

FY 2005 ANNUAL REPORT



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I. OVERVIEW

A. INTRODUCTION TO THE MARYLAND INSURANCE ADMINISTRATION

The **Maryland Insurance Administration** (MIA) is an independent State agency that regulates Maryland's insurance industry and protects consumers by ensuring that insurance companies and health plans act in accordance with the State's insurance law. Insurance Commissioner Alfred W. Redmer, Jr. was appointed by Governor Robert L. Ehrlich, Jr., in 2003 to complete a four year term running June 1, 2003 through May 31, 2007.

In regulating the insurance industry, the MIA licenses insurance companies operating in Maryland, conducts financial examinations of companies to ensure solvency, and reviews and approves rates and contract forms

On behalf of consumers, the MIA investigates Life, Health, Automobile, Homeowners, or Property insurance complaints, as well as reports of insurance fraud. The MIA conducts market conduct examinations of companies to ensure compliance with Maryland law. The MIA also has a unit dedicated to consumer education and outreach in the community. As designated by State law, the MIA is the Agency where consumers may file health insurance appeals or grievances concerning coverage decisions or claims denials.

The Commissioner's Office consists of several functions such as Government Relations, Regulations, and Public Affairs. This Office also issues Orders and arranges consumer hearings. Administration units handle personnel, fiscal and facilities issues, as well as the licensing of producers (brokers and agents). There is a technology section for Management Information Systems and an Office of the Attorney General assigned from the Maryland Attorney General's Office that provides legal advice and representation.

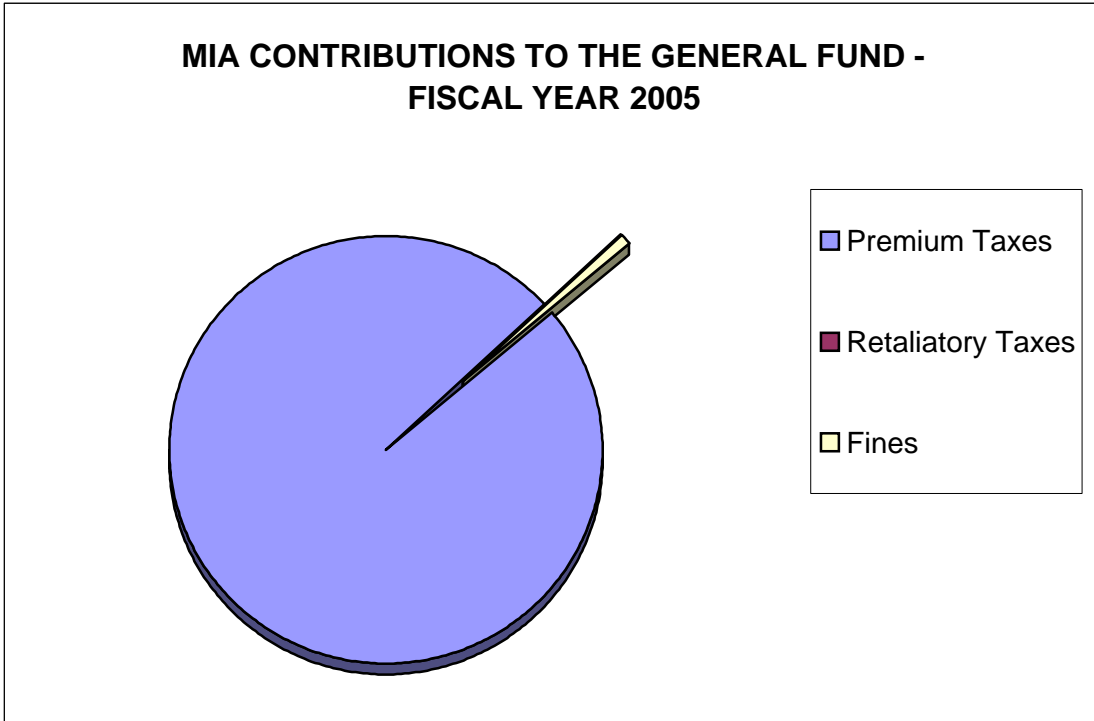
The MIA began in 1872 as the Insurance Department under the Comptroller of the Treasury. In 1878, it became an independent agency and was renamed the State Insurance Department, a title it held for 92 years. In 1970, the Insurance Department moved to the Department of Labor, Licensing and Regulation and was renamed the Insurance Division. The Agency was reorganized again in 1993 to become the independent agency it is today.

B. FISCAL INFORMATION

MIA CONTRIBUTIONS TO THE GENERAL FUND - FISCAL YEAR 2005

Premium Taxes	278,429,852
Retaliatory Taxes	636,180
Fines	2,045,103

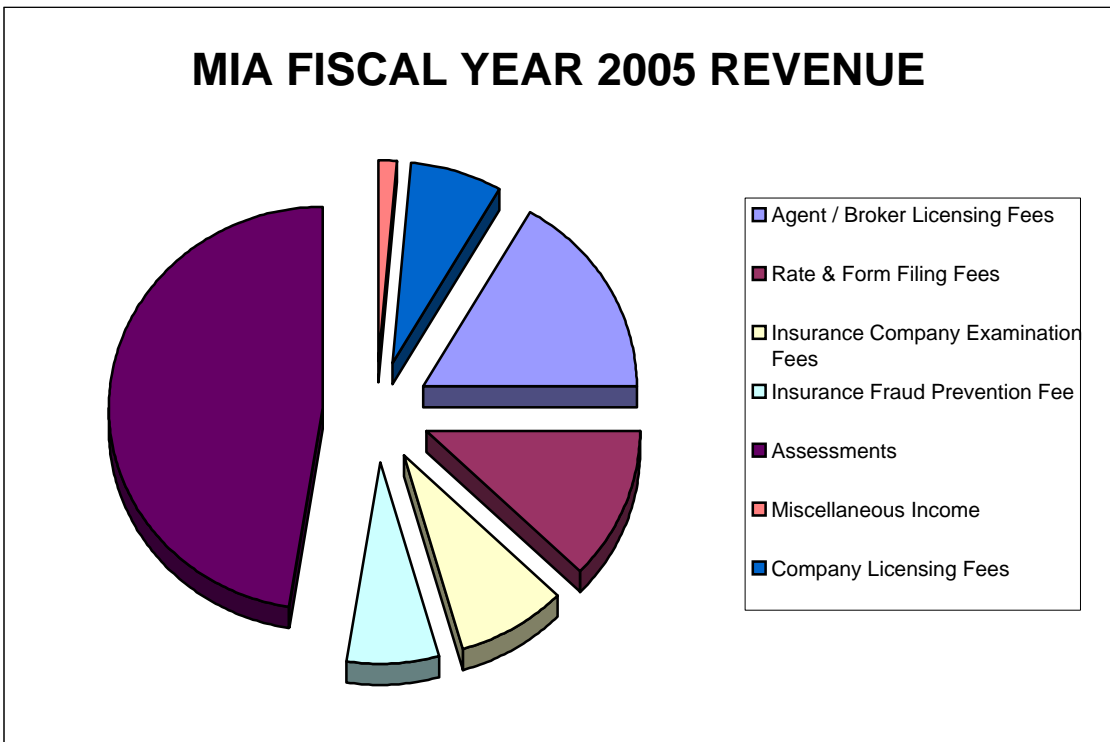
281,111,135



MIA FISCAL YEAR 2005 SPECIAL FUND REVENUE

Agent / Broker Licensing Fees	3,533,412
Rate & Form Filing Fees	2,554,983
Insurance Company Examination Fees	1,797,417
Insurance Fraud Prevention Fee	1,450,810
Assessments	10,056,022
Miscellaneous Income	242,629
Company Licensing Fees	1,494,670

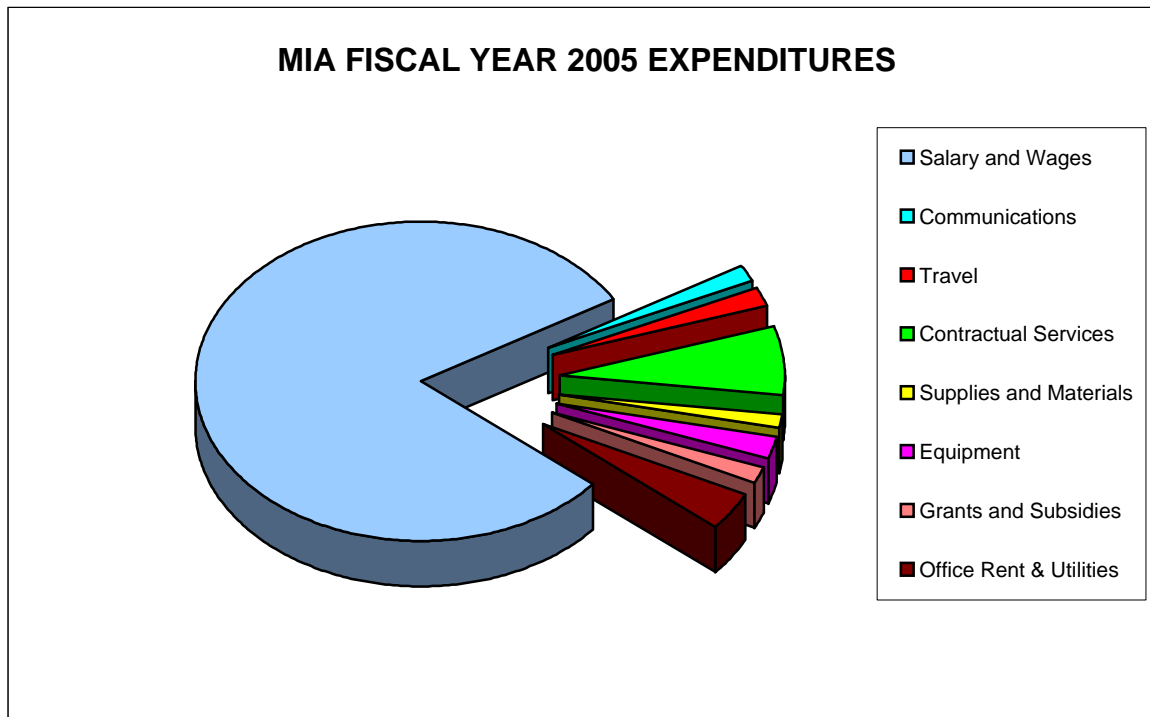
21,129,943



MIA FISCAL YEAR 2005 EXPENDITURES

Salary and Wages	17,399,731
Communications	371,489
Travel	405,643
Contractual Services	1,537,541
Supplies and Materials	286,902
Equipment	473,059
Grants and Subsidies	366,001
Office Rent & Utilities	850,324

21,690,690



C. ORGANIZATIONAL LISTING

Maryland Insurance Administration As of June 30, 2005

Office of the Commissioner

Commissioner.....	Alfred W. Redmer, Jr.
Deputy Commissioner.....	James V. McMahan, III
Associate Deputy Commissioner.....	Thomas P. Raimondi
Director of Government Affairs & Policy.....	Brett Lininger
Acting Director of Communications.....	Karen Barrow

Office of the Actuary

Chief Actuary	Donald Brandenberg
Rates – Life / Health	Elizabeth Hale
Examination – Life / Health	Robert Katz

Administration

Associate Commissioner Administration.....	Nikhil M. Divecha
Assistant Commissioner.....	Lorenza Trotter
Director of Producer Licensing.....	Jean E. Bienemann
Director of Human Resources.....	Norval E. Byrd
Director of Fiscal Services.....	Charles Spannare
Director of Training & Facilities Manager.....	John Dahne

Office of the Attorney General

Principal Counsel.....	Kathleen A. Birrane
Deputy Counsel.....	J. Van Lear Dorsey

Compliance and Enforcement Section

Associate Commissioner.....	Todd Cioni
Chief L&H Market Conduct Examiner.....	Leighton Tabron
Chief of Agent Enforcement.....	John Riggle
Chief P&C Market Conduct Examiner.....	Dudley B. Ewen

Consumer Education & Advocacy Unit

Associate Commissioner.....	Joy Y. Hatchette
Director.....	Sandra Castagna

Examination and Auditing Section

Associate Commissioner.....	Lester C. Schott
Chief Financial Analyst.....	Neil A. Miller
Chief Insurance Examiner.....	Vacant
Director, Company Licensing.....	Chineta Alford

Insurance Fraud Division

Associate Commissioner..... Ronald Sallow
Chief Investigator..... William Bokel
Assistant Attorney General..... Richard Bernhardt
Assistant Attorney General..... Emmet Davitt
Assistant Attorney General..... Bernard Taylor
Maryland State Police..... Corporal Steven Sugg

Life and Health Section

Associate Commissioner..... Howard Max
Chief of Managed Care/Health Insurance..... Brenda Wilson
Chief of PRA/Medical Review Unit..... Ellen Woodall
Chief of L&H Complaints..... Mary Moody
Chief of Appeals & Grievance Unit..... Louis Butler, Jr.

Management Information Systems (MIS)

Director..... Ronald Anderson
Supervisor, Network Administration..... Vacant

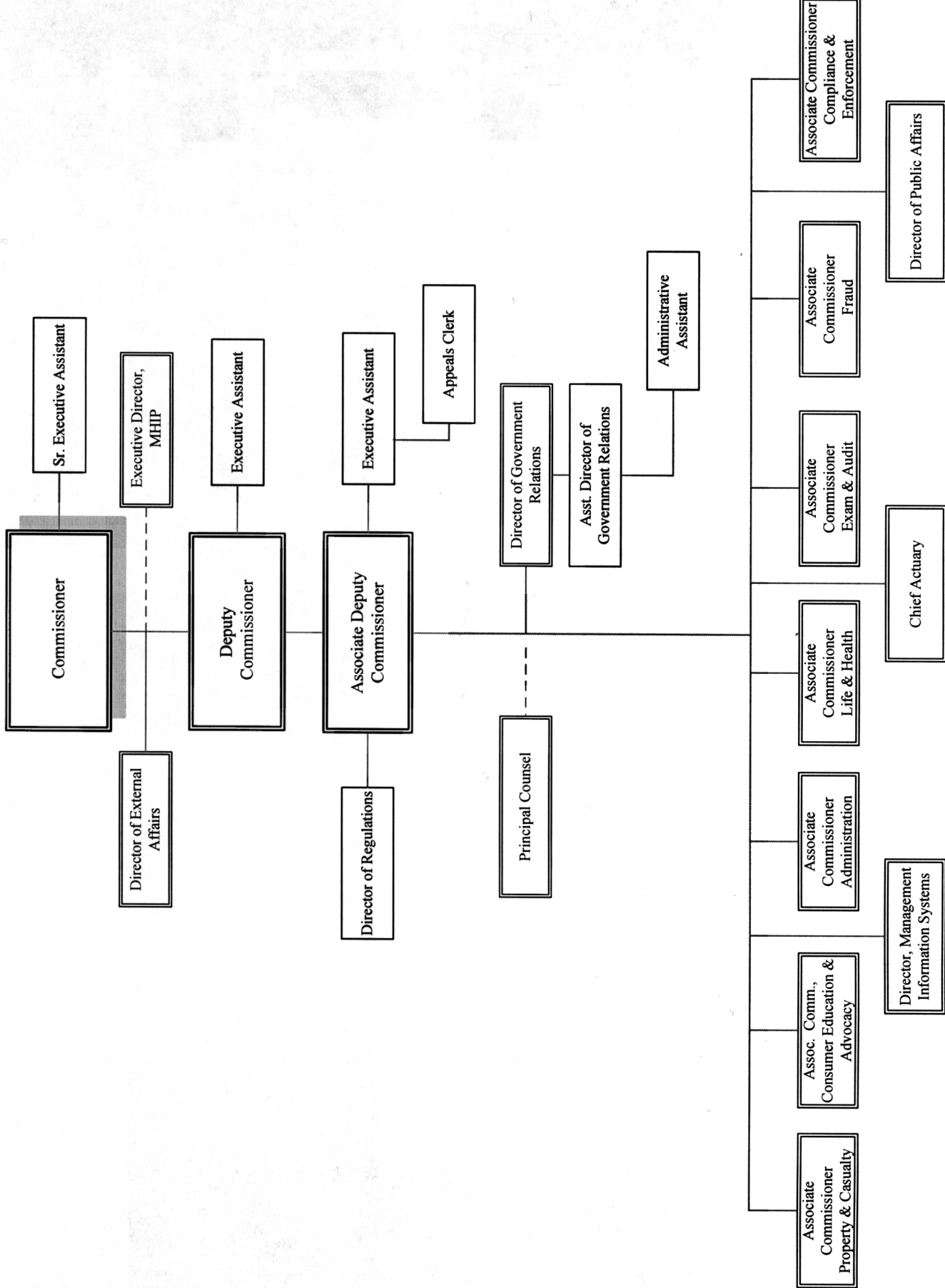
Maryland Health Insurance Plan (MHIP)

Executive Director..... Richard Popper

Property and Casualty Section

Associate Commissioner..... Pamela Randi Johnson
Chief Administrator..... Robert Tardiff
Chief of P&C Complaints..... Karen Straughn

MARYLAND INSURANCE ADMINISTRATION OFFICE OF THE COMMISSIONER



F. AGENCY SALARY LISTING

QTY.	STAFF POSITIONS	CLASSIFICATIONS	SALARIES	QTY.	STAFF POSITIONS	CLASSIFICATIONS	SALARIES
1	TELEPHONE OPERATOR II	TELEPHONE OPERATOR II	23,466	2	EXECUTIVE ASSISTANT	MIA OFFICER I	81,954
1	ADMINISTRATIVE ASSOCIATE	MIA ASSOCIATE I	24,083	2	LICENSING SUPERVISOR	MIA OFFICER I	76,333
2	SECURITY GUARD	MIA ASSOCIATE I	51,750	1	OFFICE SUPERVISOR	MIA OFFICER I	42,256
2	OFFICE SECY II GEN	OFFICE SECY II GEN	62,670	1	PARALEGAL	MIA OFFICER I	38,473
2	OFFICE SERVICE CLERK	OFFICE SERVICE CLERK	62,626	1	SUPERVISOR, MAIL ROOM	MIA OFFICER I	43,059
1	PERSONNEL CLERK	PERSONNEL CLERK	33,355	1	DATA ENTRY SUPERVISOR	MIA OFFICER II	41,796
1	ADMINISTRATIVE ASSOCIATE	MIA ASSOCIATE II	25,619	1	EXECUTIVE ASSISTANT	MIA OFFICER II	45,066
2	MAILROOM CLERK	MIA ASSOCIATE II	46,860	1	HR SPECIALIST	MIA OFFICER II	44,712
1	OFFICE CLERK	MIA ASSOCIATE II	23,848	14	INVESTIGATOR	MIA OFFICER II	559,080
1	SUPPLY OFFICER	MIA ASSOCIATE II	23,848	2	L&H ANALYST	MIA OFFICER II	69,442
1	ADMINISTRATIVE ASSOCIATE	MIA ASSOCIATE III	32,744	1	MARKET CONDUCT EXAMINER	MIA OFFICER II	40,256
1	ACCOUNTS PAYABLE	MIA ASSOCIATE IV	27,989	2	P&C ANALYST	MIA OFFICER II	81,275
6	ADMINISTRATIVE ASSOCIATE	MIA ASSOCIATE IV	188,605	1	PUBLIC AFFAIRS OFFICER	MIA OFFICER II	41,796
4	CUSTOMER SERVICES REP	MIA ASSOCIATE IV	120,612	1	SENIOR MC EXAMINER	SENIOR MC EXAMINER	45,925
2	DATA ENTRY CLERK	MIA ASSOCIATE IV	58,046	1	INVESTIGATOR	MIA ANALYST I	37,002
2	EXECUTIVE ASSISTANT	MIA ASSOCIATE IV	62,021	1	INSURANCE EXAMINER	MIA ANALYST I	38,397
1	FISCAL CLERK	MIA ASSOCIATE IV	27,989	1	DATA SPECIALIST	MIA ANALYST I	42,926
1	LICENSING SUPPORT STAFF	MIA ASSOCIATE IV	31,800	3	ENFORCEMENT OFFICER	MIA ANALYST I	126,625
1	QUALITY CONTROL SPECIALIST	MIA ASSOCIATE IV	31,800	3	EXECUTIVE ASSISTANT	MIA ANALYST I	139,018
1	RECEPTIONIST	MIA ASSOCIATE IV	33,615	1	INSURANCE EXAMINER	MIA ANALYST I	41,356
1	SECRETARY	MIA ASSOCIATE IV	27,989	19	INVESTIGATOR	MIA ANALYST I	804,788
5	OFFICE SECY III GEN	OFFICE SECY III GEN	175,745	3	L&H ANALYST	MIA ANALYST I	127,329
2	ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE V	62,960	1	LICENSING ANALYST	MIA ANALYST I	39,847
1	ADMINISTRATIVE ASSOCIATE	MIA ASSOCIATE V	32,055	4	MARKET CONDUCT EXAMINER	MIA ANALYST I	162,526
2	COMPANY LICENSING ASSOCIATE	MIA ASSOCIATE V	69,070	1	P&C ANALYST	MIA ANALYST I	48,071
1	CONSUMER SERVICES ASSISTANT	MIA ASSOCIATE V	35,818	2	P&C SUPPORT SPECIALIST	MIA ANALYST I	78,586
1	DATA SYSTEMS SPECIALIST	MIA ASSOCIATE V	33,875	1	PREMIUM TAX AUDITOR	MIA ANALYST I	39,847
3	EXECUTIVE ASSISTANT	MIA ASSOCIATE V	100,857	1	PREMIUM TAX SPECIALIST	MIA ANALYST I	48,990
1	FISCAL ACCOUNTS TECHNICIAN	MIA ASSOCIATE V	37,180	1	PROCUREMENT OFFICER	MIA ANALYST I	53,866
2	FISCAL ASSOCIATE	MIA ASSOCIATE V	74,955	2	SUPERVISORY INVESTIGATOR	MIA ANALYST I	94,358
3	LEGAL SECRETARY	MIA ASSOCIATE V	103,533	1	SUPPORT SPECIALIST	MIA ANALYST I	50,883
1	QUALITY CONTROL SPECIALIST	MIA ASSOCIATE V	35,158	1	INSURANCE EXAMINER	INSURANCE EXAM V	48,071
1	ADMINISTRATIVE ASSOCIATE	MIA ASSOCIATE VI	37,469	1	CTS ADMINISTRATOR	MIA ANALYST II	49,379
1	APPEALS CLERK	MIA ASSOCIATE VI	31,734	1	EEO/AFFIRMATIVE ACTION OFFICER	MIA ANALYST II	53,274
1	EXECUTIVE ASSISTANT	MIA ASSOCIATE VI	38,897	1	ENFORCEMENT OFFICER	MIA ANALYST II	42,488
2	MANAGEMENT ASSOC	MANAGEMENT ASSOC	81,456	6	FINANCIAL ANALYST	MIA ANALYST II	266,134
1	OBS- MC EXAM P&C	OBS- MC EXAM P&C	43,059	2	INSURANCE EXAMINER	MIA ANALYST II	95,997
1	ADMINISTRATIVE ASSOCIATE	MIA OFFICER I	41,470	1	INVESTIGATIVE AUDITOR	MIA ANALYST II	42,488
1	ADMISTRATIVE ASSISTANT	MIA OFFICER I	39,943	5	L&H ANALYST	MIA ANALYST II	220,147
				1	LEAD INSURANCE ANALYST	MIA ANALYST II	45,781

F. AGENCY SALARY LISTING

QTY.	STAFF POSITIONS	CLASSIFICATIONS	SALARIES	QTY.	STAFF POSITIONS	CLASSIFICATIONS	SALARIES
1	PC SUPPORT SPECIALIST	MIA ANALYST II	42,488	1	CHIEF AGENT ENFORCEMENT	MIA ADMINISTRATOR IV	66,563
1	SR HR SPECIALIST	MIA ANALYST II	52,271	2	CHIEF MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR IV	118,294
1	WEB DEVELOPER	MIA ANALYST II	40,936	1	CHIEF OF APPEALS & GRIEVANCE	MIA ADMINISTRATOR IV	61,657
1	WEBMASTER	MIA ANALYST II	42,488	1	CHIEF OF L&H COMPLAINTS	MIA ADMINISTRATOR IV	59,345
3	ACTUARY III L & H	ACTUARY III L & H	156,813	1	DIRECTOR CONS EDUC & ADVOCACY	MIA ADMINISTRATOR IV	69,167
1	ASST CHIEF INVESTIGATOR	MIA ADMINISTRATOR I	53,696	1	DIRECTOR OF P&C COMPLAINTS	MIA ADMINISTRATOR IV	60,490
1	DIRECTOR OF TRAINING & FACILITIES MGR	MIA ADMINISTRATOR I	56,852	1	EXAMINER-IN-CHARGE	MIA ADMINISTRATOR IV	62,848
1	FINANCIAL ANALYST	MIA ADMINISTRATOR I	45,311	1	INSURANCE EXAMINER	MIA ADMINISTRATOR IV	59,345
1	FISCAL OFFICER	MIA ADMINISTRATOR I	48,836	1	INVESTMENT SPECIALIST	MIA ADMINISTRATOR IV	57,144
3	INSURANCE EXAMINER	MIA ADMINISTRATOR I	147,843	1	L&H SUPERVISOR/RATES & FORMS	MIA ADMINISTRATOR IV	62,848
1	L&H ANALYST	MIA ADMINISTRATOR I	47,039	1	PROJECT MANAGER	MIA ADMINISTRATOR IV	66,563
2	LEAD INVESTIGATOR	MIA ADMINISTRATOR I	90,689	1	SUPERVISING ACTUARY	MIA ADMINISTRATOR IV	61,657
2	MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	95,875	1	SUPERVISOR, RATES AND FORMS	MIA ADMINISTRATOR IV	61,657
1	NETWORK SPECIALIST	MIA ADMINISTRATOR I	53,696	1	ASST ATTY GEN V	ASST ATTY GEN V	65,824
1	P&C ANALYST	MIA ADMINISTRATOR I	51,693	1	DIRECTOR OF FISCAL SERVICES	MIA ADMINISTRATOR V	75,294
3	PROGRAMMER ANALYST	MIA ADMINISTRATOR I	141,322	1	ASSISTANT COMMISSIONER	MIA EXECUTIVE I	73,036
1	SENIOR EXECUTIVE ASSISTANT	MIA ADMINISTRATOR I	54,727	2	ASST CHIEF FINANCIAL ANALYST	MIA EXECUTIVE I	136,264
2	SENIOR MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	96,032	1	DIRECTOR OF GOVERNMENT AFFAIRS	MIA EXECUTIVE I	75,900
1	ACTUARY	MIA ADMINISTRATOR II	56,224	1	DIRECTOR OF MANAGED CARE	MIA EXECUTIVE I	75,900
3	ASST CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	141,518	6	ASST ATTY GENERAL VI	ASST ATTY GENERAL VI	475,285
3	ASST CHIEF MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR II	158,453	2	ASST CHIEF INSURANCE ANALYST	MIA EXECUTIVE II	150,134
1	ASST DIR OF GOVERNMENT AFFAIRS	MIA ADMINISTRATOR II	50,184	1	ASST CHIEF INSURANCE EXAMINER	MIA EXECUTIVE II	77,998
1	CHIEF ADMINISTRATOR	MIA ADMINISTRATOR II	56,224	1	CHIEF OF MANAGED CARE	MIA EXECUTIVE II	79,516
1	CHIEF INVESTIGATIVE AUDITOR	MIA ADMINISTRATOR II	60,684	1	MIS DIRECTOR	MIA EXECUTIVE II	77,998
1	CREDIT ADMINISTRATOR	MIA ADMINISTRATOR II	55,164	1	P&C CHIEF ADMINISTRATOR	MIA EXECUTIVE II	79,516
1	DATABASE ANALYST	MIA ADMINISTRATOR II	48,335	3	ASST ATTY GEN VII	ASST ATTY GEN VII	246,535
1	DIRECTOR OF COMPANY LICENSING	MIA ADMINISTRATOR II	54,123	1	ASST ATTY GEN VIII	ASST ATTY GEN VIII	91,759
1	DIRECTOR OF HR	MIA ADMINISTRATOR II	61,855	1	DIRECTOR OF EXTERNAL AFFAIRS	MIA EXECUTIVE III	80,159
1	MANAGED CARE COORDINATOR	MIA ADMINISTRATOR II	65,508	1	DIRECTOR OF PRODUCER LICENSING	MIA EXECUTIVE III	81,064
1	SENIOR ANALYST	MIA ADMINISTRATOR II	63,048	1	SENIOR ACTUARY	MIA EXECUTIVE III	81,719
2	SR. ENFORCEMENT OFFICER	MIA ADMINISTRATOR II	105,211	5	ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	476,154
2	ACTUARY	MIA ADMINISTRATOR III	115,526	1	CHIEF FINANCIAL ANALYST	MIA EXECUTIVE IV	94,308
1	CHIEF INVESTIGATOR	MIA ADMINISTRATOR III	61,168	1	PRINCIPAL COUNSEL	DIV DIR OFC ATTY GENERAL	104,745
1	DATABASE ADMINISTRATOR	MIA ADMINISTRATOR III	58,876	2	ASSOCIATE COMMISSIONER	MIA EXECUTIVE V	205,823
1	DEPUTY CHIEF INVESTIGATOR	MIA ADMINISTRATOR III	49,667	1	MIA ASSOC DEP COMM	MIA ASSOC DEP COMM	107,867
1	INSURANCE EXAMINER	MIA ADMINISTRATOR III	53,546	1	MIA DEPUTY COMM	MIA DEPUTY COMM	114,178
1	MANAGER, PRODUCER LICENSING	MIA ADMINISTRATOR III	58,876	1	MIA CHIEF ACTUARY	MIA CHIEF ACTUARY	116,244
1	PROGRAMMER ANALYST LEAD	MIA ADMINISTRATOR III	57,763	1	STATE INSURANCE COMM	STATE INSURANCE COMM	134,290
1	REGULATIONS DIRECTOR	MIA ADMINISTRATOR III	58,876				

F. MARYLAND HEALTH INSURANCE PLAN

The Maryland Health Insurance Plan (MHIP) is a State administered health insurance program for Marylander residents who do not have access to health insurance. MHIP operates as an independent unit within the Maryland Insurance Administration. The plan is governed by a Board of Directors consisting of the Insurance Commissioner, Secretary of the Department of Budget and Management, the Executive Director of the Maryland Health Care Commission, the Executive Director of the Health Services Cost Review Commission, and a consumer representative. MHIP is financed through an assessment on hospital patient revenues and member premiums. MHIP has also received several grants from the Federal government.

The Maryland General Assembly established MHIP under the Health Insurance Safety Net Act of 2002 to replace the Substantial Available and Affordable Coverage (SAAC) program and operations began for members on July 1, 2003. MHIP's eligibility criteria was expanded to include individuals who are eligible for the Federal Health Coverage Tax Credit, as required under HB 1100 which was signed by Governor Robert Ehrlich on April 8, 2003. Maryland Physicians Care, a managed care organization owned by Maryland General Health Systems, St. Agnes Healthcare, Washington County Health System, and Western Maryland Health System, serves as Plan Administrator for MHIP.

Maryland residents are eligible for MHIP if they:

- Are not eligible for group health coverage, COBRA, the Maryland Medical Assistance or Children's Health Programs, Medicare or any other government-sponsored health insurance program;
- Exhausted all available group coverage or moved into Maryland from another state's high-risk pool;
- Have or have been offered health insurance that provides limited or restricted coverage or that excludes coverage for a specific medical condition or conditions;
- Are receiving a Federal Trade Readjustment Allowance or unemployment benefits under the Trade Adjustment Assistance program or are receiving pension payments from the Pension Benefit Guaranty Corporation; or
- Have been refused individual health insurance for medical reasons or have a specified medical condition.

More information on MHIP is available on their web site

www.marylandhealthinsuranceplan.state.md.us

II. STAFF FUNCTIONS

A. OFFICE OF THE COMMISSIONER

Background

The Office of the Commissioner oversees the day-to-day operation of the MIA and is responsible for the coordination and development of policy for the Commissioner. In this role, its operations are concentrated on four main functions: 1) Policy Development, 2) Legislation, 3) Regulations, and 4) Coordination of Hearings.

Policy Development

Working with the Associate Commissioners, the Office researches and evaluates upcoming issues related to the regulation of insurance. Briefing materials are prepared for the Commissioner on policy matters in a manner that will allow the Commissioner to act on developing issues.

Legislation (See Government Relations)

This section of the Office represents the Commissioner in matters before the Governor's Legislative Office, the Maryland General Assembly, the Maryland Congressional Delegation, and communicates the legislative positions of the MIA during the annual session of the Maryland General Assembly. In addition, the Office is responsible for developing the MIA's Departmental Legislative agenda and assists the Legislative Office of the Governor with developing Administration bills that involve insurance.

Regulations (see Regulation Coordination)

This Office coordinates and oversees the drafting, proposal, and adoption of regulations by the MIA. In carrying out this responsibility, the office works closely with the staff of the various sections and units of the MIA, the staff of the Joint Committee on Administrative, Legislative and Executive Review, and the staff of the Division of State Documents.

Coordination of Orders

This Office coordinates Orders issued by each Unit of the Administration. We use the Case Tracking System within our Enterprise System to track all Orders and Hearings. In addition to the electronic log, the Appeals Clerk maintains a copy of every Order issued by the MIA.

Public Communications (see Public Affairs)

The Public Affairs section of the Office oversees the external communications of the MIA, including media relations, the website and helps facilitate participation in community outreach programs. This office also coordinates the MIA's Public Information Act responsibilities.

Authority to Hold Hearings

Hearings generally occur in two contexts. First, the Commissioner has the authority to hold a hearing for quasi-legislative or informational purposes on any matter that relates to the business of insurance.

Second, the Commissioner is required, when requested, to hold a quasi-judicial hearing in cases involving action by the Administration on enforcement actions, such as determinations on consumer complaints, market conduct and financial examinations, producer licensing actions, carrier acquisitions, form or rate disapprovals or withdrawals of approval, and denial of records sought under the Maryland Public Information Act. Hearings on these matters may be heard by the Commissioner or his designee at the Administration or may be referred to the Office of Administrative Hearings (OAH). As a general rule, the Administration hears all matters relating to most of these, because they require agency expertise. The Administration does, however, refer to OAH all producer enforcement matters, all appeals and grievance cases decided in favor of the insurance carrier, and any consumer complaint that does not involve a significant matter of first impression. Certain cases that are heard by OAH are returned to the Administration with a recommended decision and are subject to exceptions by the parties to the case. The Administration is required to review the recommended decision and determine whether to summarily adopt them; or, to affirm, reverse, or modify them.

Office of Government Relations

The Office of Government Relations serves two primary functions:

1. Represents the Insurance Commissioner in matters before the Governor's Legislative Office, the Maryland General Assembly and the Maryland Congressional Delegation, and develops the positions of the MIA on insurance-related legislation during the Legislative Session of the Maryland General Assembly; and
2. Represents the Commissioner on legislative task forces and workgroups throughout the interim of the Maryland General Assembly.

Working with the agency's Associate Commissioners, the Office of Government Relations researches and evaluates upcoming issues related to the regulation of insurance or development of insurance markets, and prepares briefing materials for the Commissioner. It also helps to implement laws and draft regulations with the assistance of the affected sections and units of the MIA.

For example, in FY 2005, the Office of Government Relations supported the Commissioner in efforts to study the role of discount medical plans and discount drug plans in Maryland. The Commissioner conducted an informational hearing, issued a report and submitted legislation aimed at regulating discount medical and discount drug plans and safeguarding Maryland consumers. In addition, the Office of Government Relations assisted the Commissioner in responding to the Maryland General Assembly's Special Session to address medical malpractice concerns, commencing the Automobile Insurance Task Force to Study Rates in Urban Areas, and continuing efforts to assist Marylanders who have problems with the National Flood Insurance Program and to lobby the Federal Government for change within the National Flood Insurance Program.

The Office of Government Relations evaluates all legislative proposals regarding the business of insurance and makes available accurate and relevant information to the Governor and General Assembly in order to assist them in the decision-making process.

The Office of Government Relations is also responsible for the development of the MIA's proposed Departmental legislative agenda and assists the Governor's Legislative Office with the development of administration bills that involve insurance. In addition, the Office of Government Relations evaluates passed legislation for possible veto by the Governor.

During the 2005 Session, the Office of the Commissioner strongly advocated for the passage of several bills, including the following:

- House Bill 1091 (Chapter 417, Acts of 2005) prohibits an insurer, nonprofit health service plan, or health maintenance organization from reunderwriting

an individual for health coverage under an individual contract after the individual contract has been issued.

- Senate Bill 521 (Chapter 316, Acts of 2005) permits a carrier to apply the deductible of a high-deductible health plan to the benefit required under § 15-812(e)(1) and (2) of the Insurance Article for an enrollee covered under a high-deductible health plan.
- House Bill 160 (Chapter 33, Acts of 2005) requires producers who sell homeowners insurance, but not flood insurance, to receive continuing education in flood insurance as a condition of renewing their license. The continuing education requirement is a one-time requirement and must be completed by September 30, 2007.
- House Bill 1248 (Chapter 424, Acts of 2005) modifies the standards deemed reasonably related to an insurer's economic and business purposes, with respect to § 27-501(a)(2), that do not require statistical validation, for homeowner's insurance and private passenger motor vehicle insurance. This bill prohibits an insurer from denying, refusing to renew, or canceling coverage or from increasing rates on a private passenger motor vehicle policy for applicants or policyholders who are military personnel returning from active duty overseas solely because they fail to meet underwriting standards that require continuous coverage, unless the failure to maintain continuous coverage existed prior to the applicant's or policyholder's assignment to active duty overseas. In addition, House Bill 1248 prohibits an insurer from denying, refusing to renew, or canceling coverage or from increasing rates on a homeowner's insurance policy for applicants or policyholders who are military personnel returning from active duty overseas solely because they fail to meet:
 - (1) underwriting standards that require continuous coverage, unless the failure to maintain continuous coverage existed prior to the applicant's or policyholder's assignment to active duty overseas; or
 - (2) occupancy requirements if the military personnel can demonstrate that reasonable steps were taken to maintain and protect the property during the applicant's or policyholder's assignment to active duty overseas.
- Senate Bill 128 (Chapter 285, Acts of 2005) clarifies that notice of nonrenewal of a workers' compensation policy must be given 30 days before the nonrenewal. The bill requires that notice of cancellation of a workers' compensation policy for non-payment of premium be given at least 10 days before the date of cancellation by certificate of mail, requires a copy of a notice of cancellation or nonrenewal of a workers' compensation policy to be filed with the Workers' Compensation Commission's designee and requires notices of cancellation, other than for nonpayment of premiums and

nonrenewals, to state the insurer's actual reason for proposing the cancellation or nonrenewal of the policy.

During the legislative session, the Office of Government Relations oversees the preparation of fiscal estimates for each insurance-related bill introduced in the General Assembly. Working in conjunction with the staff of the various sections and units of the MIA, the Office of Government Relations gathers information and prepares an estimate of the fiscal impact each bill will have on the MIA, the insurance industry and the public. The fiscal estimates are given to the Department of Legislative Services, which uses the information to prepare fiscal notes for the General Assembly. During the 2005 Session, fiscal estimates were prepared on more than 100 bills.

After the conclusion of each legislative session, the Office of the Commissioner produces an annual summary of all insurance-related legislation passed by the General Assembly during the past Session and signed by the Governor. This summary is available on the MIA web site, www.mdinsurance.state.md.us.

Depending on the legislation signed into law at the end of a session, the Office of Government Relations may then be required to develop and adopt regulations, staff task forces, conduct studies, and prepare reports related to insurance issues. As a result of the 2005 legislative session, the MIA has been charged with the tasks set out in the implementation chart that follows.

IMPLEMENTATION OF 2005 LEGISLATION

Bill No. and Title	Regulations	Reports	Forms	Task Force	Other
<p><u>HOUSE BILL 85</u> (Chapter 193) - Maryland Medical Assistance Program - Medical Loss Ratio and Quality of Care</p> <p>Effective Date: 6/1/05</p>	<p>Requires that the Secretary of the Department of Health and Mental Hygiene, in consultation with the Insurance Commissioner, shall adopt regulations to implement § 15-605(c)(5).</p>				
<p><u>HOUSE BILL 627</u> (Chapter 280) - Community Health Care Access and Safety Net Act of 2005</p> <p>Effective Date: 7/1/05</p>					<p>Requires that on or before August 1, 2005, the Insurance Commissioner refund a premium tax paid before the effective date of House Bill 627 by a nonprofit health maintenance organization exempt from premium tax.</p>
<p><u>HOUSE BILL 1494</u> (Chapter 437) - Task Force to Study the Impact of Autoimmune Disease in Maryland</p> <p>Effective Date: 7/1/05</p>				<p>Requires that the Insurance Commissioner or his designee be a member of the Task Force to Study the Impact of Autoimmune Disease in Maryland.</p>	
<p><u>SENATE BILL 191</u> (Chapter 289) - Medicare Supplement Plan A Policies - Individuals</p>		<p>Requires the MIA to study the impact of § 15-909(b)(3)(iii) of the</p>			

Bill No. and Title	Regulations	Reports	Forms	Task Force	Other
<p>with a Disability - Rates</p> <p>Effective Date: 1/1/06</p>		<p>Insurance Article on the availability and affordability of Medicare supplement policies and report its findings by January 1, 2008.</p>			
<p><u>SENATE BILL 333 (Chapter 301) - Health Insurance - Treatment of Morbid Obesity</u></p> <p>Effective Date: 6/1/05</p>	<p>Requires the Maryland Insurance Administration to adopt regulations:</p> <ul style="list-style-type: none"> • Clarifying the applicability of the National Institutes of Health's guidelines to the utilization review process for primary bariatric surgery for insurance carriers and private review agents; and • Establishing reasonable documentation requirements for the utilization review of primary bariatric surgery following the recommendations of the Task Force to Study Utilization Review of the Surgical Treatment of Morbid Obesity as set forth 	<p>Requires the Maryland Insurance Administration to report, in accordance with § 2-1246 of the State Government Article, to the Senate Finance Committee and the House Health and Government Operations Committee, for the 12-month period following the date the preceding report is provided (last report covered June 1 to November 30, 2004):</p> <ul style="list-style-type: none"> • The number of complaints filed with the Administration relating to the denial of coverage for the surgical treatment of morbid obesity; • The health insurance carrier that denied coverage and the reason given for the denial; and 		<p>Requires the Maryland Health Care Commission and the Maryland Insurance Administration to provide the staffing for the Task Force on the Surgical Treatment of Morbid Obesity.</p>	

Bill No. and Title	Regulations	Reports	Forms	Task Force	Other
	in the report of the Task Force issued November 2004.	<ul style="list-style-type: none"> Whether the Administration upheld or reversed the denial of coverage and the basis of the decision. 			
<p><u>SENATE BILL 760</u> (Chapter 508) – Insurance – Interstate Insurance Product Regulation Compact</p> <p>Effective Date: 10/1/05</p>				Requires the Task Force to study the Interstate Insurance Product Regulation Compact and determine whether the State of Maryland should enter the Interstate Insurance Product Regulation Compact. Requires that the Insurance Commissioner or his designee be a member of the Task Force. Requires that the Maryland Insurance Administration staff the Task Force.	
<p><u>SENATE BILL 885</u> (Chapter 342) - Maintenance Drug Prescriptions – Mail Order Purchase - Study</p> <p>Effective Date: 7/1/05</p>		Requires the MIA along with the Board of Pharmacy to study the utilization of mail order services for the purchase of prescription drugs, the cost savings to consumers who elect to use mail order services and the impact of any increased utilization on retail			

Bill No. and Title	Regulations	Reports	Forms	Task Force	Other
		pharmacies, and whether consumers find it convenient to use mail order services. Report due December 31, 2005.			
<p><u>SENATE BILL 1014</u> (Chapter 347) - Health Insurance - Small Group Market - Self-Employed Individuals</p> <p>Effective Date: 10/1/05</p>		Requires MIA and MHIP to submit a report on the effect of excluding the self employed from small group on the availability and affordability of coverage in small group and the number of self - employed individuals in MHIP. Report due September 1, 2008.			

Regulations

The Office of the Commissioner coordinates and oversees the drafting, proposal, and adoption of regulations by the MIA. In carrying out this responsibility, the Office of the Commissioner works closely with the staff of the various sections and units of the MIA, the staff of the Joint Committee on Administrative, Executive, and Legislative Review, and the staff of the Division of State Documents.

The MIA regularly takes action on regulations to:

- implement legislation enacted by the General Assembly;
- implement the policies of the MIA;
- maintain NAIC accreditation by bringing the MIA's regulations into conformity with the latest model regulations promulgated by the NAIC; and
- update or eliminate obsolete regulations.

During FY 2005, the MIA completed several major actions on regulations, including the following:

Filing of Forms for Approval

This action revised and updated the MIA's form filing regulations to reflect current filing procedures and requirements. The action clarified that the regulations apply to nonprofit health service plans, dental plan organizations, and fraternal benefit societies as well as insurers; clarified what material is required to be included with a form filing; updated filing requirements to allow use of current printing processes; allowed filings by a third party on behalf of a carrier; allowed the inclusion of certain variable material in individual and group contracts; clarified how contracts comprised of insert pages or alternate sections can be filed for approval; established when the Commissioner may deem a form filing withdrawn; and repealed obsolete provisions.

Notices of Cancellation, Nonrenewal, Premium Increase, and Reduction in Coverage

This action revised the regulations of the MIA that govern the form and content of notices of cancellation, nonrenewal, premium increase, and reduction of coverage for private passenger motor vehicle insurance. The action added and altered definitions; clarified the exceptions to the notice requirement for an increase in premium; altered the information that an insurer is required to include in a statement of actual reason for a cancellation, nonrenewal, increase in premium, or reduction in coverage due to an accident or violation; and added requirements that an insurer include certain information in a statement of actual reason for a cancellation, nonrenewal, increase in premium, or reduction in coverage due to a reason other than an accident or violation.

Valuation of Motor Vehicles

This action established procedures for the settlement of claims for the total loss of a motor vehicle that arise under policies of private passenger motor vehicle insurance.

The action defined the terms “substantially similar motor vehicle” and “total loss”; established the duties of an insurer following the determination of the total loss of a motor vehicle; and provided for response by a claimant to a settlement offer by an insurer.

Other major actions on regulations by the MIA during FY 2005 included adopting regulations that authorize the use of a uniform consultation referral form for dental care procedures and services; a revision of the regulations governing denials of coverage based on medical necessity; the adoption of regulations that establish standards governing the processing of disability benefit claims; and a revision of the regulations governing dental plans.

In addition to its usual action on regulations, during FY 2004 the MIA was engaged in regulatory review and evaluation. Under the Regulatory Review and Evaluation Act, each unit of the executive branch of State government is required to review and evaluate its regulations every eight years. The purpose of the review and evaluation is to determine whether the regulations are still necessary to the public interest; are clear and understandable; are still supported by statutory authority and judicial opinions; are effective in accomplishing the intended purpose of the regulations; and have become obsolete, duplicative, or otherwise appropriate for amendment or repeal.

The review and evaluation of the MIA’s regulations is a major undertaking, as the MIA has more than a thousand pages of regulations comprising 17 subtitles of Title 31 of COMAR. The review and evaluation of the regulations involves developing a work plan and submitting it to the AELR Committee for approval; notifying interested parties of the review process and allowing for public comment on the regulations; completing an evaluation form for each chapter of each subtitle and submitting the evaluation reports to the AELR Committee for approval; publishing a Notice of Availability regarding the evaluation reports and allowing for public comment on the evaluation reports; and taking any action necessary to implement the recommendations of the evaluation reports, including amending, adopting or repealing regulations.

During FY 2005, the MIA completed evaluation reports for each chapter of Subtitles 01 through 03 of Title 31 of COMAR and received approval of the AELR Committee for those evaluation reports. The MIA also took action to implement the recommendations of the evaluation reports for Subtitles 01 and 02 and is in the process of taking action to implement the recommendations of the evaluation report on Subtitle 03.

Insurance Regulations

July 1, 2004 – June 30, 2005

Life and Health

COMAR 31.04.17 Filing of Forms for Approval

This action updated the MIA's form filing regulations to reflect current filing requirements. The action revised references throughout the regulations to "insurer" to refer to "carrier" since the regulations apply to entities other than insurers, corrected certain cross references, and provided needed definitions.

Publication Date: December 27, 2004

Effective Date, Permanent Adoption: April 25, 2005

COMAR 31.09.02 Variable Life Insurance

This action amended Maryland's variable life insurance regulations to make the provisions regarding charges against a separate account consistent with the comparable provisions of the current NAIC Variable Life Insurance Model Regulation. Rather than placing limits on the charges that can be made against a separate account, the regulations require disclosure of the charges.

Publication Date: July 23, 2004

Effective Date, Permanent Adoption: October 11, 2004

COMAR 31.10.05 Minimum Standards for Medicare Supplement Policies

COMAR 31.10.06 Standards for Medicare Supplement Policies

The action brings Maryland's Medicare Supplement regulations into compliance with the Model Regulation to Implement the NAIC Medicare Supplement Insurance Minimum Standards Model Act ("NAIC Model Regulation"), and clarifies which requirements apply to prestandardized Medicare Supplement contracts and which requirements apply to standardized Medicare Supplement contracts. The NAIC Model Regulation was amended in September 2004 to comply with new requirements imposed by the federal Medicare Prescription Drug, Improvement, and Modernization Act of 2003.

Publication Date: June 24, 2005

Effective Date, Permanent Adoption: January 1, 2006

COMAR 31.10.12 Uniform Consultation Referral Form

This action authorizes the use of a uniform consultation referral form for dental care procedures and services.

Publication Date: April 6, 2004

Effective Date, Permanent Adoption: January 1, 2005

COMAR 31.10.18 Denials of Coverage Based on Medical Necessity

This action made the regulations consistent with changes that have been made to Title 15, Subtitle 10A of the Insurance Article. The action amended definitions to conform to definitions in the Insurance Article, changed certain time periods to agree

with the corresponding time periods in the Insurance Article, and clarified that the Commissioner will make final decisions only on complaints that are within the Commissioner's jurisdiction.

Publication Date: November 29, 2004

Effective Date, Permanent Adoption: April 11, 2005

COMAR 31.10.27 Health Insurance – Notice of the Maryland Health Insurance Plan

This action made the notice of MHIP that is required to be provided to individuals who have been denied medically underwritten non-group contracts consistent with changes made to §14-501 of the Insurance Article by Chapter 2, Acts of 2003. The amendments add language to the notice that describes the circumstances under which an individual who is eligible for employer-sponsored coverage also may be eligible for coverage under MHIP.

Publication Date: August 20, 2004

Effective Date, Permanent Adoption: January 1, 2005

COMAR 31.10.30 Disability Benefit Claims Procedure

This action implemented §15-1010 of the Insurance Article, which requires the Insurance Commissioner to adopt regulations that establish standards governing the processing of disability benefit claims.

Publication Date: December 12, 2003 and May 14, 2004

Effective Date, Permanent Adoption: August 2, 2004

COMAR 31.10.32 Nonprofit Health Service Plans – Material Modification

This action implemented §14-115(d)(11)(ii) of the Insurance Article, which requires the MIA to adopt regulations that define “material” for purposes of determining whether a change made by a nonprofit health service plan is material and must be approved by the board of directors.

Publication Date: June 24, 2005

Effective Date, Permanent Adoption: September 26, 2005

COMAR 31.11.04 Group Health Insurance – Continuation of Coverage for Terminated Employees

This action conformed the regulations to changes made to §15-409 of the Insurance Article by Chapter 409, Acts of 2002, which expanded continuation coverage benefits by making an employee who voluntarily terminates employment eligible for continuation coverage.

Publication Date: July 9, 2004

Effective Date, Permanent Adoption: September 27, 2004

COMAR 31.11.06 Comprehensive Standard Health Benefit Plan

This action modified certain cost-sharing arrangements under the Comprehensive Standard Health Benefit Plan in order to enable carriers to offer a high deductible plan that can be offered in conjunction with tax-favored health savings accounts.

Publication Date: May 28, 2004

Effective Date, Emergency Status: May 21, 2004
Effective Date, Emergency Adoption: August 16, 2004

COMAR 31.11.06 Comprehensive Standard Health Benefit Plan

This action corrected outdated cross-references within the regulations.

Publication Date: October 29, 2004

Effective Date, Permanent Adoption: February 28, 2005

COMAR 31.11.12 Limited Benefit Plan

This action established the Limited Benefit Plan to be offered in the small group market. The action specified which carriers are required to market the Limited Benefit Plan; which employers are eligible to offer the Plan to their employees; which employees and their dependents are eligible to be covered by the Plan; which services are covered by the Plan; the types of delivery systems through which the Plan will be offered; the cost sharing arrangements for eligible employees; and the prohibitions on benefits offered in addition to the Limited Benefit Plan.

Publication Date: February 4, 2005

Effective Date, Permanent Adoption: April 11, 2005

COMAR 31.12.04 Dental Plans – General Provisions

This action revised the regulations to be consistent with the corresponding provisions of Titles 14 and 15 of the Insurance Article. The action revised certain definitions in the regulations to comply with definitions in the Insurance Article and conformed the extension of benefits provision, the grievance requirement, and the grace period provision in the regulations to the comparable provisions in the Insurance Article.

Publication Date: April 30, 2004

Effective Date, Permanent Adoption: August 2, 2004

COMAR 31.17.02 Medically Uninsurable Individual Based on a Medical or Health Condition

The action expanded the list of qualifying medical conditions which determine eligibility for the Maryland Health Insurance Plan.

Publication Date: June 24, 2005

Effective Date, Permanent Adoption: Pending

COMAR 31.17.03 Operation and Administration of the Plan

The action increased from \$50 to \$100 the referral fee that the administrator of the Maryland Health Insurance Plan is required to pay to a licensed life and health insurance producer under certain circumstances.

Publication Date: May 27, 2005

Effective Date, Permanent Adoption: Pending

Property and Casualty

COMAR 31.08.03 Notices of Cancellation, Nonrenewal, Premium Increase, and Reduction in Coverage

This action revised the regulations of the Insurance Administration that govern the form and content of notices of cancellation, nonrenewal, premium increase, and reduction of coverage for private passenger motor vehicle insurance.

Publication Date: December 10, 2004

Effective Date, Permanent Adoption: March 14, 2005

COMAR 31.15.12 Valuation of Motor Vehicles

This action established procedures for the settlement of claims for the total loss of a motor vehicle that arise under policies of private passenger motor vehicle insurance.

Publication Date: April 2, 2004

Effective Date, Permanent Adoption: July 5, 2004

COMAR 31.15.13 Notice of Premium Increase of 20 Percent or More

The purpose of the proposed action is to clarify the Maryland Insurance Administration's interpretation of Insurance Article, §27-604, Annotated Code of Maryland as previously expressed in Bulletin 1987-2 (issued July 1, 1987), Bulletin 02-8 (issued April 19, 2002), and the Insurance Commissioner's Order on Remand of February 3, 2004 in the case of *Insurance Commissioner v. OHIC Insurance Company* (MIA Case No.: 470-10/02).

Publication Date: October 15, 2004 and April 29, 2005

Effective Date, Permanent Adoption: Pending

Financial Requirements

COMAR 31.04.09 Custody Agreements and the Use of Clearing Corporations

This action clarified that a carrier may not register securities in the name of a nominee or deposit securities with a custodian unless the carrier provides for the custody of the securities by entering into a written agreement with the custodian that meets certain requirements.

Publication Date: August 20, 2004

Effective Date, Emergency Status: August 11, 2004

Effective Date, Permanent Adoption: November 8, 2004

General

COMAR 31.01.01 General

This action implemented the recommendations of the Maryland Insurance Administration's evaluation report on COMAR 31.01.01 by: (1) clarifying that the rule of interpretation that states that a word used in the MIA's regulations has the meaning stated in the Insurance Article does not apply if the word is expressly defined in Title 31 of COMAR and the definition is applicable to a particular regulation; (2) clarifying that, in

the case of a conflict between a definition in the Insurance Article and a definition in the regulations, the definition in the Insurance Article is controlling; and (3) correcting obsolete cross references and terminology.

Publication Date: February 4, 2005

Effective Date, Permanent Adoption: May 23, 2005

COMAR 31.02.01 Hearings Conducted by the Administration

COMAR 31.02.02 Hearings Conducted by Administrative Law Judges

The action implemented the recommendations of the Insurance Administration's evaluation report on COMAR 31.02 by replacing obsolete cross references; adding discovery provisions to the chapter on hearings conducted by the Administration; and providing that the prohibition on raising the defense of failure to exhaust administrative remedies by not filing exceptions should apply to all parties and not just to the Maryland Insurance Administration.

Publication Date: June 10, 2005

Effective Date: Pending

Insurance Bulletins

July 1, 2004 – June 30, 2005

Bulletin No.: 04-12

Issued To: Carriers Participating in the Medicare Supplement Market in Maryland

Re: Notice of New Guarantee Issuance Requirement

Date of Issuance: July 2, 2004

The bulletin informed carriers who sell Medicare Supplement insurance of a new guarantee issue option for certain individuals who are eligible for Medicare and who are losing their coverage under the Maryland Health Insurance Plan.

