

# FY 2006 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.

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. The agency's budget comes from annual assessments on the insurance companies doing business in the State. In addition, the MIA is one of the largest sources of revenue for the Maryland General Fund through filing fees, administrative penalties and the collection of premium taxes.

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, which reaches hundreds of events and thousands of individual consumers annually. 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.

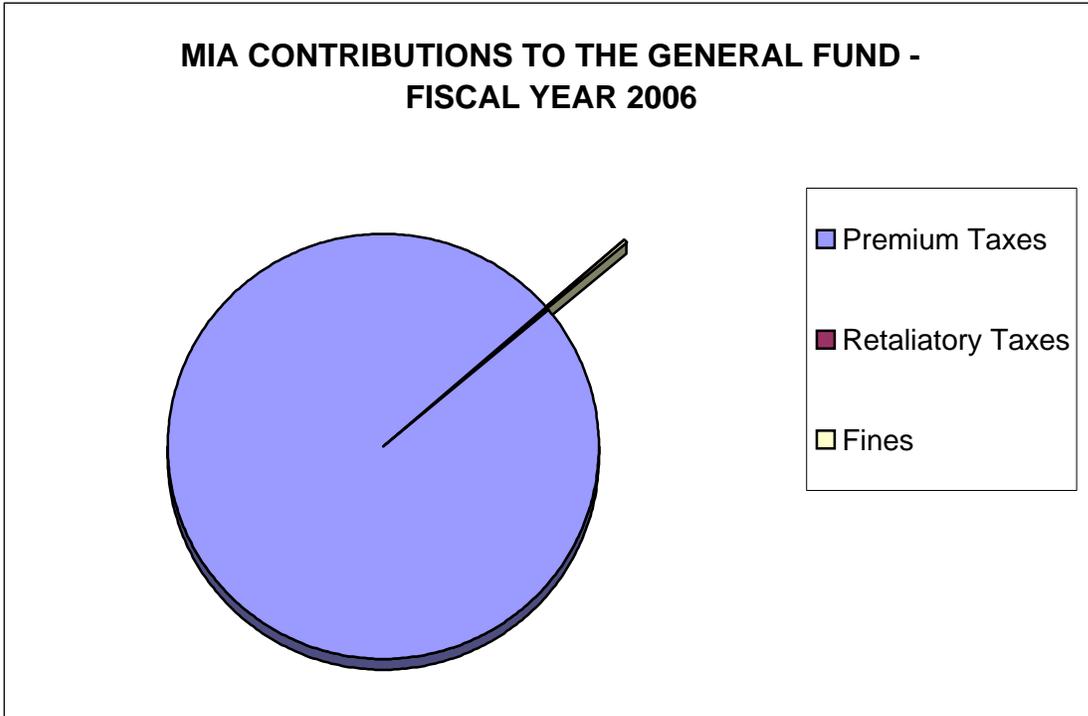
The MIA began in 1872 as the Insurance Department under the Comptroller of the Treasury. In 1878, it became an independent agency and was renamed the State Insurance Department, a title it held for 92 years. In 1970, the Insurance Department moved to the Department of Labor, Licensing and Regulation 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 2006

Premium Taxes	274,851,305
Retaliatory Taxes	27,211
Fines	817,450

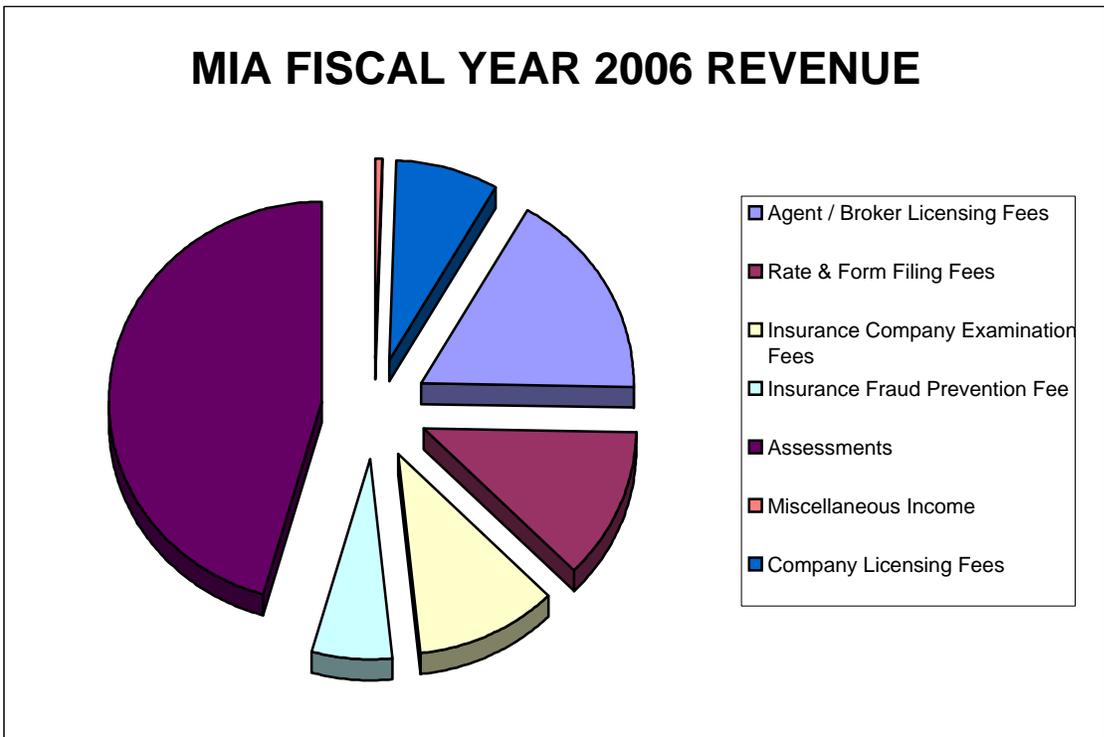
275,695,966



**MIA FISCAL YEAR 2006 SPECIAL FUND REVENUE**

Agent / Broker Licensing Fees	3,821,461
Rate & Form Filing Fees	2,737,745
Insurance Company Examination Fees	2,411,698
Insurance Fraud Prevention Fee	1,331,445
Assessments	10,244,660
Miscellaneous Income	126,789
Company Licensing Fees	1,733,047

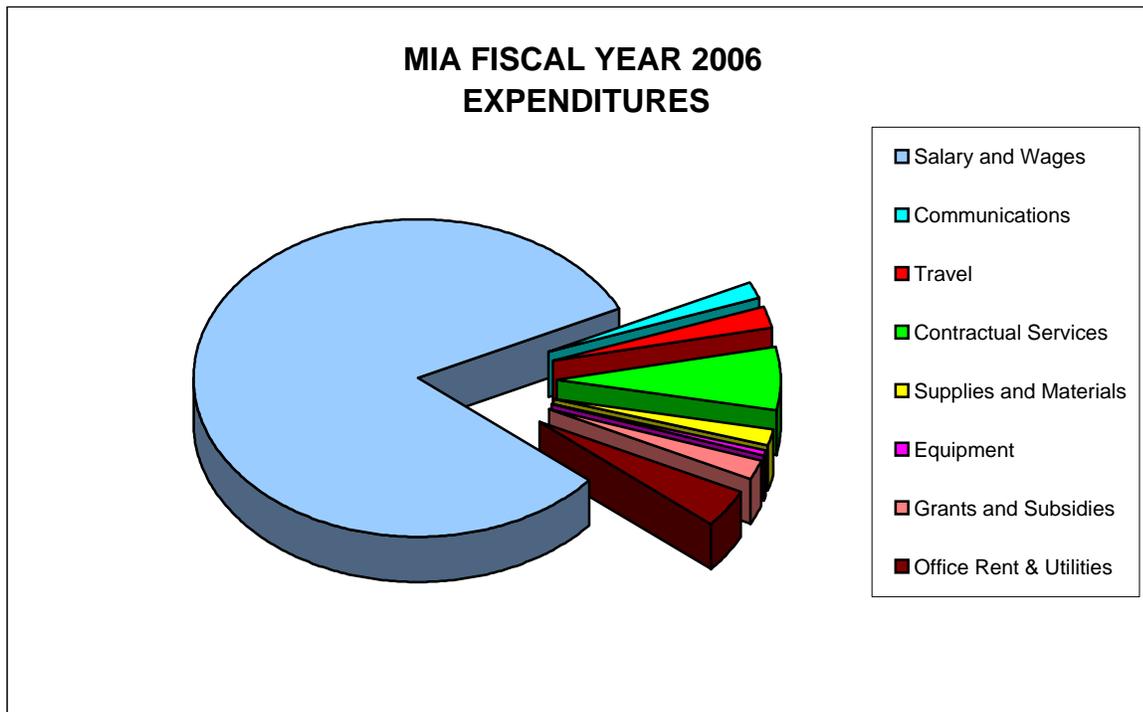
22,406,845



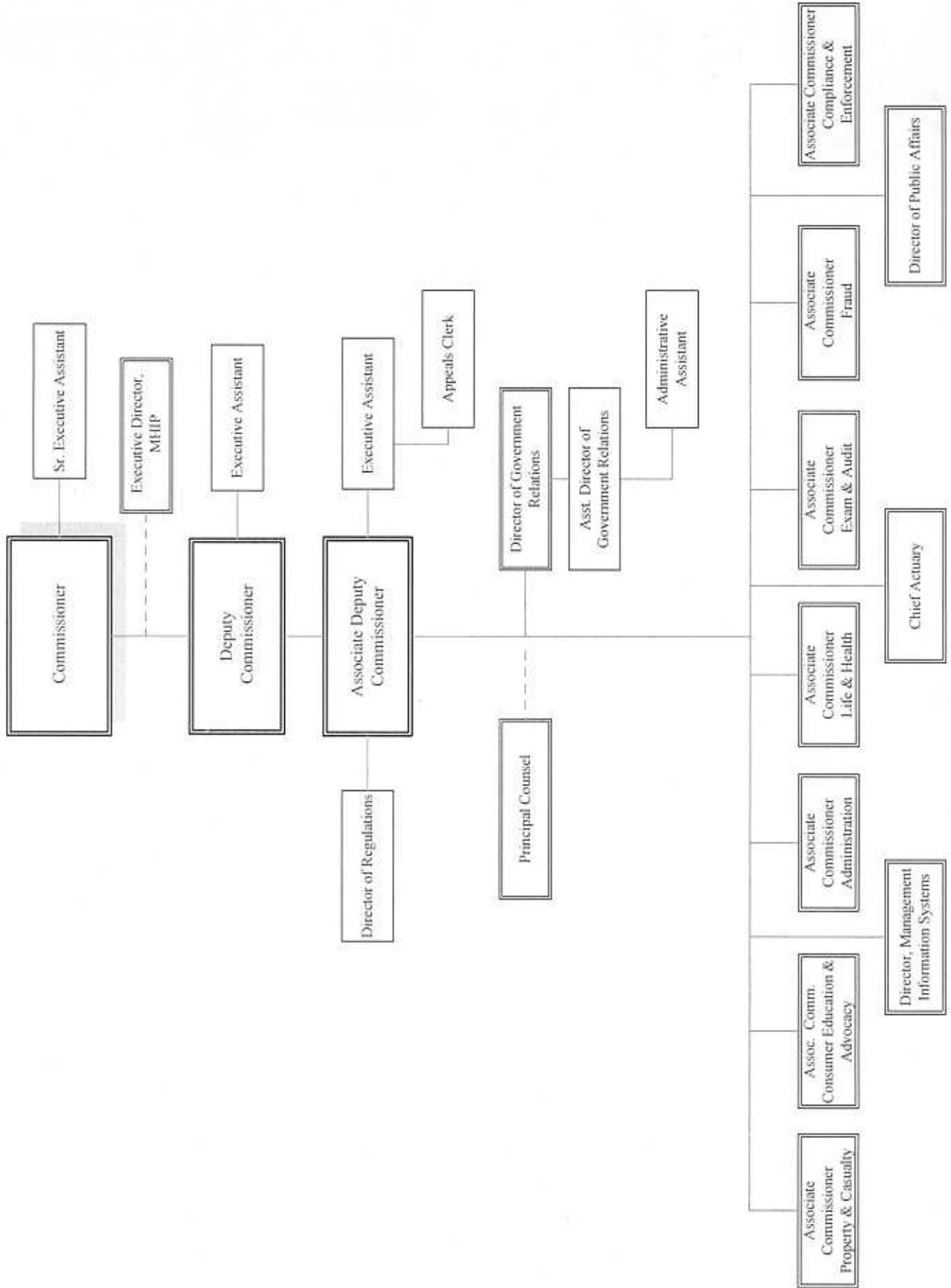
**MIA FISCAL YEAR 2006 EXPENDITURES**

Salary and Wages	18,515,074
Communications	374,662
Travel	469,194
Contractual Services	1,472,985
Supplies and Materials	335,495
Equipment	165,709
Grants and Subsidies	437,052
Office Rent & Utilities	864,541

