152	2,226	10,545	930	473.7%	515.5%
Assured Guaranty Corp.	3,066,922,460	1,701,634,836	1,365,287,625	-91,643,425	0	1,157,115	375,359	1,290,411	208,051	343.8%	399.2%
Assured Guaranty Municipal Corp.	5,788,476,416	3,347,667,485	2,440,808,929	216,695,134	1,759,710	0	1,550,704	0	0	0.0%	0.0%
Atain Insurance Company	77,180,274	29,419,708	47,760,566	2,682,346	3,220	0	3,000	0	0	0.0%	0.0%
Atlantic Specialty Insurance Company	2,340,296,453	1,717,961,036	622,335,417	44,969,406	9,993,738	6,921,933	10,295,716	5,465,521	1,558,998	53.1%	68.2%
Atradius Trade Credit Insurance, Inc.	112,034,409	45,428,765	66,605,644	702,992	-98,442	0	42,232	-163,185	-20,428	-386.4%	-434.8%
ATX Premier Insurance Company	9,545,781	4,875,577	4,670,204	-2,083,951	0	0	0	0	0		
Austin Mutual Insurance Company	53,010,101	13,063,459	39,946,642	5,050,054	0	0	0	0	0		
Auto Club Family Insurance Company	100,915,712	57,970,066	42,945,646	1,765,451	2,185,992	1,143,574	2,781,294	788,140	-15,340	28.3%	27.8%
Automobile Club Inter-Insurance Exchange	406,259,917	196,317,862	209,942,055	5,054,013	5,482,578	4,469,374	5,768,873	4,538,818	240,305	78.7%	82.8%
Automobile Insurance Company of Hartford,	1,000,828,705	678,445,996	322,382,709	43,086,973	9,733,802	2,815,168	10,530,852	2,286,286	76,572	21.7%	22.4%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Auto-Owners Insurance Company	13,117,628,217	4,340,675,334	8,776,952,882	476,574,462	0	0	0	0	0		
Auto-Owners Specialty Insurance Company	3,204,243	2,157	3,202,086	-29,598	0	0	0	0	0		
Avemco Insurance Company	78,437,696	31,211,653	47,226,043	10,810,578	188,733	0	176,339	59,651	1	33.8%	33.8%
AXA Art Insurance Corporation	26,056,878	8,314,569	17,742,308	-184,860	0	0	103	-2,125	-236	*****	*****
AXA Insurance Company	208,477,559	88,665,945	119,811,614	11,947,619	237,330	0	233,761	-33,191	-3,655	-14.2%	-15.8%
AXIS Insurance Company	1,488,040,598	922,960,322	565,080,276	32,058,374	5,688,702	103,165	5,877,147	2,453,742	451,262	41.8%	49.4%
AXIS Reinsurance Company	2,863,345,117	2,002,486,507	860,858,610	24,643,964	106,193	0	97,584	-2,156,269	-54,591	*****	*****
AXIS Specialty Insurance Company	67,030,765	14,281,333	52,749,432	-328,245	0	190,000	0	196,689	-1,750		
Balboa Insurance Company	106,424,271	29,118,368	77,305,903	6,629,569	0	12,197	6,669	9,707	602	145.6%	154.6%
Bankers Insurance Company	150,509,826	73,830,047	76,679,779	4,720,175	159,602	9,644	187,022	38,902	-4,292	20.8%	18.5%
Bankers Standard Fire and Marine Company	199,665,063	116,644,668	83,020,395	4,468,424	0	0	0	0	0		
Bankers Standard Insurance Company	470,567,668	317,264,196	153,303,472	7,725,047	282,902	39,046	267,278	-14,565	16,612	-5.4%	0.8%
Bar Plan Mutual Insurance Company, The	44,065,374	26,778,543	17,286,831	558,554	867	0	867	0	0	0.0%	0.0%
BCS Insurance Company	272,207,159	110,890,836	161,316,323	13,323,624	2,812,271	931,328	2,683,722	1,772,963	-14,528	66.1%	65.5%
Beazley Insurance Company, Inc.	282,999,585	163,849,389	119,150,196	-3,470,765	1,091,190	225,632	1,092,537	9,968	223,469	0.9%	21.4%
Bedivere Insurance Company	288,885,048	187,171,003	101,714,045	-29,791,647	0	-5,495	118	-39,161	1,158	*****	*****
Benchmark Insurance Company	214,603,736	148,349,930	66,253,806	5,933,563	5,629,683	2,453,421	5,607,226	2,474,462	292,447	44.1%	49.3%
Berkley Insurance Company	17,109,329,278	11,813,769,899	5,295,559,379	765,438,873	1,119,254	1,214	1,039,457	-223,792	-44,352	-21.5%	-25.8%
Berkley National Insurance Company	95,477,350	44,984,692	50,492,658	951,899	4,752,454	7,424,181	4,588,137	-774,450	-232,766	-16.9%	-22.0%
Berkley Regional Insurance Company	711,646,977	31,723,513	679,923,464	11,620,216	2,706,841	738,291	3,152,680	468,764	155,655	14.9%	19.8%
Berkshire Hathaway Assurance Corporation	2,176,460,672	727,159,014	1,449,301,657	78,124,594	0	0	0	0	0		
Berkshire Hathaway Direct Insurance	124,004,051	11,649,101	112,354,950	1,291,359	0	0	0	0	0		
Berkshire Hathaway Homestate Insurance	2,175,045,648	1,007,348,077	1,167,697,571	55,717,463	5,893,841	956,965	4,513,043	2,898,432	348,905	64.2%	72.0%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio	Loss Ratio
					Written	Losses Paid				w/o LAE *	with LAE **
Berkshire Hathaway Specialty Insurance	3,371,586,922	327,475,431	3,044,111,491	37,679,531	1,351,593	0	230,819	108,680	26,752	47.1%	58.7%
BITCO General Insurance Corporation	820,841,943	545,695,497	275,146,446	27,199,298	5,973,870	2,371,809	5,571,680	5,335,063	596,430	95.8%	106.5%
BITCO National Insurance Company	482,270,890	342,217,714	140,053,176	7,823,675	418,507	37,380	399,207	391,791	67,308	98.1%	115.0%
Bloomington Compensation Insurance	17,189,399	3,407,077	13,782,322	225,011	116,174	5,637	87,703	28,168	9,468	32.1%	42.9%
BlueShore Insurance Company	54,767,680	38,774,890	15,992,790	-885,467	0	0	0	0	0		
Bond Safeguard Insurance Company	82,879,301	46,817,454	36,061,847	5,044,475	9,811	0	7,762	-15,000	0	-193.2%	-193.2%
Boston Indemnity Company, Inc.	7,827,511	2,802,020	5,025,491	396,419	7,350	0	5,713	0	0	0.0%	0.0%
Bridgefield Casualty Insurance Company	58,253,268	8,203,534	50,049,734	869,546	17,790,223	9,410,538	17,790,223	6,069,396	1,341,984	34.1%	41.7%
Bridgefield Employers Insurance Company	125,074,479	3,962,506	121,111,974	1,520,227	2,156,622	700,801	2,156,622	1,142,692	156,649	53.0%	60.2%
Brierfield Insurance Company	12,887,033	4,208,720	8,678,313	295,403	33,668,084	10,642,147	34,330,550	12,337,708	1,840,093	35.9%	41.3%
Brotherhood Mutual Insurance Company	542,036,088	312,970,378	229,065,710	19,062,980	8,544,914	8,237,456	8,095,686	3,630,671	-428,647	44.8%	39.6%
Build America Mutual Insurance Company	479,610,963	42,339,936	437,271,027	-32,041,200	41,867	0	4,325	0	0	0.0%	0.0%
Builders Mutual Insurance Company	701,655,127	420,023,393	281,631,734	19,907,387	6,885,446	2,728,749	6,403,209	9,291,198	713,877	145.1%	156.3%
Builders Premier Insurance Company	11,673,685	59,163	11,614,522	210,090	0	0	0	0	0		
California Casualty Indemnity Exchange	582,281,856	297,951,440	284,330,415	-26,739,272	480,354	538,890	454,634	439,712	8,139	96.7%	98.5%
CAMICO Mutual Insurance Company	87,246,141	46,948,540	40,297,601	1,658,709	200,682	46,846	202,780	35,001	-26,512	17.3%	4.2%
Campmed Casualty & Indemnity Company,	20,490,401	24,718	20,465,683	405,024	37,406	0	37,105	-14,122	-3,318	-38.1%	-47.0%
Canal Insurance Company	786,983,108	358,939,235	428,043,873	20,014,990	12,571,918	8,608,379	12,412,362	8,517,168	920,753	68.6%	76.0%
Capitol Indemnity Corporation	478,842,403	253,306,687	225,535,716	5,071,745	484,954	95,319	495,409	136,985	6,907	27.7%	29.0%
Capson Physicians Insurance Company	26,612,540	19,228,823	7,383,717	133,928	196,963	850,000	196,789	594,871	27,069	302.3%	316.0%
Carolina Casualty Insurance Company	180,804,360	81,693,194	99,111,166	2,154,500	2,730,130	1,106,233	2,848,835	1,189,296	320,548	41.7%	53.0%
Caterpillar Insurance Company	650,315,165	363,668,487	286,646,678	49,048,780	3,326,155	1,872,685	2,528,262	2,024,730	0	80.1%	80.1%
Catlin Indemnity Company	122,324,756	58,731,759	63,592,997	-735,292	155,846	45,917	679,978	337,644	2,387	49.7%	50.0%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Catlin Insurance Company, Inc.	260,432,146	207,955,228	52,476,918	-5,275,238	2,068,528	738,601	1,981,736	1,719,691	138,013	86.8%	93.7%
CEM Insurance Company	34,028,641	23,582,081	10,446,560	1,109,207	0	0	0	0	0		
Censtat Casualty Company	22,017,108	4,961,355	17,055,753	462,832	0	0	0	0	0		
Centauri Specialty Insurance Company	103,098,337	71,080,145	32,018,192	1,282,083	3,856,372	911,728	3,254,026	1,096,239	20,121	33.7%	34.3%
Central States Indemnity Co. of Omaha	417,290,096	62,340,538	354,949,557	9,506,963	727,355	459,880	838,375	465,662	-187	55.5%	55.5%
Centre Insurance Company	90,087,064	40,146,826	49,940,237	11,087,134	0	0	0	0	0		
Centurion Casualty Company	152,649,030	563,005	152,086,025	10,266,114	0	0	0	0	0		
Century Indemnity Company	846,129,724	821,129,724	25,000,000	-20,233,824	0	55,599	0	-26,837	603,230		
Century-National Insurance Company	594,055,305	226,511,831	367,543,474	7,528,356	65,667	0	24,471	10,248	0	41.9%	41.9%
CGB Insurance Company	337,845,769	192,532,404	145,313,365	7,276,897	65,309,628	57,979,114	62,548,858	60,299,584	0	96.4%	96.4%
Charter Oak Fire Insurance Company, The	922,936,893	667,282,440	255,654,453	42,072,416	13,242,888	6,189,007	12,798,005	-953,317	1,319,839	-7.4%	2.9%
Cherokee Insurance Company	434,184,128	281,408,513	152,775,615	15,370,565	10,860,753	9,257,713	11,431,828	12,166,094	943,040	106.4%	114.7%
Chicago Insurance Company	93,722,983	32,538,922	61,184,061	4,196,261	0	397,000	1,541	-115,050	-77,534	*****	*****
Chubb Indemnity Insurance Company	374,137,188	223,374,785	150,762,403	10,983,479	2,416,008	449,176	2,455,314	449,334	15,389	18.3%	18.9%
Chubb Lloyd's Insurance Company of Texas	39,207,980	33,906,772	5,301,208	87,397	0	0	0	0	0		
Chubb National Insurance Company	329,883,937	177,531,042	152,352,895	11,537,737	437	31,983	175,428	2,477	-700	1.4%	1.0%
Church Mutual Insurance Company	1,643,867,974	1,058,797,014	585,070,960	58,055,206	9,342,218	2,242,362	9,342,249	3,208,616	68,568	34.3%	35.1%
CIM Insurance Corporation	17,913,147	498,914	17,414,233	151,293	0	0	0	0	0		
Cincinnati Casualty Company, The	377,670,966	41,167,715	336,503,250	12,228,673	254,286	16,183	242,032	44,403	4,420	18.3%	20.2%
Cincinnati Indemnity Company, The	124,381,586	36,626,033	87,755,553	2,659,105	178,567	65,236	171,826	172,322	6,740	100.3%	104.2%
Cincinnati Insurance Company, The	11,194,176,670	6,781,745,197	4,412,431,473	534,087,962	1,955,772	466,109	1,801,637	395,582	108,655	22.0%	28.0%
Citizens Insurance Company of America	1,526,388,494	866,027,411	660,361,083	100,761,890	2,327	0	2,037	-298	-36	-14.6%	-16.4%
Clarendon National Insurance Company	933,388,039	723,627,719	209,760,319	25,980,924	0	194,304	0	-12,087	-23,974		

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
									Expense Incurred	w/o LAE *	with LAE **
Clear Blue Insurance Company	18,019,795	7,275	18,012,520	741,644	14,245	0	28,764	7,701	4,188	26.8%	41.3%
Clearwater Insurance Company	1,219,060,843	914,562,273	304,498,570	17,254,204	0	0	0	0	0		
Clearwater Select Insurance Company	1,192,187,708	715,290,725	476,896,983	62,134,285	0	0	0	0	0		
Coast National Insurance Company	597,453,068	178,857,182	418,595,886	7,438,435	10,759,113	7,465,378	10,688,694	5,416,339	167,698	50.7%	52.2%
Coastal American Insurance Company	7,755,173	3,352,559	4,402,612	813,267	6,350,848	1,085,923	6,466,243	1,154,900	20,916	17.9%	18.2%
Coface North America Insurance Company	142,707,272	85,962,143	56,745,129	5,807,266	312,808	73,718	278,050	17,983	3,567	6.5%	7.8%
Coliseum Reinsurance Company	282,022,288	96,754,836	185,267,452	25,701,598	0	0	0	0	0		
Colonial American Casualty and Surety	23,779,957	1,464,861	22,315,096	497,573	163,598	3,224	160,241	33,648	2,726	21.0%	22.7%
Colonial Surety Company	54,156,183	22,534,446	31,621,737	3,533,343	30,409	0	20,093	3,418	7,509	17.0%	54.4%
Colony Specialty Insurance Company	64,128,165	43,944,756	20,183,410	1,317,276	144,446	9,881	109,845	65,284	814	59.4%	60.2%
Columbia Mutual Insurance Company	377,047,528	196,074,380	180,973,148	11,914,027	1,882,019	616,468	1,907,691	1,855,298	84,566	97.3%	101.7%
Columbia National Insurance Company	89,429,979	51,420,838	38,009,141	3,638,757	0	0	0	0	0		
Commerce and Industry Insurance Company	4,142,735,915	3,168,753,094	973,982,821	650,234,429	5,625,391	7,112,075	6,392,706	6,515,279	1,063,770	101.9%	118.6%
Commercial Alliance Insurance Company	72,288,297	35,986,670	36,301,627	626,975	0	21,988	0	2,919	-2,061		
Commercial Casualty Insurance Company	116,069,282	57,058,930	59,010,352	-4,276,062	0	0	0	0	0		
Commonwealth Insurance Company of	11,541,518	2,226,048	9,315,470	-742,488	0	-895	0	-895	0		
Constitution Insurance Company	23,612,044	6,420,734	17,191,310	3,555,797	0	0	0	0	0		
Consumers Insurance USA, Inc.	70,719,931	39,752,931	30,967,001	702,585	0	0	0	0	0		
Continental Casualty Company	43,531,436,609	32,808,174,299	10,723,262,310	1,078,845,330	48,185,082	27,714,791	48,257,769	36,095,446	3,672,225	74.8%	82.4%
Continental Heritage Insurance Company	7,504,630	372,645	7,131,985	309,448	3,239	0	3,332	0	0	0.0%	0.0%
Continental Indemnity Company	177,963,144	93,200,759	84,762,385	18,350,054	2,658,260	832,311	2,658,260	1,113,586	66,804	41.9%	44.4%
Continental Insurance Company, The	1,666,861,610	197,591,840	1,469,269,770	53,063,085	3,673,837	1,406,482	2,708,457	2,995,874	73,819	110.6%	113.3%
Continental Western Insurance Company	206,436,567	116,429,562	90,007,005	1,947,957	15,053,736	4,544,355	15,534,798	4,304,169	1,063,057	27.7%	34.5%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Contractors Bonding and Insurance Company	203,141,328	88,879,757	114,261,571	12,797,708	57,305	0	25,022	86	10	0.3%	0.4%
CorePointe Insurance Company	138,397,328	81,569,459	56,827,869	5,864,366	319,955	119,877	380,844	381,453	17,982	100.2%	104.9%
Courtesy Insurance Company	764,819,021	404,714,838	360,104,184	23,184,194	1,316,541	887,327	1,226,713	987,232	90,105	80.5%	87.8%
Crestbrook Insurance Company	116,457,151	28,371,431	88,085,720	2,782,370	0	0	0	0	0		
Crum & Forster Indemnity Company	50,254,900	34,206,626	16,048,274	1,105,103	143,822	765,169	328,610	724,123	478	220.4%	220.5%
CUMIS Insurance Society, Inc.	1,711,811,870	911,344,925	800,466,945	110,914,381	3,277,171	1,224,908	3,202,316	1,327,314	18,352	41.4%	42.0%
Cypress Insurance Company	1,284,222,840	978,551,001	305,671,839	6,784,707	2,629	0	2,629	-5,669	-758	-215.6%	-244.5%
Dairyland Insurance Company	1,239,562,858	757,547,389	482,015,470	29,302,330	501,154	302,394	492,622	249,201	-19,032	50.6%	46.7%
Dakota Truck Underwriters	109,291,792	65,617,607	43,674,185	3,202,468	0	0	0	0	0		
Dealers Assurance Company	98,183,761	42,011,025	56,172,736	4,080,612	2,045,215	946,425	2,137,558	939,343	0	43.9%	43.9%
Delta Fire & Casualty Insurance Co.	7,863,352	1,984,604	5,878,748	634,865	890	0	938	0	0	0.0%	0.0%
Dentists Insurance Company, The	330,222,299	151,863,155	178,359,144	8,711,348	0	0	0	0	0		
Depositors Insurance Company	292,864,674	256,075,555	36,789,119	464,556	307,139	61,473	143,879	182,218	10,441	126.6%	133.9%
Developers Surety and Indemnity Company	138,772,561	48,765,013	90,007,548	17,445,453	146,055	105,000	106,972	118,826	13,487	111.1%	123.7%
Diamond State Insurance Company	130,007,585	71,731,055	58,276,530	2,592,284	98,064	19,628	217,639	-54,058	-7,837	-24.8%	-28.4%
Direct General Insurance Company	401,341,745	276,831,131	124,510,614	11,237,682	0	0	0	0	0		
Direct General Insurance Company of	33,251,009	21,999,559	11,251,450	-145,576	27,197,991	18,248,029	26,539,881	18,601,849	318,696	70.1%	71.3%
Direct National Insurance Company	16,484,300	9,863,045	6,621,255	-293,102	0	0	0	0	0		
Discover Property & Casualty Insurance	132,763,897	69,610,363	63,153,534	4,420,407	884	202,761	1,987	-285,236	-7,896	*****	*****
Doctors' Company, An Interinsurance	3,585,359,988	1,776,455,921	1,808,904,067	-72,802,694	1,536,098	176,250	1,542,448	1,803,768	760,214	116.9%	166.2%
Dorinco Reinsurance Company	1,536,155,480	1,022,109,269	514,046,211	85,761,574	18,730	0	19,564	0	0	0.0%	0.0%
Eastern Advantage Assurance Company	44,454,983	30,176,704	14,278,280	1,869,505	274,406	20,732	216,508	73,323	33,158	33.9%	49.2%
Eastern Alliance Insurance Company	269,316,707	173,495,796	95,820,911	9,104,342	1,676,286	399,358	1,601,585	240,261	1,116	15.0%	15.1%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
EastGUARD Insurance Company	109,330,036	72,953,112	36,376,924	4,273,618	262,090	41,469	190,719	127,623	23,310	66.9%	79.1%
Economy Fire & Casualty Company	477,756,388	102,304,572	375,451,816	12,691,051	0	0	0	0	0		
Economy Preferred Insurance Company	39,075,814	28,304,655	10,771,159	296,231	0	0	296,231	0	0		
Economy Premier Assurance Company	85,948,309	38,587,132	47,361,177	1,435,772	11,914,555	5,826,675	12,575,785	4,966,457	62,864	39.5%	40.0%
Electric Insurance Company	1,507,785,487	962,237,984	545,547,504	23,640,075	847,564	563,001	823,648	849,815	53,299	103.2%	109.6%
EMC Property & Casualty Company	167,383,871	85,448,896	81,934,975	3,914,691	100	0	100	2	-1	2.0%	1.0%
Emcasco Insurance Company	463,035,461	330,593,745	132,441,716	12,654,915	3,360,304	1,656,104	3,151,905	1,412,595	28,686	44.8%	45.7%
Empire Fire and Marine Insurance Company	75,141,587	34,540,146	40,601,441	602,707	1,531,290	125,804	1,646,090	545,637	97,867	33.1%	39.1%
Employers Assurance Company	502,132,997	292,194,768	209,938,229	10,068,854	944,452	651,929	1,093,404	441,303	91,683	40.4%	48.7%
Employers Compensation Insurance Company	1,094,071,275	758,979,120	335,092,155	19,571,674	0	0	0	0	0		
Employers' Fire Insurance Company, The	13,360,783	2,417,324	10,943,458	-1,896,756	0	43,081	0	25,421	12,433		
Employers Insurance Company of Wausau	5,477,230,768	3,962,842,256	1,514,388,515	155,145,728	2,409,194	1,449,585	2,368,772	3,435,710	322,219	145.0%	158.6%
Employers Mutual Casualty Company	2,890,562,516	1,614,274,199	1,276,288,317	61,398,604	22,421,886	11,494,835	22,718,760	12,226,201	738,109	53.8%	57.1%
Employers Preferred Insurance Company	1,049,892,891	769,278,515	280,614,376	5,854,277	2,305,021	700,713	2,263,891	607,093	50,017	26.8%	29.0%
Encompass Indemnity Company	27,622,806	1,877,206	25,745,600	414,989	0	0	0	0	0		
Encompass Insurance Company	9,345,463	59,370	9,286,093	279,966	0	0	0	-3,428	-163		
Endurance American Insurance Company	1,227,426,853	964,759,613	262,667,240	16,526,263	1,701,632	119,409	1,237,308	781,647	484,931	63.2%	102.4%
Endurance Reinsurance Corporation of	1,642,875,794	903,557,358	739,318,436	35,732,786	21,036	0	15,759	0	0	0.0%	0.0%
Equity Insurance Company	78,103,161	48,183,009	29,920,152	253,576	0	0	0	0	0		
Essent Guaranty, Inc.	1,072,557,895	550,385,400	522,172,495	172,688,396	1,388,079	10,701	1,288,934	114,245	2,285	8.9%	9.0%
Essentia Insurance Company	67,022,114	36,654,175	30,367,939	188,650	1,463,111	473,386	1,359,826	527,939	8,548	38.8%	39.5%
Esurance Insurance Company	178,985,422	16,544,169	162,441,253	1,563,841	9,649,141	6,246,119	9,699,506	6,540,730	208,725	67.4%	69.6%
Esurance Property and Casualty Insurance	119,091,613	77,265,925	41,825,688	378,980	0	0	0	0	0		

