



**THE STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

21 SOUTH FRUIT STREET SUITE 14
CONCORD, NEW HAMPSHIRE 03301

Christopher R. Nicolopoulos
Commissioner

David J. Bettencourt
Deputy Commissioner

October 19, 2022

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

RE: Annual Report – Fiscal Year 2022

Dear Governor Sununu and the Executive Council:

Pursuant to the provision of RSA 400-A:26, the Insurance Department respectfully submits the One Hundred Seventy-first Annual Report for fiscal year 2022. This report highlights accomplishments of the Department in regulating the insurance industry during the last fiscal year. It was another successful year in promoting and protecting the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. The Department is committed to treat all its constituencies in an open, fair and respectful manner and to uphold the highest professional, ethical and quality standards in serving the consumers and the general public on the whole.

Respectfully submitted,

A handwritten signature in blue ink that reads "Chris Nicolopoulos".

Christopher Nicolopoulos



2022 Annual Report

**New Hampshire Insurance Department
171st Annual Report**

Fiscal Year 2022: July 1, 2021 – June 30, 2022



The 171st Annual Report

of the New Hampshire Insurance Department

Christopher R. Nicolopoulos
Insurance Commissioner.

His Excellency, Governor Christopher T. Sununu

The Honorable Joseph D. Kenney
Executive Councilor, First District

The Honorable Cinde Warmington
Executive Councilor, Second District

The Honorable Janet Stevens
Executive Councilor, Third District

The Honorable Theodore L. Gatsas
Executive Councilor, Fourth District

The Honorable David K. Wheeler
Executive Councilor, Fifth District



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Introduction

This annual report provides a summary of the New Hampshire Insurance Department's activities during Fiscal Year 2022. During Fiscal Year 2022, the Department had 85 full-time and 2 part-time staff positions and collected total General Fund revenues of \$154.9 million.

The Department's operating budget may be found at <http://www.gencourt.state.nh.us/LBA/Budget/OperatingBudget.aspx>.

Insurance Department Organization and Function

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

Mission Statement

The Department's mission is to promote the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of New Hampshire's insurance laws. We are committed to doing so in an honest, effective, and timely manner.

Organizational Values

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

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

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

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



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The Department's Shared Vision for New Hampshire

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

Strategy and Goals

Strategy and Goals

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

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

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

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



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Insurance Department Staff by Division

During Fiscal Year 2022, the Department had 85 full-time and 2 part-time staff positions and collected total General Fund revenues of \$154.9 million.

Administrative Division

Christopher Nicolopoulos.....Insurance Commissioner

David Bettencourt.....Deputy Insurance Commissioner

Christie Rice.....Assistant Commissioner

Sandra Barlow.....Program Specialist I

Vacant Program Specialist I

Andrew Demers.....Communications Director

Tiffany Fuller.....Program Specialist IV

Sara Giroux.....Legal Coordinator

Lisa Cota-Robles.....Health Reform Coordinator

Hannah ArseneauxHuman Resources Administrator

VacantHuman Resources Technician

Financial Regulation Division

Douglas Bartlett.....Director of Financial Regulation

Linda Zalinskie.....Financial Records Auditor

Vacant.....Program Specialist IV (Temp

P/T)



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Financial Analysis & Company Licensing Unit

Patricia Gosselin.....Insurance Company Examiner
V

Tian Xiao.....Insurance Company Examiner
III

Stephanie Woods.....Insurance Company Examiner
III

Gregory Arce.....Insurance Company Examiner I

Peter Bliss.....Insurance Company Examiner I

Theresa Finnemore.....Insurance Company Examiner I

Financial Examinations Unit

Colin Wilkins.....Chief Financial Examiner

Hayward Gillies.....Insurance Company Examiner I

Vacant.....Insurance Company Examiner I

Legal Division

Heather Silverstein.....General Counsel

Legal Counsel Unit

Emily Doherty.....Attorney IV (P&C Legal Counsel)

Roni KarnisAttorney IV (Life, Annuity,
Ancillary Health Counsel)

Michelle Heaton.....Attorney IV (Health Law & Policy
Legal Counsel)

Steven Notinger.....Hearings Examiner



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Enforcement Unit

Joshua Hilliard Compliance and Enforcement
Counsel

Vacant.....Attorney III

Donald Belanger.....Insurance Company Examiner III

Sarah Prescott.....Investigative Paralegal

Fraud Unit

Vacant Fraud Attorney / Insurance Fraud
Director

Brendhan Harris.....Insurance Company Examiner III

Thomas Wickey.....Insurance Fraud Examiner II

Stephanie Ondus.....Senior Insurance Fraud
Investigator

Karen Cassin.....Research Assistant

Property and Casualty Division

**James Fox Executive Agency Manager / Director of
Property and Casualty**

P&C Market Regulation Unit

Edwin Pugsley.....Insurance Company Examiner IV

Ellen Walsh.....Insurance Company Examiner III

Douglas Rees.....Insurance Company Examiner III

Andre Gagne.....Insurance Company Examiner II

Vacant.....Insurance Company Examiner II

P&C Forms and Compliance Unit

Frank Cardamone.....Insurance Company Examiner III



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LuAnne Ball.....Insurance Company Examiner II

Erin McCall.....Insurance Company Examiner II

Kristina Guignard.....Program Specialist II

P&C Rates Unit

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

Vacant.....Property and Casualty Actuary

Ruju Dave.....Insurance Company Examiner II

Life and Health Division

**Jason Dexter.....Executive Agency Manager /
Director of Life and Health**

L&H Rates Unit

David Sky.....Chief Life, Accident, Health
Actuary

Health Analytics Unit

Jason Aziz.....Director of Health Economics

Vacant.....Director of Healthcare Analytics

L&H Forms/Compliance Unit

Victoria Fowler.....Insurance Company Examiner III

Debra Lacross.....Insurance Company Examiner II

David Schechtman.....Insurance Company Examiner II

Vacant.....Insurance Company Examiner II

Gail Matson.....Insurance Company Examiner II

Michael Angiulo.....Insurance Company Examiner I



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Marianne Sylvester.....Program Specialist II

L&H Market Regulation Unit

Maureen Belanger.....Insurance Company Examiner IV

Ingrid Marsh.....Insurance Company Examiner III

Sarah Cahn.....Insurance Company Examiner II

Denise Lamy.....Insurance Company Examiner
III

Karen McCallister.....Insurance Company Examiner II

Consumer Services Division

**Keith Nyhan ... Insurance Company Examiner III /Administrator
of Consumer Services**

Barbara Anderson.....Claims and Hearings Officer

Yewande Jordan.....Claims and Hearings Officer

Deborah HansenInsurance Claim Representative

Claire LaPointe.....Claims and Hearings Officer

Heather Boulanger.....Program Assistant II

Robin Tierney.....Insurance Company Examiner I

Business Operations

Premium Tax Unit

Amy Duhaime.....Insurance Company Examiner IV

James Young.....Insurance Company Examiner III

Jennifer Goodwin.....Insurance Company Examiner I

Norma Stallings.....Insurance Company Examiner IV
(Temp P/T)



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Business Unit

Ted Perkins Administrator IV
Vacant..... Accountant IV
Morrigan Rush..... Program Assistant II
Vacant..... Program Assistant II
Vacant..... Program Assistant II
Vacant..... Senior Management Analyst
Christine Blais..... Program Specialist I

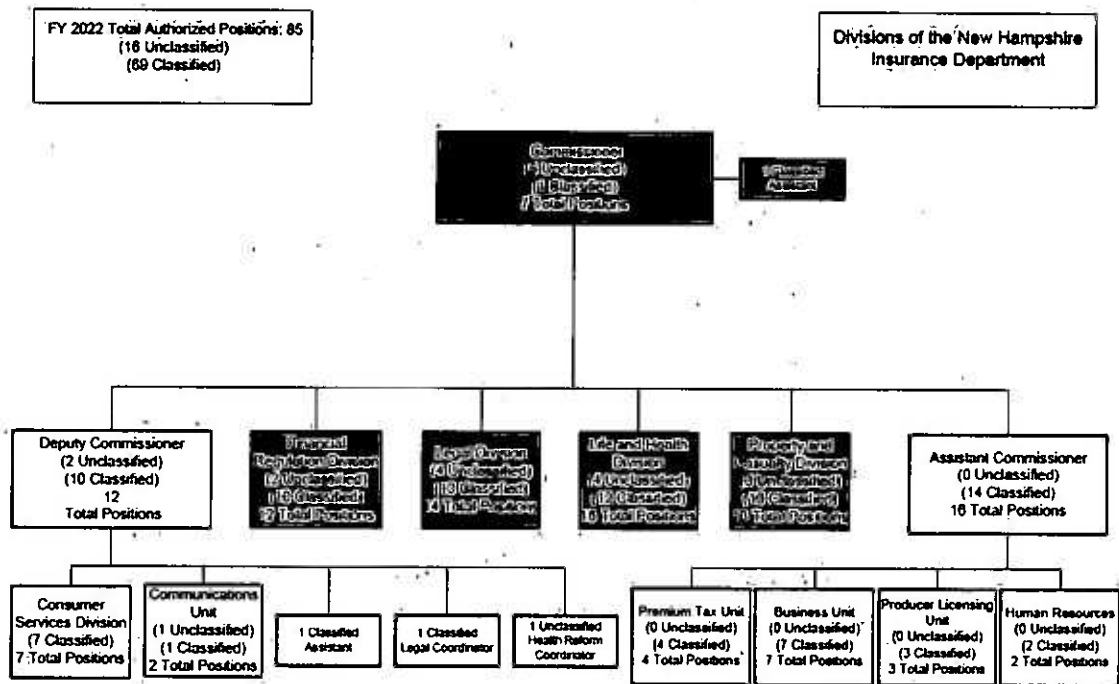
Producer Licensing Unit

Joan LaCourse..... Supervisor V
Cheryl Gagnon..... Program Assistant II
Cheryl Moses..... Program Assistant II



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NHID Organizational Chart





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Administration Division

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

For Fiscal Year 2022, the Goals and Objectives for the NHID include:

Consumer Protection & Outreach

- Deliver professional and courteous service to all New Hampshire consumers, citizens, and regulated entities.
- Achieve timely resolutions to investigative consumer complaints.
- Launch outreach and education campaigns targeting regulated entities and producers.
- Increase public awareness about NHID through a variety of tools and media: in-person, press events, public events, and media presence.
- Increase level of communication and press releases to the public to maximize consumer awareness and protection.
- Develop quality review standards to audit consumer services investigative cases.
- Ensure NHID Administrative Insurance Rules are up to date for effective regulation of the NH insurance industry.
- Ensure timely resolution of cases referred to the Enforcement Unit.
- Monitor domestic insurance licenses, including businesses utilizing designated responsible licensed producers (DLRP's), to identify those in violation of our regulatory laws.
- Develop NHID citizen centric external website platform/Drupal.

Talent Management & Professional Development

- Establish long-term succession plans and career paths for division directors and key members of each unit.
- Develop and grow management team through NAIC and ad-hoc management training.
- Recruit passionate and versatile employees, preferably with insurance expertise and skills.
- Maintain overall employee turnover rate at or below 20% compared to 25% nationally, (current NHID rate at 14%).
- Build and maintain a diverse and inclusive workforce culture, while increasing collaboration, trust, and accountability.
- Launch and oversee dynamic professional development and succession planning programs.
- Establish positioning models for succession planning.
- Review and update all supplemental job descriptions (classified & unclassified).
- Develop survey tracking for on-boarding and off-boarding.
- Develop reclassification timeline (three-year fiscal plan).



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Regulatory Transparency & Modernization

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

Speed to Market

- Decrease average number of days for form and rate filings reviews.
- Decrease average number of days to disposition file or rate reviews.
- Complete accurate form and rate reviews to ensure compliance with state and federal regulations.
- Develop audit and average quality goal for selected filings.
- Develop standardized procedures for referring and analyzing potential market issues that improperly cause public harms.
- Execute examinations and investigations with quality and timeliness targets in accordance with NAIC Market Regulation Handbook and/or NAIC Guidelines.
- Develop an Improvement Plan for innovative products/solutions filings.
- Ensure 24-hour turnaround for producer/adjuster licensing applications.
- Ensure 24-hour turnaround for inquiries for producer/ adjusters licensing.

Financial Regulation Division

The Financial Regulation Division is responsible for ensuring company solvency, conducting financial examinations, financial analysis, and licensing/registering all domestic and foreign companies. The New Hampshire Insurance Department currently has 1,188 active licensed insurance companies to conduct business in the state, 57 of which are domiciled in New Hampshire. Of these companies, 390 are licensed to write life and health insurance, and the remaining 798 companies are licensed in various property and casualty lines.



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The division processed and issued 30 new company licenses during Fiscal Year 2022. Nine (9) are life and Health and Twenty-One (21) are property and casualty companies (See Appendix A). Three companies withdrew from New Hampshire for reasons including dissolution, merger/consolidation, or license surrender.

An alphabetical listing of all New Hampshire domestic companies with asset and liability information for calendar year-end 2022 may be found in Appendix B. Identical information is provided for all companies licensed in New Hampshire in Appendix C.

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

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

As of June 30, 2022, one hundred seventy-six (176) unauthorized insurers qualified as eligible surplus lines carriers in Appendix D.

Financial examinations of the following domestic companies were completed during Fiscal Year 2022:

MEMIC Casualty Insurance Company	MEMIC Indemnity Company
Stratford Insurance Company	Tudor Insurance Company
Western World Insurance Company	

Financial examinations of the following domestic company in progress as of fiscal year-end 2022 include:

Anthem Health Plan of New Hampshire	Matthew Thornton Health Plan
American European Insurance Company	Rutgers Casualty Insurance Company
Amerihealth Caritas New Hampshire, Inc.	North American Capacity Ins. Co.

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



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For Fiscal Year 2022, the Goals & Objectives for the Financial Regulation Division included:

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

Life and Health Division

The Life and Health Division (L&H) includes several units that exist to ensure compliance with life and health insurance laws and regulations, and to provide policy/data analysis. The products regulated include life, annuities, major medical, ancillary health, long-term disability, short-term disability, Medicare supplement, dental, and long-term care insurance. The Division also reviews contracts and other filings pertaining to life settlements and continuing care retirement communities.

The following examples are some of the recent key achievements by the Life and Health Division:

The Division facilitated the successful submission of a 1332 waiver to the federal government to lower premiums in the individual market. This waiver provides for direct financial assistance to setup a reinsurance mechanism that lowers the claims exposure to commercial carriers, and in turn allows premiums to be priced about 10-15 percent lower. For NH residents who do not receive premium subsidies, this was a substantial savings and resulted in more people purchasing individual insurance policies in NH. The timing was ideal with the consequences of COVID on the economy and access to employer-based health insurance. The 1332 waiver is for five years, with the opportunity to renew, and the benefits of the L&H division efforts will continue providing the waiver is in place.

During Fiscal Year 2022, the L&H Division and the Commissioner successfully implemented major COVID health insurance protection measures. Through a Commissioner's Order, assisting the Governor through emergency order, and by working with the NH Legislature in developing new laws, COVID coverage protections were put in place on an expedited basis. The Commissioner ordered broad access to health care providers and COVID testing, including without deductibles, copays, or coinsurance. Upon receiving guidance from the L&H Division and the Commissioner, the Governor clarified access requirements to telemedicine, and ordered carriers to provide coverage for COVID related telemedicine services without cost sharing.



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The Division played a key role with informing carriers and the public about their rights to access health care services during this difficult time, resulting in improved COVID testing rates and health care outcomes.

The L&H Division continued the research and development that would lead to a greatly improved NH HealthCost website. Digital products and price transparency continue to evolve at a rapid pace, and after almost fifteen years the NH Insurance Department continues to produce the best public health care price transparency website in the nation. The Division completed the analysis and project plans for a relaunch of the website, including many new services, improved search criteria, and more efficient interface with the website user. These efforts have led to Google search outcomes that connect the user to NH HealthCost when a search for a health care provider is performed.

Health Analytics Unit

The Health Analytics Unit exists to better serve the Department's need for evidence-based analysis and data driven policy development. The Unit specifically services policymakers and the public by providing information on the NH insurance markets, health care costs, and by performing various analyses of premium cost drivers and insurance rate submissions. The Unit also supports various divisions and units internal to the Department.

The Unit operates proactively by using information from confidential carriers submitted data and public resources. Virtually any legislation that may result in a cost impact to insurance premiums is reviewed by the Unit, and fiscal notes, special studies, and testimony are prepared in response to these legislative initiatives.

Initiatives of the Unit include the lauded transparency website NHHealthCost.org, which uses claims data to help residents get estimates of hundreds of health care procedures at hospitals and other health care providers across NH. The Department also convenes an annual hearing on premium rates and medical cost drivers in NH and a corresponding report (<https://www.nh.gov/insurance/reports/index.htm>). Lastly, the Unit collects and reports pricing information on new, high-cost prescription drug releases. Quarterly, a consumer-facing interactive dashboard is updated on the NHID website, that allows consumers, insurance carriers, healthcare providers, and pharmaceutical manufacturers to view the most recent releases of drugs whose price exceed thresholds set for a specialty drug under the Medicare Part D program. The dashboard may be found here: New High-Cost Prescription Drugs in New Hampshire.

Life and Health Rates Unit

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



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Life and Health Compliance Unit

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

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

Health Insurance

The Compliance Unit responsibilities include the review and analysis of all individual and group health policies, including Affordable Care Act-compliant Qualified Health Plans, supplemental health, disability, Medicare supplement, and long-term care products.

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

New Hampshire elected to implement a Partnership Exchange for the ACA marketplace. Under this arrangement, NHID performs plan management functions and recommends Qualified Health Plans be certified by the federal government for sale on the federally facilitated exchange.

Life Insurance and Annuities

The Compliance Unit responsibilities also include review of life, credit life, and annuity products.

In addition, New Hampshire participates in the Interstate Insurance Product Regulation Commission (Compact) which is a multi-state joint public agency that develops uniform standards for review of life, annuity, disability, and long-term care insurance products. The Compliance Unit contributes to Compact activities through committee representation and the development of uniform standards. Compact examiners apply uniform standards to review applicable products filed and are maintained in SERFF.



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FY 2022 L&H Rate and Form Filings Received

L&H Rate and Form Filings	1537
Interstate Compact Filings Received	838
Total Filings Received	2375

Closed - Disposition

L&H Filings Closed - Disposition	1622
Interstate Compact Filings - Disposition	920
Total Filings Closed	2542

For Fiscal Year 2022, the Goals and Objectives for the L&H Compliance Unit included:

1. Complete and accurate form and rate reviews to ensure compliance.
2. Speed to market: improve time to process on policy, rate, and form filings.

Life and Health Market Regulation Unit

The Life and Health Market Regulation Unit (MRU) is responsible for monitoring behavior and conducting surveillance as prescribed in the National Association of Insurance Commissioners' (NAIC) Market Regulation Handbook for 707 fraternal, life, accident and health, and health licensees in the New Hampshire market.

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

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

Market conduct examiners utilize a continuum of market actions to apply the appropriate regulatory response to a suspected or identified issue or concern. The range of responses move from correspondence with the licensee, to targeted information gathering, to formal investigation or examination. The MRU participates in certain joint and multi-state market



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conduct actions and is active in the NAIC Market Actions Working Group. The Chief examiner of the MRU was appointed by the Commissioner as the Collaborative Action Designee and is the liaison with Centers for Medicare and Medicaid Services on senior product lines.

In Fiscal Year 2022, the MRU:

- Initiated a series of twelve (12) examinations of continuing care retirement communities
- Initiated a series of six (6) examinations relative to provider directory accuracy
- Oversaw compliance monitoring projects focused on:
 - Mental Health Parity
 - Declined Underwriting
- Assessed 437 filings of reports and certifications
- Accepted eighteen (18) investigations

Health Reform Coordinator

The Health Reform Coordinator is a position created to manage various projects and federal grants associated with the Life and Health Division, and health reform more generally. The federal Affordable Care Act created new requirements and funding opportunities for New Hampshire, and this position is charged with managing initiatives associated with health care costs, market stabilization, and information to empower consumers.

Property and Casualty Division

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

Property and Casualty Compliance Unit

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

All filings by insurers and advisory organizations must be submitted electronically through the National Association of Insurance Commissioner' System for Electronic Rate and Form Filing (SERFF). All compliance examiners perform and complete reviews within an average of fifteen (15) review days by an examiner, exclusive of regulated entity review periods. This



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allows New Hampshire consumers to have access to new products and enhancements to existing products in a timely manner.

The Property and Casualty Compliance Unit has responsibilities that include the review and approval of certain personal and commercial types of insurance. Filings are analyzed to assess compliance with New Hampshire's insurance laws and administrative rules.

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

Fiscal Year 2022 P&C Form and Rate Filings

Year	Received	Closed
2020	4,069	3,896
2021	4,123	3,955
2022	3,837	3,668

For Fiscal Year 2022, the Goals and Objectives for the Property and Casualty Compliance Unit included:

1. Filing Review Efficiency: Average NHID Review Days (excluding company response days) from Initial Form Review is less than 15 days.
2. Filing Review Accuracy: 90 percent of audited files meet review criteria.

Property and Casualty Market Regulation Unit

Market conduct examinations and investigations address observed market problems or violations of New Hampshire's insurance laws that affect insurance consumers. Examiners review and analyze insurance company market activity to ensure compliance with the state's administrative rules and laws, including reviewing insurers' procedures and processes to ensure that policyholders and claimants are treated fairly, as spelled out in those laws. Findings, indicating violations of law, rule, or regulatory standards, are addressed through administrative or disciplinary action. Examinations are conducted in accordance with uniform national standards and include investigations and examinations of insurers, producers, and other Department licensees. The area also participates in certain joint and multi-state market conduct actions. Market conduct is also responsible for the maintenance of several statistical databases¹. In Fiscal Year 2022, the Market Analysis unit completed 22 Level-1 reviews, 11 investigations and 3 industry-wide surveys.

¹ The Market Analysis unit is responsible for the maintenance of several statistical databases. The Market Analysis Prioritization Tool (MAPT) provides a weighted scoring system of key market and financial components from state and national sources. The Market Conduct Annual Statement (MCAS) provides information concerning specific actions by insurers in New Hampshire. Data includes length of time to pay claims, suit activity, and the number of policies canceled or non-renewed. The Market Analysis Review System (MARS) allows the market analyst to review financial data, complaint activity, examination activity, and regulatory actions by New Hampshire and other states.



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Market Regulation Actions and Results for Fiscal Year 2022

Property and Casualty

The following is a tabulation of significant market conduct actions performed by the Property & Casualty unit. During the 2022 fiscal year, the P&C Market Regulation unit focused on target examinations pursuant to provisions of the RSA 412 and Ins 1002.

Market Regulation Actions and Results for Fiscal Year 2022 Property & Casualty Market Regulation Unit

Property & Casualty Market Regulation Activity During Fiscal Year 2022					
Count	Licensed Entity	NAIC Company Code	Consumer Restitution	Line of Business/Subject Matter	Status
1	Technology Insurance Company	42376	N/A	Assigned Risk Workers' Compensation	Closed
2	LM Insurance Corporation	33600	N/A	Assigned Risk Workers' Compensation	Closed
3	Permanent General Assurance Corporation	37648	N/A	Private Passenger Automobile	In progress
4	Allstate Fire and Casualty Company	29688	N/A	Private Passenger Automobile	In progress
	Allstate Property and Casualty Company	17230	N/A	Private Passenger Automobile	In progress
	Allstate Insurance Company	19232	N/A	Private Passenger Automobile	In progress
	Allstate Indemnity Company	19240	N/A	Private Passenger Automobile	In progress
5	National Casualty Company	11991	N/A	Pet Insurance	Closed
6	United States Fire Insurance	21113	N/A	Pet Insurance	Closed



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	Company				
	North River Insurance Company	21103	N/A	Pet Insurance	Closed
Total Market Regulation Exams - 6					

Market Conduct Investigations Closed During Fiscal Year 2022

Auto Body
Shop
Consumer
Complaint
Investigations 33

Investigations	
Total	33

Property and Casualty Actuarial Unit

The Property and Casualty Actuarial unit is responsible for general market and industry analysis, evaluation of the competitiveness of New Hampshire's insurance markets, and review of all P&C rate, rating rule, and predictive model filings. This unit provides consumer assistance on rate related issues and all workers' compensation (WC) related inquiries. It also provides support for the Market Regulation unit, as well as fiscal notes, legislative testimony, research, and data analysis on WC related bills and other bills that affect insurance coverage or cost.