22,634,712



# C. MARYLAND INSURANCE ADMINISTRATION ORGANIZATION LISTING



## D. AGENCY SALARY LISTING

QTY.	STAFF POSITIONS	CLASSIFICATIONS	SALARIES	QTY.	STAFF POSITIONS	CLASSIFICATIONS	SALARIES
2	ACTUARY III L&H	ACTUARY III L & H	108,148	1	ASST DIR. OF GOVT. AFFAIRS	MIA ADMINISTRATOR IV	60,236
1	ADMINISTRATOR VII	ADMINISTRATOR VII	74,132	1	CHIEF APPEALS & GRIEVANCES	MIA ADMINISTRATOR IV	63,791
5	ASST ATTY GENERAL VI	ASST ATTY GENERAL VI	398,104	1	CHIEF INVESTIGATOR	MIA ADMINISTRATOR IV	67,562
2	ASST ASSY GEN VII	ASST ATTY GENERAL VII	174,402	1	CHIEF L&H COMPLAINTS	MIA ADMINISTRATOR IV	61,398
1	ASST ATTY GEN VIII	ASST ATTY GENERAL VIII	94,955	2	CHIEF MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR IV	123,417
1	PRINCIPAL COUNSEL	DIV DIR OFC ATTY GENERAL	108,399	1	CHIEF, AGENT ENFORCEMENT	MIA ADMINISTRATOR IV	68,870
1	INSURANCE EXAMINER V	INSURANCE EXAM V	49,725	1	DIRECTOR CEAU	MIA ADMINISTRATOR IV	71,565
2	MANAGEMENT ASSOCIATE	MANAGEMENT ASSOCIATE	84,248	1	INSURANCE EXAMINER	MIA ADMINISTRATOR IV	61,398
1	MARKET CONDUCT EXAMINER	MC EXAM P&C	44,536	1	INVESTMENT SPECIALIST	MIA ADMINISTRATOR IV	60,236
1	ASST CHIEF INVESTIGATOR	MIA ADMINISTRATOR I	55,548	1	REGULATIONS DIRECTOR	MIA ADMINISTRATOR IV	62,582
1	ASST DIRECTOR OF PUBLIC AFFAIRS	MIA ADMINISTRATOR I	52,469	1	SUPERVISING ACTUARY	MIA ADMINISTRATOR IV	63,791
1	DIR. OF TRAINING & FACILITIES MGR	MIA ADMINISTRATOR I	58,816	2	SUPERVISOR, RATES & FORMS	MIA ADMINISTRATOR IV	128,813
3	FINANCIAL ANALYST	MIA ADMINISTRATOR I	146,883	1	DIRECTOR OF FISCAL SERVICES	MIA ADMINISTRATOR V	77,909
1	FISCAL OFFICER	MIA ADMINISTRATOR I	50,516	1	EXAMINER-IN-CHARGE	MIA ADMINISTRATOR V	76,424
2	INSURANCE EXAMINER	MIA ADMINISTRATOR I	103,293	5	ANALYST	MIA ANALYST I	217,311
3	LEAD INVESTIGATOR	MIA ADMINISTRATOR I	157,109	1	FINANCIAL ANALYST	MIA ANALYST I	38,973
4	MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	195,575	1	INSURANCE EXAMINER	MIA ANALYST I	43,570
1	SENIOR ANALYST	MIA ADMINISTRATOR I	53,476	31	INVESTIGATOR	MIA ANALYST I	1,369,296
1	SR MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	52,469	1	LICENSING ANALYST	MIA ANALYST I	41,977
1	WEBMASTER	MIA ADMINISTRATOR I	49,569	2	MARKET CONDUCT EXAMINER	MIA ANALYST I	87,968
1	ACTUARY	MIA ADMINISTRATOR II	58,167	1	MARKET CONDUCT INVESTIGATOR	MIA ANALYST I	43,570
1	ADMINISTRATOR, RATES AND FORMS	MIA ADMINISTRATOR II	57,068	1	MARKET CONDUCT SPECIALIST	MIA ANALYST I	44,398
4	ASST CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	192,984	3	PC SUPPORT SPECIALIST	MIA ANALYST I	129,167
2	ASST CHIEF MARKET CONDUCT EXAM	MIA ADMINISTRATOR II	112,003	2	PREMIUM TAX SPECIALIST	MIA ANALYST I	92,654
1	DIRECTOR OF COMPANY LICENSING	MIA ADMINISTRATOR II	55,992	1	PROCUREMENT OFFICER	MIA ANALYST I	55,723
1	DIRECTOR OF PERSONNEL SERVICES	MIA ADMINISTRATOR II	63,994	7	ANALYST	MIA ANALYST II	324,615
1	MANAGED CARE COORDINATOR	MIA ADMINISTRATOR II	67,776	2	COMPLIANCE ANALYST	MIA ANALYST II	89,809
2	PROGRAMMER ANALYST	MIA ADMINISTRATOR II	104,839	1	CTS ADMINISTRATOR	MIA ANALYST II	51,079
1	SENIOR EXECUTIVE ASSISTANT	MIA ADMINISTRATOR II	60,429	1	EEO/AFFIRMATIVE ACTION OFFICER	MIA ANALYST II	55,112
1	SENIOR MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR II	52,888	2	ENFORCEMENT OFFICER	MIA ANALYST II	94,885
1	SENIOR PC SUPPORT SPECIALIST	MIA ADMINISTRATOR II	59,287	3	EXECUTIVE ASSISTANT	MIA ANALYST II	153,411
2	SR. ENFORCEMENT OFFICER	MIA ADMINISTRATOR II	108,837	4	FINANCIAL ANALYST	MIA ANALYST II	190,533
1	CHIEF INVESTIGATIVE AUDITOR	MIA ADMINISTRATOR II	62,783	1	INSURANCE EXAMINER	MIA ANALYST II	50,120
2	ACTUARY	MIA ADMINISTRATOR III	119,520	1	PC SUPPORT SPECIALIST	MIA ANALYST II	44,765
1	CHIEF ADMINISTRATOR	MIA ADMINISTRATOR III	62,086	1	SR HR SPECIALIST	MIA ANALYST II	54,074
1	DEPUTY CHIEF INVESTIGATOR	MIA ADMINISTRATOR III	52,343	1	WEBMASTER	MIA ANALYST II	43,126
1	MANAGER OF PRODUCER LICENSING	MIA ADMINISTRATOR III	60,912	1	ASSOCIATE DEPUTY COMM	MIA ASSOC DEP COMM	111,128
1	PROGRAMMER ANALYST	MIA ADMINISTRATOR III	59,760	1	RECEPTIONIST	MIA ASSOCIATE I	24,445
1	PROGRAMMER ANALYST LEAD	MIA ADMINISTRATOR III	60,912	2	SECURITY GUARD	MIA ASSOCIATE I	53,490

## D. AGENCY SALARY LISTING

QTY.	STAFF POSITIONS	CLASSIFICATIONS	SALARIES	QTY.	STAFF POSITIONS	CLASSIFICATIONS	SALARIES
1	ADMINISTRATIVE ASSOCIATE	MIA ASSOCIATE II	26,957	1	DIR. OF GOVT. AFFAIRS	MIA EXECUTIVE I	80,064
2	MAILROOM CLERK	MIA ASSOCIATE II	49,293	1	DIR., R&F REVIEW/MGD CARE	MIA EXECUTIVE I	78,535
1	OFFICE CLERK	MIA ASSOCIATE II	25,087	1	PROJECT MANAGER	MIA EXECUTIVE I	72,720
1	SUPPLY CLERK	MIA ASSOCIATE II	25,087	1	SUPERVISOR, NETWORK ADMIN	MIA EXECUTIVE I	72,720
1	ADMINISTRATIVE ASSOCIATE	MIA ASSOCIATE III	28,694	2	ASST CHIEF INSURANCE EXAMINER	MIA EXECUTIVE II	159,877
4	ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE IV	129,349	1	CHIEF ADMINISTRATOR	MIA EXECUTIVE II	82,280
3	ADMINISTRATIVE ASSOCIATE	MIA ASSOCIATE IV	96,250	1	CHIEF, HEALTH INS & MNGD CARE	MIA EXECUTIVE II	82,280
1	CUSTOMER SERVICE REP	MIA ASSOCIATE IV	32,878	1	DIRECTOR, MIS	MIA EXECUTIVE II	80,709
2	DATA ENTRY CLERK	MIA ASSOCIATE IV	61,102	1	DIR. OF PRODUCER LICENSING	MIA EXECUTIVE III	89,603
1	EXECUTIVE ASSISTANT	MIA ASSOCIATE IV	30,551	4	ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	383,117
1	FISCAL CLERK	MIA ASSOCIATE IV	32,878	1	CHIEF FINANCIAL EXAMINER	MIA EXECUTIVE IV	97,596
4	LICENSING SUPPORT STAFF	MIA ASSOCIATE IV	125,766	1	CHIEF INSURANCE EXAMINER	MIA EXECUTIVE IV	95,723
1	MAILROOM CLERK	MIA ASSOCIATE IV	29,459	1	DIRECTOR OF PUBLIC AFFAIRS	MIA EXECUTIVE IV	80,481
1	RECEPTIONIST	MIA ASSOCIATE IV	34,759	3	ASSOCIATE COMMISSIONER	MIA EXECUTIVE V	325,697
1	ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE V	32,536	3	EXECUTIVE ASSISTANT	MIA OFFICER I	126,767
3	COMPANY LICENSING ASSOCIATE	MIA ASSOCIATE V	112,865	2	OFFICE SUPERVISOR	MIA OFFICER I	86,595
1	CONSUMER SERVICES ASSISTANT	MIA ASSOCIATE V	37,040	1	OUTREACH STAFFER	MIA OFFICER I	41,310
2	EXECUTIVE ASSISTANT	MIA ASSOCIATE V	77,797	1	PARALEGAL	MIA OFFICER I	39,788
1	FISCAL ACCOUNTS TECHNICIAN	MIA ASSOCIATE V	38,449	1	SUPERVISOR, MAIL ROOM	MIA OFFICER I	44,536
1	FISCAL ASSOCIATE	MIA ASSOCIATE V	38,449	2	SUPERVISOR, PRODUCER LICENSING	MIA OFFICER I	79,638
2	LEGAL SECRETARY	MIA ASSOCIATE V	71,372	1	ANALYST	MIA OFFICER II	42,423
1	QUALITY CONTROL SPECIALIST	MIA ASSOCIATE V	36,356	1	DATA ENTRY SUPERVISOR	MIA OFFICER II	43,230
1	SCANNING OPERATOR	MIA ASSOCIATE V	31,369	1	EXECUTIVE ASSISTANT	MIA OFFICER II	46,614
1	SENIOR FISCAL ACCOUNTS TECHNICIAN	MIA ASSOCIATE V	31,369	1	HR SPECIALIST	MIA OFFICER II	49,335
2	DATA SYSTEMS SPECIALIST	MIA ASSOCIATE V	68,780	9	INVESTIGATOR	MIA OFFICER II	348,188
1	EXECUTIVE ASSISTANT	MIA ASSOCIATE V	30,246	2	OFFICE SECY II GEN	OFFICE SECY II GEN	64,796
1	APPEALS CLERK	MIA ASSOCIATE VI	33,413	5	OFFICE SECY III GEN	OFFICE SECY III GEN	181,736
2	EXECUTIVE ASSISTANT	MIA ASSOCIATE VI	74,711	2	OFFICE SERVICE CLERK	OFFICE SERVICE CLERK	64,748
1	SENIOR ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE VI	40,227	1	PERSONNEL CLERK	PERSONNEL CLERK	34,490
1	CHIEF ACTUARY	MIA CHIEF ACTUARY	120,348	1	SENIOR MC EXAMINER	SENIOR MC EXAMINER	47,504
1	DEPUTY COMMISSIONER	MIA DEPUTY COMM	117,503	1	INSURANCE COMMISSIONER	STATE INSURANCE COMM	137,705
1	ASSISTANT COMMISSIONER	MIA EXECUTIVE I	75,570	1	TELEPHONE OPERATOR II	TELEPHONE OPERATOR II	24,685
2	ASST CHIEF FINANCIAL EXAMINER	MIA EXECUTIVE I	154,105				
1	CHIEF, PROPERTY & CASUALTY	MIA EXECUTIVE I	71,338				
	<b>Personnel information provided pursuant to Insurance Article 2-110.</b>						

## **II. STAFF FUNCTIONS**

## **A. OFFICE OF THE COMMISSIONER**

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.

### **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.

### **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 and tracks Orders issued by each Unit of the Administration and any resulting hearing requests using the Case Tracking System within our Enterprise System. In addition to the electronic log, the Appeals Clerk maintains a copy of every Order issued by the MIA.

### **Public Affairs**

The Public Affairs section of the Office oversees the external communications of the MIA, including media relations, website content, and brochure production and inventory, as well as helping to 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 represents the Commissioner on all legislative matters. 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.

Specifically, the Office of Government Relations:

- Represents the Commissioner:
  1. before the Governor's Legislative Office
  2. before the Maryland General Assembly
  3. before the Maryland Congressional Delegation and
  4. on legislative work groups and task forces
- Develops the MIA's proposed Departmental legislative agenda and assists the Governor's Legislative Office with the development of administration bills that involve insurance
- 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
- Develops the positions of the MIA on insurance-related legislation during the Legislative Session of the Maryland General Assembly and
- Evaluates passed legislation for possible veto by the Governor.

For example, in FY 2006, the Office of Government Relations supported the Commissioner in efforts to study automobile insurance rates in urban areas of Maryland. The Commissioner created the Automobile Insurance Task Force to Study Rates in Urban Areas (comprised of legislators) to investigate how automobile insurance is rated, what impacts the rates paid by consumers and what factors influence rates in urban areas. At the conclusion of its work, the Task Force issued a report which led to the introduction and passage of House Bill 1600 during the 2006 legislative session. In addition, the Office of Government Relations assisted in the review of health insurance reform initiatives from around the country and consideration of ways certain reforms could be implemented in Maryland.

During the 2006 Session, the Office of the Commissioner strongly advocated for the passage of several bills, including the following:

- House Bill 165 (Chapter 79) requires an examinee of a market conduct or financial examination to present a final report made by the Maryland Insurance Administration to the examinee's Board of Directors at the next regularly scheduled Board meeting.

- House Bill 246 (Chapter 83) eliminated a person's ability to obtain a temporary insurance producer license to sell property insurance, casualty insurance, life insurance, or health insurance.
- House Bill 597 (Chapter 182) prohibits an insurance producer, employee of an insurance producer, or any other person from accepting, directly or indirectly, any valuable consideration as an inducement to facilitate a premium finance agreement.
- House Bill 702 (Chapter 345), among other things, adds funding for the Senior Prescription Drug Assistance Program (“Program”) for fiscal year 2008 of up to \$14 million and clarifies that the Program shall provide a prescription drug benefit subsidy, as determined by the Board, that may pay all or some of the deductibles, coinsurance payments, premiums, and copayments under the federal Medicare Part D Pharmaceutical Assistance Program for enrollees of the Program.
- House Bill 1288 (Chapter 615) makes clear that a lender is prohibited from requiring a borrower, as a condition to receiving or maintaining a loan secured by a first mortgage, first deed of trust, or secondary mortgage loan, to provide or purchase property insurance coverage or flood insurance against risks to any improvements on any real property in an amount greater than the replacement cost of the improvements on the real property. Replacement costs means "the amount needed to repair damage to or rebuild improvements on real property to restore the improvements to their pre-loss condition." It does not include the value of the land itself.
- House Bill 1600 (Chapter 410) pertains to private passenger automobile insurance. The bill requires the Insurance Fraud Division to assist local and state law enforcement agencies in the prosecution of automobile theft, if they deem it appropriate upon the conclusion of an investigation. The measure also requires insurers that use territories as a factor in establishing automobile insurance rates to submit a statement to the Insurance Commissioner certifying that (1) the territories used by the insurer have been reviewed within the previous three years and (2) the use of the territories is actuarially justified. The Insurance Commissioner is also required to submit an annual report to the General Assembly about the use of territory as a factor in establishing private passenger automobile insurance rates by insurers and the Maryland Automobile Insurance Fund.
- Senate Bill 158 (Chapter 43) requires a Private Review Agent to accept a treatment plan form mandated by the state in which a service was provided if the service was provided in another state.

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 2006 Session, fiscal estimates were prepared on more than 100 bills.

After the conclusion of each legislative session, 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. In addition, 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](http://www.mdinsurance.state.md.us) under Legislative Information. Complete text of all Maryland laws is found on the Maryland General Assembly's web site, [www.mlis.state.md.us](http://www.mlis.state.md.us) under Maryland Statutes.

## Regulations Coordination

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 2006, the MIA completed several major actions on regulations, including the following:

- 31.02.01.02 Hearings Conducted by the Administration, by Administrative Law Judges: Removes procedural differences, effective 10/10/2005
- 31.02.01.03 Hearings, Time to Request: Clarifies counting of days, effective 10/9/2006
- 31.03.01 - .13 Producers: Makes changes recommended by Regulatory Review & Evaluation, effective 4/10/2006
- 31.03.06 Surplus Lines: Conforms regulations with HB 390 (2005), effective 3/13/2006
- 31.03.13.06 Producers Registers and Documentation of Appointments: Clarifies the Maryland Insurance Administration's position on producer actions, effective 8/14/2006
- 31.05.08 Credit for Reinsurance: Repeals subtitle 08 and replaces it in its entirety with regulations similar to the NAIC model regulation, effective 6/5/2006
- 31.05.10 Financial Guaranty Insurance: Adds definitions and makes technical corrections and modernizes the regulation to reflect current industry practices, effective 6/5/2006
- 31.08.03 Notices of Cancellation, Nonrenewal, Premium Incomes, and Reduction in Coverage: Alters the standard for the award of attorney fees that is contained in notice for an adverse action with respect to private passenger motor vehicle insurance and conforms regulations to changes made to Ins. Art. 27-605 by SB 97 (2005), effective 3/13/2006
- 31.08.10 Medical Professional Insurance Online Claim Survey Reporting: Amends regulation to collect information regarding medical professional liability insurance per SB 836 (2005), 4-401 and 4-405, effective 5/22/2006
- 31.09.10 Separate Account Investments: Implements Ins. Art. 16-113(e)(2) requiring the Commissioner to adopt regulations governing the type and amount of investments that may be made with respect to a separate account under a funding agreement, effective 6/19/2006
- 31.10.03 Stop Loss Coverage: Repeals obsolete regulations struck down by American Medical Security, Inc. v. Bartlett, effective 1/16/2006
- 31.10.05 Minimum Standards for Medicare Supplement Policies: Repeals regulations .12 - .21, effective 1/1/2006

- 31.10.21 Private Review Agents (PRA) (Uniform Treatment Plan - UTP): Replaces the current form required by a PRA for a health care provider to submit a treatment plan to enable the PRA to conduct utilization review services for the treatment of a mental illness, emotional disorder, or a drug abuse or alcohol abuse disorder, effective 1/30/2006
- 31.10.25 Required Standard Provisions: Amends .04C, effective 11/7/2005
- 31.10.32 Nonprofit Health Service Plans - Material Modification: Defines “material” for purposes of §14-115(d)(11)(i) of the Insurance Article, effective 9/26/2005
- 31.10.33 Morbid Obesity: Clarifies guidelines and documentation requirements for surgical treatment of morbid obesity per SB 333 (2005), effective 4/10/2006
- 31.12.01 HMO Certificate of Authority and Fiscal Requirements: Repeals regulations .08, .10, and .13, effective 10/10/2005
- 31.12.07 Required Standard Provisions: Modifies the grace period provisions, effective 11/7/2005
- 31.15.13 Notice of Premium Increase of 20 Percent or More: Requires an insurer to give notice of a premium increase of 20% or more, effective 3/27/2006
- 31.17.02 Medically Uninsurable Individual Based on a Medical or Health Condition: Expands the list of qualifying medical conditions which determine eligibility for the Maryland Health Insurance Plan, effective 1/30/2006
- 31.17.03 Operation and Administration of the Plan: Increases 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, effective 1/30/2006

Complete regulations can be found under the Code of Maryland Regulations (COMAR) at the Maryland Division of State Documents website, [www.dsd.state.md.us](http://www.dsd.state.md.us).