Bulletin No.: 04-13

Issued To: Select Property and Casualty Insurers

Re: Homeowners Insurance Premium Request and Private Passenger Automobile Insurance Premium Request

Date of Issuance: July 12, 2004

The bulletin requested select property and casualty insurers to provide to the MIA information related to homeowners insurance premiums and private passenger automobile insurance premiums. The MIA requires the information in order to publish premium comparison guides for consumers.

Bulletin No.: 04-15

Issued To: Property and Casualty Insurance Companies

Re: Motor Vehicle Liability Insurance – Invalid Exclusions

Date of Issuance: August 4, 2005

In response to the case of *Michael Joseph Salamon v. Progressive Classic Insurance Company*, 379 Md. 301 (2004), the bulletin advised insurers that any exclusion for liability coverage under a motor vehicle liability insurance policy is invalid unless it is expressly authorized by statute. The bulletin subsequently was withdrawn.

Bulletin No.: 04-16

Issued To: Insurers Participating in the Disability Market in Maryland

Re: COMAR 31.10.30 Disability Benefit Claim Procedures

Date of Issuance: August 9, 2004

The bulletin notified insurers of the adoption of regulations under COMAR 31.10.30 Disability Benefit Claim Procedure, which require certain procedures and notices in the handling of disability benefit claims and appeals.

Bulletin No.: 04-17

Issued To: Select Private Passenger Automobile Insurers and Homeowners Insurers

Re: Suspension of the 2004 Multi State Credit Scoring Data Call

Date of Issuance: August 9, 2004

The bulletin notified insurers that the MIA had suspended indefinitely the 2004 Multi State Credit Scoring Data Call issued under Bulletin 04-9. The data call was suspended indefinitely pending a study by the Federal Trade Commission and the Federal

Reserve Board pursuant to §215 of the federal Fair and Accurate Credit Transactions (FACT) Act.

Bulletin No.: 04-18

Issued To: Property and Casualty Insurers

Re: Mandatory Coverage Offers and Waivers for Private Passenger Motor Vehicle Liability Insurance in the State of Maryland

Date of Issuance: August 25, 2004

The bulletin notified insurers about the enactment of Senate Bill 460 during the 2004 Session of the Maryland General Assembly, which requires insurers that write private passenger motor vehicle liability insurance to offer to the first named insured coverage for claims by family members in the same amount as the liability coverage for claims made by non-family members under a policy or binder. The bulletin also notified insurers that the MIA had consolidated the following forms into a single form: (1) Notice and Waiver of Personal Injury Protection (PIP) Coverage; (2) Notice and Waiver of Increased Limits of Uninsured Motorist Coverage; and (3) Offer of Increased Liability Coverage for Claims of Family Members. The bulletin subsequently was withdrawn.

Bulletin No.: 04-19

Issued To: Select Medical Malpractice Liability Insurers

Re: Medical Malpractice Premium Survey Data Call

Date of Issuance: September 23, 2004

The bulletin requested select medical malpractice liability insurers to provide to the MIA information related to medical malpractice liability insurance premiums. The information was necessary for the MIA to compare three years' worth of annual medical malpractice premiums by specialty, by company, and by territory.

Bulletin No.: 04-20

Issued To: All Property and Casualty Insurers

Re: Bulletins 04-15 and 04-18

Date of Issuance: October 5, 2004

The bulletin advised property and casualty insurers that the MIA was withdrawing Bulletins 04-15 and 04-18 pending modification.

Bulletin No.: 04-21

Issued To: All Property and Casualty Insurers Writing Commercial Lines Insurance Products

Re: Uncertainty Related to Expiration of the Terrorism Risk Insurance Act of 2002 and Exclusions Related to Acts of Terrorism

Date of Issuance: October 18, 2004

The bulletin noted that there had recently been uncertainty in the markets for commercial lines property and casualty insurance coverage because of the pending expiration of the Terrorism Risk Insurance Act of 2002, which provided a temporary federal shared loss program for incurred losses resulting from certain acts of terrorism. The bulletin further noted that, in contemplation of the expiration of the TRIA, insurers and advisory organizations had filed conditional exclusions for terrorism coverage. The

bulletin informed insurers that, instead of approving very broad total exclusions of coverage for acts of terrorism, the MIA would grant approval to conditional coverage limitations that are substantially similar to those described in the bulletin. The bulletin also notified insurers of the procedures for receiving expedited review of the insurer's exclusions for terrorism coverage.

Bulletin No.: 04-22

Issued To: Insurers, Nonprofit Health Service Plans, and Health Maintenance Organizations Participating in the Non-Group Market in Maryland

Re: Revised Notice Requirements under COMAR 31.10.27

Date of Issuance: November 5, 2004

The bulletin notified carriers participating in the non-group health market in Maryland of changes to COMAR 31.10.27 Notice of the Maryland Health Insurance Plan. The regulations set forth the notice that carriers are required to provide to applicants who are denied coverage under a medically underwritten non-group health benefit plan in Maryland.

Bulletin No.: 04-23

Issued To: Select Property and Casualty Insurers

Re: Private Passenger Automobile Insurance Premium Data Request

Date of Issuance: November 8, 2004

The bulletin requested select property and casualty insurers to provide to the MIA data related to private passenger automobile insurance premiums. The information was to be used to study the impact of premium rates on policies issued by the Maryland Automobile Insurance Fund on the insurance market.

Bulletin No.: 04-15-A

Issued To: Property and Casualty Insurance Companies

Re: Motor Vehicle Liability Insurance – Invalid Exclusions

Date of Issuance: November 10, 2004

The bulletin replaced Bulletin 04-15 and clarified the actions being taken by the MIA in light of the case of *Salamon v. Progressive Classic Ins. Co.*, 379 Md. 301 (2004). The bulletin informed insurers that: (1) the MIA will not approve any policy exclusion that purports to excuse or reduce compulsory liability coverages below statutorily-mandated minimum levels unless the exclusion is expressly or implicitly authorized by statute; and (2) with respect to all policy forms approved for use in Maryland, the MIA requires all carriers to file by June 1, 2005, an amendatory endorsement that limits all exclusions for compulsory liability coverages that are not expressly or implicitly authorized by statute to coverage in excess of the statutory minimum levels of coverage.

Bulletin No.: 04-18-A

Issued To: Property and Casualty Insurers

Re: Revised Mandatory Coverage Offer and Waivers for Private Passenger Motor Vehicle Liability Insurance in the State of Maryland

Date of Issuance: November 10, 2004

The bulletin replaced Bulletin 04-18 and identified the forms for: (1) the mandatory offering of coverage for the claims of family members that property and casualty insurers must utilize in connection with renewals of certain binders or policies of private passenger motor vehicle liability insurance; and (2) a first-time waiver of PIP or UM coverage.

Bulletin No.: 05-1

Issued To: Health Maintenance Organizations and Managed Care Organizations
Re: Premium Taxation of Health Maintenance Organizations and Managed Care Organizations

Date of Issuance: January 13, 2005

The bulletin addressed issues related to the implementation of House Bill 2, Chapter 5, Acts of the Special Session of 2004, which imposed the premium tax on health maintenance organizations and managed care organizations. The bulletin established filing procedures for HMOs that intended to adjust their rates to reflect the premium tax expense.

Bulletin No.: 05-2

Issued To: President, Managed Care Organizations

Re: Risk Based Capital Applicability for 2004

Date of Issuance: February 14, 2005

The bulletin notified managed care organizations that, at the request of the Department of Health and Mental Hygiene, the Insurance Commissioner was granting managed care organizations an exemption from meeting the risk-based capital requirements for the year ending December 31, 2004.

Bulletin No.: 05-3

Issued To: Select Property and Casualty Insurers

Re: Homeowners Insurance Premium Request and Private Passenger Automobile Insurance Premium Request

Date of Issuance: February 14, 2005

The bulletin requested select property and casualty insurers to provide information to the MIA regarding homeowners insurance premiums and private passenger automobile insurance premiums. The information was needed for the MIA to publish premium comparison guides for consumers.

Bulletin No.: 05-4

Issued To: Health Maintenance Organizations Operating in Maryland

Re: Clinical Trial Mandate - §15-827 of the Insurance Article

Date of Issuance: March 25, 2005

The bulletin notified health maintenance organizations (HMOs) that an HMO may not deny the “patient costs” incurred by an HMO member when the member is receiving care in a clinical trial on the grounds that: (1) the HMO does not have a contract with the entity participating in the clinical trial; or (2) the benefits are being provided outside the HMO’s service area.

Bulletin No.: 05-5

Issued To: Insurers, Nonprofit Health Service Plans, Dental Plan Organizations, and Fraternal Benefit Societies

Re: Revised Regulations Regarding Form Filing and Deemed Withdrawals

Date of Issuance: May 9, 2005

The bulletin notified carriers of amended regulations that apply to life and health insurance forms that are filed for approval in Maryland. In particular, the bulletin notified carriers that, under the amended regulations, if a carrier fails to respond to the Commissioner's correspondence regarding a form filing within 90 days, the filing will be deemed withdrawn. If a carrier is interested in pursuing a withdrawn filing, the carrier will be required to start the filing process again, including paying any applicable filing fees.

Bulletin No.: 05-6

Issued To: All Interested Parties

Re: COMAR 31.02.01.03C and COMAR 31.02.02.03C

Date of Issuance: June 1, 2005

The bulletin reminded interested parties that, with one narrow exception, COMAR 31.02.01.03 and COMAR 31.02.02.03 govern the procedure for requesting a hearing before the Commissioner. The bulletin noted that those regulations require a request for a hearing to be received by the Commissioner within 30 days after the date of the letter notifying the party of the Commissioner's action, intention to act, or failure to act.

Bulletin No.: 05-7

Issued To: Property and Casualty Insurance Companies Holding Certificates of Authority to Write Medical Professional Liability Insurance Business in Maryland

Re: Procedures for Obtaining Reimbursements from the Maryland Health Care Provider Rate Stabilization Fund – Rate Stabilization Account

Date of Issuance: May 19, 2005

The bulletin established procedures for medical professional liability insurers to obtain reimbursement from the Maryland Health Care Provider Rate Stabilization Fund – Rate Stabilization Account.

Bulletin No.: 05-8

Issued To: Property and Casualty Insurance Companies Holding Certificates of Authority to Write Medical Professional Liability Insurance Business in Maryland

Re: Rate Stabilization Account – Fiscal Year 2005 Funding Allocation Method

Date of Issuance: May 20, 2005

The bulletin notified medical professional liability insurers of: (1) the amount of money available for disbursement from the Rate Stabilization Account in Fiscal Year 2005; (2) the State Subsidies that are eligible for disbursement before June 30, 2005; and (3) how funds available for disbursement will be allocated among insurers that are entitled to participate in the Maryland Health Care Provider Rate Stabilization Fund.

Bulletin No.: 05-9

Issued To: Medical Professional Liability Insurers

Re: Medical Professional Liability Premium Data Call

Date of Issuance: June 28, 2005

The bulletin requested medical professional liability insurers to provide to the MIA information related to medical professional liability premiums to enable the MIA to publish a medical professional liability premium comparison guide.

Public Affairs

The Office of Public Affairs oversees the external communications of the MIA, including handling media relations, designing publications, maintaining website content and facilitating consumer outreach opportunities. This involves:

- Coordinating proactive media relations in the form of news releases, news conferences and editorial board meetings;
- Responding to inquiries from general news media and trade publications;
- Developing various consumer guides to the insurance industry and to consumers;
- Maintaining the content of the MIA website: www.mdinsurance.state.md.us;
- Coordinating the MIA's response to Public Information Act requests;
- Coordinating speaker's bureau requests for staff to attend various events and provide information/assistance to various industry organizations;
- Developing partnerships with other State and Federal agencies and organizations;
- Participating in outreach and education on all types of insurance; and
- Carrying out the requirements of the Patient's Bill of Rights by facilitating the dissemination of information compiled and published by other organizations relating to health insurance.

In FY 2005, the Office of Public Affairs facilitated responses to nearly 300 inquiries from media organizations and more than 300 requests for access to public documents under the Maryland Public Information Act. The staff also proactively issued 30 news releases on various topics and coordinated a series of media tours throughout the state including Western Maryland, the Eastern Shore, and Carroll, Frederick, Harford and Cecil Counties.

In addition, the Office of Public Affairs facilitated distribution of more than 89,000 separate pieces of printed material, including brochures and informational materials from the National Association of Insurance Commissioners, the Centers for Medicare and Medicaid (formerly the Health Care Financing Administration), the Maryland Health Care Commission and the Maryland Health Care Access and Cost Commission.

The Office of Public Affairs also works throughout the year to improve the design, layout and function of the MIA website to provide more comprehensive information in a user-friendly format. Special "pages," are created on the site as news events or current issues warrant.

B. ADMINISTRATION SECTION

The Administration Section consists of the departments of Producer Licensing, Fiscal and Support Services, Human Resources, and Training and Facilities Management. In addition, this Section coordinates the Managing for Results (MFR) activities for the Insurance Administration.

Producer Licensing

The Producer Licensing department issues licenses to qualified resident and nonresident producers (agents / brokers), including corporations, partnerships and limited liability companies. In addition, licenses are issued to public adjusters, insurance advisers, motor club representatives, and surplus lines producers. The department also issues Letters of Certification or Clearance for Maryland resident producers applying for licenses in other states, and processes renewals of all licenses. Initial and renewal applications, as well as, Letters of Certification and Clearance are available on-line through the Administration's website. Administration of the qualifying exam for producers, insurance advisers and public adjusters is handled by Promissor, Inc. Implementation of Continuing Education requirements is handled through Thomson Prometric, Inc.

Fiscal and Support Services

Fiscal and Support Services is responsible for accounting, budgeting, and procurement activities. It ensures compliance with State and Federal fiscal and procurement requirements. In addition, the department oversees the distribution of supplies and the mailroom.

Human Resources

The Office of Human Resources is primarily responsible for recruitment, hiring, payroll, and other personnel management functions. It ensures that the Administration provides equal employment opportunities and promotes affirmative action in all employment decisions.

Training and Facilities Management

This department is responsible for in-house training of personnel, facilities management and security.

**ANNUAL SUMMARY
PRODUCER LICENSING
07/01/2004-06/30/2005**

NEW LICENSES		ISSUED
	PRODUCER INDIVIDUAL RESIDENT	4,638
	PRODUCER INDIVIDUAL NON-RESIDENT	13,742
	PRODUCER FIRM RESIDENT	416
	PRODUCER FIRM NON-RESIDENT	696
	SURPLUS LINES INDIVIDUAL RESIDENT	35
	SURPLUS LINES INDIVIDUAL NON-RESIDENT	174
	SURPLUS LINES FIRM RESIDENT	16
	SURPLUS LINES FIRM NON-RESIDENT	75
	INSURANCE ADVISERS	40
	PUBLIC ADJUSTERS	41
	MOTOR CLUB REPRESENTATIVES	574
	TEMPORARY PRODUCERS	959
	THIRD PARTY ADMINISTRATORS	43
	TOTAL LICENSES ISSUED:	21,449
	TOTAL APPLICATIONS APPROVED:	21,777
	TOTAL FEES COLLECTED:	\$1,150,062.44

RENEWALS		ISSUED
	PRODUCER INDIVIDUAL RESIDENT	13,187
	PRODUCER INDIVIDUAL NON-RESIDENT	17,205
	PRODUCER FIRM RESIDENT	1,493
	PRODUCER FIRM NON-RESIDENT	2,014
	SURPLUS LINES INDIVIDUAL RESIDENT	178
	SURPLUS LINES INDIVIDUAL NON-RESIDENT	142
	SURPLUS LINES FIRM RESIDENT	78
	SURPLUS LINES FIRM NON-RESIDENT	60
	INSURANCE ADVISERS	194
	PUBLIC ADJUSTERS	95
	THIRD PARTY ADMINISTRATORS	143
	TOTAL LICENSES ISSUED:	34,789
	TOTAL RENEWAL APPLICATIONS APPROVED:	34,210
	TOTAL RENEWAL FEES COLLECTED:	\$2,786,968.09

EXAMINATIONS	NUMBER ADMINISTERED:	14,695
	TOTAL FEES COLLECTED:	\$367,375.00

TOTAL FEES COLLECTED (INITIAL, RENEWAL, & EXAM)	\$4,304,405.53
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C. OFFICE OF THE ATTORNEY GENERAL

The Office of the Attorney General (OAG) acts as the chief legal advisor and counsel to the Insurance Commissioner. The Office consists of a Principal Counsel, who is an Assistant Attorney General (AAG), and additional AAGs as necessary to meet the MIA's needs, including those assigned to the Insurance Fraud Division. Currently, the MIA has a Principal Counsel, a Deputy Counsel, seven AAG positions within the main office of the MIA and three AAG positions within the Fraud Division.

LEGAL ADVICE

The OAG advises the MIA regarding the proper interpretation and application of the laws and regulations enforced by the agency. The OAG provides both formal and informal, written and verbal advice on a broad range of subjects, including: the powers, jurisdiction, and authority of the MIA; the licensing, certification, and registration of regulated entities; the regulation of impaired entities and the institution of conservatorships or receiverships; investments; premium tax assessments; the acquisition of domestic insurers; the oversight of insurance professionals, including insurance producers; form and rate filings; the analysis of coverage and claims determinations by carriers on all lines of insurance; premium finance arrangements; the enforcement of the Unfair Trade Practices Act, including prohibitions against unfair methods of competition, unfair claim settlement practices, fraudulent insurance acts, and discrimination; and the enforcement of the Appeals and Grievance laws relating to the denial of health care services.

The OAG assists the MIA in identifying and resolving gaps in existing law and regulation and in developing and drafting legislation, regulations, and advisory bulletins. Pursuant to Section 10-107 of the State Government Article, the OAG is required to review and approve for legal sufficiency all regulations proposed by the MIA. A similar review is made of all legislation proposed on behalf of the MIA and all bulletins issued by the MIA. The OAG also reviews and comments on legislation proposed by third-parties that impact the regulation of insurance.

The OAG assists in the preparation of, and reviews for legal sufficiency, all Requests for Proposals and other procurement-related documents and materials used by the MIA. The OAG also drafts and/or reviews all contracts or contract amendments or change orders made by the MIA, and represents the MIA in connection with the resolution of disputed issues with vendors.

In connection with its advice functions, the OAG also:

- Reviews the MIA's Orders and assists the MIA in analyzing and reviewing for legal sufficiency and correctness, insurance related transactions that require the Commissioner's approval, including the acquisition, merger, transfer, affiliation or conversion of insurance companies and health plans.

- Keeps the MIA informed of relevant changes in case law, federal statutory law, and the law of other jurisdictions.
- Assists the MIA in its general operations, including the resolution of personnel issues.
- Assists the MIA in complying with requests made under the Public Information Act.
- Responds to requests for information and legal analysis by other state agencies, legislators, and citizens, including maintaining an attorney-on-call to handle inquiries regarding insurance regulatory issues.
- Drafts, reviews and/or approves educational and informational material developed by the MIA.
- Participates in working groups sponsored by the National Association of Insurance Commissioners that relate to legal issues.

LITIGATION/ENFORCEMENT

The OAG represents the MIA before State and Federal courts and in administrative hearings with respect to any matters pertaining to decisions made by the MIA. The litigation work performed by the OAG ranges from enforcing and defending orders issued by the MIA for violations of the Insurance Article by licensees, to defending the legality and constitutionality of statutory law and regulations, to establishing receiverships of insolvent entities, to enforcing premium tax assessments.

The OAG works closely with the MIA's enforcement units: the Compliance and Enforcement Section and the Consumer Complaint Investigation Units. In appropriate cases, the OAG assists in the investigation and evaluation of whether the conduct of a licensee was unlawful. The OAG reviews, in advance, all Orders proposed by Compliance and Enforcement Section, as well as all determinations made by the Consumer Complaint Investigation Units that are subject to administrative hearings.

A large segment of the OAG's work in enforcement involves actions against insurance Producers. The OAG works with the MIA's investigators to identify and respond to fraudulent or illegal conduct by Producers. The OAG assists in the gathering of evidence sufficient to warrant, and to sustain, regulatory action, including the summary suspension of licenses. The OAG then pursues the regulatory action through the administrative and judicial process on behalf of the MIA. The OAG frequently coordinates with other State and Federal regulatory agencies on joint enforcement activities and investigations.

A second, substantial area of litigation involves the defense of MIA orders

which result in legal action on behalf of policyholders or claimants. For example, the Appeals and Grievance Unit responds to complaints that requests for health benefits believed to be medically necessary were improperly denied. These matters are reviewed on an expedited basis and the OAG represents the MIA in administrative hearings and on Judicial Review of Order requiring the licensee to provide the benefit.

Litigation relating to enforcement frequently requires the OAG to address Federal law issues, including, for example, the impact of ERISA on state regulatory action.

RECEIVERSHIPS

The OAG represents the MIA in establishing regulatory control, including the institution of receivership proceedings, over financially impaired entities. The OAG frequently represents the MIA as Receiver in marshaling the assets of insolvent entities, establishing and processing claims, and distributing those assets.

THE MARYLAND HEALTH INSURANCE PLAN

The OAG serves as counsel to the Maryland Health Insurance Plan, which was established by legislation in 2002 and which became operational July 1, 2003. MHIP is the State's high risk pool. The OAG counsels the Board and drafts/reviews MHIP's operational and formative documents, as well as its requests for proposals and third-party contracts.

CRIMINAL INVESTIGATIONS AND PROSECUTIONS

The AAGs assigned to the Fraud Unit work with and advise that Unit in its investigation of criminal insurance fraud. Certain matters that are determined to be criminal fraud by the Unit are referred to the OAG for prosecution. The AAGs assigned to the Fraud Unit prosecute those cases referred to and accepted by the OAG, in conjunction with the Unit.

Litigation Highlights FY 2005

- *Insurance Comm'r v. The Mutual Fire Insurance Company Of Carroll County*
Civil Action No.: 24-C-04-002845
The OAG represented the Insurance Administration in its successful rehabilitation of this Maryland insurer. The OAG participated in and acted as counsel in the receivership, assisted the Deputy Receiver in the day-to-day operation of the insurer and participated in the negotiations between the Commissioner and prospective purchasers. The OAG secured an Order from the Court to allow the insurer to convert from a mutual insurer to a stock company, and then represented the MIA as

Receiver in the conversion and subsequent sale of the entity. Upon the sale and recapitalization of the insurer, the OAG secured an order terminating the receivership. The fully rehabilitated company, now known as Westminster American Insurance Company of Carroll County, is now operating on its own.

- *MIA v. Ronald Edlavitch and Evergreen Title*
MIA-2003-11-019

The Commissioner issued an Order charging Ronald Edlavitch, David Edlavitch, licensed insurance producers and Evergreen Title and Escrow Company, a licensed title agency, with violating numerous provisions of the Insurance Article. The Commissioner found that Licensees were dishonest and committed fraudulent acts when they permitted investors to avoid transfer and recordation taxes and fees, ignored lender closing instructions and permitted the unauthorized alteration of deeds. The Order sought revocation of each license. The ALJ recommended that Licensees be suspended for 90 days, with all 90 days stayed. The Final Order, the Commissioner concluded that Licensees were not competent or trustworthy and engaged in fraudulent and dishonest practices relating to the transfer of properties. The Commissioner recommended a period of suspension for all of the Licensees. This Order is currently under review by the Circuit Court for Prince George's County.

- *MIA v. Norman Lovick*
Civil Action No.: CAL-04-09058

The Commissioner commenced an action against Norman Lovick by filing a Complaint for Temporary Restraining Order, charging Lovick with engaging in the unauthorized business of insurance. Lovick's license to engage in the insurance business expired in 1993. From approximately 1999 to 2003, Lovick negotiated, solicited and sold approximately 35 insurance annuity contracts to Maryland residents and collected tens of thousands of dollars in commissions on the contracts sold. A judge of the Circuit Court for Prince George's County entered a Temporary Restraining Order against Lovick. At the hearing for the Permanent Injunction, the parties entered into a Consent Agreement whereby Lovick agreed to cease and desist from writing policies in Maryland. Lovick also agreed to a fine of \$10,000. The OAG's office also worked closely with the State's Attorney's Office for Prince George's County which negotiated a plea agreement with Lovick based on the unauthorized business of insurance. Lovick pled guilty to two misdemeanor counts of insurance fraud and was sentenced to an 18-month, concurrent term, all time suspended and 24 months probation. Lovick was also ordered to pay a penalty of \$15,000. As a result of Maryland's action, Lovick's license as a producer in the District of Columbia has been revoked.

Summary of Activity

FY 2005

Advice Requests

General Requests	531
Examination and Auditing	50
Service of Process Advice	2
Attorney on Call Inquiries	<u>179</u>
Sub-total	839

Litigation

Enforcement Actions Resulting from Consumer Complaints	44
Agent Enforcement	41
License Denials	2
Appeals and Grievance Matters	53
Cease and Desist Order	1
Life and Health	46
Petitions for Judicial Review	59
Fraud	0
Subpoenas	21
Unemployment	0
Public Information Act Hearing Denial	1
Receiverships	1
Review of Determination Letters	64
Personnel - Termination of Employment	<u>1</u>
Sub-Total	334

Total

1,173

D. MANAGEMENT INFORMATION SYSTEMS

The Management Information Systems Unit (MIS) provides automation expertise including infrastructure design, computer network support, and application development.

Technology Initiatives Completed in FY2005

Support Projects

MIS support staff were involved in numerous projects during fiscal year 2005. Many of the projects undertaken were planned and initiated within MIS. However, staff throughout the Agency directed 117 Requests For Service (RFS) to MIS' support staff, and during the same reporting period, 113 RFS were completed by MIS' support staff.

MIS' support staff addressed the following projects during fiscal year 2005:

- Deployed 120 new PCs throughout MIA
- MIA went live with new GroupWise email system and scheduling program
- Provided information to Open System Group for their extensive review of our network infrastructure
- Provided information to Legislative Auditors for their audit of our IT security procedures

Operations

MIS' support staff promulgated formal operational duties for security, integrity, and system performance. The resulting operational tasks are performed on a recurring, systematic basis.

These tasks are divided between the four members of MIS' support staff, as determined by the support staff supervisor.

- Transport archive tapes between Fraud and Main facilities; test backup media
- Perform desktop audits, operating system and virus software updates, and spyware removal
- Evaluate (implement) service patches for servers, as necessary
- Evaluate system logs on key domain servers
- Maintain MIA computer access control and account security
- Complete documentation revisions for key domain servers
- Inspect for occurrences of intrusions or account misuse

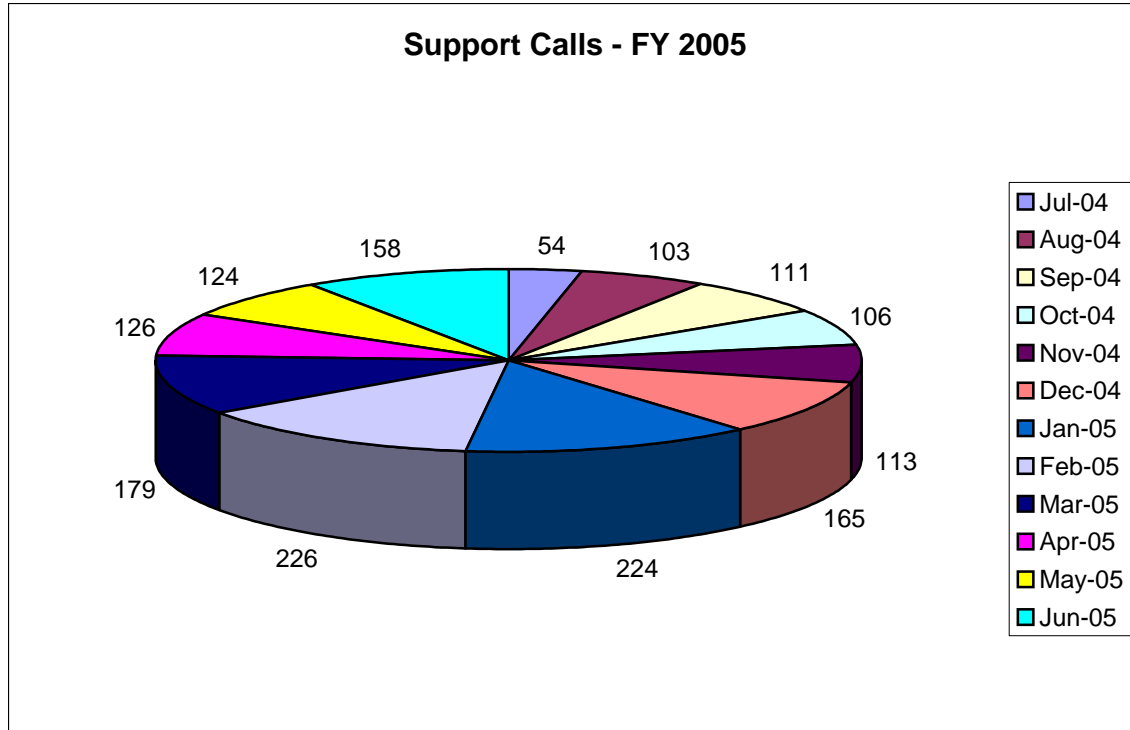
As a result of the attention to computer operations, MIS' support staff provided high levels of computer system availability.

- Network Availability 99.6 percent (ten months at 100 percent)
- Production System Availability 99.8 percent ¹(ten months at 100 percent)

¹ Excludes Enterprise and Datasource systems

Support

MIS' support staff addressed 1689 calls for support, between July 1, 2004 and June 30, 2005.



Other

Aside from operations, support, and projects, MIS' support staff undertook other significant activities:

- Provided internal and external training for staff
- Provided training for new email system and scheduling throughout MIA
- Implemented SOP for Network Accounts and files for separated employees
- Implemented SOP for Disposal of Data Processing Media Disposal

- **Producer Licensing** – An enhancement was added to Online Services by providing Producers with the ability to obtain Letters of Certification and Letters of Clearance by immediate online request and print at their location.
- **NAIC Complaints Data Reporting** – The MIA reports Insurance complaints to the NAIC. This has always been a manual and paper intensive process. In March 2005, the reporting process was automated by transmitting the data using XML data formatting starting with closed complaints as of January 2004.

- **Disaster Recovery Plan** – The MIA needed to redevelop their Disaster Recovery and Continuity of Operations Plans. Templates were designed for the Business Continuity Plan, Business Impact Analysis, Risk Assessment and Risk Management Plan based on State guidelines. The Business Impact Analysis was completed in January 2005. Continuity of Operation, Risk Management and Disaster Recovery plans are in process.
- **Compliance & Enforcement** – The new Enterprise application was implemented in January 2005 for the Agent Enforcement unit. This provided many new functions including customized queries on all data fields, complete history tracking of all actions, ability to record activities during the process of the case, e-mail notification reminders when activities are due and direct link to the ParaDocs document management system to view case files.
- **Document Management/Workflow** - As a result of success with P&C Rates and Forms, approval was given to obtain unlimited users licenses and the source code to allow our in-house development staff to do modifications to the software for needed enhancements and interfaces with the Enterprise systems. MIA and Para-docs staff will jointly develop the enhancements and interfaces for this project. These enhancements will be expanded to include other departments starting with Market Conduct, Fraud, Complaints and Rates and Forms for Life and Health.
- **Producer Tax Liability License Clearance** – An automated process to recover unpaid taxes was implemented between the Comptroller of Maryland and the MIA. Data from the MIA Producer Licensing system is matched against their tax data to determine if the taxpayer has outstanding tax liabilities. The MIA then notifies those applicants that the tax liability must be resolved before a license or permit can be renewed.
- **Infrastructure Improvements** - There are 2 major infrastructure improvement projects underway, Sybase Replication Server and Storage Area Network (SAN).

Sybase Replication Server simplifies data movement and synchronization across the enterprise. It allows DBA's to quickly setup redundant disaster recovery sites and synchronize data across heterogeneous database platforms - Sybase ASE, Oracle, IBM DB2 and Microsoft SQL Server. Moving and synchronizing data easily gains economic value by sharing data sitting in application databases with other applications when and where needed.

Due to the increased amount of storage required for document management, as well as additional databases for new applications, the present tape backup procedures have become inadequate. The Storage Area Network (SAN) is a high-speed, large capacity special purpose network that connects different kinds of data storage devices with associated database servers for a larger network of users. SAN's support disk mirroring, backup and restore, archival and retrieval of archived data, data migration from one storage device to another, and the sharing of different servers on the network.

III. CONSUMER PROTECTION

A. CONSUMER EDUCATION AND ADVOCACY UNIT

On July 1, 2004, the Consumer Education & Advocacy Unit (CEAU) was created as a part of an effort to fulfill the Administration's mission to make regulation more efficient and to provide services to Maryland citizens in an expeditious manner. The focus of the Unit is to:

- Provide consumers with more information about what is covered under their insurance policies and to assist them in having a better understanding of their rights and obligations under those policies.
- Facilitate the resolution of consumers' insurance problems in an efficient and expeditious manner.

This goal will be accomplished by focusing on four major areas:

1. Consumer Education and Outreach
2. Consumer Advocacy – directed towards individuals
3. Consumer Advocacy – directed towards larger consumer issues
4. Consumer Information/Help-Line

At this point, the Unit has focused on items 1 through 3. The consumer help-line will be developed and implemented when funding permits.

A. Consumer Education & Outreach

From July 1, 2004 through June 30, 2005, the Unit participated in 75 fairs, tradeshow and other events all over the State where staff provided educational materials to consumers on various insurance issues, including automobile, homeowners, health and life insurance. (This includes regularly scheduled visits to Motor Vehicle Administration locations.) At these events, the staff is able to answer numerous questions from the consumers, including insurance rate issues and how the claims process works. Brochures on various insurance topics were also provided to consumers. During this fiscal year, almost 40,000 brochures were provided to consumers. In addition, the Administration has also given presentations around the State on insurance topics, including 5 town hall meetings with consumers and producers. The Unit has also sent insurance-related educational material to numerous state, local and community organizations, as well as elected officials all over the State. These outreach efforts have provided individuals with information so that they can make more informed decisions about their policies. The goal of the Unit is to educate consumers so that they can make purchasing decisions that are appropriate for their needs, and have a better understanding of what their particular policy will or will not cover.

Responding to emergencies and disasters is also one of the responsibilities of the Unit. The Insurance Commissioner and his staff held town meetings in Harford and Cecil Counties with the victims of the July 12, 2004 flood in an attempt to help them resolve their insurance claims. Also, in response to the gas/water main break problem that occurred in Overlea, the

Administration attended a town hall meeting and distributed 2,300 homeowners brochures to residents informing them of their rights under their homeowners policies.

B. Consumer Advocacy – Specific Consumers

In addition to its on-going role of educating Maryland citizens about insurance issues, CEAU developed a mechanism that would help insurance consumers to resolve disputes with insurance companies in a prompt and efficient manner. The MIA has noted that many disputes between insurance consumers and insurance companies might be resolved quickly by putting the consumer in touch with the proper person within the insurance company. Looking at the success that the Administration had in promptly and efficiently handling the questions and concerns of approximately 1,500 Marylanders through an informal intake process in the aftermath of Hurricane Isabel, the MIA decided to establish a Pilot Program for other kinds of insurance claim disputes that would be modeled after that informal process.

The Pilot Program, which went into effect January 1, 2005, focuses on administrative complaints that arise out of property and casualty claim decisions made by participating insurance companies. Initially, the Pilot Program included only Allstate, ERIE, GEICO, State Farm, Nationwide, Travelers and their affiliates. These insurers were chosen, because of their market share in the State and their willingness to cooperate with the Insurance Administration in providing assistance to their customers. The Program has been expanded to now include AIG, Progressive and USAA. The decision was made to start with property and casualty claim disputes because of the volume of administrative complaints that P&C Complaints receives in that area.

Participation in the Pilot Program by both the consumer and the insurers is completely voluntary. As eligible administrative complaints are directed to CEAU, a staff member contacts the consumer, explains the Pilot Program, and gives the consumer the option of continuing in the Pilot Program or of redirecting their complaint to the Property and Casualty Complaints Section for formal investigation. The consumer is informed that if they choose to proceed through the Pilot Program, and their dispute is not resolved promptly, the administrative complaint will be returned to the Property and Casualty Complaints Section for handling in the normal administrative process.

From January 1, 2005 through June 30, 2005, CEAU received 503 complaints. They fall into the following categories:

- Auto
- Homeowners
- Liability
- Miscellaneous

On average, these matters are resolved in 10 calendar days as opposed to the 2 to 3 months that it takes to resolve a formal complaint. Of the 503 received, 305 were turned over to the Complaints Unit for handling. Further analysis shows that written complaints are more likely to turn into formal complaints than intakes.

At the conclusion of each complaint, a consumer satisfaction survey is sent to the consumer. From January 1, 2005 through June 30, 2005, 431 surveys were sent and 149 responses were received. 108 have indicated that they were satisfied with the Unit and 133 stated they would participate in the Program in the future.

It is anticipated that in FY 2006, additional companies will be added to the Program.

C. Consumer Advocacy – General Issues

The Unit assists the MIA in formulating its consumer protection policies by proposing legislation and regulations, and also by commenting on any other legislative and regulatory proposals. The Unit shall act as a representative of the Commissioner on boards, task forces, work groups, etc. as the Commissioner deems appropriate to represent the Administration. The Unit will also participate in public hearings, as deemed appropriate by the Commissioner.

An example of this general advocacy role is the work the Commissioner did to make known the problems that Marylanders experienced with the National Flood Insurance Program (NFIP) after Hurricane Isabel. The Unit worked closely with the Commissioner to develop a report regarding Hurricane Isabel and changes that were needed to the NFIP based on problems that occurred after Hurricane Isabel. The Commissioner presented this report to Congress and many of the recommendations for changes were actually embraced by Congress and passed into law.

D. Consumer Information/Help-Line

Due to the limited resources, the Unit has not been able to develop a consumer help-line. The goal of the help-line is to answer questions that consumers have that are not formal complaints.

This help-line will:

- Answer basic questions relating to:
 - personal lines coverage
 - underwriting principles and practices
 - general rating concepts
 - general information regarding internal claims procedures
 - other matters
- Refer the consumer's question to the appropriate person within the MIA for answers to questions that are not deemed basic questions.
- Refer the consumer to other agencies in state and federal government, where appropriate.
- Offer the consumer access to the web site, to educational material, and to dates where MIA educational programs will be conducted in the consumer's geographic region.

This function is currently being performed by the complaint units; however, at the time additional resources are identified, this function will be handled by CEAU.

B. COMPLIANCE & ENFORCEMENT SECTION

The Compliance & Enforcement Section focuses primarily on the general practices of insurance companies and insurance producers doing business in Maryland. The Section was formed in August 2002 by merging the Life & Health Market Conduct Unit, the Property & Casualty Market Conduct Unit and the Producer (formerly “Agent”) Enforcement Unit. More recently, the Section established a Market Analysis Unit and infrastructure to help identify and deal effectively with market conduct issues. Many state insurance departments have adopted this combined approach, resulting in increased productivity and efficiency through the consolidation of management and the sharing of data, staff and resources. Combining the Units allows for a proactive approach to enforcement and regulatory oversight of the insurance industry.

The Section uses a broad continuum of regulatory responses to evaluate market conditions and take appropriate action. The Section ensures consumer needs and regulatory compliance are met through a program of market conduct examinations, investigations, policy and procedure reviews, desk audits, data analysis and communication. Certain market conduct examinations are comprehensive in nature and required periodically by law. Other examinations and investigations result from the MIA’s mission to protect consumers from deceptive marketing practices, unfair claim settlement practices, underwriting and premium rating abuses and misrepresentation of coverage. These “target” examinations and investigations are often in response to consumer complaints, new laws and regulations or other market indicators.

Market conduct examinations present a representative picture of a company’s current business practices and compliance with Maryland Laws and Regulations. Additionally, examinations help ensure a climate of fair competition and accessibility of coverage in the insurance marketplace. In accordance with Maryland Law, the cost of Market Conduct Examinations is borne by the insurers.

The Life & Health Market Conduct Unit performs examinations of Life and Health carriers, health maintenance organizations (HMOs), not-for profit organizations, credit insurance companies, dental plans, vision plans, pharmacy benefit plans, Private Review Agents, and behavioral health plans. In FY05, key issues facing the Life & Health Market Conduct Unit included prompt payment and appropriate adjudication of insurance claims, proper handling of denied claims, availability and administration of small employer group health benefits and inclusion of mandated benefits in health insurance plans.

The Property & Casualty Market Conduct Unit performs examinations of personal and commercial lines, including private passenger auto, homeowners, motor clubs, premium finance companies, title insurers, commercial liability and commercial property coverage. In FY05, key issues facing the Property & Casualty Market Conduct Unit included terrorism and mold exclusions, consumer access and availability to homeowner insurance, enforcement of new prohibitions and limitations on the use of credit history and scores in homeowner and personal passenger auto insurance, inappropriate premiums and termination of commercial risks and premium finance agreements.

The Producer Enforcement Unit works closely with the Market Conduct Units and investigates complaints regarding individual producers for property, casualty, life and health insurance, bail bondsmen, public adjusters, and title agents. In FY05, issues facing the Producer Enforcement Unit included suitability of insurance sales, real estate “flipping” transactions, bail bondsmen and new State laws concerning viatical settlement brokers and providers.

The goal of the Market Analysis Unit is informed action. The emerging market analysis program is a system of collection and analysis of data to identify market disruptions, compliance deficiencies and related problems as early and efficiently as possible and to eliminate or limit any harm to consumers. Market analysis helps the Section better prioritize and coordinate its regulatory effort and establish an integrated system of proportional responses to market problems. The Unit also serves as a forum to share and assess market information within the Administration and on a regional and national basis, promoting uniform, non-duplicative and coordinated regulatory activities. In FY05, the Market Analysis Unit focused on developing a baseline of information, reviewing Annual Statement Data on Property and Casualty and Life insurers, and collaborating with other states and the NAIC to develop effective and uniform approaches to market analysis.

The results of the Section’s efforts for Fiscal Year 2005 are as follows:

Total Restitution (money returned to MD citizens) - \$15,042,196.17

\$14,424,178.18 - Agent Enforcement Unit

\$0.00 - L&H Market Conduct Unit

\$618,017.99 - P&C Market Conduct Unit

Total Penalties (money paid to the General Fund) - \$1,955,173.01

\$38,100.00 - Agent Enforcement Unit

\$1,361,573.01 - L&H Market Conduct Unit

\$555,500.00 - P&C Market Conduct Unit

Total Per Diem Costs Billed to Companies (money paid to the Administration) -

\$1,149,283.30

\$474,596.01 - L&H Market Conduct Unit

\$674,687.29 - P&C Market Conduct Unit

Total Market Conduct Exams Opened - 14

6 - L&H Market Conduct Unit

8 - P&C Market Conduct Unit

Total Market Conduct Exams Closed - 24

10 - L&H Market Conduct Unit

14 - P&C Market Conduct Unit

Agent Investigations

573 - Cases Opened

499 - Cases Closed

20 - Orders of Revocation

29 - Orders (not including revocations)

Total Orders Issued - 81

49 - Agent Enforcement Unit

13 - L&H Market Conduct Unit

19 - P&C Market Conduct Unit

*Orders, Consent Orders and Market Conduct Examination Reports are available
on the MIA web site www.mdinsurance.state.md.us.*

C. INSURANCE FRAUD DIVISION

The Insurance Fraud Division is responsible for the administration of insurance regulations concerning the efforts by licensed insurers to identify and counteract the effects of insurance fraud on their company and the insurance business. The Division is further responsible for the investigation of each person suspected of engaging in insurance fraud and referring suspected cases of insurance fraud to appropriate authorities for criminal prosecution. The Division is directed to exercise its authority by seeking cooperation with the Department of State Police, Office of the Attorney General and the Offices of the State's Attorney in all 24 subdivisions within the State of Maryland. In addition, the Division operates a toll free insurance fraud hot line and conducts public outreach and awareness programs on the costs of insurance fraud to the public.

The investigative function of the Insurance Fraud Division is divided into two sections.

CRIMINAL INVESTIGATION SECTION
AGIT INVESTIGATION SECTION

CRIMINAL INVESTIGATION SECTION

Complaints received at the Insurance Fraud Division are screened for investigative potential then forwarded to the Chief Investigator for assignment. Once assigned, fraud investigators conduct detailed criminal investigations working closely with insurance company personnel and local law enforcement officials to determine if crimes have been committed. Investigators then forward prepared investigative packets documenting their findings to the local States Attorney Office for prosecution potential review. Criminal charges are then pursued by a number of methods: submission of a sworn statement of charges by the investigator, Grand Jury indictment after sworn testimony or the filing of a criminal information by the prosecutor.

AGIT INVESTIGATION SECTION

In support of its investigative efforts, the AGIT Investigation Team is comprised of insurance fraud investigators, state police criminal investigator(s) and investigative auditors working in close cooperation with Assistant Attorney's General. Increasingly, investigations conducted through the Criminal Investigation Section are also prosecuted through this section. The AGIT Section primarily handles complex or multi-jurisdictional cases and those complaints with a potentially high monetary loss. They also routinely review those complaints involving licensed entities, healthcare providers and other MIA Enforcement Unit referrals. With a contingent of three Assistant Attorney's General on staff, the Division has more effectively evaluated, investigated and prosecuted an increased number of complex complaints.

The Fraud Division receives complaints from a variety of sources including insurance companies, law enforcement agencies, prosecutors, other state agencies and citizens. The Fraud

Division operates a toll free reporting hotline to facilitate the reporting of suspected insurance fraud. The number of complaints fluctuates from year to year yet the number of investigations closed with criminal charges has remained over 100 for the past seven years with 122 and 130 for fiscal 2003 and 2004 respectively.

From July 1995 through June 2005, Insurance Fraud investigations have resulted in the conviction of over 592 individuals for insurance-related crimes

INVESTIGATION HIGHLIGHTS – Fiscal 2005

Regional Auto Theft Taskforce (RATT)

Throughout fiscal 2005, the Maryland Insurance Fraud Division continued its investigative alliance with the Regional Auto Theft Taskforce (RATT) to counteract the increasing trend of auto theft for profit through insurance claims. This cooperative effort involves the joint concurrent investigation of auto thefts and associated insurance claims by RATT law enforcement officers and Fraud Division investigators. During fiscal 2005, a total of 38 insurance fraud cases were opened by the Division resulting in 27 closed with charges, 1 referred to the AGIT Section for prosecution review with 12 remaining open and carried over into the next fiscal year. The continued success of this alliance since 2003 has necessitated the permanent assignment of a fraud investigator to the project.

Pro-Active Operations

The Criminal Investigation Section offers technical support to local law enforcement in criminal charging procedures for violations of the fraudulent insurance act. Division investigators assist law enforcement investigators by providing expertise in consensual monitoring operations associated with insurance fraud cases. Many of the Regional Auto Theft Taskforce cases involve this investigative technique of monitoring conversations between investigators and claim participants to further the investigations. Also, Divisional investigators continue to participate in investigations with several insurance company Special Investigation Units (SIU) requiring the use of these monitoring skills and other covert operation regimens.

Investigative Outreach

The Division investigative staff participated in the Montgomery County Stolen Burned Auto Taskforce involving the issue of the escalating trend of vehicle theft with arson incidents where owner “giveups” for insurance claim purposes are being identified as motivating factors. Similarly, investigators participated in discussions with law enforcement officials organizing the Prince George’s County Regional Auto Theft Taskforce which became effective in February, 2005.

STATISTICAL DATA – Fiscal Year 2005

I.	WRITTEN COMPLAINTS RECEIVED	2070
	TELEPHONE TIPS	187
	TOTAL # COMPLAINTS RECEIVED	2257
	 <u>COMPLAINT RESOLUTIONS</u>	
	NUMBER CLOSED AT INITIAL SCREENING	1496
	NUMBER CLOSED WITHOUT PROSECUTION REFERRAL	80
	NUMBER REFERRED TO M.I.A.	38
	NUMBER REFERRED TO OTHER LAW ENFORCEMENT	42
	NUMBER REFERRED FOR INQUIRY TO INSURER	64
II.	TOTAL NUMBER OPENED FOR INVESTIGATION	537
III.	CASES REFERRED TO AREA STATE’S ATTORNEY’S FOR PROSECUTION	158
	Investigations closed by filing charges	118
	Individuals charged	111
	Prosecutions declined	34
	Under Prosecution Review	10
	Investigations adjudicated	72
	CONVICTIONS	66
IV.	CASES REFERRED TO DIVISION ATTORNEYS GENERAL	68
	REFERRAL DISPOSITION:	
	Opened for investigation by AGIT	50
	Returned to IFD for investigation	5
	Returned to IFD/recommended closure	13
	INVESTIGATION/PROSECUTION RESULTS:	
	Investigations closed by filing charges	14
	Individuals charged	18
	Investigations adjudicated	14
	CONVICTIONS	16

NOTE: *Three defendants from two cases were prosecuted through the AUSA*

V.	CASES REFERRED TO THE DIVISION STATE POLICE		53
	Cases Closed with Charges Filed		11
	Cases Closed with Charges Filed (AGIT)		5
	Cases Closed – No Charges Filed		23
	Open Investigations		14
	Investigations adjudicated		6
	CONVICTIONS		6
VI.	NUMBER OF CALLS RECEIVED ON THE FRAUD HOTLINE		187
VII.	NUMBER OF COMPLAINTS RECEIVED FROM REGULATED ENTITIES		1946
VIII.	NUMBER OF COMPLAINTS RECEIVED FROM THE WORKER COMPENSATION COMMISSION		12
	<u>COMMISSION COMPLAINT RESOLUTIONS</u>		
	NUMBER CLOSED AT INITIAL SCREENING		7
	NUMBER OPEN FOR INVESTIGATION		3
	NUMBER CLOSED WITHOUT BEING CHARGED		0
	NUMBER CLOSED WITH CRIMINAL CHARGES		1
	NUMBER REFERRED FOR PROSECUTION REVIEW		1
IX.	TOTAL NUMBER OF COMPLAINTS BY INSURANCE FRAUD TYPE		
	AGENT/BROKER FRAUD		55
	PERSONAL INJURY-AUTO		440
	PERSONAL INJURY – OTHER		57
	HEALTHCARE PROVIDER FRAUD		60
	HEALTH INSURANCE FRAUD		16
	FALSE APPLICATION FRAUD		133
	PROPERTY CLAIM FRAUD – OTHER		198
	PROPERTY CLAIM FRAUD – AUTO THEFT, ETC.		608
	WORKER COMPENSATION FRAUD-CLAIMANT		179
	INSURER FRAUD		3
	LIFE INSURANCE FRAUD		8
	MEDICAL PROVIDER FRAUD		0
	ADJUSTER/EMPLOYEE FRAUD		10
	OTHER FRAUD		117
	MAIF RESIDENCY FRAUD		381
X.	TOTAL NUMBER OF CASES WITH CIVIL IMPOSITIONS	0	00%
	TOTAL NUMBER OF CASES WITH CRIMINAL IMPOSITIONS	90	100%

The following cases were investigated by the Maryland Insurance Administration – Insurance Fraud Division (IFD). The IFD consists of supervisors, investigators and support staff of the Maryland Insurance Administration, Prosecutors from the Office of the Attorney General and Troopers from the Department of State Police.

We are assisted in our efforts by Prosecutors throughout the State of Maryland, as well as members of the insurance industry Special Investigative Units.

PROSECUTION HIGHLIGHTS

CONTEMPORARY AUTO

Contemporary Auto was a body shop in Harford County owned and operated by Michael Horner. He would purchase high dollar salvage vehicles that had been declared a total loss by insurance companies. He would then purchase a similar undamaged vehicle, (Jaguars, Mercedes, Ferraris, etc.) and title and insure those vehicles in the names of other co-conspirators. Shortly thereafter, the co-conspirator would report an accident to the insurer and advise that the damaged vehicle was at Contemporary Auto. Horner would then remove the Vehicle Identification Number (VIN) plate from the undamaged vehicle and place it on the salvaged vehicle. When the insurance company damage appraiser would view the “insured” vehicle, he would actually be seeing the previously purchased total loss. Once payment had been received, Horner would re-attach the VIN plate to the undamaged vehicle and sell it recouping his investment. The proceeds of the fraudulent claim were then deposited into the account of Contemporary Auto and the co-conspirator would be given a small portion of the proceeds. Using this scheme, Horner was able to swindle a number of insurance companies out of more than \$288,000.

In late 2004, indictments were handed down by the Harford County Grand Jury. Horner was charged in a nineteen (19) count indictment with various conspiracy, felony insurance fraud and felony theft charges. Darlene Hohl was charged in a two (2) count indictment with Conspiracy and Felony Insurance Fraud. Janelle Wiegand, Monica Trawinski and Shannon Smith were all charged by indictment with three (3) counts of Conspiracy and Felony Insurance Fraud.

In February 2005, Janelle Wiegand and Shannon Smith pled guilty and were placed on probation and ordered to make restitution. Likewise, in June of 2005, Darlene Hohl received a similar sentence.

After Horner failed to appear for his arraignment, a warrant for his arrest was issued. In November 2004 he attempted to withdraw a large amount of money from a bank in Baltimore County. The teller handling the transaction noted that an alert had been placed on the account and she notified Baltimore County Police, who came to the bank. Horner, seeing the police, took off, was pursued and eventually caught with the aid of a police dog. He was taken to Harford County, where he made a \$250,000 bail and again took off. Over the next several months, Horner, using several aliases, was tracked to Florida, South Carolina and Philadelphia. All the while, he was being tracked by the Maryland State Police and the U.S. marshals. He was subsequently arrested by the marshals in Philadelphia. At the time of his arrest, he was in

possession of a large amount of money and multiple forms of fake identification and a fake passport. He is awaiting trial in several jurisdictions for various crimes.

JIMMY RAY OSBORN - WORKERS COMPENSATION FRAUD

Jimmy Ray Osborn reported that, while employed by a construction company in 2001, he suffered an injury that prevented him from working. Between April 2001 and June 2003, he received disability benefits in an amount in excess of \$34,000. Investigation revealed that, during the time that Mr. Osborn was allegedly unable to work and collecting disability payments, he was actually employed by a Plumbing and Heating Company.

In February 2005, he was charged with Felony Insurance Fraud and Felony Theft. In May 2005 Osborn pled guilty to Felony Insurance Fraud and was sentenced to 3 years probation and ordered to make restitution.

JEFFERY STEVENS – WORKERS COMPENSATION FRAUD

Jeffery Stevens reported that he suffered a work related injury while employed by an electrical contractor. As a result of this injury, Stevens received \$25,116 in medical payments and \$4,249 in lost wage payments. A subsequent investigation revealed that Stevens was not assigned to a job sight on the date of his injury and that he actually injured himself on his lunch hour while reconnecting power at his ex-wife's house. He was subsequently charged with Felony Insurance Fraud and Felony Theft.

In March of 2005 Mr. Stevens pled guilty to Felony Theft. He was sentenced to serve 5 years of supervised probation and ordered to make restitution in the amount of \$29,365.

DOROTHY MORTIMER – CALLIS & FAULKNER INSURANCE AGENCY

In April 1998, Dorothy Mortimer was a licensed insurance agent and the owner operator of the Callis & Faulkner Insurance Agency. In her capacity as an agent, she received two checks in the amount of \$6,000 from Total Carpet for the purpose of obtaining commercial coverage for that company from The Selective Insurance Company. When Total Carpet checked on their policy with Selective, they found that no policy existed.

The information was forwarded to the Maryland Insurance Administration – Insurance Fraud Division. An investigation ensued, during which it was determined that Ms. Mortimer had misappropriated the \$6,000 she received from Total Carpet, had never placed the coverage and had diverted the funds to her personal use. On April 6, 1999, Dorothy Mortimer was charged with 3 counts of Felony Insurance Fraud in the District Court of Prince George's County.

At an August 8, 2000 trial, Dorothy Mortimer pled guilty to one count of Felony Insurance Fraud. Judge Vincent Famia granted her Probation before Judgment with a 1 year period of unsupervised probation and imposed a \$100 fine. Restitution had already been made.

In August 2000, a new referral was received at the Maryland Insurance Administration – Insurance Fraud Division from SAFCO Insurance. That complaint alleged that Dorothy Mortimer had misappropriated premiums. The subsequent investigation resulted in the return of a 9 count Criminal Information charging Mortimer with various insurance related felonies and the misappropriation of more than \$39,000. It also revealed that much of the misappropriation of funds, in this case, occurred while Mortimer was under investigation and awaiting trial for the previously charged matter.

On December 3, 2001, before Judge Joseph J. Calula in the Circuit Court of Prince George’s County, Dorothy Mortimer pled guilty. Judge Casula sentenced her to an eight year period of incarceration. He then suspended the sentence in favor of probation for five years and ordered that she make restitution in the amount of \$31,994. Mortimer was also ordered to serve 18 months of home detention.