During Fiscal Year 2022, the P&C Actuarial unit reviewed 1,681 loss cost, rate, model, and rule filings for various P&C lines of business. Of these, 130 filings (8%) were related to workers' compensation, and the remainder was split between personal lines (22%) and other commercial lines (70%). As insurance company pricing models become more sophisticated, regulatory actuaries continue to be called to evaluate more complex types of models that affect insurance cost, such as credit scoring models, catastrophe models, usage-based insurance programs, and predictive models in the form of generalized linear models, random forests, gradient boost models and, recently, cluster analysis that incorporate non-traditional pricing variables.

The P&C Actuarial unit provides support for workers compensation in New Hampshire. The Workers' Compensation Analyst provides information and technical assistance to consumers who have inquiries or complaints about their workers' compensation coverage. During Fiscal



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Year 2022, the unit responded to approximately 115 inquiries from agents, carriers and consumers.

The P&C Actuarial unit is responsible for the review and approval of all workers' compensation loss cost, rate, and rule filings. In addition, the unit analyzes the annual WC loss cost filing from the National Council on Compensation Insurance (NCCI). This year the department approved a 7% decrease in loss costs as presented by NCCI.

In the beginning of this fiscal year, the unit, in collaboration with the P&C Market Regulation unit completed the selection process for servicing carriers to support the residual market in New Hampshire.

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

The P&C Actuarial unit maintains the online premium comparisons for personal automobile and homeowners' insurance that are published on the Department's website. Both comparisons were updated to reflect filings effective as of May of 2022. Since the first publication of these comparisons, thousands of consumers have used the reports to obtain comparative pricing information for the leading 35 insurers in New Hampshire, allowing for a more informed purchasing decision.

RSA 412:14 calls for the Insurance Commissioner to monitor the degree of competition in insurance markets in the state. The P&C Actuary performs analyses annually at the state, regional, and countrywide level. This information is important in determining whether a reasonable degree of competition exists in each line of insurance. The reports are published on the Department website.

Due to prior determination that it is a non-competitive market, the medical professional liability marketplace is more thoroughly monitored each year. Following a public hearing, the Insurance Commissioner found once again that, in accordance with RSA 412:13, this market is not competitive in New Hampshire. Medical professional liability remains the only market determined to be non-competitive by the Commissioner.

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



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Communications and Consumer Services Division

Communications Unit

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

The Department's primary outreach platforms include:

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

Facebook: www.nh.gov/insurance

Twitter: www.twitter.com/NHInsuranceDept

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

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

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

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

In Fiscal Year 2022, the Department responded to dozens of press inquiries and issued 38 press releases to inform the public about important insurance-related issues on a range of topics.

For Fiscal Year 2022, the Goals & Objectives for the Communications Unit included:

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

Consumer Services Unit

The Department's Consumer Services Unit is staffed by seven full-time employees: one director, one supervisor, one work-flow coordinator, and four consumer services officers (CSO's). The unit's CSO's fulfill a threefold mission: educate residents about insurance products, companies, and producers; assist residents who request help navigating the complexities and intricacies of the insurance industry; and work with other Department staff to investigate consumer complaints to ensure that licensees, including companies and producers/insurance agents, comply with NH insurance laws and rules.



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

In Fiscal Year 2022, the Division processed 856 consumer complaint investigations, 136 insurance provider investigations, 4,100 assistance requests, and 97 applications for external health review. During the fiscal year, Consumer Services recovered approximately \$2.3 million for New Hampshire consumers. Following is a summary of the complaints and inquiries received by the Property and Casualty (P&C) and Life and Health (L&H) sub-units.

Property and Casualty

The P&C sub-unit provides insurance consumers with assistance by answering questions, investigating complaints, distributing educational materials, and assisting the NH Emergency Management Operations Center during catastrophic weather events. During Fiscal Year 2022, the unit processed 496 consumer complaint investigations, 48 auto body shop investigations, and 1,420 requests for service, during which the Consumer Services Officers answered questions, provided information and referrals, and otherwise assisted the public. On behalf of NH consumers, the sub-unit facilitated the recovery of \$ \$1,281,711.

Life and Health

In Fiscal Year 2022, the L&H sub-unit processed 360 consumer complaint investigations, 88 health care provider investigations, 2,680 requests for assistance, and 97 applications for external health review. The L&H Consumer Services Officers responded to consumer complaints and inquiries on a variety of life and health insurance topics, including coverage issues, the impact of legislation, suitability of annuity sales to seniors, and claims concerns. On behalf of NH consumers, the sub-unit facilitated the recovery of \$1,008,413.

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

During Fiscal Year 2022, 97 applications for external health review were received. Of those, 40 met the legal requirements to qualify for external review and 18 health insurance company decisions were overturned or partially overturned by the certified external review organizations.



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Business and Operations Division

Premium Tax Unit

The Premium Tax Unit is responsible for the accounting and auditing of all General Fund and restricted revenue received by the department. Upon request, revenue and tax related information is provided to the legislative committees.

The Department received total General Fund revenue of \$154.9 million in Fiscal Year 2022, compared to total General Fund revenue of \$138.9 million in Fiscal Year 2021. The unit monitors General Fund revenue and prepares revenue projections for current and future fiscal years. General Fund revenue is generated primarily from two sources - a premium tax on premiums written, and fees from companies, producers, and other sources. Premium tax is received from licensed companies, surplus lines producers, and companies and individuals that acquire insurance policies independently of licensed producers.

In Fiscal Year 2022 the unit reported \$126.5 million in premium tax revenue and \$28.4 million in licensing and other fee revenue, totaling \$154.9 million that was credited to the General Fund. Also see Appendix E – General Fund Revenue. This compares to \$114.9 million in premium tax revenue and \$24 million in licensing and other fee revenue, totaling \$138.9 million that was credited to the General Fund for 2021.

The unit also administers the Department's Administrative Assessment that provides reimbursement for the administrative expenditures of the Department.

For Fiscal Year 2022, the Goals & Objectives for the Premium Tax Unit included:

1. Receive and audit premium tax, surplus lines and other tax returns.
2. Calculate annual revenue projections.
3. Provide data for the determination of the examination per diem rate and the monthly examination billing data.
4. Prepare annual assessment calculation and invoices.

Producer Licensing Unit

The Licensing Unit has seen continued growth in the number of licenses issued and maintained in New Hampshire. As of June 30, 2022, NH had a total of 213,724 active licenses that were authorized to sell insurance and adjust claims in New Hampshire.

Resident Producers and Resident Adjusters are required to pass the appropriate licensing examination prior to becoming licensed. Along with our examination vendor Prometric, we continue to offer 'ProProctor', a remote testing capability for potential licensees that was introduced during the pandemic and continues to provide easy access for license candidates. In-person testing can be taken in New Hampshire and across the country at Prometric test sites. Prometric administered a total of 2278 various examinations between July 1, 2021 and



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June 30, 2022. There were 633 remote exams taken and 1645 in-person exams taken at various test centers.

Resident producers and adjusters are required to complete continuing education prior to the renewal of their resident licenses. Non-residents complete continuing education in their respective resident states. Currently we have 293 approved Continuing Education Providers that have been approved to offer NH licensees continuing education classes. Those providers have a total of 7,163 continuing education courses for our licensees to choose from and gain knowledge appropriate to their license.

We have close to 113,000 individual insurance producers licensed to sell insurance products in New Hampshire at end of the fiscal year. Of those, 6,684 are New Hampshire residents. There are a total of 7,205 business entity producers licensed, of those 503 are resident business entities. Currently, there are 93,485 claims adjusters licensed to adjust any loss affecting NH residents. Of those, 812 are resident claim adjusters who are licensed to adjust workers' compensation claims or property & casualty claims in New Hampshire.

The Licensing Unit has made available to the public a list of the 218 federally trained and registered resident producers qualified to sell the products through New Hampshire's Federally Facilitated Health Insurance Marketplace.

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

For Fiscal Year 2022, the Goals & Objectives for the Licensing Unit included:

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

Business Operations Unit

For Fiscal Year 2022, the Goals & Objectives for the Business Unit included:

1. To process all A/R and revenue transactions with complete accuracy.
2. To process all A/P transactions with complete accuracy.
3. To process Federal Grant and Admin. Assessment transactions with complete accuracy.
4. Project Management Office (PMO) to complete 6-12 Projects per year.
5. To work directly with the DoIT Staff (Developers, IT Manager and BA) to complete the departments Fiscal Year 2021-2022 IT initiatives.



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Legal Division

Enforcement Unit

The Enforcement Unit assists the Department in meeting its mission of promoting and protecting the public good by ensuring the existence of a safe and competitive insurance marketplace through the enforcement of New Hampshire's insurance laws and rules. The Enforcement Unit does this by conducting investigations and taking administrative action against individuals and entities engaged in insurance business in New Hampshire that have violated New Hampshire law. Referrals to the Enforcement Unit come from other units within the Department including Licensing, Consumer, and Market Regulation, as well as outside agencies such as the National Association of Insurance Commissioners and other state and federal agencies.

The results the Enforcement Unit obtained during Fiscal Year 2022 include:

Total new cases opened:	239 (36% increase from FY 2021)
Total Order to Show Causes issued:	13
Total adjudicatory hearings scheduled:	15
Total adjudicatory hearings conducted:	7
Total Consent Orders executed:	40 (150% increase from FY 2021)
Total licenses revoked:	5
Total licenses cancelled:	35
Total licenses surrendered:	1

Administrative Fines Assessed Through a Hearing:	\$44,727.00 (77% increase from FY 2021)
Administrative Fines Assessed Through a Consent Order:	\$370,750.00 (889% increase FY 2021)
Administrative Fines Assessed in Partnership with Market Conduct:	\$0
Other Recovery:	\$1,081,675.29 (964% increase from FY 2021)
Total amount of Fines and Recovery:	\$1,497,152.29 (598% increase from FY 2021)



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Insurance Fraud Unit

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

In Fiscal Year 2022, the Fraud Unit received 298 referrals of suspected fraud or other insurance-related crimes. Of these referrals, the unit conducted 37 criminal investigations, of which 22 were presented for prosecution by the County Attorney's office, the NH Attorney General's office, or the United States Attorney's office. The Fraud Unit had a financial impact of \$282,668 in Fiscal Year 2022. This compares with 279 referrals; 36 criminal investigations, of which there were 18 presented for prosecution; and a financial impact of \$268,203 in Fiscal Year 2021.

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

Rehabilitations & Liquidations

The Home Insurance Company in Liquidation

On June 11, 2003, at the request of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing The Home Insurance Company into liquidation. The Home is one of the largest property-casualty insurer liquidations ever to occur, with marshaled assets of approximately \$1.77 billion (net of expenses and Class I distributions) and allowed Class II claims of approximately \$3.0 billion as of June 1, 2022. The process of determining claims continues. In August 2019, the Liquidator sought approval of a claim amendment deadline for the final filing of claims in the liquidation. The Superior Court approved a claim amendment deadline, but one claimant appealed to the New Hampshire Supreme Court. The New Hampshire Supreme Court affirmed the order establishing a claim amendment deadline on August 12, 2022, and the claim amendment deadline is now set at January 26, 2023. The liquidation is ongoing and court documents and other information regarding The Home Insurance Company in Liquidation, including quarterly reports filed by the liquidator, may be found on the website at <http://www.hicileclerk.org>.



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Insurance Department Legislation and Rulemaking

Legislation

While passage of legislation is ultimately at the discretion of the Legislature, it is up to Department personnel and the Legal Coordinator to ensure any initiatives the Department brings forward are comprehensively drafted, thoroughly researched, fully vetted with industry, and sufficiently explained so that Legislators hearing our bills understand their importance. The following is an overview of the disposition of Department-requested legislation for the 2022 Legislative Session. NHID made thirteen (13) bill requests, all of which were passed and signed into law except for two (2):

HB 1048 – relative to minimum nonforfeiture amounts under the National Association of Commissioners (NAIC) standard nonforfeiture law for individual deferred annuities. This bill decreases the interest rate used in determining minimum nonforfeiture amounts consistent with the NAIC.

Governor's action: Signed 5/27/22; **Effective** 7/26/2022; CHAPTER 105

HB 1558 – relative to insurance holding companies.

This bill incorporates updates to a NAIC Model Law regarding receiverships and group capital calculation for credit for reinsurance.

Governor's action: Signed 5/3/2022; **Effective** 5/3/2022; CHAPTER 41

HB 1559 – relative to laws administered by the insurance department.

This bill makes several changes to various Department statutes, including:

- Company signatures in premium tax reports (RSA 400-A:31) are subject to RSA 641:3
- Providing flexibility during NHID examinations to ensure insurers can seek additional time to respond to an examination report (RSA 400-A:37)
- Specifying that referral fees by a non-producer to a producer are no more than \$25 (RSA 402:16-b)
- Specifying the exact language to be included in a Property and Casualty (P&C) form regarding insurance fraud (RSA 402:82)
- Requiring Third Party Administrators (TPAs) to include their designated agent for service of process in their application to the Department (RSA 402-H:11)
- Specifying that commercial inland marine insurers do not have to file rates with NHID if using rates from approved rating bureaus (RSA 412:16)
- Specifying that A Patients' Bill of Rights should only be provided to policyholders for major medical policies (RSA 415:6-f and RSA 415:18)
- Providing specific rulemaking authority for Paid Family and Medical Leave insurance products and including that type of insurance in our specific list of health insurance products in RSA 415-A:3
- Providing a public interest exception to rebates under the Unfair Insurance Trade Practices (UTP) statute (RSA 417:4)
- Clarification that an auto insurer may not issue a cancellation notice for non-payment until an insured does not pay their premium (RSA 417:A-5)



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- Clarification that once an insured requests cancellation of a commercial policy and meets the notice requirements of their policy, an insurer must cancel within ten (10) days (RSA 417-C)
- Specifying the process as to how the Insurance Commissioner would file a lien against a Continuing Care Community (CCRC) if one was needed (RSA 420-D:9)

Governor's action: Signed 5/3/2022; **Effective** 7/2/2022; CHAPTER 42

SB 204 – relative to the definition of "covered claim" for purposes of the New Hampshire insurance guaranty association act.

This bill clarifies a "covered claim" for purposes of the Guaranty Association, pursuant to RSA 404-H, in cases of transfers and insolvencies. The clarification made clear that if (1) an insurer was a member of the Guaranty Association when the policy was issued and (2) they transferred insurance business to a non-member insurer, claims arising from the original policy would still be covered by the Guaranty Association.

Governor's action: Signed 6/17/2022; **Effective** 8/16/2022; CHAPTER 211

SB 205 – relative to the insurance department administration fund.

This bill relates to how the Department's assessment is calculated and allows the Department offset overages by reducing the next year's assessment without having to calculate each entity's prorated offset.

Governor's action: Signed 6/7/2022; **Effective** 8/6/2022; CHAPTER 141

SB 206 – relative to consumer guaranty contracts.

This bill excludes prepaid legal services contracts from the definition of "consumer guaranty contract." This bill also permits the Commissioner to make rules, if necessary, regarding consumer investigation documents.

Governor's action: Signed 6/7/2022; **Effective** 8/6/2022; CHAPTER 142

SB 207 – relative to administrative fee credit for insurance company external reviews.

This bill clarifies that the cost of any external review of insurance companies is credited towards the

administrative fee for a company in the subsequent fiscal year and not thereafter.

Governor's action: Signed 6/7/2022; **Effective** 8/6/2022; CHAPTER 143

SB 208 – relative to life insurance and annuities.

This bill repeals and reenacts Chapter 408 relating to the regulation of life insurance and annuities.

Governor's action: Signed 6/7/2022; **Effective** 1/1/2023; CHAPTER 144

SB 285 – relative to discount medical plan organizations.

This bill updates the Discount Medical Plan statute, RSA 214, to better align with the NAIC Model and gives the Commissioner the ability to revoke a registration if the organization does not meet minimal solvency requirements.

Governor's action: Signed 6/17/2022; **Effective** 8/16/2022; CHAPTER 214

SB 287 – relative to balance billing for certain health care services.

This proposed bill would have better aligned the NH balance billing laws with the Federal No Surprises Act and would have required the use of the NH dispute resolution process.



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Legislative action: House voted Refer for Interim Study

SB 354 – relative to insurance adjuster licensing; insurance producer licensing renewal fees; and the sale of credit life and credit accident/health insurance policies by financial institutions.

This bill clarifies what constitutes good cause for purposes of denying or suspending insurance claim adjuster licenses. This bill also clarifies that (1) certain biennial renewal fees are nonrefundable and (2) financial institutions do not need insurance licenses to sell credit life or credit accident/health insurance.

Governor's action: Signed 6/17/2022; **Effective** 8/16/2022; CHAPTER 223

SB 373 – relative to coverage for certain mental illnesses.

This bill amends RSA 417-E to remove the requirement the Department conduct periodic exams to ensure mental health parity of health insurance coverage. Instead, the statute directs the Department to review comparative analyses required under federal law to ensure compliance.

Governor's action: Signed 7/25/2022; **Effective** 9/23/2022; CHAPTER 337

SB 388 – relative to access of information or records relating to the enhanced 911 system.

This proposed bill would have exempted certain information obtained through the enhanced 911 system so it could be accessed in insurance fraud investigations.

Legislative action: House voted Laid on Table

Rules

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

During the period of this Annual Report (July 1, 2021 through June 30, 2022), the Department completed administrative rulemaking proceedings on the following:

Ins 600 – Credit for Reinsurance

Chapter Ins 600 sets out the rules and procedural requirements to implement the provisions of RSA 405:45-52. The terms required by this rule are necessary for the protection of insureds, claimants, ceding and assuming insurers operating in this state, and the general public when an insurance company cedes their book of business to another insurance company due to solvency concerns. This proceeding re-adopted these rules with amendments to reflect the changes adopted by the National Association of Insurance Commissioners (NAIC) to the Model Rule which included a new section, Ins 601.07, entitled



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“Credit for Reinsurance – Reciprocal Jurisdictions.” This change regulates those assuming insurers not domiciled in New Hampshire and added a new form RJ-1, entitled “Certificate of Reinsurer Domiciled in Reciprocal Jurisdiction.” This proceeding also made amendments to correct references and punctuation throughout.

Adopted: November 22, 2021; **Effective: November 24, 2021**

Ins 1407 – Auto Residency Form (Repeal)

Part Ins 1407 specified the form insurers provided to applicants for automobile insurance, including the information that applicants must supply to prove residency in the state of New Hampshire. This rule proceeding repealed Part Ins 1407, as RSA 417-A:3-b, which authorized and mandated the rule and the form, was repealed, effective September 21, 2021 by 2021, 147:3.

Adopted: December 20, 2021; **Effective: December 23, 2021**

Ins 3601 – Long Term Care Insurance

Chapter Ins 3601 sets out to implement the requirements of RSA 415-D, (1) to promote the availability of long-term care insurance coverage; (2) to protect applicants for long-term care insurance, as defined, from unfair or deceptive sales or enrollment practices; (3) to facilitate public understanding and comparison of long-term care insurance coverages; and (4) to facilitate flexibility and innovation in the development of long-term care insurance. This proceeding re-adopted Part Ins 3601 with substantive amendments to section Ins 3601.19, entitled “Premium Rate Schedule Increases”, and adopted new section Ins 3601.35, entitled “Waiver of Rules”. This rule proceeding brought Ins 3601.19 into compliance with a recent NH Supreme Court ruling that prohibited rate caps. In addition to these substantive changes, there were numerous citation updates and corrections to punctuation made throughout. These rules are based on the National Association of Insurance Commissioners (NAIC) Model Rule and include appendices A through H, which have been updated to reflect the revised versions of those appendices.

Adopted: June 28, 2022; **Effective: June 28, 2022**

Ins 4800 – Rules for Dispute Resolution in Medical Injury Early Offer Proceedings

Chapter Ins 4800 established rules of practice and procedure for hearings to resolve disputes arising under the medical injury early offer process. This proceeding repealed Chapter Ins 4800 as these rules were mandated and authorized by RSA 519-C:15, which was repealed effective November 1, 2020 by 2012, 288:3.

Adopted: July 15, 2021; **Effective: July 19, 2021**

Ins 4900 – Early Offers for Medical Injury Claims Reporting

Chapter Ins 4900 established rules for insurers to use when reporting early offers made in medical injury claims. This proceeding repealed Chapter Ins 4900 as RSA 519-C:16, which mandated such reports, has itself been repealed, effective November 1, 2020 by 2012, 288:3.

Adopted: July 15, 2021; **Effective: July 19, 2021**

Ins 5001.03 – Property and Casualty Form and Rate Filings

Chapter Ins 5000 specifies the standards and procedures for the filing of property and casualty forms and rates. Part Ins 5001.03 details specific procedures for the filing of forms. This proceeding readopted with amendment to Ins 5001.03 to remove the requirement for Commissioner pre-approval in paragraph (q) when an insurance company wants to cancel a



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policy mid-term. RSA 417-C:1, I, the statute authorizing and mandating this preapproval, was amended effective September 27, 2020 by 2020, 37:42 to remove the requirement for such pre-approval. Therefore, that requirement is no longer valid.
Adopted: October 22, 2021; **Effective: October 26, 2021**

Ins 6205 – Ancillary Health Minimum Standards for Benefits for Disability Income Protection Coverage

This proceeding adopted Ins 6205 as a new rule to establish definitions, minimum standards, prohibited provisions, required disclosures, outline of coverage requirements, and group claims procedures for disability income protection insurance policies. These rules incorporated some terms within former Ins 1901.06(h), which expired April 17, 2014, pertaining to disability income protection coverage. The rule also incorporated current updates to the National Association of Insurance Commissioners (NAIC) Model Rule and included standards used by the Interstate Insurance Product Regulation Commission (IIPRC) for the regulation of these policies.