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums		Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
					Written	Losses Paid	Earned	Incurred	Expense Incurred	w/o LAE *	with LAE **	
Euler Hermes North America Insurance	399,374,603	253,273,348	146,101,255	14,177,791	1,869,331	734,817	1,850,095	776,458	0	42.0%	42.0%	
Everest National Insurance Company	740,506,106	605,179,090	135,327,016	30,885,551	2,397,689	4,935,503	1,784,834	2,694,217	66,552	151.0%	154.7%	
Everest Reinsurance Company	9,979,640,039	6,768,749,080	3,210,890,959	498,454,965	236,592	600,312	238,732	587,708	4,576	246.2%	248.1%	
Evergreen National Indemnity Company	44,556,376	14,010,665	30,545,711	2,318,760	282,318	0	286,923	1,335	-1,527	0.5%	-0.1%	
Everspan Financial Guarantee Corp.	225,032,289	2,151,678	222,880,611	4,873,920	0	0	0	0	0			
Executive Risk Indemnity Inc.	3,068,192,723	1,801,048,412	1,267,144,311	168,360,396	187,888	374,643	196,948	-202,261	-152,574	-102.7%	-180.2%	
Explorer Insurance Company	306,952,375	205,485,564	101,466,811	18,658,828								
Factory Mutual Insurance Company	15,682,895,828	5,136,241,827	10,546,654,001	550,079,112	20,108,196	3,190,433	18,485,596	9,455,037	1,504,407	51.1%	59.3%	
Fair American Insurance and Reinsurance	256,925,777	15,102,362	241,823,415	6,016,960	351,810	0	362,792	269,415	56,765	74.3%	89.9%	
Falls Lake National Insurance Company	299,501,394	242,321,856	57,179,538	695,844	638,634	184,799	487,651	469,953	38,482	96.4%	104.3%	
Farmers Insurance Exchange	15,566,564,412	11,359,805,026	4,206,759,386	-113,670,348	20,834	189,903	13,764	-65,975	-137,517	-479.3%	*****	
Farmers Mutual Hail Insurance Company of	744,548,650	377,986,122	366,562,528	9,429,014	0	0	0	0	0			
Farmington Casualty Company	1,005,370,826	714,042,476	291,328,350	41,988,349	2,942,596	1,456,833	2,893,034	1,378,490	267,412	47.6%	56.9%	
Farmland Mutual Insurance Company	544,213,154	373,619,340	170,593,814	933,283	3,140,955	3,539,587	3,304,051	4,679,738	-25,131	141.6%	140.9%	
FCCI Insurance Company	1,802,240,087	1,221,107,653	581,132,434	35,470,968	10,506,506	4,341,051	9,935,686	5,638,784	833,188	56.8%	65.1%	
Federal Insurance Company	32,240,564,736	18,961,859,982	13,278,704,754	2,154,093,604	26,876,351	13,342,549	28,621,413	14,508,216	5,174,478	50.7%	68.8%	
Federated Mutual Insurance Company	5,076,209,615	2,213,784,601	2,862,425,014	189,074,878	10,040,814	2,978,406	9,838,793	3,135,937	195,973	31.9%	33.9%	
Federated Rural Electric Insurance Exchange	494,982,360	317,713,197	177,269,163	32,639,118	5,847,936	1,273,891	5,851,915	3,916,100	246,263	66.9%	71.1%	
Federated Service Insurance Company	455,753,266	244,582,524	211,170,742	20,186,904	1,652,369	631,723	1,280,096	111,481	123,823	8.7%	18.4%	
FFVA Mutual Insurance Co.	317,575,078	174,039,309	143,535,769	12,014,880	4,450,182	2,399,784	4,507,032	557,062	185,674	12.4%	16.5%	
Fidelity and Deposit Company of Maryland	210,198,923	40,502,746	169,696,177	6,183,878	3,011,988	85,116	3,621,456	-486,555	1,145,696	-13.4%	18.2%	
Fidelity and Guaranty Insurance Company	20,636,253	1,344,326	19,291,926	669,642	0	101,655	0	231,085	-39,079			
Fidelity and Guaranty Insurance	149,756,617	63,551,764	86,204,853	5,311,255	0	222,759	0	-126,134	18,791			

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Financial American Property and Casualty	15,556,439	6,589,154	8,967,285	-1,102,471	42,421	0	8,639	0	0	0.0%	0.0%
Financial Casualty & Surety, Inc.	22,215,234	7,158,436	15,056,798	614,587	80,716	0	80,716	945	0	1.2%	1.2%
Fireman's Fund Insurance Company	5,500,376,521	4,204,055,741	1,296,320,780	292,238,130	3,513,119	3,798,568	3,397,407	3,693,850	16,877	108.7%	109.2%
Firemen's Insurance Company of	95,252,582	63,093,085	32,159,497	560,245	4,824,991	1,799,452	5,347,583	2,315,880	311,584	43.3%	49.1%
First Acceptance Insurance Company of	27,974,818	18,077,252	9,897,566	-542,835	0	0	0	0	0		
First Acceptance Insurance Company, Inc.	249,246,142	150,443,399	98,802,743	-4,751,715	3,572,445	1,857,547	3,403,188	1,981,079	66,326	58.2%	60.2%
First American Property & Casualty	97,089,426	56,441,235	40,648,191	-1,824,404	72,530	755	64,533	668	-180	1.0%	0.8%
First Colonial Insurance Company	374,180,335	214,455,459	159,724,876	1,221,428	1,021,369	702,635	729,581	745,625	0	102.2%	102.2%
First Financial Insurance Company	544,200,867	120,451,461	423,749,406	5,568,683	0	0	0	-9,260	-2,960		
First Guard Insurance Company	24,927,679	2,677,809	22,249,870	2,289,384	207,865	154,177	207,865	337,332	0	162.3%	162.3%
First Liberty Insurance Corporation, The	23,011,077	639,841	22,371,237	262,734	4,937,054	2,945,925	5,459,189	1,646,089	528,541	30.2%	39.8%
First National Insurance Company of America	55,524,996	143,452	55,381,544	1,109,402	430,627	53,615	531,659	243,651	-59,036	45.8%	34.7%
First Professionals Insurance Company, Inc.	282,095,851	119,592,350	162,503,500	29,377,566	0	0	0	0	0		
FirstComp Insurance Company	283,213,892	164,462,897	118,750,995	17,396,094	2,887,593	1,509,447	3,140,436	-172,478	32,320	-5.5%	-4.5%
Florists' Mutual Insurance Company	125,488,701	101,835,916	23,652,785	-4,688,559	232,028	75,252	225,244	156,002	24,808	69.3%	80.3%
FMH Ag Risk Insurance Company	254,405,709	145,441,122	108,964,587	3,329,358	890,959	1,383,805	989,646	1,151,688	2,627	116.4%	116.6%
Foremost Insurance Company Grand Rapids,	2,172,211,911	1,078,997,918	1,093,213,993	33,894,848	58,912,053	20,727,728	58,084,934	21,165,268	535,910	36.4%	37.4%
Foremost Property and Casualty Insurance	64,103,999	46,234,750	17,869,250	293,621	4,025,168	1,089,814	4,081,940	1,234,305	48,838	30.2%	31.4%
Foremost Signature Insurance Company	74,105,427	54,179,690	19,925,737	176,082	3,864,223	570,469	4,268,277	769,253	180,989	18.0%	22.3%
Fortress Insurance Company	132,177,530	71,166,930	61,010,600	1,578,892	716,400	31,000	699,926	376,786	141,192	53.8%	74.0%
Fortuity Insurance Company	39,490,663	23,011,999	16,478,665	1,460,658	0	0	0	0	0		
Frank Winston Crum Insurance Company	54,492,402	40,728,194	13,764,208	87,467	24,536	4,924	29,537	-48,327	-3,961	-163.6%	-177.0%
Frankenmuth Mutual Insurance Company	1,174,226,750	665,930,131	508,296,619	33,239,604	16,162	250	11,255	2,067	32	18.4%	18.6%

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Freedom Specialty Insurance Company	50,723,186	38,093,520	12,629,666	278,777	84,000	0	17,500	7,528	770	43.0%	47.4%
Garrison Property and Casualty Insurance	1,707,729,564	1,052,393,921	655,335,642	18,968,819	7,802,950	5,453,818	7,518,149	5,895,247	306,464	78.4%	82.5%
Gateway Insurance Company	64,398,002	45,589,459	18,808,543	2,000,631	497,606	96,402	372,741	-56,937	122,109	-15.3%	17.5%
GEICO Advantage Insurance Company	1,011,400,404	478,643,930	532,756,473	-115,219,834							
GEICO Casualty Company	2,605,875,836	1,676,099,469	929,776,368	-125,319,830	91,053	94,609	101,169	75,544	-1,351	74.7%	73.3%
GEICO Choice Insurance Company	600,921,774	305,217,026	295,704,749	-41,529,891							
GEICO General Insurance Company	209,495,918	68,118,660	141,377,258	194,761	47,737,243	30,513,516	46,670,111	32,814,811	1,230,751	70.3%	72.9%
GEICO Indemnity Company	7,138,705,064	3,062,772,997	4,075,932,067	133,020,448	27,744,676	19,909,341	27,809,841	20,027,266	596,653	72.0%	74.2%
GEICO Marine Insurance Company	85,207,123	36,725,352	48,481,771	-1,722,480	555,070	281,402	524,612	295,757	3,052	56.4%	57.0%
GEICO Secure Insurance Company	417,537,007	148,472,406	269,064,601	-13,272,607							
General Automobile Insurance Company,	91,545,215	60,211,345	31,333,870	-144,482	0	0	0	0	0		
General Casualty Company of Wisconsin	695,748,242	377,870,177	317,878,065	12,985,689	1,506,092	367,531	1,569,517	983,651	103,956	62.7%	69.3%
General Insurance Company of America	108,305,822	2,631,298	105,674,525	2,090,591	586,198	182,444	544,858	181,832	-42,166	33.4%	25.6%
General Reinsurance Corporation	15,320,456,659	4,269,942,920	11,050,513,739	570,657,742	0	6,282	0	51,717	47,624		
General Security National Insurance Company	334,433,840	209,903,981	124,529,859	18,256,598	20,063	2,500	17,420	998	-10	5.7%	5.7%
General Star National Insurance Company	223,344,558	56,925,479	166,419,079	1,461,075	45,826	0	45,038	229,777	-1,572	510.2%	506.7%
Generali - U.S. Branch	59,677,286	32,208,732	27,468,554	15,161	372,973	163,907	374,979	258,263	24,432	68.9%	75.4%
Genesis Insurance Company	181,586,272	62,199,468	119,386,804	1,577,730	0	0	0	-89,000	-9,000		
Genworth Financial Assurance Corporation	7,259,001	39,310	7,219,691	55,579	0	0	0	0	0		
Genworth Mortgage Insurance Corporation	2,627,140,967	1,554,023,815	1,073,117,152	261,724,135	4,949,758	2,546,288	4,640,049	740,160	0	16.0%	16.0%
Genworth Mortgage Insurance Corporation of	335,586,923	186,784,605	148,802,318	24,413,393	0	0	0	0	0		
Georgia Casualty & Surety Company	40,212,154	20,890,164	19,321,990	1,476,684	216,994	187,728	205,944	182,296	1,374	88.5%	89.2%
GeoVera Insurance Company	85,568,643	58,571,535	26,997,108	6,806,992	0	0	0	0	0		

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
									Expense Incurred	w/o LAE *	with LAE **
GLOBAL Reinsurance Corporation of	290,422,199	194,230,155	96,192,044	-2,116,554	0	0	0	0	0		
GoAuto Insurance Company	34,093,146	27,419,215	6,673,931	-327,313	0	0	0	0	0		
Government Employees Insurance Company	24,036,209,980	10,105,749,682	13,930,460,298	1,152,578,106	19,234,705	11,392,803	18,965,348	11,096,645	338,174	58.5%	60.3%
Grain Dealers Mutual Insurance Company	9,015,583	2,308,036	6,707,547	894,622	1,538,757	1,349,950	1,726,183	1,341,908	60,333	77.7%	81.2%
Granite Re, Inc.	43,629,899	23,590,564	20,039,335	1,943,049	850,802	0	796,987	50,001	19,548	6.3%	8.7%
Granite State Insurance Company	33,844,595	2,439,382	31,405,213	394,731	4,523,741	1,356,990	4,334,363	2,132,711	296,110	49.2%	56.0%
Graphic Arts Mutual Insurance Company	144,645,648	89,440,074	55,205,573	2,383,705	883	0	703	-273	-117	-38.8%	-55.5%
Gray Casualty & Surety Company, The	16,961,069	2,619,089	14,341,980	-258,068	236,154	244,813	211,942	151,761	204,741	71.6%	168.2%
Gray Insurance Company, The	286,447,413	181,345,444	105,101,969	6,486,644	2,407,222	428,439	2,337,384	-324,735	1,593,006	-13.9%	54.3%
Great American Alliance Insurance	29,858,215	53,013	29,805,202	617,655	5,729,672	807,349	5,314,554	1,363,547	184,157	25.7%	29.1%
Great American Assurance Company	19,505,526	900	19,504,626	295,345	1,836,925	417,167	2,194,521	680,289	-36,216	31.0%	29.3%
Great American Insurance Company	6,110,911,026	4,560,005,427	1,550,905,599	294,204,547	8,310,446	2,285,972	8,316,215	20,900,914	449,982	251.3%	256.7%
Great American Insurance Company of New	48,280,643	12,544	48,268,099	1,099,801	1,576,190	178,921	1,393,215	304,578	-10,868	21.9%	21.1%
Great American Protection Insurance	24,006,607	1,200	24,005,407	563,573	0	0	0	0	0		
Great American Security Insurance	16,751,026	750	16,750,276	276,825	0	0	0	0	0		
Great American Spirit Insurance Company	18,443,107	19,333	18,423,774	345,811	31,511	0	10,114	890	461	8.8%	13.4%
Great Divide Insurance Company	224,667,990	156,564,739	68,103,252	1,821,327	576,706	382,376	559,917	422,270	61,364	75.4%	86.4%
Great Midwest Insurance Company	211,106,239	103,531,732	107,574,507	6,119,742	338,846	166,938	652,645	931,610	45,103	142.7%	149.7%
Great Northern Insurance Company	1,647,473,096	1,178,243,425	469,229,671	81,179,529	2,859,915	468,694	2,969,787	318,996	381,999	10.7%	23.6%
Great Northwest Insurance Company	20,079,806	13,202,354	6,877,452	-29,151	0	0	0	0	0		
Great West Casualty Company	1,953,071,112	1,366,828,908	586,242,204	70,549,627	26,762,456	8,981,070	19,194,930	13,030,014	892,030	67.9%	72.5%
Greater New York Mutual Insurance Company	942,047,234	498,108,186	443,939,048	13,387,865	0	0	0	0	0		
Greenwich Insurance Company	1,088,280,737	737,876,592	350,404,145	21,044,018	2,694,103	890,037	1,895,551	235,288	241,730	12.4%	25.2%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Guarantee Company of North America USA,	206,802,059	37,248,681	169,553,378	4,875,197	299,741	0	296,969	6,198	2,467	2.1%	2.9%
Guarantee Insurance Company	393,684,923	346,866,132	46,818,791	9,085,734	3,146,922	2,179,213	3,778,927	2,638,694	1,109,169	69.8%	99.2%
GuideOne America Insurance Company	12,662,144	2,044,557	10,617,587	177,197	3,465,605	1,197,416	2,978,315	929,792	-22,933	31.2%	30.4%
GuideOne Elite Insurance Company	30,765,668	6,125,222	24,640,446	380,985	2,511,458	4,235,326	2,360,331	4,683,431	300,295	198.4%	211.1%
GuideOne Mutual Insurance Company	1,232,046,553	767,939,491	464,107,062	19,562,082	25,270,064	14,234,172	25,611,720	8,817,475	-61,526	34.4%	34.2%
GuideOne Specialty Mutual Insurance	265,383,196	167,292,827	98,090,369	4,099,102	190,165	77,575	187,151	63,999	-866	34.2%	33.7%
Gulf Guaranty Insurance Company	4,373,993	600,629	3,773,364	-38,962	243,414	150,490	323,824	80,426	-1,106	24.8%	24.5%
Gulfstream Property and Casualty Insurance	106,328,714	69,648,790	36,679,924	6,044,626	1,792,096	380,736	1,342,580	538,938	18,428	40.1%	41.5%
Hallmark Insurance Company	288,644,379	186,197,040	102,447,339	6,794,115	753,285	32,334	765,599	937,820	4,325	122.5%	123.1%
Hallmark National Insurance Company	88,860,958	63,553,645	25,307,313	2,982,008	0	18,753	0	3,362	0		
Hamilton Insurance Company	26,570,968	5,066,875	21,504,093	-7,894,341	0	0	0	0	0		
Hanover American Insurance Company, The	29,888,593	49,793	29,838,800	652,910	273,162	52,287	311,988	96,652	-23,469	31.0%	23.5%
Hanover Insurance Company, The	6,926,338,802	4,738,297,789	2,188,041,013	128,760,773	4,656,167	-2,146,407	3,729,183	1,142,669	206,960	30.6%	36.2%
Harco National Insurance Company	323,468,273	158,810,641	164,657,632	5,474,481	1,116,830	443,937	1,109,547	549,819	171,028	49.6%	65.0%
Harleysville Insurance Company	137,250,985	111,574,581	25,676,404	487,084	0	0	0	0	0		
Harleysville Preferred Insurance Company	139,333,001	93,655,016	45,677,985	-26,176	0	0	0	-34,321	-15		
Harleysville Worcester Insurance Company	204,036,713	149,326,896	54,709,817	-156,951	0	0	0	0	0		
Hartford Accident and Indemnity Company	11,521,714,780	8,245,092,564	3,276,622,216	582,250,834	1,444,918	563,080	1,253,602	795,975	153,125	63.5%	75.7%
Hartford Casualty Insurance Company	2,249,932,482	1,345,537,508	904,394,974	94,976,671	2,943,086	661,791	3,295,451	529,295	164,813	16.1%	21.1%
Hartford Fire Insurance Company	25,426,328,776	11,985,805,707	13,440,523,069	1,188,281,889	6,176,365	5,916,082	6,801,508	9,766,137	1,508,153	143.6%	165.8%
Hartford Insurance Company of the Midwest	595,620,171	122,312,337	473,307,834	20,440,816	2,957,286	466,073	2,643,494	769,499	-133,331	29.1%	24.1%
Hartford Steam Boiler Inspection and	83,070,130	38,617,135	44,452,995	11,628,633	0	0	0	0	0		
Hartford Steam Boiler Inspection and	1,293,018,352	657,242,279	635,776,073	151,460,984	832,668	984,937	835,061	1,011,616	46,450	121.1%	126.7%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums Earned	Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
					Written	Losses Paid		Losses Incurred	Expense Incurred	w/o LAE *	with LAE **
Hartford Underwriters Insurance Company	1,590,016,547	981,198,651	608,817,896	66,052,129	5,963,741	2,623,239	6,166,762	170,214	173,168	2.8%	5.6%
Haulers Insurance Company, Inc.	73,990,124	36,048,456	37,941,668	335,032	0	0	0	0	0		
HDI-Gerling America Insurance Company	268,182,400	135,464,905	132,717,495	11,357,824	4,126,281	1,012,751	3,929,504	1,684,664	370,208	42.9%	52.3%
Heritage Casualty Insurance Company	64,436,217	424,273	64,011,944	2,485,396	0	0	0	0	0		
Heritage Indemnity Company	155,332,938	116,396,564	38,936,374	218,683	202,735	66,754	188,947	66,618	1,520	35.3%	36.1%
Highmark Casualty Insurance Company	457,236,117	284,093,561	173,142,556	7,225,858	0	0	0	0	0		
Hiscox Insurance Company Inc.	190,250,845	128,934,310	61,316,535	5,556,957	1,345,269	623,263	1,275,722	1,067,124	119,897	83.6%	93.0%
Homesite Insurance Company	134,145,636	48,375,366	85,770,270	1,460,642	1,605,145	390,786	1,652,239	337,304	4,294	20.4%	20.7%
Homesite Insurance Company of the	339,602,598	238,888,276	100,714,322	1,594,485	0	0	0	0	0		
Horace Mann Insurance Company	447,522,141	261,141,411	186,380,730	15,645,098	0	0	0	0	0		
Horace Mann Property & Casualty	287,602,160	164,819,009	122,783,151	14,257,409	0	0	0	0	0		
Housing Authority Property Insurance, A	165,031,396	45,705,454	119,325,942	8,749,418	108,659	0	9,151	147	0	1.6%	1.6%
Housing Enterprise Insurance Company, Inc.	71,328,367	38,828,765	32,499,602	552,804	164,487	549,931	237,846	42,958	304,105	18.1%	145.9%
Hudson Insurance Company	1,082,816,423	624,948,359	457,868,064	39,971,952	499,037	64,267	596,674	178,593	261,629	29.9%	73.8%
IDS Property Casualty Insurance Company	1,661,810,013	978,207,423	683,602,591	-44,382,227	2,718,019	2,075,474	2,494,866	3,296,643	80,788	132.1%	135.4%
Imperial Fire and Casualty Insurance	77,429,517	36,857,214	40,572,302	3,020,710	95,918	0	99,506	0	0	0.0%	0.0%
Imperium Insurance Company	382,450,874	204,580,923	177,869,952	566,540	1,012,445	365,114	1,161,928	643,795	629,138	55.4%	109.6%
Indemnity Company of California	20,327,224	4,784,226	15,542,998	-315,043	0	0	0	0	0		
Indemnity Insurance Company of North	438,557,060	317,833,535	120,723,525	8,747,507	4,631,422	737,492	4,096,984	1,581,908	234,835	38.6%	44.3%
Indemnity National Insurance Company	23,129,580	11,390,381	11,739,199	1,331,900	0	0	0	0	0		
Independence American Insurance	115,949,999	52,537,668	63,412,331	2,960,005	69,628	22,614	69,645	24,671	0	35.4%	35.4%
Indiana Lumbermens Mutual Insurance	52,156,958	37,035,297	15,121,661	-573,249	5,754	167,814	109,493	56,122	40,292	51.3%	88.1%
Infinity Insurance Company	1,992,728,256	1,339,951,979	652,776,277	61,439,843	0	-3,949	0	-3,952	3		

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								Losses Incurred	Expense Incurred	w/o LAE *	with LAE **	
Insurance Company of North America	883,791,037	650,227,492	233,563,545	8,593,082	20,897	86,002	19,186	2,472	-15,568	12.9%	-68.3%	
Insurance Company of the State of	223,875,651	146,690,468	77,185,183	13,625,219	4,037,989	2,462,113	4,578,912	2,748,531	539,227	60.0%	71.8%	
Insurance Company of the West	1,916,957,367	1,163,642,749	753,314,618	90,392,050	164,242	10,256	157,159	11,506	9,306	7.3%	13.2%	
InsureMax Insurance Company	8,237,993	6,110,314	2,127,679	-2,181,082	0	0	0	0	0			
Integon Indemnity Corporation	67,264,499	29,948,947	37,315,552	-2,194,830	0	0	0	0	0			
Integon National Insurance Company	2,339,490,227	1,891,151,252	448,338,975	-9,995,072	295	0	16	10,554	3,510	*****	*****	
International Fidelity Insurance Company	203,095,057	119,218,033	83,877,024	1,355,604	686,531	29,250	735,915	19,715	-1,491	2.7%	2.5%	
Intrepid Insurance Company	33,546,996	4,016,440	29,530,556	323,285	0	0	0	0	0			
Ironshore Indemnity Inc.	359,823,487	205,854,298	153,969,189	-48,100	17,780,963	12,081,543	19,857,734	13,625,981	197,302	68.6%	69.6%	
Jefferson Insurance Company	78,272,835	26,301,339	51,971,496	6,256,373	2,019,181	399,173	1,987,119	405,794	0	20.4%	20.4%	
Jewelers Mutual Insurance Company	365,317,184	138,847,519	226,469,665	15,464,472	869,185	134,128	833,771	24,795	176,285	3.0%	24.1%	
Key Risk Insurance Company	47,398,837	17,590,566	29,808,272	836,187	0	0	0	0	0			
KnightBrook Insurance Company	207,186,084	160,825,928	46,360,156	-8,593,905	238,301	258,762	194,434	464,976	0	239.1%	239.1%	
Lafayette Insurance Company	188,974,561	104,346,907	84,627,654	6,302,226	1,745,032	799,790	1,743,785	330,801	36,826	19.0%	21.1%	
LAMMICO	427,086,369	212,217,840	214,868,529	11,606,755	122,447	0	204,289	-106,064	76,213	-51.9%	-14.6%	
Lamorak Insurance Company	26,420,491	3,111,205	23,309,038	-2,037,328	0	339,409	0	-207,685	223,764			
Lancer Indemnity Company	26,747,268	16,849,971	9,897,297	-354,998	0	0	0	0	0			
Lancer Insurance Company	632,709,863	449,720,519	182,989,344	-4,943,545	3,823,542	3,849,169	4,282,157	2,486,997	323,946	58.1%	65.6%	
Lexington National Insurance Corporation	55,732,022	38,821,500	16,910,522	2,527,525	6,041	330	7,551	330	0	4.4%	4.4%	
Lexon Insurance Company	209,968,844	157,400,487	52,568,357	1,279,217	585,770	0	527,396	9,765	-7,490	1.9%	0.4%	
Liberty American Select Insurance	8,250,654	59,581	8,191,073	98,800								
Liberty Insurance Corporation	244,776,659	5,119,981	239,656,676	16,630,700	14,465,433	5,893,593	13,923,949	10,616,081	539,914	76.2%	80.1%	
Liberty Insurance Underwriters Inc.	214,324,261	88,684,648	125,639,611	2,802,635	10,304,223	4,065,522	10,493,721	5,202,055	545,562	49.6%	54.8%	