On January 27, 2004, a complaint was received on the IFD Insurance Fraud Hotline. The caller indicated that she had purchased a Commercial Liability Policy from Scottsdale Insurance Company through “Dotty” at the Callis and Faulkner Insurance Agency. The caller advised that a check in the amount of \$1,800 had been given to “Dotty” for that coverage. After failing to receive any policy information the “insured” checked with Scottsdale Insurance and learned that no active policy existed for her company.

An IFD investigation determined that “Dotty” was Dorothy Mortimer. The investigation into this incident resulted in the issuance of a 5 count Criminal Information charging Mortimer with various violations of the insurance code. Those violations occurred during the time period between May 7, 2003 and November 18, 2003. Mortimer was arraigned on those charges on March 19, 2004 before Judge Allen Sheppard in the Circuit Court of Prince George’s County. At that time, Mortimer was served with an order that prohibited her from working, in any capacity, in the business of insurance.

In May 2004, the Insurance Fraud Division received a complaint from the Matthews Memorial Baptist Church in the District of Columbia. Representatives of the church advised that the church had purchased various types of coverage from Dorothy Mortimer beginning in 2000. The policies were placed through Callis & Faulkner and were with the American States Insurance Company (SAFECO). The policies were renewed annually with payments by check being furnished to Dorothy Mortimer. On each renewal occasion, Mortimer would respond to the church and furnish them with documentation indicating coverage. At those meetings, representatives of the church would furnish Mortimer with payment for the policies.

On April 4, 2004, the church suffered a property loss due to storm damage to the roof. The loss was reported to Mortimer. In May 2004, Mortimer responded to the church and met with church officials. At that time, she informed them that there was no insurance policy for the church. Officials of the church reported this information to the IFD. An investigation revealed

that American States Insurance Company (SAFECO) had never issued a policy for the church. As a result of this complaint and the subsequent investigation, an Application for Statement of Charges and an Arrest Warrant were issued charging Dorothy Mortimer with 2 counts of felony insurance fraud. It should be noted that several of the above transactions took place while Mortimer was on probation for her 2001 conviction for insurance fraud.

In September 2004, Dorothy Mortimer pled guilty to felony insurance fraud and felony theft counts charging that she stole more than \$131,064 in insurance premium payments from Matthews Memorial Baptist Church. In December 2004, Dorothy Mortimer was sentenced to ten (10) years in prison for each offense. At the conclusion of her prison sentence, Mortimer was ordered to serve five (5) years of supervised probation.

D. CONSUMER COMPLAINT INVESTIGATION

Effective in FY 2005, the units of the Consumer Complaints Investigation Section were divided between the existing Life and Health and Property and Casualty Sections to allow for the creation of a new Consumer Education and Advocacy Unit. (Refer to unit details in those named sections.)

The Consumer Complaint Units investigate property, casualty, life, and health complaints made by policyholders, claimants, beneficiaries, and providers of health care services. In addition to taking action on individual complaints, business practices discovered during the complaint process may lead to market conduct examinations. The Section is divided into three units.

Under the Life and Health Section, the Appeals & Grievance Unit investigates whether a particular healthcare service is medically necessary and the Life and Health Complaint Unit resolves complaints involving claims payment and determinations as to whether a particular service is covered under the terms of the insured's contract.

Under the Property and Casualty Section, the Property & Casualty Unit investigates automobile, homeowner and other complaints regarding property and casualty insurance policies.

To protect the confidentiality of the complainant, Orders and Consent Orders from this Section are not posted on the MIA web site. Redacted copies are available by filing a Public Information Act Request in writing or through the PIA email link on our Web site, www.mdinsurance.state.md.us.

IV. INDUSTRY REGULATION

A. EXAMINATION AND AUDITING SECTION

The Examination and Auditing Section is responsible for the financial regulation of domestic and foreign insurance companies, including conducting financial analyses and examinations on licensed companies and applicants for licensing. The analyses and examinations are conducted for the primary purpose of detecting, as early as possible, licensed companies in financial trouble or those engaging in activities that are not in compliance with the laws and regulations of the State of Maryland.

This Section is the Administration's major revenue producer, having collected more than \$260 million in premium and retaliatory taxes during fiscal year 2004 and more than \$289 million in fiscal year 2005.

The Examination and Auditing Section consists of three major sections:

- Company Licensing Unit
- Financial Examination Unit
- Auditing/Financial Analysis Unit

Company Licensing Section

On an annual basis, the Company Licensing Unit renews insurers' certificates of authority and qualifies surplus lines insurers, accepted reinsurers, managing general agents, risk retention groups, motor clubs and fronting reinsurers.

In addition, this Unit processes and makes recommendations to the Insurance Commissioner on the licensing of new domestic and foreign insurers, health maintenance organizations, dental plans and managed care organizations.

This Unit is responsible for maintaining a comprehensive database of insurers licensed to transact business in the State of Maryland, which includes current addresses and historical information regarding name changes, mergers and redomestications. Most of this information is available on the Administration's web-site.

The function of Service of Process, whereby the initial suit on a licensed insurer is accepted by the Administration and forwarded to the insurer, is also a part of this Unit.

As part of automation initiatives, this Unit now has an on-line renewal process, which allows companies to renew their certificates of authority via the internet.

Financial Examination Section

Section 2-205 of the Insurance Article, Annotated Code of Maryland, authorizes the Insurance Commissioner to conduct financial examinations of each licensed insurer as often as he deems advisable, but not less than every five years.

The Examination staff performs field examinations at the insurers' home and branch office in the State of Maryland or other states. The examinations may be routine scheduled reviews to assess the financial condition of insurers or limited to one or more areas of specific financial or regulatory concern. Upon the completion of each examination, a report on the examiners' findings is compiled. Expenses for these examinations are borne by the insurer examined.

During fiscal year 2005, the Examination staff completed a total of 23 examinations, including two limited scope examinations.

Financial Analysis Section

The Financial Analysis staff is responsible for monitoring the financial solvency of the various insurers conducting business in the State of Maryland. The staff is primarily responsible for monitoring insurers domiciled in Maryland. This is accomplished by performing in-depth analyses of annual and quarterly financial statements filed by these insurers, and reviewing various other filings. In addition, the staff reviews financial information for insurers domiciled in other jurisdictions, as appropriate.

During the fiscal year ending June 30, 2005, the staff's reviews resulted in sixteen orders for insurers domiciled in Maryland (six regarding acquisition of control, three involving releases of statutory deposits, three regarding exemptions from filing pre-acquisition of control notifications, two regarding penalties for late filings and two consent orders) and nine orders for insurers domiciled in other jurisdictions (three involving releases of statutory deposits, and six regarding the suspension of a Certificate of Authority).

The duties of the Audit/Analysis staff also include the auditing of the quarterly and annual premium tax reports upon their submission to the Insurance Administration. If discrepancies are found, insurers are subject to the assessment of additional taxes, penalties, and fees. In addition, the staff also reviews, for surplus line brokers, over 1,500 semi-annual reports and approximately 65,000 monthly reports and affidavits. The Section collected \$14,032,162 in unauthorized business premium taxes in fiscal year 2005, at a tax rate of three percent.

For copies of all orders and consent agreements, see the MIA website, www.mdinsurance.state.md.us.

STATISTICAL DATA

Company Licensing Section

Company Licensing Activity (from July 1, 2004 to June 30, 2005)

Pending applications 7/1/04	27
Received in FY 2005	28
Total	55
Certificates of Authority issued	30
Applications withdrawn	4
Pending applications 6/30/05	21
Total Companies Licensed in Maryland As of June 30, 2005	1,446

**COMPANIES LICENSED
(JULY 1, 2004 TO JUNE 30, 2005)**

Company Name and State of Domicile	Date Licensed
ACA Assurance (AK)	10/14/2004
Allied Property and Casualty Company (IA)	12/10/2004
Amco Insurance Company (IA)	12/10/2004
American National General Insurance Company (MO)	03/22/2005
Bond Safeguard Insurance Company (IL)	07/1/2004
Cherokee Insurance Company (Mi)	07/01/2004
Church Life Insurance Corporation (NY)	7/19/2004
CNL Insurance America Inc.(GA)	03/22/2005
Continental Western Insurance Company (IA)	07/01/2004
CSI Life Insurance Company (NE)	10/14/2004
Depositors Insurance Company (IA)	12/15/2004
Esurance Property and Casualty Insurance Company (CA)	10/14/2004
Financial Casualty & Surety, Inc. (TX)	10/14/2004
First Guard Insurance Company (AZ)	12/10/2004
General Fidelity Insurance Company (CA)	08/06/2004
Health Care Service Corporation, A Mutual Legal Reserve Co. (IL)	03/22/2005
IDS Property and Casualty Insurance Company (WI)	10/14/2004
Investors Insurance Corporation (DE)	07/01/2004
Knights of Peter Claver, Inc. (AL)	07/01/2004
Life Of The South Insurance Company (GA)	01/25/2005
MGIC Credit Assurance Corporation (WI)	07/01/2004
North American Title Insurance Corporation (FL)	07/01/2004
Professional Solutions Insurance Company (IA)	08/04/2004
Security National Life Insurance Company (UT)	09/27/2004
Seminole Casualty Insurance Company (FL)	07/28/2004
Sentry Casualty Company (WI)	10/14/2004
TNUS Insurance Company (NY)	09/07/2004
Universal Casualty Company (IL)	03/30/2005
Western General Insurance Company (CA)	02/17/2005
Western United Insurance Company (CA)	10/14/2004

**Redomesticated Companies
(July 1, 2004 – June 30, 2005)**

Company Name and Change of Domicile	Effective Date
Boston Old Colony Insurance Company (From Massachusetts to Illinois)	01/01/2005
The Buckeye Union Insurance Company (From Massachusetts to Illinois)	01/01/2005
Great American Spirit Insurance Company (From Indiana to Ohio)	09/02/2004
Main Street America Assurance Company (From New Hampshire to Florida)	06/06/2005
The Mayflower Insurance Company, Ltd. (From Indiana to South Carolina)	07/01/2004
Parker Centennial Assurance Company (From Ohio to Wisconsin)	08/11/2004
Progressive Northwestern Insurance Company (From Washington to Ohio)	12/17/2004
Response Worldwide Direct Auto Insurance Company (From Ohio to Connecticut)	03/21/2005
Response Worldwide Insurance Company (From Ohio to Connecticut)	03/21/2005
Southern Pilot Insurance Company (From North Carolina to Wisconsin)	03/31/2005
Union Security Insurance Company (From Minnesota to Iowa)	10/01/2004
Valley Forge Life Insurance Company (From Pennsylvania to Indiana)	12/29/2004
Warner Insurance Company (From Illinois to Connecticut)	03/21/2005

**Annual Statements Filed
7/1/04-6/30/05**

Type of Insurer	Number
Life	512
Property and Casualty	836
Not for Profit	7
Title	26
Fraternal	28
Health Maintenance Organizations	10
Dental Plans	12
Managed Care Organizations	5
Risk Retention Groups	60
Surplus Lines	104
Accepted Unauthorized Reinsurers	60
Workers' Compensation Self Insurers	6
Motor Clubs	31
Total	1,697

**Other Documents Reviewed or Processed
July 1, 2004 – June 30, 2005**

CPA Reports	1436
Actuarial Reports	1436
SVO Compliance Certificates	1436
Management Discussion & Analysis	1436
Corporate Amendments	200
Premium Tax Quarterly Estimates	6,142
Premium Tax Year End	1,530
Premium Tax Audits	2,319
Surplus Lines Broker Semi-Annual Reports	* 1554
Surplus Lines Affidavits	*65,020
Certificates of Filed Documents	2500

*Significant increase in these numbers is due to timing of preparation of report. Amounts presented for 6/30/04 were calculated prior to 9/30/04, which is the due date for the semi-annual premium for the first half of the year. Amounts in this report are as of 10/25/05, and includes amounts paid as of 9/30/05.

**Rehabilitation Or Receivership
07/01/04-06/30/05**

None.

**Relinquished Certificate of Authority
07/01/04-06/30/05**

American and Foreign Insurance Company NAIC 24589 Effective 12/31/04	Co. Merged With And Into Royal Indemnity Company
American Physicians Assurance Company NAIC 33006 Effective 4/21/05	Co. Voluntarily Withdrew From Doing Business In Maryland
American Professionals Insurance Company NAIC 12084 Effective 7/01/04	Co. Did Not Renew Certificate Of Authority
Bankers National Life Insurance Company NAIC 71900 Effective 10/01/04	Co. Merged With And Into Washington National Insurance Co.
Bay State Insurance Company NAIC 19763 Effective 12/31/04	Co. Voluntarily Withdrew From Doing Business In Maryland
Cambridge Mutual Insurance Company NAIC 19771 Effective 12/31/04	Co. Voluntarily Withdrew From Doing Business In Maryland
Connecticut Indemnity Co. NAIC 24872 Effective 12/31/04	Co. Merged With And Into Security Insurance Company of Hartford
Fidelity National Title Insurance Company of NY NAIC 51071 Effective 07/31/04	Co. Merged With And Into Fidelity National Title Ins. Co.
Fremont Indemnity Company NAIC 21040 Effective 07/01/03	Co. Did Not Renew Certificate of Authority
Fire and Casualty Insurance Co. of Connecticut NAIC 24880 Effective 12/31/04	Co. Merged With And Into Security Insurance Company of Hartford
First AUSA Life Insurance Company NAIC 74870 Effective 11/01/04	Co. Merged With And Into AEGON USA Inc.
Glenbrook Life and Annuity Company NAIC 70092 Effective 12/31/04	Co. Merged With And Into Allstate Life Insurance Company
Globe Indemnity Company NAIC 24600 Effective 12/31/04	Co. Merged With And Into Royal Indemnity Company
Highlands Insurance Company NAIC 22489 Effective 07/1/04	Co. Did Not Renew Certificate Of Authority
Medical Life Insurance Company NAIC 86991 Effective 12/31/04	Co. Merged With And Into Fort Dearborn Life Insurance Company
Metropolitan Insurance and Annuity Company NAIC 86428 Effective 10/08/04	Co. Merged With And Into Metropolitan Tower Life Ins. Co.
Mission Life Insurance Company of America NAIC 93726 Effective 12/31/04	Co. Merged With And Into Reassure America Life Ins. Co.
National Fraternal Society of the Deaf NAIC 57576 Effective 01/01/05	Co. Merged With And Into Catholic Order of Foresters

Old Guard Fire Insurance Company NAIC 16853 Effective 12/31/04	Co. Merged With And Into Old Guard Insurance Company
Phoenix Insurance Company of New York NAIC 35262 Effective 12/31/04	Co. Merged With And Into Royal Indemnity Company
Reciprocal of America NAIC 33812 Effective 07/01/04	Co. Voluntarily Withdrew From Doing Business In Maryland
Royal Insurance Company of America NAIC 26980 Effective 12/31/04	Co. Merged With And Into Royal Indemnity Company
Safeguard Insurance Company NAIC 24694 Effective 12/31/04	Co. Merged With And Into Security Insurance Company of Harford
Security Indemnity Insurance Company NAIC 26174 Effective 07/01/04	Co. Did Not Renew Certificate Of Authority
Southland Life Insurance Company NAIC 68950 Effective 10/01/04	Co. Merged With And Into Security Life of Denver Insurance Company
Specialty National Insurance Company NAIC 20524 Effective 12/31/04	Co. Merged With And Into American Motorists Insurance Co.
State Capital Insurance Company NAIC 12661.. Effective 07/01/004	Co. Did Not Renew Certificate Of Authority
Superior Insurance Company NAIC 12220 Effective 7/01/04	Co. Did Not Renew Certificate Of Authority
Transamerica Assurance Company NAIC 80829 Effective 10/01/04	Co. Merged With And Into Transamerica Life Insurance Co.
Union Standard America Life Insurance Company. NAIC 81124 Effective 12/31/04	Co. Merged With And Into Union Labor Life Insurance Company
United Southern Insurance Company NAIC 23256 Effective 07/01/04	Company Voluntarily Withdrew From Doing Business in MD
Vermont Mutual Insurance Company NAIC 26018 Effective 07/01/04	Co. Did Not Renew Certificate Of Authority

<u>Late Forfeiture Fees Assessed</u> <u>July 1, 2004 – June 30, 2005</u>	
Company Name	Amount Paid
Financial Security Assurance, Inc.	\$ 2,500
Health Care Service Corporation, A Mutual Legal Reserve Company	3,500
Madison Insurance Company	15,000
Regal Insurance Company	13,000
TOTAL	\$ 34,000
Additionally, fees were assessed against John Hancock Life Insurance Co. (USA), (\$10,000) and Manufacturers Life Insurance Company of America, (\$13,000) that have not been paid as of 10/25/05.	

Financial Examination Section FY 2005
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Examinations in Progress (as of July 1, 2004, and completed by June 30, 2005)
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- | |
|--|
| 1. Aetna Health, Inc. |
| 2. Atradius Trade Credit Insurance, Inc. |
| 3. Avemco Insurance Company |
| 4. Baltimore Life Insurance Company |
| 5. United Concordia Dental Plans, Inc. |
| 6. United States Surety Company |

Examinations started and completed (during the period of July 1, 2004 to June 30, 2005)
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- | |
|---|
| 1. ACA Financial Guaranty Corp. |
| 2. Atlantic Bonding Company, Inc. |
| 3. Bankers Independent Insurance Company |
| 4. Banner Life Insurance Company |
| 5. Cigna Dental Health of Maryland ** |
| 6. Cigna HealthCare Mid-Atlantic, Inc. |
| 7. Coventry CareLink Insurance Company |
| 8. DentaQuest Mid-Atlantic, Inc. |
| 9. Elder Health Maryland HMO, Inc. |
| 10. Euler Hermes American Credit Indemnity ** |
| 11. Fidelity and Deposit Company of MD. |
| 12. Group Dental Service of Maryland, Inc. |
| 13. Legal Mutual Liability Insurance Society of MD. |
| 14. Life and Health Insurance Guaranty Corporation |
| 15. Maryland Automobile Insurance Fund |
| 16. Maryland Casualty Company |
| 17. Platinum Underwriters Reinsurance, Inc. |

**** Limited Scope Examination**

Examinations in progress (on June 30, 2005)	
1.	GEICO Casualty Company
2.	GEICO Indemnity Company
3.	GEICO Insurance Company
4.	Government Employee Insurance Company
5.	Lexon Insurance Company **
6.	Monumental General Casualty Company
7.	Monumental Life Insurance Company
8.	Montgomery Mutual Insurance Company
9.	Paramount Insurance Company
** Limited Scope Examination	

Premium and Retaliatory Taxes Collected - 2005		
Type of Insurer	Premium	Retaliatory
Property & Casualty	158,559,331	404,937
Life	78,563,793	231,393
Dental Plans	1,589,470	-
Title	6,800,007	-
Unauthorized Insurers	101,038	-
Surplus Lines	14,032,162	-
HMO	28,509,906	-
Totals	\$ 288,155,707.00	\$ 636,330.00

B. LIFE AND HEALTH SECTION

The Life and Health Section is composed of the Rates and Forms Review Unit, the Life and Health Complaint Unit, the Appeals and Grievance Unit, and the Medical Director/Private Review Agent Oversight Unit.

The Life and Health Section oversees the contracts written by insurers, health maintenance organizations (HMOs), nonprofit health service plans, and dental plan organizations. The types of contracts reviewed include life insurance, health insurance, annuities, credit insurance, dental insurance, long-term care insurance, Medicare supplement insurance, and HMO coverage. In addition, this section also investigates health insurance and life insurance complaints made by policyholders, claimants, beneficiaries, and providers of health care services.

The Life and Health Section works closely with the Life and Health Compliance and Enforcement Section in order to provide technical assistance in market conduct examinations. Significant resources are devoted to the review of legislative proposals and the development of regulations pertaining to health insurance, life insurance, annuity and credit insurance issues.

Rate and Form Review Unit

Every life insurance policy, health insurance policy, dental plan organization contract, annuity contract, credit insurance policy, and health maintenance organization contract used in the State of Maryland must be submitted to the Insurance Commissioner for prior approval. It is the prime responsibility of the Rate and Form Review Unit to review these filings to determine compliance with Maryland law, regulations and rules. In addition, this Unit reviews ancillary filings such as provider contracts, advertising or marketing materials, and internal grievance procedures.

Another important responsibility of this Unit is the review of initial health insurance rate filings to ensure that the rates are not excessive, inadequate, or unfairly discriminatory. This Unit is also responsible for reviewing the rates and annual filings required of all insurers in the Medicare supplement market to determine compliance with mandated minimum loss ratio requirements. Life insurance and annuity actuarial memoranda are reviewed to determine that nonforfeiture benefits are in compliance with the statutes. Credit life and disability insurance rate filings are reviewed to ensure compliance with the applicable regulations. Insurers issuing credit life, credit disability and credit involuntary unemployment insurance must file detailed annual reports regarding their operations. These reports are reviewed to determine whether the rate standards are being adhered to and whether revisions may be in order. Insurers issuing Medicare supplement policies and specified disease policies are also required to file annual reports that demonstrate compliance with loss ratio requirements.

The granting of special permits to qualifying organizations for the purpose of authorizing Charitable Gift Annuities is another function of this Unit. In addition, applications for variable product authority are reviewed and recommendations are made regarding an insurer's ability to write these lines of business.

	FY 2005
Forms Received:	13,365
Life	4,925
Health	5,970
Annuity	1,822
Credit	185
HMO	463
Reports Received	531
Rate Filings	1,315
Actuarial Memos Reviewed	1,254
Rate Deviations	173
Advertising	911
Inquiries From The Public (Telephone)	1,634
Calls From Insurance Companies	6,300
Internal Grievance Documents Filed	5
Medical Director/PRA Applications Received	84
Medical Director/PRA Applicants Certified	93

Medical Director/Private Review Agent Oversight Unit

The Medical Director/Private Review Agent Oversight Unit is responsible for reviewing applications for private review agent certification. Any person or entity conducting utilization review that is either affiliated with, under contract with or acting on behalf of a Maryland business entity or a third party that pays for, provides or administers health care services to citizens of this State must receive a certificate of registration from the Commissioner. Utilization review is the system for reviewing the appropriate and efficient allocation of health services given or proposed to be given to a patient or group of patients.

The Unit is also responsible for reviewing the qualifications of applicants seeking certification as a medical director of a health maintenance organization. Any physician employed or under contract with a health maintenance organization who establishes

policies and procedures for quality assurance and utilization management, compliance with quality assurance and utilization management policies and procedures, and oversight of utilization review decisions of private review agents employed or under contract with the health maintenance organization must be certified by the Commissioner. The Unit ensures that physicians designated as medical directors meet the statutory and regulatory requirements for certification by the Commissioner.

The Unit works closely with the Compliance and Enforcement Section and Appeal and Grievance Unit to provide technical expertise regarding violations of the Insurance Article or the Code of Maryland Regulations.

Life and Health Complaint Unit

The primary responsibility of this Unit is to investigate complaints pertaining to health insurance, life insurance, annuities, and credit insurance. The majority of the complaints are filed as a result of a claim being denied or payment delayed.

During FY 2005, the Unit received about 4,500 complaints and inquiries from citizens and providers of medical care. Since the Administration does not have jurisdiction to investigate self-funded employee benefit plans, Medicaid, Medicare, and Federal Employee Health Benefit Plans, the receipt of a complaint for these coverages is referred to the appropriate agency. As a result of the efforts of this Unit, about \$2.4 million was recovered for Maryland citizens in the form of claims payment or restitution. The Unit issued 3 orders against carriers for violations of the Insurance Article. Administrative penalties of \$2,500 were imposed.

Appeals and Grievance Unit

The Appeals and Grievance Law passed by the General Assembly in 1998 established a procedure for consumers to appeal decisions made by health maintenance organizations (HMOs), insurers and nonprofit health service plans (also referred to as “carriers” or “health plans”) that a covered health service is not “medically necessary.” The law took effect January 1, 1999, and was codified at §15-10A *et seq.* of the Insurance Article. One key component of the legislation is a consumer’s right to internal and external review where care is denied on the grounds that it is not “medically necessary.”

In most cases, a consumer must exhaust the internal grievance procedure of their health insurer before the Administration can conduct an independent review of the denial. The Appeals and Grievance Law creates specific standards and time frames to which health insurers must adhere in operating their internal grievance processes. In addition, the Appeals and Grievance Law provides the Insurance Administration with tools such as the ability to enter into contracts with independent review organizations (IROs) to enable it to independently review denials by health insurers that are based on an alleged lack of medical necessity.

A comprehensive report is prepared in accordance with §15-10A-06 of the Insurance Article for the calendar year. This report provides a detailed analysis of the complaints handled by the Administration as well as the data reported by the carriers concerning the cases.

The statutory authority for the Commissioner to enforce the Appeals and Grievance law is found in Title 15, Subtitles 10A and 10B, §4-113, and §27-303 of the Insurance Article. These provisions allow the Commissioner to require the payment of medically necessary services. In addition, the Commissioner may fine carriers for 1) failure to authorize medically necessary treatment; 2) sending an adverse or grievance decision letter which does not comply with the law; 3) failure to timely authorize medically necessary services; and 4) failure to have the appropriate physician conduct the utilization review.

The Appeals and Grievance Unit received over 1,100 complaints and inquiries during FY 2005. The majority of the complaints filed were a result of claims being denied for medical services, including hospital stays. The Unit issued 46 orders against carriers for violations of the Insurance Article. Administrative penalties of \$59,250 were imposed as a result of these orders. As a result of the efforts of this Unit, almost \$300,000 in recoveries was made for the benefit of Maryland citizens.

C. OFFICE OF THE CHIEF ACTUARY

The Office of the Chief Actuary (OCA) is responsible for actuarial activities related to various types of Life and Health insurance. Its actuaries review rate filings from health insurance carriers and HMO's, complete annual valuations of the reserve liabilities of life companies domiciled in Maryland, issue Certificates of Valuation certifying that companies retain adequate funds for future claims as required by law, and provide expertise for financial examinations of insurance carriers as scheduled by the MIA. The OCA also provides actuarial support to other units in the MIA, and in doing so, contributes to the MIA efforts to provide quality insurance regulation in Maryland.

Reviewing Health Insurance Rate Filings

Rate filings for various types of health insurance are reviewed for appropriate supporting data and justification, adherence to professional actuarial standards, and compliance with Maryland laws and regulations. During FY 2005, the OCA staff reviewed 395 health insurance rate filings from commercial carriers, HMO's, and Blue Cross Blue Shield plans.

Assisting with Financial Examinations of Insurers

The Office of the Chief Actuary participates with respect to actuarial matters with the Examination and Audit Unit of the MIA in the periodic financial examinations required by law for domestic life insurers.

Annually Valuing Reserves of Life Companies Domiciled in Maryland

As required by law, the OCA staff annually evaluates the reserves of Maryland domiciled life insurance carriers to assure that companies retain adequate funds to pay future claims.

Analyzing Industry Experience Results and Trends

Responsibilities of the OCA include:

- Monitoring rating practices in the small group health insurance market for compliance with Maryland Law, and compiling a small group rate guide for consumers each January and July.
- Annually collecting and compiling data on the number of Maryland lives generally covered by health insurance.

- Collecting and reviewing carrier health insurance experience data in order to evaluate compliance with medical loss ratio requirements.

Consumer Complaints, Legislation and Regulations, and Industry Groups

The Office of the Chief Actuary regularly helps to resolve consumer complaints and inquiries that involve insurance pricing and rating issues. OCA personnel also participate in various conferences and meetings of the National Association of Insurance Commissioners and other industry organizations. It assists in the evaluation, drafting, and implementation of Maryland insurance laws and regulations.

D. PROPERTY AND CASUALTY UNIT

The Property and Casualty Unit is composed of the Rates and Forms Section and, effective for Fiscal Year 2005, the Property and Casualty Consumer Complaint Investigation Section.

The Property and Casualty Unit oversees the regulation of all insurance companies that sell property, casualty, surety, mortgage guaranty, or title insurance in the State of Maryland.

A. Rates and Forms Section

All insurance companies that operate under a Certificate of Authority issued by the Maryland Insurance Administration to provide property, casualty, surety, mortgage guaranty, or title insurance in the State are required to file with the Commissioner all policy forms, endorsements, rates, rating plans, rating rules and amendments to these items. The Rates and Forms Section reviews these filings to determine compliance with the Insurance Article and the applicable C.O.M.A.R. regulations. All policy forms require the Commissioner's prior approval before they can be used by an insurer. In contrast, most lines of insurance have rates that are filed under Maryland's competitive rating law; although a few lines are still subject to prior approval of the rates.

The Insurance Reform Act of 1995 (Competitive Rating) authorized insurers to use rates for certain lines of insurance, presumed to be within a competitive market, without the prior approval of the Commissioner. The goal of this Act is to permit insurers in these lines to provide rates that are responsive to competitive market conditions and to improve the availability of insurance in the State. Certain lines of insurance are specifically excluded from the Act (i.e. lines that require prior approval of their rates by the Commissioner); surety, title, medical professional liability, and insurance provided by the Maryland Automobile Insurance Fund. Under competitive rating, no prior approval is required for a carrier to begin using a rate; rather the insurer may begin using the rate as soon as it is filed with the MIA. However, the Rates and Forms Section still reviews the rate filing in order to ensure the filings are in compliance with the Insurance Article and regulations. Any filing is subject to a hearing if compliance is questioned.

The actuarial staff in the Rates and Forms Section reviews all rate filings to ensure that all rates, rating plans and rating rules, in all lines of insurance, are not excessive, inadequate or unfairly discriminatory. When rate increases are filed, there are occasions when the Section will send the filing to a fully credentialed outside actuarial firm for an opinion as to the actuarial justification for the rate increase being sought. In addition, the Rates and Forms Section assists the Property and Casualty Consumer Complaint Investigation Section in addressing consumer complaints that involve rate changes, withdrawal plans and/or coverage questions.

Revenue from Rates and Forms Filings

Legislation that established the MIA as an independent agency also established fees for the filing of rates and forms. The revenue produced from the collection of these fees totaled \$1,565,513 for FY 2005.

Premium Finance Companies

Any premium finance company wishing to engage in the business of financing premiums in the State must register with the Commissioner before engaging in such business. The Rates and Forms Section reviews these registration materials submitted by the premium finance company as well as copies of all contracts the company intends to use. Premium finance companies must renew registrations for licensing on every July 1. During FY 2005, 89 premium finance registrations were received and \$4,450 was collected in fees.

Motor Clubs

Although motor clubs do not engage in the business of insurance, they are nevertheless subject to the laws relating to insurance or insurance services. The Commissioner regulates the registration of these entities as well. This Rates and Forms Section reviews all motor club contracts and rates used by the clubs, and coordinates with the Examination and Auditing Unit to assess the requirements for licensing by the Commissioner. In FY 2005, there were 30 motor clubs operating in Maryland.

Consumer Information

The Rates and Forms Section collects and provides data for the various rate guides the Maryland Insurance Administration produces and provides to consumers. These guides provide valuable information for consumers on such topics as Homeowners Insurance and Personal Automobile Insurance. In FY 2006, the MIA will also be producing and providing a rate comparison guide for consumers on the cost of medical professional liability insurance.

Risk Purchasing Groups

To promote the formation and multi-state operation of group liability insurance programs, Congress enacted the Risk Retention Act in 1981 and expanded its scope in 1986. By preempting prohibitive state laws, it was the congressional intent to enable businesses, nonprofit organizations, professionals, and governmental agencies to establish self-insurance pools in the form of Risk Retention Groups and to purchase liability insurance on a group basis through purchasing groups. The Examination and Auditing Unit registers and licenses the Risk Retention Groups. The Rates and Forms Section is responsible for the registration of Purchasing Groups, as well as reviewing the rates and forms used by the licensed insurers that provide insurance to the Purchasing Groups. There were sixteen new Purchasing Groups registered in FY 2005 for a total of

331 Purchasing Groups doing business in Maryland. Registration fees totaling \$1,600 were collected.

Workers Compensation Insurance

In an effort to stay current on workers' compensation issues important to the insurance industry, the business community and consumers, the Property and Casualty Unit keeps apprised of committee meetings of the Workers' Compensation Benefit and Insurance Oversight Committee of the Maryland General Assembly. Each Fall, the Associate Commissioner for Property and Casualty goes before the Oversight Committee and reviews the condition of workers' compensation insurance market in the State, and provides information about the effects of competitive rating on this line of insurance.

B. Consumer Complaint Investigation Section

Effective in FY 2005, the existing Consumer Complaints Investigation Unit was returned to the prior organizational structure; whereby, the Property and Casualty consumer complaints were returned to the Property and Casualty Unit and the Life and Health consumer complaints were returned to the Life and Health Unit. At the same time, the Commissioner activated the section of the Insurance Article which authorized the creation of a Consumer Education and Advocacy Unit.

The Property and Casualty Consumer Complaint Section investigates property and casualty complaints made by policyholders and claimants. The Section investigates automobile, homeowner, commercial insurance, and other complaints regarding property and casualty insurance policies. In addition to taking action on individual complaints, if a business habit or practice is discovered during the complaint process, it may lead to a market conduct investigation and examination. In FY 2005, the Unit handled approximately 14,700 complaints.

Complainants request assistance from the Property and Casualty Consumer Complaint Section when their property and casualty policies are canceled or non-renewed, when their premiums are increased, when their coverage is modified by the insurers in some manner or when a claim is not being processed in a satisfactory manner. Most complainants request assistance during the claim settlement process; frequently inquiring whether there is coverage for the claim or if the insurer has paid or denied the claim in an appropriate manner. The services provided by the Property and Casualty Consumer Complaint Section often result in the continuation of coverage, the return of premiums to insureds, or the settlement of claims.

In FY 2005, the Section received 3,657 complaints involving issues other than personal automobile liability cancellations, non-renewals, reductions in coverage and increases in premiums. As a result of the investigations handled and the resolution of property and casualty complaints, a total of \$2,344,466.49 was recovered from insurance companies and insurance producers (agents and brokers) for Maryland residents.

Section 27-605 of the Insurance Article gives the citizens of the State of Maryland the right to protest the cancellation or non-renewal of an automobile insurance policy; a reduction in coverage under an automobile insurance policy; or an increase in a premium due to a surcharge under an automobile policy. In Fiscal Year 2005, the Property and Casualty Consumer Complaint Section received 11,041 protests in accordance with §27-605 of the Insurance Article.

In those instances where an investigation results in a determination which then causes one of the parties to request a hearing, the Section prepares the case for a hearing. In FY 2005, the Section prepared 478 cases for hearings as a result of personal automobile policy cancellations or non-renewals or increases in premium (greater than 15%) and 242 cases for hearing requests as a result of property and casualty complaints that did not involve personal automobile policy cancellations or non-renewals or increases in premium (greater than 15%).

**V. COMPANY
DATA**

A. COMPANY FINANCIAL DATA

This section of the Maryland Insurance Administration Annual Report provides data as of December 31, 2004 on the financial condition of insurance companies operating in Maryland within certain categories of business, including:

- Dental and Limited Health Service Organizations
- Fraternal Organizations
- Health Maintenance Organizations
- Non-Profit Companies
- Life Insurance Companies
- Property and Casualty Companies
- Title Companies

**DENTAL AND LIMITED HEALTH SERVICE ORGANIZATIONS
FINANCIAL CONDITIONS FOR THE YEAR ENDING DECEMBER 31, 2004**

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>NET WORTH</u>	<u>DIRECT WRITTEN PREMIUMS</u>	<u>TOTAL EXPENSES</u>	<u>NET INCOME (LOSS)</u>
<u>DOMESTIC</u>								
48119	CIGNA DENTAL HEALTH OF MD INC	MD	2,128,530	448,453	1,680,077	14,865,776	2,246,033	2,966,739
52007	DENTAL NETWORK INC (THE)	MD	1,421,921	857,532	564,389	14,054,837	5,025,974	157,643
47074	Denta Chek of MD Inc	MD	244,645	109,584	135,061	510,294	269,544	1,322
52040	DentaQuest Mid-Atlantic Inc	MD	2,802,551	984,744	1,817,807	9,971,706	4,261,001	866,045
47040	Dental Benefit Providers of MD Inc	MD	652,349	165,114	487,235	81,879	281,663	15,499
95846	Group Dental Service Of MD Inc	MD	3,910,441	1,180,742	2,729,699	14,713,804	4,061,579	(1,328,124)
95253	UNITED CONCORDIA DENTAL PLANS	MD	5,765,975	3,876,258	1,889,717	31,203,488	4,308,371	(691,022)
	Totals		16,926,412	7,622,427	9,303,985	85,401,784	20,454,165	1,988,102

**DENTAL AND LIMITED HEALTH SERVICE ORGANIZATIONS
FINANCIAL CONDITIONS FOR THE YEAR ENDING DECEMBER 31, 2004**

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>NET WORTH</u>	<u>DIRECT WRITTEN PREMIUMS</u>	<u>TOTAL EXPENSES</u>	<u>NET INCOME (LOSS)</u>
<u>FOREIGN</u>								
95910	Aetna Dental, Inc.	TX	17,642,866	7,547,431	10,095,435	3,630,231	9,829,701	12,047,221
95163	Alpha Dental Programs, Inc.	TX	1,274,900	394,355	880,545	194,766	2,091,075	(10,632)
95657	Dominion Dental Services, Inc.	VA	2,432,261	1,069,144	1,363,117	892,555	4,643,520	437,833
54739	The Dental Concern, Inc.	KY	3,403,393	882,196	2,521,197	542,256	1,710,260	521,090
95251	National Pacific Dental Inc	TX	3,671,821	720,601	2,951,220	94,938		
	Totals		28,425,241	10,613,727	17,811,514	5,354,746	18,274,556	12,995,512
	<u>Grand Totals</u>		45,351,653	18,236,154	27,115,499	90,756,530	38,728,721	14,983,614

FRATERNAL ORGANIZATIONS
FINANCIAL CONDITIONS FOR THE YEAR ENDING DECEMBER 31, 2004

<u>COCODE</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>SURPLUS</u>	<u>TOTAL PREMIUMS WRITTEN</u>	<u>MARYLAND PREMIUMS WRITTEN</u>
56529	ACA Assur	NH	70,671,255	60,169,354	10,501,901	23,854,325	-
56200	American Fraternal Union	MN	22,992,040	22,150,939	841,101	1,815,067	166
56138	CSA Fraternal Life	IL	112,358,522	110,747,525	1,610,997	5,572,977	29,551
56022	Catholic Family Life Ins	WI	280,488,517	268,199,527	12,288,990	28,741,278	53,164
57487	Catholic Order Of Foresters	IL	536,745,046	500,548,365	36,196,681	62,507,776	27,611
56634	Croatian Fraternal Union Of Amer	PA	265,054,096	254,903,263	10,150,833	24,330,196	110,305
56693	Greek Catholic Union Of The USA	PA	563,511,616	538,764,372	24,747,244	50,716,414	159,417
57770	Holy Family Society Of The Usa	IL	28,697,420	17,752,961	10,944,459	4,231,401	203,540
58068	Independent Order Of Foresters Us Br	NY	2,811,781,888	2,357,022,527	454,759,361	140,327,580	672,322
58033	Knights Of Columbus	CT	11,735,413,492	10,206,377,427	1,529,036,065	837,761,143	20,813,895
57835	Knights Of Peter Claver	AL	3,559,321	1,622,733	1,936,588	1,256,170	8,346
57991	Mennonite Mut Aid Assn	IN	306,412,066	232,138,567	74,273,499	73,057,319	613,191
57541	Modern Woodmen Of Amer	IL	6,899,922,384	5,997,575,574	902,346,810	707,104,125	1,557,850
56383	Order United Commrl Trav Of Amer	OH	16,965,815	14,287,130	2,678,685	43,791,775	46,307
57622	Polish Natl Alliance Us Of Na	IL	392,768,772	361,465,978	31,302,794	24,039,759	119,874
57630	Polish Roman Catholic Union Of Amer	IL	121,301,518	105,555,905	15,745,613	14,648,060	107,637
57649	Polish Womens Alliance Of Amer	IL	49,990,721	48,872,567	1,118,154	3,269,745	54,270
57657	Royal Neighbors Of Amer	IL	619,470,100	440,120,846	179,349,254	20,878,369	3,462
57142	Sons Of Norway	MN	225,363,406	216,259,313	9,104,093	26,826,864	182,269
58181	Supreme Council The Royal Arcanum	MA	61,296,847	47,588,179	13,708,668	3,537,276	10,624
56014	Thrivent Financial For Lutherans	WI	41,611,219,322	38,562,031,188	3,049,188,134	3,706,896,854	36,566,820
56006	Travelers Protective Assn Of Amer	MO	11,008,533	1,802,982	9,205,551	1,248,292	6,078
57215	Ukrainian Natl Assn Inc	NJ	64,838,709	59,577,594	5,261,115	3,812,385	9,893
57711	Western Catholic Union	IL	92,176,316	90,122,579	2,053,737	22,340,039	15,593
57010	William Penn Assn	PA	181,185,853	156,494,389	24,691,464	24,509,081	285,472
56170	Womans Life Ins Society	MI	175,075,426	144,888,112	30,187,314	12,030,437	812
57320	Woodmen World Life Ins Soc	NE	6,766,460,462	6,076,462,138	689,998,324	652,497,817	3,571,096
57290	Workmens Benefit Fund Of The USA	NY	40,183,493	38,438,656	1,744,837	2,031,021	10,452
Totals			74,066,912,956	66,931,940,690	7,134,972,266	6,523,633,545	65,240,017

**HEALTH MAINTENANCE ORGANIZATIONS
FINANCIAL CONDITIONS FOR THE YEAR ENDING DECEMBER 31, 2004**

<u>COCODE</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>NET WORTH</u>	<u>TOTAL REVENUE</u>	<u>TOTAL EXPENSES</u>	<u>TOTAL PREMIUMS</u>	<u>MARYLAND Regular Prem</u>
95590	Aetna Health Inc MD Corp	MD	133,716,226	79,352,479	54,363,747	661,852,100	74,638,220	663,797,495	190,831,980
96202	CareFirst BlueChoice Inc	DC	407,925,941	185,785,993	222,139,948	1,044,095,713	136,220,807	1,044,095,715	805,611,194
95599	Cigna Healthcare MidAtlantic Inc	MD	25,980,261	14,418,787	11,561,474	89,408,201	5,039,009	90,837,563	41,485,515
96460	Coventry Health Care Of DE Inc	DE	62,617,449	29,725,384	32,892,068	154,841,090	20,834,156	158,722,046	57,619,985
95574	Delmarva Health Plan Inc	MD	8,101,810	40,646	8,061,164	57,811	94,787	57,811	57,811
10095	Elder Health Maryland HMO Inc	MD	14,159,237	9,474,255	4,684,982	48,731,796	7,031,966	48,822,332	-
95666	George Washington Univ Health Plan	DC	2,162,643	248,329	1,914,314	-	231,092	-	-
95639	Kaiser Fndtn Health Plan Mid Atl	MD	434,408,773	321,149,585	113,259,187	1,484,763,626	30,594,082	1,454,788,454	396,318,523
96310	MD Individual Practice Assn Inc	MD	118,907,557	63,210,933	55,696,624	568,364,033	34,292,984	568,587,456	44,409,539
96940	Optimum Choice Inc	MD	263,791,505	136,020,569	127,770,936	1,115,412,341	66,927,784	1,116,064,825	566,392,608
95025	United Healthcare Mid Atlantic Inc	MD	127,906,621	85,730,243	42,176,378	513,526,478	59,980,327	515,873,602	36,171,791
	Totals		1,599,678,023	925,157,203	674,520,822	5,681,053,189	435,885,214	5,661,647,299	2,138,898,946

NON-PROFIT COMPANIES
FINANCIAL CONDITIONS FOR THE YEAR ENDING DECEMBER 31, 2004

<u>NAIC CODE</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>RESERVES AND UNASSIGNED FUNDS</u>	<u>DIRECT PREMIUMS WRITTEN</u>	<u>EXPENSES INCURRED</u>	<u>CLAIMS INCURRED</u>	<u>NET GAIN OR LOSS</u>
<u>DOMESTIC COMPANIES</u>									
47021	Carefirst Inc	MD	675,000	175,000	500,000	-	-	-	-
47058	Carefirst of MD Inc	MD	969,260,065	616,814,735	352,445,330	1,325,617,778	131,757,129	1,181,391,523	(55,091,552)
47074	Denta Chek of MD Inc	MD	244,645	109,584	135,061	510,294	269,544	240,181	1,322
47040	Dental Benefit Providers of MD Inc	MD	652,349	165,114	487,235	81,879	281,663	829,305	15,499
47000	Graphic Arts Benefit Corp	MD	5,634,194	2,645,808	2,988,386	7,990,143	1,009,514	9,660,917	(42,005)
95846	Group Dental Service Of MD Inc	MD	3,910,441	1,180,742	2,729,699	14,713,804	4,061,579	10,602,325	(1,328,124)
	Totals		980,376,694	621,090,983	359,285,711	1,348,913,898	137,379,429	1,202,724,251	(56,444,860)
<u>FOREIGN COMPANIES</u>									
53007	Group Hospitalization & Med Srvcs	DC	1,418,674,490	917,660,025	501,014,465	313,458,050	120,558,205	1,783,821,462	93,527,673
53031	Mid Atlantic Vision Service Plan	VA	30,778,318	3,201,041	27,577,277	10,864,993	(340,620)	18,447,695	4,454,789
54798	Pennsylvania Dental Service Corp	PA	38,711,106	19,747,424	18,963,682	5,691,163	11,694,675	81,474,002	2,820,540
	Totals		1,488,163,914	940,608,490	547,555,424	330,014,206	131,912,260	1,883,743,159	100,803,002
	Grand Totals		2,468,540,608	1,561,699,473	906,841,135	1,678,928,104	269,291,689	3,086,467,410	44,358,142

LIFE INSURANCE COMPANIES
MARYLAND FINANCIAL CONDITIONS FOR THE YEAR ENDING DECEMBER 31, 2004

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>INVESTMENT INCOME</u>	<u>NET INCOME</u>	<u>LIFE PREMIUMS</u>	<u>ANNUITY CONSIDERATIONS</u>	<u>ACCIDENT AND HEALTH PREMIUMS</u>
<u>FOREIGN</u>										
77879	5 Star Life Ins Co	LA	138,423,187	89,104,354	49,318,833	5,516,497	1,142,354	2,078,027	-	131,091
71854	AAA Life Ins Co	MI	246,179,243	211,696,353	34,482,890	9,621,545	(680,618)	1,888,776	-	388,736
60038	Acacia Life Ins Co	DC	1,647,321,330	1,410,008,958	237,312,371	87,732,680	50,973,027	3,197,059	367,303	5,481
60046	Academy Life Ins Co	MO	456,475,034	403,240,417	53,234,617	18,978,901	5,328,147	1,249,524	-	37,915
71390	Admiral Life Ins Co of America	AZ	8,839,602	139,018	8,700,584	213,240	135,171	-	-	-
83445	Advance Ins Co	AZ	7,442,341	853,096	6,589,245	1,305,515	1,230,830	-	-	-
80055	Advanta Life Ins Co	AZ	5,323,756	537,105	4,786,651	65,210	705,248	-	-	-
78700	Aetna Health & Life Ins Co	CT	1,261,186,369	1,137,205,441	123,980,928	70,946,007	(4,301,344)	-	-	-
60054	Aetna Life Ins Co	CT	14,006,378,452	11,558,228,881	2,448,149,572	781,530,537	566,362,236	20,443,891	3,538,786	74,722,196
35963	AF&L Ins Co	PA	138,950,604	139,679,226	(728,622)	4,252,911	(10,733,600)	-	-	36,770
60232	AGL Life Assur Co	PA	37,426,027	25,519,369	11,949,440	1,215,130	(443,714)	8,201	-	-
70432	AIG Annuity Ins Co	TX	50,088,322,480	46,554,767,995	3,532,026,966	2,760,214,140	341,343,385	55,961	134,117,689	-
66842	AIG Life Ins Co	DE	10,368,825,426	9,628,874,215	739,951,211	675,010,453	131,585,076	2,170,890	1,178,803	6,660,034
60941	AIG SunAmerica Life Assur Co	AZ	6,751,941,477	5,913,623,345	840,000,528	340,021,406	99,287,985	560,416	49,261,800	-
82406	All Savers Ins Co	IN	3,924,600	501,200	3,423,400	208,392	171,174	-	-	-
90611	Allianz Life Ins Co Of North Amer	MN	29,207,176,557	26,973,507,634	2,233,968,924	1,363,769,670	502,037,722	4,106,889	196,313,388	3,960,114
84824	Allmerica Financial Life & Annuity	MA	1,632,093,760	1,076,464,637	555,629,177	87,405,723	79,811,357	1,297,448	483,230	226,661
70866	Allstate Assur Co	IL	8,012,176	385,776	7,626,400	545,620	512,665	-	15,600	-
60186	Allstate Life Ins Co	IL	53,286,618,900	49,630,705,133	3,655,913,764	2,638,968,019	261,879,338	19,281,220	42,547,980	946,467
67369	Alta Health & Life Ins Co	IN	185,106,084	116,834,848	68,271,236	7,800,612	27,502,350	124,741	-	1,045,684
60216	Amalgamated Life Ins Co	NY	50,840,381	30,527,597	20,312,784	1,499,124	1,985,043	132,677	-	-
68594	American Amicable Life Ins Co Of TX	TX	269,584,953	229,317,675	40,267,278	17,297,836	10,577,536	757,300	42,888	-
60275	American Bankers Life Assur Co Of FL	FL	895,439,784	764,314,399	131,125,384	47,764,153	13,206,959	1,091,451	5,478	730,169
60291	American Capitol Ins Co	TX	72,962,851	67,113,922	5,848,929	3,164,767	1,497,993	9,985	521	3,233
94439	American Creditors Life Ins Co	DE	15,942,297	4,561,685	11,380,610	756,695	468,041	-	-	-
94234	American Enterprise Life Ins Co	IN	6,729,146,038	6,218,352,504	525,884,892	352,587,649	47,380,383	-	25,190,144	-
92738	American Equity Invest Life Ins Co	IA	7,956,404,464	7,347,474,166	608,930,298	457,387,924	47,041,266	939	39,275,352	-
60380	American Family Life Asr Co Columbus	NE	49,277,784,452	46,482,407,280	2,795,377,173	1,945,013,088	1,174,970,418	1,925,003	-	37,648,389
60410	American Fidelity Assur Co	OK	2,444,782,744	2,268,315,236	176,507,508	109,775,527	25,579,706	504,906	18,664	8,641,703
60429	American Fidelity Life Ins Co	FL	452,927,578	378,917,167	74,010,411	20,577,733	3,036,086	318,078	12,849	-
69337	American Financial Security Life	MO	2,028,688	97,316	1,931,373	16,760	(48,313)	-	-	-

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60445	American Founders Life Ins Co	TX	502,444,838	471,616,255	30,828,583	17,617,206	(1,529,230)	26,647	16,743	-
68373	American Gen Assur Co	IL	1,377,156,007	1,222,124,112	155,031,895	73,064,173	1,647,680	1,425,058	-	368,416
66672	American Gen Life & Acc Ins Co	TN	8,803,379,296	8,232,703,094	570,676,202	648,985,069	309,250,157	16,501,997	2,751,627	615,885
60488	American Gen Life Ins Co	TX	25,231,576,635	20,526,079,769	4,705,496,866	1,748,667,804	567,252,545	44,056,994	16,609,249	360,076
60518	American Health & Life Ins Co	TX	1,859,697,518	925,982,644	933,714,875	101,547,917	172,991,524	(300,776)	-	1,113,013
60534	American Heritage Life Ins Co	FL	1,843,355,148	1,715,759,757	127,595,391	124,955,368	(34,478,187)	1,735,331	11,246	2,968,557
60577	American Income Life Ins Co	IN	1,295,262,088	1,113,229,217	182,032,871	64,820,352	75,153,108	5,379,123	198	628,734
60631	American Investors Life Ins Co	KS	7,844,732,786	7,473,418,852	393,320,767	436,333,099	53,893,809	4,700	33,082,187	-
60666	American Life & Acc Ins Co Of KY	KY	269,879,908	112,785,177	157,094,731	5,991,969	8,264,164	-	-	-
60704	American Life Ins Co of NY	NY	90,137,029	74,211,573	15,925,456	4,239,085	(8,898,529)	118,675	40,649	169
81213	American Maturity Life Ins Co	CT	39,307,486	1,959,228	37,348,258	1,082,194	877,357	-	15,976	-
60712	American Mayflower Life Ins Co NY	NY	784,122,815	686,595,332	97,527,483	41,842,035	8,181,485	97,572	-	-
81418	American Medical & Life Ins Co	NY	14,008,894	5,844,113	8,164,781	155,857	255,343	-	-	-
97179	American Medical Security Life InsCo	WI	373,348,863	172,940,143	200,408,720	13,002,364	15,362,659	11,922	-	1,165,489
67989	American Memorial Life Ins Co	SD	1,344,868,042	1,231,208,718	113,659,324	77,872,981	37,590,571	3,657,605	67,424	-
65811	American Modern Life Ins Co	OH	60,340,855	40,020,323	20,320,531	2,736,296	3,226,582	59,464	-	20,558
60739	American Natl Ins Co	TX	11,638,812,268	9,771,146,936	1,867,665,332	593,741,153	142,022,548	2,790,273	14,604,265	102,666
71773	American Natl Life Ins Co Of TX	TX	142,871,452	94,876,091	47,995,361	8,179,875	(1,627,912)	14,676	144	305,639
81078	American Network Ins Co	PA	12,996,449	4,624,426	8,372,023	407,576	(4,195,851)	-	-	766
93653	American Partners Life Ins Co	AZ	481,569,445	426,581,773	54,987,671	27,117,988	10,650,854	2,104	1,246,038	-
91785	American Phoenix Life & Reassur Co	CT	59,757,511	20,427,778	39,329,733	1,602,455	710,140	-	-	-
60763	American Pioneer Life Ins Co	FL	163,564,634	136,202,640	27,361,994	7,046,125	(6,331,034)	68,527	1,635	238,412
80624	American Progressive L&H Ins Of NY	NY	185,300,205	170,328,723	14,971,482	8,401,451	(2,335,825)	47,843	311,209	1,012,973
60836	American Republic Ins Co	IA	443,557,620	232,921,216	210,636,404	24,078,593	19,207,184	707,988	-	6,033,646
88366	American Retirement Life Ins Co	OH	6,869,341	1,049,679	5,819,663	195,781	21,089	-	-	-
86630	American Skandia Life Assur Corp	CT	627,585,094	228,576,745	399,008,349	12,525,333	101,074,039	1,062,597	39,337,860	-
84697	American Specialty Hlth Ins Co	IL	7,869,869	128,158	7,741,709	188,496	(12,224)	-	-	-
60879	American States Life Ins Co	IN	565,443,654	483,469,701	81,973,953	34,566,047	23,237,220	207,954	3,500	16,885
61140	American Travelers Assur Co	DC	13,362,470	4,913,397	8,449,073	516,717	(4,183,756)	-	-	-
60895	American United Life Ins Co	IN	6,089,184,936	5,445,171,298	644,013,638	360,158,885	26,330,000	5,873,579	27,274,332	3,461,601
61999	Americo Financial Life Annuity Ins	TX	2,770,962,799	2,596,299,318	174,663,481	138,239,914	26,942,478	1,483,066	2,340,506	10
94471	Americom Life & Annuity Ins Co	TX	294,829,433	279,991,951	14,837,482	13,268,089	(2,817,659)	22,074	1,523,514	-
61301	Ameritas Life Ins Corp	NE	2,089,371,254	1,385,594,759	703,776,495	110,201,858	56,618,234	1,658,173	1,596,953	1,347,185
97977	Ameritas Variable Life Ins Co	NE	525,209,611	414,324,863	110,884,748	23,242,285	13,054,220	1,994,993	2,204,805	-
61689	Amerus Life Ins Co	IA	6,282,871,247	5,979,698,752	351,504,883	324,120,746	79,437,896	4,070,893	19,438,455	3,484
72222	Amica Life Ins Co	RI	800,880,223	672,423,221	128,457,002	40,337,419	10,317,643	1,007,152	216,825	-