Adopted: November 22, 2021; **Effective November 24, 2021**



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APPENDIX A

COMPANIES ADMITTED TO DO BUSINESS DURING FISCAL YEAR 2020

Life & Health Companies

Monitor Life Insurance Company of New York	July 12, 2021
EmpheSys Insurance Company	September 17, 2021
Cigna Healthcare of Connecticut, Inc.	October 8, 2021
Amerigroup Insurance Company	October 8, 2021
William Penn Life Insurance Company of New York	October 8, 2021
Wisconsin Physicians Service Insurance Corp	February 14, 2022
Direct General Life Insurance Company	April 12, 2022
Funeral Directors Life Insurance Company	June 15, 2022
S.USA Life Insurance Company	June 26, 2022

Property & Casualty and Title Companies

GBU Financial Life	July 16, 2021
National Summit Insurance Company	August 2, 2021
American Summit Insurance Company	August 2, 2021
US National Title Insurance Company	September 16, 2021
Gray Casualty & Surety Company (The)	September 17, 2021
Centurion Casualty Company	October 8, 2021
MTAW Insurance Company	October 8, 2021
Gateway Insurance Company	October 5, 2021
Rural Trust Insurance Company	December 21, 2021



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Lio Insurance Company	August 5, 2021
Clearcover Insurance Company	August 5, 2021
Greystone Insurance Company	December 22, 2021
Concert Insurance Company	December 22, 2021
FCCI Insurance Company	December 28, 2021
Grain Dealers Mutual Insurance Company	December 22, 2021
Poseidon Structured Mortgage Insurance Company	February 9, 2022
ZPIC Insurance Company	April 5, 2022
Intrepid Casualty Company	May 11, 2022
Elephant Insurance Company	June 15, 2022
Bitco National Insurance Company	June 15, 2022
Bitco General Insurance Corporation	June 15, 2022



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APPENDIX B

DOMESTIC COMPANIES

Naic#		Company Name	ASSETS	LIABILITIES	SURPLUS
22730	P&C	Allied World Insurance Company	\$3,875,562,575	\$2,233,405,550	\$1,642,157,024
10690	P&C	Allied World National Assurance Company	\$743,265,883	\$542,893,449	\$200,372,434
10212	P&C	Allmerica Financial Alliance Insurance Company	\$20,044,718	\$19,160	\$20,025,558
12696	P&C	America First Insurance Company	\$9,848,720	\$1,048,025	\$8,800,695
23337	P&C	American European Insurance Company	\$178,112,397	\$100,798,334	\$77,314,063
24066	P&C	American Fire and Casualty Company	\$44,405,743	\$1,420,615	\$42,985,128
16496	HMO	Amerihealth Caritas New Hampshire, Inc.	\$98,845,669	\$61,856,811	\$36,988,858
53759	A&H	Anthem Health Plans of NH, Inc.	\$463,133,065	\$267,583,751	\$195,549,314
12260	P&C	Campmed Casualty & Indemnity Company, Inc.	\$20,246,297	\$15,316	\$20,230,981
95493	HMO	Cigna Healthcare of New Hampshire, Inc.	\$8,463,652	\$1,041	\$8,462,611
41785	P&C	Colorado Casualty Insurance Company	\$15,815,531	\$285,814	\$15,529,717
20672	P&C	Concord General Mutual Insurance Company	\$645,625,085	\$216,019,264	\$429,605,822
13027	P&C	Covington Specialty Insurance Company	\$110,746,017	\$58,985,748	\$51,760,269
47079	A&H	Delta Dental Plan of NH	\$82,794,212	\$15,069,814	\$67,724,398
11045	P&C	Excelsior Insurance Company	\$8,217,449	\$707,559	\$7,509,890
24724	P&C	First National Insurance Company of America	\$62,626,448	\$760,294	\$61,866,154
24732	P&C	General Insurance Company of America	\$106,895,485	\$4,361,405	\$102,534,080
10836	P&C	Golden Eagle Insurance Corporation	\$13,190,782	\$464,097	\$12,726,685
14226	HMO	Granite State Health Plan, Inc.	\$117,321,611	\$80,246,968	\$37,074,643
36064	P&C	Hanover American Insurance Company, The	\$34,734,030	\$3,487	\$34,730,543
22292	P&C	Hanover Insurance Company, The	\$9,691,844,982	\$6,978,553,195	\$2,713,291,787
13147	P&C	Hanover National Insurance Company	\$12,241,306	\$5,860	\$12,235,446
11705	P&C	Hanover New Jersey Insurance Company	\$30,989,131	\$43,372	\$30,945,759
33138	P&C	Landmark American Insurance Company	\$543,448,098	\$385,864,769	\$157,583,329
12484	P&C	Liberty Mutual Personal Insurance Company	\$15,832,199	\$304,292	\$15,527,907



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11746	P&C	Liberty Personal Insurance Company	\$19,785,233	\$2,375,808	\$17,409,425
10725	P&C	Liberty Surplus Insurance Corporation	\$191,822,243	\$118,391,008	\$73,431,235
22306	P&C	Massachusetts Bay Insurance Company	\$65,741,637	\$43,505	\$65,698,132
95527	HMO	Matthew Thornton Health Plan, Inc.	\$238,029,243	\$159,620,973	\$78,408,270
14164	P&C	Memic Casualty Company	\$159,652,432	\$120,045,611	\$39,606,821
11030	P&C	Memic Indemnity Company	\$613,642,326	\$419,960,833	\$193,681,493
12775	P&C	Merchants National Insurance Company	\$208,862,660	\$122,551,622	\$86,311,038
23507	P&C	Mid-American Fire & Casualty Company	\$5,172,024	\$21,733	\$5,150,291
23515	P&C	Midwestern Indemnity Company, The	\$11,639,860	\$529,652	\$11,110,208
43982	P&C	Mt. Washington Assurance Corporation	\$10,324,522	\$6,418,559	\$3,905,963
24171	P&C	Netherlands Insurance Company, The	\$27,799,726	\$5,812,510	\$21,987,216
13083	P&C	New Hampshire Employers Insurance Company	\$5,410,191	\$147,509	\$5,262,682
25038	P&C	North American Capacity Insurance Company	\$328,940,397	\$258,716,677	\$70,223,720
24074	P&C	Ohio Casualty Insurance Company, The	\$8,463,930,361	\$5,962,692,184	\$2,501,238,177
24082	P&C	Ohio Security Insurance Company	\$24,259,247	\$8,787,133	\$15,472,114
24198	P&C	Peerless Insurance Company	\$20,201,066,316	\$14,798,009,761	\$5,403,056,555
13646	A&H	Red Tree Insurance Company, Inc.	\$6,916,502	\$707,796	\$6,208,706
17103	P&C	Richmond National Insurance Company	\$65,105,971	\$972,318	\$64,133,653
22314	P&C	RSUI Indemnity Company	\$4,736,417,937	\$2,885,111,199	\$1,851,306,738
41378	P&C	Rutgers Casualty Insurance Company	\$23,789,634	\$18,098,442	\$5,691,192
24740	P&C	Safeco Insurance Company of America	\$6,711,007,553	\$4,561,262,832	\$2,149,744,721
24759	P&C	Safeco National Insurance Company	\$7,420,388	\$719,602	\$6,700,786
11100	P&C	Safeco Surplus Lines Insurance Company	\$45,984,082	\$912,025	\$45,072,057
16820	P&C	Siriuspoint Specialty Insurance Corporation	\$99,670,072	\$44,478,730	\$55,191,342
40436	P&C	Stratford Insurance Company	\$916,558,047	\$850,789,839	\$65,768,207
28479	P&C	Sunapee Mutual Fire Insurance Company	\$16,396,489	\$345,102	\$16,051,387
37982	P&C	Tudor Insurance Company	\$102,790,882	\$33,079,758	\$69,711,124
15737	A&H	Tufts Health Freedom Insurance Company	\$38,663,668	\$18,820,083	\$19,843,585
10815	P&C	Verlan Fire Insurance Company	\$25,951,257	\$21,899	\$25,929,358
16516	A&H	Wellcare Health Insurance Company of New Hampshire, Inc.	\$8,214,476	\$5,119,069	\$3,095,407



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16515	HMO	Wellcare of New Hampshire, Inc.	\$11,373,365	\$630,437	\$10,742,928
13196	P&C	Western World Insurance Company	\$513,410,868	\$308,654,827	\$204,756,041



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APPENDIX C

FOREIGN INSURANCE COMPANIES

Naic#		Company Name	ASSETS	LIABILITIES	SURPLUS
34789	P&C	21st Century Centennial Insurance Company	\$227,424,611	\$6,885,080	\$220,539,531
43974	P&C	21st Century Indemnity Insurance Company	\$8,911,013	\$0	\$8,911,013
32220	P&C	21st Century North America Insurance Company	\$675,753,182	\$51,117,736	\$624,635,446
23795	P&C	21st Century Pacific Insurance Company	\$8,503,420	\$1	\$8,503,419
20796	P&C	21st Century Premier Insurance Company	\$109,954,283	\$4,456,898	\$105,497,385
80985	LIFE	4 Ever Life Insurance Company	\$193,096,148	\$113,049,307	\$80,046,841
77879	LIFE	5 Star Life Insurance Company	\$324,192,055	\$293,909,138	\$30,282,917
71854	LIFE	AAA Life Insurance Company	\$764,024,907	\$562,023,207	\$202,001,700
22896	P&C	ACA Financial Guaranty Corp. dba American Capital Access Financial GU	\$167,970,107	\$50,776,402	\$117,193,705
31325	P&C	Acadia Insurance Company	\$167,977,199	\$111,443,081	\$56,534,118
10220	P&C	Accelerant National Insurance Company	\$18,132,530	\$4,276,097	\$13,856,433
63444	LIFE	Accendo Insurance Company	\$208,646,743	\$83,741,439	\$124,905,304
10349	P&C	Acceptance Casualty Insurance Company	\$216,646,643	\$140,966,429	\$75,680,214
12304	P&C	Accident Fund General Insurance Company	\$330,526,871	\$214,058,081	\$116,468,790
10166	P&C	Accident Fund Insurance Company of America	\$4,886,210,625	\$3,517,867,657	\$1,368,342,968
12305	P&C	Accident Fund National Insurance Company	\$168,573,524	\$78,255,564	\$90,317,960
62200	LIFE	Accordia Life and Annuity Company	\$12,708,985,222	\$11,756,342,116	\$952,643,106
26379	P&C	Accredited Surety and Casualty Company, Inc.	\$305,853,150	\$244,411,717	\$61,441,432
22667	P&C	ACE American Insurance Company	\$27,760,904,649	\$23,159,140,169	\$4,601,764,480
20702	P&C	ACE Fire Underwriters Insurance Company	\$110,571,181	\$26,077,221	\$84,493,960
60348	LIFE	ACE Life Insurance Company	\$37,016,090	\$28,957,314	\$8,058,776
20699	P&C	ACE Property & Casualty Insurance Company	\$14,202,349,703	\$11,053,799,048	\$3,148,550,655
22950	P&C	Acstar Insurance Company	\$46,426,688	\$24,090,511	\$22,336,177
14184	P&C	Acuity, A Mutual Insurance Company	\$5,869,125,651	\$2,854,271,784	\$3,014,853,867
44318	P&C	Admiral Indemnity Company	\$66,934,671	\$21,096,108	\$45,838,563
33898	P&C	Aegis Security Insurance Company	\$213,590,277	\$147,479,877	\$66,110,400
78700	LIFE	Aetna Health and Life Insurance Company	\$656,534,378	\$337,603,366	\$318,931,013
95935	A&H	Aetna Health Inc. (A Connecticut Corporation)	\$93,252,233	\$36,015,769	\$57,236,464
72052	LIFE	Aetna Health Insurance Company	\$299,898,492	\$83,935,116	\$215,963,376
36153	P&C	Aetna Insurance Company of Connecticut	\$6,154,838	\$108,219	\$6,046,619
60054	LIFE	Aetna Life Insurance Company	\$25,501,247,106	\$19,366,396,164	\$6,134,850,942
10014	P&C	Affiliated FM Insurance Company	\$4,425,006,306	\$1,602,452,420	\$2,822,553,886
22837	P&C	AGCS Marine Insurance Company	\$357,876,661	\$194,951,222	\$162,925,439



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12522	TITLE	Agents National Title Insurance Company	\$44,833,974	\$21,609,507	\$23,224,467
40258	P&C	AIG Assurance Company	\$37,845,829	\$697,654	\$37,148,175
19402	P&C	AIG Property Casualty Company	\$78,046,659	\$20,736,814	\$57,309,845
19399	P&C	AIU Insurance Company	\$104,262,145	\$23,002,051	\$81,260,094
10957	P&C	Alamance Insurance Company	\$545,352,980	\$123,969,928	\$421,383,049
24899	P&C	Alea North America Insurance Company	\$97,982,062	\$47,267,191	\$50,714,871
20222	P&C	All America Insurance Company	\$349,075,098	\$174,131,377	\$174,943,721
82406	LIFE	All Savers Insurance Company	\$1,587,606,073	\$570,451,259	\$1,017,154,814
13285	P&C	Allegheny Casualty Company	\$35,334,446	\$5,156,949	\$30,177,497
35300	P&C	Allianz Global Risks Us Insurance Company	\$9,788,869,224	\$7,873,020,195	\$1,915,849,029
90611	LIFE	Allianz Life Insurance Company of North America	\$173,534,552,400	\$162,829,873,004	\$10,704,679,396
11242	P&C	Allied Eastern Indemnity Company	\$116,327,646	\$94,420,401	\$21,907,245
10127	P&C	Allied Insurance Company of America	\$153,637,269	\$137,129,407	\$16,507,862
42579	P&C	Allied Property and Casualty Insurance Company	\$283,701,448	\$224,903,180	\$58,798,268
16624	P&C	Allied World Specialty Insurance Company	\$1,866,663,579	\$1,238,810,369	\$627,853,210
41840	P&C	Allmerica Financial Benefit Insurance Company	\$70,956,236	\$15,007	\$70,941,229
29688	P&C	Allstate Fire and Casualty Insurance Company	\$130,607,699	\$18,354,380	\$112,253,319
19240	P&C	Allstate Indemnity Company	\$139,665,697	\$38,091,174	\$101,574,523
19232	P&C	Allstate Insurance Company	\$58,767,062,103	\$40,336,042,434	\$18,431,019,669
11110	P&C	Allstate North American Insurance Company	\$10,745,763	\$52,463	\$10,693,300
36455	P&C	Allstate Northbrook Indemnity Company	\$55,829,134	\$558,564	\$55,270,570
17230	P&C	Allstate Property and Casualty Insurance Company	\$121,026,036	\$21,899,440	\$99,126,596
37907	P&C	Allstate Vehicle and Property Insurance Company	\$129,171,968	\$77,315,827	\$51,856,141
32450	P&C	Alps Property & Casualty Insurance Company	\$151,206,494	\$98,036,463	\$53,170,031
60216	LIFE	Amalgamated Life Insurance Company	\$144,270,036	\$71,717,646	\$72,552,390
18708	P&C	Ambac Assurance Corporation	\$1,885,969,024	\$1,129,216,434	\$756,752,590
12548	P&C	American Agri-Business Insurance Company	\$2,710,553,527	\$2,571,889,876	\$138,663,651
19720	P&C	American Alternative Insurance Corporation	\$464,324,211	\$270,553,303	\$193,770,908
21849	P&C	American Automobile Insurance Company	\$197,961,811	\$113,113,951	\$84,847,860
10111	P&C	American Bankers Insurance Company of Florida	\$2,444,307,643	\$1,855,207,939	\$589,099,704
60275	LIFE	American Bankers Life Assurance Company of Florida	\$267,814,412	\$214,835,705	\$52,978,707
66001	LIFE	American Benefit Life Insurance Company	\$238,948,811	\$206,264,748	\$32,684,063



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20427	P&C	American Casualty Company of Reading Pennsylvania	\$106,604,522	\$146,078	\$106,458,444
19941	P&C	American Commerce Insurance Company	\$334,149,933	\$222,881,490	\$111,268,442
11865	TITLE	American Digital Title Insurance Company	\$52,804,440	\$1,743,208	\$51,061,232
19690	P&C	American Economy Insurance Company	\$20,051,131	\$769,784	\$19,281,347
92738	LIFE	American Equity Investment Life Insurance Company	\$60,422,420,380	\$56,343,888,516	\$4,078,531,864
29068	P&C	American Family Connect Property and Casualty Insurance Company	\$803,545,854	\$244,872,028	\$558,673,826
23450	P&C	American Family Home Insurance Company	\$440,513,465	\$363,873,549	\$76,639,917
60380	LIFE	American Family Life Assurance Company of Columbus	\$15,626,614,501	\$13,000,060,482	\$2,626,554,019
60399	LIFE	American Family Life Insurance Company	\$5,473,414,756	\$5,028,038,893	\$445,375,863
60410	LIFE	American Fidelity Assurance Company	\$7,628,488,267	\$7,011,679,647	\$616,808,620
60429	LIFE	American Fidelity Life Insurance Company	\$385,658,592	\$317,935,118	\$67,723,474
60488	LIFE	American General Life Insurance Company	\$217,104,430,385	\$208,571,970,935	\$8,532,459,450
26247	P&C	American Guarantee & Liability Insurance Company	\$300,652,411	\$119,476,015	\$181,176,397
60518	LIFE	American Health and Life Insurance Company	\$1,264,390,647	\$972,147,180	\$292,243,467
60534	LIFE	American Heritage Life Insurance Company	\$2,325,478,085	\$1,974,779,479	\$350,698,606
19380	P&C	American Home Assurance Company	\$22,070,858,738	\$14,409,330,517	\$7,661,528,221
60577	LIFE	American Income Life Insurance Company	\$4,889,876,269	\$4,481,748,434	\$408,127,835
21857	P&C	American Insurance Company, The	\$121,379,130	\$48,231,624	\$73,147,506
31895	P&C	American Interstate Insurance Company	\$1,013,552,323	\$735,763,815	\$277,788,508
12200	P&C	American Liberty Insurance Company	\$24,847,858	\$18,527,345	\$6,320,513
81213	LIFE	American Maturity Life Insurance Company	\$68,090,930	\$17,341,936	\$50,748,994
67989	LIFE	American Memorial Life Insurance Company	\$4,034,023,798	\$3,813,045,512	\$220,978,289
23469	P&C	American Modern Home Insurance Company	\$1,216,115,869	\$984,141,428	\$231,974,441
42722	P&C	American Modern Property and Casualty Insurance Company	\$450,498,516	\$323,527,885	\$126,970,631
38652	P&C	American Modern Select Insurance Company	\$123,595,162	\$62,434,917	\$61,160,245
12700	P&C	American Mutual Share Insurance Corporation	\$351,052,431	\$22,718,012	\$328,334,419
60739	LIFE	American National Insurance Company	\$23,828,681,336	\$19,839,168,446	\$3,989,512,890
63126	LIFE	American National Life Insurance Company of New York	\$2,874,913,811	\$2,634,508,121	\$240,405,690
71773	LIFE	American National Life Insurance Company of Texas	\$137,152,041	\$100,183,367	\$36,968,674
28401	P&C	American National Property & Casualty Company	\$1,792,326,728	\$971,129,684	\$821,197,044



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12190	P&C	American Pet Insurance Company	\$330,464,949	\$206,276,160	\$124,188,788
80624	LIFE	American Progressive Life & Health Ins. Co. of NY	\$350,361,722	\$213,151,659	\$137,210,063
60801	LIFE	American Public Life Insurance Company	\$100,871,477	\$65,344,153	\$35,527,324
19615	P&C	American Reliable Insurance Company	\$478,833,494	\$349,730,522	\$129,102,972
60836	LIFE	American Republic Insurance Company	\$1,560,956,547	\$975,071,206	\$585,885,341
88366	LIFE	American Retirement Life Insurance Company	\$147,808,998	\$70,904,555	\$76,904,443
19631	P&C	American Road Insurance Company	\$764,727,451	\$398,988,976	\$365,738,475
41998	P&C	American Southern Home Insurance Company	\$105,075,660	\$65,013,189	\$40,062,471
84697	LIFE	American Specialty Health Insurance Company	\$10,091,331	\$188,081	\$9,903,250
19704	P&C	American States Insurance Company	\$50,640,229	\$7,973,792	\$42,666,437
10872	P&C	American Strategic Insurance Corp.	\$2,226,278,793	\$1,682,362,458	\$543,916,335
19623	P&C	American Summit Insurance Company	\$105,280,262	\$21,378,662	\$83,901,600
31380	P&C	American Surety Company	\$11,157,011	\$2,206,379	\$8,950,632
60895	LIFE	American United Life Insurance Company	\$39,048,105,760	\$37,677,094,807	\$1,371,010,953
40142	P&C	American Zurich Insurance Company	\$267,562,136	\$65,024,028	\$202,538,108
61999	LIFE	Americo Financial Life and Annuity Insurance Company	\$6,268,118,129	\$5,453,918,193	\$814,199,936
14078	A&H	Amerigroup Insurance Company	\$812,669,688	\$487,641,791	\$325,027,897
19488	P&C	Amerisure Insurance Company	\$932,418,697	\$690,876,091	\$241,542,606
23396	P&C	Amerisure Mutual Insurance Company	\$2,658,443,880	\$1,481,178,911	\$1,177,264,969
61301	LIFE	Ameritas-Life Insurance Corporation	\$27,493,535,158	\$25,516,269,681	\$1,977,265,477
10665	P&C	Ameritrust Insurance Corporation	\$19,431,027	\$644,581	\$18,786,446
27928	P&C	Amex Assurance Company	\$196,833,502	\$38,493,646	\$158,339,855
42390	P&C	Amguard Insurance Company	\$1,910,328,450	\$1,598,358,584	\$311,969,866
72222	LIFE	Amica Life Insurance Company	\$1,465,418,458	\$1,108,385,239	\$357,033,219
19976	P&C	Amica Mutual Insurance Company	\$5,831,969,037	\$2,573,458,473	\$3,258,510,564
12287	P&C	Amica Property and Casualty Insurance Company	\$94,572,099	\$14,279,958	\$80,292,141
15954	P&C	Amtrust Insurance Company	\$81,441,130	\$13,988,995	\$67,452,135
51578	TITLE	Amtrust Title Insurance Company	\$42,390,048	\$15,387,416	\$27,002,633
93661	LIFE	Annuity Investors Life Insurance Company	\$3,225,731,745	\$2,855,229,785	\$370,501,960
28207	A&H	Anthem Insurance Companies, Inc.	\$5,557,289,685	\$3,728,794,593	\$1,828,495,092
61069	LIFE	Anthem Life Insurance Company	\$869,683,722	\$706,510,189	\$163,173,533
10017	P&C	Arbella Indemnity Insurance Company	\$65,459,131	\$41,292,168	\$24,166,964
41360	P&C	Arbella Protection Insurance Company, Inc.	\$392,981,685	\$251,571,456	\$141,410,229
12151	HMO	Arcadian Health Plan, Inc.	\$1,751,171,135	\$838,247,728	\$912,923,407
30830	P&C	Arch Indemnity Insurance Company	\$172,655,821	\$113,977,119	\$58,678,702
11150	P&C	Arch Insurance Company	\$7,087,516,097	\$5,464,410,835	\$1,623,105,261
18732	P&C	Arch Mortgage Guaranty Company	\$47,242,110	\$3,070,225	\$44,171,885
40266	P&C	Arch Mortgage Insurance Company	\$2,140,567,829	\$1,997,049,172	\$143,518,657
10946	P&C	Arch Property Casualty Insurance Company	\$99,543,757	\$209,714	\$99,334,043
10348	P&C	Arch Reinsurance Company	\$3,660,586,404	\$1,485,437,323	\$2,175,149,081



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19801	P&C	Argonaut Insurance Company	\$2,392,360,626	\$1,321,201,699	\$1,071,158,927
19828	P&C	Argonaut-Midwest Insurance Company	\$21,348,222	\$3,853,850	\$17,494,372
13900	P&C	ARI Insurance Company	\$60,256,652	\$1,998,556	\$58,258,096
41459	P&C	Armed Forces Insurance Exchange	\$105,749,072	\$61,482,954	\$44,266,118
13374	P&C	Arrow Mutual Liability Insurance Company	\$44,713,299	\$13,899,061	\$30,814,238
24678	P&C	Arrowood Indemnity Company	\$781,213,693	\$730,896,406	\$50,317,287
23752	P&C	Ascot Insurance Company	\$494,039,986	\$253,916,261	\$240,123,726
30279	P&C	Ascot Surety & Casualty Company	\$216,393,487	\$178,632	\$216,214,855
43460	P&C	Aspen American Insurance Company	\$1,502,730,207	\$613,064,213	\$889,665,994
67423	LIFE	Aspida Life Insurance Company	\$24,023,339	\$2,263,360	\$21,759,979
11104	P&C	Associated Employers Insurance Company	\$6,805,805	\$482,752	\$6,323,053
33758	P&C	Associated Industries of Massachusetts Mutual Insurance Company	\$776,385,644	\$419,730,215	\$356,655,429
30180	P&C	Assured Guaranty Corporation	\$2,873,797,737	\$803,970,661	\$2,069,827,076
18287	P&C	Assured Guaranty Municipal Corporation	\$5,896,025,852	\$2,843,008,145	\$3,053,017,707
71439	LIFE	Assurity Life Insurance Company	\$2,660,630,692	\$2,265,994,012	\$394,636,688
61492	LIFE	Athene Annuity & Life Assurance Company	\$37,921,755,987	\$36,317,237,912	\$1,604,518,076
68039	LIFE	Athene Annuity & Life Assurance Company of New York	\$4,008,700,446	\$3,704,470,958	\$304,229,488
61689	LIFE	Athene Annuity and Life Company	\$106,295,323,481	\$105,016,471,782	\$1,278,851,700
23833	P&C	Athome Insurance Company	\$15,460,938	\$95,600	\$15,365,338
44326	P&C	Atlantic Charter Insurance Company	\$163,784,368	\$94,821,181	\$68,963,187
27154	P&C	Atlantic Specialty Insurance Company	\$3,358,478,513	\$2,506,524,634	\$851,953,879
22586	P&C	Atlantic States Insurance Company	\$1,137,967,147	\$859,083,958	\$278,883,189
25422	P&C	Atradius Trade Credit Insurance, Inc.	\$183,229,571	\$65,561,281	\$117,668,290
19062	P&C	Automobile Insurance Company of Hartford, Connecticut, The	\$1,160,831,907	\$851,578,314	\$309,253,593
61190	LIFE	Auto-Owners Life Insurance Company	\$4,655,564,394	\$4,036,882,685	\$618,681,709
12508	P&C	Auto-Owners Specialty Insurance Company	\$29,666,991	\$103,244	\$29,563,747
10367	P&C	Avemco Insurance Company	\$64,845,914	\$37,259,761	\$27,586,153
33022	P&C	AXA Insurance Company	\$201,018,945	\$88,522,309	\$112,496,636
37273	P&C	Axis Insurance Company	\$1,936,015,534	\$1,372,438,633	\$563,576,901
20370	P&C	Axis Reinsurance Company	\$3,695,632,608	\$2,725,152,395	\$970,480,213
15610	A&H	Axis Specialty Insurance Company	\$1,796,333,008	\$1,445,005,633	\$351,327,375
61212	LIFE	Baltimore Life Insurance Company, The	\$1,299,385,484	\$1,211,850,833	\$87,534,651
61239	LIFE	Bankers Fidelity Life Insurance Company	\$162,489,106	\$123,863,826	\$38,625,280
33162	P&C	Bankers Insurance Company	\$114,048,216	\$60,736,084	\$53,312,131
61263	LIFE	Bankers Life and Casualty Company	\$18,541,687,264	\$17,300,467,722	\$1,241,219,543
18279	P&C	Bankers Standard Insurance Company	\$313,924,597	\$101,193,355	\$212,731,242
94250	LIFE	Banner Life Insurance Company	\$7,266,835,983	\$6,500,483,281	\$766,352,702
10966	P&C	Bar Plan Surety and Fidelity Company, The	\$5,540,340	\$354,463	\$5,185,877
19763	P&C	Bay State Insurance Company	\$838,876,647	\$292,692,209	\$546,184,436
38245	P&C	BCS Insurance Company	\$290,132,129	\$148,712,263	\$141,419,866
16510	P&C	Beazley America Insurance Company, Inc.	\$14,293,386	\$4,228,959	\$10,064,427
37540	P&C	Beazley Insurance Company, Inc.	\$1,110,242,467	\$799,262,038	\$310,980,429