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Liberty Mutual Fire Insurance Company	5,477,772,126	4,078,781,163	1,398,990,964	252,083,418	31,884,972	17,974,284	31,361,536	25,111,997	1,695,040	80.1%	85.5%
Liberty Mutual Insurance Company	42,343,216,506	26,527,948,893	15,815,267,613	973,020,712	9,989,114	18,551,249	10,984,204	-4,296,078	141,258	-39.1%	-37.8%
Lion Insurance Company	244,580,273	161,194,619	83,385,654	6,069,352	77,272	0	77,272	0	0	0.0%	0.0%
LM General Insurance Company	11,010,668	259,928	10,750,740	476,782	15,493,354	7,210,636	12,624,891	10,109,042	306,366	80.1%	82.5%
LM Insurance Corporation	119,636,219	4,423,807	115,212,411	1,544,128	19,276,528	7,444,391	18,229,060	14,119,012	1,281,480	77.5%	84.5%
LM Property and Casualty Insurance	64,551,264	28,799,748	35,751,516	-449,413	0	0	0	0	1,850		
Louisiana Farm Bureau Mutual Insurance	213,952,800	85,740,850	128,211,950	16,442,421							
Louisiana Pest Control Insurance Company	3,043,547	60,177	2,983,370	68,701	6,500	0	6,469	0	0	0.0%	0.0%
LUBA Casualty Insurance Company	219,078,673	133,580,950	85,497,723	10,800,169	12,154,571	5,642,346	12,037,416	5,956,745	1,205,342	49.5%	59.5%
Lyndon Property Insurance Company	364,333,982	209,349,449	154,984,533	16,898,143	776,676	445,375	629,772	566,360	0	89.9%	89.9%
Lyndon Southern Insurance Company	130,818,839	88,196,872	42,621,967	4,813,107	20,518,852	1,277,325	16,096,064	1,386,842	21,710	8.6%	8.8%
MAG Mutual Insurance Company	1,719,189,133	838,476,480	880,712,654	40,762,180	0	0	0	0	0		
Maiden Reinsurance North America, Inc.	1,239,951,385	945,613,416	294,337,969	17,438,643	0	0	0	0	0		
Main Street America Protection Insurance	15,370,373	116,719	15,253,654	444,259	0	0	0	0	0		
Manufacturers Alliance Insurance Company	182,878,267	123,688,929	59,189,338	178,669	179,559	38,757	153,809	13,642	6,092	8.9%	12.8%
Mapfre Insurance Company	78,067,475	56,163,092	21,904,383	-2,193,743	0	0	0	0	0		
Markel American Insurance Company	329,312,720	192,850,661	136,462,059	15,938,673	1,040,204	317,079	1,468,489	212,158	5,409	14.4%	14.8%
Markel Global Reinsurance Company	1,546,414,370	819,284,454	727,129,916	1,728,777	0	0	0	0	0		
Markel Insurance Company	1,459,208,083	1,106,337,100	352,870,983	8,817,210	3,056,698	705,007	3,137,979	1,406,651	507,222	44.8%	61.0%
Maryland Casualty Company	165,841,305	10,707,606	155,133,699	4,619,576	-2,622	1,717,428	-2,620	-655,527	277,788	*****	*****
Massachusetts Bay Insurance Company	64,230,940	14,078	64,216,862	1,491,051	971,638	37,528	824,825	167,401	24,457	20.3%	23.3%
Maxum Casualty Insurance Company	51,916,129	33,701,821	18,214,308	1,410,609	10,918	-2,767	3,639	-12,256	-102	-336.8%	-339.6%
MBIA Insurance Corporation	796,841,809	187,747,991	609,093,818	24,606,103	0	0	521,304	0	0	0.0%	0.0%

Summary - Licensed Insurers filing on Property/Casualty Blank

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Medical Mutual Insurance Company of North	485,729,167	256,690,952	229,038,215	21,791,671	0	0	0	0	0		
Medical Protective Company, The	2,790,355,606	1,219,564,192	1,570,791,414	130,132,914	1,946,801	265,000	2,070,964	925,000	181,372	44.7%	53.4%
Medicus Insurance Company	67,097,437	32,833,652	34,263,785	842,101	1,629,966	454,999	1,598,816	2,096,771	419,188	131.1%	157.4%
MEDMARC Casualty Insurance Company	260,399,412	76,319,385	184,080,027	8,005,984	12,830	0	11,980	9,498	2,658	79.3%	101.5%
MEMIC Indemnity Company	385,855,775	260,213,112	125,642,663	497,990	274,782	15,929	203,851	105,756	14,808	51.9%	59.1%
Mendakota Insurance Company	11,127,210	1,812,761	9,314,449	101,920	5,884,108	3,874,677	5,951,276	4,032,982	97,256	67.8%	69.4%
Mendota Insurance Company	118,264,816	79,543,453	38,721,363	4,832,850	133,469	49,143	138,278	33,962	-1,433	24.6%	23.5%
Merastar Insurance Company	32,242,201	20,803,758	11,438,443	514,454	200,896	150,590	204,589	121,889	-2,136	59.6%	58.5%
Merchants Bonding Company (Mutual)	160,466,599	63,572,740	96,893,859	5,599,302	541,275	151,508	487,526	76,270	-67,102	15.6%	1.9%
Merchants National Bonding, Inc.	24,149,531	11,855,452	12,294,079	753,127	159,299	0	137,072	2,021	13,518	1.5%	11.3%
Meridian Security Insurance Company	116,859,407	46,528,146	70,331,261	1,924,667	0	0	0	0	0		
Meritplan Insurance Company	13,875,441	766,127	13,109,314	187,644	0	14,580	0	-117,131	-554		
Metropolitan Casualty Insurance Company	203,694,551	149,251,756	54,442,795	1,661,353	16,779,235	9,677,716	16,157,863	9,889,395	192,674	61.2%	62.4%
Metropolitan Direct Property and Casualty	129,389,431	98,172,815	31,216,616	951,857	6,531,117	3,040,349	5,894,620	3,606,366	90,737	61.2%	62.7%
Metropolitan General Insurance Company	42,125,694	4,841,107	37,284,587	1,127,555	12,198	1,451	19,992	354	-129	1.8%	1.1%
Metropolitan Group Property and Casualty	651,109,856	271,943,981	379,165,875	3,351,565	0	0	0	0	0		
Metropolitan Property and Casualty	5,599,133,504	3,263,662,290	2,335,471,214	191,645,721	17,602,626	5,660,283	17,522,513	5,472,981	124,110	31.2%	31.9%
MGA Insurance Company, Inc.	258,495,848	157,963,257	100,532,591	7,173,711	0	0	0	0	0		
MGIC Assurance Corporation	6,741,067	205,688	6,535,379	89,145	0	0	0	0	0		
MGIC Indemnity Corporation	136,938,898	45,915,084	91,023,814	6,839,500	0	0	912	0	0	0.0%	0.0%
MIC General Insurance Corporation	43,226,053	24,184,059	19,041,994	-52,324	0	0	0	0	0		
MIC Property and Casualty Insurance	92,001,235	37,916,885	54,084,350	137,762	519,419	280,632	361,968	314,646	0	86.9%	86.9%
Mid-Century Insurance Company	3,904,871,743	2,881,229,019	1,023,642,724	45,133,504	52,546	13,981	92,088	-980	-340	-1.1%	-1.4%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums		Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
					Written	Losses Paid	Earned	Incurred	Expense Incurred	w/o LAE *	with LAE **	
Mid-Continent Casualty Company	488,315,616	334,704,985	153,610,631	10,849,005	197,430	5,434	184,722	-168,316	-25,681	-91.1%	-105.0%	
Middlesex Insurance Company	695,164,692	445,304,143	249,860,549	15,800,781	164,300	63,872	153,304	121,515	10,411	79.3%	86.1%	
MidSouth Mutual Insurance Company	22,331,873	12,054,789	10,277,086	50,288	51,676	0	7,459	0	0	0.0%	0.0%	
Midvale Indemnity Company	13,379,043	591,302	12,787,741	314,551	6,106	717	2,498	1,354	162	54.2%	60.7%	
Midwest Employers Casualty Company	140,066,028	37,340,056	102,725,972	3,406,125	1,723,060	1,934,960	1,736,751	2,498,518	1,397	143.9%	143.9%	
Midwest Insurance Company	87,163,848	55,785,007	31,378,841	3,127,175	3,378,384	2,117,412	3,486,578	3,133,006	465,430	89.9%	103.2%	
Midwestern Indemnity Company, The	28,353,257	1,078,810	27,274,449	147,743	0	0	0	0	0			
Milbank Insurance Company	592,933,971	450,756,152	142,177,819	12,223,853	537,220	41,458	526,884	478,770	73,763	90.9%	104.9%	
Milwaukee Casualty Insurance Co.	70,255,605	48,028,254	22,227,351	5,860,711	0	0	0	-10	-6			
Minnesota Lawyers Mutual Insurance	168,591,012	89,281,491	79,309,521	4,310,606	0	0	0	0	0			
Mississippi Farm Bureau Casualty Insurance	417,591,222	162,166,420	255,424,802	31,578,133	416,770,422	233,259,123	416,277,687	242,089,340	5,146,393	58.2%	59.4%	
Mitsui Sumitomo Insurance Company of	904,315,923	569,004,255	335,311,668	21,279,256	1,607,040	86,554	1,534,754	-189,844	-43,791	-12.4%	-15.2%	
Mitsui Sumitomo Insurance USA Inc.	132,908,636	70,528,588	62,380,048	946,229	2,573,196	714,265	2,615,900	1,203,714	292,091	46.0%	57.2%	
Monroe Guaranty Insurance Company	49,676,878	-2,340,338	52,017,216	1,079,020	0	0	0	0	0			
Mortgage Guaranty Insurance Corporation	4,274,846,978	2,700,957,129	1,573,889,849	-77,862,725	8,662,521	4,063,359	8,576,706	3,199,829	35,428	37.3%	37.7%	
Mosaic Insurance Company	16,437,662	1,353,282	15,084,380	-1,572,742	0	0	0	-11,676	0			
Motors Insurance Corporation	2,077,380,520	1,330,570,527	746,809,993	115,128,650	1,441,089	1,251,765	1,441,089	-22,247	0	-1.5%	-1.5%	
Mountain Laurel Assurance Company	145,486,065	90,837,996	54,648,069	8,140,156	45,627,512	26,493,081	44,685,389	27,817,182	320,801	62.3%	63.0%	
Munich Reinsurance America, Inc.	17,497,921,694	12,540,529,669	4,957,392,025	436,610,943	0	0	0	0	0			
Municipal Assurance Corp.	1,509,306,022	779,798,472	729,507,549	101,919,228	0	0	0	0	0			
Mutual Savings Fire Insurance Company	4,775,057	842,336	3,932,721	223,964	343,180	136,643	345,092	127,607	0	37.0%	37.0%	
National American Insurance Company	188,488,103	122,946,849	65,541,254	6,119,703	45,737	729	54,415	-9,208	-2,124	-16.9%	-20.8%	
National Automotive Insurance Company	15,222,908	8,120,169	7,102,739	543,610	0	0	0	0	0			

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio w/o LAE *	Loss Ratio with LAE **
									Expense Incurred		
National Casualty Company	288,523,143	154,445,656	134,077,487	5,545,965	3,714,618	1,231,439	3,845,801	4,493,970	256,097	116.9%	123.5%
National Continental Insurance Company	138,976,133	87,271,634	51,704,499	15,852,839	350,315	500,186	109,625	11,421	-7,388	10.4%	3.7%
National Farmers Union Property and National Fire and Indemnity Exchange	139,696,749	96,425,531	43,271,218	2,241,159	31,690	-924	30,733	-5,921	-2,329	-19.3%	-26.8%
National Fire Insurance Company of	12,208,383	6,596,219	5,612,164	-240,862	54,703	2,587	57,173	1,690	-190	3.0%	2.6%
National General Assurance Company	125,166,013	66,800	125,099,213	4,044,896	3,209,442	1,725,092	4,097,379	-404,368	1,881,905	-9.9%	36.1%
National General Insurance Company	39,847,964	23,028,938	16,819,026	129,739	0	3,512	0	3,512	0		
National General Insurance Online, Inc.	53,558,777	27,264,723	26,294,054	378,060	4,411,938	2,343,149	4,554,163	2,335,234	78,256	51.3%	53.0%
National Indemnity Company	36,536,089	25,196,574	11,339,515	218,204	0	0	0	0	0		
National Insurance Association	161,776,678,504	71,948,059,815	89,828,618,689	7,270,906,162	202,383	55,770	295,585	70,078	18,011	23.7%	29.8%
National Insurance Company of Wisconsin,	13,470,652	2,063	13,468,588	173,153	0	0	0	0	0		
National Interstate Insurance Company	20,893,022	3,407,932	17,485,091	-177,721	0	0	0	0	0		
National Liability & Fire Insurance Company	1,200,140,217	904,544,115	295,596,102	12,547,813	3,049,591	1,012,436	2,794,678	2,418,783	173,341	86.5%	92.8%
National Mortgage Insurance Corporation	2,377,333,413	1,420,249,224	957,084,188	-12,456,748	17,733,648	5,458,382	16,101,877	11,905,103	3,001,258	73.9%	92.6%
National Public Finance Guarantee	487,699,415	120,809,359	366,890,055	-50,306,596	115,125	0	87,857	0	0	0.0%	0.0%
National Security Fire and Casualty	4,676,577,198	2,199,034,521	2,477,542,677	283,836,379	0	0	353,692	0	0	0.0%	0.0%
National Specialty Insurance Company	76,405,971	41,960,170	34,445,803	2,987,997	10,852,065	4,778,937	10,728,534	4,452,939	195,498	41.5%	43.3%
National Surety Corporation	78,539,999	32,521,095	46,018,904	3,317,679	-127,529	-228,948	-197,529	-958,025	-60,820	485.0%	515.8%
National Trust Insurance Company	212,814,591	72,715,094	140,099,497	11,993,474	1,887,237	1,526,401	2,029,652	2,656,488	366,000	130.9%	148.9%
National Union Fire Insurance Company of	35,917,403	-920,852	36,838,255	577,088	8,339,825	2,528,866	7,671,657	2,871,999	432,145	37.4%	43.1%
Nationwide Affinity Insurance Company of	26,764,167,828	20,081,336,394	6,682,831,434	110,586,389	32,051,467	20,999,064	30,540,774	25,862,491	3,214,296	84.7%	95.2%
Nationwide Agribusiness Insurance Company	407,671,810	395,085,900	12,585,910	-477,050	32,867,705	16,073,652	28,433,078	20,307,787	332,974	71.4%	72.6%
Nationwide Assurance Company	544,595,482	472,964,776	71,630,706	4,191,070	12,396,279	4,916,668	12,019,078	6,306,934	168,091	52.5%	53.9%
Nationwide Assurance Company	144,087,826	83,130,674	60,957,152	1,006,705	1,456,545	706,743	1,396,333	744,032	21,280	53.3%	54.8%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Nationwide General Insurance Company	346,985,272	324,269,619	22,715,653	277,418	19,254,030	5,311,917	15,774,481	6,033,145	158,729	38.2%	39.3%
Nationwide Insurance Company of America	484,374,585	332,090,294	152,284,291	-620,528	0	0	0	0	0		
Nationwide Mutual Fire Insurance Company	5,938,418,248	3,334,085,180	2,604,333,068	-10,617,531	32,391,572	6,627,937	33,602,141	6,320,455	512,157	18.8%	20.3%
Nationwide Mutual Insurance Company	35,923,712,072	23,607,837,026	12,315,875,046	184,127,500	33,970,113	17,762,774	34,589,628	15,625,740	695,462	45.2%	47.2%
Nationwide Property and Casualty Insurance	624,183,561	576,595,096	47,588,465	-6,848,121	93,866,230	53,642,625	97,075,529	51,046,606	2,036,857	52.6%	54.7%
NAU Country Insurance Company	1,305,865,483	996,547,826	309,317,657	19,687,590	7,976,813	8,315,623	7,929,198	6,856,093	0	86.5%	86.5%
Navigators Insurance Company	2,568,520,245	1,618,254,455	950,265,790	58,682,826	1,843,802	532,551	1,710,737	453,017	124,392	26.5%	33.8%
NCMIC Insurance Company	713,011,877	451,280,821	261,731,056	17,695,548	396,236	995,000	400,473	707,838	271,250	176.8%	244.5%
Netherlands Insurance Company, The	92,014,602	5,401,508	86,613,095	1,482,402	0	0	0	12,169	0		
New England Insurance Company	37,714,721	2,519,559	35,195,161	864,590	0	0	0	0	0		
New England Reinsurance Corporation	38,729,791	2,534,581	36,195,210	1,283,578	0	0	0	0	0		
New Hampshire Insurance Company	239,031,799	159,437,588	79,594,211	7,514,802	21,193,065	6,810,730	21,736,111	5,961,009	1,035,286	27.4%	32.2%
New South Insurance Company	54,557,796	46,925,784	7,632,012	202,719	0	0	0	0	0		
New York Marine and General Insurance	1,191,894,296	812,663,535	379,230,762	-8,278,455	4,397,500	665,628	4,333,896	2,234,459	439,734	51.6%	61.7%
NGM Insurance Company	2,344,819,808	1,324,181,771	1,020,638,037	66,247,103	37,979	0	9,545	1,071	538	11.2%	16.9%
NORCAL Mutual Insurance Company	1,610,512,396	940,364,321	670,148,075	25,773,712	0	0	0	0	0		
NorGuard Insurance Company	615,676,389	449,455,369	166,221,020	19,781,561	1,401,480	371,355	1,207,057	718,080	74,865	59.5%	65.7%
North American Elite Insurance Company	129,097,562	94,580,414	34,517,148	1,370,266	652,710	0	669,329	866,368	108,821	129.4%	145.7%
North American Specialty Insurance	576,748,885	181,402,894	395,345,991	9,453,379	1,366,279	-33,944	1,331,865	-13,520	-59,670	-1.0%	-5.5%
North Pointe Insurance Company	93,904,924	68,928,164	24,976,760	1,671,264	43,350	949,088	25,791	243,264	27,521	943.2%	*****
North River Insurance Company, The	1,030,464,864	724,227,858	306,237,006	55,291,294	1,489,992	311,368	1,259,376	429,933	68,968	34.1%	39.6%
Northern Insurance Company of New York	34,996,218	3,933,041	31,063,177	702,416	-12,963	93,750	-12,963	37,603	-63,264	-290.1%	198.0%
Northland Casualty Company	107,733,718	70,693,643	37,040,075	4,562,506	13,840	-92	9,075	1,805	615	19.9%	26.7%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
					Written	Losses Paid					
Northland Insurance Company	1,171,561,548	627,519,323	544,042,225	62,078,335	3,797,750	1,427,831	3,855,450	2,042,627	113,876	53.0%	55.9%
NOVA Casualty Company	94,308,693	2,544,860	91,763,833	3,891,526	948,986	1,956,092	660,692	1,652,725	190,961	250.2%	279.1%
Nutmeg Insurance Company	706,647,297	176,026,220	530,621,077	102,635,126	0	0	0	0	0		
Oak River Insurance Company	594,700,423	394,268,711	200,431,712	18,200,228	3,698	23,492	1,600	-181,410	-12,881	*****	*****
Oakwood Insurance Company	67,935,939	37,643,730	30,292,209	712,773	0	0	59	0	0	0.0%	0.0%
OBI National Insurance Company	13,139,343	23,339	13,116,004	81,423	59,910	10,698	48,671	96,360	28,920	198.0%	257.4%
Occidental Fire & Casualty Company of	542,241,015	396,778,910	145,462,105	2,761,101	6,891,499	4,723,177	6,339,199	7,949,515	261,694	125.4%	129.5%
Ocean Harbor Casualty Insurance Company	217,211,527	166,982,401	50,229,127	3,304,113	362,929	33,545	353,252	59,090	0	16.7%	16.7%
Odyssey Reinsurance Company	7,308,174,273	4,019,664,013	3,288,510,260	449,642,016	0	0	0	0	0		
Ohio Casualty Insurance Company, The	5,578,553,264	3,941,123,727	1,637,429,540	157,425,960	4,093,357	884,984	4,603,499	902,910	159,290	19.6%	23.1%
Ohio Farmers Insurance Company	2,701,072,489	703,930,939	1,997,141,550	21,988,236	12,149	0	13,030	-540	-1,091	-4.1%	-12.5%
Ohio Indemnity Company	145,236,047	99,747,686	45,488,361	10,459,404	492,141	409,764	441,945	413,115	21,750	93.5%	98.4%
Ohio Security Insurance Company	16,092,026	618,319	15,473,707	289,091	9,129,517	2,326,644	7,948,263	2,807,764	257,420	35.3%	38.6%
Old Glory Insurance Company	21,864,375	12,331,160	9,533,214	1,047,843	29,114	0	29,112	0	0	0.0%	0.0%
Old Republic General Insurance Corporation	2,004,034,724	1,503,864,961	500,169,763	60,641,569	503,783	278,898	857,408	868,710	206,718	101.3%	125.4%
Old Republic Insurance Company	2,668,770,721	1,634,784,568	1,033,986,153	98,894,276	5,546,929	1,359,123	5,227,606	529,077	-29,254	10.1%	9.6%
Old Republic Security Assurance Company	1,092,490,397	908,225,841	184,264,556	-47,284,669	0	0	0	0	0		
Old Republic Surety Company	115,080,869	56,733,465	58,347,404	9,124,429	540,620	0	509,549	33,782	14,444	6.6%	9.5%
Old United Casualty Company	540,090,234	356,035,970	184,054,264	33,165,193	181,785	64,679	173,322	79,543	0	45.9%	45.9%
Omaha Indemnity Company, The	14,444,392	2,094,362	12,350,030	136,021	0	0	0	0	0		
Omni Indemnity Company	61,420,718	37,639,767	23,780,951	-913,030	3,166,599	3,889,711	4,015,851	3,676,639	471,309	91.6%	103.3%
Omni Insurance Company	178,817,809	112,919,859	65,897,950	-2,630,161	0	338	0	1,883	0		
OneCIS Insurance Company	22,825,174	2,464,217	20,360,957	4,104,422	0	0	0	0	0		