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62421	Annuity & Life Reassur Amer Inc	CT	58,919,695	48,154,031	10,765,664	2,097,860	(605,806)	33,268	-	-
93661	Annuity Investors Life Ins Co	OH	668,144,390	619,944,828	48,199,562	33,996,308	(200,847)	-	330,736	-
61069	Anthem Life Ins Co	IN	252,461,462	188,807,116	63,654,345	10,056,950	5,016,105	4,651	-	-
71439	Assurity Life Ins Co	NE	1,103,232,322	995,950,421	107,281,904	66,053,410	10,414,378	168,354	1,243	2,499,366
61182	Aurora Natl Life Assur Co	CA	3,524,209,732	3,260,581,058	263,628,674	216,616,226	(70,318,671)	1,134,103	-	-
84522	Auto Club Life Ins Co	MI	417,838,329	391,324,717	26,513,612	20,049,279	1,176,973	10,170	300	348
62898	Aviva Life Ins Co	DE	5,210,559,788	4,863,564,064	346,995,724	274,578,961	(6,861,096)	3,870,577	1,605,079	3,617
68365	AXA Corp Solutions Life Reins Co	DE	640,456,087	310,671,602	329,784,485	26,796,156	46,735,844	-	-	-
62944	AXA Equitable Life Ins Co	NY	42,670,078,352	38,481,800,751	4,331,497,888	2,464,503,770	564,137,043	44,765,814	161,070,082	2,005,709
62880	AXA Life & Annuity Co	CO	525,711,549	439,962,631	85,748,918	30,990,880	7,250,659	810,232	-	-
68160	Balboa Life Ins Co	CA	114,168,160	29,677,291	84,490,869	4,031,572	7,683,007	94,522	-	388,653
61239	Bankers Fidelity Life Ins Co	GA	116,206,759	80,714,622	35,492,137	5,424,954	4,616,441	49,717	31,576	82,920
61263	Bankers Life & Cas Co	IL	7,864,419,522	7,445,718,217	418,701,309	409,786,123	27,789,735	2,410,894	7,809,411	15,448,420
81043	Bankers Life Ins Co	FL	118,828,271	111,368,356	7,459,917	7,374,140	984,726	46,267	-	-
80985	BCS Life Ins Co	IL	155,049,034	85,175,134	69,873,900	5,001,676	5,332,611	70,848	-	53,529
61395	Beneficial Life Ins Co	UT	2,856,669,693	2,623,458,530	233,211,163	184,394,597	26,263,960	59,098	2,500	-
62345	Berkshire Hathaway Life Ins Co NE	NE	3,495,458,566	2,928,553,958	566,904,608	126,013,642	(93,663,451)	-	-	-
71714	Berkshire Life Ins Co of Amer	MA	1,772,413,340	1,512,711,815	259,701,525	106,996,902	(172,896)	129,996	-	3,031,113
90638	Best Life And Health Ins Co	TX	18,428,104	8,764,339	9,663,764	658,157	582,205	95	-	216,541
61476	Boston Mut Life Ins Co	MA	747,124,777	679,886,685	67,238,093	36,362,491	4,230,492	5,961,256	-	2,047,149
61492	Business Mens Assur Co Of Amer	SC	2,112,238,299	1,965,842,993	146,395,306	110,561,440	14,298,245	378,176	7,197,366	193,579
81000	Cambridge Life Ins Co	MO	9,057,511	1,364,533	7,692,993	377,068	925,567	-	-	-
81060	Canada Life Ins Co Of Amer	MI	2,372,937,094	2,203,086,584	169,850,510	185,766,848	(1,677,004)	22,265	28,218	-
61581	Capitol Life Ins Co	TX	264,885,400	257,620,063	7,265,337	15,670,656	(4,742,814)	-	-	-
80799	Celtic Ins Co	IL	102,112,719	53,575,231	48,537,488	3,668,816	5,963,039	176	-	511,787
63541	Central Benefits Natl Life Ins Co	OH	13,978,291	4,479,458	9,498,831	514,571	(267,482)	-	-	-
61700	Central Natl Life Ins Co Omaha	DE	12,111,243	311,736	11,799,507	502,000	189,285	165	-	379
61735	Central Security Life Ins Co	TX	74,884,547	68,763,988	6,120,560	4,401,313	1,890,719	4,181	-	166
61751	Central States H & L Co Of Omaha	NE	338,323,229	272,572,586	65,750,645	16,640,154	(15,351,677)	298,495	-	222,691
61883	Central United Life Ins Co	TX	380,512,699	345,075,751	35,436,948	11,761,761	(7,725,188)	9,809	-	165,447
80896	Centre Life Ins Co	MA	1,696,084,564	1,625,993,225	70,091,338	98,166,324	(2,736,620)	-	-	1,197,910
62383	Centurion Life Ins Co	MO	1,051,376,093	197,144,179	854,231,913	43,669,366	43,910,619	205,369	-	249,843
61808	Charter Natl Life Ins Co	IL	9,958,767	1,354,652	8,604,115	1,221,162	775,400	-	25,883	-
63207	Chase Ins Life and Annuity Co	IL	5,314,841,017	4,915,091,342	399,749,675	257,033,531	44,698,325	7,942,966	52,690	-
70661	Chase Ins Life Co	IL	356,850,209	260,271,002	96,579,207	17,476,168	(2,063,857)	5,516,352	1,200	-
67164	Chase Life & Annuity Co	DE	384,564,664	280,340,288	104,224,376	15,230,829	14,481,374	538	-	-

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61832	Chesapeake Life Ins Co	OK	90,201,233	64,275,004	25,926,229	3,725,667	(2,683,241)	621,100	21,657	200,085
61875	Church Life Ins Corp	NY	200,608,765	171,307,778	29,300,986	8,423,869	677,765	369,368	137,907	-
76236	Cincinnati Life Ins Co	OH	1,712,834,278	1,274,164,403	438,669,875	90,814,991	28,272,381	960,197	293,973	27,465
80322	Citicorp Life Ins Co	AZ	1,020,410,328	157,168,973	863,241,356	31,781,324	29,489,252	8,451	-	13,246
61921	Citizens Security Life Ins Co	KY	109,733,414	98,977,846	10,755,568	6,008,099	1,636,500	2,075,353	-	13,098
76830	CM Assur Co	CT	9,660,381	17,962	9,642,419	366,592	238,285	-	-	-
93432	CM Life Ins Co	CT	5,278,837,207	4,882,051,237	396,785,970	265,814,943	24,692,332	19,938,742	12,916,561	-
62049	Colonial Life & Accident Ins Co	SC	1,504,904,207	1,209,994,321	294,909,886	97,132,228	104,483,370	2,453,008	1,299	9,041,412
62065	Colonial Penn Life Ins Co	PA	774,680,564	738,173,826	36,506,738	43,156,652	13,176,853	5,586,274	-	42,110
84786	Colorado Bankers Life Ins Co	CO	114,933,707	100,892,420	14,041,281	5,957,782	2,491,035	3,152,768	2,272,171	612,299
77720	Columbia Universal Life Ins Co	TX	26,345,807	14,847,076	11,498,731	4,641,597	3,541,718	30,407	3,363	883
76023	Columbian Life Ins Co	IL	231,251,664	206,920,340	24,331,324	10,946,356	(6,911,240)	394,075	-	5,744
62103	Columbian Mut Life Ins Co	NY	318,261,884	278,998,756	39,263,129	16,124,323	506,633	250,115	-	1,522
99937	Columbus Life Ins Co	OH	2,300,014,936	2,038,354,953	261,659,983	129,760,108	6,479,349	3,841,576	208,868	26,415
62146	Combined Ins Co Of Amer	IL	2,667,827,015	1,828,407,221	839,419,795	100,870,325	166,845,159	1,582,056	-	9,344,074
81426	Commercial Travelers Mut Ins Co	NY	35,161,938	24,637,907	10,524,028	328,786	1,962,258	-	-	212,184
88374	Commonwealth Dealers Life Ins Co	VA	29,750,755	23,763,907	5,986,848	1,248,498	1,691,734	142,774	-	76,463
77828	Companion Life Ins Co	SC	88,379,566	37,334,002	51,045,572	2,552,747	6,128,812	823,834	-	4,173,035
60984	Compbenefits Ins Co	TX	31,056,684	10,421,927	20,634,757	207,391	7,395,101	3,662	-	-
73504	Congress Life Ins Co	AZ	6,152,180	92,626	6,059,554	183,660	131,991	-	-	-
62308	Connecticut General Life Ins Co	CT	15,224,356,816	12,844,596,692	2,430,686,215	1,211,764,939	815,650,615	20,024,206	703,881	36,459,814
78174	Conseco Health Ins Co	AZ	1,980,546,226	1,869,617,114	110,929,112	112,856,549	3,277,810	26,052	-	3,905,840
60682	Conseco Ins Co	IL	4,897,095,227	4,545,080,907	352,014,320	262,394,022	18,853,191	101,146	1,294,520	15,916
65900	Conseco Life Ins Co	IN	3,951,266,862	3,732,223,711	219,043,150	247,333,702	20,582,620	8,585,543	6,633	29,628
76325	Conseco Senior Health Ins Co	PA	3,001,956,606	2,875,630,808	126,325,798	175,870,739	(16,395,725)	168,033	-	6,712,930
62359	Constitution Life Ins Co	TX	85,516,848	74,688,060	10,828,788	4,095,104	(1,457,695)	63,929	-	28,417
62375	Consumers Life Ins Co	OH	10,148,836	888,921	9,259,915	178,081	(769,470)	-	-	-
71730	Continental American Ins Co	SC	62,537,226	46,647,098	15,890,128	1,821,060	2,697,864	40,288	-	254,223
62413	Continental Assur Co	IL	3,387,949,876	2,349,460,674	1,176,699,688	181,933,149	629,079,014	4,904,833	-	2,744,954
71404	Continental General Ins Co	NE	444,667,179	375,701,120	68,966,059	22,250,029	10,259,127	73,548	-	1,619,254
72052	Corporate Health Ins Co	PA	98,055,972	33,707,203	64,348,769	3,094,388	66,667,961	-	-	4,428,396
94218	Country Investors Life Assur Co	IL	142,536,872	9,043,642	133,493,230	6,817,381	2,855,987	3,629	-	-
62553	Country Life Ins Co	IL	5,513,854,822	4,579,498,402	934,356,420	295,932,616	25,515,389	142,991	-	13,744
81973	Coventry Health & Life Ins Co	DE	125,863,686	69,515,352	56,348,324	2,493,347	21,899,680	-	-	747,586
62626	Cuna Mut Ins Society	WI	3,124,014,741	2,399,354,605	724,660,136	96,913,745	37,565,225	6,380,205	6,043,529	6,950,209
65749	Cuna Mut Life Ins Co	IA	3,039,201,455	2,797,799,022	287,272,241	151,330,469	23,214,532	788,177	18,476,196	126,954

NAIC NO.	COMPANY NAME	DOM	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	INVESTMENT INCOME	NET INCOME	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
62634	Delaware American Life Ins Co	DE	97,006,132	57,818,252	39,187,880	4,999,886	3,657,048	154,385	-	421,636
81396	Delta Dental Ins Co	DE	76,386,640	41,415,123	34,971,514	1,643,212	391,927	-	-	1,364,463
73474	Dentegra Ins Co	DE	10,020,897	1,315,471	8,705,424	189,396	(19,252)	-	-	-
89003	Destiny Health Ins Co	IL	33,179,544	16,927,659	16,251,886	(320,168)	(4,287,149)	-	-	-
97705	Direct General Life Ins Co	SC	6,547,804	604,849	5,942,955	122,657	23,241	-	-	-
62804	Educators Mut Life Ins Co	PA	82,805,366	26,446,267	56,359,099	3,534,824	2,225,492	658,320	-	2,912,562
62928	EMC Natl Life Co	IA	643,680,327	570,325,653	73,354,674	31,239,896	9,200,442	91,158	-	34,111
88595	Empheys Ins Co	TX	3,762,966	20,686	3,742,280	155,603	2,730	-	-	-
94285	Empire General Life Assur Corp	TN	219,131,852	151,071,767	68,060,086	6,322,466	(16,624,016)	10,021,234	-	-
84174	Employees Life Co Mut	IL	288,449,187	273,846,600	14,602,587	16,700,779	3,901,137	1,718	105,353	-
68276	Employers Reassur Corp	KS	6,043,342,396	5,783,408,661	259,933,735	316,512,293	(144,100,181)	-	-	-
64149	Epic Life Ins Co	WI	36,525,051	15,893,728	20,631,323	931,657	639,262	-	-	-
62952	Equitable Life & Cas Ins Co	UT	156,297,779	123,435,706	32,862,073	6,750,178	3,861,190	1,836	-	23,174
62510	Equitrust Life Ins Co	IA	2,773,466,037	2,607,695,468	165,770,570	141,734,673	22,942,681	-	3,881,633	-
70769	Erie Family Life Ins Co	PA	1,459,743,721	1,323,722,985	136,020,735	79,029,904	20,524,000	9,650,468	3,180,561	35,242
77968	Family Heritage Life Ins Co Of Amer	OH	150,313,085	133,167,907	17,145,178	8,741,107	5,235,779	-	-	325,418
63053	Family Life Ins Co	TX	111,561,858	89,661,381	21,900,477	4,620,808	(1,630,302)	459,684	900	-
74004	Family Service Life Ins Co	TX	609,683,845	536,141,252	73,542,593	38,133,143	17,970,958	-	-	-
63126	Farm Family Life Ins Co	NY	943,342,782	822,847,066	120,495,716	56,228,777	1,599,488	511,849	111,466	22,314
63193	Farmers & Traders Life Ins Co	NY	488,779,646	454,331,927	34,447,719	26,007,966	2,246,600	322,055	36,107	674
63177	Farmers New World Life Ins Co	WA	6,575,349,525	5,480,768,292	1,094,581,233	357,671,694	164,163,783	529,499	14,560	-
67695	Federal Home Life Ins Co	VA	1,766,310,628	578,406,742	1,187,903,887	522,673,110	498,324,512	351,542	4,000	42,907
63223	Federal Life Ins Co	IL	204,378,945	165,252,755	39,126,190	11,547,793	(1,789,699)	353,400	354,608	16,475
63258	Federated Life Ins Co	MN	762,922,272	572,930,278	189,991,989	46,218,694	22,550,396	430,347	9,430	126,555
93696	Fidelity Investments Life Ins Co	UT	680,749,179	202,822,491	512,901,859	28,205,859	56,445,798	345,326	12,661,733	-
63290	Fidelity Life Assn	IL	586,601,503	322,710,200	263,891,303	28,637,044	16,368,013	745,036	-	-
92908	Fidelity Life Ins Co	PA	8,913,821	92,724	8,821,097	338,448	172,204	-	-	-
71870	Fidelity Security Life Ins Co	MO	436,152,485	381,692,460	54,460,025	19,830,438	4,976,414	1,119,210	23,277	3,443,559
71455	Financial American Life Ins Co	KS	36,628,999	28,900,023	7,728,976	363,941	(6,086,202)	-	-	-
78093	Financial Assur Life Ins Co	TX	8,455,606	1,176,617	7,278,989	327,758	179,943	-	-	-
98213	Financial Benefit Life Ins Co	KS	204,068,400	191,822,293	12,246,110	11,569,919	(836,972)	-	6,000	-
69140	First Allmerica Fin Life Ins Co	MA	3,188,799,980	3,005,555,556	183,644,126	141,188,402	124,766,769	(353,658)	212,132	29,519
63401	First Colony Life Ins Co	VA	7,232,804,362	6,318,393,799	914,410,562	438,308,012	171,488,369	28,984,549	9,111,610	180
64696	First Continental Life & Acc	TX	3,832,712	831,839	3,000,873	81,282	398,694	-	-	-
90328	First Health Life & Health Ins Co	TX	88,236,914	64,445,443	23,791,471	432,056	5,868,029	3,636	-	1,339,501
63495	First Investors Life Ins Co	NY	261,058,812	178,061,353	82,997,459	12,600,499	7,526,947	522,708	207,437	-

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67652	First Penn Pacific Life Ins Co	IN	1,797,042,004	1,635,255,851	161,786,153	113,577,527	46,843,423	10,528,457	-	-
81434	First Rehab Life Ins Co Of Amer	NY	76,722,564	32,668,924	44,053,640	2,410,271	3,586,232	-	-	-
63568	First Virginia Life Ins Co	VA	13,367,139	4,296,861	9,070,281	499,780	2,266,239	(144)	-	-
79677	Forethought Life Assur Co	IN	3,053,407,761	2,878,055,245	175,352,516	164,699,309	30,073,812	(17)	-	-
91642	Forethought Life Ins Co	IN	310,510,810	208,537,134	101,973,676	7,227,217	6,542,457	2,237,423	-	-
71129	Fort Dearborn Life Ins Co	IL	1,163,929,252	834,546,459	331,674,098	58,236,146	24,560,458	5,023,261	86,445	4,997,217
70408	Fortis Benefits Ins Co	IA	4,694,737,837	4,110,561,159	584,176,678	279,262,794	123,809,867	18,084,976	374,291	13,688,671
69477	Fortis Ins Co	WI	827,250,892	581,212,986	246,037,906	36,190,998	127,774,141	691,924	2,604	7,580,040
62324	Freedom Life Ins Co Of Amer	TX	35,849,667	26,486,894	9,362,773	1,720,780	790,098	-	-	7,405
99775	Funeral Directors Life Ins Co	TX	378,366,339	341,271,870	37,094,469	21,715,622	3,352,985	254,790	855,483	-
63657	Garden State Life Ins Co	TX	100,436,683	67,178,166	33,258,517	4,764,969	(1,436,916)	1,958,962	-	1,007
80926	GE Grp Life Assur Co	CT	843,518,682	630,545,278	212,973,404	44,333,876	19,980,382	1,947,118	-	9,136,432
65536	GE Life And Annuity Assur Co	VA	8,241,124,932	7,447,894,926	817,203,170	404,739,771	105,825,952	6,648,935	27,033,637	590,000
63665	General American Life Ins Co	MO	11,716,436,138	10,419,178,215	1,297,257,923	533,406,460	(80,300,762)	13,927,217	32,169	225,747
70025	General Electric Capital Assur Co	DE	31,422,641,140	28,247,255,732	3,183,915,298	2,200,354,015	1,052,772,409	1,501,374	21,768,858	34,303,024
93521	General Fidelity Life Ins Co	CA	307,539,895	65,683,499	241,856,396	10,411,705	15,302,986	-	-	-
86258	General Re Life Corp	CT	2,042,484,840	1,686,611,375	355,873,465	59,685,149	39,730,945	-	-	-
70939	Gerber Life Ins Co	NY	937,796,799	789,194,007	148,602,792	43,325,426	25,286,258	6,307,117	-	17,747,659
70092	Glenbrook Life & Annuity Co	AZ	182,284,822	7,776,293	174,508,528	9,897,323	6,578,470	8,278,189	76,411,218	-
91472	Globe Life & Accident Ins Co	DE	2,103,377,337	1,776,845,520	326,531,817	181,219,287	131,086,016	14,505,807	-	562,225
62286	Golden Rule Ins Co	IL	2,369,025,795	2,094,390,086	274,635,709	126,604,772	106,133,256	2,936,787	3,195,089	18,336,515
63924	Golden State Mut Life Ins Co	CA	112,836,323	104,527,451	8,308,883	6,519,546	473,411	5,271	320	-
63967	Government Personnel Mut Life Ins Co	TX	711,502,796	633,215,119	78,287,677	37,608,738	8,377,287	1,430,282	5,400	12,103
63312	Great American Life Ins Co	OH	7,788,684,010	7,210,744,559	577,939,451	426,572,809	80,983,555	2,411,663	4,138,153	188,535
90212	Great Southern Life Ins Co	TX	75,532,029	48,643,714	26,888,315	1,945,790	(784,860)	1,033,863	13,014	39,273
68322	Great West Life & Annuity Ins Co	CO	18,288,765,725	16,811,341,009	1,477,424,716	961,455,849	402,340,751	4,346,268	86,200,638	12,017,053
80705	Great West Life Assur Co	MI	188,926,028	137,783,353	51,142,675	11,657,741	2,336,081	311,936	-	107,271
71480	Great Western Ins Co	UT	337,084,285	313,061,106	24,023,173	16,728,786	5,151,028	21,877	-	-
64211	Guarantee Trust Life Ins Co	IL	211,245,926	179,768,282	31,477,644	8,238,993	(1,789,525)	1,068,386	61,300	4,152,057
78778	Guardian Ins & Annuity Co Inc	DE	2,164,657,921	1,995,521,236	230,832,831	100,210,203	13,823,937	2,740,338	26,270,393	-
64246	Guardian Life Ins Co Of Amer	NY	23,336,264,101	20,430,977,679	2,905,286,423	1,188,050,691	285,525,308	51,965,458	225,707	78,768,403
64327	Harleysville Life Ins Co	PA	351,260,800	326,871,734	24,389,066	15,612,450	2,103,298	1,853,429	557,580	859,160
60348	Hart Life Ins Co	CT	11,287,828	22,730	11,265,098	326,711	235,881	-	-	-
70815	Hartford Life & Accident Ins Co	CT	10,838,224,006	5,720,296,210	5,117,927,796	905,889,916	771,874,691	30,436,139	533	27,375,890
71153	Hartford Life & Annuity Ins Co	CT	6,840,916,398	5,532,924,437	1,307,991,961	324,680,764	256,679,307	27,941,946	2,473,294	572

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74268	Hartford Life Grp Ins Co	IL	2,698,416,709	2,181,773,219	516,643,490	133,019,778	44,185,570	5,861,822	-	4,809,130
88072	Hartford Life Ins Co	CT	26,897,462,975	23,726,334,585	3,191,896,439	1,378,916,100	535,640,215	5,486,490	4,247,159	5,727,437
92711	HCC Life Ins Co	IN	240,886,137	110,901,425	129,984,712	5,763,622	27,155,197	11,832	-	4,724,491
78611	HCSC Ins Services Co	IL	19,228,729	1,014,429	18,214,300	348,299	170,984	-	-	-
78972	Healthy Alliance Life Ins Co	MO	444,521,397	245,702,887	198,818,510	14,594,309	88,270,523	-	-	-
64394	Heritage Life Ins Co	AZ	60,996,039	9,393,295	51,602,743	3,145,849	3,185,705	-	-	-
93440	Highmark Life Ins Co	PA	366,005,021	249,187,237	116,817,784	13,337,992	11,470,891	656,245	-	6,992,990
64467	Home Owners Life Ins Co	IL	34,069,349	24,631,509	9,437,840	1,509,196	(1,428,528)	-	-	-
64505	Homesteaders Life Co	IA	1,070,228,883	1,009,774,344	60,454,540	58,310,658	5,916,994	1,152,808	6,580	-
64513	Horace Mann Life Ins Co	IL	2,908,466,961	2,678,358,939	230,108,022	158,174,522	19,736,456	2,418,427	5,059,392	217,159
93777	Household Life Ins Co	MI	1,064,060,860	611,217,826	452,843,034	49,419,768	103,176,360	2,445,408	-	1,528,756
73288	Humana Ins Co	WI	924,479,560	548,745,227	375,784,333	37,491,854	57,352,666	115,432	-	500,495
70580	Humanadental Ins Co	WI	77,088,949	19,713,467	57,375,482	1,460,592	17,721,029	1,189,297	682,143	1,584,293
97764	Idealife Ins Co	CT	20,706,873	8,840,625	11,866,244	702,923	2,436,374	80,305	480	7,532
65005	IDS Life Ins Co	MN	24,067,549,453	21,851,361,600	2,276,724,006	1,281,958,841	379,950,237	19,282,177	68,909,891	8,314,861
64580	Illinois Mut Life Ins Co	IL	1,085,859,611	963,404,182	122,455,429	66,833,819	6,465,322	246,707	14,500	812,547
63533	Imerica Life and Health Ins Co	AR	4,429,399	207,701	4,221,698	177,688	(3,107,943)	-	-	-
64602	Independence Life & Annuity Co	RI	95,262,860	49,512,011	45,750,849	3,982,864	3,302,166	-	-	-
64645	Indianapolis Life Ins Co	IN	3,408,695,653	3,173,105,940	235,589,713	157,310,282	27,320,132	9,363,525	149,868	335,384
81779	Individual Assur Co Life Hlth & Acc	MO	47,669,351	35,678,681	11,990,670	1,674,547	(1,058,383)	21,078	-	6,079
76953	ING Ins Co Of America	FL	155,192,756	80,004,244	75,188,512	6,440,455	6,168,882	-	12,995	-
86509	Ing Life Ins & Annuity Co	CT	19,269,884,076	17,973,508,610	1,346,998,484	928,809,794	217,171,124	3,967,491	107,910,855	7,900
80942	ING USA Annuity and Life Ins Co	IA	17,967,042,499	16,300,031,619	1,668,309,773	846,848,412	96,097,684	688,963	123,181,543	180
74780	Integrity Life Ins Co	OH	1,824,173,050	1,599,177,387	244,995,637	90,612,150	29,274,906	53,448	3,741,396	-
64831	Intramercia Life Ins Co	NY	20,648,129	9,643,355	11,004,774	1,120,755	689,588	17,157	-	250
85189	Investors Consolidated Ins Co	NH	14,747,780	9,170,736	5,577,044	499,069	(538,305)	5,187	-	431
64890	Investors Guaranty Life Ins Co	CA	7,607,068	254,431	7,352,637	345,396	125,277	1,831	622	-
64904	Investors Heritage Life Ins Co	KY	323,858,388	306,377,368	17,481,020	18,192,425	1,117,246	122,414	4,938	-
64939	Investors Ins Corp	DE	230,510,954	205,907,005	24,603,949	4,096,137	(1,120,264)	-	125,168	-
63487	Investors Life Ins Co North Amer	TX	691,677,330	666,084,277	34,094,568	29,765,572	(1,560,242)	1,113,744	196,905	-
65056	Jackson Natl Life Ins Co	MI	43,870,591,802	40,729,908,370	3,140,683,432	2,267,332,773	616,298,608	3,325,212	85,296,719	-
64017	Jefferson Natl Life Ins Co	TX	648,613,936	596,792,067	51,821,869	32,775,208	6,224,462	796,596	558,803	76,936
70254	Jefferson Pilot Financial Ins Co	NE	10,775,472,120	9,738,066,823	1,037,405,297	681,050,549	205,531,454	15,330,372	889,606	11,173,809
67865	Jefferson Pilot Life Ins Co	NC	15,046,195,133	14,153,561,597	892,633,536	907,593,979	93,598,538	22,199,383	72,056,928	310,521
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	1,412,758,228	1,304,962,837	107,795,391	79,848,630	(4,675,914)	86,139	288,775	7,536
89958	JMIC Life Ins Co	FL	235,850,631	159,793,380	76,057,251	7,934,588	7,173,824	681,748	-	667,211

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65080	John Alden Life Ins Co	WI	667,419,495	517,451,950	149,967,545	38,607,391	47,505,868	556,699	-	332,461
65099	John Hancock Life Ins Co	MA	61,271,613,459	57,191,478,996	4,084,516,188	3,472,836,759	481,902,299	15,304,833	3,119,104	39,906,687
90204	John Hancock Variable Life Ins Co	MA	6,020,507,487	5,209,713,712	810,793,774	308,627,089	162,234,673	29,754,077	-	-
60053	Kaiser Permanente Ins Co	CA	76,248,912	39,296,586	36,952,326	1,170,791	2,973,439	-	-	4,612,008
65110	Kanawha Ins Co	SC	539,002,080	455,294,331	83,707,749	24,611,433	(1,745,291)	11,051	-	636,595
65129	Kansas City Life Ins Co	MO	2,956,967,062	2,666,678,554	290,288,508	185,544,620	79,393,800	1,389,431	53,863	73,921
90557	Kemper Investors Life Ins Co	IL	784,181,769	399,718,102	384,463,667	24,198,835	34,065,877	1,292,350	4,032,934	-
90344	Keystone State Life Ins Co	PA	52,940,019	38,416,359	14,523,660	2,948,643	1,669,176	121,070	-	-
65242	Lafayette Life Ins Co	IN	1,672,672,230	1,562,463,458	110,208,772	87,985,533	1,328,303	3,514,434	323,026	15,490
68543	Liberty Bankers Life Ins Co	OK	239,659,587	224,853,294	14,806,293	11,042,446	6,437,855	256,271	21	-
65315	Liberty Life Assur Co Of Boston	MA	5,865,440,254	5,562,820,827	302,619,427	348,468,019	(20,329,676)	3,980,890	164,849	1,321,972
65323	Liberty Life Ins Co	SC	1,572,075,098	1,274,049,319	298,025,779	79,200,029	16,048,284	1,464,977	395	1,309,995
65331	Liberty Natl Life Ins Co	AL	4,340,420,773	3,897,005,264	443,415,509	311,241,941	148,515,885	5,855,950	-	23,503
65471	Life Ins Co Of GA	GA	1,914,821,700	1,804,715,548	110,106,152	122,151,860	8,177,398	99,344	-	19,038
65498	Life Ins Co Of North Amer	PA	4,278,032,132	3,617,730,999	660,301,138	176,886,207	96,270,103	10,192,425	-	20,098,275
65528	Life Ins Co Of The Southwest	TX	4,043,196,912	3,823,880,477	219,316,435	256,823,827	35,486,299	3,858,770	9,270,813	-
64130	Life Investors Ins Co Of Amer	IA	10,802,160,472	10,195,928,800	606,261,189	587,851,900	91,520,545	8,723,096	116,608	7,695,588
65595	Lincoln Benefit Life Co	NE	314,991,055	59,519,829	255,471,227	11,233,528	7,352,743	16,466,886	45,535,409	1,743,698
65927	Lincoln Heritage Life Ins Co	IL	485,846,206	413,250,763	72,595,443	21,821,274	6,380,446	3,060,171	4,760	31,294
69833	Lincoln Memorial Life Ins Co	TX	91,937,517	81,024,860	10,912,657	1,956,147	1,543,001	4,658	-	-
65676	Lincoln Natl Life Ins Co	IN	38,988,340,461	36,027,302,155	2,961,191,719	2,095,707,913	242,089,768	33,707,671	295,009,994	3,124,565
76694	London Life Reins Co	PA	849,796,747	781,780,582	68,016,164	20,033,559	4,031,274	-	-	-
65722	Loyal American Life Ins Co	OH	501,782,702	407,682,070	94,100,632	24,783,983	14,267,040	117,488	130,000	268,577
65781	Madison Natl Life Ins Co Inc	WI	601,350,537	465,668,592	135,681,949	24,951,701	4,939,457	353,386	207,353	5,224,929
65870	Manhattan Life Ins Co	NY	350,442,258	310,394,402	40,047,856	17,541,706	4,718,644	615,261	-	-
67083	Manhattan Natl Life Ins Co	IL	275,648,924	232,682,566	42,966,358	3,847,429	7,968,863	1,453,082	1,200	-
87793	Manufacturers Life Ins Co Of Amer	MI	8,464,489	232,690	8,231,799	488,062	255,256	-	-	-
65838	Manufacturers Life Ins Co USA	MI	19,738,826,438	18,573,901,302	1,164,925,136	1,181,502,904	304,136,012	34,710,462	178,429	2,856
93610	Manulife Ins Co	DE	561,586,898	445,620,085	115,966,813	34,491,027	10,562,760	51,943	-	-
71072	Marquette Natl Life Ins Co	TX	7,239,945	498,583	6,741,362	295,305	89,657	-	-	-
65935	Massachusetts Mut Life Ins Co	MA	66,212,130,366	60,537,698,318	6,290,174,025	3,791,890,695	296,619,469	95,131,316	29,332,204	18,825,443
87750	Mayflower Natl Life Ins Co	IN	220,419,112	174,458,787	45,960,327	8,776,179	52,337,278	7,458	63,271	-
69515	Medamerica Ins Co	PA	276,895,375	255,676,448	21,218,926	6,080,661	(4,630,467)	-	-	475,839
63762	Medco Containment Life Ins Co	PA	40,563,870	1,575,748	38,988,122	545,541	3,003,511	-	-	-
71471	Medico Life Ins Co	NE	136,678,131	120,456,935	16,221,194	5,811,162	588,643	66	-	89
97055	Mega Life & Health Ins Co The	OK	1,266,104,424	958,577,034	307,527,390	50,838,561	80,467,988	615,920	4,245	24,604,552

NAIC NO.	COMPANY NAME	DOM	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	INVESTMENT INCOME	NET INCOME	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
86126	Members Life Ins Co	WI	807,112,686	760,498,706	46,613,976	41,783,953	448,203	4,334	-	9
65951	Merit Life Ins Co	IN	1,024,135,760	410,633,435	613,502,325	65,433,754	56,871,735	531,780	-	297,085
79022	Merrill Lynch Life Ins Co	AR	2,740,911,708	2,456,267,124	284,765,441	132,009,590	79,115,314	585,866	15,943,387	-
93513	MetLife Investors Ins Co	MO	2,532,690,366	2,350,248,247	182,442,119	111,361,659	(168,432,643)	2,016	16,850,175	-
61050	MetLife Investors USA Ins Co	DE	4,298,712,935	3,917,162,628	381,550,307	201,589,183	(200,656,027)	71,193	91,768,487	-
65978	Metropolitan Life Ins Co	NY	184,361,710,278	175,605,371,098	8,804,494,863	9,405,755,078	2,648,195,131	135,345,641	205,936,080	82,399,880
97136	Metropolitan Tower Life Ins Co	DE	6,406,214,485	5,211,033,978	1,195,180,507	306,235,432	143,972,596	5,053,932	22,720	-
85561	MIC Life Ins Corp	DE	17,589,788	2,780,218	14,809,570	613,927	2,111,556	-	-	4,987
79987	Mid South Ins Co	NE	22,420,224	2,080,260	20,339,964	1,073,468	2,588,235	-	-	-
66087	Mid West Natl Life Ins Co Of TN	TX	433,581,096	292,640,004	140,941,092	20,116,760	64,847,842	21,259	254	166,098
67679	Midamerica Life Ins Co	NE	8,770,095	240,273	8,529,822	102,996	81,066	-	-	-
66044	Midland Natl Life Ins Co	IA	15,350,083,681	14,540,079,210	811,178,738	892,360,921	180,807,899	16,881,240	13,481,973	-
66109	Midwestern United Life Ins Co	IN	259,117,117	175,541,840	83,575,279	15,125,596	5,668,440	114,155	-	1,370
66168	Minnesota Life Ins Co	MN	10,349,425,249	8,979,393,195	1,419,448,755	451,091,869	155,796,105	18,177,091	4,291,858	4,102,690
74209	MMA Ins Co	IN	17,242,975	6,561,514	10,681,461	637,290	1,249,726	-	-	-
70416	MML Bay State Life Ins Co	CT	292,929,366	70,408,853	222,521,889	12,131,131	47,285,400	3,394,235	39,700	-
66265	Monarch Life Ins Co	MA	682,607,834	670,784,495	11,823,339	44,112,879	3,903,601	49,470	525	1,037,131
81442	Monitor Life Ins Co Of NY	NY	9,779,890	3,851,094	5,928,794	248,309	59,770	11,481	-	-
66370	Mony Life Ins Co	NY	9,920,748,775	9,089,862,956	830,885,819	541,645,723	(307,218,903)	11,869,843	626,440	2,357,080
78077	Mony Life Ins Co Of Amer	AZ	2,189,385,966	1,958,186,888	231,490,153	124,701,648	(83,362,343)	13,037,591	13,654,744	-
66427	MTL Ins Co	IL	1,177,404,466	1,080,762,212	96,642,254	63,556,345	7,606,341	1,160,734	1,008,765	21,228
88668	Mutual Of Amer Life Ins Co	NY	6,433,378,520	5,756,661,997	676,716,523	347,534,658	18,170,986	128,019	-	57,892
71412	Mutual Of Omaha Ins Co	NE	4,012,021,304	2,274,172,588	1,737,848,716	161,268,815	93,485,575	-	-	27,152,996
31119	Mutual Protective Ins Co	NE	277,619,012	256,143,624	21,475,387	10,123,999	(2,022,437)	-	-	3,824
66419	Mutual Service Life Ins Co	MN	371,460,457	327,820,648	43,639,809	22,208,472	2,269,298	6,215	-	454
61409	National Benefit Life Ins Co	NY	778,922,041	483,519,667	295,402,374	41,002,557	34,879,363	859,944	-	28,765
66583	National Guardian Life Ins Co	WI	1,295,290,809	1,159,996,741	135,294,068	70,849,393	13,903,765	1,898,522	3,364	15,687
82538	National Health Ins Co	TX	33,815,753	22,447,589	11,368,164	10,415,268	(3,853,665)	144	-	115,733
66680	National Life Ins Co	VT	6,802,441,919	6,262,774,268	542,436,617	414,801,482	65,974,537	6,209,560	316,120	543,376
75744	National Safety Life Ins Co	PA	5,293,195	1,540,031	3,753,164	238,332	24,207	-	-	28,804
60593	National States Ins Co	MO	118,484,132	104,490,603	13,993,526	4,847,092	(2,792,341)	595,136	-	16,202
87963	National Teachers Assoc Life Ins Co	TX	105,994,136	89,023,217	16,970,919	4,259,124	3,206,300	2,604	-	407,589
66850	National Western Life Ins Co	CO	5,293,472,472	4,767,388,508	526,083,964	305,091,781	54,215,847	972,662	3,255,855	-
69299	Nationsbanc Ins Co Inc	SC	286,283,484	109,894,005	176,389,480	10,741,694	23,079,419	1,243,930	-	(1,260)
70750	Nationwide Life & Ann Co of Amer	DE	412,511,875	358,416,809	54,532,692	21,657,354	12,130,018	16,081	109,633	888
92657	Nationwide Life And Annuity Ins Co	OH	6,028,792,204	5,798,606,008	230,186,196	331,640,817	12,549,474	1,561,713	-	-

NAIC NO.	COMPANY NAME	DOM	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	INVESTMENT INCOME	NET INCOME	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
66869	Nationwide Life Ins Co	OH	31,051,579,315	28,682,817,724	2,391,018,563	1,566,921,012	317,724,294	29,738,151	6,005,915	1,832,383
68225	Nationwide Life Ins Co of Amer	PA	3,853,817,619	3,292,860,078	576,526,417	232,383,439	126,351,883	5,818,820	15,429	57,045
91626	New England Life Ins Co	MA	1,326,637,791	954,261,000	372,376,791	53,927,445	72,612,708	7,902,128	19,162,195	934,603
91596	New York Life Ins & Annuity Corp	DE	42,796,224,626	40,853,241,467	2,008,845,401	1,958,395,555	224,439,710	32,565,398	79,499,915	-
66915	New York Life Ins Co	NY	95,548,725,985	85,853,618,398	9,707,782,261	4,466,013,470	984,212,920	75,959,970	5,471,986	8,201,484
97241	NGL American Life Co	WI	124,793,604	102,356,022	22,437,581	7,346,941	3,299,406	46,536	-	-
81264	Nippon Life Ins Co Of Amer	IA	158,593,639	52,685,245	105,908,394	7,893,727	6,654,900	23,452	-	-
66974	North American Co Life & Hlth Ins	IL	4,568,701,054	4,167,419,635	401,281,420	311,119,563	55,254,934	8,408,476	3,136,613	634
68349	North American Ins Co	WI	33,708,175	19,266,215	14,441,960	1,121,769	1,717,835	-	-	-
67032	North Carolina Mut Life Ins Co	NC	161,465,492	141,488,060	19,977,432	5,478,402	(649,898)	1,145,096	10,446	10,061
69000	Northwestern Long Term Care Ins Co	WI	114,430,891	59,087,162	55,343,729	4,275,496	(7,019,538)	-	-	856,726
67091	Northwestern Mut Life Ins Co	WI	109,588,258,588	100,654,307,475	8,933,951,113	6,034,337,677	823,687,377	79,191,788	5,836,028	12,804,826
63444	Nutmeg Life Ins Co	IA	9,427,514	11,621	9,415,893	281,489	151,073	-	-	-
81353	NYLife Ins Co Of AZ	AZ	124,988,925	88,809,154	36,179,771	2,967,915	(11,635,711)	1,306,936	-	-
67148	Occidental Life Ins Co Of NC	TX	259,667,272	236,099,910	23,567,362	13,503,609	4,129,691	939,622	12,137	-
89206	Ohio Natl Life Assur Corp	OH	1,753,747,510	1,615,420,241	138,327,269	115,976,894	6,718,270	3,974,101	158,258	552,408
67172	Ohio Natl Life Ins Co	OH	7,026,301,153	6,347,257,890	686,364,513	478,482,163	73,471,789	1,393,775	72,954,106	283,582
67180	Ohio State Life Ins Co	TX	14,218,279	8,002,565	6,215,714	307,736	(262,376)	2,641,053	17,840	177
67199	Old American Ins Co	MO	264,354,566	240,531,082	23,823,482	13,258,626	6,660,812	2,999,772	-	29,699
94560	Old Dominion Life Ins Co	VA	7,659,956	68,724	7,591,232	266,778	159,953	-	-	-
67261	Old Republic Life Ins Co	IL	109,178,465	85,352,472	23,825,989	3,715,486	(2,806,917)	733,372	-	7,018
76007	Old United Life Ins Co	AZ	64,698,753	34,684,399	30,014,354	2,528,527	4,227,181	-	-	-
85286	OneNation Ins Co	IN	97,084,745	23,452,996	73,631,749	3,509,636	1,750,714	-	-	-
76112	Oxford Life Ins Co	AZ	689,351,599	603,710,589	85,641,010	43,192,989	12,980,971	30,762	-	66,416
97268	Pacific Life & Annuity Co	AZ	1,003,881,934	695,756,040	308,125,894	52,340,743	34,652,619	4,201	-	48,485
67466	Pacific Life Ins Co	NE	36,711,016,378	33,896,859,778	2,814,156,600	2,536,540,408	507,656,676	41,965,808	470,892	-
70785	Pacificare Life & Health Ins Co	IN	206,237,080	113,054,140	93,182,941	7,181,971	151,520,269	-	-	292,927
93459	Pan American Assur Co	LA	22,542,666	10,247,960	12,294,706	787,083	(384,934)	743,981	-	-
67539	Pan American Life Ins Co	LA	1,540,524,313	1,317,662,916	222,861,397	95,285,074	14,981,658	138,834	5,000	657,445
93564	Paragon Life Ins Co	MO	197,238,791	172,481,725	24,857,628	11,664,312	(2,714,817)	5,192,337	-	-
60003	Park Avenue Life Ins Co	DE	494,395,239	332,067,154	162,328,085	39,556,037	29,442,245	9,455	-	-
71099	Parker Centennial Assur Co	WI	37,246,926	72,759	37,174,167	433,723	291,824	(8)	-	(11)
67598	Paul Revere Life Ins Co	MA	5,281,316,160	4,163,545,284	1,117,770,876	394,072,002	91,141,338	445,598	-	12,269,413
67601	Paul Revere Variable Annuity Ins Co	MA	136,243,473	15,068,667	121,174,807	9,436,249	8,711,448	113,622	-	-
67636	Peninsular Life Ins Co	FL	5,945,004	86,591	5,858,416	222,710	65,424	-	-	-
93262	Penn Ins & Annuity Co	DE	991,353,198	879,507,432	111,845,776	69,684,256	23,752,209	208,096	-	-

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67644	Penn Mut Life Ins Co	PA	5,824,180,001	4,666,591,161	1,157,588,840	396,530,273	79,791,052	11,177,957	200,251	652,390
63282	Penn Treaty Network Amer Ins Co	PA	108,538,031	84,688,841	23,849,190	1,138,108	(6,035,486)	68,073	-	3,014,148
67660	Pennsylvania Life Ins Co	PA	544,847,431	483,637,044	61,210,386	25,448,735	12,679,797	385,849	-	945,404
66605	Peoples Benefit Life Ins Co	IA	5,865,210,472	5,250,158,177	615,052,295	290,528,098	138,731,574	1,865,922	9,096,843	2,486,623
90247	Pharmacists Life Ins Co	IA	29,273,943	22,408,986	6,864,957	1,400,645	20,628	4,635	25,633	-
67784	Philadelphia American Life Ins Co	TX	90,945,713	77,667,544	13,278,169	4,822,878	949,358	4,730	-	25,341
67792	Philadelphia-United Life Ins Co	PA	47,450,046	30,701,716	16,748,331	2,141,600	179,242	3,145,970	1,220	604
93548	PHL Variable Ins Co	CT	2,825,911,982	2,591,835,942	245,830,598	126,039,125	(3,254,009)	2,630,358	11,391,523	-
93734	Phoenix Life & Annuity Co	CT	36,271,381	23,896,660	12,374,721	1,350,602	1,438,861	347,699	-	-
67814	Phoenix Life Ins Co	NY	14,040,195,443	13,271,004,243	809,215,796	832,255,604	47,093,498	15,243,778	305,710	237,005
69647	Phoenix Natl Ins Co	OH	14,054,336	572,948	13,481,388	696,442	468,232	3,258	-	-
72125	Physicians Life Ins Co	NE	1,301,485,947	1,222,559,826	78,926,119	64,537,870	1,138,189	2,941,734	5,408,021	-
80578	Physicians Mut Ins Co	NE	1,202,193,014	533,651,164	668,541,850	52,707,973	49,073,265	-	-	5,266,028
67873	Pioneer American Ins Co	TX	39,747,772	29,547,292	10,200,480	1,823,957	1,108,899	76,030	1,454	-
67911	Pioneer Mut Life Ins Co	ND	464,061,806	432,358,392	31,703,414	26,805,206	2,482,362	6,697	195	-
67946	Pioneer Security Life Ins Co	TX	78,179,815	15,460,402	62,719,413	13,716,972	13,096,820	124,626	2,076	-
68039	Presidential Life Ins Co	NY	4,327,580,854	4,112,190,030	215,390,824	370,658,527	(43,564,539)	162,530	1,831,103	-
65919	Primerica Life Ins Co	MA	5,553,177,659	3,735,298,610	1,817,879,050	271,835,881	262,968,089	36,229,047	65,507	26,731
71161	Principal Hlth Ins Co	IA	13,785,298	2,962,279	10,823,018	410,527	156,866	-	-	-
61271	Principal Life Ins Co	IA	51,010,334,597	47,963,570,132	3,046,767,837	3,099,300,974	512,654,458	15,920,079	26,585,393	11,501,372
68047	Professional Ins Co	TX	67,288,388	51,576,181	15,712,208	2,695,474	(764,490)	2,509	-	500,028
88536	Protective Life And Annuity Ins Co	AL	613,808,599	508,425,828	105,382,772	36,606,604	14,668,506	3,585	-	281
68136	Protective Life Ins Co	TN	12,500,071,131	11,184,351,949	1,315,719,182	675,804,718	235,756,369	9,857,233	1,089,508	1,496,363
67903	Provident Amer Life & Hlth Ins Co	OH	6,244,479	2,387,273	3,857,206	206,231	(1,571,909)	999	-	(3,571)
68195	Provident Life & Accident Ins Co	TN	7,850,589,659	6,431,032,660	1,419,556,999	596,405,286	329,869,654	8,101,746	-	23,392,186
79227	Pruco Life Ins Co	AZ	5,710,262,204	5,228,567,326	571,506,751	242,544,714	(4,241,676)	23,060,946	20,151,665	-
68241	Prudential Ins Co Of Amer	NJ	137,070,712,451	128,922,304,519	8,420,497,893	6,990,297,992	1,877,636,971	93,035,940	17,534,537	17,484,510
93629	Prudential Retirement Ins & Anuty Co	CT	18,049,208,986	17,025,116,311	1,027,388,677	536,756,430	122,232,666	-	3,000	-
66133	Prudential Select L I C Of Amer	MN	9,351,050	-	9,351,050	278,665	400,893	-	-	-
68284	Pyramid Life Ins Co	KS	127,966,865	100,497,559	27,469,311	5,979,729	2,111,939	6,876	-	16,037
65765	Reassure America Life Ins Co	IL	11,413,596,912	10,834,347,002	579,249,910	768,182,537	154,815,128	9,309,461	76,338	3,793,086
68357	Reliable Life Ins Co	MO	688,989,536	609,656,387	79,333,149	35,179,349	9,731,286	8,847	-	358
72613	Reliance Life Ins Co	DE	9,336,035	155,457	9,180,578	125,174	89,175	-	-	-
68381	Reliance Standard Life Ins Co	IL	2,314,346,818	2,007,285,247	325,399,398	111,691,287	27,501,930	6,304,441	347,237	11,013,331
67105	Reliastar Life Ins Co	MN	17,177,023,736	15,646,040,349	1,538,492,277	931,789,015	185,523,089	32,992,134	5,937,216	8,087,670
61360	Reliastar Life Ins Co Of NY	NY	2,130,038,276	1,871,674,897	260,863,379	116,890,964	18,574,453	3,092,774	326,640	605,237

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>INVESTMENT INCOME</u>	<u>NET INCOME</u>	<u>LIFE PREMIUMS</u>	<u>ANNUITY CONSIDERATIONS</u>	<u>ACCIDENT AND HEALTH PREMIUMS</u>
94587	Renaissance Life & Health Ins Co	IN	5,915,360	704,177	5,211,183	144,603	(466,898)	-	-	-
61506	Resource Life Ins Co	IL	145,946,493	112,813,062	33,133,431	1,393,743	310,066	737,787	-	679,214
87017	Revios Reins US Inc	CA	317,594,649	280,155,294	37,439,355	7,918,012	(28,339,374)	-	-	-
93572	RGA Reins Co	MO	8,959,032,756	8,089,589,952	869,442,804	280,349,090	117,378,054	-	-	-
60183	S USA Life Ins Co Inc	AZ	12,313,846	762,997	11,550,846	356,724	(936,094)	4,251	-	-
79014	Safehealth Life Ins Co	CA	25,057,286	12,734,138	12,323,148	367,446	(128,915)	-	-	35,247
93246	Sage Life Assur Of Amer Inc	DE	16,062,060	3,889,203	12,172,858	592,388	1,558,310	-	-	-
68446	Scor Life Ins Co	TX	422,938,514	403,976,895	18,961,619	1,803,464	1,962,015	7,431	-	-
64688	SCOR Life US Re Ins Co	TX	2,219,736,543	2,171,058,099	48,678,445	77,374,667	(12,718,577)	-	-	-
69914	Sears Life Ins Co	TX	72,213,891	13,226,715	58,987,176	1,529,043	(1,535,808)	1,054,769	-	1,697,235
93742	Securian Life Ins Co	MN	15,884,840	2,765,922	13,118,917	643,822	(266,998)	1,561	-	-
68675	Security Benefit Life Ins Co	KS	5,192,066,535	4,600,948,307	591,118,228	225,174,186	73,950,935	976,008	16,887,119	-
68764	Security Financial Life Ins Co	NE	765,124,230	686,951,750	78,172,478	44,963,163	5,625,499	42,346	-	13,577
68721	Security Life Ins Co Of Amer	MN	74,006,821	62,204,462	11,802,362	3,218,698	3,216,289	7,973	-	449,072
68713	Security Life Of Denver Ins Co	CO	19,175,108,597	18,118,231,930	1,069,745,871	842,987,530	41,278,843	21,292,185	600	3,385
68772	Security Mut Life Ins Co Of NY	NY	1,838,468,658	1,744,171,773	94,296,885	102,953,396	(3,063,031)	4,773,640	389,387	214,737
76759	Senior American Life Ins Co	PA	11,263,293	7,881,051	3,382,243	479,018	(483,188)	-	-	-
78662	Senior Life Ins Co	GA	9,658,225	4,928,044	4,730,181	841,286	7,686	1,168,711	-	-
68810	Sentry Life Ins Co	WI	1,577,388,767	1,373,336,368	214,512,192	99,046,107	23,173,249	115,416	2,256,360	107,758
80586	Servus Life Ins Co	CT	11,579,840	596,599	10,983,241	292,341	147,957	-	-	-
64220	Settlers Life Ins Co	VA	241,392,876	220,249,195	21,143,681	14,211,191	2,952,690	61,650	-	-
68845	Shenandoah Life Ins Co	VA	1,406,524,689	1,289,168,340	117,356,349	73,526,612	778,836	4,476,959	2,605,016	284,623
71420	Sierra Health & Life Ins Co Inc	CA	74,749,232	36,360,219	38,389,012	1,850,117	12,915,430	-	-	-
91391	Southwestern Life Ins Co	TX	1,738,651,506	1,576,097,048	162,554,459	104,975,580	31,687,723	2,019,132	-	13,207
69019	Standard Ins Co	OR	7,350,070,494	6,423,873,944	926,196,550	417,464,242	195,572,583	16,809,840	536,675	12,184,996
86355	Standard Life & Accident Ins Co	OK	486,577,493	298,851,096	187,726,397	26,959,632	20,546,823	14,703	113,110	82,948
69051	Standard Life Ins Co Of IN	IN	1,699,028,111	1,629,120,612	69,907,499	81,940,397	2,793,745	76,749	2,617,883	2,890
69078	Standard Security Life Ins Co Of NY	NY	273,640,261	168,150,568	105,489,693	13,065,464	12,123,074	1,133	-	3,717,805
68985	Starmount Life Ins Co	LA	13,416,689	6,915,169	6,501,520	294,604	1,688,982	-	-	-
94498	State Farm Annuity & Life Ins Co	IL	7,781,458	21,640	7,759,818	227,939	90,823	-	-	-
69108	State Farm Life Ins Co	IL	36,294,414,592	32,363,516,321	4,099,792,353	2,054,225,296	237,788,642	58,510,968	9,551,649	-
69116	State Life Ins Co	IN	424,432,284	377,613,073	46,819,211	25,568,164	947,244	1,133,241	900	1,030,155
69132	State Mut Ins Co	GA	335,066,765	312,147,492	22,919,274	17,306,509	3,282,834	59,121	-	25,649
89184	Sterling Investors Life Ins Co	GA	21,792,897	16,292,046	5,500,849	879,102	(1,420,317)	9,936	-	-
77399	Sterling Life Ins Co	IL	115,361,432	64,351,223	51,010,209	2,441,171	14,068,062	-	-	-

NAIC NO.	COMPANY NAME	DOM	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	INVESTMENT INCOME	NET INCOME	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
65021	Stonebridge Life Ins Co	VT	1,860,350,570	1,748,503,880	111,846,690	89,834,659	133,511,317	2,839,289	-	7,579,825
79065	Sun Life Assur Co Of Canada US	DE	18,368,707,521	16,809,140,774	1,584,930,854	720,685,696	230,901,563	23,282,253	52,398,928	6,745
69256	Sunamerica Life Ins Co	AZ	67,742,464,466	62,738,969,566	5,014,619,900	2,511,333,784	713,517,740	377,043	269,317	6,965
69272	Sunset Life Ins Co Of Amer	MO	485,129,358	449,286,500	35,842,857	27,871,500	8,461,387	94,002	-	-
69310	Surety Life Ins Co	NE	37,100,175	26,195,133	10,905,042	2,780,548	1,186,905	1,417,224	4,737	1,487
82627	Swiss Re Life & Health Amer Inc	CT	11,823,431,178	9,816,870,586	2,006,560,590	506,637,943	177,742,667	-	-	-
68608	Symetra Life Ins Co	WA	15,493,359,160	14,354,921,841	1,138,437,319	1,010,566,077	222,103,584	1,309,209	3,442,123	9,018,729
90581	Symetra Natl Life Ins Co	WA	17,190,355	6,388,046	10,802,309	951,110	119,186	10,541	-	-
69345	Teachers Ins & Ann Assoc Of Amer	NY	155,254,678,165	144,077,278,174	11,177,399,991	9,282,063,081	540,456,620	14,925,168	250,799,005	1,615,859
69353	Teachers Protective Mut Life Ins Co	PA	44,878,661	38,232,066	6,646,596	2,153,379	(394,245)	4,190	-	6,861
69604	Templeton Funds Annuity Co	FL	12,134,583	554,739	11,579,844	521,489	373,310	-	-	-
69396	Texas Life Ins Co	TX	874,171,202	841,955,699	32,215,502	53,505,991	4,896,491	449,462	-	-
70435	The Savings Bank Life Ins Co Of MA	MA	1,697,939,153	1,507,950,095	189,989,058	94,878,751	9,753,199	297,293	-	-
97721	Thrivent Life Ins Co	MN	1,283,795,847	1,149,788,403	134,007,444	51,332,251	16,430,211	119,764	2,189,398	-
60142	TIAA Cref Life Ins Co	NY	3,020,529,194	2,721,521,654	300,077,900	145,746,125	25,476,059	1,297,492	9,934,686	746,260
69566	Trans World Assur Co	CA	295,894,029	238,034,189	57,859,838	11,661,411	1,832,375	223,788	-	-
70688	Transamerica Financial Life Ins Co	NY	8,098,457,118	7,410,013,552	690,699,368	418,427,748	79,321,965	120,500	5,814,018	79,111
69507	Transamerica Life Ins & Annuity Co	NC	18,458,997,456	17,581,305,590	877,758,455	1,005,267,059	138,389,100	15,422	3,102,568	-
86231	Transamerica Life Ins Co	IA	30,206,522,745	28,382,206,940	1,864,334,204	1,375,481,769	128,775,461	64,065,121	49,669,046	9,542,851
67121	Transamerica Occidental Life Ins Co	IA	24,838,063,386	22,156,188,242	2,742,060,503	1,483,843,711	530,848,311	57,821,358	462,392	11,147,665
80950	Travelers Life & Annuity Co	CT	3,805,741,694	3,071,028,682	942,400,995	178,098,050	(211,385,813)	21,740,340	55,439,706	-
71768	Trigon Health And Life Ins Co	VA	13,388,585	920,425	12,468,160	570,386	492,313	-	-	-
92525	TruAssure Ins Co	IL	2,398,333	28,363	2,369,970	32,439	(444,907)	-	-	-
61425	Trustmark Ins Co	IL	1,285,202,113	1,110,983,488	174,218,625	52,174,311	25,795,991	1,155,879	8,605	3,212,467
62863	Trustmark Life Ins Co	IL	597,114,288	522,760,591	74,353,697	33,534,520	6,898,631	38,640	-	55,850
67423	UBS PaineWebber Life Ins Co	CA	21,536,822	(207,677)	21,744,499	366,246	2,212,836	-	-	-
86371	Ullico Life Ins Co	TX	10,757,677	1,906,785	8,850,892	222,572	(1,589,589)	76,950	-	-
80314	Unicare Life & Health Ins Co	DE	1,254,378,878	953,756,792	300,622,086	52,931,848	32,541,833	558,327	-	46,806,465
11121	Unified Life Ins Co	TX	61,974,265	50,227,224	11,747,041	2,733,336	2,045,469	-	-	-
91529	Unimerica Ins Co	WI	45,569,935	17,866,767	27,703,168	423,824	6,194,651	-	-	5,153,671
69701	Union Bankers Ins Co	TX	95,879,911	88,136,017	7,743,893	4,023,562	(10,338,115)	137,601	-	179,954
80837	Union Central Life Ins Co	OH	4,403,536,015	4,065,806,437	337,729,578	242,742,150	10,391,677	1,340,933	7,879,092	1,023,048
62596	Union Fidelity Life Ins Co	IL	19,298,776,599	18,513,801,437	784,975,162	1,056,270,954	(1,765,264,864)	1,910,180	537	911,663
98884	Union Security Life Ins Co	DE	146,237,991	110,249,914	35,988,078	5,540,542	6,614,087	486,800	-	361,898
92916	United American Ins Co	DE	1,079,961,249	904,501,745	175,459,504	63,897,975	68,648,117	1,048,616	1,857	42,924,217
65269	United Benefit Life Ins Co	OH	5,714,807	2,732,615	2,982,192	67,896	(1,968,297)	-	-	-