## Insurance Bulletins

The Office of the Commissioner also coordinates Bulletins that are issued to various subsections and representatives of the insurance industry about various regulatory matters. In FY2006, the MIA issued the following:

**Bulletin No.: 05-10**

**Issued To:** Select Property and Casualty Insurers

**Re:** Homeowners Insurance Premium Data Request  
Private Passenger Auto Insurance Premium Data Request

**Issue Date:** July 1, 2005

Requests each property and casualty insurer to provide information related to homeowners insurance and private passenger automobile premiums.

**Bulletin No.: 05-11**

**Issued To:** Health Insurer, Health Maintenance Organizations, Non Profit Health Service Plans ("Carriers")

**Re:** Limited Benefit Plan Qualification and Certification Form

**Issue Date:** July 12, 2005

The purpose of this Bulletin is to alert carriers that pursuant to SB 570 and regulations adopted pursuant to Chapter 287, Acts of 2004, a carrier offering a Limited Health Benefit Plan coverage in the small employer market must use a uniform form to collect the information necessary at the time of application to determine that the small employer qualifies for coverage under the Limited Health Benefit Plan.

**Bulletin No.: 05-13**

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

**Re:** Med Supp Portability

**Issue Date:** September 14, 2005

The purpose of this bulletin is to notify insurers and nonprofit health service plans participating in the Medicare supplement market in Maryland of new requirements imposed by Senate Bill 191, Chapter 289, of the Acts of the General Assembly of 2005.

**Bulletin No.: 05-14**

**Issued To:** Presidents, Insurers Domiciled in Massachusetts that Write Workers' Compensation Business in Maryland

**Re:** Deposits for Workers' Compensation Liabilities in Maryland

**Issue Date:** December 8, 2005

In accordance with the provisions of Section 6-303 of the Insurance Article, the Administration will no longer require insurers domiciled in Massachusetts, that are authorized to write workers' compensation business in Maryland are rated "A-" or higher by A.M. Best Company, to maintain a workers' compensation deposit in accordance with the calculation required by the *Maryland Retaliatory Deposit Schedule*.

**Bulletin No.: 05-15**

**Issued To:** Property & Casualty Insurers

**Re:** Certificate of Mailing

**Issue Date:** November 16, 2005

Clarifies that Certificate of Mailing in the statutes means a signed document by a postal employee.

**Bulletin No.: 05-16**

**Issued To:** All Insurers

**Re:** 2005 Legislative Summary

**Issue Date:** November 18, 2005

Summarizes insurance laws passed by the 2005 Maryland General Assembly.

**Bulletin No.: 05-17**

**Issued To:** Maryland Licensed Producers

**Re:** Marketing Medicare Advantage & Prescription Drug Plan Products

**Issue Date:** November 29, 2005

States that only an agent may sell/solicit/negotiate Medicare Part D coverage and defines exclusion for enrollment assistance.

**Bulletin No.: 05-18**

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

**Re:** Maryland Health Care Provider Rate Stabilization Fund

**Issue Date:** November 29, 2005

Advises of 2006 Subsidy Factor and procedures for calculating 2006 state subsidies.

**Bulletin No.: 06-1**

**Issued To:** Select Property & Casualty Insurers

**Re:** Homeowners Insurance Premium Request, Private Passenger Automobile Insurance Premium Request

**Issue Date:** January 17, 2006

The bulletin requests homeowners and PPA insurance premiums from select carriers in order to publish premium comparison guides for consumers.

**Bulletin No.: 06-2**

**Issued To:** President, Managed Care Organizations

**Re:** Risk Based Capital Applicability for 2005

**Issue Date:** February 22, 2006

The bulletin reminds Managed Care Organizations that they are required to submit a risk-based capital report in conjunction with the Annual Statement filing due March 1, 2006. However, the Commissioner is granting MCOs an exemption for the year ending December 31, 2005.

**Bulletin No.: 06-3**

**Issued To:** Health Maintenance Organizations Participating in the Small Group Market

**Re:** Changes to the Comprehensive Standard Health Benefit Plan for July 1, 2006

**Issue Date:** March 13, 2006

Notifies HMOs participating in the Maryland small group market of amendments to COMAR 31.11.06 Comprehensive Standard Health Benefit Plan.

**Bulletin No.: 06-4**

**Issued To:** Insurers and Nonprofit Health Service Plans Participating in the Small Group Market

**Re:** Changes to the Comprehensive Standard Health Benefit Plan for July 1, 2006

**Issue Date:** March 13, 2006

Notifies insurers and nonprofit health service plans participating the Maryland small group market of amendments to COMAR 31.11.06 Comprehensive Standard Benefits Plan.

**Bulletin No.: 06-5**

**Issued To:** Private Review Agents, Health Maintenance Organizations, Nonprofit Health Service Plans, Insurers with Authority to Write Health Insurance

**Re:** Amendment to Uniform Treatment Plan Form Regulations COMAR 31.10.21

**Issue Date:** March 27, 2006

This bulletin announces that the Uniform Treatment Plan Form required to be used by COMAR 31.10.21.02-1H has been amended. Health care providers may begin submitted health care treatment plan information and Private Review Agents must accept the new Uniform Treatment Plan Form as of January 30, 2006.

**Bulletin No.: 06-6**

**Issued To:** Presidents, Property and Casualty Insurers Domiciled in Maryland

**Re:** Actuarial Opinion Summary and other Changes to Property and Casualty Actuarial Reporting requirements for 2006

**Issue Date:** March 24, 2006

This bulletin advises insurers of certain changes in the Property/Casualty Annual Statement Instructions related to actuarial reporting that will become effective beginning with Annual Statements reporting an insurer's financial condition as of December 31, 2005.

**Bulletin No.: 06-7**

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

**Re:** New Address for Maryland Health Insurance Plan; COMAR 31.10.27 Notice of the Maryland Health Insurance Plan

**Issue Date:** May 1, 2006

This bulletin notifies carriers participating in the non-group health insurance/HMO market in Maryland of a new address for the Maryland Health Insurance Plan.

**Bulletin No.: 06-8**

**Issued To:** Insurers and Producers

**Re:** New Procedure for Requesting Letters of Certification

**Issue Date:** May 4, 2006

This bulletin notifies non-resident insurance producers and insurers that Maryland no longer requires paper Letters of Certification to confirm the status of a producer's license.

**Bulletin No.: 06-9**

**Issued To:** Property and Casualty Insurance Companies

**Re:** Maryland's Move It Program

**Issue Date:** May 4, 2006

This bulletin notifies property and casualty insurance companies that the State Highway Administration will be reminding drivers that Maryland law requires drivers to move cars out of the flow of traffic when involved in property damage only accidents where the vehicles are drivable.

**Bulletin No.: 06-10**

**Issued To:** Private Review Agents

**Re:** Utilization Review of Surgical Treatment of Morbid Obesity

**Issue Date:** May 22, 2006

This bulletin notifies private review agents of new regulations that clarify the applicability of the National Institutes of Health's guidelines to the utilization review process for surgical treatment of morbid obesity.

**Bulletin No.: 06-11**

**Issued To:** Select Property and Casualty Insurers

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

**Issue Date:** June 21, 2006

This bulletin requests each property and casualty insurer to provide information related to homeowners insurance premiums and private passenger automobile ("PPA") insurance premiums pursuant to §19-112.

**Full copies of all Bulletins are posted to the MIA web site,  
[www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us), upon issuance to the industry.**

## **Office of Public Affairs**

The Office of Public Affairs oversees the external communications of the MIA, including handling media relations, designing and producing 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 consumers and the insurance industry
- Maintaining the content of the MIA website: [www.mdinsurance.state.md.us](http://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
- 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 2006, the Office of Public Affairs facilitated responses to more than 250 inquiries from media organizations and more than 250 requests for access to public documents under the Maryland Public Information Act. The staff also proactively issued more than 20 news releases on various topics.

In addition, the Office of Public Affairs facilitated distribution of nearly 150,000 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, such as *Resources for Senior Citizens* dedicated to Medicare Part D education and *Insurance Preparedness for Natural Disasters*.

## **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 Maryland 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. Currently, 18,367 resident licenses and 36,647 non-resident licenses have been issued. In addition, licenses are issued to public adjusters, insurance advisers, bail bondsmen, title insurance producers, motor vehicle rental companies, 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 online through the Administration's website. Administration of the qualifying exam for producers, insurance advisees and public adjusters is handled by Promissor, Inc. Implementation of Continuing Education requirements is handled through Thomson Prometric, Inc.

There has been an increase in the number of license transactions that are available on-line which has resulted in faster service for the industry. Recent accomplishments include:

- 72 hours turnaround for on-line license applications and renewals
- 67 % of initial license applications were submitted on-line
- 80% of license renewals were submitted on-line
- 30% of address changes were submitted on-line
- Duplicate licenses are available on-line
- 4,000 calls per month with less than 5% abandoned calls

(See attached chart of FY2006 Producer Licensing Annual Summary)

### **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  
07/01/2005-06/30/2006**

<b>NEW LICENSES</b>		<b>ISSUED</b>
	PRODUCER INDIVIDUAL RESIDENT	4,939
	PRODUCER INDIVIDUAL NON-RESIDENT	17,110
	PRODUCER FIRM RESIDENT	354
	PRODUCER FIRM NON-RESIDENT	778
	SURPLUS LINES INDIVIDUAL RESIDENT	26
	SURPLUS LINES INDIVIDUAL NON-RESIDENT	178
	SURPLUS LINES FIRM RESIDENT	10
	SURPLUS LINES FIRM NON-RESIDENT	82
	INSURANCE ADVISERS	34
	PUBLIC ADJUSTERS	28
	MOTOR CLUB REPRESENTATIVES	527
	TEMPORARY PRODUCERS	1,883
	THIRD PARTY ADMINISTRATORS	38
	<b>TOTAL LICENSES ISSUED:</b>	<b>25,987</b>
	<b>TOTAL APPLICATIONS APPROVED:</b>	<b>25,492</b>
	<b>TOTAL FEES COLLECTED:</b>	<b>\$1,356,052.60</b>

<b>RENEWALS</b>		<b>ISSUED</b>
	PRODUCER INDIVIDUAL RESIDENT	12,129
	PRODUCER INDIVIDUAL NON-RESIDENT	17,020
	PRODUCER FIRM RESIDENT	945
	PRODUCER FIRM NON-RESIDENT	1,739
	SURPLUS LINES INDIVIDUAL RESIDENT	49
	SURPLUS LINES INDIVIDUAL NON-RESIDENT	150
	SURPLUS LINES FIRM RESIDENT	22
	SURPLUS LINES FIRM NON-RESIDENT	55
	INSURANCE ADVISERS	24
	PUBLIC ADJUSTERS	9
	THIRD PARTY ADMINISTRATORS	99
	<b>TOTAL LICENSES ISSUED:</b>	<b>32,241</b>
	<b>TOTAL RENEWAL APPLICATIONS APPROVED:</b>	<b>32,024</b>
	<b>TOTAL RENEWAL FEES COLLECTED:</b>	<b>\$2,573,380.99</b>

<b>MOTOR CLUB REPRESENTATIVE REGISTRATION RENEWALS</b>	
<b>TOTAL REGISTRATIONS RENEWED:</b>	<b>1,560</b>
<b>TOTAL REGISTRATION RENEWAL FEES COLLECTED:</b>	<b>\$3,120.00</b>

<b>EXAMINATIONS</b>		
	<b>NUMBER ADMINISTERED:</b>	<b>10,593</b>
	<b>TOTAL FEES COLLECTED:</b>	<b>\$264,825.00</b>

<b>TOTAL FEES COLLECTED (INITIAL, RENEWAL, &amp; EXAM)</b>	<b>\$4,197,378.59</b>
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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, eight AAG positions within the main office of the MIA, three AAG positions within the Fraud Division and one AAG assigned to the Maryland Health Insurance Plan.

### **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 MIAs 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 Sections. In appropriate cases, the OAG assists these Sections 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 Sections 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 represent 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 2006**

- *Harleysville Mut. Ins. Co. v. Zelinski*, 393 Md. 83 (2006)

The OAG successfully argued that endorsements to commercial automobile insurance policies that exclude a specifically identified driver (a "named driver exclusion") from coverage in lieu of cancelling, non-renewing or increasing the premium on the policy are valid under Maryland law. Amendments to the Insurance Article had raised questions about whether such endorsements were permissible in light of Maryland's compulsory insurance scheme. Such exclusions are, however, critical to the protection of the public by assuring that coverage remains in place in circumstances where the driving history of one (or more) drivers would otherwise disqualify a commercial entity from continuing coverage at an affordable price. When Maryland's intermediate appellate court issued an opinion finding that commercial named driver exclusions were not permitted under Maryland law, the Maryland Insurance Administration submitted a brief in support of the Petition for Certiorari and subsequently was permitted to file a brief and present oral argument. In June of 2006, the Court of Appeals issued an opinion reversing the Court of

Special Appeals and finding that commercial named driver exclusions are indeed valid under Maryland law.

- *Gottlieb v. Lincoln National Life Ins. Co.*, 3888 F. Supp. 2d 584 (D. Md. 2005)

This office intervened in, and secured the remand of, an administrative proceeding that had been removed to Federal court by an insurer on diversity grounds. In this case, OAG successfully argued that the administrative action was not a state court proceeding for purposes of the application of the federal removal statute and, thus, that the court lacked removal jurisdiction.

- *Nationwide v. Jerome Williams, et al.* Court of Special Appeals, No.00716, September Term, 2004

In an unreported opinion, the Court of Special Appeals reversed the Circuit Court's attempt to vacate and to remand an order by the MIA which found that certain actions by an insurer did not violate the Insurance Article. The CSA agreed with the OAG's argument that the circuit court had exceeded its jurisdiction in remanding the case to the MIA to allow the presentation of additional evidence. Consistent with counsel's argument, the CSA found, that the circuit court had failed to conduct any review of the Final Order prior to ordering a remand. The CSA concluded that the circuit court's order improperly offered the Petitioner "a second bite of the apple." The CSA also found that substantial evidence supported the Commissioner's conclusion that no statutory violation had occurred. The CSA vacated the judgment of the circuit court and remanded the matter "with directions to affirm the administrative decision." In December 2005, the Court of Appeals denied certiorari.

- *Pasta v. Nationwide Mutual Fire Ins. Co.*, Court of Special Appeals No. 1066, Sept. Term, 2005.

This office briefed and participated in oral argument before the Court of Special Appeals on the questions of: 1) whether the insurer's household exclusion violates Maryland law, and 2) whether former Art. 48A, Sec. 541 (g) (now IN Section19-509) applies to an umbrella policy. A decision by the Court of Special Appeals is pending.