Summary - Licensed Insurers filing on Property/Casualty Blank

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
								Losses Incurred	Expense Incurred	w/o LAE *	with LAE **
Owners Insurance Company	3,883,022,410	2,325,321,639	1,557,700,771	179,662,998	0	0	0	0	0		
Pacific Employers Insurance Company	3,541,625,095	2,301,252,609	1,240,372,486	69,496,126	60,494	67,767	87,041	419,881	61,648	482.4%	553.2%
Pacific Indemnity Company	6,916,030,245	3,985,784,723	2,930,245,522	449,655,054	428,069	198,765	387,158	450,515	44,609	116.4%	127.9%
Pacific Specialty Insurance Company	304,904,398	171,941,258	132,963,137	15,318,938	13,350	0	13,057	0	0	0.0%	0.0%
Palmetto Surety Corporation	10,041,353	6,980,032	3,061,321	153,407	0	0	0	0	0		
Partner Reinsurance Company of the U.S.	4,865,941,942	3,460,862,020	1,405,079,922	219,197,724	0	0	0	0	0		
PartnerRe America Insurance Company	375,828,870	247,475,251	128,353,619	5,597,729	0	0	0	0	0		
PartnerRe Insurance Company of New York	128,509,868	19,136,971	109,372,897	3,027,906	0	0	0	0	0		
Peachtree Casualty Insurance Company	26,385,218	19,192,179	7,193,039	-7,027,787	0	0	0	0	0		
Peak Property and Casualty Insurance	45,996,669	7,019,851	38,976,818	905,819	0	0	0	0	0		
Peerless Indemnity Insurance Company	190,850,978	7,175,625	183,675,352	3,978,432	0	0	0	0	0		
Peerless Insurance Company	13,172,391,683	9,855,641,908	3,316,749,774	304,624,719	0	0	0	0	0		
Penn Millers Insurance Company	122,372,117	56,002,646	66,369,471	5,268,456	2,028,826	914,602	2,062,809	1,285,603	127,638	62.3%	68.5%
Penn-America Insurance Company	155,000,074	71,856,341	83,143,733	8,339,075	-3,113	0	-120	-3,845	2,693	*****	960.0%
Pennsylvania Insurance Company	55,638,747	14,426,156	41,212,591	5,966,101	0	0	0	-26,695	-825		
Pennsylvania Lumbermens Mutual Insurance	457,197,877	350,949,306	106,248,571	6,310,590	2,727,428	1,687,642	3,641,504	3,674,906	439,552	100.9%	113.0%
Pennsylvania Manufacturers' Association	821,901,371	570,166,750	251,734,621	6,005,333	1,855,131	329,235	1,956,202	309,771	152,284	15.8%	23.6%
Pennsylvania Manufacturers Indemnity	193,933,250	124,438,889	69,494,361	642,112	19,129	180,887	42,201	61,933	37,401	146.8%	235.4%
Pennsylvania National Mutual Casualty	1,233,630,334	662,217,377	571,412,957	14,568,733	87,513	3,235	120,429	-1,668	-13,548	-1.4%	-12.6%
Permanent General Assurance Corporation	313,074,798	200,383,837	112,690,961	3,351,533	2,682,597	1,798,573	2,592,353	2,209,517	85,226	85.2%	88.5%
Permanent General Assurance Corporation	183,668,325	103,418,436	80,249,889	2,413,794	0	0	0	0	0		
Petroleum Casualty Company	33,391,311	10,561,461	22,829,850	2,338,596	152	0	152	0	0	0.0%	0.0%
Pharmacists Mutual Insurance Company	269,087,094	163,309,009	105,778,085	9,461,726	2,116,815	1,991,742	2,122,294	795,181	-58,765	37.5%	34.7%

Summary - Licensed Insurers filing on Property/Casualty Blank

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Philadelphia Indemnity Insurance Company	7,361,508,442	5,313,987,763	2,047,520,679	311,242,822	17,236,049	3,214,836	15,496,162	6,245,236	688,583	40.3%	44.7%
Phoenix Insurance Company, The	4,175,204,457	2,429,167,321	1,746,037,136	312,839,927	6,391,581	2,595,247	6,029,340	2,805,292	455,965	46.5%	54.1%
Plans' Liability Insurance Company	77,929,062	44,355,166	33,573,896	-3,662,063	0	0	0	0	0		
Plateau Casualty Insurance Company	40,232,129	19,889,061	20,343,068	868,366	6,867,059	1,253,754	6,658,153	1,283,683	0	19.3%	19.3%
Platte River Insurance Company	127,762,605	85,538,113	42,224,492	1,379,016	395,171	9,149	406,980	364,662	-6,809	89.6%	87.9%
Plaza Insurance Company	61,888,677	35,101,244	26,787,433	383,658	2,501,093	714,658	2,036,876	1,172,251	332,908	57.6%	73.9%
PMI Insurance Co.	104,479,659	41,086,641	63,393,018	2,511,185	0	0	0	0	0		
Podiatry Insurance Company of America	308,398,041	184,047,616	124,350,425	7,931,331	137,513	1,440	115,025	-1,865	-299	-1.6%	-1.9%
Praetorian Insurance Company	871,524,878	627,595,529	243,929,350	13,316,604	7,991,120	3,884,382	7,872,304	4,873,053	419,919	61.9%	67.2%
Preferred Professional Insurance Company	295,126,423	138,258,545	156,867,878	7,336,066	261,137	86,229	243,568	163,131	24,342	67.0%	77.0%
Pre-Paid Legal Casualty, Inc.	18,538,296	2,866,739	15,671,557	3,707,957	3,429,548	1,153,622	3,422,991	1,153,761	0	33.7%	33.7%
Privilege Underwriters Reciprocal Exchange	325,048,308	226,441,672	98,606,636	-20,439,797	3,683,545	1,332,715	2,949,583	1,093,585	36,483	37.1%	38.3%
ProAssurance Casualty Company	1,139,878,362	696,315,292	443,563,070	51,510,002	736,047	6,772	785,254	1,887,643	1,400,859	240.4%	418.8%
ProAssurance Indemnity Company, Inc.	1,382,627,571	826,295,176	556,332,395	84,050,302	0	0	0	-26,606	26,606		
ProCentury Insurance Company	173,385,004	130,124,027	43,260,977	-3,219,423	0	0	0	-4,603	-1,386		
Producers Agriculture Insurance Company	481,425,265	420,492,802	60,932,463	-4,890,864	4,980,223	8,048,754	4,946,993	6,982,447	7,779	141.1%	141.3%
Professional Solutions Insurance Company	23,175,765	14,833,870	8,341,895	-889,862	0	0	0	-1	-1		
Professionals Advocate Insurance Company	133,991,438	31,273,518	102,717,919	2,295,338	0	0	0	0	0		
Professionals Direct Insurance Company	22,822,287	22,418	22,799,869	458,567	0	0	0	0	0		
Progressive Advanced Insurance Company	395,956,797	228,551,203	167,405,594	9,941,456	0	0	0	0	-600		
Progressive American Insurance Company	427,372,322	244,572,451	182,799,871	12,085,414	0	0	0	0	0		
Progressive Casualty Insurance Company	6,245,560,407	4,635,468,757	1,610,091,650	450,804,328	0	211,269	0	87,146	-24,808		
Progressive Classic Insurance Company	348,822,966	249,370,841	99,452,125	19,324,756	0	0	0	0	0		

Summary - Licensed Insurers filing on Property/Casualty Blank

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Progressive Direct Insurance Company	5,835,292,995	4,052,189,577	1,783,103,418	265,627,264	0	0	0	0	0		
Progressive Gulf Insurance Company	244,054,726	173,485,313	70,569,413	14,848,226	135,050,848	77,149,879	133,924,892	75,305,911	1,187,684	56.2%	57.1%
Progressive Max Insurance Company	433,920,244	295,419,453	138,500,791	18,591,196	0	-3,888	0	-3,888	-66		
Progressive Northern Insurance Company	1,408,390,029	1,011,532,464	396,857,565	88,159,341	0	0	0	0	0		
Progressive Northwestern Insurance Company	1,372,010,756	975,830,728	396,180,028	84,490,079	0	0	0	0	0		
Progressive Preferred Insurance Company	705,544,828	506,835,531	198,709,297	43,015,925	0	0	0	0	0		
Progressive Southeastern Insurance	160,508,484	99,625,004	60,883,480	7,641,234	0	0	0	0	0		
Progressive Specialty Insurance Company	864,748,854	598,353,227	266,395,627	48,303,480	0	0	0	0	0		
Property and Casualty Insurance Company	235,556,336	127,727,585	107,828,751	13,386,279	6,438,037	3,272,574	6,736,679	2,578,497	-83,526	38.3%	37.0%
ProSelect Insurance Company	82,605,235	58,121,676	24,483,560	458,812	0	0	0	0	0		
Protective Insurance Company	753,493,124	364,065,940	389,427,184	27,073,224	2,177,114	1,379,643	2,184,508	619,254	166,671	28.3%	36.0%
Providence Washington Insurance Company	214,829,699	139,664,808	75,164,891	18,242,431	0	1,097	0	-55,811	-3,143		
Public Service Insurance Company	465,906,405	407,973,631	57,932,774	-52,452,706	0	0	0	0	0		
QBE Insurance Corporation	2,135,735,484	1,400,063,301	735,672,183	28,837,963	5,785,624	2,915,815	5,823,093	2,695,651	144,814	46.3%	48.8%
QBE Reinsurance Corporation	1,148,208,332	334,945,014	813,263,318	11,923,084	0	0	0	0	0		
Quanta Indemnity Company	40,800,800	20,851,696	19,949,104	925,707	0	0	0	-27,878	-25,041		
R.V.I. America Insurance Company	104,966,846	31,857,583	73,109,263	1,175,612	0	0	0	0	0		
Radian Guaranty Inc.	4,008,987,802	2,322,474,905	1,686,512,897	754,812,301	4,922,053	4,371,832	4,860,830	1,040,689	0	21.4%	21.4%
Radian Mortgage Assurance Inc.	8,132,234	31,443	8,100,791	-385,829	0	0	0	0	0		
Rampart Insurance Company	31,951,381	20,600,879	11,350,502	400,655	0	0	0	0	0		
Redwood Fire and Casualty Insurance	1,427,958,085	875,176,108	552,781,977	46,825,045	299,337	0	130,302	43,401	5,589	33.3%	37.6%
Regent Insurance Company	150,195,687	121,620,429	28,575,258	1,954,346	393,540	137,182	417,168	498,849	67,265	119.6%	135.7%
Renaissance Reinsurance U.S., Inc.	1,508,034,979	986,512,963	521,522,016	58,752,444							

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								Losses Incurred	Expense Incurred			
Republic Fire and Casualty Insurance	8,758,776	697,956	8,060,820	135,300	1,044,016	476,738	969,816	519,588	44,456		53.6%	58.2%
Republic Indemnity Company of America	2,292,358,734	1,755,073,627	537,285,107	98,890,533	0	0	0	63	5			
Republic Indemnity Company of California	32,920,910	1,312,964	31,607,946	440,226	0	0	0	0	0			
Republic Mortgage Insurance Company	731,840,190	708,468,729	23,371,461	74,952,852	1,239,634	1,087,238	1,337,121	45,184	24,335	3.4%	5.2%	
Republic Mortgage Insurance Company of	24,525,822	16,842,915	7,682,907	1,142,090	0	0	0	0	0			
Republic Mortgage Insurance Company of	179,804,712	165,630,407	14,174,305	14,981,619	0	0	0	0	0			
Republic Underwriters Insurance Company	676,363,924	420,509,822	255,854,102	10,209,935	4,931,659	2,202,236	5,257,091	1,628,385	91,038	31.0%	32.7%	
Repwest Insurance Company	302,910,046	144,533,688	158,376,357	22,308,055	376,888	166,179	376,888	152,343	3,090	40.4%	41.2%	
Response Insurance Company	37,924,743	2,793,920	35,130,823	141,954	0	0	0	0	0			
Response Worldwide Insurance Company	11,122,247	41,520	11,080,727	466,584	0	0	0	-92	-6			
Retailers Casualty Insurance Company	77,373,817	41,462,692	35,911,125	5,549,088	2,167,185	631,701	2,072,637	-201,119	44,944	-9.7%	-7.5%	
Riverport Insurance Company	122,618,126	83,332,148	39,285,979	904,608	15,653	66,239	15,653	105,375	27,882	673.2%	851.3%	
RLI Insurance Company	1,725,093,482	859,825,084	865,268,398	183,221,452	3,459,976	1,843,344	3,497,095	347,510	116,291	9.9%	13.3%	
Roche Surety and Casualty Company, Inc.	23,803,972	14,399,120	9,404,852	686,109	8,891	0	8,891	0	0	0.0%	0.0%	
Rockwood Casualty Insurance Company	248,358,890	159,496,756	88,862,134	18,154,968	0	0	0	0	0			
RSUI Indemnity Company	3,328,975,022	1,847,409,758	1,481,565,264	201,049,362	6,145,871	163,700	6,485,084	802,814	445,357	12.4%	19.2%	
Rural Community Insurance Company	3,680,000,787	2,986,176,294	693,824,493	76,075,724	3,069,776	2,678,931	3,168,401	1,799,701	0	56.8%	56.8%	
Rural Trust Insurance Company	17,935,211	5,351,290	12,583,921	-315,413	138,521	40,789	156,796	40,566	4,146	25.9%	28.5%	
Safe Auto Insurance Company	387,622,743	230,737,458	156,885,285	8,352,497	2,506,967	1,369,102	2,426,093	1,696,700	-33,201	69.9%	68.6%	
Safe Harbor Insurance Company	73,133,931	50,008,655	23,125,276	5,301,749	0	0	0	0	0			
Safeco Insurance Company of America	4,356,907,308	2,963,547,111	1,393,360,198	103,578,892	60,079,624	22,243,089	59,033,228	20,409,303	510,039	34.6%	35.4%	
Safeco Insurance Company of Illinois	185,425,346	4,859,305	180,566,041	1,454,724	59,450,236	30,082,611	55,323,124	29,346,745	1,039,295	53.0%	54.9%	
Safeco Insurance Company of Indiana	15,005,154	14,125	14,991,029	216,635	0	0	0	0	0			

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									Expense Incurred	w/o LAE *	with LAE **
Safety First Insurance Company	69,026,117	3,932,423	65,093,694	323,324	14,337	483	14,985	-17,790	-1,822	-118.7%	-130.9%
Safety National Casualty Corporation	5,611,302,700	4,084,330,804	1,526,971,896	159,297,121	7,218,103	1,649,723	7,076,285	1,536,551	699,092	21.7%	31.6%
Safeway Insurance Company	463,626,329	161,567,171	302,059,158	33,261,814	33,391,327	21,121,163	33,410,313	20,802,528	674,211	62.3%	64.3%
Sagamore Insurance Company	156,717,205	31,643,167	125,074,038	950,493	993,324	587,010	1,076,072	867,559	63,595	80.6%	86.5%
San Francisco Reinsurance Company	2,931,056,513	2,275,184,916	655,871,597	-14,888,324	0	0	0	0	0		
Scor Reinsurance Company	2,749,193,871	1,787,002,976	962,190,895	126,638,358	0	0	0	0	0		
Scottsdale Indemnity Company	79,284,294	41,572,915	37,711,379	361,303	617,262	22,500	601,469	164,875	263,484	27.4%	71.2%
SeaBright Insurance Company	42,082,434	16,534,663	25,547,771	475,272	0	48,224	0	-141,411	-20,047		
Securian Casualty Company	224,111,560	111,249,837	112,861,723	9,237,973	3,184,914	1,068,238	2,377,727	782,498	118,387	32.9%	37.9%
Security National Insurance Company	991,421,847	841,880,107	149,541,741	40,527,345	250,090	152,668	336,717	162,126	339,518	48.1%	149.0%
Select Insurance Company	76,451,374	586,561	75,864,813	2,336,186	0	0	0	-203	-293		
Selective Insurance Company of America	2,140,672,243	1,619,894,455	520,777,788	69,636,730	11,850	0	11,734	1,392	372	11.9%	15.0%
Selective Insurance Company of South	594,271,581	466,415,373	127,856,208	15,864,281	0	0	0	0	0		
Selective Insurance Company of the Southeast	461,826,371	365,571,495	96,254,876	12,135,672	3,921,541	2,681	3,933,894	24,624	5,668	0.6%	0.8%
Seneca Insurance Company, Inc.	199,534,882	61,161,693	138,373,189	7,559,224	794,692	706,666	737,051	-307,747	-223,647	-41.8%	-72.1%
Sentinel Insurance Company, Ltd.	241,843,898	73,411,469	168,432,429	15,991,185	6,065,414	1,784,211	5,672,468	1,642,260	52,889	29.0%	29.9%
Sentruity Casualty Company	168,571,384	123,207,172	45,364,212	2,527,875	3,435,314	876,985	2,372,570	936,440	6,907	39.5%	39.8%
Sentry Casualty Company	272,518,724	200,631,592	71,887,133	5,349,649	883,558	358,679	899,972	1,053,838	84,155	117.1%	126.4%
Sentry Insurance a Mutual Company	7,214,572,558	2,810,284,129	4,404,288,429	297,615,571	9,240,420	3,326,677	8,689,266	4,767,351	423,209	54.9%	59.7%
Sentry Select Insurance Company	679,070,451	447,106,171	231,964,279	11,875,255	9,341,127	4,411,903	8,777,218	4,079,621	41,813	46.5%	47.0%
Sequoia Insurance Company	195,899,763	125,134,747	70,765,017	871,794	0	0	0	-887	-165		
Service Insurance Company	49,346,837	12,026,494	37,320,343	2,269,413	77,079	0	77,079	0	0	0.0%	0.0%
Shelter General Insurance Company	135,370,214	67,400,557	67,969,658	3,481,092	5,915,819	4,971,271	5,856,468	6,590,397	182,738	112.5%	115.7%

Summary - Licensed Insurers filing on Property/Casualty Blank

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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