NAIC NO.	COMPANY NAME	DOM	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	INVESTMENT INCOME	NET INCOME	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
85766	United Concordia Ins Co	AZ	44,854,125	13,733,407	31,120,718	946,035	3,248,184	-	-	-
62294	United Concordia Life & Hlth Ins Co	PA	144,078,359	58,746,647	85,331,712	2,297,373	24,106,233	-	-	1,846,002
91693	United Family Life Ins Co	GA	944,307,685	135,909,245	808,398,440	169,580,149	167,797,279	302,926	-	1,801
87645	United Fidelity Life Ins Co	TX	601,775,406	428,208,363	173,567,043	59,378,566	48,034,461	177,959	25,872	-
79413	United Healthcare Ins Co	CT	6,300,475,274	5,020,042,646	1,280,432,628	470,024,535	1,452,367,860	222,024	-	181,504,578
69922	United Home Life Ins Co	IN	46,482,948	36,526,548	9,956,399	2,336,147	725,191	185,710	-	-
69930	United Ins Co Of Amer	IL	2,025,667,476	1,699,523,272	326,144,204	139,605,388	63,089,649	13,016,225	-	708,915
94099	United Investors Life Ins Co	MO	1,371,563,729	1,177,059,027	194,504,702	96,350,919	54,361,548	973,810	(213)	-
82694	United Liberty Life Ins Co	KY	31,362,392	29,429,765	1,932,627	1,751,337	(691,602)	1,350	-	-
69868	United Of Omaha Life Ins Co	NE	11,611,453,091	10,385,177,993	1,226,275,098	662,123,470	(50,667,449)	17,390,235	1,484,525	3,197,019
70106	United States Life Ins Co In NYC	NY	3,772,084,378	3,370,726,961	401,357,417	224,042,390	(147,068,077)	5,630,046	704	6,688,645
63479	United Teacher Assoc Ins Co	TX	387,000,419	326,418,199	60,582,220	20,741,556	7,163,757	2,754	726	435,032
72850	United World Life Ins Co	NE	62,489,181	45,009,188	17,479,993	3,811,033	2,237,344	24,896	-	-
63819	Unity Financial Life Ins Co	PA	28,545,838	22,837,463	5,708,375	1,217,401	(19,195)	1,457,798	-	(56)
70114	Unity Mut Life Ins Co	NY	379,871,275	357,962,967	21,908,308	26,755,627	7,044,455	587,866	1,750	2,387
70173	Universal Underwriters Life Ins Co	KS	344,806,247	243,171,260	101,634,987	12,655,348	4,423,598	874,280	-	358,804
62235	Unum Life Ins Co Of Amer	ME	12,663,594,076	11,462,145,150	1,201,448,926	769,165,111	63,094,695	29,448,440	-	65,097,532
80802	Canada	MI	11,891,802,939	11,221,808,261	669,994,678	554,850,397	173,913,725	18,127,993	-	16,539,177
80675	US Bus of Crown Life Ins Co	MI	385,239,638	339,326,574	45,913,064	14,330,991	11,618,745	997,154	-	228,330
80659	US Bus of the Canada Life Assur Co	MI	2,345,059,039	2,246,611,285	98,447,754	141,190,752	1,732,886	3,493,288	9,471	1,751,990
84530	US Financial Life Ins Co	OH	303,536,801	267,458,592	36,078,210	19,754,948	(44,866,439)	4,064,725	-	-
69663	USAA Life Ins Co	TX	9,729,597,615	8,942,445,363	787,152,252	460,083,787	129,706,414	17,489,581	11,608,735	7,371,776
94358	US Able Life	AR	148,865,073	76,740,738	72,124,336	4,518,886	5,379,036	-	-	-
63738	Utica Natl Life Ins Co	NY	257,249,783	235,974,368	21,275,411	13,632,552	403,189	12,540	200	-
70211	Valley Forge Life Ins Co	IN	2,732,505,494	2,179,054,452	553,451,042	147,519,432	(166,559,644)	28,433,198	13,753	27,293
68632	VantisLife Ins Co	CT	691,373,777	627,904,612	63,469,165	34,191,961	1,214,052	40,437	-	-
70238	Variable Annuity Life Ins Co	TX	33,323,723,110	30,687,955,061	2,677,256,872	2,131,345,665	644,743,791	-	157,854,693	-
81027	Veterans Life Ins Co	IL	309,364,655	243,177,875	66,186,780	32,268,491	32,420,604	2,209,880	-	284,042
84549	Vista Life Ins Co	MI	27,260,458	10,746,935	16,513,521	832,343	2,018,893	-	-	-
70319	Washington Natl Ins Co	IL	2,738,626,125	1,962,635,674	775,990,451	125,155,098	101,930,537	1,622,127	9,480	2,548,102
85537	Wellington Life Ins Co	AZ	7,592,941	3,049,310	4,543,631	73,741	(734,571)	-	-	-
83607	Wellmark Comm Ins Inc	IA	19,201,200	4,304,319	14,896,881	568,078	514,985	-	-	-
70335	West Coast Life Ins Co	NE	2,497,355,225	2,311,418,061	185,937,163	147,147,025	(22,345,269)	6,612,635	-	-
70483	Western & Southern Life Ins Co	OH	7,275,522,397	4,351,019,241	2,924,503,156	314,006,400	182,232,036	2,412,354	-	68,062
91413	Western Reserve Life Assur Co of OH	OH	1,223,501,746	948,025,851	277,921,320	90,794,276	121,442,485	16,157,948	15,158,427	-
92622	Western Southern Life Assur Co	OH	8,749,690,819	8,256,787,274	492,903,546	482,713,877	114,002,244	1,473,288	20,491,330	-

NAIC NO.	COMPANY NAME	DOM	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	INVESTMENT INCOME	NET INCOME	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
78301	Westward Life Ins Co	AZ	49,811,920	7,417,258	42,394,661	2,167,789	1,626,418	7,001	-	28,271
66230	William Penn Life Ins Co Of NY	NY	1,021,808,428	914,155,838	107,652,592	58,888,775	(57,642,604)	423,136	-	345
70629	World Ins Co	NE	211,637,759	134,270,646	77,367,113	7,565,083	2,961,686	12,423	-	137,377
88080	XL Life Ins and Annuity Co	IL	147,397,008	67,479,557	86,521,275	2,674,468	(670,365)	(334)	-	(11)
Totals			2,608,198,148,219	2,364,699,687,884	246,138,617,877	140,434,995,650	32,595,111,345	2,241,188,862	3,359,595,373	1,388,038,219

LIFE INSURANCE COMPANIES
MARYLAND FINANCIAL CONDITIONS FOR THE YEAR ENDING DECEMBER 31, 2004

NAIC NO.	COMPANY NAME	DOM	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	INVESTMENT INCOME	NET INCOME	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
DOMESTIC										
61212	Baltimore Life Ins Co	MD	795,244,533	749,166,477	46,078,057	47,261,042	8,638,574	9,231,820	711,744	933,270
94250	Banner Life Ins Co	MD	1,151,792,657	830,364,222	321,428,435	46,877,537	(8,555,477)	15,452,014	(113)	2,873
79600	Coventry Carelink Ins Co Of MD	MD	1,557,121	49,060	1,508,061	17,715	313	-	-	-
63274	Fidelity & Guaranty Life Ins Co	MD	14,250,009,091	13,596,545,503	720,607,196	604,049,425	(39,573,751)	9,957,368	78,230,005	2,423
60113	First Care Inc	MD	1,906,940	6,940	1,900,000	81,375	-	-	-	-
60321	Mamsi Life And Health Ins Co	MD	212,454,915	105,153,134	107,301,780	8,787,111	85,056,745	-	-	315,548,516
66281	Monumental Life Ins Co	MD	18,360,831,312	17,424,128,710	936,702,602	905,341,833	328,012,327	55,725,086	5,857,714	10,588,504
69744	Union Labor Life Ins Co	MD	559,486,279	471,210,299	88,275,980	27,459,755	16,623,133	1,672,906	127,038	7,064,020
81124	Union Standard Of Amer Life Ins Co	MD	14,871,147	8,786,601	6,084,546	211,908	134,285	11,261	-	8,866
Totals			35,348,153,995	33,185,410,946	2,229,886,657	1,640,087,701	390,336,149	92,050,455	84,926,388	334,148,472

PROPERTY AND CASUALTY COMPANIES
FINANCIAL CONDITIONS FOR THE YEAR ENDING DECEMBER 31, 2004

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>GAIN (LOSS) FROM UNDER-WRITING</u>	<u>GAIN (LOSS) FROM INVESTMENTS</u>	<u>DIRECT PREMIUMS WRITTEN</u>	<u>DIRECT LOSSES INCURRED</u>	<u>DIRECT LOSSES PAID</u>
<u>FOREIGN</u>										
12963	21st Century Ins Co	CA	1,500,378,000	898,666,455	601,711,545	64,750,879	68,502,771	1,292,783,464	809,743,806	762,186,307
10675	AAA Mid-Atlantic Ins Co	PA	23,676,422	14,909,115	8,767,307	54,840	1,014,601	63,737,914	39,459,508	41,595,402
19984	ACIG Ins Co	IL	194,222,392	134,801,369	59,421,023	(3,842,754)	6,682,164	8,218,128	5,382,809	3,569,801
34789	AIG Centennial Ins Co	PA	558,134,495	313,104,862	245,029,633	3,428,860	16,390,066	138,416,211	158,912,171	143,084,051
43974	AIG Ind Ins Co	PA	55,587,210	34,151,115	21,436,095	9,111,921	3,140,353	32,071,208	22,077,916	24,579,067
36587	AIG Natl Ins Co Inc	NY	54,466,613	41,109,935	13,356,678	(2,507,615)	936,601	108,647,042	54,573,139	36,571,791
22225	AIG Preferred Ins Co	PA	76,851,503	55,031,615	21,819,888	(2,225,014)	4,259,584	96,280,283	72,049,401	70,178,092
20796	AIG Premier Ins Co	PA	341,387,412	224,451,697	116,935,715	21,997,346	11,442,736	113,128,478	80,175,023	96,168,844
19399	AIU Ins Co	NY	2,999,953,661	2,266,441,134	733,512,527	107,578,354	46,529,424	3,179,882,341	1,332,603,852	1,262,088,632
37680	ARI Cas Co	NJ	23,513,450	14,019,792	9,493,658	253,683	635,634	797,289	2,373,922	2,706,445
13900	ARI Mut Ins Co	NJ	38,350,147	26,805,641	11,544,506	1,078,195	255,144	34,794,868	16,629,280	10,714,146
29530	AXA Art Ins Corp	NY	60,313,837	29,150,078	31,163,759	4,910,885	1,994,098	28,619,410	4,046,860	14,634,557
33022	AXA Corp Solutions Ins Co	NY	225,369,248	138,689,001	86,680,247	(2,947,046)	14,810,390	104,711,617	1,715,978	44,191,846
36552	AXA Corp Solutions Reins Co	DE	994,644,192	423,060,934	571,583,258	(7,163,320)	43,308,199	700,667	(5,732,619)	63,675,988
11835	AXA Re Amer Ins Co	DE	64,079,560	15,662,569	48,416,991	(1,520,678)	2,822,517	11,155,606	32,733,919	16,068,346
16187	AXA Re Prop & Cas Ins Co	DE	185,557,463	121,565,498	63,991,965	(64,173,105)	5,913,235	83,862,887	218,284,334	169,864,441
20370	AXIS Reins Co	NY	973,066,104	456,026,167	517,039,937	(23,165,799)	16,990,916	233,527,491	78,174,761	1,839,997
22896	Aca Financial Guaranty Corp	MD	540,456,581	250,453,970	290,002,611	(17,695,683)	14,899,283	49,200,788	16,318,522	9,923,843
31325	Acadia Ins Co	ME	165,290,441	105,155,341	60,135,100	-	6,633,023	281,934,887	122,458,298	86,057,076
10349	Acceptance Cas Ins Co	NE	38,604,530	19,036,767	19,567,763	401,227	1,156,919	11,531,119	8,725,829	5,649,950
20010	Acceptance Ind Ins Co	NE	121,487,611	70,348,469	51,139,142	9,916,023	1,985,202	81,180,592	30,508,892	31,216,300
10166	Accident Fund Ins Co of Amer	MI	1,636,671,645	1,153,614,610	483,057,035	77,689,587	74,422,436	522,910,187	245,388,366	224,323,971
26379	Accredited Surety & Cas Co Inc	FL	41,861,682	26,255,774	15,605,908	4,160,068	812,482	21,782,121	3,599,719	810,317
22667	Ace American Ins Co	PA	5,374,011,925	4,492,452,814	881,559,111	63,273,544	123,457,569	3,171,282,033	1,231,000,372	605,967,115
20702	Ace Fire Underwriters Ins Co	PA	77,246,419	25,191,495	52,054,924	(152,878)	2,954,188	84,864,928	72,034,035	60,646,212
10030	Ace Ind Ins Co	PA	23,829,457	12,595,619	11,233,838	370,659	652,608	134,135	11,852,479	7,515,998
20699	Ace Prop & Cas Ins Co	PA	4,495,745,741	3,698,031,573	797,714,168	64,428,967	126,538,247	938,017,560	890,687,145	453,187,560
10943	Ace Risk Assur Co	MD	3,627,583	40,689	3,586,894	(10,163)	158,181	-	-	-
22950	Acstar Ins Co	IL	86,200,183	58,830,131	27,370,052	1,845,717	2,065,325	10,854,549	4,214,262	998,971
44318	Admiral Ind Co	DE	54,910,257	28,208,063	26,702,194	1,960,172	2,041,191	50,919,064	22,551,641	12,768,705
33987	Advanta Ins Co	AZ	10,581,122	458,015	10,123,107	2,039,747	52,193	1,775,400	-	-
40517	Advantage Workers Comp Ins Co	IN	49,937,604	12,438,048	37,499,556	(1,095,962)	977,217	35,633,827	22,888,302	15,979,837
33898	Aegis Security Ins Co	PA	68,151,402	36,681,914	31,469,488	1,738,788	1,368,864	77,252,574	44,598,746	42,005,406
36153	Aetna Ins Co of CT	CT	45,657,746	16,248,768	29,408,978	14,408,481	1,736,167	97,378,135	75,262,961	71,334,499
10014	Affiliated Fm Ins Co	RI	949,589,557	529,575,590	420,013,967	37,000,274	28,367,348	498,290,569	267,265,480	167,070,960
35173	Agency Ins Co Of MD Inc	MD	45,232,127	30,387,977	14,844,150	4,973,978	829,543	36,784,022	19,505,236	17,486,773
42757	Agri General Ins Co	IA	315,385,586	112,789,489	202,596,097	40,054,619	48,304,466	175,792,933	167,045,015	132,792,883

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10957	Alamance Ins Co	IL	260,085,223	104,429,381	155,655,842	7,701,911	3,030,406	-	-	-
24899	Alea North America Ins Co	NY	622,984,672	361,715,229	261,269,443	6,910,743	8,096,227	413,545,528	178,598,753	49,563,114
13285	Allegheny Cas Co	PA	18,257,756	6,109,426	12,148,330	296,285	374,010	23,246,376	30,241	35,728
20273	Alliance Assur Co Of Amer	NY	13,220,320	-	13,220,320	(54,836)	329,083	-	-	-
35300	Allianz Global Risks US Ins Co	CA	4,598,790,897	1,123,167,528	3,475,623,369	(23,536,674)	62,134,889	595,917,717	93,016,866	560,612,257
11710	Allied Professionals Ins Co RRG	AZ	3,426,280	2,224,045	1,202,235	496,987	3,227	5,663,099	864,596	335
41840	Allmerica Financial Benefit Ins Co	MI	14,301,145	9,052	14,292,093	-	628,337	10,370,399	15,396,661	14,087,928
10212	Allmerica Fncl Alliance Ins Co	NH	15,091,207	11,033	15,080,174	-	749,641	450,173	(347,331)	1,357,799
29688	Allstate Fire and Cas Ins Co	IL	14,814,692	229,078	14,585,614	-	925,880	-	-	-
19240	Allstate Ind Co	IL	98,913,094	4,383,925	94,529,169	-	6,222,131	4,708,094,699	2,293,593,225	2,337,547,553
19232	Allstate Ins Co	IL	44,711,745,721	27,945,023,827	16,766,721,894	2,464,321,662	2,543,203,165	13,920,207,701	8,203,019,879	7,401,402,397
17230	Allstate Prop & Cas Ins Co	IL	19,084,583	152,638	18,931,945	-	1,068,861	2,439,197,300	1,343,579,874	1,086,162,525
13293	Amalgamated Cas Ins Co	DC	34,212,917	9,246,757	24,966,160	105,947	1,444,573	4,524,744	1,960,910	2,072,628
18708	Ambac Assur Corp	WI	8,329,130,728	5,130,431,996	3,198,698,732	509,844,894	424,321,746	909,327,664	50,811,281	14,591,564
19720	American Alt Ins Corp	DE	422,576,237	274,704,564	147,871,673	8,482,748	5,823,768	519,702,533	232,312,631	199,697,359
21849	American Automobile Ins Co	MO	347,287,563	222,883,375	124,404,188	2,253,219	10,999,978	401,721,622	217,068,997	287,043,913
10111	American Bankers Ins Co Of FL	FL	1,112,978,795	871,485,054	241,493,741	(18,478,412)	46,194,696	1,052,606,033	309,587,214	308,654,038
20427	American Cas Co Of Reading PA	PA	102,776,737	351,362	102,425,375	-	1,685,652	904,241,855	429,598,195	353,733,475
10391	American Centennial Ins Co	DE	36,946,360	14,095,786	22,850,574	(3,827,544)	1,177,722	(6,054)	1,117,495	1,211,966
37915	American Central Ins Co	MO	40,631,026	99,409	40,531,617	-	1,339,237	(34,938)	(2,319,410)	16,915,483
19941	American Commerce Ins Co	OH	295,447,380	201,050,467	94,396,913	13,099,873	10,522,317	191,811,631	97,587,091	95,823,602
45934	American Compensation Ins Co	MN	135,860,987	97,357,589	38,503,398	436,867	4,261,653	64,678,278	38,607,454	30,324,945
10216	American Contractors Ind Co	CA	91,509,428	52,327,156	39,182,272	2,148,116	3,927,657	65,852,017	9,809,734	4,229,264
19690	American Economy Ins Co	IN	1,567,935,175	1,076,652,233	491,282,942	63,845,630	73,386,706	458,785,462	244,026,150	244,535,259
37990	American Empire Ins Co	OH	60,699,370	31,884,129	28,815,241	5,369,063	3,590,321	-	76,462	-
20613	American Employers Ins Co	MA	123,588,651	752,002	122,836,649	-	11,891,243	1,164,970	57,992,880	123,898,437
10819	American Equity Specialty Ins Co	CA	42,861,570	26,773,446	16,088,124	161,731	1,003,916	(1,048)	-	12,793,527
23450	American Family Home Ins Co	FL	374,364,026	268,813,267	105,550,759	6,884,003	16,577,783	176,306,615	89,068,048	90,317,662
43699	American Federation Ins Co	FL	22,387,380	9,162,435	13,224,945	(406,924)	465,503	26,276,509	47,345,534	45,491,033
24066	American Fire & Cas Co	OH	307,249,967	191,612,047	115,637,920	2,787,756	13,677,511	122,703,723	37,499,169	62,735,020
40398	American Fujii Fire & Marine Ins Co	IL	104,837,217	23,322,159	81,515,058	(2,465,751)	5,102,368	2,674,234	1,029,035	176,160
24376	American General Ind Co	IL	80,494,836	45,516,568	34,978,268	(8,709,272)	1,706,092	64,747,969	21,492,045	16,641,218
31208	American General Property Ins Co	TN	62,116,598	16,836,046	45,280,552	2,168,933	2,473,323	15,087,360	9,563,640	7,358,707
26247	American Guarantee & Liability Ins	NY	213,769,661	85,630,129	128,139,532	-	4,583,000	1,312,782,504	909,638,671	450,680,305
13331	American Hardware Mut Ins Co	OH	278,916,133	178,646,271	100,269,862	1,443,065	8,424,226	84,997,902	34,285,220	36,392,104
39152	American Healthcare Ind Co	DE	117,071,544	77,554,030	39,517,514	(1,531,843)	3,050,835	32,993,887	46,575,321	68,868,868
19380	American Home Assur Co	NY	19,477,874,463	15,162,226,249	4,315,648,214	35,566,422	472,307,861	6,424,148,216	2,977,586,354	2,128,626,088
19518	American Ind Co	TX	52,589,384	2,760,175	49,829,209	3,262,600	2,518,445	-	(9,822)	3,780,946
17957	American Independent Ins Co	PA	84,699,990	64,775,832	19,924,158	(1,105,635)	618,837	86,601,647	55,568,204	46,892,940
21857	American Ins Co	NE	1,324,077,060	905,488,928	418,588,132	10,403,035	49,737,711	683,320,088	290,556,555	391,045,000
31895	American Interstate Ins Co	LA	499,057,390	386,723,791	112,333,599	1,841,774	11,897,591	254,112,209	176,362,177	131,453,900
32220	American Intl Ins Co	NY	1,170,573,954	870,606,067	299,967,887	10,772,683	21,748,762	285,638,055	137,951,588	137,136,174

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23795	American Intl Pacific Ins	CO	30,098,337	156,603	29,941,734	-	1,419,535	30,131,104	18,241,114	16,486,689
40258	American Intl South Ins Co	PA	32,470,426	109,274	32,361,152	-	1,563,098	292,934,796	136,384,130	100,729,500
10200	American Live Stock Ins Co	IL	68,932,333	23,627,170	45,305,163	376,048	3,304,178	15,211,148	10,972,431	9,370,395
30562	American Manufacturers Mut Ins Co	IL	25,987,742	15,578,725	10,409,017	-	409,017	5,898,273	56,739,123	265,654,316
15911	American Mining Ins Co Inc	AL	75,697,617	58,657,238	17,040,379	(875,510)	1,921,522	36,068,168	23,265,716	15,641,940
23469	American Modern Home Ins Co	OH	753,675,852	534,811,805	218,864,047	11,261,599	22,765,141	350,895,977	160,002,852	144,504,422
22918	American Motorists Ins Co	IL	83,342,910	52,523,622	30,819,288	-	10,550,133	(27,170,153)	(22,427,598)	652,317,051
28401	American Natl Prop & Cas Co	MO	1,005,324,052	625,127,792	380,196,260	49,609,285	40,413,398	620,672,546	363,412,321	331,290,628
33006	American Physicians Assur Corp	MI	863,199,327	663,119,161	200,080,166	(8,341,434)	42,153,991	203,177,430	129,061,165	97,487,376
12084	American Professionals Ins Co	IN	7,508,163	1,479,325	6,028,838	-	322,035	-	269,343	331,827
10227	American Rein Co	DE	15,486,057,926	12,181,379,930	3,304,677,996	(455,057,022)	807,333,361	13,597,076	164,398,008	85,040,091
19615	American Reliable Ins Co	AZ	375,831,354	297,886,828	77,944,526	(524,711)	13,292,375	247,579,033	167,621,829	147,942,982
19631	American Road Ins Co	MI	706,279,080	310,177,382	396,101,698	66,985,078	26,952,810	541,812,102	452,825,418	455,556,195
39969	American Safety Cas Ins Co	DE	141,584,918	95,119,122	46,465,796	(16,057,855)	2,610,844	39,715,637	31,873,809	23,660,309
42978	American Security Ins Co	DE	656,292,093	431,182,451	225,109,642	27,579,358	34,745,459	636,859,265	181,471,054	175,493,470
17965	American Sentinel Ins Co	PA	20,661,198	11,110,279	9,550,919	299,754	601,469	5,027,224	1,852,653	1,668,351
11129	American Skyline Ins Co Inc	MD	2,452,629	5,498,898	(3,046,269)	(9,512,486)	20,391	6,801,965	3,814,079	3,090,569
41998	American Southern Home Ins Co	FL	61,545,590	43,457,356	18,088,234	711,142	1,766,779	39,740,463	28,641,896	27,771,777
10235	American Southern Ins Co	KS	102,344,799	67,715,848	34,628,951	1,606,043	4,723,494	52,527,842	22,963,452	16,608,576
19704	American States Ins Co	IN	2,267,842,270	1,466,343,461	801,498,809	86,647,572	144,733,356	714,962,199	344,510,116	289,007,686
19712	American States Ins Co Of TX	TX	17,816,736	79,400	17,737,336	-	990,449	50,634,118	34,644,468	32,771,327
37214	American States Preferred Ins Co	IN	226,023,987	154,838,489	71,185,498	9,120,799	8,963,600	52,147,080	26,631,746	30,665,565
31380	American Surety Co	IN	10,486,671	2,026,260	8,460,411	1,159,750	297,805	7,433,732	288,907	457,048
40142	American Zurich Ins Co	IL	188,759,364	16,773,567	171,985,797	-	4,719,038	738,032,004	527,880,783	283,330,017
27898	Americas Ins Co	LA	21,337,919	8,148,194	13,189,725	(2,097,930)	527,882	-	(519,659)	310,851
30872	Amerin Guaranty Corp	IL	311,396,935	121,696,172	189,700,763	(11,760,525)	21,250,854	13,542,610	19,886,235	15,067,419
19488	Amerisure Ins Co	MI	498,838,512	374,389,914	124,448,598	1,240,088	14,203,565	154,413,248	75,573,276	81,141,652
23396	Amerisure Mut Ins Co	MI	1,391,355,585	986,299,256	405,056,329	2,893,581	41,321,388	492,483,169	248,278,240	198,749,934
27928	Amex Assur Co	IL	283,613,273	66,860,280	216,752,993	130,454,368	11,883,252	671,067,372	356,596,876	325,066,454
42390	Amguard Ins Co	PA	174,835,055	127,564,795	47,270,260	(3,548,728)	6,826,780	35,873,438	27,389,307	21,592,150
19976	Amica Mut Ins Co	RI	3,384,386,618	1,782,117,220	1,602,269,398	108,311,895	148,896,058	1,350,503,312	751,153,582	728,254,544
37656	Anesthesiologists Pro Assur Co	FL	83,580,840	68,741,010	14,839,830	(1,927,749)	1,766,807	49,081,642	36,420,446	28,063,035
11150	Arch Ins Co	MO	807,190,130	470,173,028	337,017,102	13,841,316	12,991,806	930,987,603	482,270,010	163,806,162
10348	Arch Reins Co	NE	887,024,120	407,581,058	479,443,062	32,137,621	18,557,079	1,876,991	888,400	-
19860	Argonaut Great Central Ins Co	IL	190,335,448	138,940,438	51,395,010	570,695	4,474,108	140,544,054	53,479,964	34,424,119
19801	Argonaut Ins Co	CA	1,195,882,685	823,479,071	372,403,614	(15,700,354)	39,337,912	163,258,816	84,308,856	105,179,067
19828	Argonaut-Midwest Ins Co	IL	97,062,877	58,321,493	38,741,384	(1,126,246)	3,323,784	34,522,414	16,452,507	24,081,466
41459	Armed Forces Ins Exchange	KS	148,699,948	68,109,394	80,590,554	(13,482,026)	6,823,776	74,780,334	70,482,386	52,351,999
21865	Associated Ind Corp	CA	146,697,885	92,060,893	54,636,992	901,287	5,966,359	222,951,222	74,697,311	115,961,658
19305	Assurance Co Of Amer	NY	75,016,433	56,493,004	18,523,429	-	953,749	615,035,810	606,971,040	496,316,440
30180	Assured Guaranty Corp	MD	1,278,208,171	1,041,463,558	236,744,613	66,732,103	52,436,850	45,122,984	2,626,967	326,967

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41769	Athena Assur Co	MN	189,871,077	145,051,874	44,819,203	(10,811,011)	10,462,375	23,732,012	13,298,608	18,120,131
21792	Atlanta Cas Co	OH	38,552,174	7,039,878	31,512,296	842,752	12,864,469	35,084,937	16,085,180	28,408,661
31925	Atlanta Specialty Ins Co	OH	18,198,799	5,817,706	12,381,093	842,751	676,052	27,605,013	15,607,327	25,615,591
22209	Atlantic Ins Co	TX	31,690,991	8,593,629	23,097,362	-	1,658,366	15,588,806	9,298,862	6,830,498
19895	Atlantic Mut Ins Co	NY	964,391,142	723,160,421	241,230,721	(33,125,386)	29,371,874	205,882,313	104,252,968	321,876,570
27154	Atlantic Specialty Ins Co	NY	70,709,737	22,286,233	48,423,504	(802,636)	2,597,708	239,600,549	63,350,869	23,602,391
22586	Atlantic States Ins Co	PA	365,870,120	238,651,011	127,219,109	10,179,874	12,184,919	72,529,139	43,731,454	37,523,700
19062	Automobile Ins Co Of Hartford CT	CT	900,691,514	646,307,103	254,384,411	23,297,417	42,563,667	542,751,219	198,690,593	195,495,509
10792	Avomark Ins Co	IN	24,202,830	14,572,820	9,630,010	260,806	322,047	880	(44,322)	75,808
38245	BCS Ins Co	OH	216,036,737	92,268,131	123,768,606	2,172,088	7,788,599	168,031,896	89,323,011	83,481,466
24813	Balboa Ins Co	CA	896,533,881	560,089,508	336,444,373	19,636,215	29,705,074	404,550,572	180,144,244	183,113,934
18538	Bancinsure Inc	OK	99,722,002	65,224,611	34,497,391	(100,007)	4,352,294	67,130,007	48,409,307	42,898,269
33162	Bankers Ins Co	FL	84,793,630	57,563,718	27,229,912	(5,964,194)	2,823,432	48,902,764	26,476,756	17,539,903
23132	Bankers Multiple Line Ins Co	IL	7,648,778	65,153	7,583,625	(623,918)	220,267	(101)	127,028	231,896
18279	Bankers Standard Ins Co	PA	179,353,205	135,725,270	43,627,935	3,455,102	4,235,377	20,679,656	31,434,483	23,080,925
20591	Bankers Std Fire & Marine Co	PA	104,895,504	88,699,029	16,196,475	1,672,896	5,055,748	(1,013,531)	(31,709,953)	34,944,785
19763	Bay State Ins Co	MA	231,178,094	90,602,528	140,575,566	1,432,802	11,100,998	16,300,209	7,315,349	5,109,591
41394	Benchmark Ins Co	KS	103,122,831	74,015,173	29,107,658	846,688	1,699,837	145,040,955	85,557,501	64,578,049
32603	Berkley Ins Co	DE	4,777,872,294	3,266,243,932	1,511,628,362	41,301,773	180,762,205	460,370	322,962	1,114,866
10389	Berkley Ins Co Of The Carolinas	NC	27,768,746	992,186	26,776,560	-	1,355,303	(101,957)	627,882	8,985,219
29580	Berkley Regional Ins Co	DE	1,946,762,364	1,314,713,742	632,048,622	131,060,564	52,985,472	41,856,927	25,213,069	11,209,895
19402	Birmingham Fire Ins Co Of PA	PA	2,893,279,970	2,033,130,894	860,149,076	290,300	58,622,668	118,739,812	66,707,003	56,456,553
20095	Bituminous Cas Corp	IL	659,697,449	445,723,588	213,973,861	13,958,479	27,623,015	392,088,197	198,057,939	161,388,115
20109	Bituminous Fire & Marine Ins Co	IL	302,776,671	222,730,230	80,046,441	527,946	16,006,838	25,949,709	26,050,046	23,800,174
40754	Blue Ridge Ind Co	WI	51,474,842	37,302,592	14,172,250	765,676	1,490,045	12,057,587	4,100,968	15,308,681
24503	Blue Ridge Ins Co	WI	163,438,329	111,172,814	52,265,515	2,297,022	5,586,366	16,234,159	8,777,293	28,495,623
27081	Bond Safeguard Ins Co	IL	18,168,804	8,510,772	9,658,032	5,572,453	527,429	14,866,621	1,808,033	1,800,663
20761	Boston Old Colony Ins Co	IL	32,986,960	447,347	32,539,613	-	1,759,433	131,360,516	(22,371,205)	113,500,512
19658	Bristol West Ins Co	PA	107,165,100	72,345,674	34,819,426	10,025,364	1,220,440	240,887,619	118,259,955	106,669,002
13528	Brotherhood Mut Ins Co	IN	251,123,906	156,787,101	94,336,805	13,197,104	4,669,228	180,723,536	83,175,645	80,026,391
20788	Buckeye Union Ins Co	IL	286,043,978	13,338,415	272,705,563	-	4,874,441	44,567,117	6,643,858	24,434,948
20117	California Cas Ind Exch	CA	398,842,252	138,861,467	259,980,785	(14,508,620)	15,768,892	293,681,168	180,295,189	177,910,018
32271	California Ind Ins Co	TX	14,311,746	-	14,311,746	(14,034,902)	5,289,800	235,771	33,523,879	302,774,853
19771	Cambridge Mut Fire Ins Co	MA	429,205,113	214,356,773	214,848,340	3,343,203	20,487,979	108,717,876	43,153,132	43,177,749
21946	Camden Fire Ins Assoc	NJ	92,340,655	22,441,297	69,899,358	-	104,074,371	45,349,190	27,388,792	75,919,798
36340	Camico Mut Ins Co	CA	111,536,589	77,272,695	34,263,894	(2,784,925)	4,471,612	59,287,696	23,466,251	14,617,560
10464	Canal Ins Co	SC	1,123,037,115	635,487,560	487,549,555	2,542,716	35,604,810	399,389,384	226,229,742	199,251,373
30589	Capital City Ins Co Inc	SC	119,877,717	92,099,290	27,778,427	(5,066,229)	2,596,596	73,880,958	55,055,411	44,631,140
20877	Capital Markets Assr Corp	NY	99,375,326	1,582,881	97,792,445	(13,442,123)	5,828,368	12,927,717	(1,005,515)	(21,573,514)
10472	Capitol Ind Corp	WI	430,260,791	291,333,522	138,927,269	(17,040,429)	33,125,206	136,086,359	59,810,704	52,009,626
10510	Carolina Cas Ins Co	FL	689,942,672	500,314,898	189,627,774	5,069,734	20,315,741	373,778,147	210,471,050	131,297,167
25771	CDC Ixis Fin Guaranty N Amer Inc	NY	152,361,886	38,733,970	113,627,916	(7,924,129)	2,480,702	45,057,741	-	-

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19909	Centennial Ins Co	NY	359,342,703	252,901,874	106,440,829	(10,804,480)	14,412,749	94,469,662	190,702,637	196,968,507
34274	Central States Ind Co Of Omaha	NE	246,835,998	63,694,266	183,141,732	(257,728)	3,496,927	108,010,256	15,306,872	21,028,815
34649	Centre Ins Co	DE	674,260,255	552,715,084	121,545,171	(12,130,788)	21,978,186	36,439,674	31,455,899	43,323,265
42765	Centurion Cas Co	IA	295,228,771	36,942,193	258,286,578	15,494,704	13,321,882	4,618,568	1,813,645	1,825,645
20710	Century Ind Co	PA	845,128,880	820,128,880	25,000,000	(592,874,901)	24,950,304	(205,596)	393,812,344	180,308,867
26905	Century-Natl Ins Co	CA	495,115,962	362,090,257	133,025,705	1,554,669	24,834,943	238,904,399	115,965,034	125,550,721
25615	Charter Oak Fire Ins Co	CT	796,643,431	602,224,229	194,419,202	21,676,727	34,671,067	877,276,015	430,706,545	374,541,685
10642	Cherokee Ins Co	MI	138,594,796	85,464,696	53,130,100	7,432,544	2,891,101	107,493,094	74,246,519	48,547,374
22810	Chicago Ins Co	IL	284,250,381	175,501,178	108,749,203	1,351,931	13,507,172	160,672,283	121,214,371	182,629,075
12777	Chubb Ind Ins Co	NY	171,857,069	134,212,104	37,644,965	3,312,150	5,312,556	209,677,924	122,625,145	90,645,012
10052	Chubb Natl Ins Co	IN	143,142,435	105,610,814	37,531,621	3,312,070	5,418,213	48,626,198	17,325,178	17,218,063
10669	Church Ins Co	NY	65,553,071	45,806,581	19,746,490	(7,947,918)	2,071,328	12,346,052	23,488,188	33,385,940
18767	Church Mut Ins Co	WI	836,237,877	604,883,947	231,353,930	15,725,153	25,238,952	512,805,707	332,156,500	255,419,711
22004	CIM Ins Corp	MI	36,465,101	21,451,817	15,013,284	(110,649)	582,951	55,998,239	32,514,065	31,136,504
28665	Cincinnati Cas Co	OH	323,531,980	64,208,704	259,323,276	-	10,852,690	187,317,469	128,507,200	113,202,465
10677	Cincinnati Ins Co	OH	9,820,123,386	5,628,964,438	4,191,158,948	298,206,536	469,224,668	2,872,754,049	1,395,087,741	1,320,742,485
10693	Civil Svc Employees Ins Co	CA	141,033,606	90,614,576	50,419,030	2,396,419	3,098,745	98,258,391	41,937,946	47,903,717
20532	Clarendon Natl Ins Co	NJ	2,022,935,923	1,458,369,681	564,566,242	(115,965,189)	2,414	1,215,384,603	976,893,226	730,673,670
10019	Clearwater Select Ins Co	DE	117,983,491	56,146,061	61,837,430	(5,284,315)	1,835,397	-	-	-
29114	CMG Mortgage Assur Co	WI	8,855,265	546,744	8,308,521	(293,676)	355,016	376,164	81,817	31,817
40266	CMG Mortgage Ins Co	WI	265,610,765	161,779,173	103,831,592	6,222,832	8,850,677	59,920,021	8,042,009	5,350,322
20435	CNA Cas Of CA	CA	26,695,477	2,990	26,692,487	-	1,470,713	27,498,055	129,696,734	16,721,833
10758	Colonial Surety Co	PA	12,808,512	7,052,659	5,755,853	98,436	385,857	8,688,371	4,130,639	2,518,972
36927	Colony Specialty Ins Co	OH	110,820,807	83,427,491	27,393,316	2,953,375	4,873,806	13,519,275	6,271,167	5,186,246
19410	Commerce & Industry Ins Co	NY	5,687,685,313	4,144,477,522	1,543,207,791	580,599	92,001,929	1,858,970,335	834,483,070	558,964,476
32280	Commercial Cas Ins Co	CA	274,082,460	216,790,519	57,291,941	(1,281,432)	708,061	6,440,177	14,877,586	(214,952,756)
21296	Commercial Guaranty Cas Ins Co	IN	172,477,581	56,186,140	116,291,441	(113,142)	10,275,344	(1,164,207)	7,511,194	10,435,726
38385	Commercial Guaranty Ins Co	DE	32,821,892	1,660,223	31,161,669	755,208	1,566,299	5,209	(96,995)	7,386
20818	Commercial Ins Co Of Newark NJ	NJ	50,327,566	2,050,925	48,276,641	-	1,342,775	124,929,139	85,082,153	69,143,667
18732	Commercial Loan Ins Corp	WI	9,931,604	782,864	9,148,740	221,523	486,858	65,045	-	-
27955	Commercial Risk Re-Ins Co	VT	181,786,295	141,675,190	40,111,105	(9,841,092)	6,160,752	-	(493,993)	8,178,866
10220	Commonwealth Ins Co Of Amer	WA	44,270,813	23,439,191	20,831,622	(1,318,834)	1,263,802	30,028,958	13,576,677	10,469,508
10794	Companion Commercial Ins Co	SC	11,033,443	3,177,686	7,855,757	-	140,363	23,357,475	13,179,611	8,790,872
12157	Companion Prop & Cas Ins Co	SC	302,794,085	216,653,548	86,140,537	(2,670,029)	8,056,185	259,153,929	189,894,923	119,097,410
24961	Connie Lee Ins Co	WI	217,794,520	110,805,725	106,988,795	(35,058,369)	11,547,059	-	42,314,942	2,314,942
20443	Continental Cas Co	IL	34,211,782,318	27,396,491,631	6,815,290,687	(444,742,038)	1,556,755,140	4,837,847,450	2,808,520,165	2,470,780,005
39551	Continental Heritage Ins Co	OH	7,314,298	1,133,116	6,181,182	634,111	3,032	2,912,368	70,583	(1,000)
35289	Continental Ins Co	SC	3,896,598,743	2,210,830,778	1,685,767,965	1,169,949	136,967,899	485,286,503	703,362,120	589,722,487
28258	Continental Natl Ind Co	OH	18,120,911	1,465,612	16,655,299	(171,639)	617,242	132,877	(1,016,914)	5,563,443
20923	Continental Rein Corp	CA	100,203,643	3,008,072	97,195,571	-	1,542,168	-	-	-
10804	Continental Western Ins Co	IA	240,399,760	168,477,213	71,922,547	-	3,887,984	540,649,677	227,684,503	168,354,200
37206	Contractors Bonding & Ins Co	WA	142,763,807	104,652,779	38,111,028	8,420,823	3,518,245	82,854,312	20,707,848	16,485,926

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22730	Converium Ins North Amer Inc	NJ	85,085,064	25,749,939	59,335,125	(5,720,791)	2,559,774	80,402,309	127,235,116	112,518,278
10641	Core Ins Co	VT	33,513,774	481,452	33,032,322	(63,362)	1,234,261	-	-	-
21318	Coregis Ins Co	IN	530,820,576	330,580,094	200,240,482	(30,322,512)	23,500,692	40,542,714	57,136,927	137,791,320
20982	Country Cas Ins Co	IL	71,476,713	16,436,477	55,040,236	-	3,192,236	50,427,018	28,484,830	21,965,959
21008	Country Pref Ins Co	IL	55,727,431	41,288,608	14,438,823	-	1,165,597	181,715,873	90,204,216	71,692,602
10022	Countryway Ins Co	NY	62,022,410	42,280,572	19,741,838	(1,296)	2,083,381	38,285,270	21,643,139	20,371,418
26492	Courtesy Ins Co	FL	253,534,634	174,808,810	78,725,824	5,728,350	11,978,425	102,052,900	42,490,295	42,472,920
31348	Crum & Forster Ind Co	DE	33,963,451	24,092,210	9,871,241	(1,308,503)	964,931	32,145,107	22,524,389	18,566,315
44520	Crum & Forster Specialty Ins Co	AZ	62,199,961	39,880,884	22,319,077	(484,315)	1,862,100	104,591,002	76,421,572	26,934,959
18953	CSE Safeguard Ins Co	CA	62,851,903	39,604,764	23,247,139	1,198,206	1,414,691	33,604,236	22,467,735	20,190,889
24660	Cumberland Cas & Surety Co	FL	8,295,373	21,239,766	(12,944,393)	(10,624,112)	284,879	3,111,709	17,058,893	674,502
10448	Cumberland Ins Co Inc	NJ	63,361,909	40,296,801	23,065,108	(2,026,702)	1,872,557	25,028,633	11,197,631	7,453,775
13684	Cumberland Mut Fire Ins Co	NJ	233,473,089	102,663,736	130,809,353	(6,295,841)	8,385,770	90,893,201	51,862,060	43,273,147
10847	Cumis Ins Society Inc	WI	973,171,812	570,386,121	402,785,691	11,256,034	42,318,220	358,340,738	168,686,256	174,804,313
35483	Daily Underwriters Of Amer	PA	22,212,002	7,705,788	14,506,214	3,061,407	499,970	9,595,720	2,370,407	2,297,126
10499	DaimlerChrysler Ins Co	MI	395,232,790	192,756,413	202,476,377	15,706,901	23,055,134	139,547,345	99,657,274	111,053,433
21164	Dairyland Ins Co	WI	1,042,665,365	711,510,995	331,154,370	(1,471,376)	43,011,506	438,849,194	259,492,900	253,853,704
16624	Darwin Natl Assur Cp	DE	47,277,807	16,326,529	30,951,278	(1,978,383)	802,093	2,451,143	138,765	-
16705	Dealers Assur Co	OH	30,965,750	17,130,508	13,835,242	178,390	632,038	9,683,087	1,950,541	1,852,363
37907	Deerbrook Ins Co	IL	32,207,763	222,329	31,985,434	-	1,697,662	129,840,397	88,903,072	87,241,690
37184	Deerfield Ins Co	IL	119,044,825	76,775,008	42,269,817	(876,030)	1,818,863	1,202,081	(5,753,343)	679,049
40975	Dentists Ins Co	CA	203,086,000	86,756,924	116,329,076	264,639	24,811,515	34,749,841	11,263,856	9,572,394
12718	Developers Surety And Ind Co	IA	84,575,749	47,871,651	36,704,098	898,894	1,624,927	46,675,444	15,498,709	15,744,125
42048	Diamond State Ins Co	IN	151,802,354	45,959,206	105,843,148	765,687	2,138,245	93,157,190	14,456,445	87,174,819
36463	Discover Prop & Cas Ins Co	IL	101,870,133	71,423,498	30,446,635	(5,405,506)	6,167,589	482,077,739	310,360,602	177,196,105
34495	Doctors Co An Interins Exchn	CA	1,559,571,942	1,153,989,030	405,582,912	(7,236,847)	48,510,613	411,384,974	176,909,886	115,793,401
13692	Donegal Mut Ins Co	PA	235,377,352	142,533,279	92,844,073	1,430,421	3,701,553	197,997,334	92,683,339	87,685,528
10724	Eastern Alliance Ins Co	PA	85,737,030	60,887,512	24,849,518	2,126,362	2,634,344	37,268,199	25,306,843	18,643,883
28649	Eastern Atlantic Ins Co	PA	43,541,092	20,802,677	22,738,415	261,144	926,370	3,168,145	1,532,758	534,226
14702	Eastguard Ins Co	PA	43,105,814	28,619,361	14,486,453	(801,094)	1,865,197	1,940,095	148,905	3,624,544
22926	Economy Fire & Cas Co	IL	372,773,765	10,507,186	362,266,579	(58,971)	21,455,312	34,058,067	20,802,579	18,088,596
38067	Economy Preferred Ins Co	IL	9,334,805	2,545	9,332,260	-	471,873	-	10,898,395	13,087,367
40649	Economy Premier Assur Co	IL	37,984,628	2,801,312	35,183,316	-	1,706,948	609,856,777	311,275,895	279,565,111
11816	Eldercare Mut Co RRG Inc	AZ	1,778,217	626,984	1,151,233	(54,841)	1,590	1,774,602	442,307	-
21261	Electric Ins Co	MA	1,144,329,169	869,377,009	274,952,160	(24,018,452)	37,139,875	336,557,322	276,120,207	199,035,324
21407	Emcasco Ins Co	IA	222,822,351	163,821,911	59,000,440	(10,710,057)	8,555,460	121,995,406	107,746,831	78,616,690
21326	Empire Fire & Marine Ins Co	NE	672,213,861	546,433,362	125,780,499	-	1,860,026	781,794,420	520,190,673	463,335,068
20648	Employers Fire Ins Co	MA	109,468,117	54,757,293	54,710,824	(2,006,604)	4,724,744	88,429,762	37,743,979	70,931,241
21458	Employers Ins of Wausau	WI	4,423,248,464	3,428,099,497	995,148,967	(119,017,226)	234,964,723	800,274,885	810,246,281	551,800,388
21415	Employers Mut Cas Co	IA	1,837,475,749	1,260,472,221	577,003,528	(91,229,030)	68,213,743	845,050,227	520,660,864	357,352,336
39845	Employers Reins Corp	MO	16,759,214,095	11,246,093,404	5,513,120,691	(980,519,048)	592,740,639	343,755,534	387,291,607	230,063,811

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15130	Encompass Ind Co	IL	22,578,133	4,218,241	18,359,892	(1,204)	927,888	193,476,364	42,056,503	26,989,247
10358	Encompass Ins Co	IL	11,234,330	128,499	11,105,831	-	523,040	170,088	-	-
26263	Erie Ins Co	PA	564,622,206	424,198,604	140,423,602	(1,885,596)	20,295,757	480,184,483	307,005,253	263,969,199
26271	Erie Ins Exch	PA	8,269,761,706	5,465,703,933	2,804,057,773	156,326,963	445,293,062	3,239,236,836	1,778,389,337	1,615,154,446
26830	Erie Ins Prop & Cas Co	PA	67,711,929	59,128,560	8,583,369	-	512,985	207,796,871	116,984,317	102,363,584
25712	Esurance Ins Co	OK	102,706,212	67,958,644	34,747,568	(3,535,206)	995,165	126,742,166	66,139,774	46,719,185
20516	Euler American Credit Ind Co	NY	268,143,014	139,305,510	128,837,504	1,325,617	7,664,834	154,080,162	54,193,141	38,882,917
10120	Everest Natl Ins Co	AZ	764,412,799	648,641,083	115,771,716	17,619,064	8,646,568	949,167,889	456,176,691	275,834,844
26921	Everest Reins Co	DE	8,572,712,312	6,479,560,217	2,093,152,095	(31,542,484)	371,301,444	5,031,582	34,844,267	78,707,193
17043	Everett Cash Mut Ins Co	PA	34,897,445	21,868,545	13,028,900	1,532,350	1,055,832	25,006,176	13,202,905	12,919,760
12750	Evergreen Natl Ind Co	OH	48,013,623	17,961,185	30,052,438	728,942	1,182,626	30,624,973	18,044,789	9,118,068
11045	Excelsior Ins Co	NH	77,223,021	15,058,901	62,164,120	-	3,626,393	231,698,474	118,314,078	87,458,936
13722	Excess Rein Co	DE	58,861,976	24,630,630	34,231,346	566,231	1,932,514	-	-	-
10003	Excess Share Ins Corp	OH	41,682,295	29,888,205	11,794,090	632,078	1,172,068	2,427,330	36,000	-
35181	Executive Risk Ind Inc	DE	2,225,388,669	1,640,171,048	585,217,621	52,899,972	77,860,958	554,975,658	309,739,600	206,961,666
21482	Factory Mut Ins Co	RI	6,974,548,101	3,441,757,376	3,532,790,725	559,708,666	187,830,496	2,022,763,609	953,810,744	860,026,084
44784	Fairfield Ins Co	CT	38,034,797	20,651,445	17,383,352	(5,888,617)	1,140,674	7,609,808	(7,710,089)	36,967,122
18864	Fairmont Ins Co	CA	42,564,369	27,590,468	14,973,901	15,561	1,190,874	24,266,313	5,910,440	1,446,100
25518	Fairmont Premier Ins Co	CA	168,486,708	48,570,791	119,915,917	23,933	1,482,840	42,113,447	21,383,555	2,904,246
24384	Fairmont Specialty Ins Co	DE	235,722,443	148,733,544	86,988,899	80,208	11,440,957	82,156,549	50,098,598	55,453,300
21652	Farmers Ins Exch	CA	10,117,191,154	7,716,015,580	2,401,175,574	237,471,466	154,066,135	4,103,096,779	2,245,662,750	2,176,363,965
13897	Farmers Mut Hail Ins Co Of IA	IA	272,706,095	104,196,099	168,509,996	35,306,782	7,046,915	197,327,299	98,731,977	87,147,325
10806	Farmers New Century Ins Co	IL	132,814,500	89,223,969	43,590,531	4,299,294	5,228,611	198,864,828	135,612,340	123,927,328
41483	Farmington Cas Co	CT	944,515,823	716,473,105	228,042,718	25,339,279	45,312,736	91,149,765	32,263,517	48,848,836
13838	Farmland Mut Ins Co	IA	317,055,389	208,326,060	108,729,329	7,696,988	10,824,217	125,592,076	50,476,453	52,475,536
20281	Federal Ins Co	IN	23,128,725,086	15,364,059,892	7,764,665,194	414,051,731	889,831,099	5,856,055,195	2,658,174,901	1,937,222,172
13935	Federated Mut Ins Co	MN	3,359,839,571	2,065,895,548	1,293,944,023	(34,982,843)	156,148,026	1,125,380,224	683,913,709	594,603,481
11118	Federated Rural Electric Ins Exch	KS	220,792,419	152,527,440	68,264,979	2,032,457	6,346,319	120,829,018	75,120,178	53,646,805
28304	Federated Service Ins Co	MN	320,363,406	235,787,855	84,575,551	(3,886,983)	13,551,530	61,698,053	72,371,209	46,954,615
43460	FFG Ins Co	TX	46,352,377	17,108,753	29,243,624	3,830,118	784,462	6,998,850	1,920,759	1,816,794
35270	Fidelity & Cas Co Of NY	SC	140,186,079	2,194,281	137,991,798	-	5,361,400	113,644,913	(98,398,043)	75,483,931
35386	Fidelity & Guaranty Ins Co	IA	14,382,528	60,539	14,321,989	-	780,533	229,202,345	373,671,295	160,313,232
25879	Fidelity & Guaranty Ins Underwriters	WI	32,007,247	155,731	31,851,516	-	3,186,241	114,624,792	125,991,999	117,928,883
16578	Fidelity Natl Prop and Cas Ins Co	NY	59,343,862	36,728,777	22,615,085	12,952,416	566,255	246,891,104	277,163,707	204,271,666
12815	Financial Guaranty Ins Co	NY	3,115,766,580	1,943,171,498	1,172,595,082	75,260,438	112,198,601	323,574,515	(643,631)	2,190,715
18287	Financial Security Assur Inc	NY	3,479,996,093	2,335,296,368	1,144,699,725	113,640,671	122,250,681	755,879,678	32,493,838	77,064,399
21873	Firemans Fund Ins Co	CA	9,913,244,552	6,983,138,345	2,930,106,207	66,328,804	350,113,685	1,747,898,766	683,448,130	1,211,896,953
38474	Firemans Fund Ins Co Of NE	NE	61,371,522	14,861,401	46,510,121	(3,818,524)	3,556,419	(7,004)	3,564,364	8,420,056
37273	Firemans Fund Ins Co Of WI	IL	18,916,683	538,054	18,378,629	(32,000)	816,704	10,928	(7,755,482)	12,701,792
20850	Firemens Ins Co Of Newark NJ	NJ	529,968,183	24,331,942	505,636,241	-	7,961,725	76,560,555	116,113,031	116,595,282
21784	Firemens Ins Co Of Washington DC	DE	117,266,078	86,730,492	30,535,586	-	2,030,850	232,313,827	91,335,546	64,766,613
37710	First American Prop & Cas Ins Co	CA	83,665,239	54,569,283	29,095,956	(831,372)	3,189,881	30,764,731	28,533,518	25,539,321