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41394	P&C	Benchmark Insurance Company	\$710,007,055	\$539,321,045	\$170,686,010
61395	LIFE	Beneficial Life Insurance Company	\$1,944,107,873	\$1,745,921,494	\$198,186,379
15911	P&C	Berkley Casualty Company	\$72,461,465	\$42,527,499	\$29,933,965
32603	P&C	Berkley Insurance Company	\$23,800,747,507	\$16,983,212,986	\$6,817,534,521
64890	LIFE	Berkley Life and Health Insurance Company	\$478,171,510	\$184,451,336	\$293,720,173
38911	P&C	Berkley National Insurance Company	\$208,180,629	\$143,657,820	\$64,522,809
29580	P&C	Berkley Regional Insurance Company	\$881,100,574	\$71,586,048	\$809,514,526
13070	P&C	Berkshire Hathaway Assurance Corporation	\$1,762,989,788	\$321,113,949	\$1,441,875,839
10391	P&C	Berkshire Hathaway Direct Insurance Company	\$351,418,164	\$109,268,552	\$242,149,613
20044	P&C	Berkshire Hathaway Homestate Insurance Company	\$4,261,128,105	\$1,769,581,962	\$2,491,546,143
62345	LIFE	Berkshire Hathaway Life Insurance Company of Nebraska	\$23,719,235,705	\$14,435,529,648	\$9,283,706,057
22276	P&C	Berkshire Hathaway Specialty Insurance Company	\$7,199,459,696	\$2,789,783,855	\$4,409,675,842
71714	LIFE	Berkshire Life Insurance Company of America	\$4,680,799,785	\$4,459,917,142	\$220,882,643
62383	LIFE	Bestow Life Insurance Company	\$129,508,705	\$119,713,439	\$9,795,266
26611	P&C	Blackboard Insurance Company	\$98,076,746	\$78,038,336	\$20,038,410
22250	P&C	Blueshore Insurance Company	\$181,413,205	\$124,525,931	\$56,887,274
27081	P&C	Bond Safeguard Insurance Company	\$57,938,254	\$17,664,568	\$40,273,686
13203	HMO	Boston Medical Center Health Plan, Inc. dba Well Sense Health Plan and dba Wellsense	\$1,039,051,210	\$524,398,549	\$514,652,661
61476	LIFE	Boston Mutual Life Insurance Company	\$1,633,959,318	\$1,349,805,088	\$284,154,230
12372	P&C	Brickstreet Mutual Insurance Company	\$2,490,276,077	\$1,424,411,986	\$1,065,864,086
87726	LIFE	Brighthouse Life Insurance Company	\$200,962,254,336	\$193,199,591,146	\$7,762,663,190
19658	P&C	Bristol West Insurance Company	\$174,541,989	\$128,644,929	\$45,897,060
13528	P&C	Brotherhood Mutual Insurance Company	\$1,000,360,927	\$675,933,455	\$324,427,475
14380	P&C	Build America Mutual Assurance Company	\$481,545,905	\$183,437,461	\$298,108,444
15385	P&C	Bureau Veritas Inspection and Insurance Company	\$14,743,675	\$5,632,631	\$9,111,044
20117	P&C	California Casualty Indemnity Exchange	\$600,482,044	\$383,899,798	\$216,582,246
19771	P&C	Cambridge Mutual Fire Insurance Company	\$1,361,736,429	\$578,602,479	\$783,133,949
36340	P&C	Camico Mutual Insurance Company	\$102,806,284	\$56,407,878	\$46,398,406
80659	LIFE	Canada Life Assurance Company, The	\$3,928,339,350	\$3,740,177,901	\$188,161,449
76694	A&H	Canada Life Reinsurance Company	\$54,105,857	\$20,503,690	\$33,602,167
10464	P&C	Canal Insurance Company	\$1,072,331,744	\$578,635,929	\$493,695,815
10472	P&C	Capitol Indemnity Corporation	\$913,651,389	\$616,759,188	\$296,892,201
61581	LIFE	Capitol Life Insurance Company	\$540,879,325	\$487,651,539	\$53,227,786
12567	A&H	Care Improvement Plus South Central Insurance Company	\$1,165,297,125	\$558,542,391	\$606,754,734
10510	P&C	Carolina Casualty Insurance Company	\$263,682,534	\$150,774,378	\$112,908,155
25950	P&C	Casco Indemnity Company	\$44,561,721	\$23,253,290	\$21,308,431



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11255	P&C	Caterpillar Insurance Company	\$1,133,130,128	\$601,867,239	\$531,262,889
58130	FRAT	Catholic Association of Foresters	\$8,517,017	\$6,956,668	\$1,560,349
56030	FRAT	Catholic Financial Life	\$1,696,774,589	\$1,572,788,976	\$123,985,613
57487	FRAT	Catholic Order of Foresters	\$1,275,648,422	\$1,218,368,211	\$57,280,211
19518	P&C	Catlin Insurance Company, Inc.	\$265,291,500	\$210,568,105	\$54,723,395
20273	P&C	Cedar Insurance Company	\$14,008,945	\$1,625	\$14,007,320
80799	LIFE	Celtic Insurance Company	\$1,653,278,576	\$1,003,969,621	\$649,308,955
11499	P&C	Censtat Casualty Company	\$26,636,001	\$3,883,105	\$22,752,895
20230	P&C	Central Mutual Insurance Company	\$1,987,577,763	\$983,163,969	\$1,004,413,798
61751	LIFE	Central States Health & Life Co. of Omaha	\$386,898,812	\$204,378,082	\$182,520,729
34274	P&C	Central States Indemnity Co. of Omaha	\$767,428,230	\$103,456,909	\$663,971,322
34649	P&C	Centre Insurance Company	\$28,069,868	\$17,428,886	\$10,640,982
80896	A&H	Centre Life Insurance Company	\$1,450,191,917	\$1,366,964,717	\$83,227,200
42765	P&C	Centurion Casualty Company	\$9,837,517	\$24,380	\$9,813,137
20710	P&C	Century Indemnity Company	\$616,642,041	\$591,642,041	\$25,000,000
10006	P&C	Cerity Insurance Company	\$155,286,870	\$103,288,016	\$51,998,854
25615	P&C	Charter Oak Fire Insurance Company, The	\$1,081,057,829	\$830,940,945	\$250,116,884
61832	LIFE	Chesapeake Life Insurance Company, The	\$251,111,134	\$137,774,532	\$113,336,602
22810	P&C	Chicago Insurance Company	\$76,224,848	\$2,436,781	\$73,788,067
50229	TITLE	Chicago Title Insurance Company	\$2,182,303,841	\$1,006,780,373	\$1,175,523,468
16356	P&C	Chiron Insurance Company	\$24,600,626	\$10,210,238	\$14,390,388
12777	P&C	Chubb Indemnity Insurance Company	\$272,171,039	\$88,929,199	\$183,241,840
10052	P&C	Chubb National Insurance Company	\$332,331,937	\$141,531,021	\$190,800,916
61875	LIFE	Church Life Insurance Corporation	\$309,408,002	\$231,556,781	\$77,851,221
18767	P&C	Church Mutual Insurance Company, S.I.	\$2,120,745,617	\$1,549,993,917	\$570,751,700
67369	LIFE	Cigna Health & Life Insurance Company	\$13,549,852,791	\$7,849,593,580	\$5,700,259,211
95660	HMO	Cigna Healthcare of Connecticut, Inc.	\$8,444,851	\$1,390,265	\$7,054,586
22004	P&C	Cim Insurance Corporation	\$16,403,413	\$30,824	\$16,372,588
28665	P&C	Cincinnati Casualty Company, The	\$578,410,124	\$78,207,849	\$500,202,276
23280	P&C	Cincinnati Indemnity Company, The	\$165,596,186	\$39,939,855	\$125,656,332
10677	P&C	Cincinnati Insurance Company, The	\$17,694,513,211	\$10,447,760,241	\$7,246,752,970
76236	LIFE	Cincinnati Life Insurance Company, The	\$4,966,115,862	\$4,696,043,288	\$270,072,574
31534	P&C	Citizens Insurance Company of America	\$2,014,088,473	\$1,285,418,134	\$728,670,339
61921	LIFE	Citizens Security Life Insurance Company	\$36,266,425	\$12,670,831	\$23,595,594
41335	P&C	City National Insurance Company	\$29,130,372	\$11,551,727	\$17,578,645
20532	P&C	Clarendon National Insurance Company	\$1,229,058,164	\$961,961,584	\$267,096,580
28860	P&C	Clear Blue Insurance Company	\$151,490,615	\$45,406,012	\$106,084,603
78301	A&H	Clear Spring Health Insurance Company	\$449,661,750	\$385,631,595	\$64,030,155
15691	LIFE	Clear Spring Life Insurance Company	\$204,544,901	\$146,405,359	\$58,139,542
15563	P&C	Clear Spring Property and Casualty Company	\$625,827,609	\$427,993,655	\$197,833,954
16524	P&C	Clearcover Insurance Company	\$83,446,944	\$64,534,322	\$18,912,622
33480	P&C	Clermont Insurance Company	\$29,322,690	\$4,466,729	\$24,855,961
93432	LIFE	CM Life Insurance Company	\$9,072,052,058	\$7,437,721,202	\$1,634,330,856
12356	P&C	CM Regent Insurance Company	\$154,240,477	\$33,454,781	\$120,785,696



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16203	P&C	CM Select Insurance Company	\$23,660,070	\$2,191,464	\$21,468,606
62626	LIFE	CMFG Life Insurance Company	\$26,335,578,157	\$23,511,441,212	\$2,824,136,944
31887	P&C	Coface North America Insurance Company	\$176,623,332	\$110,088,650	\$66,534,682
36552	P&C	Coliseum Reinsurance Company	\$189,270,248	\$64,541,500	\$124,728,748
62049	LIFE	Colonial Life & Accident Insurance Company	\$3,861,408,281	\$3,156,222,389	\$705,185,891
62065	LIFE	Colonial Penn Life Insurance Company	\$884,820,167	\$800,278,299	\$84,541,868
10758	P&C	Colonial Surety Company	\$84,458,799	\$29,234,879	\$55,223,922
36927	P&C	Colony Specialty Insurance Company	\$91,679,512	\$67,903,724	\$23,775,788
76023	LIFE	Columbian Life Insurance Company	\$387,852,923	\$347,273,058	\$40,579,866
62103	LIFE	Columbian Mutual Life Insurance Company	\$1,478,133,173	\$1,401,000,391	\$77,132,782
99937	LIFE	Columbus Life Insurance Company	\$4,628,747,618	\$4,256,306,827	\$372,440,791
62146	LIFE	Combined Insurance Company of America	\$2,672,901,562	\$2,260,606,916	\$412,294,646
19410	P&C	Commerce and Industry Insurance Company	\$1,831,176,761	\$1,360,237,082	\$470,939,679
34754	P&C	Commerce Insurance Company	\$2,065,797,205	\$1,381,520,303	\$684,276,902
81426	LIFE	Commercial Travelers Life Insurance Company	\$12,218,000	\$4,153,692	\$8,064,308
84824	LIFE	Commonwealth Annuity and Life Insurance Company	\$60,138,154,291	\$56,249,997,500	\$3,888,156,791
50083	TITLE	Commonwealth Land Title Insurance Company	\$704,613,442	\$299,220,850	\$405,392,592
77828	LIFE	Companion Life Insurance Company	\$689,734,093	\$298,334,345	\$391,399,748
21989	P&C	Compass Insurance Company	\$5,197,603	\$2,283,763	\$2,913,841
10891	P&C	Concert Insurance Company	\$49,927,183	\$19,883,687	\$30,043,496
11209	A&H	Connecticare Insurance Company, Inc.	\$290,246,661	\$183,163,750	\$107,082,911
51268	TITLE	Connecticut Attorneys Title Insurance Company	\$97,758,734	\$52,614,306	\$45,144,428
62308	LIFE	Connecticut General Life Insurance Company	\$21,459,674,009	\$15,074,417,550	\$6,385,256,459
32190	P&C	Constitution Insurance Company	\$40,121,058	\$16,950,933	\$23,170,125
71730	LIFE	Continental American Insurance Company	\$933,698,229	\$690,155,241	\$243,542,987
20443	P&C	Continental Casualty Company	\$45,788,312,499	\$34,467,343,008	\$11,320,969,491
71404	LIFE	Continental General Insurance Company	\$4,340,270,647	\$3,993,372,385	\$346,898,262
28258	P&C	Continental Indemnity Company	\$472,524,377	\$355,424,755	\$117,099,622
35289	P&C	Continental Insurance Company, The	\$1,988,493,153	\$176,396,562	\$1,812,096,591
68500	LIFE	Continental Life Insurance Company of Brentwood Tennessee	\$629,507,260	\$230,422,975	\$399,084,285
10804	P&C	Continental Western Insurance Company	\$204,421,324	\$101,908,410	\$102,512,914
37206	P&C	Contractors Bonding and Insurance Company	\$247,708,320	\$127,886,712	\$119,821,608
10499	P&C	Corepointe Insurance Company	\$17,918,375	\$2,293,928	\$15,624,447
68365	LIFE	Corporate Solutions Life Reinsurance Company	\$20,868,254,594	\$18,965,142,815	\$1,903,111,780
20990	P&C	Country Mutual Insurance Company	\$6,546,162,356	\$3,031,233,947	\$3,514,928,409



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10022	P&C	Countryway Insurance Company	\$34,403,677	\$6,980,509	\$27,423,168
26492	P&C	Courtesy Insurance Company	\$1,189,754,392	\$609,880,700	\$579,873,691
10062	P&C	Covenant Insurance Company	\$104,663,837	\$63,809,657	\$40,854,180
81973	LIFE	Coventry Health and Life Insurance Company	\$989,760,185	\$261,491,281	\$728,268,904
18961	P&C	Crestbrook Insurance Company	\$228,642,194	\$160,581,801	\$68,060,393
16070	P&C	Cronus Insurance Company	\$47,496,832	\$9,877,938	\$37,618,894
31348	P&C	Crum & Forster Indemnity Company	\$74,797,377	\$49,715,651	\$25,081,726
82880	LIFE	CSI Life Insurance Company	\$23,637,522	\$5,197,470	\$18,440,053
10847	P&C	Cumis Insurance Society, Inc.	\$2,447,900,767	\$1,333,803,444	\$1,114,097,323
21164	P&C	Dairyland Insurance Company	\$1,628,822,054	\$1,116,775,591	\$512,046,463
16623	P&C	Dairyland National Insurance Company	\$15,472,675	\$138,598	\$15,334,077
37346	P&C	Danbury Insurance Company	\$17,501,972	\$9,931,534	\$7,570,438
16705	P&C	Dealers Assurance Company	\$292,708,716	\$186,593,722	\$106,114,994
71129	LIFE	Dearborn Life Insurance Company	\$1,646,972,367	\$1,237,889,415	\$409,082,952
62634	LIFE	Delaware American Life Insurance Company	\$106,302,988	\$53,277,975	\$53,025,013
79065	LIFE	Delaware Life Insurance Company	\$44,380,688,239	\$42,304,346,276	\$2,076,341,963
12307	A&H	Dentaquest USA Insurance Company, Inc.	\$318,489,347	\$119,824,684	\$198,664,663
73474	LIFE	Dentegra Insurance Company	\$210,474,283	\$156,878,559	\$53,595,724
12718	P&C	Developers Surety and Indemnity Company	\$627,026,474	\$477,279,412	\$149,747,063
42048	P&C	Diamond State Insurance Company	\$175,583,170	\$128,945,409	\$46,637,761
34711	P&C	Digital Advantage Insurance Company	\$164,285,691	\$134,253,477	\$30,032,214
29530	P&C	Digital Affect Insurance Company	\$11,196,676	\$16,873	\$11,179,803
16561	P&C	Digital Edge Insurance Company	\$17,513,701	\$0	\$17,513,701
36463	P&C	Discover Property & Casualty Insurance Company	\$147,993,780	\$85,346,255	\$62,647,524
34495	P&C	Doctors' Company, An Interinsurance Exchange, The	\$4,793,776,827	\$2,253,645,178	\$2,540,131,649
50130	TITLE	Doma Title Insurance Inc.	\$154,753,155	\$109,404,816	\$45,348,339
13692	P&C	Donegal Mutual Insurance Company	\$735,923,493	\$402,932,775	\$332,990,718
13706	P&C	Dorchester Mutual Insurance Company	\$121,792,986	\$57,390,969	\$64,402,017
13183	LIFE	Eagle Life Insurance Company	\$3,050,854,352	\$2,707,462,588	\$343,391,764
13019	P&C	Eastern Advantage Assurance Company	\$71,381,696	\$52,852,117	\$18,529,579
10724	P&C	Eastern Alliance Insurance Company	\$362,511,321	\$252,324,786	\$110,186,535
14702	P&C	Eastguard Insurance Company	\$350,489,038	\$251,493,051	\$98,995,987
22926	P&C	Economy Fire & Casualty Company	\$545,748,265	\$219,081,636	\$326,666,629
21261	P&C	Electric Insurance Company	\$1,035,213,869	\$661,435,857	\$373,778,012
85561	LIFE	Elips Life Insurance Company	\$81,046,174	\$22,586,471	\$58,459,703
12747	A&H	Elixir Insurance Company	\$698,026,838	\$614,707,596	\$83,319,242
62928	LIFE	Emc National Life Company	\$844,862,084	\$738,319,092	\$106,542,991
25186	P&C	Emc Property & Casualty Company	\$39,332,630	\$3,161,845	\$36,170,785
21407	P&C	Emcasco Insurance Company	\$266,913,313	\$86,455,993	\$180,457,320
88595	A&H	Empheysis Insurance Company	\$10,361,266	\$3,302,522	\$7,058,744
21326	P&C	Empire Fire and Marine Insurance Company	\$65,531,761	\$26,655,424	\$38,876,337



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25402	P&C	Employers Assurance Company	\$803,726,826	\$572,092,205	\$231,634,621
11512	P&C	Employers Compensation Insurance Company	\$696,982,829	\$382,297,097	\$314,685,732
10640	P&C	Employers Insurance Company of Nevada	\$366,663,423	\$116,232,223	\$250,431,200
21458	P&C	Employers Insurance Company of Wausau	\$8,558,188,793	\$6,392,068,918	\$2,166,119,875
21415	P&C	Employers Mutual Casualty Company	\$5,097,920,452	\$3,360,622,366	\$1,737,298,086
10346	P&C	Employers Preferred Insurance Company	\$1,062,294,910	\$821,807,291	\$240,487,619
68276	LIFE	Employers Reassurance Corporation	\$22,443,659,491	\$20,711,920,422	\$1,731,739,059
21350	P&C	Empro Insurance Company	\$285,843,083	\$176,563,299	\$109,279,784
37095	P&C	Enact Financial Assurance Corporation	\$10,023,947	\$7,166	\$10,016,781
38458	P&C	Enact Mortgage Insurance Corporation	\$5,360,638,789	\$4,014,482,355	\$1,346,156,434
15130	P&C	Encompass Indemnity Company	\$11,233,225	\$3,123,854	\$8,109,371
10071	P&C	Encompass Insurance Company of America	\$9,195,074	\$904,678	\$8,290,396
66311	LIFE	Encova Life Insurance Company	\$607,784,580	\$528,707,546	\$79,077,034
10641	P&C	Endurance American Insurance Company	\$5,429,500,623	\$4,397,365,192	\$1,032,135,431
11551	P&C	Endurance Assurance Corporation	\$6,634,128,664	\$3,941,780,238	\$2,692,348,426
62880	LIFE	Equitable Financial Life and Annuity Company	\$587,020,178	\$532,419,237	\$54,600,941
62944	LIFE	Equitable Financial Life Insurance Company	\$248,026,695,567	\$242,632,821,912	\$5,393,873,655
78077	LIFE	Equitable Financial Life Insurance Company of America	\$6,242,018,672	\$5,919,222,504	\$322,796,168
62510	LIFE	Equitrust Life Insurance Company	\$25,685,495,837	\$24,053,705,948	\$1,631,789,889
13634	P&C	Essent Guaranty, Inc.	\$3,374,858,531	\$2,330,992,212	\$1,043,866,319
37915	P&C	Essentia Insurance Company	\$109,029,384	\$76,657,946	\$32,371,438
25712	P&C	Esurance Insurance Company	\$149,644,743	\$29,644,553	\$120,000,190
30210	P&C	Esurance Property and Casualty Insurance Company	\$47,210,168	\$39,913,647	\$7,296,521
20516	P&C	Euler Hermes North America Insurance Company	\$767,726,290	\$511,344,405	\$256,381,885
16044	P&C	Everest Denali Insurance Company	\$160,224,945	\$133,743,580	\$26,481,365
10120	P&C	Everest National Insurance Company	\$1,220,571,433	\$1,019,742,776	\$200,828,657
16045	P&C	Everest Premier Insurance Company	\$205,922,118	\$180,473,587	\$25,448,531
26921	P&C	Everest Reinsurance Company	\$20,263,086,133	\$14,473,601,647	\$5,789,484,486
12750	P&C	Evergreen National Indemnity Company	\$77,295,092	\$34,355,949	\$42,939,143
70866	LIFE	Everlake Assurance Company	\$172,727,052	\$138,015,332	\$34,711,720
60186	LIFE	Everlake Life Ins Co	\$28,147,608,877	\$25,546,359,202	\$2,601,249,675
24961	P&C	Everspan Insurance Company	\$57,691,608	\$2,519,449	\$55,172,159
10003	P&C	Excess Share Insurance Corporation	\$67,015,301	\$41,798,724	\$25,216,577
35181	P&C	Executive Risk Indemnity, Inc.	\$6,675,603,826	\$4,993,853,890	\$1,681,749,936
21482	P&C	Factory Mutual Insurance Company	\$25,986,924,400	\$8,128,629,322	\$17,858,295,078
35157	P&C	Fair American Insurance and Reinsurance Company	\$247,514,432	\$38,228,545	\$209,285,887
31925	P&C	Falls Lake National Insurance Company	\$1,152,213,665	\$1,028,738,082	\$123,475,583
77968	LIFE	Family Heritage Life Insurance Company of America	\$1,588,075,444	\$1,432,458,230	\$155,617,214