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Shelter Mutual Insurance Company	3,114,796,459	1,326,954,143	1,787,842,316	80,086,288	77,552,630	42,631,410	75,152,681	48,522,692	1,580,067	64.6%	66.7%
Silver Oak Casualty, Inc.	230,381,978	135,812,243	94,569,735	11,605,164	8,689	737	6,867	33	625	0.5%	9.6%
Sirius America Insurance Company	1,387,644,025	870,065,385	517,578,641	74,700,283	665,034	321,036	665,034	329,326	33,070	49.5%	54.5%
Sompo Japan Insurance Company of America	1,177,586,498	688,860,781	488,725,717	38,139,338	4,648,876	1,399,956	4,636,945	2,444,849	163,865	52.7%	56.3%
Southern Farm Bureau Casualty Insurance	2,150,348,235	832,515,076	1,317,833,159	9,770,801	6,393	104,291	9,747	410	0	4.2%	4.2%
Southern Farm Bureau Property Insurance	55,473,844	210,190	55,263,654	771,228	0	0	0	0	0		
Southern Fidelity Insurance Company	191,154,966	104,304,043	86,850,923	6,708,087							
Southern Fire & Casualty Company	21,858,955	15,494,801	6,364,153	263,957	0	321,009	0	165,707	-181,501		
Southern General Insurance Company	43,376,267	29,227,975	14,148,292	102,092	0	0	0	0	0		
Southern Guaranty Insurance Company	90,377,318	67,603,920	22,773,397	1,695,849	0	-597	0	-1,182	-144		
Southern Insurance Company	41,848,458	11,450,590	30,397,868	1,408,605	2,392,609	1,178,117	2,267,919	-456,052	-202,298	-20.1%	-29.0%
Southern Pilot Insurance Company	42,578,841	34,194,633	8,384,207	486,448	0	14,000	0	-12,752	-8,010		
Southern Pioneer Property and Casualty	44,304,460	24,911,309	19,393,151	1,337,603	0	-1,182	0	-1,182	21,204		
Southwest Marine and General Insurance	136,406,728	74,639,027	61,767,701	847,951	132,439	0	64,906	5,887	3,048		
SPARTA Insurance Company	346,904,108	225,922,227	120,981,881	-47,252,651	-20,650	1,151,756	15,405	1,265,731	751,837	*****	*****
Spinnaker Insurance Company	33,904,826	720,729	33,184,097	-996,572	0	0	0	0	0		
St. Paul Fire and Marine Insurance Company	18,297,397,494	12,734,125,013	5,563,272,481	1,186,607,643	4,130,143	18,986,754	4,946,428	10,931,462	665,197	221.0%	234.4%
St. Paul Guardian Insurance Company	79,061,628	53,850,298	25,211,330	4,819,244	18,365	-5,090	31,987	-140,544	19,635	-439.4%	-378.0%
St. Paul Mercury Insurance Company	347,256,615	222,311,330	124,945,285	19,624,601	7,314	557,942	166,964	-810,418	-246,132	-485.4%	-632.8%
St. Paul Protective Insurance Company	507,604,670	280,350,585	227,254,085	21,196,877	0	0	0	-26,452	30,150		
Standard Fire Insurance Company, The	3,583,924,589	2,398,381,180	1,185,543,409	204,845,311	12,438,969	4,920,656	10,811,364	6,616,326	574,639	61.2%	66.5%
Standard Guaranty Insurance Company	327,458,832	201,204,439	126,254,393	29,463,062	12,435,278	5,079,450	13,571,963	4,920,101	0	36.3%	36.3%
Star Insurance Company	946,435,091	632,328,638	314,106,453	-9,776,869	1,025,766	1,029,405	1,091,436	388,229	103,870	35.6%	45.1%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
									Expense Incurred	w/o LAE *	with LAE **
StarNet Insurance Company	219,272,144	104,967,918	114,304,226	2,009,261	3,686,137	2,475,793	3,525,838	1,954,434	375,469	55.4%	66.1%
Starr Indemnity & Liability Company	4,001,998,731	2,154,432,604	1,847,566,127	73,812,179	10,453,359	7,459,433	10,051,661	5,819,693	46,004	57.9%	58.4%
StarStone National Insurance Company	249,248,522	156,445,443	92,803,079	12,516,145	1,670,440	11,392	1,562,588	253,325	9,424	16.2%	16.8%
State Auto Property & Casualty Insurance	2,355,609,984	1,700,260,197	655,349,787	52,318,274	48,412,146	23,604,563	47,351,176	24,527,787	2,430,590	51.8%	56.9%
State Automobile Mutual Insurance Company	2,386,409,637	1,561,743,315	824,666,322	5,209,622	5,210,489	1,609,247	4,653,556	2,706,789	542,611	58.2%	69.8%
State Farm Fire and Casualty Company	35,495,690,940	21,298,919,806	14,196,771,134	2,543,812,236	341,537,002	124,230,481	334,031,048	111,395,759	738,928	33.3%	33.6%
State Farm General Insurance Company	6,918,652,851	2,927,445,971	3,991,206,880	174,024,998	0	0	0	0	0		
State Farm Mutual Automobile Insurance	138,494,732,823	55,864,000,035	82,630,732,788	2,137,206,941	430,882,811	263,560,654	420,859,242	271,082,236	5,427,978	64.4%	65.7%
State National Insurance Company, Inc.	319,311,121	89,481,590	229,829,531	5,555,210	5,429,604	2,842,277	5,014,344	2,112,672	269,400	42.1%	47.5%
State Volunteer Mutual Insurance Company	1,193,207,275	655,231,841	537,975,434	25,483,494	2,731,684	1,033,451	2,760,631	1,251,495	600,021	45.3%	67.1%
Stillwater Insurance Company	317,288,311	155,190,352	162,097,959	7,190,920	142,579	163,422	154,199	30,297	0	19.6%	19.6%
Stillwater Property and Casualty Insurance	118,356,108	8,157,366	110,198,742	3,093,045	0	0	0	0	0		
Stonetrust Commercial Insurance Company	144,853,775	96,422,118	48,431,657	-3,991,620	8,519,921	3,947,498	8,529,059	6,923,580	-49,845	81.2%	80.6%
Stonington Insurance Company	137,773,325	102,753,335	35,019,989	1,995,896	142,845	766,044	144,928	1,056,085	143,813	728.7%	827.9%
Stratford Insurance Company	147,750,259	64,718,424	83,031,834	2,918,988	-964	-341	-300	-24,529	-2,787	*****	*****
SU Insurance Company	21,593,659	9,253,398	12,340,261	285,665	0	0	0	0	0		
Suecia Insurance Company	46,070,850	25,544,299	20,526,551	313,452	0	0	0	0	0		
Sun Surety Insurance Company	18,553,134	9,754,840	8,798,294	390,875	69,724	0	69,724	0	0	0.0%	0.0%
SUNZ Insurance Company	77,035,682	63,987,593	13,048,089	42,152	217,005	1,333	218,736	-8,768	-4,125	-4.0%	-5.9%
SureTec Insurance Company	220,872,168	134,312,571	86,559,598	12,482,158	958,425	1,178,321	1,021,354	704,396	121,285	69.0%	80.8%
Sussex Insurance Company	843,225,864	695,508,396	147,717,468	-46,674,899	1,632,164	9,776,992	3,304,236	10,253,097	1,441,012	310.3%	353.9%
Swiss Reinsurance America Corporation	12,795,517,440	9,214,451,192	3,581,066,248	389,786,161	0	0	0	0	0		
T.H.E. Insurance Company	192,539,874	125,403,238	67,136,636	10,121,290	658,228	92,772	625,986	180,342	114,835	28.8%	47.2%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
									Expense Incurred	w/o LAE *	with LAE **
Teachers Insurance Company	340,024,602	191,942,026	148,082,576	14,307,300	0	0	0	0	0		
Technology Insurance Company, Inc.	1,981,482,960	1,502,756,449	478,726,511	278,326	3,297,616	1,396,333	3,321,717	923,181	196,990	27.8%	33.7%
TIG Insurance Company	1,924,234,856	1,361,374,194	562,860,662	30,087,724	0	2,693	0	-41,945	-10,142		
Titan Indemnity Company	235,864,879	79,174,529	156,690,350	9,333,822	1,551	0	1,551	0	0	0.0%	0.0%
TNUS Insurance Company	62,453,581	7,196,359	55,257,222	1,265,567	47,640	59,468	5,901	28,726	1,711	486.8%	515.8%
Toa Reinsurance Company of America, The	1,715,441,163	1,043,040,290	672,400,873	63,270,993	0	0	0	0	0		
Tokio Marine America Insurance Company	1,360,545,708	849,957,992	510,587,716	17,818,644	2,395,883	312,593	2,429,294	-93,160	108,725	-3.8%	0.6%
Toyota Motor Insurance Company	493,812,006	264,702,227	229,109,779	16,323,445	4,754	7,539	56,275	3,867	0	6.9%	6.9%
Trans Pacific Insurance Company	72,986,216	21,446,583	51,539,633	1,472,292	90,141	0	65,516	33,288	8,649	50.8%	64.0%
Transamerica Casualty Insurance Company	355,566,946	189,038,430	166,528,516	12,883,119	966,550	487,058	961,875	358,417	-1,815	37.3%	37.1%
Transatlantic Reinsurance Company	13,834,909,622	9,017,976,209	4,816,933,413	512,485,389	0	0	0	0	0		
TRANSGUARD INSURANCE COMPANYY	237,941,125	113,668,808	124,272,317	11,511,584	204,236	86,164	284,412	-24,241	-24,376	-8.5%	-17.1%
Transportation Insurance Company	83,861,283	84,983	83,776,301	1,636,380	2,872,928	1,139,126	3,067,687	819,583	114,594	26.7%	30.5%
TravCo Insurance Company	215,905,526	145,207,830	70,697,695	8,192,923	0	0	0	-160,149	-22,947		
Travelers Casualty and Surety Company	16,273,610,870	9,897,344,239	6,376,266,631	1,259,164,465	4,358,109	2,642,156	4,843,184	3,882,081	493,029	80.2%	90.3%
Travelers Casualty and Surety Company of	4,184,903,769	2,081,307,981	2,103,595,788	470,012,999	20,688,847	6,109,814	19,990,090	1,817,645	-662,579	9.1%	5.8%
Travelers Casualty Company of Connecticut	320,645,582	227,642,482	93,003,100	14,262,515	0	0	0	-76	-15		
Travelers Casualty Company, The	203,824,951	139,858,113	63,966,837	9,409,704	0	0	0	-3,384	-812		
Travelers Casualty Insurance Company of	1,942,210,478	1,356,255,763	585,954,715	104,229,467	11,347,737	4,136,210	10,899,350	2,336,381	585,893	21.4%	26.8%
Travelers Commercial Casualty Company	323,861,603	226,674,635	97,186,969	14,959,885	0	38	0	38	5		
Travelers Commercial Insurance Company	346,618,920	248,825,941	97,792,978	16,254,494	0	-1,968	0	-3,674	-523		
Travelers Constitution State Insurance	203,638,085	139,825,115	63,812,971	9,165,752	0	0	0	2,444	1,731		
Travelers Home and Marine Insurance	381,804,844	268,060,813	113,744,031	10,912,212	20,121,322	7,360,924	20,630,653	6,192,876	143,786	30.0%	30.7%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
								Losses Incurred	Expense Incurred	w/o LAE *	with LAE **
Travelers Indemnity Company of America,	611,695,641	420,961,916	190,733,725	25,757,451	14,788,481	7,813,794	15,718,679	4,272,643	1,065,250	27.2%	34.0%
Travelers Indemnity Company of	1,075,713,580	721,348,065	354,365,515	46,159,094	13,009,906	2,718,110	13,772,273	988,432	563,745	7.2%	11.3%
Travelers Indemnity Company, The	20,817,833,762	13,973,243,548	6,844,590,214	1,164,130,425	29,254,274	12,859,842	29,188,541	5,473,092	2,712,268	18.8%	28.0%
Travelers Personal Insurance Company	202,201,879	136,650,836	65,551,042	8,357,113	0	0	0	0	0		
Travelers Personal Security Insurance	206,742,020	138,576,706	68,165,315	8,823,789	2,694,193	1,497,598	3,073,351	1,206,519	33,415	39.3%	40.3%
Travelers Property Casualty Company of	848,385,771	404,529,337	443,856,434	19,655,014	37,158,612	28,719,490	35,956,318	14,283,351	3,404,704	39.7%	49.2%
Travelers Property Casualty Insurance	243,843,102	170,831,944	73,011,158	10,671,210	0	75,000	0	-72,678	25,223		
Trenwick America Reinsurance Corporation	63,818,456	28,137,701	35,680,755	-1,284,323	0	0	0	0	0		
Triangle Insurance Company, Inc.	75,465,473	48,128,171	27,337,302	3,222,288	802,713	-272,952	724,616	-293,208	49,297	-40.5%	-33.7%
Trinity Universal Insurance Company	1,964,731,788	1,147,304,229	817,427,559	89,712,186	0	184	0	-14,570	-13,442		
Tri-State Insurance Company of Minnesota	42,242,997	10,103,265	32,139,732	663,619	1,793,086	123,806	1,216,430	361,034	80,435	29.7%	36.3%
Triton Insurance Company	463,597,688	282,827,174	180,770,514	33,998,648	44,678	37,118	74,252	35,957	-5	48.4%	48.4%
Triumpher Casualty Company	57,400,446	38,301,807	19,098,638	850,757	0	0	0	0	0		
Truck Insurance Exchange	2,164,804,577	1,540,656,873	624,147,704	-6,856,691	52,179	127,947	59,825	-2,292	-109,759	-3.8%	-187.3%
Trumbull Insurance Company	219,657,779	122,759,708	96,898,072	14,420,432	14,747,282	6,841,094	13,221,257	6,488,798	33,533	49.1%	49.3%
Twin City Fire Insurance Company	653,197,684	366,558,541	286,639,143	27,568,581	4,767,616	1,498,454	4,685,297	1,777,743	314,347	37.9%	44.7%
U.S. Specialty Insurance Company	1,792,796,974	1,267,072,774	525,724,200	94,079,424	3,493,544	183,347	3,802,462	-15,637	-11,905	-0.4%	-0.7%
U.S. Underwriters Insurance Company	171,012,908	46,823,917	124,188,991	1,890,653	0	0	0	0	0		
UFG Specialty Insurance Company	41,745,422	25,005,097	16,740,325	-232,658	0	0	0	0	0		
Underwriter for the Professions Insurance	298,686,036	230,681,320	68,004,716	8,695,249	0	0	0	0	0		
Union Insurance Company	118,620,841	88,941,203	29,679,638	635,600	20,230,665	8,004,314	20,805,361	7,720,325	1,844,982	37.1%	46.0%
Union Insurance Company of Providence	119,037,773	61,053,889	57,983,884	2,931,532	0	-2,835	0	-2,837	-5		
Union National Fire Insurance Company	9,713,184	3,077,056	6,636,128	419,025	7,474,489	2,378,050	7,473,095	2,680,156	0	35.9%	35.9%

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					Written	Losses Paid					
Unione Italiana Reinsurance Company of	62,727,706	31,851,948	30,875,758	629,373	0	0	0	0	0		
Unique Insurance Company	86,886,445	70,827,420	16,059,025	1,668,157	3,495,644	2,569,558	3,400,601	3,213,171	182,984	94.5%	99.9%
United Automobile Insurance Company	339,799,969	271,029,724	68,770,246	-6,845,430	5,016,075	2,707,375	4,814,052	2,863,656	417,806	59.5%	68.2%
United Casualty Insurance Company of	11,748,371	3,208,602	8,539,769	254,260	0	0	0	0	0		
United Financial Casualty Company	2,507,593,916	1,952,858,295	554,735,621	146,428,331	0	0	0	0	0		
United Fire & Casualty Company	1,777,893,050	1,055,488,851	722,404,199	37,890,824	5,108,505	820,489	4,341,398	1,784,384	310,694	41.1%	48.3%
United Fire & Indemnity Company	50,228,289	31,220,612	19,007,677	1,294,761	0	0	0	0	0		
United Guaranty Commercial Insurance	67,712,967	11,758,224	55,954,743	5,827,772	0	0	0	0	0		
United Guaranty Mortgage Indemnity	439,491,919	155,582,797	283,909,122	15,195,120	0	0	0	0	0		
United Guaranty Residential Insurance	3,550,416,710	2,199,146,057	1,351,270,653	314,597,995	3,950,307	1,431,512	3,754,775	827,055	-2,924	22.0%	21.9%
United Guaranty Residential Insurance	477,199,177	27,322,813	449,876,364	23,856,037	0	0	0	0	0		
United National Specialty Insurance	54,674,697	34,704,094	19,970,603	843,361	0	0	0	-1,133	659		
United Property & Casualty Insurance	508,883,088	373,594,934	135,288,154	8,053,301	0	0	0	0	0		
United Services Automobile Association	32,549,432,490	8,185,786,096	24,363,646,393	757,225,744	65,332,327	35,098,910	64,358,543	34,833,825	687,633	54.1%	55.2%
United States Fidelity and Guaranty	3,565,324,870	2,156,404,414	1,408,920,456	284,278,084	16,646	1,422,062	26,339	-1,909,047	-138,376	*****	*****
United States Fire Insurance Company	3,736,101,887	2,558,147,564	1,177,954,323	94,482,202	3,995,720	1,339,920	4,151,304	3,224,038	139,151	77.7%	81.0%
United States Liability Insurance Company	897,218,349	337,997,697	559,220,651	24,438,273	800,118	101,446	745,109	329,432	100,862	44.2%	57.7%
United Wisconsin Insurance Company	370,988,610	267,297,631	103,690,979	14,560,490	222,693	41,844	216,663	222,376	1,076	102.6%	103.1%
Unitrin Auto and Home Insurance Company	86,452,008	49,671,834	36,780,174	2,478,127	2,282,416	1,529,809	2,654,206	1,171,230	44,471	44.1%	45.8%
Unitrin Direct Property & Casualty	15,650,885	5,647,992	10,002,893	405,183	0	0	0	0	0		
Unitrin Safeguard Insurance Company	25,936,683	18,639,914	7,296,769	222,367	0	0	0	0	0		
Universal Surety of America	15,935,326	17,279	15,918,047	152,780	97,488	0	88,683	11,895	1,297	13.4%	14.9%
Universal Underwriters Insurance Company	379,857,921	40,211,925	339,645,997	9,524,621	5,773,773	1,671,194	5,062,032	1,516,389	143,857	30.0%	32.8%

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

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
									Expense Incurred	w/o LAE *	with LAE **
USA Insurance Company	14,217,887	7,952,664	6,265,221	-1,041,520	10,889,532	7,653,821	10,786,826	8,003,343	0	74.2%	74.2%
USAA Casualty Insurance Company	9,668,643,385	5,216,803,002	4,451,840,384	164,483,934	25,792,932	13,597,598	25,331,992	14,224,673	356,470	56.2%	57.6%
USAA General Indemnity Company	3,503,652,333	2,200,101,270	1,303,551,063	65,952,528	26,136,355	17,615,621	24,718,579	19,030,568	209,992	77.0%	77.8%
USPlate Glass Insurance Company	25,403,013	5,298,506	20,104,507	1,427,399	0	0	0	0	0		
Utica Mutual Insurance Company	2,293,497,346	1,481,612,534	811,884,812	37,962,502	40,320	915	35,461	2,269	13,512	6.4%	44.5%
Valley Forge Insurance Company	75,675,470	40,448	75,635,022	2,351,473	3,026,092	1,649,333	2,782,846	763,129	2,193	27.4%	27.5%
Vanliner Insurance Company	374,301,888	243,506,110	130,795,778	4,975,282	1,148,804	118,500	905,539	329,800	45,678	36.4%	41.5%
Vantapro Specialty Insurance Company	23,734,937	574,626	23,160,311	-12,114							
Verlan Fire Insurance Company	25,975,988	33,364	25,942,624	561,891	340,810	0	266,011	0	0	0.0%	0.0%
Versant Casualty Insurance Company	35,674,165	21,898,149	13,776,016	1,324,208	10,572,803	2,518,898	6,131,452	2,667,346	0	43.5%	43.5%
Victoria Fire & Casualty Company	154,039,437	112,497,007	41,542,430	927,241	2,723,520	2,283,544	2,895,631	2,429,653	67,614	83.9%	86.2%
Victoria Select Insurance Company	27,455,001	18,999,767	8,455,234	115,750	572,901	456,444	621,207	495,684	6,921	79.8%	80.9%
Vigilant Insurance Company	514,826,906	208,594,798	306,232,108	21,998,102	9,203,579	5,647,245	9,252,732	6,478,765	53,943	70.0%	70.6%
Viking Insurance Company of Wisconsin	398,955,337	219,281,802	179,673,535	9,005,408	5,053,938	3,030,627	4,966,270	2,957,925	253,851	59.6%	64.7%
Virginia Surety Company, Inc.	1,147,037,102	783,400,942	363,636,160	44,508,021	191,188	270,963	278,137	43,996	26,283	15.8%	25.3%
Warner Insurance Company	11,931,442	51,569	11,879,873	114,407	0	0	0	0	0		
Washington International Insurance	101,810,156	24,840,696	76,969,460	2,835,187	82,075	20,000	91,815	22,432	199	24.4%	24.6%
Wausau Business Insurance Company	35,226,956	6,592,113	28,634,842	1,870,084	-32,595	330,718	-24,603	-340,153	-68,286	*****	*****
Wausau Underwriters Insurance Company	86,245,437	19,414,417	66,831,021	2,834,472	25,702	2,736,432	142,740	-2,624,332	-755,296	*****	*****
Wellington Insurance Company	35,376,434	17,315,335	18,061,099	466,007	0	0	0	0	0		
Wesco Insurance Company	1,743,377,584	1,409,861,850	333,515,734	13,095,246	8,499,568	3,493,877	8,746,465	5,396,559	926,708	61.7%	72.3%
West American Insurance Company	49,418,794	3,973,405	45,445,389	-119,166	538,246	198,939	627,419	194,574	32,402	31.0%	36.2%
Westchester Fire Insurance Company	1,797,867,225	1,066,491,932	731,375,293	52,994,571	4,604,835	1,446,549	4,539,935	1,275,836	549,810	28.1%	40.2%

Summary - Licensed Insurers filing on Property/Casualty Blank

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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

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
									Expense Incurred	w/o LAE *	with LAE **
Western General Insurance Company	58,789,056	39,622,226	19,166,830	-1,238,912	0	0	0	0	0		
Western Surety Company	1,823,699,967	500,361,661	1,323,338,306	116,517,369	4,730,799	528,853	4,617,153	477,608	64,095	10.3%	11.7%
Westfield Insurance Company	2,594,426,897	1,501,987,883	1,092,439,014	70,850,719	676,656	1,122,658	581,066	128,591	112,404	22.1%	41.5%
Westfield National Insurance Company	613,374,975	340,612,524	272,762,451	16,467,959	1,263	0	504	534	140	106.0%	133.7%
Westport Insurance Corporation	4,692,985,518	3,187,695,633	1,505,289,885	177,330,423	7,526,345	3,221,618	5,759,666	-19,664	263,836	-0.3%	4.2%
White Pine Insurance Company	38,884,542	21,432,511	17,452,031	784,107							
Work First Casualty Company	38,935,902	28,517,180	10,418,722	2,282,095	184,986	29,583	177,385	217,548	38,281	122.6%	144.2%
Wright National Flood Insurance Company	22,104,272	6,962,763	15,141,509	4,099,605	7,895,158	321,844	7,926,790	359,483	39,977	4.5%	5.0%
XL Insurance America, Inc.	678,044,841	466,913,480	211,131,361	6,878,354	2,824,168	-22,518	2,897,951	-92,550	34,496	-3.2%	-2.0%
XL Insurance Company of New York, Inc.	220,608,728	143,699,988	76,908,740	688,042	0	0	0	0	0		
XL Reinsurance America Inc.	5,307,696,874	3,286,069,048	2,021,627,826	82,955,906	0	0	0	0	0		
XL Specialty Insurance Company	462,209,493	329,495,375	132,714,118	-2,532,188	5,357,576	5,243,735	4,899,343	4,386,671	264,269	89.5%	94.9%
Yosemite Insurance Company	172,004,534	96,033,502	75,971,032	15,319,231	101,154	88,839	128,227	59,045	0	46.0%	46.0%
Zale Indemnity Company	51,973,200	35,372,259	16,600,941	3,836,495	46,777	0	46,777	-493	0	-1.1%	-1.1%
Zenith Insurance Company	1,908,831,599	1,287,159,940	621,671,659	121,029,725	1,471,570	479,756	1,439,261	260,741	-3,048	18.1%	17.9%
ZNAT Insurance Company	68,065,168	41,807,066	26,258,102	2,248,855	0	0	0	0	0		
Zurich American Insurance Company	30,471,456,006	22,705,999,505	7,765,456,500	597,873,654	60,285,346	27,513,331	62,197,067	34,357,127	6,234,759	55.2%	65.3%
Zurich American Insurance Company of	48,209,445	13,732,109	34,477,336	1,094,127	2,823,991	716,353	2,980,030	1,370,401	289,206	46.0%	55.7%
<b>Grand Totals: 865 Companies in Report</b>	<b>1,526,206,894,082</b>	<b>872,068,951,002</b>	<b>654,137,942,820</b>	<b>50,446,896,332</b>	<b>4,610,046,302</b>	<b>2,357,971,317</b>	<b>4,536,929,239</b>	<b>2,422,133,497</b>	<b>148,346,662</b>	<b>53.4%</b>	<b>56.7%</b>

Summary - Licensed Insurers filing on Property/Casualty Blank

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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

**Summary of Financial Condition and Mississippi Premiums and Losses**  
**Licensed Insurers filing on Life/Health Blank**  
**For the Year Ended 12/31/2015**

<b>Company</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Capital</b>	<b>Surplus</b>	<b>Net Income</b>	<b>Premiums Written</b>	<b>Losses Paid</b>
4 Ever Life Insurance Company	199,965,585	106,912,793	2,500,000	90,552,792	5,535,326	144,757	44,750
5 Star Life Insurance Company	273,647,298	235,102,919	2,500,050	36,044,329	-5,830,348	3,375,279	2,107,395
AAA Life Insurance Company	614,934,965	477,913,390	2,500,000	134,521,575	17,130,304	1,470,933	977,911
Ability Insurance Company	1,198,116,967	1,171,552,481	2,500,000	24,064,486	715,720	335,197	528,622
Accordia Life and Annuity Company	7,674,856,180	7,062,893,351	2,500,000	609,462,829	48,135,830	2,515,911	432,626
ACE Life Insurance Company	44,508,865	35,925,798	2,500,000	6,083,067	-939,453	0	0
Aetna Health and Life Insurance Company	2,290,562,942	1,990,636,737	2,500,000	297,426,205	76,836,207	2,700	1,523
Aetna Life Insurance Company	21,214,103,270	17,443,344,400	62,765,560	3,707,993,311	1,211,869,244	70,138,988	57,136,920
Alfa Life Insurance Corporation	1,377,132,501	1,141,511,278	4,211,498	231,409,726	11,812,483	11,555,896	4,054,786
All Savers Insurance Company	1,067,525,252	466,718,707	2,500,000	598,306,544	-339,523,600	19,578,476	16,423,794
Allianz Life and Annuity Company	9,440,709	3,310,518	2,500,000	3,630,191	479,684	0	0
Allianz Life Insurance Company of North America	120,593,635,946	114,771,519,214	38,903,484	5,783,213,248	1,473,242,656	83,917,511	14,183,339
Allstate Assurance Company	634,281,435	529,087,154	3,000,000	102,194,281	-45,834,216	84,405	3,531
Allstate Life Insurance Company	32,348,141,922	29,479,432,643	5,402,600	2,863,306,679	15,868,318	4,754,809	10,466,122
Amalgamated Life and Health Insurance Company	5,782,582	2,275,082	1,100,000	2,407,500	-26,336	0	0
Amalgamated Life Insurance Company	119,943,444	64,370,487	2,500,000	53,072,957	3,045,938	2,429	0
American Bankers Life Assurance Company of Florida	406,179,819	349,514,076	4,472,341	52,193,402	21,237,791	-270,282	1,233,544
American Benefit Life Insurance Company	110,809,279	95,685,556	1,650,000	13,473,723	1,531,591	995,115	69,082
American Continental Insurance Company	203,099,570	123,378,476	1,500,000	78,221,094	-15,338,793	26,719,876	19,941,817
American Equity Investment Life Insurance Company	41,615,583,765	39,200,165,120	2,500,000	2,412,918,645	131,452,027	39,978,474	3,715,040
American Family Life Assurance Company of Columbus	101,566,006,214	90,268,151,561	3,879,605	11,293,975,048	2,273,562,993	92,347,876	40,852,826

Summary - Licensed Insurers filing on Life/Health Blank

Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Premiums	
						Written	Losses Paid
American Family Life Insurance Company	5,331,745,950	4,386,635,553	2,500,000	942,610,397	51,733,034	111,369	134,105
American Federated Life Insurance Company	32,613,148	23,741,997	1,000,000	7,871,151	-1,168,353	7,634,828	2,572,002
American Fidelity Assurance Company	5,181,111,476	4,772,613,960	2,500,000	405,997,516	75,367,092	60,433,165	26,536,463
American Fidelity Life Insurance Company	426,408,616	358,665,505	2,500,000	65,243,111	2,372,212	70,347	62,671
American Financial Security Life Insurance Company	7,063,198	1,583,579	1,500,000	3,979,619	150,818	59,596	23,795
American General Life Insurance Company	166,711,283,113	157,817,437,809	6,850,000	8,886,995,303	1,412,872,392	102,678,877	42,789,494
American Health and Life Insurance Company	923,889,326	740,364,799	3,000,000	180,524,527	55,523,192	4,765,937	1,296,560
American Heritage Life Insurance Company	1,830,900,453	1,501,227,345	3,311,316	326,361,792	56,331,378	17,220,337	10,381,108
American Income Life Insurance Company	3,078,080,478	2,835,559,441	11,680,107	230,840,930	141,522,398	6,084,873	1,193,962
American Maturity Life Insurance Company	60,597,457	13,084,176	2,500,000	45,013,281	379,857	0	5,594
American Memorial Life Insurance Company	2,761,648,470	2,645,980,614	2,500,000	113,167,856	26,539,000	2,902,330	3,187,366
American Modern Life Insurance Company	46,904,726	17,866,863	2,500,000	26,537,863	927,660	37,553	2,301
American National Insurance Company	18,342,073,610	15,416,139,029	30,832,449	2,895,102,132	118,589,486	21,396,079	5,242,387
American National Life Insurance Company of Texas	127,522,951	91,596,459	3,000,000	32,926,492	-5,347,632	894,838	1,121,843
American Public Life Insurance Company	86,727,860	63,135,553	2,642,200	20,950,107	5,012,766	4,580,727	2,319,917
American Republic Corp Insurance Company	25,709,343	17,146,978	1,500,000	7,062,365	159,926	93,270	43,742
American Republic Insurance Company	820,044,795	342,152,753	5,000,000	472,892,042	21,608,985	836,266	682,442
American Retirement Life Insurance Company	77,437,356	30,133,573	2,500,000	44,803,783	-22,107,074	5,398,160	4,004,392
American United Life Insurance Company	23,571,670,619	22,651,296,355	5,000,000	915,374,264	13,312,395	16,584,207	2,797,082
American-Amicable Life Insurance Company of Texas	286,984,023	208,572,215	3,158,420	75,253,388	11,264,596	1,726,707	572,584
Americo Financial Life and Annuity Insurance Company	4,117,883,103	3,685,491,030	2,638,308	429,753,765	55,611,197	1,157,662	88,536
Ameritas Life Insurance Corp.	18,148,752,064	16,637,225,085	2,500,000	1,509,026,979	-9,497,707	21,895,348	9,376,254
Amica Life Insurance Company	1,224,718,388	937,191,312	5,000,000	282,527,076	5,003,071	37,833	0
Annuity Investors Life Insurance Company	3,014,112,839	2,768,545,433	2,500,000	243,067,406	25,032,497	393,227	18,402