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29980	First Colonial Ins Co	FL	178,425,097	147,515,647	30,909,450	(16,010,479)	4,689,071	89,334,967	35,753,114	34,251,587
11177	First Financial Ins Co	IL	410,883,508	213,284,194	197,599,314	(14,246,460)	5,642,131	64,052,189	36,906,217	36,244,945
38326	First Ind Of Amer Ins Co	NJ	6,614,618	2,100,320	4,514,298	(921,997)	31,621	2,430,026	4,423,297	1,188,393
33588	First Liberty Ins Corp	IA	40,250,068	20,583,539	19,666,529	(743,941)	1,965,063	341,091,367	196,769,756	155,226,653
24724	First Natl Ins Co Of Amer	WA	217,565,585	150,851,605	66,713,980	9,120,799	14,108,365	329,396,404	140,108,638	141,579,070
10859	First Nonprofit Ins Co	IL	40,502,862	23,678,505	16,824,357	666,851	361,240	47,503,079	11,941,836	10,222,596
33383	First Professionals Ins Co	FL	659,990,796	514,588,502	145,402,294	180,884	12,036,724	239,098,079	92,319,581	80,748,918
28519	First Sealord Surety Inc	PA	10,713,197	2,189,207	8,523,990	77,326	141,031	11,325,104	770,448	686,032
14699	First Washington Ins Co Inc	DC	12,601,832	7,514,787	5,087,045	256,899	312,418	2,731,588	895,569	1,126,439
35585	Flagship City Ins Co	PA	21,682,622	12,886,712	8,795,910	-	525,199	44,100,917	34,691,986	23,622,523
33278	Florists Ins Co	IL	16,119,628	9,099,297	7,020,331	(752,415)	524,143	6,007,108	8,497,742	4,272,843
13978	Florists Mut Ins Co	IL	178,026,022	135,220,174	42,805,848	(3,243,744)	3,637,690	90,909,458	45,917,694	35,322,003
38776	Folksamerica Rein Co	NY	2,746,039,010	1,828,635,391	917,403,619	(51,124,876)	68,221,674	6,193,581	(1,873,827)	9,995,963
11185	Foremost Ins Co	MI	1,441,611,600	1,030,685,034	410,926,566	2,312,357	46,636,258	764,857,983	473,342,037	418,760,750
11800	Foremost Property & Cas Ins Co	MI	32,678,256	18,761,655	13,916,601	(1,454,579)	519,047	76,020,936	70,813,200	70,465,571
41513	Foremost Signature Ins Co	MI	58,569,728	42,478,319	16,091,409	(3,940,422)	607,319	158,639,802	93,523,060	91,957,168
38830	Fort Wayne Hlth & Cas Ins Co	IN	321,230,922	163,470,018	157,760,904	3,611,711	28,234,554	(21,512)	(30,064,730)	4,517,611
10801	Fortress Ins Co	IL	32,217,573	17,214,350	15,003,223	(1,066,463)	810,674	13,951,125	7,794,632	3,242,766
13986	Frankenmuth Mut Ins Co	MI	738,093,349	484,577,486	253,515,863	10,650,876	26,350,133	340,829,818	166,479,987	142,199,574
10680	Franklin Homeowners Assur Co	PA	12,743,028	442,340	12,300,688	(106,830)	416,227	163,021	729,597	28,352
21253	Garrison Property and Cas Ins Co	TX	10,387,100	56,286	10,330,814	3	415,034	3,725	233	233
28339	Gateway Ins Co	MO	39,032,572	30,588,656	8,443,916	(1,192,128)	1,237,585	21,090,094	11,858,154	13,331,800
29823	Ge Residential Mortgage Ins Corp NC	NC	34,906,094	22,870,927	12,035,167	955,464	883,513	127,233	(88,410)	108,009
41432	Gen Elec Home Equity Ins Corp Of NC	NC	5,817,111	70,962	5,746,149	(62,554)	250,593	-	-	-
16675	Gen Elec Mortgage Ins Corp Of NC	NC	213,314,114	123,550,146	89,763,968	23,444,212	7,175,362	26,411	(33,682)	7,433
18821	General Cas Co Of IL	IL	171,905,748	112,447,429	59,458,319	2,297,031	6,662,356	159,268,197	80,894,028	80,453,252
24414	General Cas Co Of WI	WI	1,527,956,567	997,561,999	530,394,568	19,907,527	115,955,752	507,364,705	305,233,342	214,325,852
38458	General Electric Mortgage Ins Corp	NC	2,724,042,933	2,537,835,680	186,207,253	127,879,354	120,835,466	586,058,965	107,069,728	124,354,142
30007	General Fidelity Ins Co	CA	166,785,419	12,390,856	154,394,563	4,973,467	3,707,863	63,703	464	464
24732	General Ins Co Of Amer	WA	2,455,673,693	1,734,644,417	721,029,276	104,889,201	120,859,170	491,346,975	283,431,393	213,493,207
22039	General Rein Corp	DE	19,614,060,601	12,455,074,155	7,158,986,446	(212,022,836)	791,352,240	69,327,386	195,126,701	42,063,631
20559	General Security Ind Co of AZ	AZ	70,882,198	41,661,435	29,220,763	(3,409,833)	662,094	22,400,948	16,191,344	40,354,755
39322	General Security Natl Ins Co	NY	367,254,512	282,153,372	85,101,140	(20,226,410)	13,197,746	1,910,446	2,891,438	5,735,135
11967	General Star Natl Ins Co	OH	529,973,099	356,727,668	173,245,431	(1,965,653)	11,107,069	81,917,505	43,470,146	33,379,183
11231	Generali Us Branch	NY	88,522,203	42,558,676	45,963,527	(7,850,838)	1,677,365	782,177	(705,977)	8,832,433
38962	Genesis Ins Co	CT	267,346,019	177,053,352	90,292,667	(13,076,986)	6,531,125	114,570,858	66,637,264	100,444,780
41343	Gerling Amer Ins Co	NY	141,493,064	61,059,073	80,433,991	(10,167,268)	5,032,898	41,742,365	49,684,749	57,539,681
11282	Germantown Ins Co	PA	51,268,033	28,872,452	22,395,581	(1,162,957)	2,005,677	28,871,526	17,891,536	15,465,997
34622	Glens Falls Ins Co	IL	146,663,492	1,357,537	145,305,955	-	6,224,118	309,145,792	222,777,016	317,034,538
11266	Global Reins Corp US Branch	NY	300,513,792	255,829,575	44,684,217	(21,816,049)	17,174,753	-	-	-
11312	Globe American Cas Co	OH	19,400,754	2,747,164	16,653,590	-	854,491	38,953,180	19,970,287	18,989,170
11054	GMAC Direct Ins Co	MO	8,920,866	324,299	8,596,567	-	76,938	767,702	970,973	633,117

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11044	GMAC Ins Co Online Inc	MO	17,003,367	6,573,879	10,429,488	(426,364)	283,902	14,462,867	11,128,398	11,521,653
14044	Goodville Mut Cas Co	PA	90,501,520	50,471,282	40,030,238	8,158,222	2,647,899	56,698,511	24,579,477	23,961,254
43265	Gramercy Ins Co	TX	18,997,598	11,468,659	7,528,939	1,521,736	265,264	8,883,587	3,152,394	3,298,975
23809	Granite State Ins Co	PA	33,473,970	3,659,297	29,814,673	-	1,404,030	881,190,301	487,600,882	368,996,582
25984	Graphic Arts Mut Ins Co	NY	117,701,159	84,496,454	33,204,705	1,022,927	3,890,608	222,128,065	90,717,857	96,844,401
36307	Gray Ins Co	LA	235,899,182	161,296,236	74,602,946	6,271,360	4,612,710	90,959,053	53,893,360	23,952,295
26832	Great American Alliance Ins Co	OH	24,650,115	31,431	24,618,684	-	845,107	84,900,578	90,358,941	104,609,771
26344	Great American Assur Co	OH	14,354,213	19,295	14,334,918	-	467,891	711,066,237	270,042,928	229,301,095
10646	Great American Contemporary Ins Co	OH	9,533,606	10,351	9,523,255	-	279,577	784,254	1,610,308	1,601,367
16691	Great American Ins Co	OH	5,084,577,208	3,639,284,357	1,445,292,851	(86,946,329)	591,117,555	743,710,079	488,479,794	352,379,651
22136	Great American Ins Co of NY	NY	52,791,265	529,567	52,261,698	-	2,788,503	748,667,996	515,856,245	410,874,925
31135	Great American Security Ins Co	OH	15,837,919	19,548	15,818,371	-	508,432	14,704,615	8,433,827	15,679,552
33723	Great American Spirit Ins Co	OH	17,281,924	21,596	17,260,328	-	843,010	29,935,159	16,691,685	34,601,477
18694	Great Midwest Ins Co	MI	30,275,424	17,616,927	12,658,497	762,380	523,030	24,351,611	15,002,804	13,690,888
20303	Great Northern Ins Co	MN	1,297,347,428	1,042,388,595	254,958,833	26,453,332	39,482,294	1,153,429,673	505,653,985	528,744,731
26654	Great Northwest Ins Co	IN	6,327,938	152,425	6,175,513	(229,125)	755,655	40,264	1,214	1,152,345
11371	Great West Cas Co	NE	1,229,965,493	874,326,485	355,639,008	21,228,220	46,320,200	686,494,044	360,976,791	304,589,088
22187	Greater NY Mut Ins Co	NY	652,683,870	403,328,961	249,354,909	4,331,807	21,611,283	205,381,265	87,057,518	64,033,546
11941	Green Hills Ins Co RRG	VT	5,423,521	2,331,885	3,091,636	329,971	7,755	2,864,504	585,446	410
22322	Greenwich Ins Co	DE	674,629,622	381,966,121	292,663,501	8,999,916	9,810,511	791,338,367	446,246,022	422,709,865
40541	Grocers Ins Co	OR	9,516,321	1,501,722	8,014,599	-	(1,396,745)	-	-	-
11448	GSFS RRG Inc	SC	12,400,528	2,400,252	10,000,276	(113,671)	87,540	3,054,561	113,810	80,268
36650	Guarantee Co Of North America USA	MI	62,984,506	10,589,716	52,394,790	(10,568,201)	939,278	10,242,231	9,823,411	4,954,566
11398	Guarantee Ins Co	SC	42,002,075	33,596,308	8,405,767	(2,726,817)	552,873	30,910,989	6,348,845	535,764
11401	Guaranty Natl Ins Co	CO	372,797,836	280,273,387	92,524,449	(27,250,670)	6,391,626	192,335,370	137,673,342	153,973,229
15032	Guideone Mut Ins Co	IA	686,708,080	438,586,918	248,121,162	149,700	7,029,030	333,333,628	181,502,103	145,400,545
14559	Guideone Specialty Mut Ins Co	IA	143,837,765	105,141,987	38,695,778	(490,906)	2,388,778	180,601,939	137,962,132	119,211,695
22217	Gulf Ins Co	CT	2,685,905,231	1,823,107,468	862,797,763	(272,139,970)	53,171,548	582,177,312	939,799,228	669,894,413
36064	Hanover Amer Ins Co	NH	15,387,736	6,093	15,381,643	-	724,816	31,422,038	20,579,917	24,407,082
22292	Hanover Ins Co	NH	3,448,559,485	2,349,747,952	1,098,811,533	(76,381,756)	128,414,728	863,822,823	591,013,786	520,461,868
21806	Harbor Specialty Ins Co	NJ	262,018,299	227,992,771	34,025,528	(33,210,447)	3,984,453	133,737,873	151,017,114	114,620,622
26433	Harco Natl Ins Co	IL	375,845,432	231,524,684	144,320,748	(312,959)	10,117,327	155,952,823	157,704,761	113,471,474
23582	Harleysville Ins Co	MN	91,013,680	68,278,288	22,735,392	(1,968,503)	6,009,035	52,288,360	35,171,521	26,331,993
10060	Harleysville Ins Co of OH	OH	29,888,213	22,074,230	7,813,983	(656,171)	1,259,032	4,903,270	2,738,963	5,019,709
14168	Harleysville Mut Ins Co	PA	1,261,820,380	740,167,035	521,653,345	(20,398,786)	75,041,941	462,721,940	298,020,055	267,376,741
35696	Harleysville Preferred Ins Co	PA	562,573,977	428,029,496	134,544,481	(11,811,004)	28,697,161	69,300,023	42,290,123	58,975,061
22357	Hartford Accid & Ind Co	CT	9,280,269,530	6,441,323,651	2,838,945,879	(13,213,241)	450,440,391	190,152,363	260,517,937	1,313,714,281
29424	Hartford Cas Ins Co	IN	1,760,160,801	1,005,972,912	754,187,889	(2,223,091)	75,604,189	1,664,714,014	812,254,635	707,560,504
19682	Hartford Fire In Co	CT	20,101,633,150	10,347,273,628	9,754,359,522	(16,774,226)	556,962,697	2,721,173,194	1,197,205,398	1,330,511,353
37478	Hartford Ins Co Of The Midwest	IN	241,931,966	94,729,206	147,202,760	(202,099)	10,914,714	1,453,803,029	953,961,433	844,935,275
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,180,371,754	575,839,210	604,532,544	124,867,020	50,922,279	248,201,552	70,453,084	87,442,518

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29890	Hartford Steam Boil Inspec Ins Co CT	CT	65,918,525	33,745,103	32,173,422	8,876,226	1,737,321	58,002	(291,807)	16,374
30104	Hartford Underwriters Ins Co	CT	1,236,580,922	731,687,766	504,893,156	(1,616,793)	108,668,838	1,715,811,630	912,341,319	755,319,527
36781	HCC Ins Co	IN	16,759,313	385,391	16,373,922	(263,061)	1,727,250	6,798	(591,806)	308,738
32077	Heritage Casualty Ins Co	IL	162,625,543	125,076,247	37,549,296	(32,108,208)	6,445,330	44,377,843	47,007,843	45,424,760
39527	Heritage Ind Co	CA	198,019,078	113,300,685	84,718,393	1,842,819	10,658,495	48,347,313	29,050,546	29,439,081
35599	Highmark Cas Ins Co	PA	144,867,748	87,913,806	56,953,942	(6,198,386)	3,066,998	110,315,737	71,251,370	43,719,315
21741	Homeland Central Ins Co	IA	66,776,373	253,896	66,522,477	-	4,377,648	71,123	(5,216,216)	26,246,330
17221	Homesite Ins Co	CT	35,764,575	24,246,642	11,517,933	(1,499,926)	378,243	19,156,555	5,898,323	2,523,542
13927	Homesite Ins Co Of The Midwest	ND	41,135,675	28,118,664	13,017,011	1,096,647	510,582	41,896,584	14,923,673	13,764,484
22578	Horace Mann Ins Co	IL	452,477,044	310,596,822	141,880,222	20,782,355	21,972,609	277,201,799	175,883,510	177,526,967
22756	Horace Mann Prop & Cas Ins Co	CA	92,037,316	58,347,949	33,689,367	13,049,845	3,581,818	65,865,807	33,073,148	32,761,064
10069	Housing Authority Prop A Mut Co	VT	116,988,317	80,743,842	36,244,475	6,607,627	2,819,799	305,417	67,928	61,315
38849	Houston General Ins Co	TX	43,610,245	22,993,344	20,616,901	31,230	839,627	(4,075)	8,182,977	11,942,412
25054	Hudson Ins Co	DE	219,950,975	140,874,691	79,076,284	4,347,127	4,492,533	237,939,667	142,140,119	90,223,731
40223	ICM Ins Co	NY	11,546,751	1,022,634	10,524,117	(490,394)	81,816	-	-	-
23817	Illinois Natl Ins Co	IL	50,608,973	90,913	50,518,060	-	2,302,981	1,760,236,177	1,068,038,461	778,100,413
11487	Imperial Cas & Ind Co	OK	11,356,877	954,735	10,402,142	(254,695)	311,200	1,999,792	991,639	-
43575	Indemnity Ins Co Of North Amer	PA	195,364,748	164,664,078	30,700,670	1,891,057	2,093,269	484,620,196	259,149,176	240,806,810
29831	Independent Mut Fire Ins Co	IL	28,002,078	4,000,343	24,001,735	(348,773)	985,792	6,102,468	1,400,847	1,389,894
14265	Indiana Lumbermens Mut Ins Co	IN	112,703,916	83,373,114	29,330,802	(1,485,714)	2,478,976	51,656,534	25,487,984	34,782,306
22268	Infinity Ins Co	IN	901,858,111	579,404,378	322,453,733	79,218,649	34,470,953	392,042,748	163,067,241	165,054,370
20260	Infinity Select Ins Co	IN	23,919,378	6,669,754	17,249,624	842,751	1,974,103	24,930,130	12,924,461	13,476,441
22195	Insurance Co Of Greater NY	NY	82,359,825	47,219,971	35,139,854	509,625	3,046,128	77,976,539	49,678,707	30,194,850
26700	Insurance Co Of IL	IL	27,935,831	269,934	27,665,897	-	1,744,679	13,581,916	8,162,045	4,857,149
22713	Insurance Co Of North Amer	PA	508,398,418	440,113,183	68,285,235	8,709,447	19,319,704	121,128,521	58,464,955	134,253,315
19429	Insurance Co Of The State Of PA	PA	3,156,974,864	2,062,087,668	1,094,887,196	290,300	89,134,529	1,165,411,736	779,959,240	617,918,838
27847	Insurance Co Of The West	CA	630,029,800	336,576,336	293,453,464	(4,646,891)	13,943,298	124,471,305	43,564,848	35,021,168
37257	Insurance Corp Of Hannover	IL	732,545,148	552,694,616	179,850,532	11,505,762	7,908,854	318,950,811	173,450,015	121,876,384
18341	Insurance Corp Of NY	NY	223,834,741	263,573,056	(39,738,315)	(69,634,707)	6,540,144	2,194,253	143,529,638	141,792,501
22780	Integon General Ins Corp	NC	74,015,706	34,180,533	39,835,173	1,714,822	1,345,157	91,595,977	63,126,075	63,807,941
22772	Integon Ind Corp	NC	80,662,243	37,784,907	42,877,336	1,587,256	2,745,518	113,272,224	74,613,525	79,835,053
29742	Integon Natl Ins Co	NC	221,654,950	133,975,636	87,679,314	4,089,164	2,525,510	360,865,979	262,426,648	249,560,695
31488	Integon Preferred Ins Co	NC	30,642,712	17,744,140	12,898,572	-	330,619	40,253,999	29,068,640	27,403,134
24139	International Bus & Merc Reassur Co	IL	546,301,091	395,593,769	150,707,322	32,537,961	25,219,703	7,655,956	5,681,726	6,127,270
11592	International Fidelity Ins Co	NJ	89,542,550	41,448,186	48,094,364	1,770,342	2,259,441	77,196,396	17,253,260	14,326,447
22837	Interstate Ind Co	IL	148,334,315	92,837,626	55,496,689	721,032	4,184,436	137,736,379	84,813,005	76,215,413
12203	James River Ins Co	OH	171,390,462	113,861,129	57,529,333	1,727,318	2,968,929	133,327,053	34,773,063	5,639,895
11630	Jefferson Ins Co	NY	146,218,003	52,265,440	93,952,563	(8,499,975)	8,109,613	294,618	6,317,226	10,044,879
14354	Jewelers Mut Ins Co	WI	166,367,491	73,111,851	93,255,640	6,614,198	5,965,116	91,917,752	42,167,023	41,708,144
20885	Kansas City Fire & Marine Ins Co	SC	24,191,422	284,438	23,906,984	-	643,962	72,417,147	72,755,472	59,349,883
27138	Kemper Cas Ins Co	IL	27,302,670	5,176,806	22,125,864	(1,446,401)	952,836	3,107,901	2,605,745	6,899,472
10914	Kemper Independence Ins Co	IL	35,142,458	24,868,907	10,273,551	(829,691)	967,200	226,459,786	108,109,791	65,466,881

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>GAIN (LOSS) FROM UNDER-WRITING</u>	<u>GAIN (LOSS) FROM INVESTMENTS</u>	<u>DIRECT PREMIUMS WRITTEN</u>	<u>DIRECT LOSSES INCURRED</u>	<u>DIRECT LOSSES PAID</u>
11681	Keystone Ins Co	PA	375,969,681	271,156,148	104,813,533	987,109	15,037,760	76,710,063	43,515,351	42,175,320
26077	Lancer Ins Co	IL	481,044,558	408,578,404	72,466,154	(2,752,835)	14,811,110	263,345,710	144,836,638	118,482,251
35246	Laurier Ind Co	WI	22,648,138	10,293,059	12,355,079	907,018	860,853	3,558,611	(74,680)	587,194
11738	Leader Ins Co	OH	271,429,331	219,039,502	52,389,829	(3,219,909)	9,169,840	126,526,790	64,819,943	66,108,436
10061	Leader Specialty Ins Co	IN	11,256,187	2,366,995	8,889,192	(33,195)	450,766	67,990,895	29,753,856	15,662,140
13307	Lexon Ins Co	TX	44,239,411	19,349,981	24,889,430	6,050,069	1,343,918	25,222,221	3,215,386	243,099
42404	Liberty Ins Corp	IL	1,639,778,256	1,369,541,134	270,237,122	(44,855,609)	68,301,599	1,052,975,394	760,605,612	457,271,822
19917	Liberty Ins Underwriters Inc	NY	115,988,754	54,095,683	61,893,071	-	8,104,331	288,270,389	162,038,315	72,940,910
23035	Liberty Mut Fire Ins Co	MA	2,774,088,615	2,101,344,073	672,744,542	(74,559,357)	128,078,844	5,633,436,661	3,484,391,704	3,070,847,614
23043	Liberty Mut Ins Co	MA	23,956,964,668	16,701,614,750	7,255,349,918	(497,103,623)	822,517,261	2,115,728,472	1,804,521,514	1,428,380,162
33855	Lincoln General Ins Co	PA	513,450,626	353,070,044	160,380,582	(11,296,803)	11,302,641	799,144,762	469,177,673	335,914,468
11075	Lion Ins Co	FL	144,604,175	134,264,576	10,339,599	34,011	143,516	13,685,626	2,526,451	-
14400	Lititz Mut Ins Co	PA	206,684,233	83,756,748	122,927,485	(4,275,576)	7,169,594	57,706,731	26,698,434	29,884,132
36447	LM General Ins Co	DE	28,325,261	13,950,458	14,374,803	(358,117)	656,205	69,746,258	56,069,732	79,300,599
33600	LM Ins Corp	IA	61,479,987	43,836,037	17,643,950	(1,487,701)	3,025,351	590,449,757	428,305,303	186,196,210
36439	LM Personal Ins Co	DE	19,481,622	4,315,427	15,166,195	-	647,453	51,607,097	50,525,028	34,872,602
32352	LM Property and Casualty Ins. Co.	IN	906,705,762	236,695,520	670,010,242	(2,979,326)	69,742,391	237,705,995	335,699,007	457,064,666
14435	Lumber Mut Ins Co	MA	54,387,433	47,742,122	6,645,311	(4,126,443)	2,080,232	-	1,506,959	6,443,190
22977	Lumbermens Mut Cas Co	IL	3,776,440,507	3,605,005,627	171,434,880	(227,357,285)	108,977,098	27,313,351	58,133,999	699,912,010
23108	Lumbermens Underwriting Alliance	MO	352,451,035	265,207,904	87,243,131	8,993,302	13,949,725	133,111,357	35,682,770	45,010,034
35769	Lyndon Property Ins Co	MO	393,909,119	234,581,276	159,327,843	(7,286,151)	22,135,745	139,097,901	124,323,907	126,487,896
10702	Madison Ins Co	GA	94,819,600	23,898,720	70,920,880	(616,819)	2,803,227	1,358,123	(387,966)	1,683,759
29939	Main St Amer Assur Co	FL	728,002,752	514,309,811	213,692,941	(2,775,045)	28,421,336	56,572,232	33,358,430	28,931,802
36897	Manufacturers Alliance Ins Co	PA	186,247,311	131,427,002	54,820,309	(1,574,391)	6,682,952	116,741,223	92,163,935	76,412,736
23876	Mapfre Reins Corp	NJ	256,500,717	105,222,038	151,278,679	(6,663,007)	5,921,440	-	107,754	231,619
29998	Marine Ind Ins Co Of Amer	NY	12,834,211	107,854	12,726,357	-	303,728	-	-	-
28932	Markel American Ins Co	VA	351,073,402	269,758,708	81,314,694	10,268,129	8,801,539	160,749,190	113,246,571	71,583,840
38970	Markel Ins Co	IL	485,034,573	364,790,079	120,244,494	16,278,096	12,793,321	208,075,773	88,969,310	83,594,973
22306	Massachusetts Bay Ins Co	NH	22,778,562	40,048	22,738,514	-	1,092,279	338,459,610	179,761,854	196,226,411
26743	Maxum Ind Co	DE	84,505,848	30,105,416	54,400,432	(347,147)	2,003,497	62,142,559	20,139,206	554,848
22152	Mayflower Ins Co Ltd	SC	25,705,269	113,578	25,591,691	-	907,250	(60,058)	505,147	2,837,214
12041	MBIA Ins Corp	NY	10,380,151,128	6,985,475,324	3,394,675,804	423,156,056	493,588,469	1,042,842,657	125,197,119	88,093,250
23825	MBIA Ins Corp Of IL	IL	171,510,311	964,362	170,545,949	(3,881,663)	6,997,454	22,796	-	-
33391	Medical Assur Co Inc	AL	1,391,536,612	1,114,628,009	276,908,603	(17,564,623)	40,398,506	356,330,388	106,939,408	49,962,508
34231	Medical Liability Mut Ins Co	NY	5,051,358,870	4,573,234,403	478,124,467	(700,837,987)	244,464,885	614,145,717	942,843,825	543,628,371
11843	Medical Protective Co	IN	2,172,578,737	1,661,757,151	510,821,586	19,978,964	88,118,904	736,505,719	427,476,502	296,810,474
33090	Medical Security Ins Co Of NC	NC	7,237,599	3,399,819	3,837,780	169,533	281,692	2,404,947	1,194,226	2,500
22241	Medmarc Cas Ins Co	VT	93,290,414	57,185,097	36,105,317	(854,555)	3,399,250	43,324,034	36,956,535	57,943,945
21229	Membersselect Ins Co	MI	206,515,007	88,365,739	118,149,268	1,831,303	9,995,103	120,615,113	80,962,962	66,831,510
33650	Mendota Ins Co	MN	96,623,392	60,653,152	35,970,240	406,828	3,047,972	90,354,458	63,234,048	54,094,189
31968	Merastar Ins Co	TN	105,090,202	83,266,798	21,823,404	(13,988,119)	1,049,488	60,400,919	45,145,951	43,328,541
14486	Merchants & Business Mens Mut Ins Co	PA	13,971,605	1,505,389	12,466,216	-	1,000,095	3,387,092	27,254,444	24,722,605

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14494	Merchants Bonding Co (Mutual)	IA	53,240,634	16,287,870	36,952,764	2,245,235	1,399,839	37,343,937	3,998,301	2,950,404
23337	Merchants Ins Co Of NH Inc	NH	220,241,628	158,533,535	61,708,093	(1,757,513)	7,604,172	53,899,755	29,181,296	51,018,302
23329	Merchants Mut Ins Co	NY	294,983,219	221,159,492	73,823,727	(3,964,433)	9,130,753	137,239,245	65,975,764	50,204,125
10502	Meridian Citizens Mut Ins Co	IN	23,615,453	13,047,983	10,567,470	43,594	427,205	17,212,962	7,556,768	5,209,850
23353	Meridian Security Ins Co	IN	150,438,619	82,342,160	68,096,459	641,905	5,061,527	49,476,335	23,862,540	20,918,615
24821	Meritplan Ins Co	CA	41,766,659	26,243,555	15,523,104	(581,936)	1,552,141	157,180,665	69,565,019	75,946,221
19798	Merrimack Mut Fire Ins Co	MA	701,442,084	315,017,891	386,424,193	4,776,009	25,737,308	286,977,432	120,402,149	107,090,839
40169	Metropolitan Cas Ins Co	RI	42,386,993	1,062,754	41,324,239	-	3,184,127	468,688,708	275,419,572	229,985,326
25321	Metropolitan Drt Prop & Cas Ins Co	RI	25,572,518	3,685,789	21,886,729	-	1,588,229	214,234,167	118,039,160	102,553,586
39950	Metropolitan General Ins Co	RI	27,211,421	754,844	26,456,577	-	2,174,929	81,380,016	49,793,201	47,501,693
34339	Metropolitan Grp Prop & Cas Ins Co	RI	364,497,788	165,856,571	198,641,217	(19,516,538)	32,678,091	486,525,377	267,019,047	234,584,239
26298	Metropolitan Property & Cas Ins Co	RI	5,192,195,854	3,317,197,053	1,874,998,801	63,129,261	335,081,376	1,110,525,718	623,367,058	574,206,527
40150	MGA Ins Co Inc	TX	43,184,748	25,624,372	17,560,376	(311,308)	1,104,349	41,317,916	23,806,428	31,034,719
22594	MGIC Assur Corp General Account	WI	8,683,483	67,382	8,616,101	(173,185)	365,771	-	-	-
10682	MGIC Credit Assur Corp	WI	47,744,749	12,207,482	35,537,267	(5,542,616)	1,722,638	3,103,235	7,724,647	12,497,748
18740	MGIC Ind Corp	WI	21,317,083	429,733	20,887,350	(329,504)	901,393	460,532	(7,790,753)	237,433
10666	MGIC Mortgage Reins Corp	WI	20,133,033	4,926,062	15,206,971	(192,931)	823,985	-	-	-
16470	MGIC Rein Corp	WI	244,624,507	194,400,578	50,223,929	(11,213,181)	7,259,404	-	-	-
10252	MGIC Residential Rein Corp	WI	19,885,748	4,929,805	14,955,943	(192,878)	787,693	-	-	-
38660	MIC General Ins Corp	MI	69,081,551	54,691,891	14,389,660	-	503,514	168,539,148	132,522,764	99,989,114
38601	MIC Prop & Cas Ins Corp	MI	372,621,054	320,301,044	52,320,010	(138,925)	1,979,062	807,799,447	569,570,045	576,104,975
37630	Mid-America Ins Co	PA	30,154,618	22,546,368	7,608,250	(656,171)	1,510,280	-	(492,422)	1,071
21687	Mid-Century Ins Co	CA	2,900,573,177	2,342,212,461	558,360,716	(154,903,667)	116,347,194	1,179,726,884	733,924,152	781,522,581
11932	Mid-Continent Ins Co	PA	38,233,219	18,923,262	19,309,957	1,545,623	524,195	26,093,406	12,505,142	9,939,089
23434	Middlesex Ins Co	WI	529,668,970	364,016,491	165,652,479	(735,688)	21,279,762	72,606,760	54,107,284	47,540,809
14532	Middlesex Mut Assur Co	CT	211,259,270	159,783,599	51,475,671	4,353,611	3,423,610	186,160,926	64,970,820	58,464,377
23612	Midwest Employers Cas Co	DE	227,301,111	114,912,970	112,388,141	-	7,211,148	240,666,321	218,781,684	45,639,204
41653	Milbank Ins Co	SD	376,892,694	258,791,076	118,101,618	13,524,467	13,016,672	72,538,152	27,110,102	23,975,899
14575	Millers Capital Ins Co	PA	87,326,739	51,832,090	35,494,649	1,955,671	2,790,253	58,005,259	29,276,685	26,875,896
42234	Minnesota Lawyers Mut Ins Co	MN	77,640,967	33,706,436	43,934,531	2,479,662	2,570,232	25,105,278	4,525,468	2,576,510
20362	Mitsui Sumitomo Ins Co of Amer	NY	621,451,129	489,585,915	131,865,214	(17,130,576)	22,562,933	209,046,508	97,831,964	39,960,319
22551	Mitsui Sumitomo Ins USA Inc	NY	92,166,731	53,562,845	38,603,886	(1,904,999)	2,067,198	93,321,443	53,716,753	19,914,620
29858	Mortgage Guaranty Ins Corp	WI	7,022,545,443	5,245,740,238	1,776,805,205	23,535,024	231,913,320	1,410,757,346	922,816,565	536,212,720
22012	Motors Ins Corp	MI	7,780,726,586	5,706,939,655	2,073,786,931	(19,125,609)	322,453,401	272,984,810	195,754,867	200,842,025
14664	Mutual Benefit Ins Co	PA	137,211,641	88,508,020	48,703,621	908,714	4,217,597	94,244,851	54,124,347	48,756,597
23647	Mutual Service Cas Ins Co	MN	57,048,505	21,194,009	35,854,496	505,008	2,640,856	60,433,264	39,309,618	77,350,777
11878	MutualAid eXchange	KS	29,076,048	11,939,228	17,136,820	(186,298)	686,962	12,126,230	4,767,078	4,012,246
30945	National Alliance Ins Co	MO	27,331,624	6,351,724	20,979,900	(1,023,182)	1,252,621	71,493	695,535	6,162,895
23663	National American Ins Co	OK	127,510,366	86,052,177	41,458,189	(11,619,550)	3,711,615	121,146,331	80,460,772	63,628,485
11991	National Cas Co	WI	98,918,852	5,868,895	93,049,957	(8,599)	4,711,098	473,664,326	228,400,856	247,496,053
10243	National Continental Ins Co	NY	102,385,823	58,982,911	43,402,912	(20,427,928)	3,540,567	136,710,198	81,156,991	66,231,441

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16217	National Farmers Union Prop & Cas	CO	288,439,690	197,534,651	90,905,039	19,000,152	11,654,893	252,648,145	170,001,385	163,140,752
15679	National Fire & Ind Exch	MO	14,622,869	7,515,672	7,107,197	78	493,456	7,386,146	4,065,614	3,456,119
20478	National Fire Ins Co Of Hartford	CT	159,635,925	408,829	159,227,096	-	2,853,192	378,737,266	190,408,338	191,946,147
42447	National General Assur Co	MO	48,091,895	39,277,132	8,814,763	-	170,182	157,221,372	97,226,931	83,928,804
23728	National General Ins Co	MO	130,278,168	93,025,666	37,252,502	1,111,328	2,767,108	298,393,417	179,510,913	175,963,922
20087	National Ind Co	NE	50,959,623,242	23,734,864,403	27,224,758,839	949,446,051	2,068,820,444	231,368,080	108,193,491	49,907,782
30155	National Ins Co Of WI Ins	WI	33,200,277	20,984,502	12,215,775	(1,849,749)	604,417	4,214,757	2,535,128	1,702,632
23736	National Ins Underwriters	AR	6,478,240	497,238	5,981,002	(345,739)	166,223	-	(135,866)	18,383
32620	National Interstate Ins Co	OH	297,898,153	205,774,025	92,124,128	22,881,408	9,608,980	209,979,799	110,874,138	64,702,189
20052	National Liab & Fire Ins Co	CT	654,764,359	375,952,135	278,812,224	46,332,556	8,424,016	240,740,736	46,370,516	25,614,451
34835	National Reins Corp	DE	1,065,840,451	343,747,967	722,092,484	(4,802,186)	43,592,764	-	(3,427,610)	2,824,735
22608	National Specialty Ins Co	TX	17,037,119	7,856,885	9,180,234	438,824	492,826	28,682,217	11,674,377	8,910,352
21881	National Surety Corp	IL	465,097,020	321,975,260	143,121,760	3,605,150	17,035,192	389,966,709	137,398,272	194,939,171
19445	National Union Fire Ins Co Of Pitts	PA	26,389,125,641	17,835,161,461	8,553,964,180	2,206,278	902,354,091	6,490,956,254	4,372,587,419	3,899,661,070
20893	National-Ben Franklin Ins Co Of IL	IL	36,804,673	1,937,860	34,866,813	-	834,660	22,872,469	7,436,401	34,764,303
26093	Nationwide Affinity Co of Amer	KS	13,741,648	657,247	13,084,401	66,302	697,301	633,694	160,650	80,845
28223	Nationwide Agribusiness Ins Co	IA	92,247,964	44,581,068	47,666,896	-	2,582,792	211,641,044	92,463,650	68,296,497
10723	Nationwide Assur Co	WI	70,630,528	3,977,672	66,652,856	-	3,988,085	277,622,850	156,654,777	163,175,238
23760	Nationwide General Ins Co	OH	21,708,220	403,722	21,304,498	-	1,063,736	112,015,332	75,994,126	73,262,251
25453	Nationwide Ins Co Of Amer	WI	78,242,646	6,478,302	71,764,344	-	3,802,678	45,035,891	16,744,397	10,712,979
23779	Nationwide Mut Fire Ins Co	OH	4,279,315,119	2,788,575,879	1,490,739,240	88,924,296	177,785,183	3,492,123,975	2,257,015,924	1,907,674,732
23787	Nationwide Mut Ins Co	OH	24,183,383,266	16,602,179,958	7,581,203,308	670,801,877	812,052,977	4,988,795,771	2,769,494,321	2,698,367,991
37877	Nationwide Prop & Cas Ins Co	OH	25,961,535	397,826	25,563,709	-	1,334,346	482,887,149	247,512,866	254,181,541
14788	Natl Grange Mut Ins Co	FL	723,120,585	364,813,259	358,307,326	(2,621,893)	19,797,391	621,545,530	301,428,976	288,811,747
42307	Navigators Ins Co	NY	804,920,727	569,359,417	235,561,310	24,379,234	22,913,423	240,591,164	75,439,855	85,813,563
15865	NCMIC Ins Co	IA	445,665,659	314,541,942	131,123,717	2,499,639	16,718,477	79,623,016	28,594,736	10,567,303
41149	NCRIC Inc	DC	229,863,043	166,868,556	62,994,487	(17,632,697)	7,260,947	87,228,825	51,355,829	31,387,829
24171	Netherlands Ins Co The	NH	182,028,229	136,160,429	45,867,800	35,578	6,405,989	423,814,828	191,412,948	119,116,214
21830	New England Ins Co	CT	281,577,238	28,233,621	253,343,617	(878,458)	10,582,533	-	-	44,252,698
23833	New Hampshire Ind Co Inc	PA	318,692,832	215,607,601	103,085,231	1,713,534	12,859,384	111,375,486	87,326,387	95,013,367
23841	New Hampshire Ins Co	PA	3,095,053,479	2,101,824,100	993,229,379	290,300	126,207,777	2,313,339,225	1,111,716,937	848,755,669
12130	New South Ins Co	NC	74,726,673	44,461,142	30,265,531	912,092	925,198	129,601,044	90,656,103	79,074,905
16608	New York Marine & Gnr Ins Co	NY	530,150,656	363,140,486	167,010,170	3,269,353	14,853,099	132,093,319	43,575,419	52,961,879
24643	Newark Ins Co	NJ	23,965,821	20,317,837	3,647,984	(285,242)	(4,410,876)	(1,626)	3,741,472	26,264,447
10967	Newport Mut Ins RRG Inc	HI	4,089,123	2,773,833	1,315,290	50,916	111,287	1,737,444	2,180,447	2,179,811
35106	Niagara Fire Ins Co	IL	56,291,905	397,279	55,894,626	-	2,872,906	(6,821)	9,667,698	2,587,113
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	178,927,891	127,646,127	51,281,764	(8,681,970)	10,852,058	26,014,691	11,553,631	4,941,820
12190	NIPPONKOA Ins Co of America	NY	59,875,558	15,957,163	43,918,395	536,671	2,379,136	1,746,521	73,011	2,785,984
33200	Norcal Mut Ins Co	CA	886,637,735	575,011,707	311,626,028	(18,682,054)	37,769,495	209,547,862	95,011,521	71,343,714
31470	Norguard Ins Co	PA	236,813,283	180,310,145	56,503,138	(3,186,014)	7,372,475	141,363,646	85,600,142	56,216,429
29700	North American Elite Ins Co	NH	38,085,567	2,497,782	35,587,785	28,944	930,896	10,511,303	5,356,290	29,599,145
43702	North American Lumber Ins Co	MA	9,391,039	3,462,333	5,928,706	(555,294)	389,680	-	1,045,563	521,998

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29874	North American Specialty Ins Co	NH	285,042,566	99,750,293	185,292,273	1,546,896	5,036,978	191,400,335	236,954,439	219,273,074
27740	North Pointe Ins Co	MI	124,722,354	92,041,756	32,680,598	(2,823,146)	2,952,685	87,601,530	66,254,242	49,009,992
21105	North River Ins Co	NJ	844,850,943	540,477,032	304,373,911	(28,787,031)	52,804,110	118,477,106	85,336,632	63,660,500
22047	North Star Rein Corp	DE	17,473,718	42,901	17,430,817	-	488,657	-	11,639,982	13,407,371
36455	Northbrook Ind Co	IL	97,583,070	302,665	97,280,405	-	1,862,490	73,385,228	58,007,822	40,637,448
38369	Northern Assur Co Of Amer	MA	345,033,192	181,106,657	163,926,535	(6,688,677)	14,279,990	196,334,287	72,121,304	99,435,052
19372	Northern Ins Co Of NY	NY	63,726,233	35,398,014	28,328,219	-	1,135,137	312,715,788	312,705,117	257,734,881
24015	Northland Ins Co	MN	1,100,314,135	665,611,054	434,703,081	4,399,122	42,011,099	359,912,112	225,969,488	193,287,167
23914	Northwestern Natl Ins Co Milwaukee	WI	4,984,724	121,149,130	(116,164,406)	(17,466,385)	(1,039,353)	-	-	-
42552	Nova Cas Co	NY	70,893,629	52,135,517	18,758,112	(478,025)	708,245	54,925,970	28,317,827	20,946,681
23248	Occidental Fire & Cas Co Of NC	NC	257,884,876	139,229,609	118,655,267	(5,644,146)	3,072,910	174,706,399	120,146,971	83,077,119
23680	Odyssey America Reins Co	CT	4,855,108,622	3,179,250,308	1,675,858,314	84,621,409	241,956,306	-	-	93,750
35602	Ohic Ins Co	OH	322,045,210	259,040,707	63,004,503	(2,704,777)	12,117,231	93,812,335	52,297,490	98,476,246
24074	Ohio Cas Ins Co	OH	2,595,541,693	1,623,501,674	972,040,019	26,572,649	133,231,869	735,935,244	445,237,171	257,231,246
24104	Ohio Farmers Ins Co	OH	1,202,049,684	282,335,036	919,714,648	9,275,386	33,783,064	72,936,413	21,837,313	36,176,134
26565	Ohio Ind Co	OH	101,167,792	70,288,119	30,879,673	(17,013,703)	3,231,918	56,234,220	28,321,018	30,756,830
24082	Ohio Security Ins Co	OH	65,736,796	31,823,369	33,913,427	521,610	2,113,441	16,702,847	12,225,239	8,631,111
40231	Old Dominion Ins Co	FL	74,204,968	55,394,882	18,810,086	(252,277)	2,674,326	82,420,087	118,311,591	82,210,052
17558	Old Guard Ins Co	PA	251,956,869	171,954,850	80,002,019	9,275,388	9,978,529	33,718,090	19,947,840	38,146,053
24147	Old Republic Ins Co	PA	1,847,752,460	1,171,005,178	676,747,282	69,579,740	72,922,972	928,006,328	590,014,218	350,747,988
35424	Old Republic Security Assur Co	AZ	89,493,716	72,327,788	17,165,928	431,299	2,990,100	(1,576,739)	4,499,551	7,898,791
40444	Old Republic Surety Co	WI	88,208,738	49,974,404	38,234,334	3,630,749	4,953,137	29,185,000	2,619,340	2,437,491
37060	Old United Cas Co	KS	252,979,678	183,211,044	69,768,634	15,350,845	11,076,453	84,784,617	32,530,733	33,174,218
12254	Omaha Ind Co	WI	28,267,565	7,355,831	20,911,734	84,639	1,349,945	-	876,706	1,355,915
37540	Omaha Prop & Cas Ins Co	NE	26,017,940	14,354,258	11,663,682	(945,606)	7,137,187	(49,047)	30,082,015	49,131,805
34940	Omni Ind Co	IL	63,445,265	34,557,210	28,888,055	(5,205,249)	2,637,426	37,556,705	27,555,238	24,414,831
39098	Omni Ins Co	IL	344,385,170	228,772,867	115,612,303	(31,241,191)	13,412,325	131,351,317	100,415,495	90,587,548
44121	Oms Natl Ins Co Rrg	IL	186,671,247	131,289,074	55,382,173	(1,874,069)	5,107,626	49,453,984	15,185,048	9,023,854
20621	OneBeacon America Ins Co	MA	1,299,574,612	703,007,795	596,566,817	(21,938,785)	65,814,614	300,996,156	88,337,534	324,827,478
21970	OneBeacon Ins Co	PA	3,849,875,366	2,488,424,458	1,361,450,908	(72,237,356)	325,641,365	236,445,602	235,417,158	249,621,684
22748	Pacific Employers Ins Co	PA	1,561,607,108	1,246,315,138	315,291,970	31,156,320	48,068,407	6,123,454	115,540,699	140,073,448
20346	Pacific Ind Co	WI	4,612,460,408	3,460,598,221	1,151,862,187	112,400,056	187,795,039	539,275,723	244,554,449	237,160,908
37850	Pacific Specialty Ins Co	CA	231,026,311	156,190,898	74,835,413	4,917,346	9,009,386	152,116,540	157,099,788	120,135,633
44130	Paratransit RRG Grp Ins Co	TN	17,867,229	11,880,708	5,986,521	585,835	718,503	4,190,864	2,165,956	307,740
10006	Partnerre Ins Co Of NY	NY	114,708,640	15,568,658	99,139,982	(12,512,152)	4,149,552	-	-	-
22250	Pathfinder Ins Co	CO	11,474,905	4,396,901	7,078,004	1,363,502	112,914	1,860,239	186,972	327,500
14931	Pawtucket Mut Ins Co	RI	38,397,952	36,548,210	1,849,742	(4,847,288)	954,223	(161,867)	7,454,787	23,133,279
11846	Peace Church RRG Inc	VT	4,289,700	1,888,547	2,401,153	63,150	41,080	3,085,324	2,221,433	-
18139	Peak Prop & Cas Ins Corp	CO	13,479,925	3,444,618	10,035,307	1,163,624	194,710	28,807,633	15,561,747	12,304,575
18333	Peerless Ind Ins Co	IL	1,579,863,464	1,035,224,569	544,638,895	297,672	60,521,658	8,884,422	3,387,493	1,010,174
24198	Peerless Ins Co	NH	2,541,989,714	1,679,937,941	862,051,773	450,992	89,584,941	1,119,139,048	528,432,544	397,892,825
14982	Penn Millers Ins Co	PA	152,172,349	106,727,471	45,444,878	(4,253,044)	5,077,586	89,041,273	42,145,583	39,731,554

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32441	Penn Natl Security Ins Co	PA	535,770,949	403,819,274	131,951,675	4,252,862	20,506,530	31,756,342	22,043,654	21,556,258
10673	Penn-Star Ins Co	PA	153,824,324	105,414,168	48,410,156	4,982,103	4,877,813	88,479,217	33,123,765	15,662,113
21962	Pennsylvania General Ins Co	PA	627,884,251	407,268,542	220,615,709	(13,377,338)	29,076,027	27,409,763	(34,459,806)	128,511,104
14974	Pennsylvania Lumbermens Mut Ins	PA	241,265,227	157,574,902	83,690,325	5,478,199	10,044,639	148,290,776	82,044,403	59,989,922
12262	Pennsylvania Manufacturers Asn Ins C	PA	598,171,292	414,376,320	183,794,972	(4,723,182)	20,992,410	245,552,964	195,647,523	227,337,914
41424	Pennsylvania Manufacturers Ind Co	PA	187,083,693	125,664,940	61,418,753	(1,574,391)	7,971,642	21,748,320	28,562,899	41,603,973
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	833,905,757	529,312,316	304,593,441	(276,339)	19,710,976	518,288,816	276,479,158	262,949,736
12297	Petroleum Cas Co	TX	15,206,951	4,395,535	10,811,416	(105,445)	(49,909)	9,289,037	5,225,526	3,308,285
13714	Pharmacists Mut Ins Co	IA	145,288,276	94,402,985	50,885,291	419,956	5,129,960	94,831,553	59,434,143	40,031,620
18058	Philadelphia Ind Ins Co	PA	1,706,938,737	1,289,158,923	417,779,814	48,135,307	34,191,872	1,060,468,044	429,327,254	247,055,216
12327	Philadelphia United Fire Ins Co	PA	769,077	53,231	715,846	11,412	17,045	81,134	6,706	10,706
17337	Philanthropic Mut Fire Ins Co	PA	3,208,295	418,706	2,789,589	(101,051)	105,404	1,687,720	493,370	434,969
25623	Phoenix Ins Co	CT	3,371,332,931	2,375,583,641	995,749,290	85,390,097	223,310,868	808,475,845	377,819,227	378,627,688
18619	Platte River Ins Co.	NE	63,839,269	34,170,360	29,668,909	(583,502)	1,598,466	56,419,806	13,272,021	2,059,216
39675	PMA Capital Ins Co	PA	928,263,456	703,752,559	224,510,897	9,667,577	41,775,403	-	(620,872)	133,751
27251	PMI Mortgage Ins Co	AZ	3,421,678,942	2,776,197,514	645,481,428	208,460,870	91,102,748	740,158,999	223,097,844	210,095,648
14460	Podiatry Ins Co Of Amer A Mut Co	IL	176,983,633	121,179,300	55,804,333	2,989,397	4,561,079	52,861,065	26,377,274	17,618,398
36234	Preferred Professional Ins Co	NE	186,783,125	136,898,948	49,884,177	(4,078,420)	5,386,117	124,531,778	83,950,271	48,574,586
37869	Pre-Paid Legal Cas Inc	OK	23,385,387	1,943,293	21,442,094	7,908,287	510,412	49,204,130	15,415,285	15,415,285
42226	Princeton Ins Co	NJ	976,378,364	809,743,748	166,634,616	(16,220,581)	36,453,097	234,264,068	169,794,746	171,483,052
37095	Private Residential Mortgage Ins Co	NC	19,955,592	9,063,838	10,891,754	45,046	788,684	-	-	-
34312	Producers Agriculture Ins Co	TX	19,673,421	13,012,549	6,660,872	1,500,229	134,374	93,507,236	41,391,249	24,082,484
12513	Professional Liab Ins Co Of Amer	NY	16,767,214	9,703,751	7,063,463	979,522	1,180,455	12,179,339	(256,939)	696,459
11127	Professional Solutions Ins Co	IA	11,397,622	2,873,820	8,523,802	(859,593)	523,153	6,164,830	1,334,406	-
25585	Professionals Direct Ins Co	MI	40,430,322	23,607,156	16,823,166	183,080	913,983	24,009,329	10,715,708	6,438,218
24252	Progressive American Ins Co	FL	312,072,265	202,745,662	109,326,603	31,884,413	9,446,354	664,386,873	359,000,402	316,609,931
24260	Progressive Cas Ins Co	OH	6,508,115,130	4,734,256,844	1,773,858,286	844,936,956	192,472,712	1,577,511,046	761,861,132	672,138,422
42994	Progressive Classic Ins Co	WI	393,541,845	283,983,693	109,558,152	47,826,621	9,636,256	622,003,840	318,719,029	309,112,359
16322	Progressive Halcyon Ins Co	OH	1,841,277,675	1,157,721,422	683,556,253	147,398,704	32,414,499	1,337,834,006	670,792,369	607,224,761
11851	Progressive Home Ins Co	OH	147,959,415	91,006,209	56,953,206	12,634,175	2,445,614	19,050,867	6,410,921	5,977,590
24279	Progressive Max Ins Co	OH	208,726,652	153,534,552	55,192,100	12,634,175	3,379,995	317,176,983	199,279,774	187,475,674
38628	Progressive Northern Ins Co	WI	1,426,094,929	990,222,645	435,872,284	191,306,482	52,706,809	1,668,177,104	869,529,410	815,194,761
42919	Progressive Northwestern Ins Co	OH	1,393,365,724	954,894,959	438,470,765	191,306,482	46,640,741	928,732,702	436,536,781	409,378,591
37834	Progressive Preferred Ins Co	OH	692,937,261	494,829,492	198,107,769	95,653,240	21,594,581	712,537,945	352,031,425	323,903,346
32786	Progressive Specialty Ins Co	OH	987,007,278	559,606,146	427,401,132	111,595,447	35,637,899	410,610,365	229,433,147	253,859,417
38954	Pronational Ins Co	MI	1,012,971,631	771,146,933	241,824,698	(2,688,227)	33,137,608	185,100,718	30,483,580	39,165,844
34690	Property & Cas Ins Co Of Hartford	IN	160,059,788	93,222,273	66,837,515	(202,099)	6,940,236	582,346,406	323,814,366	255,895,652
12416	Protective Ins Co	IN	525,494,726	207,312,950	318,181,776	4,692,072	16,602,446	172,164,007	165,058,470	81,821,242
24295	Providence Washington Ins Co	RI	260,382,480	238,221,681	22,160,799	(41,630,070)	14,632,759	68,208,304	72,316,892	71,706,231
35726	Providence Washington Ins Co Of NY	NY	30,423,965	25,032,861	5,391,104	(4,289,727)	1,374,219	12,899,785	13,548,127	16,269,394
15059	Public Service Mut Ins Co	NY	629,519,474	456,776,521	172,742,953	(7,111,601)	30,138,909	159,941,148	85,683,428	85,519,525

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35157	Putnam Rein Co	NY	404,656,007	279,018,270	125,637,737	(3,900,200)	16,265,193	-	-	-
39217	QBE Ins Corp	PA	357,534,197	226,730,693	130,803,504	1,929,182	2,557,983	572,122,691	319,687,133	151,109,250
10829	Quadrant Ind Co	CT	135,872,509	99,076,715	36,795,794	3,312,958	3,903,661	3,961,574	(1,297,951)	329,557
23752	Quanta Ind Co	CO	229,097,854	194,435,570	34,662,284	(10,423,316)	1,302,774	39,640,651	11,175,008	176
36250	Radian Asset Assur Inc	NY	2,070,002,371	1,066,254,464	1,003,747,907	(25,050,251)	92,340,779	150,373,379	2,435,888	22,897,822
33790	Radian Guaranty Inc	PA	3,249,765,091	2,823,142,077	426,623,014	175,067,829	150,288,504	834,689,105	369,299,180	323,798,850
38512	Rampart Ins Co	NY	119,762,924	71,660,208	48,102,716	1,712,288	3,114,894	11,044	(5,761,278)	7,228,341
33812	Reciprocal of America	VA	350,507,098	891,594,522	(541,087,424)	(18,732,037)	11,294,553	(773,274)	27,694,971	4,348,637
37303	Redland Ins Co	NJ	118,627,274	92,769,293	25,857,981	(620,655)	1,323,397	148,669,498	92,840,682	60,175,771
38873	Regal Ins Co	IN	41,206,620	27,245,780	13,960,840	(544,997)	1,781,624	20,290,841	14,673,001	21,180,838
24449	Regent Ins Co	WI	223,994,748	149,854,137	74,140,611	3,062,695	9,333,366	241,939,851	106,638,187	130,104,667
37052	Regis Ins Co	PA	18,878,489	11,738,916	7,139,573	(936,940)	583,313	7,436,560	3,982,929	4,274,924
22179	Republic Ind Co Of Amer	CA	797,778,706	555,223,104	242,555,602	41,645,558	32,202,346	73,273,870	115,427,839	85,646,670
43753	Republic Ind Co of CA	CA	36,926,208	22,228,793	14,697,415	1,288,006	700,777	300,031,016	101,070,973	59,277,386
28452	Republic Mortgage Ins Co	NC	1,660,956,496	1,522,375,833	138,580,663	120,531,083	57,800,794	467,715,729	136,432,878	112,522,743
32174	Republic Mortgage Ins Co Of FL	FL	35,845,378	25,381,003	10,464,375	2,580,340	1,171,718	-	-	-
31275	Republic Mortgage Ins Of NC	NC	400,811,055	325,312,807	75,498,248	46,777,990	13,183,018	11,704,088	1,739,788	1,229,050
31089	Republic Western Ins Co	AZ	285,292,447	220,503,221	64,789,226	(27,446,295)	12,400,668	18,351,141	61,202,999	79,773,738
12475	Republic-Franklin Ins Co	OH	78,557,752	49,489,852	29,067,900	621,153	2,937,821	136,099,676	67,457,774	62,540,985
10287	Residential Guaranty Co	AZ	358,296,329	263,445,659	94,850,670	40,998,557	12,133,997	-	-	-
43044	Response Ins Co	DE	87,953,216	19,202,142	68,751,074	(703,966)	2,540,995	21,201,704	11,779,734	15,443,519
20133	Response Worldwide Direct Auto InsCo	CT	27,285,356	16,416,216	10,869,140	(650,373)	435,333	11,957,048	6,232,681	11,128,269
26050	Response Worldwide Ins Co	CT	62,040,133	37,622,548	24,417,585	(1,495,580)	1,144,359	45,257,660	19,266,367	31,521,185
36684	Riverport Ins Co	MN	65,710,263	36,592,785	29,117,478	633,097	1,886,668	45,047,066	27,340,739	15,945,203
28860	RLI Ind Co	IL	33,773,198	891,724	32,881,474	102,775	1,228,569	1,630,583	857,076	-
13056	RLI Ins Co	IL	1,216,033,560	610,066,757	605,966,803	17,622,247	36,138,164	353,348,459	203,481,009	138,197,956
42706	Roche Surety And Cas Inc	FL	11,932,571	6,904,316	5,028,255	151,769	(61,590)	1,279,777	12,923	12,923
35505	Rockwood Cas Ins Co	PA	215,991,912	153,272,287	62,719,625	3,570,724	7,340,032	78,510,405	42,876,195	31,225,327
24678	Royal Ind Co	DE	4,774,041,704	3,880,503,246	893,538,458	(337,908,109)	(171,677,182)	31,616,448	650,755,006	1,210,748,196
22314	RSUI Ind Co	NH	1,471,896,849	824,617,038	647,279,811	84,331,921	56,863,390	438,033,946	153,843,158	9,354,025
24740	Safeco Ins Co Of Amer	WA	3,785,601,534	2,742,204,306	1,043,397,228	150,493,201	210,700,055	1,784,633,316	734,809,778	838,739,299
39012	Safeco Ins Co Of IL	IL	542,479,691	376,101,819	166,377,872	22,802,007	31,090,259	1,256,515,993	700,940,984	591,124,177
11215	Safeco Ins Co Of IN	IN	11,457,634	110,950	11,346,684	-	517,462	63,724,373	29,539,867	15,956,687
24759	Safeco Natl Ins Co	MO	223,266,068	150,967,370	72,298,698	9,120,798	13,304,251	30,678,601	17,531,794	15,677,924
11123	Safety First Ins Co	IL	15,345,755	4,454,693	10,891,062	735,802	465,777	5,341,476	2,253,044	408,600
15105	Safety Natl Cas Corp	MO	1,095,482,630	809,308,924	286,173,706	(5,350,555)	55,393,679	233,076,840	164,135,704	77,115,202
40460	Sagamore Ins Co	IN	157,154,523	68,187,383	88,967,140	1,008,094	3,878,588	64,727,047	37,809,449	31,194,758
15580	Scottsdale Ind Co	OH	14,782,941	180,385	14,602,556	-	608,072	68,983,458	21,842,527	26,243,258
20354	Sea Ins Co Of Amer	NY	634,152,260	563,536,778	70,615,482	(57,491,338)	15,086,613	-	(132,358)	194,984
22535	Seaboard Surety Co	NY	265,697,215	144,661,585	121,035,630	(10,811,011)	47,949,904	43,668,008	136,765,070	32,537,218
15563	SeaBright Ins Co	IL	183,523,406	129,023,885	54,499,521	2,182,403	2,625,841	134,519,875	41,327,773	11,916,535
25763	Seaton Ins Co	RI	66,697,827	10,956,016	55,741,811	(31,637,778)	2,356,385	-	28,017,260	7,041,453