- *JTW. v. Centre Ins. Co.*, 168 Md. App. 492 (2006), *on certiorari* to the Court of Appeals, No. 56, September Term, 2006

The OAG is awaiting the opinion of the Court of Appeals in this case, which presents the question of the event that triggers the 30 day time period for filing a Petition for Judicial Review of a final order of the Commissioner. The Court of Special Appeals held that the 30 day period runs from the date of the aggrieved party's receipt of the order. The OAG submitted a Petition for Certiorari, which was granted. A decision is pending.

- *MIA v. Ronald Edlavitch and Evergreen Title*  
Court of Special Appeals, No. 02572, September Term, 2005

The Commissioner issued an Order against Ronald Edlavitch, David Edlavitch and Evergreen Title and Escrow Company, a licensed title agency. After a hearing at the Office of Administrative Hearings and a review of exceptions, the Commissioner concluded that the 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 Court of Special Appeals.

<b>Summary of OAG Activity (FY 2006)</b>	
<b><u>Advice Requests</u></b>	
General Requests	474
Examination and Auditing	37
Service of Process Advice	1
Attorney on Call Inquiries	<u>146</u>
<b>Sub-total</b>	<b>658</b>
<b><u>Litigation</u></b>	
Enforcement Actions Resulting from Consumer Complaints	37
Agent Enforcement	29
License Denials	0
Appeals and Grievance Matters	30
Cease and Desist Order	0
Life and Health	27
Petitions for Judicial Review	25
Fraud	1
Subpoenas	16
Unemployment	0
Public Information Act Hearing Denial	1
Receiverships	0
Review of Determination Letters	81
Personnel - Termination of Employment	0
Personnel - Grievance	1
Public Information Act Reviews	49
MHIP	<u>3</u>
<b>Sub-total</b>	<b>300</b>
<b>OAG Total</b>	<b>958</b>

## **D. MANAGEMENT INFORMATION SYSTEMS**

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

The unit is comprised of two sections which are Network Support and Development. The Network Support section encompasses all aspects of the infrastructure including desktop support, help desk and network operations. The development section is responsible for the support of all of the applications, database and website.

### **Development**

MIS Development significant accomplishments

- **Disaster Recovery Plan** – Completed the Business Continuity Plan and the Continuity of Operations Plan and phase 1 of the IT Disaster Recovery Plan.
- **Market Conduct** – Completed requirements for the new Enterprise application to provide 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 examination, e-mail notification reminders when activities are due and direct link to the ParaDocs document management system to view examination files.
- **Document Management/Workflow** – Implemented in the following areas:
  - Public Information Act requests to track the time needed for each step of the process and store all related documents.
  - Consumer Education and Advocacy Unit to provide a recording and tracking mechanism whereby consumers can receive help to promptly resolve their problems with their insurance companies.
  - Fraud Unit to provide a new application for handling and processing fraud cases
- **Producer Licensing**
  - Added the acceptance of American Express as a payment option for applications and renewals
  - An enhancement was added to Online Services by providing Producers with the ability to obtain a Duplicate License by immediate online request with printing at their location
- **Online Survey Tool** – Implemented a customizable survey development tool to be used to capture and report on data needed from both consumers and industry. This tool was used for a Med/Mal industry survey and by Market Conduct to obtain claims data

### **Network Support**

MIS support staff were involved in numerous projects during fiscal year 2006. Many of the projects undertaken were planned and initiated within MIS. However, staff throughout the Agency directed 63 Requests For Service (RFS) to MIS' support staff, and during the same reporting period, 60 RFS were completed by MIS' support staff.

MIS support staff addressed the following projects during fiscal year 2006:

- Deployed 67 new monitors throughout MIA. The 67 PCs will be deployed after application dependencies are met.
- Development and testing of Windows XP for PCs in the MIA network.
- Launched new McAfee Enterprise Console ver. 8 Anti-Virus system. This system now manages and monitors 317 PCs and servers. The system automatically updates clients, detects and removes potential viruses. Weekly log files are available to report on virus activity.
- Implemented new Shavlik Net-Check security patching system. This system allows compliancy reporting, installation of security patching of operating software, and reporting. This program also scans PCs for Spyware programs and removes these unwanted programs. To date over 21,000 security patches have been installed to MIA PCs and servers.
- Went live with four new OES SUSE Linux servers, hosting Novell's EDirectory services.
- Implemented Novell's ZenWorks PC inventory and software distribution system. This system is being used to provide inventory reports and software distribution.
- Installed Microsoft's Active Directory to provide network application servers. The current NT4 domain will be retired when all servers have been migrated.
- MIA went live with a new connection platform for the Fraud CJIS services. This service is based on using a VPN connection to secure data.
- Launched a new Intrusion Detection System to provide protection from hackers and destructive programs from gaining access to MIA's network.
- Installed five new Windows 2003 servers to run security and software applications.
- Installed a VMWARE server platform. This system will use virtualization technology to house multiple operating systems. The Database group is currently using these systems as testing platforms.
- Fully implemented two McAfee Spam filter devices. These devices scan inbound Email to MIA's users for viruses and also detect and block 99% of Spam. The Spam filter rules and monitored on a daily basis and adjusted as needed.
- Worked to complete the implementation of the SAN and APC Backup Power projects of 2005.

- Completed the upgrade of XO Communications services providing a 9 mb. connection to the Internet.

### **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
- Research, design, and implement current systems
- Maintain MIA Intranet web page.

### **Support**

MIS' support staff addressed 1165 calls for support, between July 1, 2005 and June 30, 2006.

Aug. 05	134 calls
Sept. 05	86 calls
Oct. 05	88 calls
Nov. 05	90 calls
Jan. 06	254 calls
Feb. 06	152 calls
Mar. 06	131 calls
Apr. 06	75 calls
May 06	88 calls
June 06	67 calls

### **Other**

Aside from operations, support, and projects, MIS support staff undertook other significant activities, such as MIA's Network staff attending formal vendor training in GroupWise 7, ZenWorks 7 and SUSE Linux.

# **III. CONSUMER PROTECTION**

## **A. CONSUMER EDUCATION AND ADVOCACY UNIT**

The Consumer Education & Advocacy Unit (CEAU) is responsible for providing consumers with information about what is covered under their insurance policies and assisting them in gaining a better understanding of their rights and obligations under those policies. The statutory framework for this section is contained in §2-301, et al of the Insurance Article. CEAU also facilitates the resolution of consumers' insurance problems in an efficient and expeditious manner.

The Unit performs its responsibilities through its Consumer Education and Outreach efforts. It also operates a Pilot Program that facilitates resolutions of property and casualty claims. The Unit is also responsible for advocating on behalf of consumers with respect to larger consumer issues.

### **A. Consumer Education & Outreach**

From July 1, 2005 through June 30, 2006, the Unit participated in 224 fairs, tradeshows 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 answers numerous questions from consumers, including insurance rate issues and how the claims process works. Brochures on various insurance topics were also distributed to consumers, as well as State, local and community organizations who are able to share this information with consumers. In addition, the Administration has given presentations around the State on insurance topics. The goal of the Unit is to educate consumers so they can make better purchasing decisions as appropriate for their needs, and gain 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. During FY 2006, the Administration produced an insurance guide for disaster preparedness that provided consumers with information to make certain that they had appropriate coverage in the event of a disaster. The Unit also was responsible for assisting the localities in responding to flooding events that occurred in FY 2006.

The Unit also participated in 72 events to assist Marylanders learn about Medicare Part D, the Federal prescription drug program for seniors. Although this was a Federal program, the Administration took an active role in giving consumers information as to how to compare the various plans and how to protect themselves from potential scams.

### **B. Pilot Program**

In addition to its on-going role of educating Maryland citizens about insurance issues, CEAU developed a mechanism to help insurance consumers resolve disputes with insurance companies in a prompt and efficient manner.

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. The Pilot Program includes AIG, Allstate, ERIE, GEICO, State Farm, Nationwide, Progressive, Travelers, USAA and their affiliates. These insurers were chosen because of their market share in the State and their willingness to cooperate with the MIA in providing assistance to their customers. The decision was made to start with property and casualty claim disputes because of the volume of administrative complaints 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 July 1, 2005 through June 30, 2006, CEAU received 943 complaints. They fall into the following categories:

- Auto
- Homeowners
- Liability
- Miscellaneous

On average, these matters are resolved in 14 calendar days as opposed to the 2 to 3 months that it takes to resolve a formal complaint. Of the 943 received, 431 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 July 1, 2005 through June 30, 2006, 908 surveys were sent and 284 responses were returned. Of those, 214 respondents indicated that they were satisfied with the Unit and 249 stated they would participate in the Program in the future.

### 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 continues to do with Federal officials and the National Association of Insurance Commissioners (NAIC) to reform the National Flood Insurance Program (NFIP).

## **B. COMPLIANCE & ENFORCEMENT SECTION**

The Compliance & Enforcement Section focuses primarily on how well the insurance companies and insurance producers doing business in Maryland are meeting the needs of the State's consumers, and then taking or directing appropriate action when problems are identified. In FY 2006, Compliance & Enforcement Section activities resulted in the return of over \$5 million to Maryland consumers. Additionally, insurers paid more than \$700,000 to the General Fund due to administrative penalties assessed by the Compliance & Enforcement Section.

Currently, the Section is comprised of four units: the Life & Health Market Conduct Unit, the Property & Casualty Market Conduct Unit, the Producer (formerly "Agent") Enforcement Unit and the Market Analysis Unit. Many state insurance departments have adopted this combined market regulation approach, resulting in increased productivity and efficiency through the consolidation of management and the sharing of data, staff and resources. Additionally, combining the four units promotes uniformity and the implementation of best practices in staff training, investigative methods, reporting and enforcement of insurance laws and regulations.

Using a combination of techniques and tools developed nationally and locally, the Section ensures consumer needs and regulatory compliance are met through a coordinated program of data analysis, market conduct examinations, investigations, policy and procedure reviews, desk audits and communication. Market conduct examinations are generally comprehensive in nature and provide 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. Insurers paid more than \$1.25 million in examination expenses to the MIA in FY06.

State law requires that certain market conduct examinations be completed periodically. 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.

The goal of the Market Analysis Unit is informed action through a systematic collection and analysis of data designed to identify market disruptions, compliance deficiencies and related problems as early and efficiently as possible, thereby eliminating or limiting 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.

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 FY06, key issues facing the Life & Health Market Conduct Unit included:

- monitoring the consolidation of health plans in the State
- verification of prompt payment and appropriate adjudication of health and dental insurance claims
- compliance with Maryland Law concerning adverse decisions and grievances
- participation of health care providers in health plan provider panels and
- oversight of long term care insurance plans offered in the State.

The Property & Casualty Market Conduct Unit performs examinations of personal and commercial lines of business including private passenger auto, homeowners, motor clubs, premium finance companies, title insurers, commercial liability and commercial property coverage. In FY06, key issues facing the Property & Casualty Market Conduct Unit included:

- enforcement of new prohibitions and limitations on the use of credit history and scores in homeowner and personal passenger auto insurance
- investigation of premium overcharges and adjustments at policy renewal
- the use of unapproved premium rates by insurers
- failure of insurers to provide mandated coverage including water sewage backup
- review of underwriting and claim settlement practices and
- investigation of premium finance company activities.

The Producer Enforcement Unit works closely with the Market Conduct Units and investigates complaints regarding individual producers for property, casualty, life and health insurance, as well as bail bondsmen, public adjusters and title agents. In FY06, issues the Producer Enforcement Unit addressed included:

- suitability of insurance sales
- real estate “flipping” transactions
- bail bondsmen and
- new State Law on life settlement and viatical settlement brokers and providers.

The results of the Section’s efforts for Fiscal Year 2006 are as follows:

**Total Restitution (money returned to Maryland citizens) - \$5,223,170.67**

\$3,168,490.87 - Agent Enforcement Unit

\$361,885.02 - L&H Market Conduct Unit

\$1,692,794.78 - P&C Market Conduct Unit

**Total Penalties (money paid to the General Fund) - \$711,243.00**

\$57,450.00 - Agent Enforcement Unit

\$314,793.00 - L&H Market Conduct Unit

\$339,000.00 - P&C Market Conduct Unit

**Total Per Diem Costs Billed to Companies (money paid to the Administration) -**  
**\$1,259,479.97**

\$592,583.58 - L&H Market Conduct Unit

\$666,896.39 - P&C Market Conduct Unit

**Total Market Conduct Exams Opened - 32**

18 - L&H Market Conduct Unit

14 - P&C Market Conduct Unit

**Total Market Conduct Exams Closed - 15**

5 - L&H Market Conduct Unit

10 - P&C Market Conduct Unit

**Agent Investigations**

520 - Cases Opened

508 - Cases Closed

18 - Orders of Revocation

30 - Orders (not including revocations)

**Total Orders Issued - 70**

48 - Agent Enforcement Unit

8 - L&H Market Conduct Unit

14 - P&C Market Conduct Unit

**Orders, Consent Orders and Market Conduct Examination Reports are available  
on the MIA website, [www.mdinsurance.state.md.us](http://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 exercises 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. Additionally, the Division operates a toll-free insurance fraud hot line and conducts public awareness programs on the costs of insurance fraud to consumers.

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

### **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 a review of prosecution potential. 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, while the number of investigations closed with criminal charges has remained over 100 for the past seven years.

**From July 1995 through June 2006 Insurance Fraud investigations have resulted in the conviction of over 692 individuals for insurance-related crimes**

## **INVESTIGATION HIGHLIGHTS – Fiscal 2006**

### Regional Auto Theft Taskforce (RATT)

Throughout fiscal 2006, 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 2006, a total of 45 insurance fraud cases were opened by the Division resulting in 24 closed with charges, five referred to local States Attorney's for prosecution review and 16 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.

### Washington Area Vehicle Enforcement (WAVE)

In March 2006, the Maryland Insurance Fraud Division continued our commitment and began a formal investigative alliance with the Washington Area Vehicle Enforcement (WAVE) task force 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 WAVE law enforcement officers and Fraud Division investigators. During fiscal 2006, a total of 11 insurance fraud cases were opened by the Division resulting in two closed with charges, one referred to the Prince Georges County States Attorney for prosecution review and eight remaining open and carried over into the next fiscal year. The initial success of this alliance has necessitated the permanent assignment of a fraud investigator to the project.

### Pro-Active Operations

The Division offers technical support to local law enforcement in criminal charging procedures for violations of the fraudulent insurance act. Division investigators provide expertise in consensual monitoring operations associated with insurance fraud cases. Also, Divisional investigators continue to participate in investigations with several insurance company's Special Investigation Units (SIU) requiring the use of these monitoring skills and other covert operation regimens.