Summary - Licensed Insurers filing on Life/Health Blank

Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Premiums	
						Written	Losses Paid
Anthem Life Insurance Company	633,655,088	537,726,295	3,267,547	92,661,246	18,243,326	41,219	58,161
Assurity Life Insurance Company	2,472,008,499	2,153,926,757	2,500,000	315,581,745	20,829,794	1,462,574	865,818
Athene Annuity & Life Assurance Company	10,847,846,822	9,597,077,693	2,500,000	1,248,269,129	67,774,431	1,876,037	2,172,479
Athene Annuity & Life Assurance Company of New York	3,236,759,156	3,028,832,409	2,500,875	205,425,872	7,794,707	82,002	289,135
Athene Annuity and Life Company	44,053,155,130	42,944,223,046	10,000,000	1,098,932,084	596,766,377	21,187,930	9,442,973
Athene Life Insurance Company of New York	945,148,179	872,200,332	2,002,306	70,945,541	14,379,395	28,059	0
Atlantic Coast Life Insurance Company	142,971,402	123,339,990	1,500,000	18,131,412	2,202,521	0	0
Aurigen Reinsurance Company of America	37,350,012	14,648,840	2,500,000	20,201,172	-5,451,563	0	0
Aurora National Life Assurance Company	2,953,340,352	2,650,164,122	3,000,000	300,176,230	21,384,641	152,757	1,044,880
Auto-Owners Life Insurance Company	3,739,348,859	3,347,407,101	3,450,000	388,491,758	23,650,574	57,257	0
AXA Corporate Solutions Life Reinsurance Company	255,231,604	101,114,541	3,269,000	150,848,063	-5,967,740	0	0
AXA Equitable Life and Annuity Company	470,828,490	448,656,571	2,500,000	19,671,919	-1,570,777	120,909	102,598
AXA Equitable Life Insurance Company	164,667,582,557	159,245,019,334	2,500,000	5,420,063,223	2,038,030,657	38,775,570	18,200,596
Baltimore Life Insurance Company, The	1,192,025,305	1,112,684,298	2,500,000	76,841,006	5,326,492	496,646	121,885
Bankers Fidelity Assurance Company	9,626,292	233,614	1,515,000	7,877,679	140,827	231,778	144,376
Bankers Fidelity Life Insurance Company	143,872,919	108,551,211	2,500,000	32,821,708	4,005,890	1,200,838	606,090
Bankers Life and Casualty Company	16,905,397,190	15,666,754,287	10,000,000	1,228,642,903	188,744,389	11,244,193	9,530,597
Bankers Life Insurance Company	418,790,016	396,239,549	3,000,000	19,550,467	1,390,875	392,379	0
Banner Life Insurance Company	2,213,711,880	1,876,488,900	3,464,557	333,758,423	126,364,235	7,854,925	2,962,129
Beneficial Life Insurance Company	2,795,995,705	2,210,877,057	2,500,000	582,618,648	39,280,441	17,264	0
Berkley Life and Health Insurance Company	223,850,525	94,678,001	2,500,002	126,672,522	23,119,541	245,471	658
Berkshire Hathaway Life Insurance Company of Nebraska	16,287,262,296	12,602,787,751	3,000,000	3,681,474,545	406,363,489	0	0
Berkshire Life Insurance Company of America	3,381,375,249	3,173,432,760	3,198,000	204,744,489	14,244,496	3,428,633	645,285
BEST LIFE and Health Insurance Company	18,543,946	4,938,803	2,500,000	11,105,143	2,236,847	356,548	216,283

Summary - Licensed Insurers filing on Life/Health Blank

Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Premiums	
						Written	Losses Paid
Bluebonnet Life Insurance Company	56,962,131	3,957,368	1,000,000	52,004,763	2,574,579	5,402,800	0
Boston Mutual Life Insurance Company	1,297,089,383	1,137,998,255	0	159,091,128	12,793,045	1,693,753	727,754
C. M. Life Insurance Company	8,803,148,061	7,407,156,165	2,500,000	1,393,491,896	117,546,412	2,859,343	6,738,374
Canada Life Assurance Company, The	4,403,743,639	4,272,122,485	0	131,621,154	15,752,284	547,942	1,056,904
Capitol Life Insurance Company, The	225,476,967	202,097,394	3,080,000	20,299,573	2,234,468	177,718	28,356
Catamaran Insurance of Ohio, Inc.	151,930,638	118,840,323	2,727,274	30,363,041	12,220,683	5,411	0
Central Reserve Life Insurance Company	28,288,754	1,855,186	2,500,000	23,933,568	1,075,775	16,609	34,338
Central Security Life Insurance Company	95,024,667	90,445,089	2,000,000	2,579,579	383,593	262,280	1,361,231
Central States Health & Life Co. of Omaha	419,912,855	297,052,221	0	122,860,634	6,415,672	166,817	145,018
Central United Life Insurance Company	327,036,279	234,162,125	2,700,000	90,174,154	2,597,744	8,347,959	4,422,867
Centre Life Insurance Company	1,884,084,296	1,789,607,256	2,500,000	91,977,039	-3,666,875	83,015	109,691
Centurion Life Insurance Company	1,262,580,616	968,639,677	2,500,000	291,440,939	51,966,354	0	0
Charter National Life Insurance Company	119,437,716	107,499,843	3,410,000	8,527,873	261,436	0	5,609
Chesapeake Life Insurance Company, The	99,836,822	53,072,197	2,668,000	44,096,625	-894,644	3,124,983	1,455,450
Christian Fidelity Life Insurance Company	68,774,069	39,882,258	2,520,000	26,371,811	9,216,574	28,168	48,037
Church Life Insurance Corporation	291,665,976	238,340,187	6,000,000	47,325,794	1,956,982	249,017	164,654
CICA Life Insurance Company of America	840,799,480	805,713,187	3,150,000	31,936,293	-4,973,055	115,439	61,603
CIGNA Health and Life Insurance Company	6,559,922,658	3,550,991,410	2,520,000	3,006,411,248	1,187,177,596	75,586,645	62,142,865
Cincinnati Equitable Life Insurance Company	104,200,777	96,136,519	1,000,000	7,064,258	-31,201	165	0
Cincinnati Life Insurance Company, The	4,066,836,927	3,858,482,201	3,000,000	205,354,726	-11,489,322	413,234	2,095,589
Citizens National Life Insurance Company	12,891,245	10,408,232	1,000,000	1,483,013	-630,593	5,935	0
Citizens Security Life Insurance Company	22,846,785	8,970,495	1,500,724	12,375,566	3,882,068	1,600,529	1,082,729
Clear Spring Life Insurance Company	283,666,939	230,860,932	3,000,000	49,806,007	275,251	0	0
CMFG Life Insurance Company	15,475,920,047	13,617,475,457	7,500,000	1,850,944,589	256,211,788	25,044,694	6,514,661

Summary - Licensed Insurers filing on Life/Health Blank



<b>Company</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Capital</b>	<b>Surplus</b>	<b>Net Income</b>	<b>Premiums Written</b>	<b>Losses Paid</b>
Colonial Life & Accident Insurance Company	3,018,752,743	2,452,775,155	15,076,209	550,901,379	157,817,067	33,258,710	16,518,153
Colonial Penn Life Insurance Company	816,029,943	736,769,804	2,500,000	76,760,139	-18,821,217	4,704,315	2,522,135
Colorado Bankers Life Insurance Company	324,421,807	268,979,204	2,500,000	52,942,603	9,579,167	944,787	622,648
Columbian Life Insurance Company	306,814,754	276,032,299	2,512,125	28,270,330	-2,306,314	86,334	40,000
Columbian Mutual Life Insurance Company	1,364,783,295	1,284,101,819	0	80,681,475	5,714,785	36,363	31,097
Columbus Life Insurance Company	3,474,716,070	3,202,016,373	10,000,000	262,699,697	-13,330,611	541,557	233,724
Combined Insurance Company of America	1,316,656,889	1,236,756,324	28,338,567	51,561,998	-14,141,305	2,602,496	1,632,277
Commercial Travelers Mutual Insurance Company	16,616,039	10,163,732	0	6,452,307	-164,810	22,307	8,829
Commonwealth Annuity and Life Insurance Company	12,287,214,862	10,117,398,221	2,526,000	2,167,290,641	59,220,738	215,899	2,113,453
Companion Life Insurance Company	300,413,732	139,987,182	2,500,000	157,926,550	13,677,860	9,177,086	8,614,752
Connecticut General Life Insurance Company	17,374,406,352	13,743,379,666	29,891,610	3,601,135,076	916,203,171	2,286,605	4,558,484
Constitution Life Insurance Company	394,794,595	328,235,185	2,681,100	63,878,310	34,888,667	6,934,324	4,750,077
Consumers Life Insurance Company	37,575,619	15,967,648	1,600,000	20,007,971	1,348,699	0	0
Continental American Insurance Company	512,325,330	374,365,491	2,800,000	135,159,839	26,188,659	7,939,481	3,107,273
Continental General Insurance Company	249,339,385	230,839,791	4,196,559	14,303,035	32,555,430	928,076	952,442
Continental Life Insurance Company of Brentwood, Tennessee	274,039,152	129,782,419	2,504,150	141,752,583	-1,217,374	1,642,925	1,015,267
Corvesta Life Insurance Company	9,191,352	1,424,901	2,500,000	5,266,451	-689,868	0	0
Cotton States Life Insurance Company	333,885,646	267,794,615	2,000,000	64,091,030	3,966,860	159,934	194,483
COUNTRY Investors Life Assurance Company	292,908,291	108,672,076	3,000,000	181,236,215	5,636,277	18,233	2,198
COUNTRY Life Insurance Company	10,092,983,912	8,957,034,768	4,500,000	1,131,449,145	32,852,754	226,655	90,621
CSI Life Insurance Company	18,172,507	3,645,538	3,000,000	11,526,968	180,029	6,018	0
Dearborn National Life Insurance Company	1,990,523,696	1,468,454,799	5,004,000	517,064,897	59,096,220	783,494	1,301,330
Delaware American Life Insurance Company	136,618,298	73,164,949	2,500,000	60,953,349	1,791,360	4,387	0
Delaware Life Insurance Company	36,876,925,494	35,241,033,704	6,437,000	1,629,454,790	348,754,027	12,810,115	3,029,520

Summary - Licensed Insurers filing on Life/Health Blank

Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Premiums	
						Written	Losses Paid
Delta Life Insurance Co.	63,659,530	54,517,963	3,600,000	5,541,567	-347,435	24,805	9,632
Direct General Life Insurance Company	26,807,571	11,794,157	2,500,000	12,513,414	3,288,066	1,328,229	109,631
Eagle Life Insurance Company	313,936,840	251,071,038	2,500,000	60,365,802	251,940	10,520,861	0
ELCO Mutual Life and Annuity	642,296,156	597,304,656	0	44,991,500	64,909	765,913	1,198,631
EMC National Life Company	978,865,110	879,395,512	35,666,700	63,802,897	4,546,433	2,757,775	3,102,706
Employers Reassurance Corporation	10,708,747,214	9,932,966,941	2,550,000	773,230,273	63,866,212	0	0
Enterprise Life Insurance Company	28,169,230	8,283,905	1,000,000	18,885,325	5,928	360,261	305,894
Equitable Life & Casualty Insurance Company	306,439,164	260,208,568	2,500,000	43,730,596	9,493,542	6,971,937	5,393,361
EquiTrust Life Insurance Company	15,881,346,105	15,062,373,115	3,000,000	815,972,990	164,676,053	10,619,260	1,723,444
Family Benefit Life Insurance Company	98,661,675	88,352,712	1,604,378	8,704,585	548,318	41,712	8,221
Family Heritage Life Insurance Company of America	921,028,255	842,709,863	2,556,950	75,761,442	19,096,059	808,611	255,911
Family Life Insurance Company	158,681,304	122,853,725	5,000,000	30,827,579	2,706,501	5,389,942	4,624,825
Family Security Life Insurance Company, Inc.	6,512,764	4,956,789	400,000	1,155,975	-98,187	722,493	575,476
Family Service Life Insurance Company	350,680,129	323,218,903	2,500,000	24,961,226	-4,615,291	17	42,413
Farmers New World Life Insurance Company	7,048,914,618	6,567,429,145	6,599,833	474,885,640	101,367,703	660,193	681,451
Federal Life Insurance Company (Mutual)	227,690,296	212,391,616	0	15,298,680	-2,276,485	8,878	0
Federated Life Insurance Company	1,648,910,796	1,313,387,884	4,000,000	331,522,912	22,735,766	2,003,446	570,126
Fidelity & Guaranty Life Insurance Company	19,810,067,505	18,571,109,769	3,000,000	1,235,957,738	-52,859,630	4,567,154	5,115,356
Fidelity Investments Life Insurance Company	24,854,281,469	24,103,389,928	3,000,000	747,891,541	62,269,361	3,554,902	670,880
Fidelity Life Association, A Legal Reserve Life Insurance Company	421,196,671	286,607,478	2,500,000	132,089,193	13,097,367	1,751,135	869,827
Fidelity Security Life Insurance Company	864,224,839	695,224,507	5,500,000	163,500,325	18,107,535	3,896,264	2,059,047
Fidelity Security Life Insurance Company of New York	40,287,928	30,437,653	2,000,000	7,850,275	506,118		
Financial American Life Insurance Company	10,041,470	6,375,303	2,530,000	1,136,167	338,046	-2,514	0
Financial Assurance Life Insurance Company	11,296,629	915,294	1,500,000	8,881,335	362,248	0	0

Summary - Licensed Insurers filing on Life/Health Blank

Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Premiums	
						Written	Losses Paid
First Allmerica Financial Life Insurance Company	3,559,483,894	3,321,842,770	5,000,010	232,641,114	22,278,771	25,839	173,212
First Assurance Life of America	38,980,129	5,708,059	1,600,000	31,672,070	796,940	0	0
First Continental Life & Accident Insurance Company	9,407,806	3,359,838	1,050,000	4,997,968	4,084,323	397,666	344,397
First Guaranty Insurance Company	55,549,767	51,701,119	1,000,000	2,848,648	-723,732	13,978	7,977
First Health Life & Health Insurance Company	582,863,316	291,581,996	2,500,000	288,781,320	23,388,737	9,209,200	6,662,812
First Penn-Pacific Life Insurance Company	1,609,339,363	1,408,028,409	2,500,000	198,810,954	51,599,281	1,062,711	768,563
Foresters Life Insurance and Annuity Company	1,932,933,833	1,872,616,060	2,538,162	57,779,611	8,321,030	9,386	0
Forethought Life Insurance Company	18,822,785,851	17,628,662,635	2,500,000	1,191,623,216	83,653,299	92,925,209	6,500,020
Freedom Life Insurance Company of America	77,292,287	40,268,511	1,761,816	35,261,959	14,875,502	3,813,789	1,218,686
Funeral Directors Life Insurance Company	1,159,081,047	1,059,977,809	2,500,000	96,603,238	7,961,608	7,057,365	4,428,097
Garden State Life Insurance Company	127,202,035	65,136,146	2,500,000	59,565,889	6,858,478	318,906	110,517
General American Life Insurance Company	12,305,325,835	11,321,839,154	3,000,000	980,486,681	204,379,292	2,721,918	8,319,471
General Fidelity Life Insurance Company	26,137,589	9,567,006	5,000,000	11,570,583	1,140,809	0	0
General Re Life Corporation	3,351,853,567	2,757,402,322	108,750,000	485,701,245	49,885,769	0	0
Generation Life Insurance Company	32,197,447	2,218,138	2,500,000	27,479,310	-549,855	0	0
Genworth Life and Annuity Insurance Company	23,410,503,029	21,741,722,855	25,651,000	1,643,129,174	-283,140,543	16,086,542	19,366,728
Genworth Life Insurance Company	38,504,308,983	35,763,561,505	4,861,258	2,735,886,220	35,174,513	68,715,797	14,937,481
Gerber Life Insurance Company	3,088,339,784	2,792,543,717	148,500,000	147,296,067	18,466,619	11,612,585	6,901,856
Globe Life and Accident Insurance Company	3,733,341,893	3,489,615,925	6,327,899	237,398,069	83,979,919	14,134,498	7,926,552
Golden Rule Insurance Company	635,565,515	367,539,021	3,262,704	264,763,790	106,832,042	28,283,281	18,572,148
Government Personnel Mutual Life Insurance Company	836,118,071	719,940,136	0	116,177,935	2,562,002	721,990	495,159
Great American Life Insurance Company	25,935,988,066	24,214,649,342	2,512,500	1,718,826,224	375,333,329	25,477,009	4,345,234
Great Southern Life Insurance Company	220,063,314	174,811,080	2,500,000	42,752,234	3,148,579	514,957	1,047,622
Great Western Insurance Company	1,051,471,244	979,778,732	2,500,000	69,192,511	8,012,388	1,937,763	546,385

Summary - Licensed Insurers filing on Life/Health Blank

<b>Company</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Capital</b>	<b>Surplus</b>	<b>Net Income</b>	<b>Premiums Written</b>	<b>Losses Paid</b>
Greater Georgia Life Insurance Company	55,420,209	33,704,287	1,500,000	20,215,922	-55,344	0	0
Great-West Life & Annuity Insurance Company	54,460,510,086	53,345,745,872	7,232,986	1,107,531,228	187,232,324	47,005,512	9,231,206
Great-West Life Assurance Company, The	77,310,844	57,399,092	0	19,911,752	1,123,979	70,567	9,299
Guarantee Trust Life Insurance Company	495,847,863	425,843,545	0	70,004,318	8,661,193	1,145,725	594,540
Guaranty Income Life Insurance Company	483,375,601	443,688,842	2,500,000	37,186,759	4,823,829	128,283	288,929
Guardian Insurance & Annuity Company, Inc., The	15,883,417,869	15,623,655,783	2,500,000	257,262,086	-23,630,807	8,853,653	2,195,240
Guardian Life Insurance Company of America, The	48,120,890,404	42,031,219,911	0	6,089,670,493	433,052,138	52,188,500	29,736,218
Guggenheim Life and Annuity Company	13,333,199,911	12,733,262,649	2,750,000	597,187,262	128,567,527	3,063,393	327,633
Gulf Guaranty Life Insurance Company	16,105,503	7,475,975	1,813,817	6,815,711	932,236	5,221,149	1,862,757
Hartford International Life Reassurance Corporation	10,811,966	12,975	2,500,000	8,298,991	14,562,428	0	0
Hartford Life and Accident Insurance Company	8,992,234,726	7,340,850,885	2,500,000	1,648,883,841	168,132,541	14,665,296	17,931,537
Hartford Life and Annuity Insurance Company	40,189,140,126	37,563,858,451	2,500,000	2,622,781,676	80,914,427	7,412,114	12,222,174
Hartford Life Insurance Company	114,420,864,730	109,481,393,583	5,690,000	4,933,781,147	295,184,473	1,131,919	4,863,725
HCC Life Insurance Company	921,472,064	368,794,961	2,500,000	550,177,103	112,109,056	12,726,537	6,466,377
Health Net Life Insurance Company	618,543,507	287,232,632	2,500,000	328,810,875	-93,245,794	0	0
HealthMarkets Insurance Company	25,029,963	9,344,648	3,000,000	12,685,315	-748,541	115	84,071
Heartland National Life Insurance Company	10,859,158	5,295,916	1,500,000	4,063,242	1,035,624	3,348,851	2,508,869
Heritage Life Insurance Company	4,508,180,020	3,515,785,645	2,500,000	989,894,375	64,962,332		
HM Life Insurance Company	620,825,360	272,234,797	3,000,000	345,590,563	37,285,585	3,413,815	2,480,169
Homesteaders Life Company	2,623,884,501	2,455,209,077	0	168,675,424	10,525,256	3,157,536	1,002,064
Horace Mann Life Insurance Company	8,358,804,022	7,936,910,029	2,500,000	419,393,992	43,238,437	387,548	270,891
IA American Life Insurance Company	229,230,385	96,042,600	11,640,370	121,547,415	9,398,082	57,470	70,840
IdeaLife Insurance Company	19,913,654	5,153,461	2,500,000	12,260,193	-44,117	19,701	26,991
Illinois Mutual Life Insurance Company	1,388,934,930	1,177,279,654	0	211,655,276	14,773,371	747,622	479,324

Summary - Licensed Insurers filing on Life/Health Blank

Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Premiums	
						Written	Losses Paid
Independence Life and Annuity Company	2,862,700,720	2,683,402,059	2,500,350	176,798,311	3,042,262	0	0
Individual Assurance Company, Life, Health & Accident	20,530,441	12,221,630	2,500,000	5,808,811	240,152	68,938	39,965
Industrial Alliance Insurance and Financial Services Inc.	202,376,137	157,568,625	0	44,807,512	-10,029,310	15,925	25,000
Integrity Life Insurance Company	6,844,346,105	6,165,783,685	3,000,000	675,562,420	67,218,423	12,221,952	3,475,724
Investors Heritage Life Insurance Company	485,688,839	464,486,404	1,500,000	19,702,435	1,267,672	382,685	269,347
Investors Life Insurance Company of North America	648,195,856	594,030,260	2,550,000	51,615,596	1,694,855	411,301	800,083
Jackson National Life Insurance Company	189,096,799,963	184,378,348,690	13,800,000	4,704,651,273	626,969,143	145,000,086	20,991,066
Jefferson National Life Insurance Company	4,057,984,156	4,019,662,564	5,009,112	33,312,480	-784,267	4,421,992	1,463,324
John Alden Life Insurance Company	283,958,919	254,121,737	2,600,000	27,237,182	-1,737,829	690,573	543,133
John Hancock Life & Health Insurance Company	11,150,505,463	10,445,877,320	10,955,800	693,672,343	40,286,989	31,791	27,726
John Hancock Life Insurance Company (U.S.A.)	227,843,141,661	222,399,348,633	4,828,939	5,438,964,089	694,141,055	32,761,001	51,239,511
Kanawha Insurance Company	1,518,864,178	1,385,654,669	4,624,469	128,585,040	693,859	1,403,775	520,572
Kansas City Life Insurance Company	3,324,316,472	3,026,704,437	23,120,850	274,491,181	29,148,900	2,541,523	5,146,785
Kilpatrick Life Insurance Company	186,691,079	179,075,222	800,020	6,815,837	-394,288	2,683	0
Lafayette Life Insurance Company, The	4,548,053,001	4,286,626,351	2,500,000	258,926,650	32,896,775	910,030	489,520
Landmark Life Insurance Company	45,236,244	40,500,936	1,500,000	3,235,308	159,875	386,208	46,996
Lewer Life Insurance Company	30,625,526	21,516,916	1,200,000	7,908,610	-882,160	130	0
Liberty Bankers Life Insurance Company	1,356,064,181	1,158,162,586	2,500,000	195,401,595	9,011,861	2,127,522	465,050
Liberty Life Assurance Company of Boston	16,054,072,955	15,087,626,206	2,500,000	963,946,749	69,908,614	12,129,522	8,516,649
Liberty National Life Insurance Company	7,559,635,134	7,033,852,586	42,390,708	483,391,840	73,866,299	26,478,684	12,497,790
Life Insurance Company of Alabama	116,623,020	77,882,977	1,500,000	37,240,042	2,835,046	5,590,124	5,709,545
Life Insurance Company of North America	8,141,585,713	6,646,244,527	2,500,000	1,492,841,186	236,552,598	31,925,207	30,070,968
Life Insurance Company of the Southwest	14,680,991,911	13,840,102,882	3,000,000	837,889,029	35,946,533	3,267,502	113,055
Life of the South Insurance Company	91,628,164	69,954,244	2,500,000	19,173,920	2,818,658	11,139,746	3,115,708