NAIC NO.	COMPANY NAME	DOM	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN (LOSS) FROM UNDER- WRITING	GAIN (LOSS) FROM INVESTMENTS	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	DIRECT LOSSES PAID
11267	Security America RRG Inc	VT	1,498,269	461,165	1,037,104	(275,405)	6,352	753,416	154,950	-
24902	Security Ins Co Of Hartford	CT	1,235,216,750	1,068,307,341	166,909,409	(103,552,550)	(58,231,908)	55,648,414	313,465,546	683,516,365
22233	Select Ins Co	TX	66,499,972	9,408,480	57,091,492	-	3,443,466	40,545,667	52,347,887	30,380,920
17752	Select Risk Ins Co	PA	26,145,105	18,060,150	8,084,955	196,663	827,434	2,251,634	1,793,507	1,948,172
12572	Selective Ins Co Of Amer	NJ	1,924,326,544	1,460,823,773	463,502,771	23,610,185	88,020,436	559,385,721	285,590,152	215,643,645
19259	Selective Ins Co Of SC	SC	320,427,240	250,280,873	70,146,367	3,810,273	10,325,597	292,312,134	160,484,433	120,575,976
39926	Selective Ins Co Of The Southeast	NC	245,428,804	191,779,202	53,649,602	3,212,485	8,206,511	206,422,990	155,926,484	111,623,210
26301	Selective Way Ins Co	NJ	721,669,962	559,970,509	161,699,453	8,933,583	24,306,316	406,124,661	214,566,987	170,700,977
33545	Seminole Cas Ins Co	FL	28,042,256	19,488,170	8,554,086	1,861,255	972,365	36,725,113	16,342,504	15,128,757
10936	Seneca Ins Co Inc	NY	255,473,772	173,001,984	82,471,788	3,535,875	7,982,390	134,087,505	52,644,673	27,272,832
44172	Senior Citizens Mut Ins Co	FL	19,542,015	14,156,759	5,385,256	(3,244,634)	694,623	318,285	-	21,785
24988	Sentry Ins A Mut Co	WI	4,667,634,521	2,300,919,621	2,366,714,900	(4,408,739)	125,802,835	605,589,463	366,112,269	304,418,986
21180	Sentry Select Ins Co	WI	556,728,291	404,227,620	152,500,671	(735,688)	22,897,877	590,035,305	363,591,533	295,185,181
30503	Shelby Cas Ins Comp	IL	29,390,836	7,705,732	21,685,104	224,095	1,589,853	91,645,568	46,146,374	56,440,539
23388	Shelter Mut Ins Co	MO	1,738,311,042	823,757,799	914,553,243	55,410,630	90,183,877	909,729,676	496,741,580	498,497,664
11126	Sompo Japan Ins Co of Amer	NY	518,103,814	319,815,438	198,288,376	(20,949,831)	11,406,302	123,149,023	78,756,163	86,831,775
24953	South Carolina Ins Co	SC	18,082,171	20,406,867	(2,324,696)	(6,956,561)	533,336	(431,459)	4,861,132	9,377,212
37141	Southern General Ins Co	GA	79,922,957	44,862,800	35,060,157	(4,400,381)	2,100,557	69,802,759	42,456,125	41,457,361
19216	Southern Ins Co	TX	9,171,262	449,103	8,722,159	463	359,440	25,642,862	11,643,042	12,925,033
22861	Southern Pilot Ins Co	WI	49,250,323	731,288	48,519,035	-	577,238	69,952,763	48,154,360	41,606,398
15709	Southern States Ins Exch	VA	31,517,847	16,976,847	14,541,000	7,918	943,350	11,795,657	6,297,576	4,800,706
24767	St Paul Fire & Marine Ins Co	MN	19,049,272,602	13,540,614,357	5,508,658,245	(994,610,797)	1,186,062,644	3,909,735,437	2,826,274,175	1,950,506,331
24775	St Paul Guardian Ins Co	MN	14,494,219	135,504	14,358,715	-	3,316,351	130,392,911	100,551,986	117,338,200
41750	St Paul Medical Liability Ins Co	MN	189,670,554	145,051,858	44,618,696	(10,811,011)	10,579,662	9,084,631	17,867,606	42,879,465
24791	St Paul Mercury Ins Co	MN	25,711,916	276,784	25,435,132	-	7,891,129	848,286,834	499,529,221	347,615,243
19224	St. Paul Protective Ins Co	IL	369,393,744	143,629,100	225,764,644	(10,811,011)	21,701,194	35,254,374	26,810,859	28,751,061
19070	Standard Fire Ins Co	CT	3,243,996,606	2,319,294,906	924,701,700	82,806,476	164,285,952	1,195,673,023	546,863,418	565,364,720
42986	Standard Guaranty Ins Co	DE	109,337,587	62,644,395	46,693,192	30,111,487	4,412,937	79,031,288	18,746,038	20,560,563
18023	Star Ins Co	MI	410,095,198	289,368,655	120,726,543	(4,606,085)	8,667,572	152,987,695	82,071,549	89,654,135
40045	Starnet Ins Co	DE	39,660,923	16,864,517	22,796,406	795,541	1,107,995	66,840,742	33,215,339	21,881,658
19530	State Auto Natl Ins Co	OH	124,870,199	65,552,172	59,318,027	2,864,813	3,628,115	76,666,780	50,150,142	49,328,500
25127	State Auto Prop & Cas Ins Co	SC	1,343,492,669	923,749,546	419,743,123	51,457,790	48,210,070	579,294,407	304,539,476	269,978,841
25135	State Automobile Mut Ins Co	OH	1,654,197,514	564,915,546	1,089,281,968	14,285,946	18,907,482	488,329,899	230,752,727	247,211,855
25143	State Farm Fire And Cas Co	IL	20,636,268,908	14,116,701,502	6,519,567,406	1,139,116,184	809,447,457	13,415,814,243	6,866,350,155	6,693,760,396
25151	State Farm General Ins Co	IL	3,492,482,742	2,412,377,669	1,080,105,073	378,287,958	127,385,607	1,854,964,091	494,808,195	771,943,363
25178	State Farm Mut Auto Ins Co	IL	84,405,164,872	38,260,953,912	46,144,210,960	1,032,155,810	3,073,442,940	29,672,130,484	18,039,827,928	18,210,457,001
12831	State Natl Ins Co Inc	TX	148,583,283	71,477,211	77,106,072	3,949,409	4,435,432	277,107,907	151,368,200	135,301,848
10952	Stonebridge Casualty Ins Co	OH	176,731,615	105,190,415	71,541,200	(14,207,294)	4,388,348	138,318,232	72,863,343	41,337,136
22276	Stonewall Ins Co	RI	96,540,478	34,886,667	61,653,811	(8,342,296)	3,532,824	-	9,557,750	11,645,198
10340	Stonington Ins Co	TX	233,066,890	177,750,001	55,316,889	(12,913,114)	1,297,013	134,106,430	48,944,641	18,014,596
40436	Stratford Ins Co	NH	157,344,444	111,407,076	45,937,368	(188,074)	4,418,454	41,385,650	29,874,402	23,068,215
40134	SUA Ins Co	IL	102,807,638	2,082,711	100,724,927	(5,807,517)	2,470,028	266,336	(122,778,914)	8,230,027

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>GAIN (LOSS) FROM UNDER-WRITING</u>	<u>GAIN (LOSS) FROM INVESTMENTS</u>	<u>DIRECT PREMIUMS WRITTEN</u>	<u>DIRECT LOSSES INCURRED</u>	<u>DIRECT LOSSES PAID</u>
10909	Sun Surety Ins Co	SD	6,601,197	3,338,166	3,263,031	588,347	115,411	1,574,273	130,573	130,573
12220	Superior Ins Co	FL	9,805,960	18,051,399	(8,245,439)	3,598,152	351,461	(2,903,424)	778,540	8,766,668
25364	Swiss Rein America Corp	NY	11,467,287,733	8,819,554,651	2,647,733,082	(356,459,835)	346,307,361	-	-	-
12866	T.H.E. Ins Co	LA	139,050,281	100,895,502	38,154,779	522,634	3,898,250	67,041,246	39,294,368	25,450,368
22683	Teachers Ins Co	IL	306,233,324	244,306,282	61,927,042	(38,776,918)	14,593,454	213,571,351	247,952,940	206,171,369
23280	The Cincinnati Indemnity Co	OH	71,598,858	11,428,546	60,170,312	-	2,949,396	83,516,021	44,746,858	31,815,563
25496	TIG Ind Co	CA	25,724,673	1,989,350	23,735,323	1,840,189	268,623	(185,194)	2,865,558	23,267,502
25534	TIG Ins Co	CA	2,148,705,604	1,406,678,414	742,027,190	(99,591,420)	(45,102,691)	53,712,405	298,917,751	734,956,947
13242	Titan Ind Co	TX	116,883,990	22,764,316	94,119,674	-	8,773,736	42,917,626	11,642,655	19,614,434
32301	TNUS Ins Co	NY	114,493,589	69,977,931	44,515,658	(1,678,324)	3,718,407	731,370	184,053	184,053
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,349,877,977	940,211,637	409,666,340	500,491	47,951,118	436,104,082	268,483,289	192,644,676
37621	Toyota Motor Ins Co	IA	111,939,287	85,602,829	26,336,458	(6,011,389)	4,474,306	57,428,715	21,477,300	22,705,188
38857	Traders & General Ins Co	TX	7,851,918	35,666	7,816,252	-	278,747	-	-	-
41238	Trans Pacific Ins Co	NY	43,030,380	11,086,764	31,943,616	(824,925)	1,532,975	9,035,501	11,382,504	3,878,267
20486	Transcontinental Ins Co	NY	92,384,822	3,608,211	88,776,611	-	5,504,821	465,084,285	260,394,571	523,485,406
28886	Transguard Ins Co Of Amer Inc	IL	206,139,267	142,063,002	64,076,265	(10,256,132)	6,478,082	160,228,256	81,417,058	51,755,723
33014	Transport Ins Co	OH	60,641,705	43,150,412	17,491,293	(42,998,118)	5,408,162	(344,978)	4,559,586	3,988,326
20494	Transportation Ins Co	IL	80,024,640	283,910	79,740,730	-	3,199,889	650,373,408	275,700,271	550,137,313
28188	Travco Ins Co	CT	194,031,455	132,115,558	61,915,897	4,558,190	6,469,449	229,334,488	95,892,025	92,519,430
40282	Travelers Commercial Cas Co	CT	307,132,545	235,222,612	71,909,933	8,103,449	13,394,110	67,463,195	45,417,462	27,904,142
19038	Travelers Cas & Surety Co	CT	13,576,189,533	10,232,679,669	3,343,509,864	308,115,311	748,635,414	262,920,492	211,759,759	629,323,615
31194	Travelers Cas & Surety Co Of Amer	CT	2,295,233,475	1,424,761,023	870,472,452	177,750,492	115,347,873	946,623,284	381,850,793	227,478,181
36170	Travelers Cas Co Of CT	CT	301,024,863	225,898,737	75,126,126	8,103,449	13,097,294	83,929,509	44,474,974	38,169,557
19046	Travelers Cas Ins Co Of Amer	CT	1,716,694,880	1,292,694,749	424,000,131	46,493,540	81,311,356	2,036,418	(2,434,443)	15,355,875
36137	Travelers Commercial Ins Co	CT	303,605,016	225,145,913	78,459,103	8,103,449	13,505,938	72,160,340	41,063,813	32,992,878
27998	Travelers Home & Marine Ins Co	CT	189,222,931	126,816,539	62,406,392	4,558,190	6,900,214	9,173,290	1,988,691	4,365,689
25658	Travelers Ind Co	CT	13,847,003,555	9,207,661,600	4,639,341,955	283,836,895	1,112,102,998	1,730,948,527	1,335,612,262	899,540,976
25666	Travelers Ind Co Of Amer	CT	493,107,796	360,390,289	132,717,507	13,168,105	19,368,519	668,644,493	334,450,912	368,720,650
25682	Travelers Ind Co Of CT	CT	944,884,031	651,174,041	293,709,990	23,297,417	42,487,297	1,008,350,492	470,577,805	343,496,657
39357	Travelers Ins Co Accident Dept	CT	67,958,043,231	60,072,262,735	7,885,780,496	-	4,925	3,562,994	7,888,573	92,012,804
36161	Travelers Prop Cas Ins Co	CT	200,114,015	140,731,362	59,382,653	5,064,656	7,375,991	232,991,698	90,995,035	81,540,483
25674	Travelers Property Cas Co Of Amer	CT	254,845,869	168,232,754	86,613,115	6,077,587	9,706,995	3,214,431,312	1,546,673,402	1,215,372,288
24350	Triad Guaranty Ins Corp	IL	572,412,541	436,751,043	135,661,498	63,164,654	16,199,651	176,695,784	35,206,844	28,336,051
19887	Trinity Universal Ins Co	TX	3,271,968,256	2,210,759,915	1,061,208,341	39,980,864	143,205,720	101,534,714	54,941,754	56,333,095
41211	Triton Ins Co	MO	679,979,932	302,626,138	377,353,794	31,932,373	33,134,334	59,765,358	20,998,950	29,637,682
41106	Triumphe Cas Co	PA	23,684,445	11,948,655	11,735,790	2,890,908	(1,005,413)	1,674,269	4,144,728	5,123,188
21709	Truck Ins Exch	CA	1,215,272,417	866,027,734	349,244,683	36,354,062	16,989,297	751,829,205	660,555,735	585,733,803
27120	Trumbull Ins Co	CT	381,801,569	92,867,067	288,934,502	(202,099)	14,465,830	94,159,677	62,653,267	59,979,214
33421	Trygg-Hansa Ins Co Ltd Us Branch	NY	7,462,686	237,400	7,225,286	(133,701)	391,852	-	(65,240)	37,432
29459	Twin City Fire Ins Co Co	IN	508,805,319	277,751,704	231,053,615	(606,297)	22,461,646	1,863,028,338	1,001,690,339	747,793,989
37893	Ulico Cas Co	DE	133,290,179	87,979,096	45,311,083	(6,824,414)	400,209	19,355,283	(3,287,857)	29,892,732

NAIC NO.	COMPANY NAME	DOM	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN (LOSS) FROM UNDER-WRITING	GAIN (LOSS) FROM INVESTMENTS	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	DIRECT LOSSES PAID
41050	Underwriter For The Professions Ins	CO	160,238,755	83,033,481	77,205,274	8,979,008	6,335,538	4,757,392	2,948,974	2,711,282
25844	Union Ins Co	NE	60,298,811	37,420,822	22,877,989	-	4,420,998	128,796,707	57,098,300	40,899,148
36048	Unione Italiana Reins Co Of Amer	NY	68,825,119	34,653,810	34,171,309	(1,095,582)	983,485	-	-	-
36285	United Americas Ins Co	NY	10,094,503	1,088,471	9,006,032	(1,036,003)	413,701	-	-	-
11142	United Cas Ins Co Of Amer	PA	17,494,507	2,301,348	15,193,159	(331,776)	372,258	31,813,320	14,506,956	13,712,630
29963	United Farm Family Ins Co	NY	16,210,455	11,687,671	4,522,784	62,177	762,925	11,665,271	6,039,809	10,147,974
13021	United Fire & Cas Co	IA	991,560,899	607,589,888	383,971,011	48,769,520	25,192,550	282,656,047	111,790,207	95,544,830
11770	United Fncl Cas Co	OH	144,998,399	88,257,008	56,741,391	13,871,549	7,636,055	70,865,895	35,355,461	31,820,059
15873	United Gty Residential Ins Co	NC	1,886,679,806	1,404,890,964	481,788,842	187,439,932	87,020,726	576,211,438	89,410,760	98,345,396
16667	United Gty Residential Ins Co Of NC	NC	288,831,876	166,658,070	122,173,806	17,954,917	115,348,829	69,137,117	39,180,083	23,930,083
26999	United Guaranty Mtg Indem Co	NC	108,440,974	87,164,005	21,276,969	4,998,699	4,181,328	21,607,408	3,025,674	3,690,832
41335	United Natl Specialty Ins Co	WI	85,923,803	32,517,236	53,406,567	363,757	2,616,932	63,341,273	18,468,043	24,602,285
42129	United Security Assur Co Of PA	PA	28,624,672	15,683,318	12,941,354	(467,840)	937,692	9,226,593	3,706,131	3,212,039
25941	United Services Auto Assoc	TX	14,383,719,578	5,323,560,421	9,060,159,157	492,845,495	432,486,634	4,732,679,412	2,934,521,707	2,723,052,086
21113	United States Fire Ins Co	DE	2,934,247,259	2,048,966,316	885,280,943	(99,446,082)	136,324,685	728,728,136	472,144,527	436,145,035
25895	United States Liability Ins Co	PA	637,609,449	270,021,051	367,588,398	12,304,799	5,398,329	155,288,038	57,256,245	31,438,152
29157	United WI Ins Co	WI	153,776,041	98,613,228	55,162,813	13,975,126	3,785,241	104,520,169	51,451,269	79,380,356
16063	Unitrin Auto & Home Ins Co	NY	46,871,977	24,169,893	22,702,084	(3,221,000)	1,657,996	310,032,219	168,687,183	147,990,464
10226	Unitrin Direct Ins Co	IL	47,734,556	30,211,347	17,523,209	(657,651)	666,423	63,955,987	39,942,365	33,109,080
10915	Unitrin Direct Property & Cas Co	IL	30,944,797	15,953,257	14,991,540	(738,480)	1,171,759	116,399,077	61,007,510	53,888,088
13200	Universal Surety Of Amer	TX	25,281,185	15,001,584	10,279,601	1,353,854	1,118,315	3,825,405	(541,864)	574,230
41181	Universal Underwriters Ins Co	KS	608,597,750	127,303,237	481,294,513	224,593	20,211,856	1,079,056,179	752,463,012	557,212,490
40843	Universal Underwriters Of TX Ins	TX	17,327,158	3,907,948	13,419,210	10	582,327	66,859,418	27,055,854	26,171,256
29599	US Specialty Ins Co	TX	465,798,205	326,105,401	139,692,804	14,360,948	11,473,633	340,544,698	156,477,839	76,774,966
25968	USAA Cas Ins Co	TX	4,721,087,571	3,018,610,022	1,702,477,549	505,425,091	70,691,716	2,755,387,897	1,578,713,867	1,491,162,401
18600	USAA General Ind Co	TX	394,604,786	248,229,918	146,374,868	39,716,290	5,486,347	281,781,756	271,994,402	239,831,981
10620	Usf&G Ins Co Of Ms	MS	20,036,361	779,429	19,256,932	-	1,206,447	35,624	1,486,483	2,979,174
25976	Utica Mut Ins Co	NY	1,994,746,341	1,484,459,591	510,286,750	19,958,187	78,680,723	314,978,314	121,661,641	145,312,517
26611	Valiant Ins Co	IA	19,093,532	3,873,532	15,220,000	-	611,204	1,811,918	2,728,347	46,857,019
20508	Valley Forge Ins Co	IN	49,665,836	22,938	49,642,898	-	2,230,327	541,700,285	330,173,672	299,398,485
21172	Vanliner Ins Co	AZ	345,430,570	240,507,817	104,922,753	(6,829,027)	12,731,615	160,053,404	107,652,118	75,241,270
18759	Verex Assure Inc	WI	29,010,662	19,710,515	9,300,147	904,686	1,344,210	370,890	(738,733)	84,401
26018	Vermont Mut Ins Co	VT	326,176,700	212,211,817	113,964,883	12,620,039	23,257,111	211,044,867	88,408,742	81,380,551
11762	Vesta Fire Ins Corp	IL	505,954,048	360,473,884	145,480,164	(106,403,826)	112,895,485	62,752,991	44,300,001	60,694,964
42668	Vesta Ins Corp	IL	11,707,797	1,196,434	10,511,363	(3,167,754)	106,020	30,761,257	19,185,024	19,987,178
42889	Victoria Fire & Cas Co	OH	117,023,748	74,323,924	42,699,824	2,339,186	3,537,259	63,482,995	26,956,232	27,869,944
20397	Vigilant Ins Co	NY	367,326,514	247,856,859	119,469,655	10,499,016	11,886,504	713,882,041	315,339,128	308,537,761
18791	Virginia Mut Ins Co	VA	28,705,043	19,463,936	9,241,107	716,468	647,679	41,883,672	19,870,297	23,962,870
40827	Virginia Surety Co Inc	IL	1,927,446,396	1,465,891,267	461,555,129	42,621,169	141,880,432	1,161,523,716	849,105,474	663,443,346
32395	Vision Service Plan Ins Co	MO	49,856,335	7,728,336	42,127,999	6,021,869	845,931	51,255,472	44,475,853	44,675,469
35971	Voyager Property & Cas Ins Co	SC	83,061,205	52,773,321	30,287,884	(1,603,357)	1,961,332	246,412,851	166,540,773	181,569,757
26085	Warner Ins Co	CT	24,312,738	7,849,690	16,463,048	(277,891)	154,682	5,937,363	4,611,934	5,919,110

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>GAIN (LOSS) FROM UNDER-WRITING</u>	<u>GAIN (LOSS) FROM INVESTMENTS</u>	<u>DIRECT PREMIUMS WRITTEN</u>	<u>DIRECT LOSSES INCURRED</u>	<u>DIRECT LOSSES PAID</u>
32778	Washington Intl Ins Co	AZ	100,092,487	60,720,838	39,371,649	1,692,300	2,290,100	35,925,662	5,648,652	8,716,027
26069	Wausau Business Ins Co	WI	145,788,314	103,651,086	42,137,228	(3,008,122)	6,770,117	133,001,071	74,034,384	72,869,930
26042	Wausau Underwriters Ins Co	WI	202,355,392	102,542,088	99,813,304	(3,008,122)	10,270,261	391,441,569	226,760,624	167,555,523
25011	Wesco Ins Co	DE	310,110,552	84,713,448	225,397,104	76,923,981	13,838,605	60,368,326	18,412,751	19,453,383
44393	West American Ins Co	IN	1,884,055,545	1,399,446,499	484,609,046	24,781,988	94,055,973	705,995,676	385,182,732	376,285,860
21121	Westchester Fire Ins Co	NY	1,892,152,803	1,391,972,987	500,179,816	(82,293,801)	72,816,886	426,711,419	503,717,898	243,042,989
30830	Western Diversified Cas Ins Co	WI	10,392,339	156,279	10,236,060	(287,914)	271,643	(383,840)	16,493,695	18,091,862
13188	Western Surety Co	SD	786,746,041	534,332,084	252,413,957	30,928,013	30,154,422	257,207,813	55,817,374	27,861,493
24112	Westfield Ins Co	OH	1,825,649,494	1,308,081,247	517,568,247	65,958,305	72,246,758	977,769,247	446,510,809	402,183,801
34207	Westport Ins Corp	MO	1,216,167,614	875,502,799	340,664,815	(147,292,984)	39,222,823	905,899,017	662,814,642	862,851,616
25780	Williamsburg Natl Ins Co	CA	28,310,878	12,731,779	15,579,099	3,056,504	529,522	55,157,266	31,268,193	14,727,610
12599	Windsor Ins Co	IN	390,774,069	258,935,097	131,838,972	(5,893,399)	17,233,871	48,843,172	28,630,105	47,978,633
26166	Windsor Mount Joy Mut Ins Co	PA	32,558,591	16,107,849	16,450,742	2,426,301	547,411	21,802,207	8,456,794	8,512,694
39896	Worldwide Cas Ins Co	OH	16,519,139	1,264,671	15,254,468	-	10,305,725	448,223	423,865	824,056
20311	XL Capital Assurance Inc	NY	341,937,445	144,232,151	197,705,294	(11,117,652)	9,699,262	226,804,267	42,150,820	-
24554	XL Ins Amer Inc	DE	482,264,827	316,924,535	165,340,292	7,499,930	7,134,156	337,724,276	362,554,429	170,653,956
20583	XL Reins America Inc	NY	4,415,380,226	2,639,973,377	1,775,406,849	48,749,546	92,903,069	19,988,229	7,125,156	(36,351)
37885	XL Specialty Ins Co	DE	633,571,803	493,411,904	140,159,899	4,499,958	19,888,588	1,422,677,582	779,232,695	300,145,612
24325	York Ins Co	RI	40,454,198	37,288,280	3,165,918	(6,487,803)	1,767,114	7,242,397	21,666,813	18,566,405
26220	Yosemite Ins Co	IN	445,313,477	96,528,016	348,785,461	24,806,021	17,768,975	36,588,300	5,745,646	6,780,217
13269	Zenith Ins Co	CA	1,971,228,945	1,397,958,795	573,270,150	91,757,468	99,092,237	1,041,090,077	468,319,567	268,604,413
16535	Zurich American Ins Co	NY	25,058,754,305	20,134,147,346	4,924,606,959	(1,510,372,769)	567,003,194	5,122,366,160	3,456,656,655	2,133,532,180
27855	Zurich American Ins Co Of IL	IL	45,425,011	947,175	44,477,836	-	1,541,092	342,601,757	408,421,938	222,000,125
Totals			1,088,010,979,845	719,942,868,017	368,068,111,828	7,768,028,652	40,137,984,326	313,238,336,915	179,353,295,653	162,457,940,952

**PROPERTY AND CASUALTY COMPANIES
FINANCIAL CONDITIONS FOR THE YEAR ENDING DECEMBER 31, 2004**

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>GAIN (LOSS) FROM UNDER-WRITING</u>	<u>GAIN (LOSS) FROM INVESTMENTS</u>	<u>DIRECT PREMIUMS WRITTEN</u>	<u>DIRECT LOSSES INCURRED</u>	<u>DIRECT LOSSES PAID</u>
DOMESTIC										
41114	Atlantic Bonding Co	MD	12,621,157	2,989,073	9,632,084	(214,526)	(280,659)	903,315	(176,012)	4,250
25422	Atradius Trade Credit Ins Co	MD	63,500,441	26,156,028	37,344,413	3,669,845	830,837	45,031,630	19,518,290	12,141,084
10367	Avemco Ins Co	MD	182,825,463	79,040,752	103,784,711	13,332,806	5,863,715	178,136,855	114,853,271	116,714,058
16039	Baltimore Equitable Society	MD	121,462,367	48,939,695	72,522,672	(3,587,410)	7,276,903	23,555	974,178	1,981,798
13455	Bankers Independent Ins Co	MD	21,886,096	16,412,328	5,473,768	(456,378)	839,470	22,432,754	13,814,488	13,821,809
13501	Brethren Mut Ins Co	MD	145,065,972	85,680,441	59,385,531	8,073,660	5,265,765	98,770,344	43,327,047	46,731,456
12260	Campmed Cas & Ind Co Inc MD	MD	25,194,060	18,253,419	6,940,641	1,242,230	682,229	15,861,192	4,068,001	1,476,568

NAIC NO.	COMPANY NAME	DOM	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN (LOSS) FROM UNDER- WRITING	GAIN (LOSS) FROM INVESTMENTS	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	DIRECT LOSSES PAID
34347	Colonial American Cas & Surety Co	MD	25,948,203	4,930,830	21,017,373	-	917,246	48,610,659	34,593,005	17,368,884
31240	Commonwealth Mut Ins Co	MD	1,822,720	1,004,229	818,491	(199,459)	47,309	2,281,745	392,388	408,963
31259	Farmers Mech Mut Ins Asn Cecil Cty	MD	942,580	602,717	339,863	(52,002)	6,623	1,335,172	668,132	712,510
16055	Farmers Mut F I C Of Dug Hill	MD	3,705,878	2,455,101	1,250,777	(131,134)	84,922	3,143,887	468,936	1,485,903
39306	Fidelity & Deposit Co Of MD	MD	216,503,315	37,763,513	178,739,802	-	6,913,105	624,545,910	271,782,272	166,022,940
43010	Fidelity Ins Co	MD	24,050,429	14,089,924	9,960,505	705,665	462,145	104,289,567	85,719,981	87,214,430
40100	Firstline Natl Ins Co	MD	43,932,352	28,579,663	15,352,689	(1,429,640)	2,116,798	28,255,363	16,944,217	16,388,308
14753	Frederick Mut Ins Co	MD	39,050,688	16,165,803	22,884,885	878,456	761,573	19,265,044	5,977,481	7,018,062
41491	Geico Cas Co	MD	261,923,233	176,853,407	85,069,826	14,678,825	3,218,082	674,048,069	368,969,970	347,527,509
35882	Geico General Ins Co	MD	125,939,489	69,844,550	56,094,939	-	4,814,069	3,907,523,555	2,431,838,154	2,224,823,744
22055	Geico Ind Co	MD	3,409,349,908	2,000,100,294	1,409,249,614	296,035,493	57,020,331	1,758,785,729	973,013,541	821,598,869
10799	Geovera Ins Co	MD	52,039,548	16,204,968	35,834,580	8,686,276	5,026,683	69,617,740	(755,000)	44,000
22063	Government Employees Ins Co	MD	11,160,614,074	6,363,774,803	4,796,839,271	579,400,784	685,400,886	2,668,235,491	1,657,548,864	1,529,028,085
44229	Guardian Cas Ins	MD	2,021,034	615,733	1,405,301	190,729	50,615	1,051,481	73,690	137,527
14141	Harford Mut Ins Co	MD	224,131,074	151,973,566	72,157,508	(4,288,916)	8,267,200	84,776,221	56,404,763	44,877,097
11039	Injured Workers Ins Fund	MD	1,243,686,495	1,108,834,890	134,851,605	(30,560,274)	76,932,714	299,899,807	204,581,806	141,683,851
40720	Interstate Auto Ins Co Inc	MD	6,985,455	4,827,773	2,157,682	(222,296)	293,728	7,617,912	4,117,028	4,400,653
29955	Legal Mut Liab Ins Society Of MD	MD	7,069,783	5,987,035	1,082,748	(373,752)	184,716	3,704,550	1,049,818	1,774,918
37940	Lexington Natl Ins Corp	MD	23,946,894	16,664,922	7,281,972	2,111,260	325,150	7,266,486	-	(41,495)
34880	Maryland Automobile Insurance Fund	MD	403,510,427	289,541,824	113,968,603	(3,369,527)	28,112,097	243,848,620	169,240,440	161,757,664
19356	Maryland Cas Co	MD	417,137,564	45,378,862	371,758,702	-	12,702,048	620,639,890	757,768,750	438,894,081
32328	Medical Mut Liab Ins Soc Of MD	MD	576,695,693	437,556,319	139,139,374	(41,437,013)	49,365,916	111,934,166	97,470,169	59,222,901
14613	Montgomery Mut Ins Co	MD	135,249,990	83,454,669	51,795,321	24,806	10,572,748	74,140,386	61,237,289	40,419,002
31232	Monumental General Cas Co	MD	7,946,981	151,849	7,795,132	12,568,149	3,974,747	45,053,692	(15,917,495)	15,243,024
16098	Mutual Fire Ins Co Of Carroll Cty	MD	4,812,983	4,812,210	773	44,212	560,067	7,509,270	4,751,939	5,310,633
16128	Paramount Ins Co	MD	5,784,156	3,756,734	2,027,422	203,190	(33,161)	8,209,872	4,466,673	4,569,673
39900	Peninsula Ind Co	MD	7,879,013	690,654	7,188,359	41,045	282,584	4,131,274	2,417,929	2,927,139
14958	Peninsula Ins Co	MD	57,081,303	33,905,207	23,176,096	4,201,313	1,346,485	40,443,057	18,077,254	18,694,126
10357	Platinum Underwriters Reins Co.	MD	1,421,278,625	1,018,157,214	403,121,411	(9,290,658)	35,190,932	-	-	-
29017	Professionals Advocate Ins Co	MD	85,128,771	68,313,803	16,814,968	(2,167,474)	5,675,780	43,616,105	22,443,683	8,869,717
37923	Seaworthy Ins Co	MD	38,681,384	20,418,006	18,263,378	358,047	1,397,797	24,722,334	12,125,848	11,986,414
10656	United States Surety Co	MD	14,675,504	9,373,010	5,302,494	738,775	293,459	10,906,115	3,527,722	1,393,921
25887	US Fidelity & Guaranty Co	MD	4,842,602,931	3,101,238,004	1,741,364,927	(1,125,007,594)	278,777,534	740,683,659	1,406,231,854	794,084,934
10182	Usf&G Specialty Ins Co	MD	18,278,117	192,179	18,085,938	-	1,121,248	135,207,409	208,038,518	149,807,743
10815	Verlan Fire Ins Co MD	MD	23,904,543	9,638,608	14,265,935	1,687,549	1,083,689	17,805,718	7,373,735	3,750,954
Totals			25,506,866,693	15,425,324,609	10,081,542,084	(273,914,938)	1,303,746,125	12,804,265,600	9,069,022,617	7,322,277,707

**TITLE COMPANIES
FINANCIAL CONDITIONS FOR THE YEAR ENDING DECEMBER 31, 2004**

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	-----MARYLAND BUSINESS-----		
						<u>DIRECT WRITTEN PREMIUM</u>	<u>DIRECT LOSSES INCURRED</u>	<u>DIRECT LOSSES PAID</u>
<u>FOREIGN</u>								
51152	Atlantic Title Ins Co	SC	9,343,044	3,878,931	5,464,113	24,954	-	-
50687	Attorneys Title Ins Fund	FL	250,759,201	138,023,264	112,735,937	-	-	-
50636	Censtar Title Ins Co	TX	17,780,843	1,664,865	16,115,978	1,025,950	-	-
50229	Chicago Title Ins Co	MO	1,351,062,584	858,857,299	492,205,285	63,476,431	2,254,495	2,325,106
50026	Commerce Title Ins Co	CA	16,848,772	7,453,625	9,395,147	56,130	-	-
50083	Commonwealth Land Title Ins Co	PA	656,500,488	492,271,211	164,229,277	45,161,663	853,855	838,758
51195	Commonwealth Land Title Ins NJ	NJ	40,434,720	7,691,843	32,742,877	-	-	-
51209	Conestoga Title Ins Co	PA	8,662,868	4,593,800	4,069,068	2,761,501	29,782	11,582
51586	Fidelity Natl Title Ins Co	CA	747,720,495	528,016,655	219,703,840	26,159,410	517,791	466,087
50814	First American Title Ins Co	CA	1,825,722,531	1,079,677,065	746,045,466	50,083,733	1,957,150	2,673,858
50008	First American Title Ins Co NC	NC	8,508,822	308,782	8,200,040	-	-	-
50369	Investors Title Ins Co	NC	92,015,192	46,086,819	45,928,373	1,507,817	40,701	40,701
50024	Lawyers Title Ins Corp	VA	650,343,893	412,703,724	237,640,169	27,188,378	596,802	717,226
51020	National Title Ins Of NY Inc	NY	15,547,849	10,222,857	5,324,992	40,559	738,938	48,270
51101	Nations Title Ins Of NY Inc	NY	20,878,953	11,017,072	9,861,881	161	172,016	218,692
50000	North American Title Ins Corp	FL	19,498,002	5,373,797	14,124,205	-	-	-
50520	Old Republic Natl Title Ins Co	MN	448,781,315	334,794,501	113,986,814	12,236,245	312,660	165,579
50792	Southern Title Ins Corp	VA	17,751,912	10,088,224	7,663,688	1,634,018	(21,144)	17,025
50121	Stewart Title Guaranty Co	TX	899,998,188	482,092,455	417,905,733	49,286,383	1,238,005	721,387
51403	Ta Title Ins Co	PA	10,557,562	4,859,036	5,698,526	133,390	3,009	3,144
50067	Ticor Title Ins Co	CA	279,982,068	213,900,877	66,081,191	6,468,866	(33,766)	(43,107)
51535	Ticor Title Ins Co of FL	FL	110,353,479	76,010,592	34,342,887	7,972,909	348,638	252,780
50245	Title Ins Co Of Amer	TN	13,410,059	4,543,433	8,866,626	10,095	-	-
50012	Transnation Title Ins Co	AZ	194,572,429	119,010,505	75,561,924	1,200	394	395

51624	United General Title Ins Co	CO	64,126,824	41,341,910	22,784,914	4,111,935	51,258	2,243
	Totals		7,771,162,093	4,894,483,142	2,876,678,951	299,341,728	9,060,584	8,459,726

TITLE COMPANIES
FINANCIAL CONDITIONS FOR THE YEAR ENDING DECEMBER 31, 2004

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>DOM</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>-----MARYLAND BUSINESS-----</u>		
						<u>DIRECT WRITTEN PREMIUM</u>	<u>DIRECT LOSSES INCURRED</u>	<u>DIRECT LOSSES PAID</u>
	<u>DOMESTIC</u>							
50784	Security Title Guarantee Corp Bltmre	MD	15,110,682	10,009,735	5,100,947	13,723,467	(681,749)	(56,014)
	GRAND TOTALS		7,786,272,775	4,904,492,877	2,881,779,898	313,065,195	8,378,835	8,403,712

B. COMPLAINT DATA

Complaint Index

The Maryland Insurance Administration (MIA) is presenting Closed Complaint Index reports for various lines of business, as compiled from the National Association of Insurance Commissioner's (NAIC) Complaint Data System. Maryland reports data regarding closed complaints to this national system through NAIC on a regular basis. This data was combined with financial reporting made directly to the NAIC to calculate the complaint index reports presented here. While these statistics may provide certain input to evaluate overall company performance and customer satisfaction, this information should be only one of many factors used in making a purchasing decision.

The Complaint Index Report(s) are categorized according to ten Policy Type groups. These Policy Type groups include the following lines of business:

1. All Property
 - Auto
 - Private Passenger
 - Commercial
 - Motorcycle
 - Motor home
 - Other
 - Fire, Allied Lines & CMP
 - Fire, Allied Lines
 - Commercial Multi-Peril
 - Credit Property
 - Dwelling Fire
 - Builder's Risk
 - Other
 - Homeowners
 - Homeowners
 - Group Homeowners
 - Farmowner/Ranchowner
 - Mobile Homeowner
 - Condo/Town
 - Renters/Tenants
 - Other
 - General (Liability)
 - Products (Liability)
 - Professional E & O (Liability)
 - Other (Liability)
 - Worker's Compensation
 - Fidelity & Surety
 - Ocean Marine

- Inland Marine
- Title
- In Home/Incidental Business
- Mortgage Guaranty
- Boiler Machinery
- Watercraft
- Aircraft
- Warranty Contract
- Federal Programs
- Federal Crop
- Federal Flood
- Other

2. Homeowners

- Homeowners
- Group Homeowners
- Mobile Homeowner
- Condo/Town

3. Private Passenger

- Private Passenger
- Group Private Passenger
- Commercial
- Motorcycle
- Rental

4. Individual Life

5. Group Life

6. Individual Accident and Health

7. Group Accident and Health

8. Credit Insurance

9. Medicare Supplement

10. Long Term Care

The Consumer Complaint Index Report is developed as follows:

1. The company's Maryland complaints under the policy type for the calendar year are summed as "Maryland Complaints." Note that "Maryland Complaints" does not include those complaints in which the complaint resolution by the state, also known as the "complaint disposition," did not uphold the consumer's complaint position. As a result, these complaints were excluded from the "Maryland

Complaints" count for a company. If a complaint contained at least one of the following complaint resolutions, then the complaint was not included in the "Maryland Complaint" count for the company:

- Unable to Assist:
The state lacked the necessary power, authority, or means to resolve the complaint.
 - Cancellation Upheld:
The annulment or invalidation of a policy was within state guidelines.
 - Nonrenewal Upheld:
The insurer's election not to renew a policy was within state guidelines.
 - No Action Requested / Required:
Handling was satisfactory.
 - Referred to Proper Agency / Section:
Due to the subject of the complaint, the resolution required referral to another agency or section.
 - Company In Compliance:
The company's tendencies complied with the state insurance regulations.
 - Company Position Upheld:
The party complained against had a valid base for not yielding to the complainant's request, demand, or claim, whether the State Department of Insurance agrees or disagrees.
 - No Jurisdiction:
The State Department of Insurance lacked statutory authority to resolve the complaint.
 - Insufficient Information:
No evidence to substantiate complaint was provided to the state. The correspondent failed to provide the information or documentation requested which is required for determining appropriate action.
2. The company's "MD Complaints" are divided by the sum of the Maryland complaints of all companies under the policy type for the calendar year. This calculation provides the company's "Complaint Share" of all Maryland complaints under the policy type for the calendar year.
 3. The company's Maryland premiums under the policy type for the calendar year are summed as "Maryland Premiums." Please note that "Maryland Premiums"

represent only those premiums associated with business inside the State of Maryland.

4. The company's "Maryland Premiums" are divided by the sum of the premiums of all Maryland companies under the policy type for the calendar year. This calculation provides the company's "Premium Share" of all Maryland premiums under the policy type for the calendar year.
5. The company's "Complaint Share" is divided by the company's "Premium Share" to obtain the company's "Complaint Index" under the policy type for the calendar year.

Complaint Resolutions

The MIA is presenting a report on the resolution of closed consumer complaints from Maryland. This report also is compiled from data reported to the National Association of Insurance Commissioner's (NAIC) Complaint Data System by the MIA. This chart shows the resolution of Maryland complaints based on 40 possible resolution codes. An individual complaint may reflect multiple resolution codes depending on the nature and complexity of the complaint filed.

All Property

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2004 Total Complaints for Index: 19,174
 Premiums Year: 2004 Total Premiums for Index: \$ 8,587,008,863
 States selected for Index: MD only

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
2.51396	10675	AAA MID-ATLANTIC INS CO	0.00146	28	0.00058	\$4,988,037
0.03436	22667	ACE AMERICAN INS CO	0.00016	3	0.00455	\$39,103,466
0.03564	20699	ACE PROP & CAS INS CO	0.00005	1	0.00146	\$12,567,215
2.56931	35173	AGENCY INS CO OF MD INC	0.00782	150	0.00304	\$26,145,872
3.81047	20796	AIG PREMIER INS CO	0.00057	11	0.00015	\$1,292,836
3.72546	19399	AIU INS CO	0.00469	90	0.00126	\$10,819,123
0.49431	19240	ALLSTATE IND CO	0.00089	17	0.00179	\$15,401,980
1.6984	19232	ALLSTATE INS CO	0.10076	1,932	0.05933	\$509,443,491
0.07162	17230	ALLSTATE PROP & CAS INS CO	0.00057	11	0.00801	\$68,781,193
0.62009	13293	AMALGAMATED CAS INS CO	0.0001	2	0.00017	\$1,444,453
0.39853	21849	AMERICAN AUTOMOBILE INS CO	0.00021	4	0.00052	\$4,495,014
0.20529	10111	AMERICAN BANKERS INS CO OF FL	0.00016	3	0.00076	\$6,544,698
0.36126	20427	AMERICAN CAS CO OF READING PA	0.00073	14	0.00202	\$17,355,479
-204.96407	19941	AMERICAN COMMERCE INS CO	0.00005	1	0	-\$2,185
0.50725	19690	AMERICAN ECONOMY INS CO	0.00021	4	0.00041	\$3,531,577
7.9241	20613	AMERICAN EMPLOYERS INS CO	0.00005	1	0.00001	\$56,517
0.38268	23450	AMERICAN FAMILY HOME INS CO	0.0001	2	0.00027	\$2,340,586
0.06093	26247	AMERICAN GUARANTEE & LIABILITY INS	0.00016	3	0.00257	\$22,051,808
0.01351	19380	AMERICAN HOME ASSUR CO	0.00021	4	0.01544	\$132,557,712
6.53762	17957	AMERICAN INDEPENDENT INS CO	0.00005	1	0.00001	\$68,503
0.04569	21857	AMERICAN INS CO	0.00016	3	0.00342	\$29,403,866
2.83457	32220	AMERICAN INTL INS CO	0.00313	60	0.0011	\$9,479,657
-8.33578	30562	AMERICAN MANUFACTURERS MUT INS CO	0.00026	5	-0.00003	-\$268,629
2.00383	23469	AMERICAN MODERN HOME INS CO	0.00037	7	0.00018	\$1,564,470
25.09103	22918	AMERICAN MOTORISTS INS CO	0.00198	38	0.00008	\$678,257
0.05187	42978	AMERICAN SECURITY INS CO	0.00005	1	0.00101	\$8,633,576
3.01162	11129	AMERICAN SKYLINE INS CO INC	0.00209	40	0.00069	\$5,948,253
0.30195	19704	AMERICAN STATES INS CO	0.00016	3	0.00052	\$4,449,535
1.40317	27928	AMEX ASSUR CO	0.00245	47	0.00175	\$15,000,864

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
2.9648	19976	AMICA MUT INS CO	0.00751	144	0.00253	\$21,751,876
3.35958	19801	ARGONAUT INS CO	0.00042	8	0.00012	\$1,066,436
0.94803	21865	ASSOCIATED IND CORP	0.00021	4	0.00022	\$1,889,578
0.50076	19305	ASSURANCE CO OF AMER	0.00094	18	0.00187	\$16,097,860
3.593	22209	ATLANTIC INS CO	0.00005	1	0.00001	\$124,644
1.24417	19895	ATLANTIC MUT INS CO	0.00073	14	0.00059	\$5,039,401
0.31377	19062	AUTOMOBILE INS CO OF HARTFORD CT	0.00021	4	0.00066	\$5,709,241
0.43708	16187	AXA RE PROP & CAS INS CO	0.00005	1	0.00012	\$1,024,629
0.63079	24813	BALBOA INS CO	0.00031	6	0.0005	\$4,259,835
3.19982	13455	BANKERS INDEPENDENT INS CO	0.00313	60	0.00098	\$8,397,584
1.14093	18279	BANKERS STANDARD INS CO	0.00005	1	0.00005	\$392,528
0.33363	20095	BITUMINOUS CAS CORP	0.00016	3	0.00047	\$4,027,054
0.98012	13501	BRETHREN MUT INS CO	0.00845	162	0.00862	\$74,022,657
1.33245	20117	CALIFORNIA CAS IND EXCH	0.00094	18	0.0007	\$6,049,925
0.26126	10464	CANAL INS CO	0.00021	4	0.0008	\$6,856,737
0.14144	10510	CAROLINA CAS INS CO	0.0001	2	0.00074	\$6,332,588
0.56317	19909	CENTENNIAL INS CO	0.0001	2	0.00019	\$1,590,452
2.36142	34649	CENTRE INS CO	0.00047	9	0.0002	\$1,706,862
27.93018	12777	CHUBB IND INS CO	0.00021	4	0.00001	\$64,138
0.11227	18767	CHURCH MUT INS CO	0.00005	1	0.00046	\$3,988,993
0.04518	10677	CINCINNATI INS CO	0.00016	3	0.00346	\$29,739,877
1.94345	20532	CLARENDON NATL INS CO	0.00068	13	0.00035	\$2,995,704
0.39255	31240	COMMONWEALTH MUT INS CO	0.0001	2	0.00027	\$2,281,745
0.3655	12157	COMPANION PROP & CAS INS CO	0.00021	4	0.00057	\$4,901,225
0.05531	20443	CONTINENTAL CAS CO	0.00078	15	0.01414	\$121,449,821
0.73963	35289	CONTINENTAL INS CO	0.00031	6	0.00042	\$3,633,016
3.96909	26492	COURTESY INS CO	0.0001	2	0.00003	\$225,667
25.24928	10448	CUMBERLAND INS CO INC	0.00016	3	0.00001	\$53,211
0.70428	13684	CUMBERLAND MUT FIRE INS CO	0.00042	8	0.00059	\$5,087,176
1.614	21164	DAIRYLAND INS CO	0.00078	15	0.00048	\$4,162,133
1.33888	42048	DIAMOND STATE INS CO	0.0001	2	0.00008	\$668,986
0.05426	36463	DISCOVER PROP & CAS INS CO	0.00005	1	0.00096	\$8,254,257
1.5629	13692	DONEGAL MUT INS CO	0.00323	62	0.00207	\$17,766,018
1.52948	40649	ECONOMY PREMIER ASSUR CO	0.00104	20	0.00068	\$5,856,198
1.92632	21261	ELECTRIC INS CO	0.00141	27	0.00073	\$6,277,175
0.1091	21326	EMPIRE FIRE & MARINE INS CO	0.00021	4	0.00191	\$16,420,200
0.04229	21458	EMPLOYERS INS OF WAUSAU	0.00005	1	0.00123	\$10,590,869

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.11267	15130	ENCOMPASS IND CO	0.00021	4	0.00185	\$15,899,633
0.65025	10071	ENCOMPASS INS CO OF AMERICA	0.00193	37	0.00297	\$25,482,832
3.5642	26263	ERIE INS CO	0.00652	125	0.00183	\$15,706,417
1.33899	26271	ERIE INS EXCH	0.07359	1,411	0.05496	\$471,930,801
0.25786	25712	ESURANCE INS CO	0.00021	4	0.00081	\$6,947,217
1.72571	17043	EVERETT CASH MUT INS CO	0.00021	4	0.00012	\$1,038,058
0.1038	35181	EXECUTIVE RISK IND INC	0.0001	2	0.001	\$8,628,634
183.31826	25518	FAIRMONT PREMIER INS CO	0.00005	1	0	\$2,443
0.5698	16055	FARMERS MUT F I C OF DUG HILL	0.00021	4	0.00037	\$3,143,887
3.57877	10806	FARMERS NEW CENTURY INS CO	0.01794	344	0.00501	\$43,048,029
0.04234	20281	FEDERAL INS CO	0.00047	9	0.01109	\$95,199,777
0.1916	13935	FEDERATED MUT INS CO	0.0001	2	0.00054	\$4,674,708
0.15811	39306	FIDELITY & DEPOSIT CO OF MD	0.00031	6	0.00198	\$16,995,355
0.11798	35386	FIDELITY & GUARANTY INS CO	0.00005	1	0.00044	\$3,795,951
0.44082	25879	FIDELITY & GUARANTY INS UNDERWRITERS	0.0001	2	0.00024	\$2,031,896
1.29039	21873	FIREMANS FUND INS CO	0.00485	93	0.00376	\$32,276,934
0.23856	21784	FIREMENS INS CO OF WASHINGTON DC	0.00047	9	0.00197	\$16,895,686
1.41953	24724	FIRST NATL INS CO OF AMER	0.00047	9	0.00033	\$2,839,399
0.42693	40100	FIRSTLINE NATL INS CO	0.00031	6	0.00073	\$6,293,884
0.15996	13978	FLORISTS MUT INS CO	0.00005	1	0.00033	\$2,799,767
0.43246	11185	FOREMOST INS CO	0.00031	6	0.00072	\$6,213,433
0.78701	14753	FREDERICK MUT INS CO	0.00172	33	0.00219	\$18,778,667
0.50599	41491	GEICO CAS CO	0.00203	39	0.00402	\$34,518,642
1.35532	35882	GEICO GENERAL INS CO	0.04073	781	0.03005	\$258,069,708
0.9732	22055	GEICO IND CO	0.00913	175	0.00938	\$80,531,786
4.01429	24414	GENERAL CAS CO OF WI	0.00083	16	0.00021	\$1,785,008
1.39162	34622	GLENS FALLS INS CO	0.00652	125	0.00468	\$40,227,224
1.0777	22063	GOVERNMENT EMPLOYEES INS CO	0.03416	655	0.0317	\$272,191,387
0.27665	23809	GRANITE STATE INS CO	0.0001	2	0.00038	\$3,237,673
0.07247	25984	GRAPHIC ARTS MUT INS CO	0.00005	1	0.00072	\$6,179,452
0.22898	16691	GREAT AMERICAN INS CO	0.00037	7	0.00159	\$13,690,798
20.84558	33723	GREAT AMERICAN SPIRIT INS CO	0.00016	3	0.00001	\$64,452
0.12395	20303	GREAT NORTHERN INS CO	0.00031	6	0.00252	\$21,678,607
0.08131	22322	GREENWICH INS CO	0.0001	2	0.00128	\$11,015,854
0.78385	15032	GUIDEONE MUT INS CO	0.00021	4	0.00027	\$2,285,367
2.18308	22292	HANOVER INS CO	0.00089	17	0.00041	\$3,487,447
0.26433	14141	HARFORD MUT INS CO	0.0013	25	0.00493	\$42,357,410

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.7047	14168	HARLEYSVILLE MUT INS CO	0.00313	60	0.00444	\$38,130,916
0.15796	35696	HARLEYSVILLE PREFERRED INS CO	0.00005	1	0.00033	\$2,835,128
5.88274	22357	HARTFORD ACCID & IND CO	0.0013	25	0.00022	\$1,903,221
0.39763	29424	HARTFORD CAS INS CO	0.00245	47	0.00616	\$52,936,138
0.90974	19682	HARTFORD FIRE IN CO	0.00631	121	0.00694	\$59,565,607
0.3944	37478	HARTFORD INS CO OF THE MIDWEST	0.00125	24	0.00317	\$27,252,063
2.74638	30104	HARTFORD UNDERWRITERS INS CO	0.01643	315	0.00598	\$51,366,413
16.64192	32077	HERITAGE CASUALTY INS CO	0.00021	4	0.00001	\$107,643
1.95544	22578	HORACE MANN INS CO	0.00094	18	0.00048	\$4,122,466
17.34009	25054	HUDSON INS CO	0.00177	34	0.0001	\$878,126
0.26442	23817	ILLINOIS NATL INS CO	0.00005	1	0.0002	\$1,693,698
0.08871	43575	INDEMNITY INS CO OF NORTH AMER	0.00005	1	0.00059	\$5,048,434
0.81883	22713	INSURANCE CO OF NORTH AMER	0.00016	3	0.00019	\$1,640,801
0.11427	37257	INSURANCE CORP OF HANNOVER	0.00005	1	0.00046	\$3,919,132
-2.91966	18341	INSURANCE CORP OF NY	0.00005	1	-0.00002	-\$153,390
6.70764	31488	INTEGON PREFERRED INS CO	0.00026	5	0.00004	\$333,833
3.88005	40720	INTERSTATE AUTO INS CO INC	0.00344	66	0.00089	\$7,617,912
0.82131	22837	INTERSTATE IND CO	0.00016	3	0.00019	\$1,635,855
0.27676	20885	KANSAS CITY FIRE & MARINE INS CO	0.00037	7	0.00132	\$11,327,155
2.24342	27138	KEMPER CAS INS CO	0.00005	1	0.00002	\$199,627
1.00748	10914	KEMPER INDEPENDENCE INS CO	0.00292	56	0.0029	\$24,893,158
1.94084	11681	KEYSTONE INS CO	0.00261	50	0.00134	\$11,537,452
0.07181	26077	LANCER INS CO	0.00005	1	0.00073	\$6,236,666
0.70027	42404	LIBERTY INS CORP	0.00125	24	0.00179	\$15,348,793
1.40851	23035	LIBERTY MUT FIRE INS CO	0.01732	332	0.01229	\$105,562,026
0.86836	23043	LIBERTY MUT INS CO	0.00183	35	0.0021	\$18,050,824
0.39474	33855	LINCOLN GENERAL INS CO	0.00063	12	0.00159	\$13,614,473
1.69372	14400	LITITZ MUT INS CO	0.00021	4	0.00012	\$1,057,664
0.62459	36439	LM PERSONAL INS CO	0.00037	7	0.00058	\$5,019,185
13.79627	32352	LM PROPERTY AND CASUALTY INS. CO.	0.00376	72	0.00027	\$2,337,222
13.51492	22977	LUMBERMENS MUT CAS CO	0.00078	15	0.00006	\$497,058
0.43021	38970	MARKEL INS CO	0.00021	4	0.00048	\$4,163,992
0.33708	19356	MARYLAND CAS CO	0.00047	9	0.00139	\$11,957,623
0.62549	22306	MASSACHUSETTS BAY INS CO	0.00005	1	0.00008	\$715,998
0.03201	32328	MEDICAL MUT LIAB INS SOC OF MD	0.00042	8	0.01304	\$111,934,166
0.2391	11843	MEDICAL PROTECTIVE CO	0.00063	12	0.00262	\$22,476,493
7.66243	31968	MERASTAR INS CO	0.00078	15	0.0001	\$876,706