## **STATISTICAL DATA – Insurance Fraud Division (FY2006)**

I.	WRITTEN COMPLAINTS RECEIVED	2,690
	TELEPHONE TIPS	152
	<b>TOTAL # COMPLAINTS RECEIVED</b>	<b>2,842</b>
	 <b><u>COMPLAINT RESOLUTIONS</u></b>	
	NUMBER CLOSED AT INITIAL SCREENING	1,998
	NUMBER CLOSED WITHOUT PROSECUTION REFERRAL	109
	NUMBER REFERRED TO M.I.A.	39
	NUMBER REFERRED TO OTHER LAW ENFORCEMENT	44
	NUMBER REFERRED FOR INQUIRY TO INSURER	59
II.	TOTAL NUMBER OPENED FOR INVESTIGATION	496
III.	CASES REFERRED TO AREA STATE’S ATTORNEY’S FOR PROSECUTION	
	Investigations closed by filing charges	100
	Individuals charged	112
	Prosecution declined	31
	Under prosecution review	10
	Investigations adjudicated	88
	<b>CONVICTIONS</b>	<b>77</b>
IV.	CASES REFERRED TO DIVISION ATTORNEYS GENERAL	
	REFERRAL DISPOSITION:	74
	Opened for investigation by AGIT	54
	Returned to IFD for investigation	2
	Returned to IFD/recommended closure	18
	INVESTIGATION/PROSECUTION RESULTS:	
	Investigations closed by filing charges	17
	Individuals charged	18
	Investigations prosecuted	17
	Prosecutions declined	
	<b>CONVICTIONS</b>	<b>17</b>

V.	CASES REFERRED TO THE DIVISION STATE POLICE	
	Cases Closed with Charges Filed	6
	Cases Closed with Charges Filed (AGIT)	8
	Cases Closed – No Charges Filed	6
	Open Investigations	12
VI.	NUMBER OF CALLS RECEIVED ON THE FRAUD HOTLINE	152
VII.	NUMBER OF COMPLAINTS RECEIVED FROM REGULATED ENTITIES	2,597
VIII.	NUMBER OF COMPLAINTS RECEIVED FROM THE WORKER COMPENSATION COMMISSION	<b>15</b>

**COMMISSION COMPLAINT RESOLUTIONS**

	NUMBER CLOSED AT INITIAL SCREENING	2
	NUMBER OPEN FOR INVESTIGATION	2
	NUMBER CLOSED WITHOUT BEING CHARGED	0
	NUMBER CLOSED WITH CRIMINAL CHARGES	0
	NUMBER REFERRED FOR PROSECUTION REVIEW	0
	NUMBER REFERRED TO INSURANCE CARRIER	10
	NUMBER REMAINING UNDER SCREENING REVIEW	1
IX.	TOTAL NUMBER OF COMPLAINTS BY INSURANCE FRAUD TYPE	
	AGENT/BROKER FRAUD	39
	PERSONAL INJURY-AUTO	483
	PERSONAL INJURY – OTHER	47
	HEALTHCARE PROVIDER FRAUD	94
	HEALTH INSURANCE FRAUD	13
	FALSE APPLICATION FRAUD	329
	PROPERTY CLAIM FRAUD – OTHER	241
	PROPERTY CLAIM FRAUD – AUTO THEFT, ETC.	886
	WORKER COMPENSATION FRAUD-CLAIMANT	161
	INSURER FRAUD	10
	LIFE INSURANCE FRAUD	7
	ADJUSTER/EMPLOYEE FRAUD	5
	OTHER FRAUD	143
	MAIF RESIDENCY FRAUD	399
X.	TOTAL NUMBER OF CASES WITH CIVIL IMPOSITIONS	0      00%
	TOTAL NUMBER OF CASES WITH CRIMINAL IMPOSITIONS	100%

## **D. CONSUMER COMPLAINT INVESTIGATION**

*Effective in FY 2005, the units of the former 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](http://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 \$289 million in premium and retaliatory taxes during fiscal year 2005 and more than \$324 million in fiscal year 2006.

The Examination and Auditing Section consists of three major sections:

### **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 website.

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. Approximately 3400 suits were served on insurers during this fiscal year.

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. The Unit has just embraced an effort that will lead to on-line filing of surplus lines brokers' affidavits and tax payments.

## **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 once 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 2006, the Examination staff completed a total of nine 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, 2006, the staff's reviews resulted in 12 orders for insurers domiciled in Maryland (two regarding acquisition of control, seven involving releases of statutory deposits, two regarding exemptions from filing pre-acquisition of control notifications, one regarding penalty for late filing,) and 11 orders for insurers domiciled in other jurisdictions (eight involving releases of statutory deposits, one regarding the suspension of a Certificate of Authority, one to correct an impairment of surplus, and one regarding the lifting of a previous order).

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, approximately 1,900 semi-annual reports and approximately 63,000 monthly reports and affidavits. In addition to the previously mentioned premium and retaliatory taxes, the Section also 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](http://www.mdinsurance.state.md.us).**

## STATISTICAL DATA – Examination and Audit

### Company Licensing Section

<b>Company Licensing Activity (from July 1, 2005 to June 30, 2006)</b>	
Pending applications 7/1/05	21
Received in FY 2006	32
<b>Total</b>	<b>53</b>
Certificates of Authority issued	28
Applications withdrawn	6
Pending applications 6/30/06	19

<b>Licensed Companies By Business Types 6/30/06</b>	
Type of Insurer	Number
Life & Health	506
Property and Casualty	858
Not For Profit	7
Title	28
Fraternal	28
Health Maintenance Organizations	11
Provider Sponsored Organizations	1
Limited Health Service Organizations	13
<b>Total</b>	<b>1,452</b>

<b>Other Regulated Entities 7/1/05-6/30/06</b>	
Type of Insurer	Number
Risk Retention Groups	76
Surplus Lines	106
Accepted Unauthorized Reinsurers	62
Workers' Compensation Self Insurers	6
Motor Clubs	30
<b>Total</b>	<b>280</b>

<b>Companies Licensed</b> <b>(July 1, 2005 to June 30, 2006)</b>	
<b>Company Name and State of Domicile</b>	<b>Date Licensed</b>
<b>Life &amp; Health</b>	
American Public Life Insurance Company (MS)	11/8/2005
Caterpillar Life Insurance Company (MO)	2/03/2006
Health Net Life Insurance Company (CA)	12/14/2005
HSBC Insurance Company of Delaware (DE)	4/03/2006
QCC Insurance Company (PA)	1/30/2006
US Branch of Industrial-Alliance Pacific Life Insurance Company (WA)	3/13/2006
<b>Property &amp; Casualty</b>	
American Modern Select Insurance Company (OH)	11/8/2005
American Service Insurance Company (IL)	3/24/2006
Clearwater Insurance Company (DE)	7/19/2005
Endurance Reinsurance Corporation of America (NY)	7/18/2005
Farmers Mutual Fire Insurance Company of Salem County (NJ)	8/25/2005
Great Divide Insurance Company (ND)	7/01/2005
Lyndon Southern Insurance Company (LA)	1/30/2006
Maryland Healthcare Providers Insurance Exchange (MD)	4/27/2006
MEMIC Indemnity Company (NH)	7/19/2005
Mountain Valley Indemnity Company (NH)	7/19/2005
Peachtree Casualty Insurance Company (FL)	11/09/2005
Preserver Insurance Company (NJ)	1/30/2006
Providence Property & Casualty Insurance Company (OK)	11/09/2005
Rural Community Insurance Company (MN)	5/02/2006
Safeway Insurance Company (IL)	11/09/2005
Strathmore Insurance Company (NY)	7/18/2005
<b>Title</b>	
American Guaranty Title Insurance Company (OK)	7/19/2005
Northeast Investors Title Insurance Company (SC)	3/24/2006
<b>Health Maintenance Organizations</b>	
Amerigroup Maryland, Inc. (DC)	3/02/2006
Care Improvement Associates of Maryland, Inc. (MD)	7/12/2005
<b>Dental Plans</b>	
CIGNA Dental Merger Corporation (MD)	3/24/2006
<b>Provider Sponsored Organization</b>	
Maryland Care -Medicare (ND)	6/29/2006

**Companies that Redomesticated to/from Maryland  
(July 1, 2005 – June 30, 2006)**

Cigna Dental Health of Maryland, Inc (From Delaware to Maryland)	4/21/2006
Work First Casualty Company (From Maryland to Delaware)	6/01/2006

**Other Documents Reviewed or Processed  
July 1, 2005 – June 30, 2006**

Premium Tax Quarterly Estimates	6,512
Premium Tax Year End Returns	1,628
Premium Tax Audits	2,497
Surplus Lines Broker Semi-Annual Reports	1,872
Surplus Lines Affidavits	62,656

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

None
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**Late Forfeiture Fees Assessed  
July 1, 2005 – June 30, 2006**

Company Name	Amount Paid
Lincoln National Life Insurance Company	\$ 1,500
<b>TOTAL</b>	<b>\$ 1,500</b>

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

American Growers Insurance Company NAIC 16403 Effective 7/01/05	Co. Did Not Renew Certificate of Authority
American States Life Insurance Company NAIC 68608 Effective 10/01/05	Co. Merged With And Into Symetra Life Insurance Co
Casualty Reciprocal Exchange NAIC 21237 Effective 7/01/05	Co. Did Not Renew Certificate Of Authority
Delmarva Health Plan, Inc. NAIC 95574 Effective 12/29/05	Co. Merged With And Into Care First Bluechoice, Inc.
Equity Mutual Insurance Company NAIC 21245 Effective 7/01/05	Co. Did Not Renew Certificate of Authority
Grocers Insurance Company NAIC 40541 Effective 12/31/05	Co. Merged With And Into Security Insurance Company of Hartford
Gulf Insurance Company NAIC 22217 Effective 7/01/05	Co. Merged With And Into Travelers Indemnity Company
ING Insurance Company of America NAIC 76953 Effective 12/31/05	Co. Merged With And Into ING Life Ins. & Annuity Co.
Liberty Life Insurance Company NAIC 65323 Effective 6/30/06	Co. Merged With And Into Business Men's Assur. Co. of Am.
Life & Health Insurance Co. of America NAIC 77887 Effective 7/01/05	Co. Did Not Renew Certificate of Authority
Life Insurance Company of Georgia NAIC 65471 Effective 12/31/05	Co. Merged With And Into Jackson National Life Insurance Co.
Merrimack Mutual Fire Insurance Company NAIC 19798 Effective 12/31/05	Company Voluntarily Withdrew From Doing Business in MD
MIIX Insurance Company NAIC 10933 Effective 7/01/05	Co. Did Not Renew Certificate of Authority
Paragon Life Insurance Company NAIC 93564 Effective 5/1/06	Co. Merged With And Into Met. Life Insurance Company
Providence Washington Insurance Co. of N. Y. NAIC 35726 Effective 7/1/05	Co. Did Not Renew Certificate of Authority
Sea Insurance Company of America NAIC 20354 Effective 12/31/05	Co. Merged With And Into Royal Indemnity Company
Senior Citizens Mutual Insurance Company NAIC 44172 Effective 7/1/05	Co. Did Not Renew Certificate of Authority
The Central National Insurance Co. of Omaha NAIC 20249 Effective 6/7/06	Company Voluntarily Withdrew From Doing Business in MD
The Manufactures Life Insurance Co. of America NAIC 87793 Effective 12/31/05	Co. Merged With And Into John Hancock Life Ins. Co. (USA)
Transamerica Life Insurance & Annuity Company NAIC 69507 Effective 11/01/05	Co. Merged With And Into Transamerica Life Ins. Co.
USF & G Insurance Company of Mississippi	Co. Voluntarily Withdrew From

## Financial Examination Section

<b>Examinations in Progress</b> (as of July 1, 2005, and completed by June 30, 2006)
1. GEICO Casualty Company
2. GEICO Indemnity Company
3. GEICO Insurance Company
4. Government Insurance Company
5. Monumental Life Insurance Company
6. Montgomery Mutual Insurance Company
7. Work First Casualty Company (formerly Monumental General Casualty Company)

<b>Examinations Started and Finished</b> (during the period of July 1, 2005, and completed by June 30, 2006)
1. Denta-Chek of Maryland, Inc.
2. Kaiser Foundation Health Plan, Mid-Atlantic, Inc.

<b>Examinations in Progress (on June 30, 2006)</b>
1. Agency Insurance Company
2. Brethren Insurance Company
3. Campmed Casualty & Indemnity Company
4. CareFirst, Inc.
5. CareFirst of Maryland, Inc.
6. Fidelity & Guaranty Life Insurance Company **
7. Fidelity & Guaranty Life Insurance Company
8. First Care, Inc.
9. Graphic Arts Benefit Corporation
10. Joint Insurance Association
11. Lexon Insurance Company **
12. Maryland Dental Health
13. Paramount Insurance Company
14. USF&G **
<b>** Limited Scope Examination</b>

<b>Premium and Retaliatory Taxes Collected - 2006</b>		
<b>Type of Insurer</b>	<b>Premium</b>	<b>Retaliatory</b>
Property & Casualty	174,842,363	984,895
Life	83,007,624	465,340
Dental Plans	1,683,502	0
Title	7,034,367	0
Unauthorized Insurers	509,322	0
Surplus Lines	11,839,637	0
HMO	53,192,470	0
<b>Totals</b>	<b>\$332,109,285</b>	<b>\$1,450,235</b>

## **B. LIFE AND HEALTH SECTION**

The Life and Health Section oversees the insurance contracts written by insurers, HMOs, nonprofit health service plans, and dental plan organizations. In addition, this section investigates health insurance and life insurance complaints made by policyholders, claimants, beneficiaries, and providers of health care services. It is also the responsibility of this unit to review applications for private review agent certification.

The Life and Health Section is comprised of the following units:

**Rate and Form Review Unit**—Responsible for review of insurance contracts and related forms filed by above referenced entities in order to assure compliance with Maryland law, regulations, and rules.

**Complaint Unit**—Responsible for investigating complaints pertaining to health insurance, life insurance, annuities, and credit insurance.

**Appeals & Grievance Unit**—Responsible for investigating health insurance complaints about denials of pre-authorization or claim payment when the reason for denial is lack of medical necessity. (See Appeals & Grievance on our website [www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us).)

**Medical Director/Private Review Agent Oversight Unit**—Responsible for reviewing applications for Private Review Agent certification and for reviewing the qualifications of applicants seeking certification as a Medical Director of an HMO.

### **STATISTICS (FY2006)**

#### **Rate and Form Review Unit**

Forms Received:	12,975
Life	4,738
Health	5,348
Annuity	2,264
Credit	66
HMO	559
Reports Received	505
Rate Filings	1,712
Actuarial Memos Reviewed	1,494
Rate Deviations	179
Advertising	1,139
Inquiries From The Public (Telephone)	1,816
Calls From Insurance Companies	6,490
Internal Grievance Documents Filed	5
Medical Director/PRA Applications Received	122
Medical Director/PRA Applicants Certified	113

### **Life and Health Complaint Unit**

- Number of L/H complaints received – 3,986
- Number of Appeals & Grievance complaints received – 1,020
- Number of orders – 39
- Amount of penalties – \$133,500

	<b>APPEALS &amp; GRIEVANCE UNIT</b>	<b>COMPLAINT UNIT</b>
Recoveries for Maryland citizens	\$881,348	\$2,211,596
Satisfaction Survey	82% very satisfied or satisfied	73% very satisfied or satisfied

## **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 for various types of health insurance for appropriate supporting data and justification, adherence to professional actuarial standards, and compliance with Maryland laws and regulations. OCA assists in financial examination of domestic insurers and certifies as to the reserves of these companies. OCA monitors, collects and analyzes industry loss ratio experience and trends. 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.

### **Health Rate Filings, Financial Examinations, and Reserve Valuations**

- Reviewed 250 health insurance rate filings during FY 2006 from commercial carriers, HMOs and Blue Cross Blue Shield plans.
- Assist Examination and Auditing Unit in the periodic financial examinations required by law for domestic life insurers.
- Annually performs Valuation of Reserves of Life Companies Domiciled in Maryland as required by law.
- Issues Certificates of Valuation certifying that Maryland Domicile companies retain funds for future claims as required by law.

### **Analyze Industry Experience, Results and Trends**

- Monitors rating practices in the small group health insurance market for compliance with Maryland law, and compiles a small group rate guide for consumers each January and July.
- Annually collects and compiles data on the number of Maryland lives covered by health insurance.
- Collects and reviews carrier health insurance experience for compliance with medical loss ratio requirements.

### **Consumer Complaints, Legislation and Regulations, and Industry Groups**

- Regularly assists in resolving consumer complaints and inquiries that involve insurance pricing and rating issues.
- Assists in the evaluation, drafting, and implementation of Maryland insurance laws and regulations.
- Staff participates in various conferences and meetings of the National Association of Insurance Commissioners and other industry organizations.

## **D. PROPERTY AND CASUALTY UNIT**

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.

The Property and Casualty Unit is composed of the Rates and Forms Section and the Property and Casualty (P&C) Consumer Complaint Investigation Section.

### **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 (not requiring prior approval).

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) including surety, title, medical professional liability, and insurance provided by the Maryland Automobile Insurance Fund (MAIF). Under competitive rating, no prior approval is required for a carrier to begin using a rate. Instead, the insurer may begin using the rate as soon as it is filed with the MIA. The Rates and Forms Section still reviews the rate filing, however, in order to ensure the filing is 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 P&C 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 & 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-** Revenue produced from the collection of rate and form filing fees totaled \$1,556,720 for FY 2006.

**Form Filings Reviewed-** 15,534 form filings were received by the Rates and Forms Section in FY2006 and 96% of these were reviewed within 30 working days.