Summary - Licensed Insurers filing on Life/Health Blank

<b>Company</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Capital</b>	<b>Surplus</b>	<b>Net Income</b>	<b>Premiums Written</b>	<b>Losses Paid</b>
LifeCare Assurance Company	2,113,100,664	2,005,934,449	2,500,000	104,666,214	10,039,444	0	0
LifeSecure Insurance Company	262,252,225	244,274,887	2,500,017	15,477,321	-10,342,928	192,871	234,159
LifeShield National Insurance Co.	69,413,673	45,609,134	2,500,000	21,304,539	553,713	5,899	0
Lincoln Benefit Life Company	11,701,128,350	11,145,899,807	2,500,000	552,728,543	74,129,134	10,115,872	10,169,309
Lincoln Heritage Life Insurance Company	873,430,972	763,392,567	2,500,000	107,538,405	3,063,765	4,286,764	1,989,010
Lincoln Life & Annuity Company of New York	13,176,598,835	12,664,367,274	2,640,000	509,591,561	-55,198,494	3,762	11,475
Lincoln National Life Insurance Company, The	213,891,333,200	206,774,211,431	25,000,000	7,092,121,769	1,056,906,558	126,932,515	29,857,580
Lombard International Life Assurance Company	5,336,429,284	5,314,692,139	2,774,999	18,962,146	15,111,834	0	0
London Life Reinsurance Company	301,308,665	243,895,321	14,000,000	43,413,344	2,128,845	0	0
Longevity Insurance Company	7,853,655	184,902	2,792,306	4,876,447	-409,892	87	0
Loyal American Life Insurance Company	266,704,142	181,076,598	5,640,000	79,987,544	16,469,081	7,199,171	4,663,103
Madison National Life Insurance Company, Inc.	256,860,233	140,207,837	3,600,000	113,052,396	20,325,503	1,136,961	3,244,163
Magna Insurance Company	2,976,677	392,227	1,203,750	1,380,699	92,414	393,379	188,780
Magnolia Guaranty Life Insurance Company	10,547,717	7,874,679	819,106	1,853,932	-21,351	2,005,524	639,316
Manhattan Life Insurance Company, The	484,593,805	437,455,549	6,683,248	40,455,008	11,237,919	9,665,717	6,841,125
Manhattan National Life Insurance Company	170,006,791	158,032,628	2,500,000	9,474,163	-1,067,027	190,553	319,029
MAPFRE Life Insurance Company	23,465,733	2,900,795	2,500,000	18,064,938	-972,139	3,421	300
Massachusetts Mutual Life Insurance Company	210,358,711,235	195,376,179,098	0	14,982,532,137	412,180,593	107,172,963	23,676,367
MedAmerica Insurance Company	890,855,537	856,493,790	9,764,892	24,596,855	-45,776,335	819,403	400,408
Medico Corp Life Insurance Company	36,011,592	14,797,702	5,446,696	15,767,194	362,782	805	1,728
Medico Insurance Company	74,306,668	42,398,869	5,000,000	26,907,799	2,119,473	992,085	367,188
MEMBERS Life Insurance Company	37,424,625	16,313,258	5,000,000	16,111,368	1,112,167	9,343,083	0
Merit Life Insurance Co.	588,831,742	465,994,537	2,500,000	120,337,205	-929,170	3,841,739	950,985
MetLife Insurance Company USA	173,761,513,938	167,819,500,221	75,000,000	5,867,013,717	-1,022,484,364	34,727,102	17,643,688

Summary - Licensed Insurers filing on Life/Health Blank

Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Premiums	
						Written	Losses Paid
Metropolitan Life Insurance Company	390,842,696,349	376,357,703,815	4,944,667	14,480,047,867	3,703,275,327	111,971,973	125,928,104
Metropolitan Tower Life Insurance Company	4,665,594,898	3,955,822,583	2,500,000	707,272,315	-41,525,026	958,895	1,217,387
Midland National Life Insurance Company	44,729,307,657	41,872,315,999	2,549,439	2,854,442,219	271,348,565	56,448,005	6,746,967
Mid-West National Life Insurance Company of Tennessee	166,170,106	94,662,016	2,500,000	69,008,090	17,787,947	288,057	493,732
Midwestern United Life Insurance Company	234,920,106	107,235,458	2,500,000	125,184,648	3,509,611	7,879	3,669
Minnesota Life Insurance Company	36,910,379,467	34,143,974,781	5,000,000	2,761,404,686	212,833,448	33,190,612	23,126,411
MML Bay State Life Insurance Company	4,700,075,825	4,468,774,820	2,500,200	228,800,805	20,657,513	276,725	0
Monitor Life Insurance Company of New York	22,296,743	11,848,727	2,500,000	7,948,017	1,906,784	18,326	6,064
MONY Life Insurance Company	7,482,671,617	7,026,819,782	2,500,000	453,351,835	59,123,508	4,047,930	5,397,097
MONY Life Insurance Company of America	2,912,765,211	2,559,928,570	2,500,000	350,336,641	-3,637,980	4,251,731	1,476,309
Mountain Life Insurance Company	11,666,343	6,344,866	1,158,903	4,162,574	271,796	0	0
MTL Insurance Company	1,931,149,702	1,793,179,397	2,500,000	135,470,305	3,823,438	278,138	86,236
Munich American Reassurance Company	7,599,358,550	7,016,246,646	6,000,000	577,111,904	-74,800,569	0	0
Mutual of America Life Insurance Company	17,865,444,988	16,833,256,869	0	1,032,188,119	64,503,289	40,777	431,918
Mutual of Omaha Insurance Company	6,945,097,641	4,082,327,309	0	2,862,770,332	11,177,807	22,105,205	13,169,325
Mutual Savings Life Insurance Company	450,326,403	414,909,992	2,093,426	33,322,985	6,408,515	2,696,649	1,851,521
National Benefit Life Insurance Company	493,782,589	324,048,891	2,500,000	167,233,698	14,110,928	234,439	102,894
National Farmers Union Life Insurance Company	206,711,343	163,336,286	2,750,000	40,625,057	4,477,916	62,276	152,315
National Foundation Life Insurance Company	29,909,377	13,429,318	2,600,000	13,880,059	6,005,143	593,360	706,196
National Guardian Life Insurance Company	3,422,186,461	3,151,103,930	0	271,082,531	-4,537,644	24,179,134	16,283,210
National Health Insurance Company	25,950,466	12,154,302	2,500,963	11,295,201	892,657	314,398	36,750
National Life Insurance Company	9,148,728,181	7,370,721,277	2,500,000	1,775,506,904	12,008,803	712,389	335,768
National Security Insurance Company	53,456,529	40,405,091	1,500,000	11,551,438	1,488,474	658,998	360,122
National Teachers Associates Life Insurance Company	464,131,715	372,048,260	2,500,000	89,583,455	11,142,765	438,048	176,992

Summary - Licensed Insurers filing on Life/Health Blank

Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Premiums	
						Written	Losses Paid
National Western Life Insurance Company	10,544,641,289	9,373,438,207	1,000	1,171,202,082	7,059,572	6,275,633	851,906
Nationwide Life and Annuity Insurance Company	10,757,627,012	10,022,580,352	2,640,000	732,406,660	-99,452,135	4,888,744	2,398,659
Nationwide Life Insurance Company	126,860,520,130	122,293,998,539	3,814,779	4,562,706,812	166,806,358	6,834,844	10,491,969
New England Life Insurance Company	10,172,840,824	9,540,924,675	2,500,000	629,416,149	156,801,707	2,022,062	1,109,057
New Era Life Insurance Company	463,455,697	392,711,872	2,500,000	68,243,825	5,073,803	746,657	649,566
New Era Life Insurance Company of the Midwest	97,843,231	85,849,188	2,500,000	9,494,043	438,866	0	0
New York Life Insurance and Annuity Corporation	132,239,256,444	124,093,432,598	25,000,000	8,120,823,846	396,785,504	79,192,800	33,631,895
New York Life Insurance Company	163,554,359,835	144,058,424,720	0	19,495,935,115	-152,241,994	59,490,369	37,433,286
Nippon Life Insurance Company of America	212,568,499	71,800,649	3,600,000	137,167,850	4,626,330	0	0
North American Company for Life and Health Insurance	18,900,165,283	17,770,865,449	2,500,000	1,126,799,833	-44,788,077	14,579,537	2,216,438
North Carolina Mutual Life Insurance Company	37,592,755	28,329,828	0	9,262,928	-4,451,477	231,576	86,228
Northwestern Long Term Care Insurance Company	165,970,786	86,472,316	2,500,000	76,998,470	2,517,052	4,026,544	139,810
Northwestern Mutual Life Insurance Company, The	238,543,831,635	218,884,207,767	0	19,659,623,868	801,202,154	67,260,517	31,934,796
NYLIFE Insurance Company of Arizona	200,467,143	109,290,756	2,500,000	88,676,387	12,032,950	511,493	0
Occidental Life Insurance Company of North Carolina	256,704,314	224,981,050	2,500,000	29,223,264	7,603,305	672,678	197,537
Ohio National Life Assurance Corporation	3,688,526,946	3,407,019,328	9,600,005	271,907,610	20,834,289	2,609,403	2,012,223
Ohio National Life Insurance Company, The	27,589,840,350	26,502,620,023	10,000,000	1,077,220,327	62,664,495	8,353,525	2,624,937
Ohio State Life Insurance Company, The	14,089,227	3,472,453	2,500,000	8,116,774	161,745	70,361	27,417
Old American Insurance Company	252,166,157	229,180,722	4,000,000	18,985,438	957,394	1,292,415	1,023,154
Old Republic Life Insurance Company	126,908,872	99,898,797	2,500,000	24,510,075	-278,313	3,377,466	1,038,999
Old United Life Insurance Company	82,476,996	40,467,931	2,500,000	39,509,065	4,232,041	0	0
Omaha Insurance Company	88,216,808	34,110,509	2,000,000	52,106,298	-5,366,778	13,456,029	9,896,051
Optimum Re Insurance Company	145,942,576	114,454,109	2,500,000	28,988,467	4,352,194	0	0
Oxford Life Insurance Company	1,490,445,378	1,318,163,873	2,500,000	169,781,506	12,150,205	667,166	614,394

Summary - Licensed Insurers filing on Life/Health Blank



Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Premiums	
						Written	Losses Paid
Ozark National Life Insurance Company	775,248,491	644,614,591	8,025,000	122,608,900	15,661,480	3,454,131	1,794,642
Pacific Life & Annuity Company	6,217,125,207	5,685,586,386	2,900,000	528,638,820	53,702,844	525	1,269,285
Pacific Life Insurance Company	113,241,838,354	105,479,358,853	30,000,000	7,732,479,501	519,752,368	37,828,294	4,482,857
PacifiCare Life and Health Insurance Company	205,672,564	8,307,571	3,000,000	194,364,993	4,132,202	53,875	84,388
Pan-American Assurance Company	26,576,036	8,877,392	2,500,000	15,198,644	690,773	377,844	382,849
Pan-American Life Insurance Company	1,293,710,487	1,048,785,090	5,000,000	239,925,396	22,006,695	5,085,354	1,723,701
Park Avenue Life Insurance Company	268,797,987	218,123,651	2,500,000	48,174,336	4,923,386	260	0
Parker Centennial Assurance Company	91,286,188	45,066,013	2,500,000	43,720,175	1,630,198	0	90,830
Paul Revere Life Insurance Company, The	3,977,022,535	3,719,310,842	9,800,000	247,911,693	63,101,154	2,178,113	5,711,779
Pavonia Life Insurance Company of Michigan	1,106,807,107	1,015,365,285	2,500,000	88,941,823	-3,471,903	243,550	350,208
Pekin Life Insurance Company	1,393,599,440	1,273,442,330	22,000,000	98,157,110	-1,291,277	303,518	57,149
Penn Insurance and Annuity Company, The	3,780,494,579	3,417,431,829	2,500,000	360,562,750	-32,874,603	110,193	248,047
Penn Mutual Life Insurance Company, The	18,235,048,089	16,447,356,211	0	1,787,691,878	101,309,427	3,269,760	2,464,207
Pharmacists Life Insurance Company, The	96,546,377	89,397,094	2,500,000	4,649,283	534,988	50,041	59,983
Philadelphia American Life Insurance Company	235,193,386	201,264,846	3,000,000	30,928,540	1,137,758	30,523,201	23,834,637
PHL Variable Insurance Company	6,397,840,212	6,203,315,707	2,500,000	192,024,505	-13,951,178	5,224,521	3,042,476
Phoenix Life and Annuity Company	42,643,455	21,025,984	2,500,000	19,117,471	70,517	106,026	0
Phoenix Life Insurance Company	12,716,819,422	12,334,771,697	10,000,000	372,047,725	-660,650,871	1,876,572	4,112,766
Physicians Life Insurance Company	1,490,669,926	1,352,772,812	2,505,000	135,392,114	6,415,653	6,320,562	4,485,360
Physicians Mutual Insurance Company	2,106,179,396	1,220,656,067	0	885,523,329	39,577,193	8,302,884	5,462,896
Pine Belt Life Insurance Company	1,795,121	1,225,234	100,000	469,887	-1,647	439,353	121,564
Pioneer American Insurance Company	62,210,051	41,632,378	2,500,000	18,077,673	1,141,582	735,785	132,260
Pioneer Mutual Life Insurance Company, a stock subsidiary of AUMIHC	516,926,292	469,474,626	3,000,000	44,451,666	9,842,186	75,791	0
Pioneer Security Life Insurance Company	125,476,575	24,032,325	2,500,000	98,944,250	23,558,208	545,026	217,611

Summary - Licensed Insurers filing on Life/Health Blank

Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Premiums	
						Written	Losses Paid
Plateau Insurance Company	28,844,579	17,835,298	2,500,000	8,509,281	509,529	4,881,085	1,323,544
Primerica Life Insurance Company	1,320,871,479	759,935,155	2,500,000	558,436,324	435,426,713	30,478,037	16,244,254
Principal Life Insurance Company	157,774,712,552	153,278,058,792	2,500,000	4,494,153,760	948,624,937	27,839,051	16,379,858
Principal National Life Insurance Company	185,055,250	81,387,119	2,500,000	101,168,131	-4,481,279	1,282,635	500,000
Professional Insurance Company	109,248,069	70,656,464	2,500,000	36,091,605	2,679,156	207,774	291,915
Protective Life and Annuity Insurance Company	2,007,627,437	1,834,071,976	2,502,000	171,053,461	26,677,735	7,983	312,332
Protective Life Insurance Company	41,809,688,019	38,027,764,724	5,000,000	3,776,923,294	439,952,633	29,272,107	17,501,890
Provident American Life & Health Insurance Company	18,041,998	1,689,417	2,500,000	13,852,581	1,795,212	298,627	220,322
Provident Life and Accident Insurance Company	8,325,327,100	7,597,784,050	43,501,205	684,041,845	178,922,907	13,657,310	12,050,403
Provident Life and Casualty Insurance Company	755,838,141	608,632,412	1,800,000	145,405,729	21,339,364	32,419	53,821
Pruco Life Insurance Company	107,815,378,501	105,019,792,284	2,500,000	2,793,086,217	530,932,793	49,141,567	5,635,145
Prudential Annuities Life Assurance Corporation	42,821,377,989	42,339,271,192	2,500,000	479,606,797	340,036,184	646,519	7,301,291
Prudential Insurance Company of America, The	244,995,696,885	233,451,966,948	2,500,000	11,541,229,937	5,252,754,196	63,231,153	73,582,241
Prudential Retirement Insurance and Annuity Company	75,576,911,092	74,496,555,973	2,500,000	1,077,855,119	114,938,413	0	56,488
Puritan Life Insurance Company of America	37,584,603	30,807,662	2,500,000	4,276,942	-280,946	1,978,548	1,476,864
Pyramid Life Insurance Company, The	71,688,863	55,528,113	2,502,600	13,658,150	3,651,823	704,964	1,860,151
Reliable Life Insurance Company, The	21,558,302	9,542,235	4,000,000	8,016,067	504,966	10,268	9,118
Reliance Standard Life Insurance Company	9,580,836,653	8,656,909,525	56,003,113	867,924,015	124,504,067	8,196,267	8,739,542
ReliaStar Life Insurance Company	19,805,140,817	18,195,978,907	2,600,000	1,606,561,910	74,197,337	12,864,219	8,488,622
ReliaStar Life Insurance Company of New York	3,053,708,425	2,738,838,597	2,755,726	312,114,102	16,631,916	454,642	921,759
Reserve National Insurance Company	122,807,996	77,669,857	2,572,500	42,565,639	-533,646	3,199,729	1,738,265
Resource Life Insurance Company	7,036,714	487,981	2,500,000	4,048,733	880,954	0	0
RGA Reinsurance Company	24,593,004,392	23,089,602,668	2,500,000	1,500,901,724	-23,615,489	0	0
RiverSource Life Insurance Company	100,564,207,588	96,914,103,506	3,000,000	3,647,104,082	632,708,634	25,840,382	10,435,276

Summary - Licensed Insurers filing on Life/Health Blank

Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Premiums	
						Written	Losses Paid
Sagicor Life Insurance Company	1,193,810,515	1,111,679,226	2,500,000	79,631,289	6,299,215	711,477	717,603
Savings Bank Life Insurance Company of Massachusetts, The	2,919,104,803	2,695,146,986	2,700,708	221,257,110	11,662,639	442,895	0
SBLI USA Life Insurance Company, Inc.	1,518,751,794	1,397,203,802	2,280,000	119,267,992	15,721,119	16,598	44,966
SCOR Global Life Americas Reinsurance Company	1,261,971,764	1,069,844,862	2,677,500	189,449,402	738,711		
SCOR Global Life Reinsurance Company of Delaware	368,333,824	290,191,642	5,002,500	73,139,682	16,184,677		
SCOR Global Life USA Reinsurance Company	736,769,611	376,513,929	10,000,000	350,255,681	18,407,648	0	0
Scottish Re (U.S.), Inc.	1,570,309,941	1,489,451,500	3,600,000	77,258,441	-83,845,860	0	0
Securian Life Insurance Company	438,609,821	233,165,190	2,500,000	202,944,631	1,978,276	2,341,514	2,738,549
Securitas Financial Life Insurance Company	5,825,001	111,085	2,000,000	3,713,916	18,099	0	0
Security Benefit Life Insurance Company	27,787,431,315	26,501,061,941	7,000,130	1,279,369,244	75,425,654	15,134,777	1,999,380
Security Life Insurance Company of America	69,742,571	49,048,002	2,500,000	18,194,568	-155,877	1,455,435	516,051
Security Life of Denver Insurance Company	13,249,051,525	12,390,800,109	2,880,000	855,371,416	-244,479,223	3,166,327	28,386,118
Security Mutual Life Insurance Company of New York	2,667,789,427	2,531,284,619	0	136,504,808	6,909,138	855,161	2,653,944
Security National Life Insurance Company	544,053,706	511,282,640	2,550,000	30,221,066	3,478,339	11,365,527	8,201,222
Security Plan Life Insurance Company	322,115,478	275,116,045	1,000,000	45,999,433	-2,346,751	554,031	273,616
Senior Health Insurance Company of Pennsylvania	2,879,794,716	2,824,037,145	7,500,005	48,257,565	-9,021,685	688,855	2,358,934
Senior Life Insurance Company	51,340,100	39,310,923	2,506,451	9,522,726	539,904	1,078,645	601,309
Sentinel American Life Insurance Company	30,514,793	26,302,877	1,000,000	3,211,915	-784,542	413	1,587
Sentry Life Insurance Company	5,560,232,504	5,291,418,368	3,161,780	265,652,356	13,564,011	1,655,644	312,851
Settlers Life Insurance Company	387,993,138	348,526,560	27,013,030	12,453,548	2,758,784	495,755	204,373
Shelter Life Insurance Company	1,157,399,078	973,268,232	12,000,000	172,130,844	7,548,493	7,483,728	5,373,282
ShelterPoint Insurance Company	8,599,723	859,537	2,500,000	5,240,186	-1,011,451	0	0
Shenandoah Life Insurance Company	1,131,843,341	1,043,967,035	2,500,000	85,376,306	20,978,124	959,697	953,191
Southern Farm Bureau Life Insurance Company	13,307,904,235	10,851,059,245	1,500,000	2,455,344,990	76,972,657	99,278,620	39,553,779

Summary - Licensed Insurers filing on Life/Health Blank

<b>Company</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Capital</b>	<b>Surplus</b>	<b>Net Income</b>	<b>Premiums Written</b>	<b>Losses Paid</b>
Southern Life and Health Insurance Company	85,483,639	52,119,822	4,925,000	28,438,817	7,933,309	0	25,454
Southern Pioneer Life Insurance Company	15,861,384	3,584,657	1,500,000	10,776,726	120,377	-6,076	23,501
Southern Security Life Insurance Company, Inc.	1,632,228	41,623	550,000	1,040,605	491	799,410	1,918,936
Southland National Insurance Corporation	307,359,260	273,376,333	1,502,718	32,480,208	16,437,783	336,670	771,458
Standard Insurance Company	20,781,587,942	19,696,560,022	423,838,694	661,189,226	160,094,273	10,157,293	6,604,993
Standard Life and Accident Insurance Company	514,484,951	236,426,816	3,000,000	275,058,135	8,635,775	1,486,876	1,357,336
Standard Life and Casualty Insurance Company	31,098,346	26,371,850	1,627,500	3,098,996	-203,828	330,074	149,488
Standard Security Life Insurance Company of New York	269,915,086	144,845,166	2,586,845	122,483,075	13,197,818	1,757,093	396,806
Starmount Life Insurance Company	65,949,730	37,666,946	3,000,000	25,282,784	4,003,199	14,697,285	11,801,895
State Farm Health Insurance Company	8,380,319	30,400	2,500,000	5,849,919	-18,634	0	0
State Farm Life Insurance Company	66,498,229,728	56,938,309,363	3,000,000	9,556,920,365	644,213,575	70,966,041	35,634,815
State Life Insurance Company, The	6,119,327,641	5,692,460,562	3,000,000	423,867,079	37,324,643	3,998,977	1,420,071
State Mutual Insurance Company	286,707,380	252,971,196	0	33,736,184	951,808	1,524,316	1,280,691
Sterling Investors Life Insurance Company	17,216,826	8,716,139	2,500,000	6,000,687	-85,647	936,778	571,847
Sun Life and Health Insurance Company (U.S.)	447,681,461	206,228,501	17,946,000	223,506,960	17,239,420	610,806	746,481
Sun Life Assurance Company of Canada	18,222,429,571	16,296,633,672	0	1,925,795,899	86,419,670	16,847,420	18,437,912
Sunset Life Insurance Company of America	338,712,502	309,328,515	5,320,000	24,063,991	2,750,495	33,612	1,500
Superior Funeral and Life Insurance Company	171,475,987	149,459,677	1,000,002	21,016,308	688,948	833,815	304,770
Surety Life Insurance Company	23,247,500	1,460,980	2,500,000	19,286,520	-4,398,534	274,520	298,463
Swiss Re Life & Health America Inc.	12,263,953,450	10,945,607,404	4,000,000	1,314,346,046	85,823,729	0	72,127
Symetra Life Insurance Company	31,806,855,857	29,725,354,395	5,000,000	2,076,501,462	205,548,355	21,686,906	2,437,709
Symetra National Life Insurance Company	16,832,893	6,410,044	2,500,000	7,922,849	559,228	2,080	0
Teachers Insurance and Annuity Association of America	270,094,422,397	235,358,924,754	2,500,000	34,732,997,643	1,254,016,708	24,913,671	14,467,897
Texas Life Insurance Company	1,076,305,439	977,921,873	3,177,360	95,206,206	49,961,676	7,706,092	2,514,683