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63053	LIFE	Family Life Insurance Company	\$140,014,897	\$111,447,385	\$28,567,512
13803	P&C	Farm Family Casualty Insurance Company	\$1,658,397,626	\$932,859,105	\$725,538,521
25321	P&C	Farmers Direct Property and Casualty Insurance Company	\$167,800,720	\$118,803,842	\$48,996,878
34339	P&C	Farmers Group Property and Casualty Ins. Co.	\$545,256,040	\$283,802,371	\$261,453,669
21652	P&C	Farmers Insurance Exchange	\$21,740,696,280	\$16,908,421,686	\$4,832,274,595
13897	P&C	Farmers Mutual Hail Insurance Company of Iowa	\$917,561,429	\$439,322,767	\$478,238,663
63177	LIFE	Farmers New World Life Insurance Company	\$5,670,802,250	\$5,328,797,282	\$342,004,968
26298	P&C	Farmers Property and Casualty Insurance Company	\$5,205,576,709	\$3,099,168,613	\$2,106,408,096
41483	P&C	Farmington Casualty Company	\$1,194,352,668	\$904,530,245	\$289,822,423
10178	P&C	FCCI Insurance Company	\$2,517,155,427	\$1,697,651,557	\$819,503,870
20281	P&C	Federal Insurance Company	\$18,087,070,097	\$13,451,094,368	\$4,635,975,729
63223	LIFE	Federal Life Insurance Company	\$270,505,966	\$252,051,414	\$18,454,552
63258	LIFE	Federated Life Insurance Company	\$2,427,110,505	\$1,877,129,033	\$549,981,472
13935	P&C	Federated Mutual Insurance Company	\$8,253,590,262	\$3,812,335,449	\$4,441,254,813
16024	P&C	Federated Reserve Insurance Company	\$149,164,978	\$83,658,238	\$65,506,740
11118	P&C	Federated Rural Electric Insurance Exchange	\$666,809,385	\$410,495,938	\$256,313,447
28304	P&C	Federated Service Insurance Company	\$549,242,384	\$250,930,628	\$298,311,756
63274	LIFE	Fidelity & Guaranty Life Insurance Company	\$38,358,118,122	\$36,885,448,086	\$1,472,670,031
39306	P&C	Fidelity and Deposit Company of Maryland	\$314,083,675	\$49,254,700	\$264,828,975
35386	P&C	Fidelity and Guaranty Insurance Company	\$32,491,674	\$13,655,840	\$18,835,835
25879	P&C	Fidelity and Guaranty Insurance Underwriters, Inc.	\$161,227,107	\$69,514,426	\$91,712,681
93696	LIFE	Fidelity Investments Life Insurance Company	\$44,295,432,969	\$43,208,608,890	\$1,086,824,079
63290	LIFE	Fidelity Life Assoc., A Legal Reserve Life Insurance Co.	\$418,689,538	\$320,478,580	\$98,210,958
51586	TITLE	Fidelity National Title Insurance Company	\$1,575,188,103	\$880,527,073	\$694,661,030
71870	LIFE	Fidelity Security Life Insurance Company	\$982,022,335	\$672,132,314	\$309,890,022
21660	P&C	Fire Insurance Exchange	\$3,058,083,104	\$2,150,920,820	\$907,162,284
21873	P&C	Fireman's Fund Insurance Company	\$2,061,971,969	\$711,063,514	\$1,350,908,455
21784	P&C	Firemen's Insurance Co. of Washington DC dba Berkley Underwriters Ins. Co.	\$100,529,298	\$64,736,166	\$35,793,132
69140	LIFE	First Allmerica Financial Life Insurance Company	\$3,262,611,927	\$3,141,110,617	\$121,501,310
37710	P&C	First American Property & Casualty Insurance Company	\$67,710,082	\$37,277,378	\$30,432,713
51624	TITLE	First American Title Guaranty Company	\$95,295,484	\$25,240,067	\$70,055,417
50814	TITLE	First American Title Insurance Company	\$3,724,936,104	\$2,024,521,710	\$1,700,414,394
29980	P&C	First Colonial Insurance Company	\$275,848,923	\$141,072,254	\$134,776,669



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11177	P&C	First Financial Insurance Company	\$676,872,273	\$159,135,759	\$517,736,518
90328	LIFE	First Health Life & Health Insurance Company	\$150,009,371	\$117,104,812	\$32,904,559
33588	P&C	First Liberty Insurance Corporation, The	\$21,298,867	\$1,027,060	\$20,271,807
14240	TITLE	First National Title Insurance Company	\$78,315,843	\$27,216,430	\$51,099,413
67652	LIFE	First Penn-Pacific Life Insurance Company	\$1,157,762,985	\$1,031,763,473	\$125,999,512
27626	P&C	Firstcomp Insurance Company	\$203,606,199	\$127,441,128	\$76,165,071
13943	P&C	Fitchburg Mutual Insurance Company	\$172,124,227	\$80,718,055	\$91,406,172
13978	P&C	Florists Mutual Insurance Company	\$148,220,884	\$115,828,434	\$32,392,449
11185	P&C	Foremost Insurance Company	\$2,666,068,576	\$1,254,885,545	\$1,411,183,031
11800	P&C	Foremost Property and Casualty Insurance Company	\$52,540,436	\$32,802,501	\$19,737,934
41513	P&C	Foremost Signature Insurance Company	\$30,305,489	\$8,976,534	\$21,328,956
91642	LIFE	Forethought Life Insurance Company	\$47,725,706,942	\$45,353,318,637	\$2,372,388,305
10801	P&C	Fortress Insurance Company	\$163,215,896	\$80,982,406	\$82,233,490
11600	P&C	Frank Winston Crum Insurance Company	\$208,332,263	\$156,709,479	\$51,622,784
13986	P&C	Frankenmuth Mutual Insurance Company	\$1,799,662,509	\$994,121,112	\$805,541,397
22209	P&C	Freedom Specialty Insurance Company	\$107,506,770	\$82,575,880	\$24,930,890
85286	LIFE	Fresenius Health Plans Insurance Company	\$29,615,336	\$150,980	\$29,464,356
63657	LIFE	Garden State Life Insurance Company	\$143,530,046	\$51,317,705	\$92,212,341
21253	P&C	Garrison Property and Casualty Insurance Company	\$4,027,945,832	\$2,456,532,631	\$1,571,413,200
28339	P&C	Gateway Insurance Company	\$36,100,345	\$25,443,009	\$10,657,336
56685	FRAT	Gbu Financial Life	\$3,781,723,351	\$3,515,611,753	\$266,111,598
14138	P&C	Geico Advantage Insurance Company	\$4,320,266,171	\$2,328,055,914	\$1,992,210,256
41491	P&C	Geico Casualty Company	\$5,670,535,046	\$3,286,714,797	\$2,383,820,249
14139	P&C	Geico Choice Insurance Company	\$1,941,475,474	\$1,014,105,108	\$927,370,366
35882	P&C	Geico General Insurance Company	\$194,860,225	\$67,109	\$194,793,116
22055	P&C	Geico Indemnity Company	\$15,498,951,751	\$4,647,109,277	\$10,851,842,474
37923	P&C	Geico Marine Insurance Company	\$260,376,044	\$136,015,468	\$124,360,575
14137	P&C	Geico Secure Insurance Company	\$2,126,283,840	\$1,091,854,225	\$1,034,429,616
13703	P&C	General Automobile Insurance Company, The	\$67,247,491	\$54,398,396	\$12,849,095
24414	P&C	General Casualty Company of Wisconsin	\$1,456,244,055	\$1,142,556,952	\$313,687,102
22039	P&C	General Reinsurance Corporation	\$24,077,373,736	\$10,150,205,686	\$13,927,168,050
39322	P&C	General Security National Insurance Company	\$505,534,200	\$413,670,070	\$91,864,130
11967	P&C	General Star National Insurance Company	\$225,637,725	\$64,530,097	\$161,107,628
11231	P&C	Generali - U.S. Branch	\$225,783,876	\$154,591,549	\$71,192,330
38962	P&C	Genesis Insurance Company	\$176,004,086	\$84,969,810	\$91,034,276
65536	LIFE	Genworth Life and Annuity Insurance Company	\$19,843,610,642	\$18,979,031,028	\$864,579,614
70025	LIFE	Genworth Life Insurance Company	\$41,320,999,565	\$38,383,865,478	\$2,937,134,087
70939	LIFE	Gerber Life Insurance Company	\$5,146,709,453	\$4,606,657,000	\$540,052,453
12254	P&C	Glencar Insurance Company	\$202,895,757	\$149,637,054	\$53,258,703



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21032	P&C	Global Reinsurance Corporation of America In Run-Off	\$169,621,473	\$87,613,824	\$82,007,649
91472	LIFE	Globe Life and Accident Insurance Company	\$5,236,491,603	\$4,892,659,231	\$343,832,372
62286	LIFE	Golden Rule Insurance Company	\$575,797,329	\$328,859,836	\$246,937,493
22063	P&C	Government Employees Insurance Company	\$54,114,398,042	\$17,209,095,311	\$36,905,302,731
63967	LIFE	Government Personnel Mutual Life Insurance Co.	\$799,829,933	\$703,309,618	\$96,520,314
22098	P&C	Grain Dealers Mutual Insurance Company	\$18,759,300	\$7,631,432	\$11,127,868
14095	P&C	Granite Mutual Insurance Company	\$4,889,177	\$9,349	\$4,879,828
26310	P&C	Granite Re, Inc.	\$134,558,321	\$84,740,273	\$49,818,048
23809	P&C	Granite State Insurance Company	\$43,492,257	\$6,029,727	\$37,462,530
93521	LIFE	Granular Insurance Company	\$69,303,057	\$25,686,303	\$43,616,754
25984	P&C	Graphic Arts Mutual Insurance Company	\$208,557,313	\$126,587,930	\$81,969,384
10671	P&C	Gray Casualty & Surety Company, The	\$131,754,979	\$20,986,197	\$110,768,782
36307	P&C	Gray Insurance Company	\$431,127,558	\$230,404,558	\$200,723,000
26832	P&C	Great American Alliance Insurance Company	\$30,258,441	\$6,100	\$30,252,341
26344	P&C	Great American Assurance Company	\$24,938,431	\$6,383	\$24,932,048
16691	P&C	Great American Insurance Company	\$11,137,717,640	\$8,040,015,461	\$3,097,702,179
22136	P&C	Great American Insurance Company of New York	\$245,773,848	\$97,125	\$245,676,723
31135	P&C	Great American Security Insurance Company	\$16,505,853	\$11,508	\$16,494,345
33723	P&C	Great American Spirit Insurance Company	\$18,329,520	\$10,174	\$18,319,346
25224	P&C	Great Divide Insurance Company	\$283,931,457	\$171,833,937	\$112,097,520
14003	P&C	Great Falls Insurance Company	\$7,961,454	\$1,100,020	\$6,861,434
18694	P&C	Great Midwest Insurance Company	\$319,530,536	\$110,183,690	\$209,346,846
20303	P&C	Great Northern Insurance Company	\$656,854,184	\$242,216,512	\$414,637,672
12982	P&C	Great Plains Casualty, Inc.	\$34,074,207	\$3,614,194	\$30,460,013
90212	LIFE	Great Southern Life Insurance Company	\$191,111,691	\$154,943,164	\$36,168,527
11371	P&C	Great West Casualty Company	\$2,586,585,929	\$1,754,036,148	\$832,549,786
71480	LIFE	Great Western Insurance Company	\$1,190,990,460	\$1,143,501,138	\$47,489,323
22187	P&C	Greater New York Mutual Insurance Company	\$1,835,151,854	\$1,199,484,220	\$635,667,634
68322	LIFE	Great-West Life & Annuity Insurance Company	\$75,889,798,827	\$72,974,152,888	\$2,915,645,939
20680	P&C	Green Mountain Insurance Company, Inc.	\$16,607,694	\$516,606	\$16,091,088
22322	P&C	Greenwich Insurance Company	\$2,091,589,398	\$1,496,118,888	\$595,470,510
10019	P&C	Greystone Insurance Company	\$380,279,061	\$272,451,925	\$107,827,136
36650	P&C	Guarantee Company of North America USA, The	\$20,383,244	\$48,992	\$20,334,252
64211	LIFE	Guarantee Trust Life Insurance Company	\$791,179,955	\$637,676,025	\$153,503,930
64238	LIFE	Guaranty Income Life Insurance Company	\$3,458,117,086	\$2,826,388,604	\$631,728,482



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78778	LIFE	Guardian Insurance & Annuity Co. Inc., The	\$14,206,758,686	\$13,657,887,300	\$548,871,386
64246	LIFE	Guardian Life Insurance Co. of America	\$72,127,284,885	\$63,538,334,168	\$8,588,950,717
83607	LIFE	Guggenheim Life and Annuity Company	\$14,709,467,938	\$13,546,211,907	\$1,163,256,031
42803	P&C	Guideone Elite Insurance Company	\$31,772,287	\$4,344,498	\$27,427,789
15032	P&C	Guideone Insurance Company	\$1,366,360,194	\$991,685,404	\$374,674,790
14559	P&C	Guideone Specialty Insurance Company	\$285,959,411	\$202,169,480	\$83,789,931
34037	P&C	Hallmark Insurance Company	\$323,410,282	\$221,265,303	\$102,144,979
26433	P&C	Harco National Insurance Company	\$1,509,126,476	\$636,287,825	\$872,838,651
23582	P&C	Harleysville Insurance Company	\$115,940,274	\$85,371,966	\$30,568,308
35696	P&C	Harleysville Preferred Insurance Company	\$91,278,050	\$41,757,070	\$49,520,980
26182	P&C	Harleysville Worcester Insurance Company	\$127,502,526	\$73,214,832	\$54,287,694
64327	LIFE	Harleyville Life Insurance Company	\$409,293,610	\$348,821,068	\$60,472,542
22357	P&C	Hartford Accident and Indemnity Company	\$13,133,926,076	\$9,805,073,953	\$3,328,852,123
29424	P&C	Hartford Casualty Insurance Company	\$2,515,141,549	\$1,590,665,275	\$924,476,274
19682	P&C	Hartford Fire Insurance Company	\$25,766,243,517	\$14,022,890,978	\$11,743,352,539
37478	P&C	Hartford Insurance Company Of The Midwest	\$658,652,112	\$152,652,243	\$505,999,869
70815	LIFE	Hartford Life And Accident Insurance Company	\$13,021,602,658	\$10,611,456,823	\$2,410,145,835
11452	P&C	Hartford Steam Boiler Inspection and Insurance Co.	\$1,828,327,502	\$1,167,319,964	\$661,007,538
29890	P&C	Hartford Steam Boiler-Inspection and Insurance Company of Ct.	\$15,453,937	\$2,227,977	\$13,225,960
30104	P&C	Hartford Underwriters Insurance Company	\$1,778,998,271	\$1,170,318,402	\$608,679,869
96717	HMO	Harvard Pilgrim Health Care of New England, Inc.	\$168,348,324	\$105,542,444	\$62,805,880
92711	LIFE	HCC Life Insurance Company	\$1,491,254,010	\$741,228,024	\$750,025,986
41343	P&C	HDI Global Insurance Company	\$808,430,601	\$581,698,472	\$226,732,129
66141	LIFE	Health Net Life Insurance Company	\$616,803,597	\$263,522,205	\$353,281,392
12902	A&H	Healthspring Life & Health Insurance Company, Inc.	\$1,167,801,362	\$705,554,835	\$462,246,527
39527	P&C	Heritage Indemnity Company	\$21,647,047	\$1,795,648	\$19,851,399
64394	LIFE	Heritage Life Insurance Company	\$7,707,647,770	\$6,746,957,231	\$960,690,540
14192	P&C	Hingham Mutual Fire Insurance Company	\$78,631,393	\$30,980,319	\$47,651,074
10200	P&C	Hiscox Insurance Company, Inc.	\$1,250,758,353	\$917,965,687	\$332,792,666
93440	LIFE	HM Life Insurance Company	\$881,338,507	\$383,225,870	\$498,112,637
13927	P&C	Homesite Insurance Company of the Midwest	\$565,469,454	\$454,017,220	\$111,452,234
64505	LIFE	Homesteaders Life Company	\$3,451,571,841	\$3,256,918,726	\$194,653,110
22578	P&C	Horace Mann Insurance Company	\$475,123,674	\$302,589,575	\$172,534,099
64513	LIFE	Horace Mann Life Insurance Company	\$9,032,107,344	\$8,559,538,484	\$472,568,860
22756	P&C	Horace Mann Property & Casualty Insurance Company	\$290,630,434	\$181,993,728	\$108,636,706
14027	P&C	Hospitality Insurance Company	\$9,616,902	\$1,811,389	\$7,805,513



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10069	P&C	Housing Authority Property Insurance, A Mutual Company	\$249,461,598	\$81,466,175	\$167,995,423
11206	P&C	Housing Enterprise Insurance Company, Inc.	\$129,998,470	\$77,727,799	\$52,270,671
18975	A&H	HPHC Insurance Company, Inc.	\$311,319,077	\$168,889,971	\$142,429,105
25054	P&C	Hudson Insurance Company	\$1,843,930,529	\$1,287,903,742	\$556,026,787
60052	A&H	Humana Benefit Plan of Illinois, Inc.	\$1,142,234,275	\$532,101,193	\$610,133,082
73288	LIFE	Humana Insurance Company	\$8,917,292,835	\$4,803,332,897	\$4,113,959,939
70580	LIFE	Humanadental Insurance Company	\$294,419,687	\$151,169,725	\$143,249,962
91693	LIFE	IA American Life Insurance Company	\$267,425,829	\$124,065,161	\$143,360,668
97764	LIFE	Idealife Insurance Company	\$20,274,879	\$1,446,965	\$18,827,914
64580	LIFE	Illinois Mutual Life Insurance Company	\$1,594,974,779	\$1,317,351,171	\$277,623,608
23817	P&C	Illinois National Insurance Company	\$61,140,567	\$14,430,394	\$46,710,173
35408	P&C	Imperium Insurance Company	\$553,758,139	\$338,249,752	\$215,508,387
11090	P&C	Incline Casualty Company	\$157,249,398	\$88,364,735	\$68,884,663
43575	P&C	Indemnity Insurance Company of North America	\$292,357,892	\$129,009,066	\$163,348,826
18468	P&C	Indemnity National Insurance Company	\$268,288,843	\$181,464,035	\$86,824,808
26581	P&C	Independence American Insurance Company	\$137,087,491	\$33,270,528	\$103,816,963
64602	LIFE	Independence Life and Annuity Company	\$3,445,747,167	\$3,256,285,452	\$189,461,715
58068	FRAT	Independent Order of Foresters	\$4,030,547,085	\$3,820,867,357	\$209,679,728
14265	P&C	Indiana Lumbermens Mutual Insurance Company	\$57,642,740	\$38,870,740	\$18,772,000
14406	LIFE	Industrial Alliance Insurance and Financial Services, Inc.	\$295,193,989	\$256,779,620	\$38,414,369
12599	P&C	Infinity Standard Insurance Company	\$5,863,625	\$126,778	\$5,736,848
22195	P&C	Insurance Company of Greater New York	\$72,755,429	\$165,736	\$72,589,693
22713	P&C	Insurance Company of North America	\$279,936,929	\$11,860,586	\$268,076,343
11162	P&C	Insurance Company of the South	\$135,458,123	\$95,092,753	\$40,365,370
19429	P&C	Insurance Company of the State of Pennsylvania, The	\$158,149,747	\$111,571,522	\$46,578,225
27847	P&C	Insurance Company of the West	\$4,118,675,485	\$2,625,053,577	\$1,493,621,908
29742	P&C	Integon National Insurance Company	\$3,596,682,804	\$2,775,780,514	\$820,902,290
31488	P&C	Integon Preferred Insurance Company	\$94,143,918	\$86,099,888	\$8,044,030
74780	LIFE	Integrity Life Insurance Company	\$9,956,306,342	\$8,474,872,835	\$1,481,433,507
15598	P&C	Interinsurance Exchange of the Automobile Club	\$15,576,684,942	\$5,370,046,424	\$10,206,638,518
11592	P&C	International Fidelity Insurance Company	\$229,457,062	\$82,832,470	\$146,624,592
17182	P&C	Intrepid Casualty Company	\$28,500,000	\$0	\$28,500,000
64904	LIFE	Investors Heritage Life Insurance Company	\$1,398,358,916	\$1,227,518,122	\$170,840,794
63487	LIFE	Investors Life Insurance Company of North America	\$512,494,416	\$486,752,688	\$25,741,728
50369	TITLE	Investors Title Insurance Company	\$229,977,443	\$89,294,378	\$140,683,065
23647	P&C	Ironshore Indemnity, Inc.	\$205,217,864	\$101,406,695	\$103,811,169
32921	P&C	Ismie Mutual Insurance Company	\$1,433,244,933	\$760,714,198	\$672,530,736



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65056	LIFE	Jackson National Life Insurance Company	\$303,194,152,849	\$297,095,967,401	\$6,098,185,448
11630	P&C	Jefferson Insurance Company	\$720,478,381	\$351,280,820	\$369,197,561
64017	LIFE	Jefferson National Life Insurance Company	\$10,806,986,316	\$10,704,390,680	\$102,595,636
14354	P&C	Jewelers Mutual Insurance Company, S.I.	\$614,136,762	\$246,683,258	\$367,453,504
16116	P&C	JM Specialty Insurance Company	\$16,426,936	\$289,482	\$16,137,453
65080	LIFE	John Alden Life Insurance Company	\$181,736,056	\$160,984,940	\$20,751,116
93610	LIFE	John Hancock Life & Health Insurance Company	\$19,441,075,660	\$17,992,713,522	\$1,448,362,138
65838	LIFE	John Hancock Life Insurance Company (U.S.A)	\$273,009,574,500	\$262,597,953,993	\$10,411,620,507
65129	LIFE	Kansas City Life Insurance Company	\$3,770,712,048	\$3,525,411,770	\$245,300,280
10885	P&C	Key Risk Insurance Company	\$66,223,453	\$31,452,053	\$34,771,400
13668	P&C	Kingstone Insurance Company	\$266,285,817	\$181,686,107	\$84,599,711
13722	P&C	Knightbrook Insurance Company	\$208,563,665	\$74,048,453	\$134,515,212
58033	FRAT	Knights of Columbus	\$28,838,421,843	\$26,187,208,750	\$2,651,213,093
65242	LIFE	Lafayette Life Insurance Company, The	\$6,345,546,148	\$5,941,272,729	\$404,273,419
26077	P&C	Lancer Insurance Company	\$647,694,862	\$458,436,652	\$189,258,068
71323	LIFE	Langhorne Reinsurance (Arizona), Ltd.	\$9,661,065	\$735,564	\$8,925,501
76503	A&H	Lasso Healthcare Insurance Company	\$18,084,894	\$14,386,321	\$3,698,573
16023	P&C	Lemonade Insurance Company	\$318,243,744	\$218,880,158	\$99,363,586
37940	P&C	Lexington National Insurance Corporation	\$85,874,942	\$69,991,526	\$15,883,416
68543	LIFE	Liberty Bankers Life Insurance Company	\$2,323,597,819	\$2,045,182,975	\$278,414,844
42404	P&C	Liberty Insurance Corporation	\$214,199,057	\$13,288,969	\$200,910,088
19917	P&C	Liberty Insurance Underwriters, Inc.	\$177,724,936	\$60,463,203	\$117,261,733
23035	P&C	Liberty Mutual Fire Insurance Company	\$8,446,976,564	\$6,285,861,231	\$2,161,115,333
23043	P&C	Liberty Mutual Insurance Company	\$65,530,745,401	\$43,481,129,334	\$22,049,616,067
65331	LIFE	Liberty National Life Insurance Company	\$8,756,812,333	\$8,177,098,881	\$579,713,452
65498	LIFE	Life Insurance Company of North America	\$9,002,176,124	\$7,331,972,609	\$1,670,203,515
65528	LIFE	Life Insurance Company of The Southwest	\$27,512,074,174	\$25,538,143,200	\$1,973,930,974
97691	LIFE	Life of the South Insurance Company	\$143,929,588	\$112,597,703	\$31,331,885
77720	A&H	Lifesecond Insurance Company	\$582,746,331	\$527,339,555	\$55,406,776
65595	LIFE	Lincoln Benefit Life Company	\$12,067,350,832	\$11,630,528,473	\$436,822,359
65927	LIFE	Lincoln Heritage Life Insurance Company	\$1,118,061,836	\$1,028,189,877	\$89,871,959
62057	LIFE	Lincoln Life & Annuity Company of New York	\$17,305,705,846	\$16,314,440,219	\$991,265,627
65676	LIFE	Lincoln National Life Insurance Company	\$317,031,663,433	\$308,584,609,418	\$8,447,054,015
40550	P&C	Lio Insurance Company	\$50,833,425	\$4,256,945	\$46,576,480
36447	P&C	Lm General Insurance Company	\$47,946,413	\$32,398,526	\$15,547,887
33600	P&C	Lm Insurance Corporation	\$127,067,598	\$9,338,346	\$117,729,252
32352	P&C	LM Property and Casualty Insurance Company	\$57,344,069	\$18,012,213	\$39,331,856
60232	LIFE	Lombard International Life Assurance Company	\$7,923,838,958	\$7,906,209,782	\$17,629,176
65722	LIFE	Loyal American Life Insurance Company	\$403,004,012	\$269,378,102	\$133,625,910
56758	FRAT	Loyal Christian Benefit Association	\$108,287,356	\$97,526,082	\$10,761,274
73504	LIFE	Lumico Life Insurance Company	\$201,910,161	\$116,640,532	\$85,269,629