**Premium Finance Companies-** Premium finance companies must register to do business in Maryland and renewal registrations for licensing are due by July 1 of each year. During FY 2006, 104 premium finance company registrations were received and reviewed and \$5,200 was collected in fees.

**Consumer Information-** The Section collects and provides data for various rate and informational guides the Administration produces and provides to consumers. In FY 2006, the MIA also produced and provided a comparison guide for consumers on the cost of medical professional liability insurance.

**Workers Compensation Insurance-** Every year, the Section prepares a report for the Workers' Compensation Benefit and Insurance Oversight Committee of the Maryland General Assembly which provides an overview of the workers' compensation insurance market in the State.

**Risk Purchasing Groups-** Pursuant to the Federal Risk Retention Act of 1981 and its expansion in 1986, Risk Retention Groups may be formed to establish self-insurance pools which purchase liability insurance on a group basis through purchasing groups. While the Examination and Auditing Unit registers and licenses Risk Retention Groups, the Rates and Forms Section is responsible for registering the Risk Purchasing Groups. There were 18 new Purchasing Groups registered in FY 2006 for a total of 349 Purchasing Groups registered in Maryland. Registration fees totaling \$1,800 were collected.

**Motor Clubs-** The Rates and Forms Section reviews all contracts and rates used by motor clubs and coordinates with the Examination and Auditing Unit to assess requirements for licensing by the Commissioner. In FY 2006, there were 15 motor clubs operating in Maryland.

### **Consumer Complaint Investigation Section**

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 of an insurer is discovered during the complaint process, the matter will be referred to the Property and Casualty Market Conduct Section where it will be investigated and may lead to a market conduct examination.

Complainants request assistance from the Property & Casualty Consumer Complaint Section when:

- their property and casualty policies are declined, canceled or non-renewed
- their premiums are increased
- their coverage is modified by the insurers in some manner or
- 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 & Casualty Consumer Complaint Section often result in the issuance of a policy, the continuation of coverage, the return of premiums to insureds, or the settlement of claims.

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 addition to the complaints regarding personal automobile insurance policies, the Consumer Complaints Section also receives complaints involving declinations, cancellations, nonrenewals, reductions in coverage, premium increases and claims handling involving other types of property and casualty insurance such as homeowners, commercial liability, medical professional liability insurance and such.

In those instances where an investigation results in a determination which then causes one of the parties to request a hearing, the Section then prepares the case for a hearing. The Section prepares cases for hearings as a result of requests to have the determinations reviewed with regard to complaints about personal automobile liability insurance and complaints regarding other types of property and casualty insurance.

**Revenue Recovered by Consumer Complaints-** In FY 2006, as a result of investigations completed by the Section, a total of \$1,146,774 was recovered from insurance companies and producers (agents and Brokers) for Maryland.

**Property and Casualty Consumer Complaints Handled-** In FY 2006, the Consumer Complaints Section handled 11,168 complaints. This includes 2,787 complaints received about property and casualty insurance that is not personal automobile liability insurance; and 8,381 complaints related to personal automobile liability insurance under §27-605 of the Insurance Article. Additionally, a total of 12,212 complaints were closed during the same period.

**Consumer Complaints Prepared for a Hearing-** In FY 2006, the Section prepared 448 cases for hearings. This includes 285 cases arising from personal automobile complaints and 163 arising from non-automobile property and casualty complaints.

**Customer Service Survey-** Property/Casualty survey data shows 73% of consumers were satisfied or very satisfied with the service provided by the Section.



**V. MARYLAND  
HEALTH  
INSURANCE  
PLAN**

# **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 in 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:

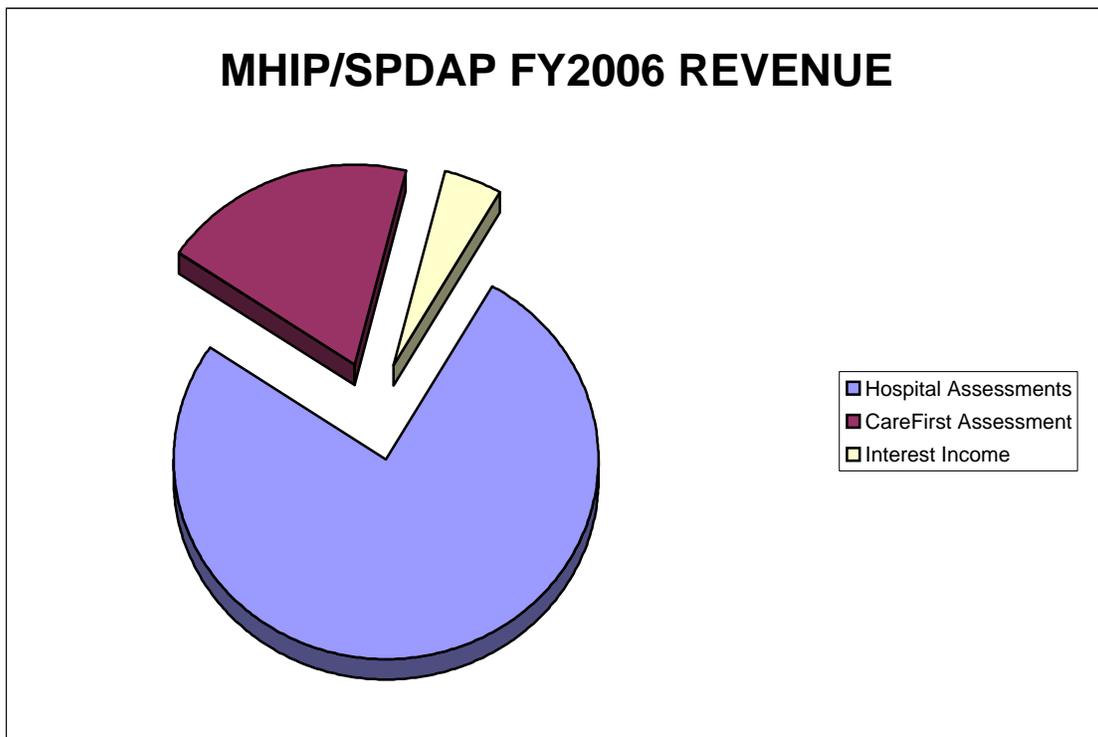
- Are not eligible for group health coverage, COBRA, the Maryland Medical Assistance or Children's Health Programs, Medicare or any other government-sponsored health insurance program
- Exhausted all available group coverage or moved into Maryland from another state's high-risk pool
- Have or have been 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](http://www.marylandhealthinsuranceplan.state.md.us)*

## MHIP FISCAL INFORMATION

### MHIP/SPDAP FY2006 SPECIAL FUND REVENUE

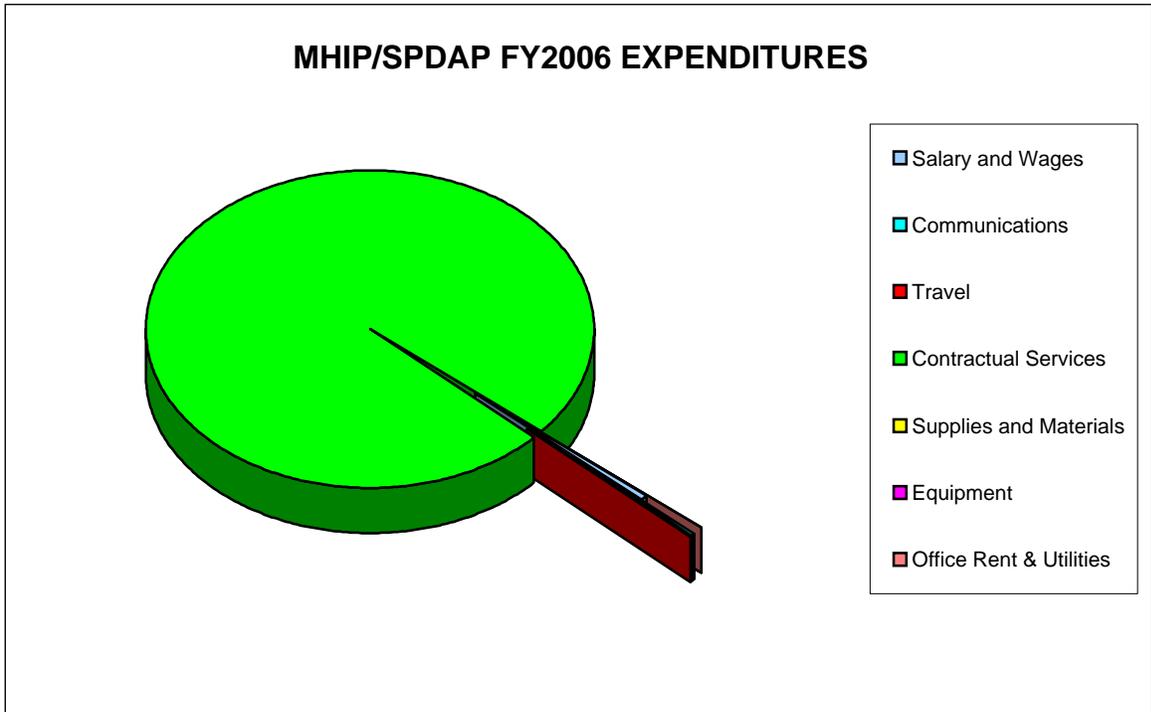
Hospital Assessments	74,203,828
CareFirst Assessment	19,000,000
Interest Income	4,242,000
	<hr/>
	<u>97,445,828</u>



**MHIP/SPDAP FY2006 EXPENDITURES**

Salary and Wages	433,114
Communications	136,851
Travel	22,566
Contractual Services	65,105,690
Supplies and Materials	20,028
Equipment	17,364
Office Rent & Utilities	47,639

65,783,252



# **VI. COMPANY DATA**

## **A. COMPANY FINANCIAL DATA**

This section of the Maryland Insurance Administration Annual Report provides data as of December 31, 2005 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 CONDITION FOR THE YEAR ENDING DECEMBER 31, 2005**

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET INCOME (LOSS)</u>	<u>MARYLAND DIRECT WRITTEN PREMIUMS</u>
<b><u>DOMESTIC</u></b>									
48119	Cigna Dental Health of MD, Inc.	MD	4,194,708	647,908	3,546,800	14,333,700	9,553,814	3,145,451	14,333,700
52007	Dental Network, Inc. (The)	MD	1,359,573	766,646	592,927	13,970,207	13,952,916	35,930	13,851,941
52040	DentaQuest Mid-Atlantic Inc	MD	3,765,255	1,957,829	1,807,426	14,928,069	13,553,174	999,839	12,166,347
47040	Dental Benefit Providers of MD	MD	719,931	187,768	532,163	129,529	60,803	44,928	119,150
95846	Group Dental Service Of MD Inc	MD	5,226,278	1,840,855	3,385,423	19,121,750	20,701,562	(1,559,998)	17,310,200
95253	United Concordia Dental Plans,	MD	7,028,938	3,273,432	3,755,506	21,917,126	20,816,636	1,046,514	20,994,041
<b>Totals</b>			<b>22,294,683</b>	<b>8,674,438</b>	<b>13,620,245</b>	<b>84,400,381</b>	<b>78,638,905</b>	<b>3,712,664</b>	<b>78,775,379</b>

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET INCOME (LOSS)</u>	<u>MARYLAND DIRECT WRITTEN PREMIUMS</u>
<b><u>FOREIGN</u></b>									
95910	Aetna Dental Inc	TX	15,496,536	4,752,521	10,744,015	73,367,395	55,163,148	12,053,786	3,639,048
95163	Alpha Dental Programs Inc	TX	1,231,642	305,396	926,246	4,477,508	4,438,663	45,700	275,007
11217	Atlantic Southern Dental	NJ	4,339,539	2,539,723	1,799,816	12,600,204	12,273,196	342,960	159,496
95657	Dominion Dental Services Inc	VA	2,132,941	925,195	1,207,746	11,059,557	10,743,717	245,080	685,394
95251	National Pacific Dental Inc	TX	4,581,604	1,241,194	3,340,410	16,630,615	13,286,450	2,150,684	316,967
54739	The Dental Concern Inc	KY	3,803,003	1,173,066	2,629,937	13,549,090	13,098,218	357,601	323,804
<b>Totals</b>			<b>31,585,265</b>	<b>10,937,095</b>	<b>20,648,170</b>	<b>131,684,369</b>	<b>109,003,392</b>	<b>15,195,811</b>	<b>5,399,716</b>
<b>Grand Totals</b>			<b>53,879,948</b>	<b>19,611,533</b>	<b>34,268,415</b>	<b>216,084,750</b>	<b>187,642,297</b>	<b>18,908,475</b>	<b>84,175,095</b>

**FRATERNAL ORGANIZATIONS**  
**FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2005**

<u>COCODE</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT OR (LOSS)</u>	<u>MARYLAND LIFE PREMIUMS</u>	<u>MARYLAND ANNUITY CONSIDERATIONS</u>	<u>MARYLAND ACCIDENT AND HEALTH PREMIUMS</u>
56529	ACA Assur	NH	76,843,317	75,661,214	1,182,103	35,944,072	44,836,682	(9,584,216)	5,746	-	-
56200	American Fraternal Union	MN	23,292,337	22,426,949	865,388	2,864,993	2,871,198	6,225	310	-	-
56138	CSA Fraternal Life	IL	116,928,461	112,573,477	4,354,984	11,843,277	12,577,471	2,106,866	24,812	11,589	1
56022	Catholic Family Life Ins	WI	286,782,598	275,506,553	11,276,045	38,329,174	37,850,646	(217,218)	136,145	10,866	1,126
57487	Catholic Order Of Foresters	IL	562,575,075	526,510,691	36,064,384	81,787,284	74,966,810	830,054	17,999	4,444	-
56634	Croatian Fraternal Union Of Amer	PA	278,716,850	266,451,180	12,265,670	36,333,894	34,085,657	1,848,675	11,073	-	186
56693	Greek Catholic Union Of The USA	PA	575,478,402	550,290,122	25,188,280	71,820,150	70,333,913	1,101,424	6,815	544,412	-
57770	Holy Family Society Of The Usa	IL	29,632,031	18,325,675	11,306,356	5,685,320	5,333,421	394,553	197,044	-	-
58068	Independent Order Of Foresters Us Br	NY	2,822,433,401	2,400,522,530	421,910,871	316,265,490	339,132,203	(18,750,539)	599,296	10,323	1,957
58033	Knights Of Columbus	CT	12,277,594,847	10,684,070,862	1,593,523,985	1,548,793,670	1,147,402,981	71,796,308	21,092,521	-	1,185,495
57991	Mennonite Mut Aid Assn	IN	318,966,719	239,032,398	79,934,321	82,992,161	75,786,647	6,312,833	20,293	208,038	340,999
57541	Modern Woodmen Of Amer	IL	7,402,300,514	6,442,134,841	960,165,673	1,074,293,647	1,007,606,526	69,518,310	814,447	398,433	959
56383	Order United Commrl Trav Of Amer	OH	16,208,449	13,565,602	2,642,847	10,391,538	10,500,450	(138,490)	4,097	-	46,904
57622	Polish Natl Alliance Us Of Na	IL	412,246,660	380,030,343	32,216,317	43,874,399	40,872,692	141,464	32,270	150,077	-
57630	Polish Roman Catholic Union Of Amer	IL	143,571,745	130,131,678	13,440,067	21,713,522	23,661,025	(544,760)	8,555	-	-
57649	Polish Womens Alliance Of Amer	IL	52,806,487	49,969,726	2,836,761	6,647,528	6,696,133	1,654,787	54,947	3,340	-
57657	Royal Neighbors Of Amer	IL	629,200,585	446,913,624	182,286,961	79,015,973	75,486,005	2,848,519	3,044	-	-
57142	Sons Of Norway	MN	238,687,855	229,224,399	9,463,456	35,406,869	34,549,481	402,264	120,439	40,712	2,545
58181	Supreme Council The Royal Arcanum	MA	63,379,491	50,026,408	13,353,083	6,849,350	6,721,049	(479,310)	12,236	-	-
56014	Thrivent Financial For Lutherans	WI	42,097,295,426	38,529,449,602	3,567,845,824	6,067,780,077	5,361,922,135	522,027,991	14,515,000	22,179,472	2,644,153
56006	Travelers Protective Assn Of Amer	MO	11,201,037	1,868,723	9,332,314	2,338,038	2,211,275	126,763	-	-	9,389
57215	Ukrainian Natl Assn Inc	NJ	64,875,557	60,612,234	4,263,323	6,520,179	7,802,850	(1,584,827)	11,057	10,606	105
57711	Western Catholic Union	IL	129,337,875	126,791,387	2,546,488	53,263,964	52,414,673	132,836	14,979	-	-
57010	William Penn Assn	PA	193,104,686	168,068,331	25,036,355	34,631,117	34,170,120	418,895	19,124	110,447	-
56170	Womans Life Ins Society	MI	180,950,636	150,046,340	30,904,296	21,876,737	19,975,920	897,246	744	1,000	-
57320	Woodmen World Life Ins Soc	NE	7,077,901,043	6,324,428,227	753,472,816	1,010,467,213	819,877,827	71,467,801	2,349,130	1,418,026	25,345
57290	Workmens Benefit Fund Of The USA	NY	39,362,303	37,841,800	1,520,503	3,823,132	3,960,872	(104,277)	7,374	-	120
<b>Totals</b>			<b>76,121,674,387</b>	<b>68,312,474,916</b>	<b>7,809,199,471</b>	<b>10,711,552,768</b>	<b>9,353,606,662</b>	<b>722,630,177</b>	<b>40,079,497</b>	<b>25,101,785</b>	<b>4,259,284</b>