Summary - Licensed Insurers filing on Life/Health Blank

Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Premiums	
						Written	Losses Paid
Thrivent Life Insurance Company	3,519,375,777	3,369,903,777	5,000,000	144,472,000	13,639,659	132,531	41,014
TIAA-CREF Life Insurance Company	10,774,241,180	10,411,722,937	2,500,000	360,018,243	-39,793,189	891,558	103,831
Time Insurance Company	1,157,901,114	686,236,841	2,500,000	469,164,273	-389,324,728	15,203,685	16,538,234
Trans World Assurance Company	350,835,460	267,820,910	2,500,002	80,514,548	6,423,247	40,468	14,500
Transamerica Advisors Life Insurance Company	8,752,551,032	7,962,298,625	2,500,000	787,752,407	-24,119,037	65,933	2,731,906
Transamerica Financial Life Insurance Company	31,535,276,918	30,367,891,588	2,602,560	1,164,782,770	259,876,017	101,312	90,898
Transamerica Life Insurance Company	126,035,998,904	120,577,357,203	8,358,440	5,450,283,261	-250,872,728	82,362,843	33,717,931
Transamerica Premier Life Insurance Company	41,649,416,215	40,141,438,163	10,137,150	1,497,840,902	213,824,375	26,062,591	14,190,501
Trustmark Insurance Company	1,406,836,579	1,120,138,893	2,500,000	284,197,686	16,345,820	3,856,070	1,343,793
Trustmark Life Insurance Company	321,330,013	161,542,681	2,500,000	157,287,332	8,422,418	1,648,490	1,126,945
U.S. Financial Life Insurance Company	597,309,975	503,640,160	4,050,000	89,619,815	14,910,106	2,042,051	4,022,813
UBS Life Insurance Company USA	41,287,437	1,467,026	2,500,000	37,320,411	623,136	0	0
ULLICO Life Insurance Company	11,696,658	242,820	5,682,300	5,771,538	33,706	0	0
UniCare Life & Health Insurance Company	373,838,168	265,487,218	3,000,000	105,350,950	21,473,986	1,284,411	828,740
Unified Life Insurance Company	184,083,536	162,332,176	2,500,000	19,251,360	31,208	1,414,531	937,044
Unimerica Insurance Company	435,884,737	268,179,385	2,600,000	165,105,352	65,680,403	2,742,954	2,131,776
Union Fidelity Life Insurance Company	19,364,967,021	18,936,694,552	2,903,775	425,368,696	-60,940,978	241,423	297,225
Union Labor Life Insurance Company, The	3,238,783,244	3,159,201,973	3,578,700	76,002,571	3,543,707	332,875	278,194
Union National Life Insurance Company	19,148,244	4,031,448	1,500,000	13,616,796	529,943	22,831,065	7,543,816
Union Security Insurance Company	4,711,770,896	4,283,404,875	5,000,000	423,366,021	71,464,364	17,208,700	13,219,059
United American Insurance Company	1,559,650,158	1,366,991,612	3,000,000	189,658,546	80,074,481	13,362,889	9,054,129
United Fidelity Life Insurance Company	755,263,865	304,630,326	4,000,000	446,633,539	52,539,433	194,101	254,402
United Home Life Insurance Company	83,403,717	63,904,646	2,503,247	16,995,823	475,870	590,588	336,627
United Insurance Company of America	3,675,771,181	3,270,339,149	10,152,088	395,279,944	64,826,960	88,166	27,845

Summary - Licensed Insurers filing on Life/Health Blank

<b>Company</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Capital</b>	<b>Surplus</b>	<b>Net Income</b>	<b>Premiums Written</b>	<b>Losses Paid</b>
United Life Insurance Company	1,535,949,770	1,397,095,208	5,265,000	133,589,562	-1,524,048	94,494	34,456
United of Omaha Life Insurance Company	19,622,503,033	18,180,784,898	9,000,000	1,432,718,135	153,640,116	60,321,992	34,797,259
United Security Assurance Company of Pennsylvania	155,007,280	151,777,701	2,500,000	729,579	-6,552,528	49,925	5,000
United States Life Insurance Company in the City of New York, The	28,404,015,101	26,313,596,142	3,961,316	2,086,457,643	365,003,261	1,618,989	1,635,906
United Teacher Associates Insurance Company	1,044,608,165	983,631,753	2,500,005	58,476,407	67,451,293	2,460,983	903,264
United World Life Insurance Company	123,737,737	74,809,103	2,530,000	46,398,635	-549,089	12,134,769	8,709,387
UnitedHealthcare Insurance Company	15,791,222,045	10,201,482,818	3,000,000	5,586,739,227	1,930,302,227	332,049,313	249,218,753
UnitedHealthcare Life Insurance Company	488,431,489	351,364,045	6,000,000	131,067,444	-143,004,855	4,764,128	2,867,729
Unity Financial Life Insurance Company	207,938,142	195,550,500	2,524,500	9,863,142	646,169	5,855,372	2,266,158
Universal Fidelity Life Insurance Company	13,143,688	8,688,666	1,017,756	3,437,266	57,933	1,023,441	754,169
Universal Guaranty Life Insurance Company	334,821,774	295,069,342	2,000,000	37,752,432	306,059	238,315	291,143
Universal Underwriters Life Insurance Company	160,634,996	136,002,310	2,500,000	22,132,686	1,609,259	95,789	0
Unum Insurance Company	56,997,837	13,306,794	2,500,000	41,191,042	2,529,555	90,413	121,563
Unum Life Insurance Company of America	20,552,323,486	18,985,031,386	5,000,000	1,562,292,100	203,456,783	35,243,182	19,148,521
USA Insurance Company	3,416,678	848,028	600,000	1,968,650	153,356	401,657	70,118
USAA Life Insurance Company	22,777,060,690	20,520,905,114	77,500,000	2,178,655,576	218,713,674	12,173,311	9,163,509
USable Life	467,909,816	252,611,186	4,925,000	210,373,630	27,322,428	2,237,394	1,345,911
Vantis Life Insurance Company	251,551,771	164,232,231	3,187,628	84,131,912	-548,273	343,647	80,045
Variable Annuity Life Insurance Company, The	74,140,570,680	71,418,004,966	3,575,000	2,718,990,714	756,977,607	95,399,662	4,562,147
Versant Life Insurance Company	5,838,473	1,355,092	480,160	4,003,223	108,978	980,861	140,276
Voya Insurance and Annuity Company	63,981,167,641	61,906,394,688	2,500,000	2,072,272,953	553,288,011	11,517,368	11,213,121
Voya Retirement Insurance and Annuity Company	87,214,110,805	85,183,943,863	2,750,000	2,027,416,942	317,469,996	42,604,932	2,451,959
Washington National Insurance Company	4,807,834,774	4,474,783,748	25,036,850	308,014,176	60,927,500	4,555,140	4,341,864
West Coast Life Insurance Company	4,985,334,018	4,565,905,787	5,000,000	414,428,231	58,545,156	3,264,546	6,115,366

Summary - Licensed Insurers filing on Life/Health Blank

<b>Company</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Capital</b>	<b>Surplus</b>	<b>Net Income</b>	<b>Premiums Written</b>	<b>Losses Paid</b>
Western and Southern Life Insurance Company, The	9,792,314,203	5,243,979,505	1,000,000	4,547,334,698	268,054,336	161,719	323,133
Western United Life Assurance Company	1,096,339,390	1,025,813,626	2,500,000	68,025,764	12,475,748	387	0
Western-Southern Life Assurance Company	12,553,375,468	11,558,139,391	2,500,000	992,736,077	67,969,272	6,164,931	6,721,257
Wilcac Life Insurance Company	2,479,949,489	2,340,569,069	21,830,865	117,549,560	25,229,391	56,276	1,076,454
Wilco Life Insurance Company	3,485,609,713	3,284,984,595	4,178,222	196,446,898	56,152,496	3,968,943	11,432,020
William Penn Life Insurance Company of New York	1,158,678,400	1,025,454,900	2,002,500	131,221,000	-30,511,791	7,194	133
Wilton Reassurance Company	3,039,261,178	2,172,854,566	1,000,030	865,406,583	184,105,978	0	0
Wilton Reassurance Life Company of New York	902,186,236	811,415,422	2,502,500	88,268,307	-12,081,262	43,112	25,000
Windsor Life Insurance Company	3,274,802	400,624	1,004,570	1,869,608	19,675	0	0
XL Life Insurance and Annuity Company	16,694,512	148,577	5,000,000	11,545,935	1,360,339	0	0
Zale Life Insurance Company	11,812,920	2,399,911	2,500,000	6,913,009	716,777	27,568	9,438
Zurich American Life Insurance Company	12,270,834,832	12,145,247,955	2,500,000	123,086,877	-23,160,553	159,405	3,360,533
<b>Grand Totals: 441 Companies in Report</b>	<b>6,151,548,451,443</b>	<b>5,751,797,219,437</b>	<b>2,720,811,101</b>	<b>397,030,420,898</b>	<b>41,727,624,290</b>	<b>4,136,484,356</b>	<b>2,211,839,207</b>

Summary - Licensed Insurers filing on Life/Health Blank

**Summary of Financial Condition and Mississippi Premiums and Losses**  
**Licensed Insurers filing on Fraternal Blank**  
**For the Year Ended 12/31/2015**

<b>Company</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Surplus</b>	<b>Net Income</b>	<b>Premiums Written</b>	<b>Losses Paid</b>
Assured Life Association	57,886,892	45,082,117	12,804,775	113,986	2,886,736	2,147,489
Catholic Life Insurance	1,101,409,153	1,017,685,058	83,724,095	5,875,082	390	0
Independent Order of Foresters, The	3,067,173,617	2,932,596,897	134,576,720	1,198,671	6,989,971	2,579,531
Knights of Columbus	22,217,031,608	20,377,458,777	1,839,572,831	67,824,433	3,440,018	2,044,231
KSKJ LIFE, American Slovenian Catholic Union	461,372,641	446,354,441	15,018,200	883,832		
Loyal Christian Benefit Association	182,904,316	177,757,674	5,146,642	-250,360	50	0
Modern Woodmen of America	14,754,514,321	13,163,262,800	1,591,251,521	50,290,756	38,125,900	4,577,597
Order of United Commercial Travelers of America, The	18,687,312	9,264,194	9,423,118	186,201	5,594,449	5,302,102
Royal Neighbors of America	971,981,498	769,475,503	202,505,995	-1,646,931	1,362,122	492,425
Thrivent Financial for Lutherans	80,112,484,699	72,985,988,381	7,126,496,319	770,300,455	4,658,703	1,607,397
United States Letter Carriers Mutual Benefit Association	239,608,227	209,722,318	29,885,909	-179,941	36,517	37,145
Woman's Life Insurance Society	199,582,869	177,758,460	21,824,409	-1,503,544	7,052	2,914
Woodmen of the World Life Insurance Society	10,676,069,158	9,502,779,202	1,173,289,956	96,720,371	34,049,560	19,056,724
<b>Grand Totals: 13 Companies in Report</b>	<b>134,060,706,311</b>	<b>121,815,185,822</b>	<b>12,245,520,490</b>	<b>989,813,011</b>	<b>97,151,468</b>	<b>37,847,555</b>

Summary - Licensed Insurers filing on Fraternal Blank



**Summary of Financial Condition and Mississippi Premiums and Losses**  
**Licensed Insurers filing on Title Blank**  
**For the Year Ended 12/31/2015**

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Direct Losses and Allocated		Direct Losses and Allocated	
					Direct Premiums Written	Loss Adj Expenses Paid	Direct Premiums Earned	Loss Adj Expenses Incurred
Agents National Title Insurance Company	9,011,719	5,686,102	3,325,617	309,454	345	0	1,620	0
Alliant National Title Insurance Company, Inc.	22,275,828	14,874,730	7,401,098	1,863,891	0	0	0	0
American Guaranty Title Insurance Company	34,038,950	9,950,625	24,088,325	4,881,957	98,365	32,743	102,029	10,020
Chicago Title Insurance Company	1,860,745,900	914,570,850	946,175,050	216,224,112	6,458,782	152,801	5,836,063	-5,465
Commonwealth Land Title Insurance Company	556,835,889	314,774,040	242,061,849	41,979,439	692,482	46,509	665,190	50,290
Conestoga Title Insurance Co.	19,249,563	6,149,119	13,100,444	327,786	0	3,564	0	3,564
EnTitle Insurance Company	16,566,511	7,189,303	9,377,208	-304,500	2,300	0	841	0
Fidelity National Title Insurance Company	1,251,063,350	813,686,006	437,377,344	112,209,460	3,337,802	397,562	3,030,439	-226,090
First American Title Guaranty Company	20,474,447	3,994,700	16,479,747	4,811,604	0	0	0	0
First American Title Insurance Company	2,280,827,645	1,177,052,908	1,103,774,737	191,831,287	11,311,811	725,459	9,243,127	789,905
Investors Title Insurance Company	151,889,540	75,813,954	76,075,586	12,171,655	177,143	24,726	209,411	24,449
Mississippi Valley Title Insurance Company	575,098	0	575,098	1,832,339	7,873,140	-16,406,124	6,749,801	-16,382,964
National Title Insurance of New York Inc.	123,538,574	65,457,325	58,081,249	6,169,024	243,190	12,178	233,707	8,046
North American Title Insurance Company	100,235,806	42,562,977	57,672,828	6,382,734	79,464	0	72,590	0
Old Republic National Title Insurance Company	1,085,694,768	628,322,329	457,372,439	130,343,874	3,713,356	123,921	3,398,680	87,565
Security Title Guarantee Corporation of Baltimore, The	15,735,280	12,069,440	3,665,840	886,113	4,245,863	14,066	3,860,290	47,058
Stewart Title Guaranty Company	1,042,433,700	540,634,429	501,799,271	83,216,742	5,208,085	21,064	4,509,543	161,082

Summary - Licensed Insurers filing on Title Blank

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Direct Losses and Allocated		Direct Losses and Allocated	
					Direct Premiums Written	Loss Adj Expenses Paid	Direct Premiums Earned	Loss Adj Expenses Incurred
Westcor Land Title Insurance Company	105,685,432	73,090,944	32,594,488	4,410,279	95,682	9,649	84,820	11,575
WFG National Title Insurance Company	96,378,695	71,838,597	24,540,099	4,964,313	604,981	14,692	426,300	25,448
<b>Grand Totals: 19 Companies in Report</b>	<b>8,793,256,695</b>	<b>4,777,718,378</b>	<b>4,015,538,317</b>	<b>824,511,563</b>	<b>44,142,791</b>	<b>-14,827,190</b>	<b>38,424,451</b>	<b>-15,395,517</b>

**Summary of Financial Condition and Mississippi Premiums and Losses**  
**Licensed Insurers filing on Health Blank**  
**For the Year Ended 12/31/2015**

Company	Members in State	Total Assets	Total Liabilities	Net Worth	Net Income	Amount Paid for Provision of		Amount Incurred for Provision of		Loss Ratio	** Type Lic
						Premiums Written	Health Care Services	Premiums Earned	Health Care Services		
Accendo Insurance Company	0	14,292,010	4,571,597	9,720,413	913,845	0	-986	1,652	-1,814	-109.8%	LI
Ambetter of Magnolia Inc.	15,257	40,255,205	35,935,039	4,320,166	901,357	36,616,206	14,816,769	36,616,206	27,690,017	75.6%	HMO
American Specialty Health Insurance Company	0	8,518,225	369,017	8,149,208	664,189	0	0	0	0		LI
AmFirst Insurance Company	15,229	47,379,658	6,088,506	41,291,152	5,786,072	11,094,745	5,882,760	11,094,745	5,959,583	53.7%	LI
Anthem Insurance Companies, Inc.	0	2,852,982,576	2,036,482,597	816,499,979	405,548,072	0	0	0	0		PCM
Bankers Reserve Life Insurance Company of W	0	425,870,628	181,446,025	244,424,603	-21,681,027	0	0	0	0		LI
Blue Cross & Blue Shield of Mississippi, A Mu	630,989	877,500,122	293,898,432	583,601,690	13,627,898	1,287,687,899	1,106,813,042	1,287,200,135	1,110,611,542	86.3%	LI
Celtic Insurance Company	25	139,895,927	101,707,136	38,188,792	8,309,068	93,190	0	94,475	0	0.0%	LI
CIGNA HealthCare of Tennessee, Inc.	513	7,790,260	3,146,775	4,643,485	188,718	2,807,384	2,155,678	2,789,748	2,135,576	76.6%	HMO
CompBenefits Insurance Company	10,055	42,252,244	11,736,329	30,515,915	1,128,550	1,135,562	669,210	1,138,062	661,188	58.1%	LI
Coventry Health and Life Insurance Company	201	1,699,669,908	750,322,620	949,347,288	260,169,288	284,382	276,879	284,382	371,069	130.5%	LI
Delta Dental Insurance Company	196,943	224,795,125	122,048,782	102,746,343	8,042,748	65,199,074	39,566,708	65,198,298	40,198,478	61.7%	LI
Dentegra Insurance Company	41	76,104,680	34,746,320	41,358,360	-5,352,256	18,713	5,282	18,574	5,113	27.5%	LI
DSM USA Insurance Company, Inc.		7,964,252	875,121	7,089,131	-240,198						LI
Envision Insurance Company	6,711	332,771,467	281,649,433	51,122,035	-6,774,975	7,551,769	6,849,979	7,551,769	6,840,457	90.6%	LI
Express Scripts Insurance Company	284	480,870,324	363,655,591	117,214,733	36,583,611	327,616	244,643	327,616	258,404	78.9%	LI
Fresenius Health Plans Insurance Company		21,103,959	2,719,237	18,384,722	-841,684						LI
Golden Security Insurance Company	0	34,173,627	11,268,437	22,905,190	5,573,837	0	0	0	0		LI

Summary - Licensed Insurers filing on Health Blank

\*\* Type License HMO - Health Maintenance Organization | LI - Life/Health | PCS - Property/Casualty Single-line | PCM - Property/Casualty Multi-Line

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

Company	Members in State	Total Assets	Total Liabilities	Net Worth	Net Income	Amount Paid for Provision of		Amount Incurred for Provision of		Loss Ratio	** Type Lic
						Premiums Written	Health Care Services	Premiums Earned	Health Care Services		
Harmony Health Plan of Illinois, Inc.	19,726	334,066,961	153,134,377	180,932,584	30,396,347	192,743,379	161,406,608	192,743,379	155,124,817	80.5%	HMO
HCSC Insurance Services Company	0	560,231,724	335,240,034	224,991,690	-122,092,601	0	0	0	0		LI
HealthSpring Life & Health Insurance Compan	0	613,953,794	286,576,831	327,376,963	46,054,710	67,761	-2,335,891	-336,221	-355,286	105.7%	LI
HealthSpring of Tennessee, Inc.	8,785	345,388,994	186,092,092	159,296,902	21,174,431	99,605,762	80,070,702	99,605,762	82,885,832	83.2%	HMO
HM Health Insurance Company	0	199,085,762	167,591,393	31,494,369	2,381,924	0	0	0	0		LI
HMO of Mississippi, Inc.	0	2,555,135	16,874	2,538,261	15,238	0	0	0	0		HMO
Humana Benefit Plan of Illinois, Inc.	0	197,585,103	67,209,391	130,375,712	-925,708	0	0	0	0		LI
Humana Insurance Company	182,943	6,583,312,265	2,941,226,223	3,642,086,042	421,808,430	618,073,278	512,540,155	621,479,142	513,888,025	82.7%	LI
Humana Medical Plan, Inc.	16,236	2,013,781,856	1,330,710,666	683,071,190	328,274,895	158,975,463	133,494,498	158,975,463	136,244,320	85.7%	HMO
HumanaDental Insurance Company	109	136,395,920	51,748,795	84,647,125	25,202,789	1,991	345,116	1,991	345,170	*****	LI
Magellan Life Insurance Company		13,059,301	3,953,836	9,105,465	3,523,012						LI
Magnolia Health Plan Inc.	268,212	166,966,037	110,771,415	56,194,622	-28,834,560	883,470,309	728,337,882	883,469,309	764,492,522	86.5%	HMO
Medco Containment Life Insurance Company	4,738	910,670,995	624,373,589	286,297,406	28,454,103	4,853,490	6,501,312	4,853,490	4,594,289	94.7%	LI
Members Health Insurance Company	0	33,390,855	1,497,251	31,893,605	-85,315	0	0	0	0		LI
Pennsylvania Life Insurance Company	1,772	81,095,461	53,035,554	28,059,907	13,269,568	1,855,558	1,115,563	1,866,330	990,283	53.1%	LI
PhysiciansPlus Baptist & St. Dominic, Inc.		1,353,033	0	1,353,033	1,704						HMO
QCC Insurance Company	0	1,161,560,545	753,052,589	408,507,956	-57,622,819	0	0	0	0		LI
Renaissance Life & Health Insurance Company	7,892	78,990,066	17,630,981	61,359,085	9,631,461	304,563	188,853	304,563	189,310	62.2%	LI
Select Health of South Carolina, Inc.	0	271,524,050	138,219,796	133,304,255	32,245,689	0	0	0	0		HMO
Sierra Health and Life Insurance Company, Inc.	0	1,676,627,228	897,649,603	778,977,625	96,017,129	0	0	0	0		LI
SilverScript Insurance Company	62,510	2,385,680,862	1,771,965,894	613,714,968	37,989,272	46,857,405	37,915,221	48,080,806	36,316,032	75.5%	LI
Sterling Life Insurance Company	472	53,000,431	27,213,750	25,786,681	-3,793,210	1,548,904	1,306,124	1,566,623	1,134,915	72.4%	LI

Summary - Licensed Insurers filing on Health Blank

\*\* Type License HMO - Health Maintenance Organization | LI - Life/Health | PCS - Property/Casualty Single-line | PCM - Property/Casualty Multi-Line

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

Company	Members in State	Total Assets	Total Liabilities	Net Worth	Net Income	Amount Paid for Provision of		Amount Incurred for Provision of		Loss Ratio	** Type Lic
						Premiums Written	Health Care Services	Premiums Earned	Health Care Services		
Symphonix Health Insurance, Inc.	2,117	228,325,857	205,697,455	22,628,402	-1,816,012	2,271,688	2,710,510	2,271,688	1,693,751	74.6%	LI
TruAssure Insurance Company	0	6,851,931	1,160,778	5,691,153	-1,330,331	0	0	0	0		LI
United Concordia Insurance Company	7,140	57,123,142	21,284,840	35,838,302	-3,620,020	2,062,564	1,327,932	2,062,564	1,332,442	64.6%	LI
UnitedHealthcare of Mississippi, Inc.	310,345	214,430,951	146,366,636	68,064,315	-20,903,172	944,083,622	771,028,855	944,111,998	811,312,924	85.9%	HMO
Vision Service Plan Insurance Company	72,293	243,079,301	90,143,451	152,935,850	21,055,576	4,444,530	3,017,232	4,444,530	3,142,920	70.7%	PCS
WellCare Health Insurance Company of Kentuc	0	691,837,382	390,493,170	301,344,212	118,976,118	0	0	0	0		LI
WellCare Health Insurance of Arizona, Inc.	0	217,590,334	131,472,503	86,117,831	1,021,783	0	0	0	0		LI
WellCare Prescription Insurance, Inc.	25,232	721,215,385	579,927,888	141,287,497	23,645,985	20,316,297	15,954,177	20,316,297	14,638,811	72.1%	LI
<b>Grand Totals: 48 Companies in Report</b>	<b>1,866,770</b>	<b>27,534,920,858</b>	<b>15,728,124,649</b>	<b>11,806,796,213</b>	<b>1,732,663,529</b>	<b>4,394,353,104</b>	<b>3,632,204,813</b>	<b>4,398,133,376</b>	<b>3,722,700,690</b>	<b>84.6%</b>	

Summary - Licensed Insurers filing on Health Blank

\*\* Type License HMO - Health Maintenance Organization | LI - Life/Health | PCS - Property/Casualty Single-line | PCM - Property/Casualty Multi-Line

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