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
-42.16216	14486	MERCHANTS & BUSINESS MENS MUT INS CO	0.0001	2	0	-\$21,244
1.45632	24821	MERITPLAN INS CO	0.00099	19	0.00068	\$5,842,870
1.7697	40169	METROPOLITAN CAS INS CO	0.00052	10	0.00029	\$2,530,641
3.31446	25321	METROPOLITAN DRT PROP & CAS INS CO	0.00193	37	0.00058	\$4,999,397
2.0648	34339	METROPOLITAN GRP PROP & CAS INS CO	0.00313	60	0.00152	\$13,013,766
2.05444	26298	METROPOLITAN PROPERTY & CAS INS CO	0.0011	21	0.00053	\$4,577,782
0.5848	11932	MID-CONTINENT INS CO	0.0001	2	0.00018	\$1,531,611
0.08726	14532	MIDDLESEX MUT ASSUR CO	0.00005	1	0.0006	\$5,132,266
0.18125	14575	MILLERS CAPITAL INS CO	0.00026	5	0.00144	\$12,354,355
0.16668	20362	MITSUI SUMITOMO INS CO OF AMER	0.00005	1	0.00031	\$2,686,871
3.05168	14613	MONTGOMERY MUT INS CO	0.01419	272	0.00465	\$39,917,053
44.89239	31232	MONUMENTAL GENERAL CAS CO	0.00037	7	0.00001	\$69,832
1.55647	14664	MUTUAL BENEFIT INS CO	0.00449	86	0.00288	\$24,745,014
-9,428.35	23647	MUTUAL SERVICE CAS INS CO	0.0001	2	0	-\$95
0.18406	11991	NATIONAL CAS CO	0.00026	5	0.00142	\$12,165,867
1.21008	23728	NATIONAL GENERAL INS CO	0.00016	3	0.00013	\$1,110,294
0.35235	20087	NATIONAL IND CO	0.00026	5	0.00074	\$6,355,154
0.02221	19445	NATIONAL UNION FIRE INS CO OF PITTS	0.00026	5	0.01174	\$100,838,937
0.13602	28223	NATIONWIDE AGRIBUSINESS INS CO	0.00005	1	0.00038	\$3,292,582
2.02264	10723	NATIONWIDE ASSUR CO	0.00339	65	0.00168	\$14,392,092
1.90815	23760	NATIONWIDE GENERAL INS CO	0.00318	61	0.00167	\$14,316,845
0.25438	25453	NATIONWIDE INS CO OF AMER	0.00037	7	0.00144	\$12,324,009
0.98263	23779	NATIONWIDE MUT FIRE INS CO	0.01893	363	0.01927	\$165,442,374
3.9778	23787	NATIONWIDE MUT INS CO	0.14285	2,739	0.03591	\$308,374,121
2.12744	37877	NATIONWIDE PROP & CAS INS CO	0.00678	130	0.00319	\$27,366,242
1.29174	14788	NATL GRANGE MUT INS CO	0.00266	51	0.00206	\$17,681,777
0.13911	31470	NORGUARD INS CO	0.0001	2	0.00075	\$6,438,619
0.48349	21105	NORTH RIVER INS CO	0.0001	2	0.00022	\$1,852,550
0.39514	19372	NORTHERN INS CO OF NY	0.00026	5	0.00066	\$5,666,954
0.92002	24015	NORTHLAND INS CO	0.00037	7	0.0004	\$3,407,441
0.64727	24074	OHIO CAS INS CO	0.00271	52	0.00419	\$35,978,711
0.83785	17558	OLD GUARD INS CO	0.00016	3	0.00019	\$1,603,553
3.96836	39098	OMNI INS CO	0.00026	5	0.00007	\$564,271
1.14303	20621	ONEBEACON AMERICA INS CO	0.00016	3	0.00014	\$1,175,422
-4.07704	22748	PACIFIC EMPLOYERS INS CO	0.0001	2	-0.00003	-\$219,692
0.33499	20346	PACIFIC IND CO	0.00037	7	0.00109	\$9,358,258
1.85469	16128	PARAMOUNT INS CO	0.00177	34	0.00096	\$8,209,872

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.0927	24198	PEERLESS INS CO	0.00042	8	0.0045	\$38,649,642
1.74775	14958	PENINSULA INS CO	0.00584	112	0.00334	\$28,699,114
0.25281	32859	PENN-AMER INS CO	0.00005	1	0.00021	\$1,771,479
27.07596	21962	PENNSYLVANIA GENERAL INS CO	0.00042	8	0.00002	\$132,323
1.2864	14990	PENNSYLVANIA NTL MUT CAS INS CO	0.00725	139	0.00564	\$48,391,465
11.83402	23850	PHILADELPHIA IN CO	0.00005	1	0	\$37,844
0.04532	18058	PHILADELPHIA IND INS CO	0.0001	2	0.0023	\$19,763,288
0.15155	25623	PHOENIX INS CO	0.00016	3	0.00103	\$8,865,494
3.82941	24260	PROGRESSIVE CAS INS CO	0.00323	62	0.00084	\$7,250,847
1.17589	42994	PROGRESSIVE CLASSIC INS CO	0.01711	328	0.01455	\$124,921,731
1.28612	16322	PROGRESSIVE HALCYON INS CO	0.01419	272	0.01103	\$94,714,794
0.18708	38628	PROGRESSIVE NORTHERN INS CO	0.00104	20	0.00558	\$47,876,751
15.49468	34690	PROPERTY & CAS INS CO OF HARTFORD	0.01601	307	0.00103	\$8,873,295
0.10002	12416	PROTECTIVE INS CO	0.00005	1	0.00052	\$4,477,717
0.55324	39217	QBE INS CORP	0.00021	4	0.00038	\$3,237,991
0.19276	12475	REPUBLIC-FRANKLIN INS CO	0.0001	2	0.00054	\$4,646,632
1.37183	26050	RESPONSE WORLDWIDE INS CO	0.00005	1	0.00004	\$326,460
0.14678	35505	ROCKWOOD CAS INS CO	0.00021	4	0.00142	\$12,204,592
-5.79047	24678	ROYAL IND CO	0.00026	5	-0.00005	-\$386,710
1.45247	24740	SAFECO INS CO OF AMER	0.00334	64	0.0023	\$19,733,412
1.98526	39012	SAFECO INS CO OF IL	0.00433	83	0.00218	\$18,723,626
0.04748	41297	SCOTTSDALE INS CO	0.0001	2	0.0022	\$18,866,595
0.25602	12572	SELECTIVE INS CO OF AMER	0.0011	21	0.00428	\$36,735,056
1.61832	39926	SELECTIVE INS CO OF THE SOUTHEAST	0.00355	68	0.00219	\$18,817,999
0.91517	24988	SENTRY INS A MUT CO	0.00016	3	0.00017	\$1,468,075
10.66393	30503	SHELBY CAS INS COMP	0.00026	5	0.00002	\$209,982
0.68357	11126	SOMPO JAPAN INS CO OF AMER	0.00005	1	0.00008	\$655,163
0.52519	22861	SOUTHERN PILOT INS CO	0.00037	7	0.0007	\$5,969,129
0.03973	24767	ST PAUL FIRE & MARINE INS CO	0.00031	6	0.00788	\$67,628,373
0.65765	19070	STANDARD FIRE INS CO	0.00829	159	0.01261	\$108,276,243
0.84688	19530	STATE AUTO NATL INS CO	0.00042	8	0.00049	\$4,230,574
1.65016	25127	STATE AUTO PROP & CAS INS CO	0.00907	174	0.0055	\$47,222,907
0.05495	25135	STATE AUTOMOBILE MUT INS CO	0.00005	1	0.00095	\$8,149,610
0.42114	25143	STATE FARM FIRE AND CAS CO	0.01544	296	0.03666	\$314,767,943
1.38979	25178	STATE FARM MUT AUTO INS CO	0.115	2,205	0.08275	\$710,540,606
0.14235	10952	STONEBRIDGE CASUALTY INS CO	0.00005	1	0.00037	\$3,146,017
1.37507	22683	TEACHERS INS CO	0.00057	11	0.00042	\$3,582,581

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
1.91169	25534	TIG INS CO	0.0001	2	0.00005	\$468,534
0.04947	20486	TRANSCONTINENTAL INS CO	0.0001	2	0.00211	\$18,106,101
0.22124	28886	TRANSGUARD INS CO OF AMER INC	0.00005	1	0.00024	\$2,024,212
0.08512	20494	TRANSPORTATION INS CO	0.00016	3	0.00184	\$15,783,847
1.63607	25658	TRAVELERS IND CO	0.00871	167	0.00532	\$45,713,449
1.93219	25666	TRAVELERS IND CO OF AMER	0.00595	114	0.00308	\$26,423,168
0.11991	25682	TRAVELERS IND CO OF CT	0.00016	3	0.0013	\$11,205,014
-84.66329	39357	TRAVELERS INS CO ACCIDENT DEPT	0.00099	19	-0.00001	-\$100,505
0.07901	25674	TRAVELERS PROPERTY CAS CO OF AMER	0.00037	7	0.00462	\$39,679,291
0.04989	29459	TWIN CITY FIRE INS CO CO	0.00042	8	0.00836	\$71,813,798
0.84126	25844	UNION INS CO	0.0001	2	0.00012	\$1,064,703
0.46438	29963	UNITED FARM FAMILY INS CO	0.00042	8	0.0009	\$7,715,154
-229.19473	11770	UNITED FNCL CAS CO	0.00005	1	0	-\$1,954
0.61309	13064	UNITED NATL INS CO	0.0001	2	0.00017	\$1,460,945
2.03823	25941	UNITED SERVICES AUTO ASSOC	0.03781	725	0.01855	\$159,299,656
0.92727	16063	UNITRIN AUTO & HOME INS CO	0.0011	21	0.00118	\$10,142,463
52.35766	10226	UNITRIN DIRECT INS CO	0.00026	5	0	\$42,768
7.68237	10915	UNITRIN DIRECT PROPERTY & CAS CO	0.00094	18	0.00012	\$1,049,317
0.05665	41181	UNIVERSAL UNDERWRITERS INS CO	0.00016	3	0.00276	\$23,716,001
0.38581	25887	US FIDELITY & GUARANTY CO	0.00057	11	0.00149	\$12,768,662
1.9844	25968	USAA CAS INS CO	0.02149	412	0.01083	\$92,981,576
1.42105	18600	USAA GENERAL IND CO	0.00282	54	0.00198	\$17,018,147
0.28418	25976	UTICA MUT INS CO	0.00021	4	0.00073	\$6,303,757
0.06279	20508	VALLEY FORGE INS CO	0.0001	2	0.00166	\$14,265,391
0.07381	21172	VANLINER INS CO	0.00005	1	0.00071	\$6,067,473
-314.71996	42668	VESTA INS CORP	0.00026	5	0	-\$7,115
0.21609	20397	VIGILANT INS CO	0.00037	7	0.00169	\$14,507,597
0.23347	40827	VIRGINIA SURETY CO INC	0.0001	2	0.00045	\$3,836,441
11.66032	26085	WARNER INS CO	0.00021	4	0.00002	\$153,631
0.44235	44393	WEST AMERICAN INS CO	0.00136	26	0.00307	\$26,323,294
0.08424	13188	WESTERN SURETY CO	0.00005	1	0.00062	\$5,316,188
0.14577	13196	WESTERN WORLD INS CO	0.00005	1	0.00036	\$3,072,250
2.98196	16098	WESTMINISTER AMERICAN INS CO OF CC	0.00261	50	0.00087	\$7,509,270
0.24523	34207	WESTPORT INS CORP	0.00026	5	0.00106	\$9,131,263
0.82423	26166	WINDSOR MOUNT JOY MUT INS CO	0.00026	5	0.00032	\$2,716,741
0.14276	16535	ZURICH AMERICAN INS CO	0.0011	21	0.00767	\$65,877,686

Homeowners

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2004 Total Complaints for Index: 1502

Premiums Year: 2004 Total Premiums for Index: \$ 1021711888

States selected for Index: MD

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
1.12205	19232	ALLSTATE INS CO	0.14514	218	0.12935	\$132,160,484
-5,114.54	19941	AMERICAN COMMERCE INS CO	0.00067	1	0	-\$133
6.78748	23450	AMERICAN FAMILY HOME INS CO	0.00067	1	0.0001	\$100,219
0.29837	21857	AMERICAN INS CO	0.002	3	0.00669	\$6,839,454
1.82619	32220	AMERICAN INTL INS CO	0.00466	7	0.00255	\$2,607,416
1,641.10	23469	AMERICAN MODERN HOME INS CO	0.00133	2	0	\$829
1,040.91	22918	AMERICAN MOTORISTS INS CO	0.00799	12	0.00001	\$7,842
4.74023	11129	AMERICAN SKYLINE INS CO INC	0.00732	11	0.00154	\$1,578,526
2.48792	27928	AMEX ASSUR CO	0.00399	6	0.00161	\$1,640,489
1.06474	19976	AMICA MUT INS CO	0.00599	9	0.00563	\$5,749,879
21.2299	21865	ASSOCIATED IND CORP	0.002	3	0.00009	\$96,124
0.49121	19895	ATLANTIC MUT INS CO	0.00067	1	0.00136	\$1,384,808
0.90595	13501	BRETHREN MUT INS CO	0.01398	21	0.01543	\$15,767,855
4.42117	20117	CALIFORNIA CAS IND EXCH	0.00266	4	0.0006	\$615,434
3.58676	34649	CENTRE INS CO	0.00599	9	0.00167	\$1,706,862
8.34924	20532	CLARENDON NATL INS CO	0.00732	11	0.00088	\$896,199
1.58585	13684	CUMBERLAND MUT FIRE INS CO	0.00533	8	0.00336	\$3,431,521
3.97839	13692	DONEGAL MUT INS CO	0.01398	21	0.00351	\$3,590,627
0.91501	40649	ECONOMY PREMIER ASSUR CO	0.002	3	0.00218	\$2,230,255
3.28528	21261	ELECTRIC INS CO	0.00133	2	0.00041	\$414,111
0.70998	26271	ERIE INS EXCH	0.0719	108	0.10128	\$103,474,609
2.90556	17043	EVERETT CASH MUT INS CO	0.00133	2	0.00046	\$468,229
0.96594	16055	FARMERS MUT F I C OF DUG HILL	0.002	3	0.00207	\$2,112,657
2.07783	10806	FARMERS NEW CENTURY INS CO	0.0253	38	0.01218	\$12,440,310
0.12994	20281	FEDERAL INS CO	0.00067	1	0.00512	\$5,235,148
10.42147	39306	FIDELITY & DEPOSIT CO OF MD	0.00333	5	0.00032	\$326,362
0.77711	21873	FIREMANS FUND INS CO	0.00533	8	0.00685	\$7,002,675

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
2.11211	14753	FREDERICK MUT INS CO	0.01731	26	0.0082	\$8,373,672
-90.19681	24414	GENERAL CAS CO OF WI	0.002	3	-0.00002	-\$22,625
1.46505	34622	GLENS FALLS INS CO	0.01664	25	0.01136	\$11,607,662
0.35791	20303	GREAT NORTHERN INS CO	0.00266	4	0.00744	\$7,602,374
20.09243	22292	HANOVER INS CO	0.00266	4	0.00013	\$135,421
1.82707	14141	HARFORD MUT INS CO	0.00399	6	0.00219	\$2,233,856
1.88004	14168	HARLEYSVILLE MUT INS CO	0.00333	5	0.00177	\$1,809,096
2.34611	19682	HARTFORD FIRE IN CO	0.00133	2	0.00057	\$579,882
1.3645	37478	HARTFORD INS CO OF THE MIDWEST	0.01265	19	0.00927	\$9,471,952
32.59987	30104	HARTFORD UNDERWRITERS INS CO	0.00399	6	0.00012	\$125,197
2.92901	22713	INSURANCE CO OF NORTH AMER	0.00067	1	0.00023	\$232,240
0.46033	20885	KANSAS CITY FIRE & MARINE INS CO	0.00133	2	0.00289	\$2,955,429
0.18415	10914	KEMPER INDEPENDENCE INS CO	0.00133	2	0.00723	\$7,387,835
4.27692	11681	KEYSTONE INS CO	0.01332	20	0.00311	\$3,180,953
0.56733	23035	LIBERTY MUT FIRE INS CO	0.01332	20	0.02347	\$23,980,346
3.65069	14400	LITITZ MUT INS CO	0.00266	4	0.00073	\$745,322
8.73812	32352	LM PROPERTY AND CASUALTY INS. CO.	0.00999	15	0.00114	\$1,167,701
497.39272	22977	LUMBERMENS MUT CAS CO	0.00333	5	0.00001	\$6,838
3.337	22306	MASSACHUSETTS BAY INS CO	0.00067	1	0.0002	\$203,846
2.21943	24821	MERITPLAN INS CO	0.01265	19	0.0057	\$5,823,324
2.05791	34339	METROPOLITAN GRP PROP & CAS INS CO	0.00533	8	0.00259	\$2,644,370
3.22972	26298	METROPOLITAN PROPERTY & CAS INS CO	0.00999	15	0.00309	\$3,159,257
4.1157	14613	MONTGOMERY MUT INS CO	0.03728	56	0.00906	\$9,255,564
1.85771	14664	MUTUAL BENEFIT INS CO	0.00866	13	0.00466	\$4,760,176
0.71229	23779	NATIONWIDE MUT FIRE INS CO	0.07257	109	0.10188	\$104,094,260
0.25342	23787	NATIONWIDE MUT INS CO	0.00266	4	0.01051	\$10,736,892
2.00189	14788	NATL GRANGE MUT INS CO	0.00533	8	0.00266	\$2,718,368
4.08175	24074	OHIO CAS INS CO	0.00266	4	0.00065	\$666,610
191.66928	17558	OLD GUARD INS CO	0.00067	1	0	\$3,549
0.7558	20346	PACIFIC IND CO	0.00333	5	0.0044	\$4,500,073
4.94446	14990	PENNSYLVANIA NTL MUT CAS INS CO	0.01398	21	0.00283	\$2,889,075
84.37538	34690	PROPERTY & CAS INS CO OF HARTFORD	0.00067	1	0.00001	\$8,062
5.48125	24678	ROYAL IND CO	0.002	3	0.00036	\$372,306
4.3074	24740	SAFECO INS CO OF AMER	0.03395	51	0.00788	\$8,054,040
378.118	12572	SELECTIVE INS CO OF AMER	0.00067	1	0	\$1,799

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.45526	39926	SELECTIVE INS CO OF THE SOUTHEAST	0.002	3	0.00439	\$4,482,532
-257.85985	30503	SHELBY CAS INS COMP	0.00133	2	-0.00001	-\$5,276
1.03151	19070	STANDARD FIRE INS CO	0.1032	155	0.10004	\$102,215,976
1.5966	25127	STATE AUTO PROP & CAS INS CO	0.01198	18	0.00751	\$7,668,930
0.53003	25143	STATE FARM FIRE AND CAS CO	0.11718	176	0.22108	\$225,878,094
2.37671	22683	TEACHERS INS CO	0.002	3	0.00084	\$858,624
5.33974	25674	TRAVELERS PROPERTY CAS CO OF AMER	0.00133	2	0.00025	\$254,782
0.67524	29459	TWIN CITY FIRE INS CO CO	0.00133	2	0.00197	\$2,014,785
0.23191	25941	UNITED SERVICES AUTO ASSOC	0.00866	13	0.03732	\$38,131,511
0.1964	25968	USAA CAS INS CO	0.00399	6	0.02034	\$20,781,233
-503.28076	42668	VESTA INS CORP	0.00333	5	-0.00001	-\$6,758
0.21549	20397	VIGILANT INS CO	0.00133	2	0.00618	\$6,313,419
0.76761	44393	WEST AMERICAN INS CO	0.00333	5	0.00434	\$4,430,866
4.91819	16098	WESTMINISTER AMERICAN INS CO OF CC	0.02996	45	0.00609	\$6,223,942
1.36544	26166	WINDSOR MOUNT JOY MUT INS CO	0.002	3	0.00146	\$1,494,538

Private Passenger Auto

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2004 Total Complaints for Index: 16,879
 Premiums Year: 2004 Total Premiums for Index: \$ 3,442,554,740
 States selected for Index: MD only

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
1.06311	10675	AAA MID-ATLANTIC INS CO	0.00154	26	0.00145	\$4,988,037
1.1701	35173	AGENCY INS CO OF MD INC	0.00889	150	0.00759	\$26,145,872
1.88697	20796	AIG PREMIER INS CO	0.00065	11	0.00035	\$1,188,944
1.70924	19399	AIU INS CO	0.00527	89	0.00308	\$10,619,888
0.34801	19240	ALLSTATE IND CO	0.00077	13	0.00221	\$7,618,823
0.97613	19232	ALLSTATE INS CO	0.09953	1,680	0.10197	\$351,023,451
0.03262	17230	ALLSTATE PROP & CAS INS CO	0.00065	11	0.01998	\$68,781,193
0.6761	10111	AMERICAN BANKERS INS CO OF FL	0.00012	2	0.00018	\$603,328
1,743.20	20427	AMERICAN CAS CO OF READING PA	0.00006	1	0	\$117
2.97731	17957	AMERICAN INDEPENDENT INS CO	0.00006	1	0.00002	\$68,503
1.81913	32220	AMERICAN INTL INS CO	0.00308	52	0.00169	\$5,830,073
-57.56018	30562	AMERICAN MANUFACTURERS MUT INS CO	0.00018	3	0	-\$10,630
1.53355	23469	AMERICAN MODERN HOME INS CO	0.00024	4	0.00015	\$531,980
38.58089	22918	AMERICAN MOTORISTS INS CO	0.00154	26	0.00004	\$137,447
1.40403	11129	AMERICAN SKYLINE INS CO INC	0.00172	29	0.00122	\$4,212,643
1.03913	27928	AMEX ASSUR CO	0.00243	41	0.00234	\$8,047,285
1.84043	19976	AMICA MUT INS CO	0.008	135	0.00435	\$14,960,552
11.9724	19801	ARGONAUT INS CO	0.00041	7	0.00003	\$119,248
-228.39294	19305	ASSURANCE CO OF AMER	0.00006	1	0	-\$893
0.90703	19895	ATLANTIC MUT INS CO	0.00047	8	0.00052	\$1,798,883
1.47693	13455	BANKERS INDEPENDENT INS CO	0.00355	60	0.00241	\$8,285,653
1.17879	13501	BRETHREN MUT INS CO	0.00758	128	0.00643	\$22,146,585
0.52636	20117	CALIFORNIA CAS IND EXCH	0.00083	14	0.00158	\$5,424,773
0.92479	19909	CENTENNIAL INS CO	0.00012	2	0.00013	\$441,085
76.359	10677	CINCINNATI INS CO	0.00006	1	0	\$2,671

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
10,549.39	20443	CONTINENTAL CAS CO	0.00018	3	0	\$58
0.73504	21164	DAIRYLAND INS CO	0.00089	15	0.00121	\$4,162,133
1.02587	13692	DONEGAL MUT INS CO	0.00184	31	0.00179	\$6,163,139
0.98261	40649	ECONOMY PREMIER ASSUR CO	0.00101	17	0.00102	\$3,528,594
2.06094	21261	ELECTRIC INS CO	0.00148	25	0.00072	\$2,474,048
0.07557	15130	ENCOMPASS IND CO	0.00024	4	0.00314	\$10,795,122
0.47009	10071	ENCOMPASS INS CO OF AMERICA	0.00219	37	0.00466	\$16,052,869
1.93591	26263	ERIE INS CO	0.00693	117	0.00358	\$12,326,340
1.09083	26271	ERIE INS EXCH	0.07317	1,235	0.06708	\$230,910,148
0.11743	25712	ESURANCE INS CO	0.00024	4	0.00202	\$6,947,217
2.0777	10806	FARMERS NEW CENTURY INS CO	0.01813	306	0.00873	\$30,038,075
0.37352	20281	FEDERAL INS CO	0.0003	5	0.00079	\$2,730,206
1.63125	21873	FIREMANS FUND INS CO	0.00498	84	0.00305	\$10,502,505
1.26429	24724	FIRST NATL INS CO OF AMER	0.00053	9	0.00042	\$1,451,883
0.36004	11185	FOREMOST INS CO	0.00036	6	0.00099	\$3,398,847
0.23043	41491	GEICO CAS CO	0.00231	39	0.01003	\$34,518,642
0.61883	35882	GEICO GENERAL INS CO	0.04639	783	0.07496	\$258,063,638
0.44321	22055	GEICO IND CO	0.01037	175	0.02339	\$80,531,465
-37.50343	24414	GENERAL CAS CO OF WI	0.00059	10	-0.00002	-\$54,383
0.79354	34622	GLENS FALLS INS CO	0.00587	99	0.00739	\$25,445,037
0.49791	22063	GOVERNMENT EMPLOYEES INS CO	0.03881	655	0.07794	\$268,302,069
1.60195	16691	GREAT AMERICAN INS CO	0.00024	4	0.00015	\$509,268
10.23322	33723	GREAT AMERICAN SPIRIT INS CO	0.00018	3	0.00002	\$59,792
0.07634	20303	GREAT NORTHERN INS CO	0.00012	2	0.00155	\$5,343,171
2.69854	22292	HANOVER INS CO	0.00077	13	0.00029	\$982,535
1.18103	14168	HARLEYSVILLE MUT INS CO	0.00255	43	0.00216	\$7,425,775
4.0389	22357	HARTFORD ACCID & IND CO	0.00142	24	0.00035	\$1,211,943
156.78734	29424	HARTFORD CAS INS CO	0.00219	37	0.00001	\$48,131
3.96152	19682	HARTFORD FIRE IN CO	0.00646	109	0.00163	\$5,611,762
78.55497	37478	HARTFORD INS CO OF THE MIDWEST	0.00018	3	0	\$7,789
3.56802	30104	HARTFORD UNDERWRITERS INS CO	0.01783	301	0.005	\$17,205,716
8.07191	32077	HERITAGE CASUALTY INS CO	0.00024	4	0.00003	\$101,069
1.11111	22578	HORACE MANN INS CO	0.00089	15	0.0008	\$2,753,387
19.63737	25054	HUDSON INS CO	0.00201	34	0.0001	\$353,126

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
3.05474	31488	INTEGON PREFERRED INS CO	0.0003	5	0.0001	\$333,833
1.7482	40720	INTERSTATE AUTO INS CO INC	0.00385	65	0.0022	\$7,583,263
0.64308	10914	KEMPER INDEPENDENCE INS CO	0.0032	54	0.00497	\$17,126,174
0.80628	11681	KEYSTONE INS CO	0.00172	29	0.00213	\$7,335,790
0.69751	42404	LIBERTY INS CORP	0.00142	24	0.00204	\$7,017,682
1.06379	23035	LIBERTY MUT FIRE INS CO	0.01843	311	0.01732	\$59,626,200
0.28445	36439	LM PERSONAL INS CO	0.00041	7	0.00146	\$5,019,185
10.62836	32352	LM PROPERTY AND CASUALTY INS. CO.	0.00338	57	0.00032	\$1,093,812
18.80787	22977	LUMBERMENS MUT CAS CO	0.00047	8	0.00003	\$86,753
3.71615	31968	MERASTAR INS CO	0.00089	15	0.00024	\$823,250
0.80594	40169	METROPOLITAN CAS INS CO	0.00059	10	0.00074	\$2,530,641
1.50945	25321	METROPOLITAN DRT PROP & CAS INS CO	0.00219	37	0.00145	\$4,999,397
1.03073	34339	METROPOLITAN GRP PROP & CAS INS CO	0.00308	52	0.00299	\$10,289,422
1.01062	26298	METROPOLITAN PROPERTY & CAS INS CO	0.0003	5	0.00029	\$1,009,056
3.52094	14613	MONTGOMERY MUT INS CO	0.01197	202	0.0034	\$11,701,120
1.25747	14664	MUTUAL BENEFIT INS CO	0.00421	71	0.00335	\$11,515,806
-4,293.79	23647	MUTUAL SERVICE CAS INS CO	0.00012	2	0	-\$95
0.3677	23728	NATIONAL GENERAL INS CO	0.00012	2	0.00032	\$1,109,363
0.92114	10723	NATIONWIDE ASSUR CO	0.00385	65	0.00418	\$14,392,091
0.85475	23760	NATIONWIDE GENERAL INS CO	0.00355	60	0.00416	\$14,316,844
0.11585	25453	NATIONWIDE INS CO OF AMER	0.00041	7	0.00358	\$12,324,009
1.26845	23779	NATIONWIDE MUT FIRE INS CO	0.01321	223	0.01042	\$35,856,235
2.18243	23787	NATIONWIDE MUT INS CO	0.16132	2,723	0.07392	\$254,473,036
1.22394	37877	NATIONWIDE PROP & CAS INS CO	0.00764	129	0.00624	\$21,496,270
1.54479	14788	NATL GRANGE MUT INS CO	0.00231	39	0.0015	\$5,149,083
0.68199	24074	OHIO CAS INS CO	0.00225	38	0.0033	\$11,364,173
1.80724	39098	OMNI INS CO	0.0003	5	0.00016	\$564,271
1,199.73	20621	ONEBEACON AMERICA INS CO	0.00006	1	0	\$170
0.6019	20346	PACIFIC IND CO	0.00012	2	0.0002	\$677,706
0.84465	16128	PARAMOUNT INS CO	0.00201	34	0.00238	\$8,209,872
2,442.57	24198	PEERLESS INS CO	0.00012	2	0	\$167
1.39131	14958	PENINSULA INS CO	0.00622	105	0.00447	\$15,392,174
-139.82922	21962	PENNSYLVANIA GENERAL INS CO	0.0003	5	0	-\$7,293
2.38864	14990	PENNSYLVANIA NTL MUT CAS INS CO	0.00652	110	0.00273	\$9,392,396

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
1.76662	24260	PROGRESSIVE CAS INS CO	0.00367	62	0.00208	\$7,157,870
0.54343	42994	PROGRESSIVE CLASSIC INS CO	0.01943	328	0.03576	\$123,102,235
0.5878	16322	PROGRESSIVE HALCYON INS CO	0.01611	272	0.02742	\$94,379,376
1.57553	38628	PROGRESSIVE NORTHERN INS CO	0.00113	19	0.00071	\$2,459,586
7.38963	34690	PROPERTY & CAS INS CO OF HARTFORD	0.0186	314	0.00252	\$8,666,444
0.62475	26050	RESPONSE WORLDWIDE INS CO	0.00006	1	0.00009	\$326,460
0.32248	24740	SAFECO INS CO OF AMER	0.00065	11	0.00202	\$6,956,955
0.89322	39012	SAFECO INS CO OF IL	0.00486	82	0.00544	\$18,723,626
1.16623	39926	SELECTIVE INS CO OF THE SOUTHEAST	0.00361	61	0.0031	\$10,667,929
9.07475	24988	SENTRY INS A MUT CO	0.00018	3	0.00002	\$67,425
2.83587	30503	SHELBY CAS INS COMP	0.00018	3	0.00006	\$215,759
5.66117	11126	SOMPO JAPAN INS CO OF AMER	0.00006	1	0.00001	\$36,027
0.38568	19530	STATE AUTO NATL INS CO	0.00047	8	0.00123	\$4,230,573
1.21544	25127	STATE AUTO PROP & CAS INS CO	0.00895	151	0.00736	\$25,338,239
0.56354	25143	STATE FARM FIRE AND CAS CO	0.0048	81	0.00852	\$29,315,259
0.66513	25178	STATE FARM MUT AUTO INS CO	0.1304	2,201	0.19605	\$674,914,154
0.6032	22683	TEACHERS INS CO	0.00047	8	0.00079	\$2,704,954
33,992.48	20486	TRANSCONTINENTAL INS CO	0.00006	1	0	\$6
18,541.35	20494	TRANSPORTATION INS CO	0.00006	1	0	\$11
1.13101	25658	TRAVELERS IND CO	0.0096	162	0.00849	\$29,213,337
1.94767	25666	TRAVELERS IND CO OF AMER	0.00646	109	0.00332	\$11,414,211
4.13559	25674	TRAVELERS PROPERTY CAS CO OF AMER	0.0003	5	0.00007	\$246,585
2,146.89	29459	TWIN CITY FIRE INS CO CO	0.00012	2	0	\$190
0.56954	29963	UNITED FARM FAMILY INS CO	0.00036	6	0.00062	\$2,148,630
1.28433	25941	UNITED SERVICES AUTO ASSOC	0.04206	710	0.03275	\$112,749,982
0.49447	16063	UNITRIN AUTO & HOME INS CO	0.00101	17	0.00204	\$7,012,003
23.84433	10226	UNITRIN DIRECT INS CO	0.0003	5	0.00001	\$42,768
1.19567	25968	USAA CAS INS CO	0.02411	407	0.02017	\$69,425,463
0.68581	18600	USAA GENERAL IND CO	0.0032	54	0.00466	\$16,059,255
-33.80094	25976	UTICA MUT INS CO	0.00006	1	0	-\$6,034
0.76615	20397	VIGILANT INS CO	0.00024	4	0.00031	\$1,064,834
5.31025	26085	WARNER INS CO	0.00024	4	0.00004	\$153,631
0.61648	44393	WEST AMERICAN INS CO	0.00113	19	0.00183	\$6,285,886

Individual Life and Annuity

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2004 Total Complaints for Index: 313
 Premiums Year: 2004 Total Premiums for Index: \$ 5,593,693,806
 States selected for Index: MD only

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
4.24295	60038	ACACIA LIFE INS CO	0.00319	1	0.00075	\$4,211,978
59.83258	66842	AIG LIFE INS CO	0.01597	5	0.00027	\$1,493,436
0.17847	90611	ALLIANZ LIFE INS CO OF NORTH AMER	0.00639	2	0.0358	\$200,268,999
2.64033	60186	ALLSTATE LIFE INS CO	0.02556	8	0.00968	\$54,148,462
411.87431	60445	AMERICAN FOUNDERS LIFE INS CO	0.00319	1	0.00001	\$43,390
18.77397	66672	AMERICAN GEN LIFE & ACC INS CO	0.0639	20	0.0034	\$19,038,304
0.80629	60488	AMERICAN GEN LIFE INS CO	0.00958	3	0.01189	\$66,494,258
24.1674	60534	AMERICAN HERITAGE LIFE INS CO	0.00639	2	0.00026	\$1,478,953
1.08047	60739	AMERICAN NATL INS CO	0.00319	1	0.00296	\$16,540,231
1,225.74	71773	AMERICAN NATL LIFE INS CO OF TX	0.00319	1	0	\$14,580
22.4136	61212	BALTIMORE LIFE INS CO	0.03834	12	0.00171	\$9,568,061
10.40914	94250	BANNER LIFE INS CO	0.02875	9	0.00276	\$15,451,901
6.47795	70661	CHASE INS LIFE CO	0.00639	2	0.00099	\$5,517,552
8.93921	61921	CITIZENS SECURITY LIFE INS CO	0.00319	1	0.00036	\$1,999,195
7.90946	62049	COLONIAL LIFE & ACCIDENT INS CO	0.00319	1	0.0004	\$2,259,474
6.64456	62065	COLONIAL PENN LIFE INS CO	0.00639	2	0.00096	\$5,379,205
6.47071	84786	COLORADO BANKERS LIFE INS CO	0.00639	2	0.00099	\$5,523,730
46.16194	76023	COLUMBIAN LIFE INS CO	0.00319	1	0.00007	\$387,142
38.36081	62146	COMBINED INS CO OF AMER	0.00958	3	0.00025	\$1,397,616
4.00123	62308	CONNECTICUT GENERAL LIFE INS CO	0.00639	2	0.0016	\$8,932,860
22.88154	65900	CONSECO LIFE INS CO	0.03514	11	0.00154	\$8,591,357
38.80123	63053	FAMILY LIFE INS CO	0.00319	1	0.00008	\$460,584
1.32209	63274	FIDELITY & GUARANTY LIFE INS CO	0.02236	7	0.01692	\$94,621,771
0.93649	63401	FIRST COLONY LIFE INS CO	0.00639	2	0.00682	\$38,166,349
1.06127	65536	GE LIFE AND ANNUITY ASSUR CO	0.00639	2	0.00602	\$33,678,835
2.56196	63665	GENERAL AMERICAN LIFE INS CO	0.00639	2	0.00249	\$13,951,189
15.4061	91472	GLOBE LIFE & ACCIDENT INS CO	0.02556	8	0.00166	\$9,280,079
2.39217	64513	HORACE MANN LIFE INS CO	0.00319	1	0.00134	\$7,470,703
286.14794	64904	INVESTORS HERITAGE LIFE INS CO	0.00639	2	0.00002	\$124,909

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
40.77405	63487	INVESTORS LIFE INS CO NORTH AMER	0.00958	3	0.00024	\$1,314,897
16.43608	65323	LIBERTY LIFE INS CO	0.00319	1	0.00019	\$1,087,317
949.6374	65498	LIFE INS CO OF NORTH AMER	0.00319	1	0	\$18,819
0.5871	65595	LINCOLN BENEFIT LIFE CO	0.00639	2	0.01088	\$60,879,876
17.49262	65927	LINCOLN HERITAGE LIFE INS CO	0.00958	3	0.00055	\$3,064,931
0.1463	65676	LINCOLN NATL LIFE INS CO	0.00639	2	0.04367	\$244,303,084
1.1356	65978	METROPOLITAN LIFE INS CO	0.03195	10	0.02813	\$157,372,916
859.23488	66087	MID WEST NATL LIFE INS CO OF TN	0.00319	1	0	\$20,799
20.55709	66281	MONUMENTAL LIFE INS CO	0.19489	61	0.00948	\$53,030,107
0.67329	78077	MONY LIFE INS CO OF AMER	0.00319	1	0.00475	\$26,543,244
21.48255	61409	NATIONAL BENEFIT LIFE INS CO	0.00319	1	0.00015	\$831,895
90.08643	60593	NATIONAL STATES INS CO	0.00958	3	0.00011	\$595,136
142.1578	70750	NATIONWIDE LIFE & ANN CO OF AMER	0.00319	1	0.00002	\$125,714
1.4788	66869	NATIONWIDE LIFE INS CO	0.02556	8	0.01728	\$96,679,398
0.56279	66915	NEW YORK LIFE INS CO	0.00639	2	0.01135	\$63,509,783
16.73561	67032	NORTH CAROLINA MUT LIFE INS CO	0.00319	1	0.00019	\$1,067,856
5.95753	67199	OLD AMERICAN INS CO	0.00319	1	0.00054	\$2,999,772
5.86728	67792	PHILADELPHIA-UNITED LIFE INS CO	0.00319	1	0.00054	\$3,045,913
2.46197	65919	PRIMERICA LIFE INS CO	0.01597	5	0.00649	\$36,294,553
3.09394	68136	PROTECTIVE LIFE INS CO	0.00639	2	0.00207	\$11,552,424
3.67323	68241	PRUDENTIAL INS CO OF AMER	0.04153	13	0.01131	\$63,248,482
9.65355	65765	REASSURE AMERICA LIFE INS CO	0.01597	5	0.00165	\$9,256,293
2.88009	67105	RELIASTAR LIFE INS CO	0.00958	3	0.00333	\$18,615,303
6.94491	68772	SECURITY MUT LIFE INS CO OF NY	0.00639	2	0.00092	\$5,146,567
8.85094	91391	SOUTHWESTERN LIFE INS CO	0.00319	1	0.00036	\$2,019,132
0.26299	69108	STATE FARM LIFE INS CO	0.00319	1	0.01215	\$67,954,460
7.73927	97721	THRIVENT LIFE INS CO	0.00319	1	0.00041	\$2,309,162
129.87715	69701	UNION BANKERS INS CO	0.00319	1	0.00002	\$137,601
61.98249	62596	UNION FIDELITY LIFE INS CO	0.00639	2	0.0001	\$576,654
90.49501	69744	UNION LABOR LIFE INS CO	0.00319	1	0.00004	\$197,483
17.01255	92916	UNITED AMERICAN INS CO	0.00319	1	0.00019	\$1,050,473
43.91631	69930	UNITED INS CO OF AMER	0.09585	30	0.00218	\$12,208,148
2.70259	70335	WEST COAST LIFE INS CO	0.00319	1	0.00118	\$6,612,635
22.27844	70483	WESTERN & SOUTHERN LIFE INS CO	0.00958	3	0.00043	\$2,406,528
1.62727	92622	WESTERN SOUTHERN LIFE ASSUR CO	0.00639	2	0.00393	\$21,964,618

Group Life

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2004 Total Complaints for Index: 35
 Premiums Year: 2004 Total Premiums for Index: \$ 5359319189
 States selected for Index: MD only

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.71925	60054	AETNA LIFE INS CO	0.02857	1	0.03972	\$212,894,507
3,364.31	66672	AMERICAN GEN LIFE & ACC INS CO	0.02857	1	0.00001	\$45,514
3.68067	62944	AXA EQUITABLE LIFE INS CO	0.02857	1	0.00776	\$41,602,063
572.20576	61212	BALTIMORE LIFE INS CO	0.02857	1	0.00005	\$267,602
8.55465	62308	CONNECTICUT GENERAL LIFE INS CO	0.14286	5	0.0167	\$89,497,184
426.26696	71870	FIDELITY SECURITY LIFE INS CO	0.05714	2	0.00013	\$718,439
117.20733	91472	GLOBE LIFE & ACCIDENT INS CO	0.11429	4	0.00098	\$5,225,728
5.62618	70815	HARTFORD LIFE & ACCIDENT INS CO	0.02857	1	0.00508	\$27,216,233
46.92319	70254	JEFFERSON PILOT FINANCIAL INS CO	0.02857	1	0.00061	\$3,263,278
218.75366	67865	JEFFERSON PILOT LIFE INS CO	0.02857	1	0.00013	\$699,981
2.84616	65935	MASSACHUSETTS MUT LIFE INS CO	0.05714	2	0.02008	\$107,599,829
2.0931	66915	NEW YORK LIFE INS CO	0.08571	3	0.04095	\$219,468,332
2.86615	68241	PRUDENTIAL INS CO OF AMER	0.08571	3	0.02991	\$160,274,494
1,182.37	65765	REASSURE AMERICA LIFE INS CO	0.02857	1	0.00002	\$129,506
24.89098	68381	RELIANCE STANDARD LIFE INS CO	0.02857	1	0.00115	\$6,151,763
1,239.26	68845	SHENANDOAH LIFE INS CO	0.02857	1	0.00002	\$123,560

Individual Accident and Health

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2004 Total Complaints for Index: 573
 Premiums Year: 2004 Total Premiums for Index: \$ 767,688,684
 States selected for Index: MD only

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.50324	60836	AMERICAN REPUBLIC INS CO	0.00349	2	0.00694	\$5,324,564
1.33596	62944	AXA EQUITABLE LIFE INS CO	0.00349	2	0.00261	\$2,005,708
0.56948	61263	BANKERS LIFE & CAS CO	0.01047	6	0.01839	\$14,115,808
11.5851	61476	BOSTON MUT LIFE INS CO	0.00175	1	0.00015	\$115,646
0.7532	96202	CAREFIRST BLUECHOICE INC	0.04887	28	0.06488	\$49,805,536
2.04119	47058	CAREFIRST OF MD INC	0.48168	276	0.23598	\$181,157,466
499.03665	95599	CIGNA HEALTHCARE MIDATLANTIC INC	0.01222	7	0.00002	\$18,793
4.05716	76325	CONSECO SENIOR HEALTH INS CO	0.0349	20	0.0086	\$6,604,475
0.12562	20443	CONTINENTAL CAS CO	0.00349	2	0.02778	\$21,330,200
3.31274	71404	CONTINENTAL GENERAL INS CO	0.00698	4	0.00211	\$1,617,718
2.27494	65536	GE LIFE AND ANNUITY ASSUR CO	0.00175	1	0.00077	\$588,926
0.15958	70025	GENERAL ELECTRIC CAPITAL ASSUR CO	0.00698	4	0.04375	\$33,582,978
10.94953	62286	GOLDEN RULE INS CO	0.00698	4	0.00064	\$489,435
0.20003	53007	GROUP HOSPITALIZATION & MED SRVCS	0.00524	3	0.02617	\$20,093,762
0.6775	64211	GUARANTEE TRUST LIFE INS CO	0.00349	2	0.00515	\$3,955,020
0.18386	65099	JOHN HANCOCK LIFE INS CO	0.00873	5	0.04746	\$36,435,102
1.24767	95639	KAISER FNDTN HEALTH PLAN MID ATL	0.04712	27	0.03777	\$28,992,980
1.68252	64130	LIFE INVESTORS INS CO OF AMER	0.00175	1	0.00104	\$796,288
0.76835	65595	LINCOLN BENEFIT LIFE CO	0.00175	1	0.00227	\$1,743,698
5.30575	65722	LOYAL AMERICAN LIFE INS CO	0.00175	1	0.00033	\$252,513
87.36971	97055	MEGA LIFE & HEALTH INS CO THE	0.00349	2	0.00004	\$30,669
1.05444	65978	METROPOLITAN LIFE INS CO	0.00698	4	0.00662	\$5,082,381
1.2918	66265	MONARCH LIFE INS CO	0.00175	1	0.00135	\$1,037,131
0.82678	71412	MUTUAL OF OMAHA INS CO	0.00349	2	0.00422	\$3,240,928
1.16713	96940	OPTIMUM CHOICE INC	0.04014	23	0.03439	\$26,402,063
1.77798	63282	PENN TREATY NETWORK AMER INS CO	0.00698	4	0.00393	\$3,014,148
1.05049	68241	PRUDENTIAL INS CO OF AMER	0.00349	2	0.00332	\$2,550,745

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
1.62382	87726	THE TRAVELERS INS CO	0.01571	9	0.00967	\$7,425,659
1.79531	60142	TIAA CREF LIFE INS CO	0.00175	1	0.00097	\$746,260
1.78498	69477	TIME INS CO	0.01571	9	0.0088	\$6,755,208
7.44507	69701	UNION BANKERS INS CO	0.00175	1	0.00023	\$179,954
3.54665	62596	UNION FIDELITY LIFE INS CO	0.00175	1	0.00049	\$377,757
9.06653	69744	UNION LABOR LIFE INS CO	0.00175	1	0.00019	\$147,771
4.54898	70408	UNION SECURITY INS CO	0.00524	3	0.00115	\$883,563
0.22141	92916	UNITED AMERICAN INS CO	0.01222	7	0.05517	\$42,357,169
481.75866	95025	UNITED HEALTHCARE MID ATLANTIC INC	0.02269	13	0.00005	\$36,153
3.10869	63479	UNITED TEACHER ASSOC INS CO	0.00175	1	0.00056	\$430,976
0.27243	62235	UNUM LIFE INS CO OF AMER	0.00524	3	0.01922	\$14,753,603

Group Accident and Health

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2004 Total Complaints for Index: 3,525
 Premiums Year: 2004 Total Premiums for Index: \$ 4,106,607,801
 States selected for Index: MD only

Complaint Index	NAIC Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
2.22215	95590	AETNA HEALTH INC MD CORP	0.10326	364	0.04647	190,831,980
0.31269	60054	AETNA LIFE INS CO	0.00567	20	0.01815	74,515,113
11.1373	68373	AMERICAN GEN ASSUR CO	0.00028	1	0.00003	104,603
13.08947	60534	AMERICAN HERITAGE LIFE INS CO	0.00057	2	0.00004	178,005
85.36639	60836	AMERICAN REPUBLIC INS CO	0.00028	1	0	13,647
0.60315	61476	BOSTON MUT LIFE INS CO	0.00028	1	0.00047	1,931,503
0.5026	96202	CAREFIRST BLUECHOICE INC	0.09248	326	0.18401	755,641,858
3.21549	47058	CAREFIRST OF MD INC	0.29248	1,031	0.09096	373,539,248
2.80482	80799	CELTIC INS CO	0.00028	1	0.0001	415,355
3.68041	95599	CIGNA HEALTHCARE MIDATLANTIC INC	0.03716	131	0.0101	41,466,722
12.73765	62049	COLONIAL LIFE & ACCIDENT INS CO	0.00113	4	0.00009	365,843
0.27917	77828	COMPANION LIFE INS CO	0.00028	1	0.00102	4,173,035
0.64506	62308	CONNECTICUT GENERAL LIFE INS CO	0.00567	20	0.0088	36,120,620
14.07509	78174	CONSECO HEALTH INS CO	0.00028	1	0.00002	82,770
0.25012	20443	CONTINENTAL CAS CO	0.00113	4	0.00454	18,630,951
1.55834	81973	COVENTRY HEALTH & LIFE INS CO	0.00028	1	0.00018	747,586
0.78853	96460	COVENTRY HEALTH CARE OF DE INC	0.01106	39	0.01403	57,619,985
7.68431	81396	DELTA DENTAL INS CO	0.00255	9	0.00033	1,364,463
2.74197	43010	FIDELITY INS CO	0.06383	225	0.02328	95,596,779
0.86972	90328	FIRST HEALTH LIFE & HEALTH INS CO	0.00028	1	0.00033	1,339,501
1.16451	68322	GREAT WEST LIFE & ANNUITY INS CO	0.0034	12	0.00292	12,005,039
0.08112	53007	GROUP HOSPITALIZATION & MED SRVCS	0.00539	19	0.06645	272,874,338
0.73275	64246	GUARDIAN LIFE INS CO OF AMER	0.01277	45	0.01742	71,544,969
0.2163	70254	JEFFERSON PILOT FINANCIAL INS CO	0.00057	2	0.00262	10,772,275
657.94152	65080	JOHN ALDEN LIFE INS CO	0.00085	3	0	5,312
0.32834	95639	KAISER FNDTN HEALTH PLAN MID ATL	0.02922	103	0.08899	365,456,407
1.0104	60053	KAISER PERMANENTE INS CO	0.00113	4	0.00112	4,612,008

Complaint Index	NAIC Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.46423	65498	LIFE INS CO OF NORTH AMER	0.00227	8	0.00489	20,076,049
0.99598	60321	MAMSI LIFE AND HEALTH INS CO	0.07631	269	0.07662	314,649,271
2.17374	96310	MD INDIVIDUAL PRACTICE ASSN INC	0.02355	83	0.01083	44,483,066
1.09038	97055	MEGA LIFE & HEALTH INS CO THE	0.00652	23	0.00598	24,573,883
0.61777	65978	METROPOLITAN LIFE INS CO	0.01163	41	0.01883	77,317,499
1.91646	66168	MINNESOTA LIFE INS CO	0.00085	3	0.00044	1,823,671
0.19488	71412	MUTUAL OF OMAHA INS CO	0.00113	4	0.00582	23,912,068
0.68033	96940	OPTIMUM CHOICE INC	0.08908	314	0.13093	537,689,598
0.29205	61271	PRINCIPAL LIFE INS CO	0.00057	2	0.00194	7,978,181
0.39005	68241	PRUDENTIAL INS CO OF AMER	0.00142	5	0.00364	14,933,765
0.09979	69019	STANDARD INS CO	0.00028	1	0.00284	11,674,166
9.88683	69477	TIME INS CO	0.00199	7	0.0002	824,831
0.27379	80314	UNICARE LIFE & HEALTH INS CO	0.00312	11	0.0114	46,806,465
0.33689	69744	UNION LABOR LIFE INS CO	0.00057	2	0.00168	6,916,249
1.03339	79413	UNITED HEALTHCARE INS CO	0.04567	161	0.0442	181,504,578
1.28958	95025	UNITED HEALTHCARE MID ATLANTIC INC	0.01135	40	0.0088	36,135,637
0.34711	62235	UNUM LIFE INS CO OF AMER	0.00426	15	0.01226	50,343,929

Credit Insurance

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2004 Total Complaints for Index: 23
 Premiums Year: 2004 Total Premiums for Index: \$ 29796756
 States selected for Index: MD only

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
1.78728	60275	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.04348	1	0.02433	\$724,851
19.75339	60534	AMERICAN HERITAGE LIFE INS CO	0.17391	4	0.0088	\$262,337
0.91836	93777	HOUSEHOLD LIFE INS CO	0.04348	1	0.04734	\$1,410,679
1.92343	66168	MINNESOTA LIFE INS CO	0.04348	1	0.0226	\$673,542
0.75359	66281	MONUMENTAL LIFE INS CO	0.04348	1	0.05769	\$1,719,114
1.04147	69299	NATIONSBANC INS CO INC	0.04348	1	0.04175	\$1,243,930
5.32256	98884	UNION SECURITY LIFE INS CO	0.08696	2	0.01634	\$486,800
3.59533	40827	VIRGINIA SURETY CO INC	0.08696	2	0.02419	\$720,663

Medicare Supplement

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2004 Total Complaints for Index: 27
 Premiums Year: 2004 Total Premiums for Index: \$ 303,439,052
 States selected for Index: MD only

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
2.03647	61263	BANKERS LIFE & CAS CO	0.07407	2	0.03637	\$11,037,224
0.90078	47058	CAREFIRST OF MD INC	0.37037	10	0.41117	\$124,764,259
23.42016	71404	CONTINENTAL GENERAL INS CO	0.11111	3	0.00474	\$1,439,591
5.99844	64211	GUARANTEE TRUST LIFE INS CO	0.07407	2	0.01235	\$3,747,133
6.24082	71412	MUTUAL OF OMAHA INS CO	0.03704	1	0.00593	\$1,800,803
96.01602	69701	UNION BANKERS INS CO	0.03704	1	0.00039	\$117,048
1.34409	92916	UNITED AMERICAN INS CO	0.18519	5	0.13778	\$41,807,009

Long Term Care

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2004 Total Complaints for Index: 54
 Premiums Year: 2004 Total Premiums for Index: \$ 760,952,246
 States selected for Index: MD only

Complaint Index	NAIC Co. Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
18.18193	60518	AMERICAN HEALTH & LIFE INS CO	0.01852	1	0.00102	\$775,039
2.31615	76325	CONSECO SENIOR HEALTH INS CO	0.31481	17	0.13592	\$103,429,699
0.26472	20443	CONTINENTAL CAS CO	0.07407	4	0.27982	\$212,930,106
0.27572	70025	GENERAL ELECTRIC CAPITAL ASSUR CO	0.07407	4	0.26866	\$204,438,357
2.06214	65595	LINCOLN BENEFIT LIFE CO	0.01852	1	0.00898	\$6,833,545
1.04495	63282	PENN TREATY NETWORK AMER INS CO	0.05556	3	0.05317	\$40,456,654
12.14273	87726	THE TRAVELERS INS CO	0.16667	9	0.01373	\$10,444,553
5.8353	60142	TIAA CREF LIFE INS CO	0.01852	1	0.00317	\$2,414,908
0.20897	62235	UNUM LIFE INS CO OF AMER	0.01852	1	0.08862	\$67,435,556

COMPLAINT RESOLUTION COUNTS IN 2004

COMPLAINT CODE	COMPLAINT DESCRIPTION	COMPLAINT COUNT
1201	Policy Not in Force	2
1205	Policy Issued/Restored	1230
1207	Advised Complainant	4228
1208	Compromised Settlement/Resolution	69
1210	Additional Payment	225
1215	Refund	212
1217	Entered into Arbitration/Mediation	5
1220	Coverage Extended	420
1223	Unable to Assist	1054
1225	Claim Reopened	140
1227	Cancellation Upheld	428
1228	Nonrenewal Upheld	1157
1230	Claim Settled	877
1233	Filed Suit/Retained Attorney	12
1235	No Action Requested/Required	710
1239	Referred to Another Department	12
1240	Referred to Proper Agency	991
1242	Referred to Market Conduct	2
1243	Appointed	1
1250	Underwriting Practice Resolved	52
1253	Information Furnished/Expanded	350
1255	Delay Resolved	280
1257	Fine	1
1260	Cancellation Notice Withdrawn	108
1265	Nonrenewal Notice Rescinded	455
1267	Nonforfeiture Problem Resolved	1
1270	Premium Problem Resolved	714
1273	ERISA Complaint	14
1277	Deductible Refunded	5
1280	Referred for Disciplinary Action	33
1285	Question of Fact	251
1287	Rating Problem Resolved	28
1290	Contract Provision/Legal Issue	28
1293	Company in Compliance	2582
1295	Company Position Upheld	10876
1297	Endorsement Processed	5
1300	No Jurisdiction	2054
1303	Recovery	105
1305	Insufficient Information	244
1310	Other	2343

* Report generated from data provided to the National Association of Insurance Commissioners (NAIC)

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