**HEALTH MAINTENANCE ORGANIZATIONS  
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2005**

-----MARYLAND BUSINESS-----												
<u>COCODE</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUE</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT OR (LOSS)</u>	<u>REGULAR PREMIUM</u>	<u>MEDICARE</u>	<u>MEDICAID</u>	<u>FEDERAL EMPLOYEES HEALTH BENEFITS</u>
<b>DOMESTIC</b>												
95590	Aetna Health Inc MD Corp	MD	169,707,471	104,931,493	64,775,978	710,048,946	640,704,863	51,782,638	157,896,931	45,900,380	-	201,955,933
12313	Care Improvement Associates of MD In	MD	1,611,140	-	1,611,140	-	-	11,040	-	-	-	-
95599	Cigna Healthcare MidAtlantic Inc	MD	36,089,744	18,086,538	18,003,206	146,020,832	137,455,198	6,327,100	33,773,602	-	-	-
10095	Elder Health Mid Atlantic Inc	MD	22,489,188	16,184,868	6,304,320	78,977,784	78,985,966	418,831	-	79,129,430	-	-
95639	Kaiser Fndtn Health Plan Mid Atl	MD	441,225,929	291,547,017	149,678,912	1,646,939,330	1,611,581,725	22,543,904	419,464,913	44,651,968	-	-
96310	MD Individual Practice Assn Inc	MD	145,948,098	102,372,242	43,575,856	589,500,345	549,456,563	30,093,345	7,025,994	-	-	-
96940	Optimum Choice Inc	MD	296,946,208	164,790,527	132,155,681	1,165,061,558	1,098,647,596	49,626,751	600,761,114	-	-	-
95025	United Healthcare Mid Atlantic Inc	MD	109,791,524	52,458,338	57,333,186	480,047,670	467,475,638	14,135,019	28,893,956	-	319,614,938	-
<b>TOTALS</b>			<b>1,223,809,302</b>	<b>750,371,023</b>	<b>473,438,279</b>	<b>4,816,596,465</b>	<b>4,584,307,549</b>	<b>174,938,628</b>	<b>1,247,816,510</b>	<b>169,681,778</b>	<b>319,614,938</b>	<b>201,955,933</b>
-----MARYLAND BUSINESS-----												
<u>COCODE</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUE</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT OR (LOSS)</u>	<u>REGULAR PREMIUM</u>	<u>MEDICARE</u>	<u>MEDICAID</u>	<u>FEDERAL EMPLOYEES HEALTH BENEFITS</u>
<b>FOREIGN</b>												
96202	CareFirst BlueChoice Inc	DC	453,250,677	199,618,660	253,632,017	1,285,226,181	1,266,291,967	33,098,441	1,010,070,226	-	-	-
96460	Coventry Health Care Of DE Inc	DE	66,139,049	32,439,037	33,700,012	188,942,050	181,526,485	8,314,638	66,505,484	-	15,616,357	-
<b>TOTALS</b>			<b>519,389,726</b>	<b>232,057,697</b>	<b>287,332,029</b>	<b>1,474,168,231</b>	<b>1,447,818,452</b>	<b>41,413,079</b>	<b>1,076,575,710</b>	<b>-</b>	<b>15,616,357</b>	<b>-</b>
<b>GRAND TOTALS</b>			<b>1,743,199,028</b>	<b>982,428,720</b>	<b>760,770,308</b>	<b>6,290,764,696</b>	<b>6,032,126,001</b>	<b>216,351,707</b>	<b>2,324,392,220</b>	<b>169,681,778</b>	<b>335,231,295</b>	<b>201,955,933</b>

**NON-PROFIT COMPANIES**  
**FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2005**

-----MARYLAND BUSINESS-----										
<u>NAIC</u>	<u>COMPANY NAME</u>	<u>STATE OF</u>	<u>ADMITTED</u>	<u>TOTAL</u>	<u>RESERVES AND</u>	<u>TOTAL</u>	<u>TOTAL</u>	<u>NET GAIN</u>	<u>REGULAR</u>	<u>FEDERAL</u>
<u>CODE</u>		<u>DOMICILE</u>	<u>ASSETS</u>	<u>LIABILITIES</u>	<u>UNASSIGNED</u>	<u>REVENUES</u>	<u>EXPENSES</u>	<u>OR LOSS</u>	<u>PREMIUMS</u>	<u>EMPLOYEES</u>
					<u>FUNDS</u>					<u>HEALTH</u>
										<u>BENEFITS</u>
<b><u>DOMESTIC COMPANIES</u></b>										
47021	Carefirst Inc	MD	705,000	205,000	500,000	-	-	-	-	-
47058	Carefirst of MD Inc	MD	1,002,143,040	601,484,316	400,658,724	1,380,217,611	1,373,132,286	21,771,169	711,966,106	668,688,483
47074	Denta Chek of MD Inc	MD	186,345	106,193	80,152	435,105	498,838	(61,909)	434,975	-
47000	Graphic Arts Benefit Corp	MD	4,613,317	2,769,396	1,843,921	14,336,325	15,651,272	(1,102,853)	11,821,790	-
	<b>Totals</b>		<b>1,007,647,702</b>	<b>604,564,905</b>	<b>403,082,797</b>	<b>1,394,989,041</b>	<b>1,389,282,396</b>	<b>20,606,407</b>	<b>724,222,871</b>	<b>668,688,483</b>
-----MARYLAND BUSINESS-----										
<u>NAIC</u>	<u>COMPANY NAME</u>	<u>STATE OF</u>	<u>ADMITTED</u>	<u>TOTAL</u>	<u>RESERVES AND</u>	<u>TOTAL</u>	<u>EXPENSES</u>	<u>NET GAIN</u>	<u>REGULAR</u>	<u>FEDERAL</u>
<u>CODE</u>		<u>DOMICILE</u>	<u>ASSETS</u>	<u>LIABILITIES</u>	<u>UNASSIGNED</u>	<u>REVENUES</u>	<u>INCURRED</u>	<u>OR LOSS</u>	<u>PREMIUMS</u>	<u>EMPLOYEES</u>
					<u>FUNDS</u>					<u>HEALTH</u>
										<u>BENEFITS</u>
<b><u>FOREIGN COMPANIES</u></b>										
53007	Group Hospitalization & Med Svcs	DC	1,528,767,661	967,800,516	560,967,145	2,257,444,351	2,222,079,503	54,397,489	407,191,415	-
53031	Mid Atlantic Vision Service Plan	VA	38,900,471	3,096,322	35,804,149	25,534,990	20,461,369	6,521,004	11,837,999	-
54798	Delta Dental of PA	PA	48,665,873	24,875,259	23,790,614	127,038,285	125,629,282	2,838,951	8,445,141	-
	<b>Totals</b>		<b>1,616,334,005</b>	<b>995,772,097</b>	<b>620,561,908</b>	<b>2,410,017,626</b>	<b>2,368,170,154</b>	<b>63,757,444</b>	<b>427,474,555</b>	<b>-</b>
	<b>Grand Totals</b>		<b>2,623,981,707</b>	<b>1,600,337,002</b>	<b>1,023,644,705</b>	<b>3,805,006,667</b>	<b>3,757,452,550</b>	<b>84,363,851</b>	<b>1,151,697,426</b>	<b>668,688,483</b>

**LIFE INSURANCE COMPANIES**  
**MARYLAND FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2005**

										-----MARYLAND BUSINESS-----		
NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS	
<b>DOMESTIC</b>												
61212	Baltimore Life Ins Co	MD	805,523,582	750,182,007	55,341,575	131,128,937	115,922,828	7,570,392	8,642,624	1,036,148	368,200	
94250	Banner Life Ins Co	MD	1,180,230,855	968,681,255	211,549,600	340,467,354	405,056,198	(62,737,180)	17,108,196	(114)	3,124	
79600	Coventry Carelink Ins Co Of MD	MD	1,558,355	25,615	1,532,740	65,188	51,464	13,724	-	-	-	
63274	Fidelity & Guaranty Life Ins Co	MD	16,713,093,907	16,804,266,457	(91,172,550)	3,833,034,328	3,995,570,667	(149,681,281)	12,373,914	43,371,619	-	
60113	First Care Inc	MD	1,907,634	7,634	1,900,000	85,459	85,459	-	-	-	-	
66281	Monumental Life Ins Co	MD	19,954,817,182	19,337,108,411	617,708,771	2,603,336,734	2,330,687,529	252,279,310	57,515,107	4,552,348	8,404,490	
69744	Union Labor Life Ins Co	MD	604,366,550	3,207,367,864	(2,603,001,314)	344,173,301	281,469,534	47,223,631	1,345,249	-	7,082,757	
<b>Totals</b>			<b>39,261,498,065</b>	<b>41,067,639,243</b>	<b>(1,806,141,178)</b>	<b>7,252,291,301</b>	<b>7,128,843,679</b>	<b>94,668,596</b>	<b>96,985,090</b>	<b>48,960,001</b>	<b>15,858,571</b>	

										-----MARYLAND BUSINESS-----		
NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS	
<b>FOREIGN</b>												
77879	5 Star Life Ins Co	LA	149,695,574	99,591,309	50,104,265	97,915,316	96,551,453	1,075,577	2,898,019	-	121,265	
71854	AAA Life Ins Co	MI	265,481,568	216,309,233	49,172,335	108,511,496	107,256,810	(660,359)	2,022,311	-	402,409	
60038	Acacia Life Ins Co	DC	1,652,575,654	1,393,800,619	258,775,035	142,671,509	119,664,913	7,655,043	3,018,949	149,235	5,064	
60046	Academy Life Ins Co	MO	473,200,359	410,256,441	62,943,918	57,483,233	39,358,056	11,040,620	1,194,686	-	33,444	
71390	Admiral Life Ins Co of America	AZ	9,042,414	222,471	8,819,943	271,814	59,570	207,854	-	-	-	
83445	Advance Ins Co	AZ	6,598,351	(44,173)	6,642,524	(422,569)	(297,591)	(95,784)	-	-	-	
80055	Advanta Life Ins Co	AZ	6,585,061	948,867	5,636,194	1,908,754	769,276	778,812	-	-	-	
78700	Aetna Health & Life Ins Co	CT	1,394,185,827	1,226,462,339	167,723,488	329,662,698	339,282,979	(7,032,937)	-	-	-	
60054	Aetna Life Ins Co	CT	14,592,693,731	26,205,591,818	(11,612,898,087)	7,790,930,566	6,487,207,074	825,063,109	23,928,868	5,248,752	96,395,219	
35963	AF&L Ins Co	PA	141,321,316	136,913,470	4,407,846	146,766,718	143,597,647	3,169,289	-	-	93,016	
60232	AGL Life Assur Co	PA	38,470,937	2,803,633,012	(2,765,162,075)	830,177,975	830,639,486	373,472	7,431	-	-	
70432	AIG Annuity Ins Co	TX	53,372,864,340	50,068,112,627	3,304,751,713	7,420,568,700	6,711,573,057	431,440,674	56,457	149,769,464	-	
66842	AIG Life Ins Co	DE	9,472,708,648	11,946,990,513	(2,474,281,865)	1,104,965,524	858,502,723	151,166,137	2,252,410	2,121,593	7,556,160	
60941	AIG SunAmerica Life Assur Co	AZ	6,808,125,927	30,564,080,292	(23,755,954,365)	4,062,009,928	3,892,560,306	171,505,321	512,311	31,745,874	-	
82406	All Savers Ins Co	IN	4,227,429	579,705	3,647,724	323,230	2,614	233,372	-	-	-	
90611	Allianz Life Ins Co Of North Amer	MN	37,090,044,572	50,931,612,793	(13,841,568,221)	15,350,705,923	14,895,543,278	480,391,346	3,852,979	218,855,045	4,662,785	
84824	Allmerica Financial Life & Annuity	MA	1,436,048,197	9,710,300,072	(8,274,251,875)	249,285,439	257,654,444	(2,334,890)	1,175,336	740,713	181,431	
70866	Allstate Assur Co	IL	8,303,451	3,290,647	5,012,804	429,551	55,480	368,322	-	600	-	
60186	Allstate Life Ins Co	IL	56,156,170,127	72,931,790,146	(16,775,620,019)	11,041,756,081	10,588,763,770	247,036,161	19,907,722	62,219,110	980,026	
67369	Alta Health & Life Ins Co	IN	136,308,314	95,050,081	41,258,233	52,251,361	21,957,234	20,164,760	78,396	-	1,102,532	
60216	Amalgamated Life Ins Co	NY	51,767,902	28,836,208	22,931,694	88,362,492	85,291,982	2,647,419	11,787	-	-	