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10051	P&C	Lyndon Southern Insurance Company	\$518,619,097	\$407,172,835	\$111,446,262
65781	LIFE	Madison National Life Insurance Company, Inc.	\$236,918,791	\$143,974,894	\$92,943,897
42617	P&C	Mag Mutual Insurance Company	\$2,391,156,863	\$1,364,113,784	\$1,027,043,079
29939	P&C	Main Street America Assurance Company	\$29,626,742	\$389,645	\$29,237,098
13026	P&C	Main Street America Protection Insurance Company	\$24,469,833	\$70,552	\$24,399,281
15077	A&H	Maine Community Health Options dba Community Health Options	\$184,016,793	\$63,626,876	\$120,389,917
11149	P&C	Maine Employers Mutual Insurance Company	\$1,090,269,355	\$563,361,165	\$526,908,190
65870	LIFE	Manhattan Life Insurance Company, The	\$632,557,107	\$554,939,791	\$77,617,316
67083	LIFE	Manhattan National Life Insurance Company	\$141,249,735	\$128,157,077	\$13,092,658
61883	LIFE	Manhattanlife Insurance and Annuity Company	\$792,003,523	\$572,608,730	\$219,394,793
16755	LIFE	Manhattanlife of America Insurance Company	\$7,477,604	\$23,371	\$7,454,233
36897	P&C	Manufacturers Alliance Insurance Company	\$285,463,600	\$203,904,882	\$81,558,718
28932	P&C	Markel American Insurance Company	\$1,943,586,323	\$1,473,152,141	\$470,434,182
10829	P&C	Markel Global Reinsurance Company	\$4,981,796,249	\$3,491,462,348	\$1,490,333,901
38970	P&C	Markel Insurance Company	\$3,301,195,325	\$1,368,798,081	\$1,932,397,244
15850	HMO	Martin's Point Generations Advantage, Inc.	\$185,229,637	\$106,464,878	\$78,764,759
65935	LIFE	Massachusetts Mutual Life Insurance Company	\$314,967,246,427	\$287,987,990,435	\$26,979,255,992
63312	LIFE	MassMutual Ascend Life Insurance Company	\$38,448,901,775	\$35,570,781,153	\$2,878,120,622
10784	P&C	Maxum Casualty Insurance Company	\$25,980,108	\$6,714,308	\$19,265,800
12041	P&C	MBIA Insurance Corporation	\$514,751,889	\$417,427,518	\$97,324,371
69515	LIFE	Medamerica Insurance Company	\$1,146,305,583	\$1,105,765,391	\$40,540,192
63762	A&H	Medco Containment Life Insurance Company	\$771,176,913	\$494,321,177	\$276,855,736
36277	P&C	Medical Mutual Insurance Company of Maine	\$392,132,436	\$159,234,614	\$232,897,822
32522	P&C	Medical Mutual Insurance Company of North Carolina	\$780,097,931	\$414,757,794	\$365,340,136
11843	P&C	Medical Protective Company	\$5,698,158,409	\$1,974,717,597	\$3,723,440,812
31119	A&H	Medico Insurance Company	\$75,035,590	\$42,643,918	\$32,391,672
22241	P&C	Medmarc Casualty Insurance Company	\$155,386,456	\$95,593,110	\$59,793,346
86126	LIFE	Members Life Insurance Company	\$386,649,670	\$351,013,034	\$35,636,632
31968	P&C	Merastar Insurance Company	\$87,859,232	\$69,874,466	\$17,984,766
14494	P&C	Merchants Bonding Company (Mutual)	\$348,302,398	\$120,112,805	\$228,189,593
23329	P&C	Merchants Mutual Insurance Company	\$746,548,663	\$443,586,940	\$302,961,723
12901	P&C	Merchants Preferred Insurance Company	\$107,836,302	\$66,064,610	\$41,771,692
23353	P&C	Meridian Security Insurance Company	\$219,948,229	\$140,999,499	\$78,948,730



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18750	A&H	Merit Health Insurance Company	\$42,555,308	\$3,881,722	\$38,673,586
19798	P&C	Merrimack Mutual Fire Insurance Company	\$2,318,576,735	\$826,719,839	\$1,491,856,898
16187	P&C	Metromile Insurance Company	\$122,972,970	\$90,334,375	\$32,638,595
39950	P&C	Metropolitan General Insurance Company	\$74,319,625	\$31,380,176	\$42,939,449
65978	LIFE	Metropolitan Life Insurance Company	\$404,288,240,137	\$392,484,464,145	\$11,803,775,992
97136	LIFE	Metropolitan Tower Life Insurance Company	\$43,883,021,419	\$42,244,810,960	\$1,638,210,459
40150	P&C	MGA Insurance Company, Inc.	\$341,207,394	\$220,332,786	\$120,874,608
18740	P&C	MGIC Indemnity Corporation	\$168,537,075	\$62,169,813	\$106,367,262
38601	P&C	MIC Property And Casualty Insurance Corporation	\$97,033,569	\$44,631,887	\$52,401,682
21687	P&C	Mid-Century Insurance Company	\$7,450,466,754	\$3,245,126,254	\$4,205,340,501
15380	P&C	Mid-Continent Assurance Company	\$20,343,893	\$5,530	\$20,338,363
23418	P&C	Mid-Continent Casualty Company	\$605,961,372	\$340,449,992	\$265,511,380
23434	P&C	Middlesex Insurance Company	\$903,878,087	\$647,412,210	\$256,465,878
66044	LIFE	Midland National Life Insurance Company	\$74,313,640,100	\$69,065,197,788	\$5,248,442,313
27138	P&C	Midvale Indemnity Company	\$118,404,608	\$109,094,019	\$9,310,589
23612	P&C	Midwest Employers Casualty Company	\$160,795,981	\$39,290,657	\$121,505,324
16262	P&C	Midwest Family Advantage Insurance Company	\$13,514,142	\$1,696,311	\$11,817,832
23574	P&C	Midwest Family Mutual Insurance Company	\$410,947,461	\$279,239,957	\$131,707,504
66087	LIFE	Mid-West National Life Insurance Company of Tennessee	\$42,898,014	\$23,185,400	\$19,712,614
66109	LIFE	Midwestern United Life Insurance Company	\$248,127,089	\$102,821,183	\$145,305,906
26662	P&C	Milford Casualty Insurance Company	\$30,861,390	\$4,430,874	\$26,430,516
42234	P&C	Minnesota Lawyers Mutual Insurance Company	\$241,023,444	\$89,690,066	\$151,333,378
66168	LIFE	Minnesota Life Insurance Company	\$66,996,357,915	\$63,593,427,838	\$3,402,930,077
20362	P&C	Mitsui Sumitomo Insurance Company of America	\$2,055,587,090	\$725,678,279	\$1,329,908,811
22551	P&C	Mitsui Sumitomo Insurance USA, Inc.	\$142,875,682	\$86,593,939	\$56,281,743
15997	P&C	MMG Insurance Company	\$362,516,905	\$205,733,738	\$156,783,167
16942	P&C	MMIC Insurance, Inc.	\$730,766,655	\$378,444,989	\$352,321,665
70416	LIFE	MML Bay State Life Insurance Company	\$5,462,847,319	\$5,197,417,728	\$265,429,591
10675	P&C	Mobilias General Insurance Company	\$40,425,032	\$14,632,397	\$25,792,635
57541	FRAT	Modern Woodmen of America	\$17,486,511,569	\$15,086,840,206	\$2,399,671,362
66265	LIFE	Monarch Life Insurance Company	\$627,768,168	\$621,890,151	\$5,878,016
81442	LIFE	Monitor Life Insurance Company of New York	\$20,389,187	\$3,338,563	\$17,050,624
66370	LIFE	Mony Life Insurance Company	\$6,597,572,464	\$6,263,023,050	\$334,549,414
29858	P&C	Mortgage Guaranty Insurance Corporation	\$6,577,128,505	\$5,360,033,467	\$1,217,095,038
13331	P&C	Motorists Commercial Mutual Insurance Company	\$824,242,757	\$560,969,888	\$263,272,870
22012	P&C	Motors Insurance Corporation	\$2,220,568,645	\$1,253,679,968	\$966,888,677



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26522	P&C	Mount Vernon Fire Insurance Company	\$1,164,163,259	\$269,453,385	\$894,709,880
10205	P&C	Mountain Valley Indemnity Company	\$27,284,420	\$4,367,155	\$22,917,265
16498	P&C	MTAW Insurance Company	\$8,496,621	\$31,558	\$8,465,063
66346	LIFE	Munich American Reassurance Company	\$9,175,959,502	\$8,568,261,099	\$607,698,403
69604	LIFE	Munich Re Us Life Corporation	\$9,139,737	\$1,141,908	\$7,997,829
10227	P&C	Munich Reinsurance America, Inc.	\$20,739,954,794	\$16,604,720,371	\$4,135,234,423
88668	LIFE	Mutual of America Life Insurance Company	\$28,283,361,331	\$27,521,273,318	\$762,088,017
71412	LIFE	Mutual of Omaha Insurance Company	\$10,341,789,035	\$6,345,192,013	\$3,996,597,022
66427	LIFE	Mutual Trust Life Insurance Company, A Pan-American Life Insurance Group Stock Company	\$2,259,525,399	\$2,094,474,353	\$165,051,046
93734	LIFE	Nassau Life and Annuity Company	\$1,935,620,970	\$1,819,103,876	\$116,517,094
67814	LIFE	Nassau Life Insurance Company	\$14,014,452,354	\$13,638,073,800	\$376,378,554
23663	P&C	National American Insurance Company	\$320,533,958	\$226,928,190	\$93,605,768
61409	LIFE	National Benefit Life Insurance Company	\$674,951,355	\$541,362,970	\$133,588,387
11991	P&C	National Casualty Company	\$975,862,913	\$775,221,155	\$200,641,758
10243	P&C	National Continental Insurance Company	\$255,444,230	\$132,060,982	\$123,383,248
16217	P&C	National Farmers Union Property and Casualty Company	\$70,741,498	\$24,487,713	\$46,253,785
20478	P&C	National Fire Insurance Company of Hartford	\$88,656,425	\$86,756	\$88,569,669
23728	P&C	National General Insurance Company	\$61,442,036	\$34,169,749	\$27,272,286
66583	LIFE	National Guardian Life Insurance Company	\$4,698,134,728	\$4,203,042,342	\$495,092,386
82538	LIFE	National Health Insurance Company	\$181,107,204	\$101,249,314	\$79,857,892
20087	P&C	National Indemnity Company	\$383,106,529,331	\$143,636,296,016	\$239,470,233,315
75264	LIFE	National Integrity Life Insurance Company	\$4,580,273,594	\$4,153,956,519	\$426,317,075
32620	P&C	National Interstate Insurance Company	\$1,485,100,896	\$1,156,905,620	\$328,195,276
20052	P&C	National Liability & Fire Insurance Company	\$4,314,504,432	\$2,650,734,934	\$1,663,769,500
66680	LIFE	National Life Insurance Company	\$11,011,777,055	\$8,132,931,332	\$2,878,845,723
13695	P&C	National Mortgage Insurance Corporation	\$2,274,419,210	\$1,380,571,109	\$893,848,101
23825	P&C	National Public Finance Guarantee Corporation	\$2,002,380,945	\$432,957,637	\$1,569,423,309
85472	LIFE	National Security Life and Annuity Company	\$482,586,430	\$445,997,647	\$36,588,783
22608	P&C	National Specialty Insurance Company	\$124,346,167	\$55,054,528	\$69,291,639
15474	P&C	National Summit Insurance Company	\$127,610,927	\$64,330,751	\$63,280,175
21881	P&C	National Surety Corporation	\$129,309,219	\$48,410,318	\$80,898,901
87963	LIFE	National Teachers Associates Life Insurance Company	\$657,112,061	\$607,593,309	\$49,518,752
51020	TITLE	National Title Insurance of New York, Inc.	\$132,876,712	\$81,494,867	\$51,381,845
19445	P&C	National Union Fire Insurance Company of Pittsburgh, PA	\$21,891,877,482	\$16,235,567,882	\$5,656,309,600
66850	LIFE	National Western Life Insurance Company	\$10,771,683,261	\$9,191,507,427	\$1,580,175,834



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26093	P&C	Nationwide Affinity Insurance Company of America	\$126,467,089	\$117,668,552	\$8,798,537
28223	P&C	Nationwide Agribusiness Insurance Company	\$1,610,543,140	\$1,397,776,073	\$212,767,067
10723	P&C	Nationwide Assurance Company	\$111,663,538	\$74,782,617	\$36,880,921
23760	P&C	Nationwide General Insurance Company	\$1,055,551,189	\$817,113,348	\$238,437,841
25453	P&C	Nationwide Insurance Company of America	\$997,929,429	\$788,685,277	\$209,244,152
92657	LIFE	Nationwide Life and Annuity Insurance Company	\$42,615,377,594	\$40,061,963,550	\$2,553,414,044
66869	LIFE	Nationwide Life Insurance Company	\$178,832,416,721	\$169,741,025,384	\$9,091,391,337
23779	P&C	Nationwide Mutual Fire Insurance Company	\$9,152,595,095	\$6,568,794,228	\$2,583,800,867
23787	P&C	Nationwide Mutual Insurance Company	\$40,853,273,820	\$25,419,685,310	\$15,433,588,510
37877	P&C	Nationwide Property & Casualty Insurance Company	\$456,943,053	\$424,455,745	\$32,487,308
27944	P&C	Nat'l Corp. As A-I-F for the Subscribers of The National Insurance Assoc.	\$14,834,249	\$223,142	\$14,611,107
25240	P&C	NAU Country Insurance Company	\$1,364,718,754	\$1,082,224,089	\$282,494,665
42307	P&C	Navigators Insurance Company	\$4,969,237,728	\$3,738,672,861	\$1,230,564,867
15865	P&C	NCMIC Insurance Company	\$899,246,364	\$542,929,519	\$356,316,845
25852	P&C	New England Guaranty Insurance Company, Inc.	\$58,430,965	\$4,886,946	\$53,544,019
21830	P&C	New England Insurance Company	\$17,684,086	\$2,377,073	\$15,307,013
91626	LIFE	New England Life Insurance Company	\$9,856,907,299	\$9,718,163,534	\$138,743,765
41629	P&C	New England Reinsurance Corporation	\$26,547,058	\$2,104,329	\$24,442,729
23841	P&C	New Hampshire Insurance Company	\$96,722,005	\$32,158,992	\$64,563,013
91596	LIFE	New York Life Insurance and Annuity Corporation	\$183,131,164,190	\$173,396,803,183	\$9,734,361,007
66915	LIFE	New York Life Insurance Company	\$213,695,809,636	\$189,129,449,169	\$24,566,360,467
16608	P&C	New York Marine and General Insurance Company	\$1,975,056,688	\$1,385,771,882	\$589,284,806
16285	P&C	Next Insurance US Company	\$170,618,308	\$76,369,611	\$94,248,697
14788	P&C	NGM Insurance Company	\$846,361,216	\$278,366,014	\$567,995,202
33200	P&C	Norcal Insurance Company	\$1,724,704,942	\$1,236,369,175	\$488,335,767
23965	P&C	Norfolk and Dedham Mutual Fire Insurance Company	\$552,594,169	\$261,452,874	\$291,141,295
31470	P&C	Norguard Insurance Company	\$2,186,826,455	\$1,741,996,904	\$444,829,551
66974	LIFE	North American Company for Life and Health Insurance	\$35,313,300,535	\$33,382,376,229	\$1,930,924,306
27740	P&C	North Pointe Insurance Company	\$20,067,916	\$3,647,311	\$16,420,605
21105	P&C	North River Insurance Company, The	\$1,428,629,336	\$1,048,427,368	\$380,201,968
25992	P&C	Northern Security Insurance Company, Inc.	\$9,562,120	\$359,325	\$9,202,795
24031	P&C	Northland Casualty Company	\$124,589,849	\$85,638,934	\$38,950,915
24015	P&C	Northland Insurance Company	\$1,336,842,719	\$782,518,516	\$554,324,203
13045	P&C	Northstone Insurance Company	\$119,580,427	\$93,976,597	\$25,603,829



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69000	LIFE	Northwestern Long Term Care Insurance Company	\$319,974,850	\$101,704,524	\$218,270,326
67091	LIFE	Northwestern Mutual Life Insurance Company	\$334,653,758,345	\$305,370,605,994	\$29,283,152,351
42552	P&C	Nova Casualty Company	\$101,032,943	\$4,431	\$101,028,512
39608	P&C	Nutmeg Insurance Company	\$504,757,916	\$215,348,585	\$289,409,331
81353	LIFE	NYLife Insurance Company of Arizona	\$159,007,078	\$49,885,575	\$109,121,503
34630	P&C	Oak River Insurance Company	\$1,209,727,087	\$551,455,755	\$658,271,332
15645	P&C	OBI America Insurance Company	\$15,817,066	\$11,833	\$15,805,233
14190	P&C	OBI National Insurance Company	\$13,743,552	\$24,602	\$13,718,950
35602	P&C	Obsidian Insurance Company	\$36,819,852	\$8,837,861	\$27,981,991
23248	P&C	Occidental Fire & Casualty Company of North Carolina	\$529,479,318	\$277,612,027	\$251,867,291
67148	LIFE	Occidental Life Insurance Company of North Carolina	\$295,268,161	\$258,678,947	\$36,589,214
68446	LIFE	Oceanview Life and Annuity Company	\$3,661,730,723	\$3,353,272,244	\$308,458,477
23680	P&C	Odyssey Reinsurance Company	\$10,869,546,784	\$6,865,785,635	\$4,003,761,149
26565	P&C	Ohio Indemnity Company	\$194,245,095	\$144,156,085	\$50,089,010
10202	P&C	Ohio Mutual Insurance Company	\$417,242,266	\$79,667,472	\$337,574,794
89206	LIFE	Ohio National Life Assurance Corporation	\$3,181,380,376	\$2,934,568,830	\$246,811,545
67172	LIFE	Ohio National Life Insurance Company, The	\$28,854,256,637	\$27,398,720,642	\$1,455,535,995
67180	LIFE	Ohio State Life Insurance Company, The	\$148,737,634	\$130,030,772	\$18,706,862
67199	LIFE	Old American Insurance Company	\$303,074,841	\$284,806,914	\$18,267,927
40231	P&C	Old Dominion Insurance Company	\$20,868,815	\$266,074	\$20,602,742
24139	P&C	Old Republic General Insurance Corporation	\$2,371,117,999	\$1,617,332,705	\$753,785,294
24147	P&C	Old Republic Insurance Company	\$3,647,710,874	\$2,221,321,611	\$1,426,389,263
67261	LIFE	Old Republic Life Insurance Company	\$106,757,594	\$58,722,741	\$48,034,853
50520	TITLE	Old Republic National Title Insurance Company	\$1,781,446,463	\$1,009,161,551	\$772,284,912
35424	P&C	Old Republic Security Assurance Company	\$875,457,603	\$588,966,267	\$286,491,336
37060	P&C	Old United Casualty Company	\$965,640,342	\$526,251,295	\$439,389,047
88080	LIFE	Omaha Health Insurance Company	\$498,425,353	\$220,610,555	\$277,814,798
69647	LIFE	Optum Insurance of Ohio, Inc.	\$251,668,603	\$212,159,213	\$39,509,390
76112	LIFE	Oxford Life Insurance Company	\$2,955,504,354	\$2,725,302,327	\$230,202,027
22748	P&C	Pacific Employers Insurance Company	\$979,986,171	\$86,092,001	\$893,894,170
64343	A&H	Pacific Guardian Life Insurance Company	\$594,876,220	\$508,612,475	\$86,263,745
20346	P&C	Pacific Indemnity Company	\$13,705,577,882	\$10,002,909,483	\$3,702,668,399
97268	LIFE	Pacific Life & Annuity Company	\$8,615,148,090	\$8,078,270,825	\$536,877,265
67466	LIFE	Pacific Life Insurance Company	\$178,066,203,365	\$166,712,999,352	\$11,353,204,013
37850	P&C	Pacific Specialty Insurance Company	\$331,770,551	\$181,484,517	\$150,286,034
70785	LIFE	Pacificare Life and Health Insurance Company	\$197,033,155	\$2,264,035	\$194,769,120
10791	P&C	Palisades Insurance Company	\$142,956,904	\$64,270,510	\$78,686,394
67539	LIFE	Pan-American Life Insurance Company	\$1,235,957,975	\$968,019,880	\$267,938,092



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60003	LIFE	Park Avenue Life Insurance Company	\$199,379,817	\$152,723,683	\$46,656,134
71099	LIFE	Parker Centennial Assurance Company	\$99,066,301	\$51,204,899	\$47,861,402
32069	P&C	Patriot Insurance Company	\$164,147,259	\$101,193,850	\$62,953,409
60099	LIFE	Patriot Life Insurance Company	\$30,697,023	\$9,071,096	\$21,625,927
18686	P&C	Patrons Co-Operative Fire Insurance Company	\$184,073,985	\$77,056,838	\$107,017,147
28290	P&C	Patrons Oxford Insurance Company	\$27,222,512	\$13,748,992	\$13,473,520
67598	LIFE	Paul Revere Life Insurance Company	\$745,407,679	\$475,372,442	\$270,035,236
93777	LIFE	Pavonia Life Insurance Company of Michigan	\$1,005,084,483	\$950,328,067	\$54,756,416
14931	P&C	Pawtucket Mutual Insurance Company	\$4,086,442	(\$438)	\$4,086,879
18139	P&C	Peak Property and Casualty Insurance Corporation	\$66,851,792	\$6,759,713	\$60,092,079
18333	P&C	Peerless Indemnity Insurance Company	\$176,895,191	\$9,496,256	\$167,398,935
14958	P&C	Peninsula Insurance Company	\$122,645,479	\$74,777,690	\$47,867,789
93262	LIFE	Penn Insurance and Annuity Company	\$9,532,581,807	\$8,863,585,294	\$668,996,513
14982	P&C	Penn Millers Insurance Company	\$95,311,618	\$47,914,746	\$47,396,872
67644	LIFE	Penn Mutual Life Insurance Company, The	\$27,994,865,150	\$25,423,266,487	\$2,571,598,663
21962	P&C	Pennsylvania Insurance Company	\$103,061,235	\$53,836,031	\$49,225,204
14974	P&C	Pennsylvania Lumbermens Mutual Insurance Company	\$518,957,991	\$342,987,031	\$175,970,960
12262	P&C	Pennsylvania Manufacturers Association Insurance Company	\$1,262,438,826	\$914,423,755	\$348,015,071
41424	P&C	Pennsylvania Manufacturers Indemnity Company	\$295,676,945	\$205,844,690	\$89,832,255
22906	P&C	Permanent General Assurance Corp of Ohio	\$162,316,145	\$117,333,991	\$44,982,154
37648	P&C	Permanent General Assurance Corporation	\$603,220,979	\$479,153,341	\$124,067,638
12297	P&C	Petroleum Casualty Company	\$28,961,275	\$7,304,918	\$21,656,357
13714	P&C	Pharmacists Mutual Insurance Company	\$440,553,392	\$263,930,301	\$176,623,091
23175	P&C	Phenix Mutual Fire Insurance Company	\$72,264,185	\$46,033,862	\$26,230,321
67784	LIFE	Philadelphia American Life Insurance Company	\$390,384,465	\$305,753,713	\$84,630,752
18058	P&C	Philadelphia Indemnity Insurance Company	\$10,699,043,642	\$7,653,579,403	\$3,045,464,239
93548	LIFE	PHL Variable Insurance Company	\$5,172,970,506	\$5,119,973,568	\$52,996,938
25623	P&C	Phoenix Insurance Company, The	\$4,742,654,076	\$3,029,231,102	\$1,713,422,974
72125	LIFE	Physicians Life Insurance Company	\$1,783,038,717	\$1,610,573,585	\$172,465,132
80578	P&C	Physicians Mutual Insurance Company	\$2,785,093,783	\$1,623,401,455	\$1,161,692,328
21296	P&C	Pinnacle National Insurance Company	\$35,163,246	\$18,432,212	\$16,731,034
15137	P&C	Pinnaclepoint Insurance Company	\$167,130,223	\$134,338,246	\$32,791,976
67911	LIFE	Pioneer Mutual Life Insurance Company	\$63,904,864	\$11,529,737	\$52,375,127
26794	P&C	Plans Liability Insurance Company	\$7,469,279	\$47,906	\$7,421,373
10817	P&C	Plateau Casualty Insurance Company	\$63,305,688	\$33,320,032	\$29,985,656
18619	P&C	Platte River Insurance Company	\$213,037,144	\$155,121,481	\$57,915,663
30945	P&C	Plaza Insurance Company	\$31,446,915	\$5,483,521	\$25,963,394
27251	P&C	PMI Mortgage Insurance Company (Rehab)	\$740,957,689	\$1,685,982,402	(\$945,024,713)



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57622	FRAT	Polish National Alliance of The US of North America	\$443,323,344	\$420,421,835	\$22,901,509
56839	FRAT	Polish National Union of America	\$26,758,217	\$25,953,329	\$804,888
57630	FRAT	Polish Roman Catholic Union of America	\$239,198,774	\$228,152,284	\$11,046,490
37257	P&C	Praetorian Insurance Company	\$393,200,033	\$283,892,751	\$109,307,282
10900	P&C	Preferred Employers Insurance Company	\$100,092,169	\$49,676,712	\$50,415,456
15024	P&C	Preferred Mutual Insurance Company	\$642,458,781	\$377,821,697	\$264,637,084
36234	P&C	Preferred Professional Insurance Company	\$206,518,212	\$117,388,016	\$89,130,196
10800	P&C	Premier Group Insurance Company	\$56,048,440	\$21,784,405	\$34,264,035
14371	P&C	Prime Property & Casualty Insurance, Inc.	\$296,958,549	\$210,306,370	\$86,652,179
65919	LIFE	Primerica Life Insurance Company	\$2,064,288,732	\$1,284,668,902	\$779,619,829
61271	LIFE	Principal Life Insurance Company	\$239,357,448,929	\$233,982,263,767	\$5,375,185,162
71161	LIFE	Principal National Life Insurance Company	\$832,398,779	\$562,896,520	\$269,502,259
12873	P&C	Privilege Underwriters Reciprocal Exchange	\$1,358,154,303	\$894,523,626	\$463,630,677
33391	P&C	Proassurance Indemnity Company, Inc.	\$972,023,476	\$688,736,296	\$283,287,180
14460	P&C	Proassurance Insurance Company of America	\$335,757,563	\$232,934,970	\$102,822,593
11127	P&C	Professional Solutions Insurance Company	\$31,237,937	\$22,481,533	\$8,756,404
29017	P&C	Professionals Advocate Insurance Company	\$173,365,045	\$24,002,938	\$149,362,107
11851	P&C	Progressive Advanced Insurance Company	\$898,298,927	\$521,224,483	\$377,074,444
24260	P&C	Progressive Casualty Insurance Company	\$13,497,704,846	\$10,188,509,391	\$3,309,195,455
16322	P&C	Progressive Direct Insurance Company	\$13,179,488,418	\$9,240,575,269	\$3,938,913,149
24279	P&C	Progressive Max Insurance Company	\$964,944,954	\$656,117,828	\$308,827,126
38628	P&C	Progressive Northern Insurance Company	\$3,148,639,485	\$2,319,211,577	\$829,427,908
21727	P&C	Progressive Universal Insurance Company	\$724,430,956	\$488,700,440	\$235,730,516
34690	P&C	Property and Casualty Insurance Company of Hartford	\$352,517,868	\$147,476,412	\$205,041,456
10638	P&C	Proselect Insurance Company	\$84,107,486	\$46,052,109	\$38,055,374
12416	P&C	Protective Insurance Company	\$1,236,211,892	\$845,802,198	\$390,409,694
68136	LIFE	Protective Life Insurance Company	\$80,820,816,207	\$75,502,246,301	\$5,318,569,906
35769	P&C	Protective Property & Casualty Insurance Company	\$387,646,942	\$184,298,884	\$203,348,058
15040	P&C	Providence Mutual Fire Insurance Company	\$206,618,753	\$95,499,030	\$111,119,723
24295	P&C	Providence Washington Insurance Company - Run-Off	\$13,147,332	\$118,289	\$13,029,043
68195	LIFE	Provident Life and Accident Insurance Company	\$6,214,223,444	\$5,242,886,390	\$971,337,054
68209	LIFE	Provident Life and Casualty Insurance Company	\$861,861,486	\$688,311,662	\$173,549,825
79227	LIFE	Pruco Life Insurance Company	\$166,574,928,157	\$160,620,321,771	\$5,954,606,386
86630	LIFE	Prudential Annuities Life Assurance Corporation	\$48,354,485,824	\$47,340,581,298	\$1,013,904,526
68241	LIFE	Prudential Insurance Company of America	\$324,304,204,456	\$305,181,268,629	\$19,122,935,827



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93629	LIFE	Prudential Retirement Insurance and Annuity Company	\$100,288,467,820	\$98,793,228,178	\$1,495,239,642
15059	P&C	Public Service Insurance Company	\$129,372,761	\$86,953,402	\$42,419,357
71390	LIFE	Puritan Life Insurance Company of America	\$271,630,518	\$244,163,988	\$27,466,530
39217	P&C	QBE Insurance Corporation	\$3,221,387,995	\$2,486,363,357	\$735,024,638
10219	P&C	QBE Reinsurance Corporation	\$1,239,277,183	\$410,093,360	\$829,183,823
15067	P&C	Quincy Mutual Fire Insurance Company	\$2,208,896,726	\$718,317,856	\$1,490,578,870
22705	P&C	R & Q Reinsurance Company	\$111,910,536	\$108,241,628	\$3,668,908
33790	P&C	Radian Guaranty, Inc.	\$6,063,327,378	\$5,285,179,274	\$778,148,104
30872	P&C	Radian Mortgage Assurance, Inc.	\$8,804,678	\$14,336	\$8,790,342
15756	P&C	Radnor Specialty Insurance Company	\$78,804,870	\$11,551,844	\$67,253,027
11673	P&C	Redwood Fire and Casualty Insurance Company	\$2,798,475,643	\$1,405,242,031	\$1,393,233,612
24449	P&C	Regent Insurance Company	\$46,465,299	\$11,246,479	\$35,218,820
68357	LIFE	Reliable Life Insurance Company, The	\$38,192,871	\$22,681,106	\$15,511,765
68381	LIFE	Reliance Standard Life Insurance Company	\$18,943,596,498	\$17,100,520,545	\$1,843,075,953
67105	LIFE	Reliastar Life Insurance Company	\$15,173,439,669	\$13,391,784,683	\$1,781,654,986
61360	LIFE	Reliastar Life Insurance Company of New York	\$2,258,616,497	\$1,825,579,291	\$433,037,206
61700	LIFE	Renaissance Life & Health Insurance Company of America	\$97,866,573	\$48,921,069	\$48,945,504
32174	P&C	Republic Mortgage Assurance Company	\$20,843,765	\$12,042,369	\$8,801,396
31275	P&C	Republic Mortgage Guaranty Insurance Corporation	\$95,966,919	\$69,417,990	\$26,548,929
28452	P&C	Republic Mortgage Insurance Company	\$394,210,207	\$302,300,348	\$91,909,859
12475	P&C	Republic-Franklin Insurance Company	\$144,575,970	\$74,774,734	\$69,801,236
31089	P&C	Repwest Insurance Company	\$372,380,732	\$105,505,687	\$266,875,046
68462	LIFE	Reserve National Insurance Company	\$50,764,931	\$26,031,461	\$24,733,470
61506	LIFE	Resource Life Insurance Company	\$6,111,514	\$121,253	\$5,990,261
43044	P&C	Response Insurance Company	\$30,168,567	\$2,264,946	\$27,903,621
36684	P&C	Riverport Insurance Company	\$117,752,671	\$69,241,010	\$48,511,661
65005	LIFE	Riversource Life Insurance Company	\$115,648,061,694	\$112,235,528,905	\$3,412,532,789
13056	P&C	RLI Insurance Company	\$2,632,726,547	\$1,392,077,487	\$1,240,649,060
12491	P&C	Rochdale Insurance Company	\$98,848,981	\$2,930,153	\$95,918,828
11089	P&C	Rock Ridge Insurance Company	\$25,529,690	\$5,422,653	\$20,107,037
35505	P&C	Rockwood Casualty Insurance Company	\$315,174,836	\$209,106,383	\$106,068,453
10974	P&C	Root Insurance Company	\$484,055,633	\$392,598,514	\$91,457,118
24503	P&C	Root Property & Casualty Insurance Company	\$68,735,973	\$46,889,246	\$21,846,727
39039	P&C	Rural Community Insurance Company	\$2,650,487,335	\$2,439,666,502	\$210,820,833
11134	P&C	Rural Trust Insurance Company	\$37,071,569	\$24,914,516	\$12,157,053
23132	P&C	RVI America Insurance Company	\$102,453,208	\$19,559,979	\$82,893,228
11123	P&C	Safety First Insurance Company	\$122,828,707	\$41,628,241	\$81,200,466
33618	P&C	Safety Indemnity Insurance Company	\$173,194,071	\$83,908,996	\$89,285,075
39454	P&C	Safety Insurance Company	\$1,709,803,225	\$882,824,527	\$826,978,698



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15105	P&C	Safety National Casualty Corporation	\$11,153,330,971	\$7,890,044,555	\$3,263,286,416
12808	P&C	Safety Property and Casualty Insurance Company	\$57,249,144	\$27,357,035	\$29,892,108
40460	P&C	Sagamore Insurance Company	\$219,648,793	\$62,545,060	\$157,103,733
60445	LIFE	Sagcor Life Insurance Company	\$3,007,470,327	\$2,830,971,294	\$176,499,033
38300	P&C	Samsung Fire & Marine Insurance Company, Ltd.	\$134,610,201	\$54,642,372	\$79,967,829
70435	LIFE	Savings Bank Mutual Life Insurance Co. of Massachusetts, The	\$3,563,518,892	\$3,356,931,055	\$206,587,837
60176	LIFE	SBLI USA Life Insurance Company, Inc.	\$2,554,254,658	\$2,419,567,405	\$134,687,253
15580	P&C	Scottsdale Indemnity Company	\$100,566,277	\$64,927,111	\$35,639,166
10054	P&C	Securian Casualty Company	\$525,432,712	\$355,074,355	\$170,358,357
93742	LIFE	Securian Life Insurance Company	\$2,065,989,250	\$1,589,882,731	\$476,106,519
68675	LIFE	Security Benefit Life Insurance Company	\$46,517,419,146	\$42,081,154,042	\$4,436,265,104
10117	P&C	Security First Insurance Company	\$188,245,584	\$124,773,656	\$63,471,928
68713	LIFE	Security Life of Denver Insurance Company	\$34,605,048,100	\$33,391,445,230	\$1,213,602,869
68772	LIFE	Security Mutual Life Insurance Company of New York	\$2,996,837,816	\$2,808,393,201	\$188,444,615
19879	P&C	Security National Insurance Company	\$949,322,762	\$758,670,732	\$190,652,030
50784	TITLE	Security Title Guarantee Corporation of Baltimore	\$29,483,525	\$18,954,608	\$10,528,917
12572	P&C	Selective Insurance Company of America	\$3,160,635,071	\$2,322,335,604	\$838,299,467
11867	P&C	Selective Insurance Company of New England	\$257,092,846	\$191,451,828	\$65,641,018
19259	P&C	Selective Insurance Company of South Carolina	\$833,245,795	\$632,678,244	\$200,567,550
39926	P&C	Selective Insurance Company of Southeast	\$665,599,265	\$505,293,417	\$160,305,848
26301	P&C	Selective Way Insurance Company	\$1,797,098,585	\$1,304,670,705	\$492,427,880
10936	P&C	Seneca Insurance Company, Inc.	\$282,870,935	\$126,425,186	\$156,445,749
11000	P&C	Sentinel Insurance Company, Ltd.	\$345,115,868	\$85,302,957	\$259,812,911
12870	P&C	Sentruiy Casualty Company	\$334,231,806	\$259,352,140	\$74,879,666
28460	P&C	Sentry Casualty Company	\$391,097,411	\$317,518,371	\$73,579,039
24988	P&C	Sentry Insurance Company	\$11,423,333,945	\$3,949,388,423	\$7,473,945,522
68810	LIFE	Sentry Life Insurance Company	\$9,857,485,931	\$9,522,354,275	\$335,131,656
21180	P&C	Sentry Select Insurance Company	\$952,481,315	\$720,726,958	\$231,754,357
22985	P&C	Sequoia Insurance Company	\$50,934,057	\$5,222,562	\$45,711,495
39152	P&C	Service American Indemnity Company	\$173,238,521	\$151,273,298	\$21,965,223
28240	P&C	Service Insurance Company	\$19,521,588	\$7,691,029	\$11,830,560
43389	P&C	Service Lloyds Insurance Company, A Stock Company	\$338,005,751	\$196,219,365	\$141,786,386
97241	LIFE	Settlers Life Insurance Company	\$413,803,626	\$387,953,133	\$25,850,493
23388	P&C	Shelter Mutual Insurance Company	\$4,023,856,131	\$1,635,341,201	\$2,388,514,923
89958	LIFE	Shelterpoint Insurance Company	\$13,222,851	\$3,847,520	\$9,375,331
68845	LIFE	Shenandoah Life Insurance Company	\$1,850,494,013	\$1,749,486,554	\$101,007,459



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71420	LIFE	Sierra Health And Life Insurance Company, Inc.	\$5,541,555,183	\$2,682,301,090	\$2,859,254,093
62952	LIFE	Silac Insurance Company	\$6,778,895,841	\$6,507,537,651	\$271,358,190
12575	A&H	Silverscript Insurance Company	\$3,323,580,528	\$2,279,571,265	\$1,044,009,263
38776	P&C	Siriuspoint America Insurance Company	\$1,442,912,430	\$861,375,074	\$581,537,355
38997	P&C	Sompo America Fire & Marine Insurance Company	\$184,614,092	\$157,141,219	\$27,472,873
11126	P&C	Sompo America Insurance Company	\$1,559,850,288	\$1,034,036,873	\$525,813,414
57142	FRAT	Sons of Norway	\$334,895,080	\$326,487,070	\$8,408,010
19216	P&C	Southern Insurance Company	\$38,609,641	\$3,873,840	\$34,735,801
12294	P&C	Southwest Marine and General Insurance Company	\$318,533,332	\$239,823,649	\$78,709,683
20613	P&C	Sparta Insurance Company	\$88,603,675	\$45,827,747	\$42,775,928
24376	P&C	Spinnaker Insurance Company	\$303,979,908	\$172,203,164	\$131,776,744
24767	P&C	St. Paul Fire And Marine Insurance Company	\$22,183,433,415	\$15,560,803,010	\$6,622,630,405
24775	P&C	St. Paul Guardian Insurance Company	\$83,340,323	\$60,556,169	\$22,784,154
24791	P&C	St. Paul Mercury Insurance Company	\$356,624,701	\$242,758,502	\$113,866,199
19224	P&C	St. Paul Protective Insurance Company	\$588,340,930	\$366,823,342	\$221,517,589
19070	P&C	Standard Fire Insurance Company, The	\$4,516,773,925	\$3,131,924,120	\$1,384,849,805
42986	P&C	Standard Guaranty Insurance Company	\$320,879,193	\$183,575,111	\$137,304,082
69019	LIFE	Standard Insurance Company	\$32,461,051,014	\$31,027,860,138	\$1,433,190,876
69078	LIFE	Standard Security Life Insurance Company of NY	\$152,823,013	\$79,246,159	\$73,576,853
18023	P&C	Star Insurance Company	\$2,081,217,081	\$1,402,664,410	\$678,552,671
68985	LIFE	Starmount Life Insurance Company	\$132,125,682	\$65,251,018	\$66,874,664
40045	P&C	Starnet Insurance Company	\$258,025,472	\$135,015,864	\$123,009,607
38318	P&C	Starr Indemnity & Liability Company	\$7,791,186,247	\$4,963,246,348	\$2,827,939,899
16109	P&C	Starr Specialty Insurance Company	\$77,622,082	\$37,075,176	\$40,546,906
25496	P&C	Starstone National Insurance Company	\$1,073,512,667	\$612,670,740	\$460,841,967
25135	P&C	State Automobile Mutual Insurance Company	\$2,484,535,215	\$1,706,216,021	\$778,319,194
25143	P&C	State Farm Fire and Casualty Company	\$51,361,626,620	\$28,241,176,481	\$23,120,450,138
25151	P&C	State Farm General Insurance Company	\$6,738,979,090	\$4,438,105,103	\$2,300,873,986
69108	LIFE	State Farm Life Insurance Company	\$86,272,988,097	\$71,341,679,904	\$14,931,308,193
25178	P&C	State Farm Mutual Automobile Insurance Company	\$214,493,498,015	\$71,313,914,654	\$143,179,583,361
69116	LIFE	State Life Insurance Company, The	\$10,441,351,392	\$9,859,720,989	\$581,630,403
12831	P&C	State National Insurance Company, Inc.	\$802,742,397	\$253,884,056	\$548,858,341
77399	LIFE	Sterling Life Insurance Company	\$33,671,495	\$16,853,947	\$16,817,548
50121	TITLE	Stewart Title Guaranty Company	\$1,466,515,620	\$639,566,812	\$826,948,808
25180	P&C	Stillwater Insurance Company	\$586,304,955	\$305,637,300	\$280,667,655
16578	P&C	Stillwater Property & Casualty Insurance Company	\$183,113,027	\$67,516,453	\$115,596,575
10340	P&C	Stonington Insurance Company	\$17,135,001	\$1,626,999	\$15,508,002
11024	P&C	Strathmore Insurance Company	\$30,426,738	\$78,752	\$30,347,986



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10130	P&C	SU Insurance Company	\$25,526,511	\$11,735,181	\$13,791,330
15136	P&C	Summitpoint Insurance Company	\$82,135,229	\$50,320,034	\$31,815,195
80926	LIFE	Sun Life and Health Insurance Company (U.S.)	\$1,078,496,518	\$944,634,577	\$133,861,941
80802	LIFE	Sun Life Assurance Company of Canada	\$19,675,700,983	\$18,877,359,419	\$798,341,563
34762	P&C	Sunz Insurance Company	\$598,562,480	\$448,371,968	\$150,190,512
58181	FRAT	Supreme Council of The Royal Arcanum	\$107,929,070	\$96,254,729	\$11,674,341
10916	P&C	Suretec Insurance Company	\$387,008,232	\$245,452,860	\$141,555,372
69310	LIFE	Surety Life Insurance Company	\$29,461,830	\$2,108,439	\$27,353,390
25798	P&C	Sutton National Insurance Company	\$61,935,892	\$18,386,023	\$43,549,869
29874	P&C	Swiss RE Corporate Solutions America Insurance Corporation	\$1,189,898,416	\$172,348,700	\$1,017,549,716
29700	P&C	Swiss RE Corporate Solutions Elite Insurance Corporation	\$248,828,836	\$136,657,066	\$112,171,770
32778	P&C	Swiss RE Corporate Solutions Premier Insurance Corporation	\$78,722,659	\$12,810,686	\$65,911,973
82627	LIFE	Swiss Re Life & Health America, Inc.	\$13,957,761,483	\$12,401,784,146	\$1,555,977,337
25364	P&C	Swiss Reinsurance America Corporation	\$19,990,497,615	\$15,883,867,792	\$4,106,629,823
68608	LIFE	Symetra Life Insurance Company	\$46,627,472,046	\$44,295,841,222	\$2,331,630,824
20311	P&C	Syncora Guarantee, Inc.	\$638,057,326	(\$103,446,159)	\$741,503,485
12866	P&C	T.H.E. Insurance Company	\$64,341,105	\$1,207,925	\$63,133,180
71153	LIFE	Talcott Resolution Life and Annuity Insurance Company	\$36,351,046,823	\$35,578,602,625	\$772,444,198
88072	LIFE	Talcott Resolution Life Insurance Company	\$100,902,031,328	\$98,748,575,163	\$2,153,456,165
41050	P&C	TDC National Assurance Company	\$452,182,984	\$299,936,112	\$152,246,872
69345	LIFE	Teachers Insurance and Annuity Association of America	\$343,432,408,439	\$300,459,728,117	\$42,972,680,321
22683	P&C	Teachers Insurance Company	\$358,634,792	\$221,758,867	\$136,875,925
42376	P&C	Technology Insurance Company, Inc.	\$5,917,541,743	\$4,620,504,006	\$1,297,037,737
24813	P&C	Tesla Insurance Company	\$27,080,455	\$1,616,685	\$25,463,770
69396	LIFE	Texas Life Insurance Company	\$1,632,391,023	\$1,517,875,809	\$114,515,214
56014	FRAT	Thrivent Financial for Lutherans	\$115,541,909,444	\$101,847,114,636	\$13,694,794,808
60142	LIFE	Tiaa-Cref Life Insurance Company	\$17,626,112,414	\$16,784,455,813	\$841,656,601
92908	LIFE	Tier One Insurance Company	\$73,640,325	\$16,669,976	\$56,970,349
25534	P&C	TIG Insurance Company	\$1,705,835,923	\$1,240,322,058	\$465,513,865
32301	P&C	TNUS Insurance Company	\$67,280,275	\$5,440,438	\$61,839,837
42439	P&C	TOA Reinsurance Company of America, The	\$2,258,839,348	\$1,686,982,349	\$571,856,999
44245	P&C	Toggle Insurance Company	\$76,731,947	\$2,773,088	\$73,958,860
10945	P&C	Tokio Marine America Insurance Company	\$1,380,784,922	\$883,159,436	\$497,625,487
37621	P&C	Toyota Motor Insurance Company	\$757,218,961	\$435,349,500	\$321,869,461
10952	P&C	Transamerica Casualty Insurance Company	\$15,365,619	\$3,440,969	\$11,924,650
70688	LIFE	Transamerica Financial Life Insurance Company	\$35,545,825,404	\$34,457,231,719	\$1,088,593,685
86231	LIFE	Transamerica Life Insurance Company	\$202,792,224,362	\$195,515,345,871	\$7,276,878,491



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28886	P&C	Transguard Insurance Company of America, Inc.	\$619,969,570	\$354,354,854	\$265,614,716
33014	P&C	Transport Insurance Company	\$28,805,344	\$23,473,187	\$5,332,156
20494	P&C	Transportation Insurance Company	\$71,293,479	\$163,743	\$71,129,735
28188	P&C	Travco Insurance Company	\$255,294,278	\$188,790,508	\$66,503,770
19038	P&C	Travelers Casualty and Surety Company	\$20,198,219,187	\$12,368,248,466	\$7,829,970,720
31194	P&C	Travelers Casualty and Surety Company of America	\$5,000,059,915	\$2,881,598,277	\$2,118,461,638
36170	P&C	Travelers Casualty Company of Connecticut	\$377,981,369	\$285,047,170	\$92,934,198
41769	P&C	Travelers Casualty Company, The	\$236,288,852	\$176,250,102	\$60,038,750
19046	P&C	Travelers Casualty Insurance Company of America	\$2,256,063,518	\$1,694,259,274	\$561,804,244
40282	P&C	Travelers Commercial Casualty Company	\$378,281,725	\$285,737,728	\$92,543,998
41750	P&C	Travelers Constitution State Insurance Company	\$235,704,765	\$175,617,371	\$60,087,394
27998	P&C	Travelers Home And Marine Insurance Company, The	\$381,448,836	\$268,052,956	\$113,395,879
25666	P&C	Travelers Indemnity Company of America, The	\$717,844,265	\$533,893,063	\$183,951,202
25682	P&C	Travelers Indemnity Company of Connecticut, The	\$1,235,361,232	\$902,214,241	\$333,146,991
25658	P&C	Travelers Indemnity Company, The	\$25,964,965,097	\$18,635,333,212	\$7,329,631,885
38130	P&C	Travelers Personal Insurance Company	\$409,839,034	\$340,707,792	\$69,131,242
36145	P&C	Travelers Personal Security Insurance Company	\$240,472,367	\$176,171,415	\$64,300,952
25674	P&C	Travelers Property Casualty Company of America	\$960,644,312	\$503,056,904	\$457,587,409
31003	P&C	Tri-State Insurance Company of Minnesota	\$217,175,047	\$186,074,366	\$31,100,681
22225	P&C	Trisura Insurance Company	\$184,279,884	\$25,355,863	\$158,924,021
41211	P&C	Triton Insurance Company	\$731,488,050	\$521,687,161	\$209,800,889
41106	P&C	Triumphe Casualty Company	\$75,299,992	\$53,380,855	\$21,919,137
21709	P&C	Truck Insurance Exchange	\$2,660,836,451	\$1,902,774,025	\$758,062,425
27120	P&C	Trumbull Insurance Company	\$303,941,555	\$168,684,932	\$135,256,623
61425	LIFE	Trustmark Insurance Company	\$1,807,837,767	\$1,487,399,537	\$320,438,230
62863	LIFE	Trustmark Life Insurance Company	\$249,340,776	\$96,982,188	\$152,358,588
60117	LIFE	Tufts Insurance Company	\$140,046,171	\$63,207,764	\$76,838,407
29459	P&C	Twin City Fire Insurance Company	\$719,752,588	\$437,036,396	\$282,716,192
80314	LIFE	Unicare Life & Health Insurance Company	\$957,923,934	\$668,494,108	\$289,429,826
11121	LIFE	Unified Life Insurance Company	\$206,844,417	\$186,636,725	\$20,207,692
91529	LIFE	Unimerica Insurance Company	\$427,554,229	\$167,328,843	\$260,225,386
62596	LIFE	Union Fidelity Life Insurance Company	\$19,882,369,265	\$19,019,630,148	\$862,739,100
25844	P&C	Union Insurance Company dba Berkley Property and Casualty Ins. Co.	\$166,093,669	\$116,932,091	\$49,161,578
21423	P&C	Union Insurance Company of Providence	\$24,486,707	\$2,038,739	\$22,447,968
69744	LIFE	Union Labor Life Insurance Company	\$4,752,201,847	\$4,597,479,284	\$154,722,563



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25860	P&C	Union Mutual Fire Insurance Company	\$366,032,588	\$237,291,355	\$128,741,233
70408	LIFE	Union Security Insurance Company	\$3,149,796,501	\$2,944,239,426	\$205,557,076
92916	LIFE	United American Insurance Company	\$714,511,163	\$522,936,993	\$191,574,170
36226	P&C	United Casualty and Surety Insurance Company	\$39,963,401	\$16,108,290	\$23,855,111
56383	FRAT	United Commercial Travelers of America, Order of	\$13,051,068	\$6,680,013	\$6,371,055
85766	A&H	United Concordia Insurance Company	\$325,232,552	\$112,026,510	\$213,206,042
69892	LIFE	United Farm Family Life Insurance Company	\$2,457,662,726	\$2,093,940,703	\$363,722,023
11770	P&C	United Financial Casualty Company	\$7,310,930,703	\$5,733,081,209	\$1,577,849,494
13021	P&C	United Fire & Casualty Insurance Company	\$1,993,756,993	\$1,239,346,205	\$754,410,788
15873	P&C	United Guaranty Residential Insurance Company	\$1,991,903,034	\$1,893,085,972	\$98,817,062
16667	P&C	United Guaranty Residential Insurance Company Of North Carolina	\$14,957,128	\$5,040,541	\$9,916,587
63983	LIFE	United Heritage Life Insurance Company	\$682,175,880	\$606,028,411	\$76,147,471
69930	LIFE	United Insurance Company of America	\$5,067,047,240	\$4,622,053,313	\$444,993,926
69973	LIFE	United Life Insurance Company	\$2,915,096,941	\$2,658,282,399	\$256,814,542
69868	LIFE	United of Omaha Life Insurance Company	\$31,183,618,852	\$29,258,798,838	\$1,924,820,013
13072	P&C	United Ohio Insurance Company	\$449,376,417	\$203,018,965	\$246,357,452
10969	P&C	United Property & Casualty Insurance Company	\$639,899,681	\$511,464,943	\$128,434,738
25941	P&C	United Services Automobile Association	\$44,704,231,521	\$11,351,794,976	\$33,352,436,545
25887	P&C	United States Fidelity and Guaranty Company	\$3,586,489,412	\$2,704,443,827	\$882,045,585
21113	P&C	United States Fire Insurance Company	\$5,403,295,228	\$3,549,946,293	\$1,853,348,935
70106	LIFE	United States Life Ins Co. in the City of NY	\$32,282,064,947	\$30,262,046,063	\$2,020,018,884
10656	P&C	United States Surety Company	\$71,372,401	\$16,457,366	\$54,915,035
29157	P&C	United Wisconsin Insurance Company	\$235,652,489	\$110,017,041	\$125,635,448
72850	LIFE	United World Life Insurance Company	\$160,278,530	\$100,771,358	\$59,507,172
79413	LIFE	UnitedHealthcare Insurance Company	\$22,699,387,440	\$15,319,817,582	\$7,379,569,858
84549	LIFE	UnitedHealthcare Insurance Company of America	\$744,507,539	\$352,089,958	\$392,417,581
60318	A&H	UnitedHealthcare Insurance Company of Illinois	\$578,465,095	\$331,472,298	\$246,992,797
97179	LIFE	UnitedHealthcare Life Insurance Company	\$185,892,880	\$107,557,632	\$78,335,248
95149	HMO	UnitedHealthcare of New England, Inc.	\$492,033,121	\$285,848,677	\$206,184,444
95710	HMO	UnitedHealthcare of Wisconsin, Inc.	\$2,657,928,682	\$1,442,679,221	\$1,215,249,461
25909	P&C	Unitrin Preferred Insurance Company	\$15,560,745	\$6,102,655	\$9,458,090
63819	LIFE	Unity Financial Life Insurance Company	\$345,114,547	\$328,109,437	\$17,005,110
10861	P&C	Universal Property & Casualty Insurance Company	\$1,601,666,119	\$1,222,915,884	\$378,750,235
41181	P&C	Universal Underwriters Insurance Company	\$330,198,255	(\$554,554)	\$330,752,809
40843	P&C	Universal Underwriters of Texas Insurance Company	\$11,032,405	\$158,377	\$10,874,028



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67601	LIFE	Unum Insurance Company	\$117,897,389	\$43,680,261	\$74,217,128
62235	LIFE	Unum Life Insurance Company of America	\$22,629,657,177	\$21,332,988,761	\$1,296,668,416
80705	LIFE	US Branch Great West Life Assurance Company	\$28,922,886	\$9,690,137	\$19,232,749
84530	LIFE	US Financial Life Insurance Company	\$373,720,622	\$249,221,923	\$124,498,700
50030	TITLE	US National Title Insurance Company	\$3,139,269	\$1,172,851	\$1,966,418
29599	P&C	US Specialty Insurance Company	\$2,320,894,794	\$1,760,650,685	\$560,244,109
35416	P&C	US Underwriters Insurance Company	\$173,627,355	\$35,247,305	\$138,380,050
25968	P&C	USAA Casualty Insurance Company	\$13,984,986,047	\$7,179,429,303	\$6,805,556,744
18600	P&C	USAA General Indemnity Company	\$7,357,493,750	\$4,356,706,299	\$3,000,787,451
69663	LIFE	USAA Life Insurance Company	\$26,197,899,515	\$23,614,719,190	\$2,583,180,325
94358	LIFE	Usable Life	\$505,622,110	\$276,460,332	\$229,161,778
25976	P&C	Utica Mutual Insurance Company	\$3,387,187,716	\$2,059,613,854	\$1,327,573,862
13998	P&C	Utica Natinal Insurance Company of Ohio	\$28,762,281	\$5,687,878	\$23,074,403
10687	P&C	Utica National Assurance Company	\$86,590,170	\$48,733,769	\$37,856,401
43478	P&C	Utica National Insurance Company of Texas	\$45,510,133	\$25,219,151	\$20,290,983
20508	P&C	Valley Forge Insurance Company	\$59,046,978	\$98,399	\$58,948,579
21172	P&C	Vanliner Insurance Company	\$607,734,619	\$421,730,863	\$186,003,756
44768	P&C	Vantapro Specialty Insurance Company	\$46,287,864	\$22,819,700	\$23,468,165
68632	LIFE	Vantis Life Insurance Company	\$542,463,771	\$481,948,374	\$60,515,397
70238	LIFE	Variable Annuity Life Insurance Company	\$95,249,277,100	\$91,968,657,527	\$3,280,619,573
16186	P&C	Vault Reciprocal Exchange	\$146,919,085	\$117,258,250	\$29,660,835
80942	LIFE	Venerable Insurance and Annuity Company	\$38,977,575,756	\$36,890,371,993	\$2,087,203,763
13110	P&C	Vermont Accident Insurance Company, Inc.	\$19,104,757	\$725,877	\$18,378,880
26018	P&C	Vermont Mutual Insurance Company	\$1,347,711,994	\$609,946,945	\$737,765,049
42889	P&C	Victoria Fire & Casualty Company	\$42,745,572	\$882,518	\$41,863,054
20397	P&C	Vigilant Insurance Company	\$461,664,838	\$106,968,557	\$354,696,281
13137	P&C	Viking Insurance Company of Wisconsin	\$565,169,798	\$357,654,493	\$207,515,305
40827	P&C	Virginia Surety Company, Inc.	\$1,844,954,560	\$1,468,476,880	\$376,477,681
39616	A&H	Vision Service Plan Insurance Company	\$484,289,290	\$187,765,405	\$296,523,885
86509	LIFE	Voya Retirement Insurance and Annuity Company	\$129,485,476,709	\$127,253,459,875	\$2,232,016,834
70319	LIFE	Washington National Insurance Company	\$5,828,773,601	\$5,467,771,455	\$361,002,146
25585	P&C	Watford Insurance Company	\$60,584,495	\$32,849,321	\$27,735,174
26069	P&C	Wausau Business Insurance Company	\$35,011,108	\$3,485,105	\$31,526,003
26042	P&C	Wausau Underwriters Insurance Company	\$128,961,928	\$54,500,436	\$74,461,492
40517	P&C	WCF National Insurance Company	\$569,094,946	\$328,290,423	\$240,804,523
21865	P&C	WCF Select Insurance Company	\$32,031,879	\$6,129,619	\$25,902,260
10155	A&H	Wellcare Prescription Insurance, Inc.	\$3,133,429,263	\$2,806,706,360	\$326,722,903
32280	P&C	Wellfleet Insurance Company	\$172,432,807	\$113,756,315	\$58,676,492
20931	P&C	Wellfleet New York Insurance Company	\$99,542,478	\$62,722,730	\$36,819,748
25011	P&C	Wesco Insurance Company	\$1,924,657,243	\$1,448,135,344	\$476,521,899
44393	P&C	West American Insurance Company	\$52,151,232	\$2,678,074	\$49,473,158
15350	P&C	West Bend Mutual Insurance Company	\$3,830,408,654	\$2,233,385,171	\$1,597,023,483



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70335	LIFE	West Coast Life Insurance Company	\$4,377,281,675	\$3,973,453,713	\$403,827,961
10030	P&C	Westchester Fire Insurance Company	\$282,899,707	\$130,733,689	\$152,166,018
50050	TITLE	Westcor Land Title Insurance Company	\$425,982,025	\$222,978,240	\$203,003,785
70483	LIFE	Western and Southern Life Insurance Company	\$12,681,600,603	\$5,925,470,877	\$6,756,129,726
13188	P&C	Western Surety Company	\$2,096,769,908	\$569,206,602	\$1,527,563,306
85189	LIFE	Western United Life Assurance Company	\$1,472,997,437	\$1,371,016,239	\$101,981,198
92622	LIFE	Western-Southern Life Insurance Company	\$19,537,565,848	\$17,998,269,921	\$1,539,295,927
24112	P&C	Westfield Insurance Company	\$3,279,494,615	\$1,755,329,998	\$1,524,164,617
39845	P&C	Westport Insurance Corporation	\$4,245,826,436	\$3,214,016,295	\$1,031,810,141
51152	TITLE	WFG National Title Insurance Company	\$315,323,503	\$201,270,865	\$114,052,638
62413	LIFE	Wilcac Life Insurance Company	\$5,581,825,938	\$5,343,176,108	\$238,649,830
66230	LIFE	William Penn Life Insurance Company of New York	\$1,356,208,468	\$1,232,371,443	\$123,837,025
66133	LIFE	Wilton Reassurance Company	\$22,558,541,845	\$21,185,855,734	\$1,372,686,111
60704	LIFE	Wilton Reassurance Life Company of New York	\$7,515,761,505	\$7,188,145,719	\$327,615,786
56170	FRAT	Woman's Life Insurance Society	\$202,469,549	\$190,978,469	\$11,491,080
57320	FRAT	Woodmen of the World Life Insurance Society	\$11,463,649,524	\$9,738,606,416	\$1,725,043,108
31232	P&C	Work First Casualty Company	\$87,041,939	\$50,725,900	\$36,316,039
11523	P&C	Wright National Flood Insurance Company	\$41,526,730	\$8,463,145	\$33,063,585
80055	A&H	Wysh Life and Health Insurance Company	\$9,462,405	\$713,950	\$8,748,455
24554	P&C	XL Insurance America, Inc.	\$1,046,912,379	\$812,735,635	\$234,176,744
40193	P&C	XL Insurance Company of New York, Inc.	\$81,153,789	\$2,077,481	\$79,076,308
20583	P&C	XL Reinsurance America, Inc.	\$12,422,795,174	\$8,933,659,498	\$3,489,135,676
37885	P&C	XL Specialty Insurance Company	\$2,485,178,301	\$1,951,392,725	\$533,785,577
26220	P&C	Yosemite Insurance Company	\$161,056,966	\$121,534,496	\$39,522,470
30325	P&C	Zale Indemnity Company	\$27,521,036	\$1,551,818	\$25,969,218
13269	P&C	Zenith Insurance Company	\$1,875,387,784	\$1,167,290,523	\$708,097,261
16535	P&C	Zurich American Insurance Company	\$31,020,129,090	\$23,133,733,598	\$7,886,395,492
27855	P&C	Zurich American Insurance Company of Illinois	\$45,630,734	\$10,973,186	\$34,657,548
90557	LIFE	Zurich American Life Insurance Company	\$16,900,416,482	\$16,736,862,278	\$163,554,204



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APPENDIX D SURPLUS LINES COMPANIES

NAIC #	COMPANY NAME
16890	Accelerant Specialty Insurance Company
20010	Acceptance Indemnity Insurance Company
16835	Accredited Specialty Insurance Company
24856	Admiral Insurance Company
10389	Agent Alliance Insurance Company
26883	AIG Specialty Insurance Company
12833	AIX Specialty Insurance Company
36420	Allianz Underwriters Insurance Company
19489	Allied World Assurance Company (U.S.) Inc
24319	Allied World Surplus Lines Insurance Company
35351	American Empire Surplus Lines Insurance Company
10245	American Federation Insurance Company
10043	American National Lloyds Insurance Company
19623	American Summit Insurance Company
35912	American Western Home Insurance Company
10316	Appalachian Insurance Company
21199	Arch Specialty Insurance Company
16141	Ardellis Insurance, LTD.
45055	Ascot Specialty Insurance Company
10717	Aspen Specialty Insurance Company
23140	Associated Industries Insurance Company
17159	Atain Specialty Insurance Company
16427	Ategrity Specialty Insurance Company
42846	Atlantic Casualty Insurance Company
15708	Awbury Insurance Company
26620	AXIS Surplus Insurance Company
16495	AzGUARD Insurance Company
41394	Benchmark Specialty Insurance Company
39462	Berkley Assurance Company
31295	Berkley Specialty Insurance Company
13551	Blackboard Specialty Insurance Company
17171	Blitz Insurance I.I.
15643	Blue Hill Specialty Insurance Company, Inc.



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12489	Bridgeway Insurance Company
23620	Burlington Insurance Company
12961	Canopus US Insurance Inc
10328	Capitol Specialty Insurance Corporation
15989	Catlin Specialty Insurance Company
36951	Century Surety Company
16834	Champlain Specialty Insurance Company
38989	Chubb Custom Insurance Company
13037	Cincinnati Specialty Underwriters Insurance Company
37745	Clear Blue Specialty Insurance Company
15872	CM Vantage Specialty Insurance Company
39993	Colony Insurance Company
31127	Columbia Casualty Company
17151	Concert Specialty Insurance Company
16923	Concord Specialty Insurance Company
29734	Conifer Insurance Company
15686	Coverys Specialty Insurance Company
13027	Covington Specialty Insurance Company
44520	Crum & Forster Specialty Insurance Company
12758	CUMIS Specialty Insurance Company, Inc.
10213	Discover Specialty Insurance Company
41718	Endurance American Specialty Insurance Company
35378	Evanston Insurance Company
10851	Everest Indemnity Insurance Company
16882	Everspan Indemnity Insurance Company
44792	Executive Risk Specialty Insurance Company
15201	Fair American Select Insurance Company
15884	Falls Lake Fire and Casualty Company
11380	Fireman's Fund Indemnity Corporation
10657	First Mercury Insurance Company
14249	Founders Insurance Company
16823	Fortegra Specialty Insurance Company
10833	Gemini Insurance Company
20559	General Security Indemnity Company of Arizona
37362	General Star Indemnity Company
10182	GeoVera Specialty Insurance Company
10814	GNV Custom Insurance Company
39861	Golden Bear Insurance Company
25569	Gotham Insurance Company



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15889	Gray Surplus Lines Insurance Company
37532	Great American E&S Insurance Company
41858	Great American Fidelity Insurance Company
14167	GuideOne National Insurance Company
10956	Guilford Insurance Company
26808	Hallmark Specialty Insurance Company
17178	Hamilton Select Insurance, Inc.
10674	Harleysville Insurance Company of New York
16131	HDI Specialty Insurance Company
16777	Highlander Specialty Insurance Company
37079	Hilltop Specialty Insurance Company
34452	Homeland Insurance Company of New York
11156	Homesite Insurance Company of Florida
15381	Housing Specialty Insurance Company Inc.
42374	Houston Casualty Company
12936	Houston Specialty Insurance Company
14438	HSB Specialty Insurance Company
14484	Hudson Excess Insurance Company
27960	Illinois Union Insurance Company
39640	Independent Specialty Insurance Company
36940	Indian Harbor Insurance Company
22829	Interstate Fire & Casualty Company
16777	Intrepid Specialty Insurance Company
25445	Ironshore Specialty Insurance Company
11084	ISMIE Indemnity Company
12203	James River Insurance Company
38920	Kinsale Insurance Company
15366	Knight Specialty Insurance Company
16255	KW Specialty Insurance Company
33138	Landmark American Insurance Company
19437	Lexington Insurance Company
10725	Liberty Surplus Insurance Corporation
26743	Maxum Indemnity Company
33090	Medical Security Insurance Company
14478	Mercer Insurance Company
12775	Merchants National Insurance Company
36838	Mesa Underwriters Specialty Insurance Company
13794	Mid-Continent Excess and Surplus Insurance Company
16392	Mobilitas Insurance Company



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14420	Mount Vernon Specialty Insurance Company
34886	MSIG Specialty Insurance USA Inc.
37974	Mt. Hawley Insurance Company
20079	National Fire and Marine Insurance Company
17370	Nautilus Insurance Company
36056	Navigators Specialty Insurance Company
17400	Noetic Specialty Insurance Company
35114	Norcal Specialty Insurance Company
25038	North American Capacity Insurance Company
13167	North Light Specialty Insurance Company
27987	Northfield Insurance Company
16871	Obsidian Specialty Insurance Company
31143	Old Republic Union Insurance Company
14175	Oklahoma Specialty Insurance Company
10046	Pacific Insurance Company, Ltd
16754	Palomar Excess and Surplus Insurance Company
34118	Peleus Insurance Company
32859	Penn-America Insurance Company
12588	Prime Insurance Company
10786	Princeton Excess and Surplus Lines Insurance Company
10179	ProAssurance Specialty Insurance Company, Inc.
11811	Professional Security Insurance Company
13149	Protective Specialty Insurance Company
11515	QBE Specialty Insurance Company
40479	Republic Vanguard Insurance Company
17103	Richmond National Insurance Company
28053	Rockhill Insurance Company
42595	Rockingham Casualty Co.
16650	Rockingham Specialty, Inc.
13815	Safety Specialty Insurance Company
41297	Scottsdale Insurance Company
10672	Scottsdale Surplus Lines Insurance Company
10729	Seneca Specialty Insurance Company
16820	Sirius Specialty Insurance Corporation
16999	Southlake Specialty Insurance Company
16826	Specialty Builders Insurance Company
17045	Spinnaker Specialty Insurance Company
30481	St Paul Surplus Lines Insurance Company
13604	Starr Surplus Lines Insurance Company



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44776	Starstone Specialty Insurance Company
26387	Steadfast Insurance Company
14012	Stonegate Insurance Company
16551	Superior Specialty Insurance Company
16889	Summit Specialty Insurance Company
16848	Sutton Specialty Insurance Company
34916	Swiss Re Corporate Solutions Capacity Insurance Corporation
34487	TDC Specialty Insurance Company
16543	Texas Insurance Company
10713	Third Coast Insurance Company
23850	Tokio Marine Specialty Insurance Company
41807	Transverse Specialty Insurance Company
29696	Travelers Excess and Surplus Lines Company
16188	Trisura Specialty Insurance Company
37982	Tudor Insurance Company
16988	Upland Specialty Insurance Company
13064	United National Insurance Company
12537	United Specialty Insurance Company
25895	United States Liability Insurance Company
16275	Vantage Risk Specialty Insurance Company
16237	Vault E & S Insurance Company
40428	Voyager Indemnity Insurance Company
15824	Watford Specialty Insurance Company
10172	Westchester Surplus Lines Insurance Company
16992	Westfield Specialty Insurance Company
19607	XL Select Insurance Company

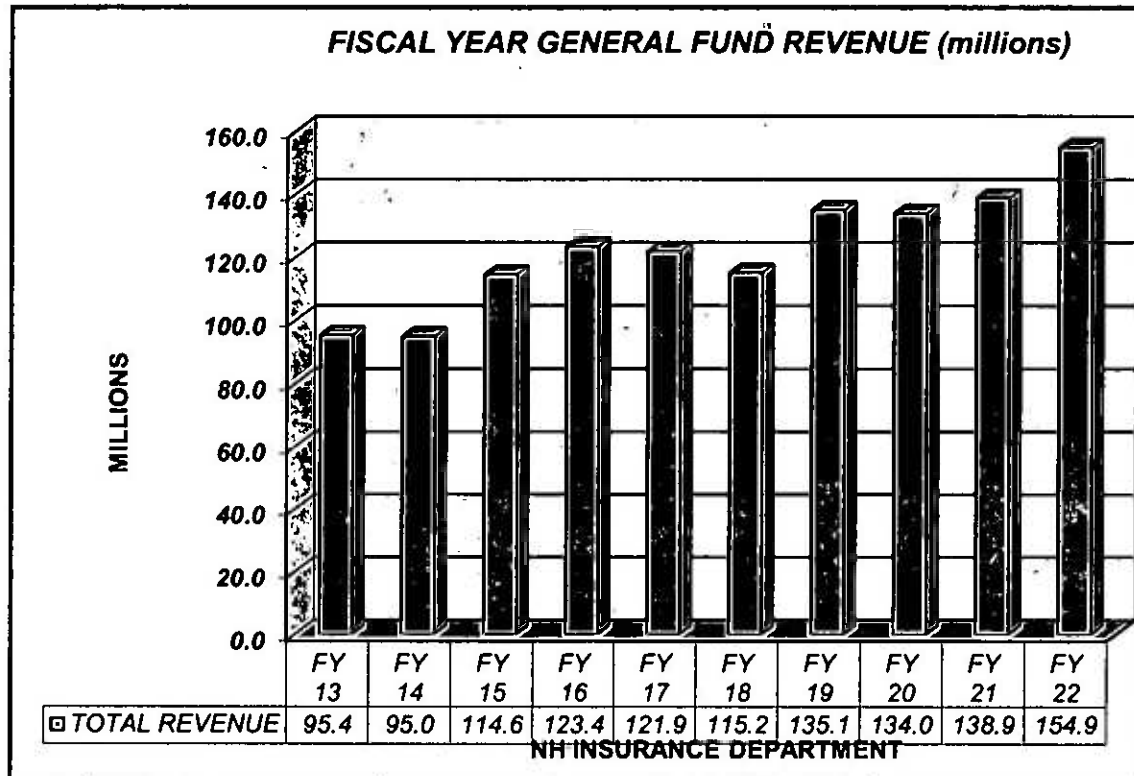


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APPENDIX E

General Fund Revenue

The following chart provides a historic overview of general fund revenue for Fiscal Years 2013 through 2022. Insurance Department general fund revenue is generated from two sources: premium tax on premiums written by licensed and unlicensed companies and fees, primarily from insurance producers. For Fiscal Year 2022, premium tax produced \$126.5 million of revenue (81.7%) while producer and other fees produced \$28.4 million in revenue (18.3%).





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APPENDIX F Licensing Unit Statistics

Active Licenses	2010 FY	2011 FY	2012 FY	2013 FY	2014 FY	2015 FY	2016 FY	2017 FY	2018 FY	2019 FY	2020 FY	2021 FY	2022 FY
Producers	54861	56436	60120	60824	64053	67070	69605	73025	80064	84984	89089	102707	112997
Adjusters	26351	29843	35312	39056	42606	48976	54571	62084	69959	77753	81550	82094	93485
Business Entities	4909	5032	5163	5307	5491	5515	5731	5868	6058	6277	6414	6862	7205
Total Active Licenses as of June 30	86121	91331	100795	105187	112152	121561	129907	140977	156081	169012	177152	191663	213724