Life Companies - December 31, 2005

-----MARYLAND BUSINESS-----

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL						NET			ACCIDENT AND HEALTH	
			TOTAL ASSETS	TOTAL LIABILITIES	AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	AND HEALTH PREMIUMS		
68594	American Amicable Life Ins Co Of TX	TX	300,065,683	247,507,816	52,557,867	60,764,807	51,865,938	7,797,070	709,707	42,720	-		
60275	American Bankers Life Assur Co Of FL	FL	834,289,293	647,502,268	186,787,025	267,658,514	233,179,284	45,518,375	1,210,469	3,609	566,138		
60291	American Capitol Ins Co	TX	73,016,655	65,602,548	7,414,107	15,577,728	12,392,665	2,738,674	8,377	521	3,674		
94439	American Creditors Life Ins Co	DE	16,065,755	4,149,681	11,916,074	746,417	121,858	518,859	-	-	-		
94234	American Enterprise Life Ins Co	IN	6,185,880,217	8,627,332,321	(2,441,452,104)	1,423,192,547	1,412,371,674	(8,252,751)	-	44,272,922	-		
92738	American Equity Invest Life Ins Co	IA	10,410,861,542	9,728,694,095	682,167,447	3,387,175,070	3,275,512,499	40,084,847	864	46,022,144	-		
60380	American Family Life Asr Co Columbus	NE	46,859,355,572	43,153,875,465	3,705,480,107	14,239,045,438	12,587,308,423	1,248,003,154	2,206,636	-	44,243,042		
60410	American Fidelity Assur Co	OK	2,630,329,865	2,748,249,143	(117,919,278)	643,105,442	603,644,434	19,507,070	552,915	-	5,307,359		
60429	American Fidelity Life Ins Co	FL	464,779,261	388,514,050	76,265,211	36,543,484	33,841,393	2,494,054	294,320	898	-		
69337	American Financial Security Life	MO	2,615,117	87,984	2,527,133	66,570	69,692	(3,122)	-	-	-		
60445	American Founders Life Ins Co	TX	501,392,137	459,113,056	42,279,081	45,379,923	41,411,323	4,788,199	46,225	2,775	-		
68373	American Gen Assur Co	IL	1,507,539,521	1,330,304,596	177,234,925	823,148,182	790,105,868	21,949,278	1,606,528	-	518,582		
66672	American Gen Life & Acc Ins Co	TN	8,929,011,546	8,346,063,490	582,948,056	1,561,079,872	1,215,020,738	316,573,987	16,256,948	2,001,941	690,312		
60488	American Gen Life Ins Co	TX	27,864,176,399	25,957,750,134	1,906,426,265	5,596,389,340	4,939,611,328	637,972,757	49,426,917	26,130,304	352,887		
60518	American Health & Life Ins Co	TX	1,723,020,999	809,461,991	913,559,008	332,646,419	81,127,424	180,194,499	360,697	-	1,078,142		
60534	American Heritage Life Ins Co	FL	1,549,906,129	1,326,067,694	223,838,435	525,789,217	510,625,513	31,103,591	1,809,178	12,211	3,109,818		
60577	American Income Life Ins Co	IN	1,439,316,993	1,231,166,484	208,150,509	509,995,965	395,272,076	93,912,310	5,893,572	198	663,327		
60631	American Investors Life Ins Co	KS	8,008,987,608	8,161,632,654	(152,645,046)	1,353,702,916	1,302,796,732	44,989,043	5,045	28,434,074	-		
60666	American Life & Acc Ins Co Of KY	KY	268,649,031	109,370,314	159,278,717	9,279,447	3,629,446	4,609,694	-	-	-		
60704	American Life Ins Co of NY	NY	80,732,549	72,714,183	8,018,366	14,165,665	24,693,541	(10,527,876)	250,977	-	169		
81213	American Maturity Life Ins Co	CT	39,722,210	31,063,985	8,658,225	(4,630,395)	(5,664,518)	1,034,123	-	12,372	-		
60712	American Mayflower Life Ins Co NY	NY	806,075,632	700,744,522	105,331,110	103,524,812	92,884,988	6,473,059	133,259	-	-		
81418	American Medical & Life Ins Co	NY	11,617,711	4,611,564	7,006,147	15,030,233	16,605,162	(1,155,468)	-	-	-		
97179	American Medical Security Life InsCo	WI	382,594,688	203,176,262	179,418,426	893,595,464	891,314,100	(1,992,577)	4,973	-	822,244		
67989	American Memorial Life Ins Co	SD	1,534,714,668	1,419,448,796	115,265,872	334,853,239	285,499,318	32,083,217	3,169,553	37,073	-		
65811	American Modern Life Ins Co	OH	59,114,659	34,594,773	24,519,886	21,476,515	15,223,550	4,323,036	33,555	-	4,499		
60739	American Natl Ins Co	TX	12,373,880,911	10,879,434,089	1,494,446,822	2,204,103,076	2,009,545,521	128,833,297	2,420,941	8,988,623	68,688		
71773	American Natl Life Ins Co Of TX	TX	141,768,631	98,628,321	43,140,310	98,083,618	98,639,904	(159,289)	14,659	144	304,223		
81078	American Network Ins Co	PA	104,502,022	86,992,409	17,509,613	16,267,504	14,133,674	1,335,871	-	-	5,208		
93653	American Partners Life Ins Co	AZ	515,441,072	465,436,734	50,004,338	98,197,560	86,928,459	7,341,781	1,435	1,676,663	-		
91785	American Phoenix Life & Reassur Co	CT	88,254,143	41,042,785	47,211,358	11,836,421	(5,446,394)	11,701,319	-	-	-		
60763	American Pioneer Life Ins Co	FL	181,109,917	144,630,847	36,479,070	173,534,025	178,615,793	(7,854,941)	70,436	1,255	248,625		
80624	American Progressive L&H Ins Of NY	NY	198,551,411	179,108,397	19,443,014	111,390,921	114,665,205	(3,112,754)	85,791	98,775	1,483,972		
60801	American Public Life Ins Co	OK	74,914,337	60,280,395	14,633,942	47,706,230	42,460,614	2,574,994	297	-	42,753		
60836	American Republic Ins Co	IA	456,629,262	248,467,643	208,161,619	437,513,795	420,940,626	10,133,634	771,295	-	5,258,859		
88366	American Retirement Life Ins Co	OH	6,935,590	1,035,998	5,899,592	307,656	223,781	85,262	-	-	-		
86630	American Skandia Life Assur Corp	CT	515,375,790	31,229,538,364	(30,714,162,574)	5,156,719,414	5,189,493,990	(31,405,356)	271,368	72,767,052	-		
84697	American Specialty Hlth Ins Co	IL	8,319,978	678,196	7,641,782	2,323,698	2,458,944	(64,931)	-	-	483		
61140	American Travelers Assur Co	DC	8,501,609	2,663,172	5,838,437	660,072	3,366,749	(2,707,324)	-	-	-		
60895	American United Life Ins Co	IN	6,123,567,947	11,489,133,311	(5,365,565,364)	2,420,626,353	2,342,720,344	42,112,016	5,026,674	42,328,758	3,172,349		
61999	Americo Financial Life Annuity Ins	TX	3,519,826,354	3,329,269,272	190,557,082	1,144,000,354	1,090,699,421	40,161,981	1,708,730	3,320,693	-		

Life Companies - December 31, 2005

-----MARYLAND BUSINESS-----

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
94471	Americom Life & Annuity Ins Co	TX	408,837,353	392,503,566	16,333,787	143,598,215	157,702,192	(8,204,474)	40,701	1,320,262	-
61301	Ameritas Life Ins Corp	NE	2,189,174,856	2,318,529,576	(129,354,720)	668,692,388	602,837,758	52,690,286	1,400,877	30,566	1,815,545
97977	Ameritas Variable Life Ins Co	NE	495,129,643	2,312,058,037	(1,816,928,394)	283,232,657	261,645,305	15,400,976	2,016,827	3,344,472	-
61689	Amerus Life Ins Co	IA	7,576,864,477	7,603,332,370	(26,467,893)	2,236,444,529	2,062,544,233	95,566,783	4,014,000	40,362,392	2,711
72222	Amica Life Ins Co	RI	847,459,744	704,162,674	143,297,070	108,932,540	87,281,382	13,527,093	1,103,344	86,133	-
62421	Annuity & Life Reassur Amer Inc	CT	49,806,591	38,259,411	11,547,180	(30,474,571)	(30,332,170)	759,625	32,641	-	-
93661	Annuity Investors Life Ins Co	OH	740,155,841	1,340,536,718	(600,380,877)	257,437,557	260,747,106	(3,393,782)	-	453,157	-
61069	Anthem Life Ins Co	IN	263,486,461	197,076,525	66,409,936	133,535,731	128,085,412	2,636,698	5,127	-	-
71439	Assurity Life Ins Co	NE	1,313,158,278	1,180,861,312	132,296,966	260,421,942	246,028,931	5,582,406	192,850	559	2,860,168
61182	Aurora Natl Life Assur Co	CA	3,354,262,361	3,082,831,458	271,430,903	213,294,911	186,278,217	48,620,318	872,316	-	-
84522	Auto Club Life Ins Co	MI	423,472,096	400,229,127	23,242,969	66,942,670	66,348,528	(1,765,472)	18,379	300	338
62898	Aviva Life Ins Co	DE	5,951,267,216	5,572,610,606	378,656,610	1,043,284,217	1,025,785,403	(2,255,299)	5,191,280	3,480,441	3,099
68365	AXA Corp Solutions Life Reins Co	DE	666,335,082	316,319,274	350,015,808	156,457,642	105,152,270	24,466,286	-	-	-
62944	AXA Equitable Life Ins Co	NY	44,335,944,569	110,274,472,220	(65,938,527,651)	18,402,137,906	17,109,971,635	774,279,085	45,931,135	191,698,780	1,945,563
62880	AXA Life & Annuity Co	CO	533,681,151	441,784,890	91,896,261	47,621,319	34,976,030	6,104,521	744,450	-	-
68160	Balboa Life Ins Co	CA	71,921,730	24,755,954	47,165,776	24,405,029	15,215,640	7,487,408	112,249	-	350,537
61239	Bankers Fidelity Life Ins Co	GA	118,100,425	84,219,225	33,881,200	71,542,759	64,931,672	5,134,842	41,508	29,195	89,663
61263	Bankers Life & Cas Co	IL	8,907,663,635	8,327,905,038	579,758,597	2,825,201,071	2,784,214,291	26,634,490	2,596,897	3,540,342	16,144,541
81043	Bankers Life Ins Co	FL	120,982,028	111,853,308	9,128,720	13,487,592	12,186,990	876,479	35,960	-	-
80985	BCS Life Ins Co	IL	166,680,517	93,881,235	72,799,282	205,600,487	198,642,686	5,207,392	59,180	-	16,912
61395	Beneficial Life Ins Co	UT	3,093,071,610	2,838,282,411	254,789,199	601,076,451	555,668,100	25,387,228	62,080	1,850	-
62345	Berkshire Hathaway Life Ins Co NE	NE	3,345,700,308	2,866,583,091	479,117,217	351,411,365	278,723,018	56,995,735	-	-	-
71714	Berkshire Life Ins Co of Amer	MA	1,971,977,448	1,675,914,084	296,063,364	512,002,621	467,759,258	41,229,064	265,736	-	4,249,950
90638	Best Life And Health Ins Co	TX	19,101,406	9,065,213	10,036,193	36,996,042	36,047,317	744,406	95	-	69,421
61476	Boston Mut Life Ins Co	MA	788,179,452	708,763,029	79,416,423	243,011,606	228,662,262	7,977,494	5,662,878	-	1,544,398
61492	Business Mens Assur Co Of Amer	SC	2,296,699,962	2,178,712,954	117,987,008	517,327,548	494,039,001	15,320,817	335,911	8,269,471	178,798
81000	Cambridge Life Ins Co	MO	10,233,483	1,787,037	8,446,446	2,023,279	1,526,337	496,942	-	-	-
81060	Canada Life Ins Co Of Amer	MI	2,182,696,144	2,256,477,093	(73,780,949)	186,656,308	160,777,035	26,884,398	2,770	14,099	-
61581	Capitol Life Ins Co	TX	245,382,108	247,919,408	(2,537,300)	18,468,274	18,315,854	(5,275,193)	-	-	-
80799	Celtic Ins Co	IL	100,888,644	52,627,758	48,260,886	124,454,450	116,067,344	5,545,174	145	-	506,890
63541	Central Benefits Natl Life Ins Co	OH	13,145,742	2,680,347	10,465,395	6,615,221	5,673,682	876,540	-	-	-
61735	Central Security Life Ins Co	TX	86,234,123	79,276,491	6,957,632	8,398,683	6,334,814	1,864,761	4,025	-	166
61751	Central States H & L Co Of Omaha	NE	310,656,391	216,463,160	94,193,231	31,168,906	25,293,534	7,651,879	247,547	-	205,014
61883	Central United Life Ins Co	AR	371,426,237	334,793,920	36,632,317	131,018,857	125,002,827	5,308,928	11,270	-	146,719
80896	Centre Life Ins Co	MA	1,687,859,360	1,620,962,571	66,896,789	142,526,459	153,308,074	(394,062)	-	-	1,107,433
62383	Centurion Life Ins Co	MO	1,082,595,048	211,743,947	870,851,101	185,298,721	128,529,195	37,555,231	(88,950)	-	(118,761)
61808	Charter Natl Life Ins Co	IL	10,755,046	268,851,676	(258,096,630)	531,143	5,103	365,410	101	23,296	-
63207	Chase Ins Life and Annuity Co	IL	5,596,159,491	5,285,374,580	310,784,911	1,151,193,466	1,079,735,878	35,424,873	8,029,298	85,405	-
70661	Chase Ins Life Co	IL	366,617,038	268,594,607	98,022,431	102,087,655	92,042,522	(986,684)	5,856,083	600	-
67164	Chase Life & Annuity Co	DE	386,744,109	275,774,974	110,969,135	41,747,793	30,727,679	7,123,218	485	-	-
61832	Chesapeake Life Ins Co	OK	105,532,634	63,323,116	42,209,518	155,552,175	169,524,526	(10,185,809)	829,521	18,469	281,228

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NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	MARYLAND BUSINESS		
									LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
61875	Church Life Ins Corp	NY	201,709,138	172,149,650	29,559,488	50,650,099	50,697,079	(46,881)	395,286	805,630	-
76236	Cincinnati Life Ins Co	OH	1,882,436,048	1,900,910,023	(18,473,975)	312,177,642	290,274,157	21,002,073	1,049,836	298,295	29,986
80322	Citicorp Life Ins Co	AZ	170,746,656	105,606,623	65,140,033	23,164,826	(12,472,993)	23,422,791	7,872	-	11,584
61921	Citizens Security Life Ins Co	KY	111,356,827	99,796,084	11,560,743	30,646,984	30,172,328	1,314,175	2,013,517	-	11,453
76830	CM Assur Co	CT	9,900,538	19,343	9,881,195	367,347	-	238,776	-	-	-
93432	CM Life Ins Co	CT	5,597,444,542	8,732,789,843	(3,135,345,301)	1,200,072,680	1,069,775,279	93,001,201	15,994,999	7,234,662	-
62049	Colonial Life & Accident Ins Co	SC	1,668,810,228	1,317,644,147	351,166,081	946,650,613	795,066,746	99,441,747	2,534,479	1,370	8,650,286
62065	Colonial Penn Life Ins Co	PA	725,570,020	690,291,160	35,278,860	124,992,095	117,527,300	9,512,963	5,529,716	-	42,573
84786	Colorado Bankers Life Ins Co	CO	122,491,214	106,296,407	16,194,807	46,808,664	42,646,871	2,857,694	3,496,464	2,482,529	679,902
77720	Columbia Universal Life Ins Co	TX	21,928,072	13,163,602	8,764,470	5,462,333	2,300,601	3,097,975	27,982	-	703
76023	Columbian Life Ins Co	IL	240,835,351	224,027,498	16,807,853	93,712,924	100,915,502	(4,695,349)	517,012	-	3,531
62103	Columbian Mut Life Ins Co	NY	318,598,953	281,403,817	37,195,136	53,295,148	42,755,745	6,212,398	217,955	-	1,137
99937	Columbus Life Ins Co	OH	2,509,033,717	2,309,077,188	199,956,529	348,152,271	339,301,351	2,564,778	5,151,488	321,686	26,832
62146	Combined Ins Co Of Amer	IL	2,786,304,917	1,917,978,083	868,326,834	1,402,246,933	1,228,725,857	100,863,443	1,520,491	3,500	9,571,055
81426	Commercial Travelers Mut Ins Co	NY	38,015,593	26,708,343	11,307,250	36,589,100	35,753,700	672,951	-	-	214,899
88374	Commonwealth Dealers Life Ins Co	VA	25,013,776	18,297,629	6,716,147	6,039,123	3,546,804	2,077,142	(18,407)	-	(10,503)
77828	Companion Life Ins Co	SC	87,616,064	40,263,778	47,352,286	114,920,914	106,339,293	6,557,002	859,812	-	3,442,464
60984	Compbenefits Ins Co	TX	37,576,328	13,274,942	24,301,386	109,106,278	94,281,107	9,691,007	3,409	-	-
73504	Congress Life Ins Co	AZ	6,246,254	34,729	6,211,525	349,845	166,581	152,236	-	-	-
62308	Connecticut General Life Ins Co	CT	14,346,218,782	18,439,647,179	(4,093,428,397)	6,336,019,023	5,500,354,155	718,559,272	15,193,168	221,711	49,501,032
78174	Conseco Health Ins Co	AZ	2,077,670,526	1,974,736,298	102,934,228	483,905,595	460,987,200	17,350,685	24,922	-	3,781,267
60682	Conseco Ins Co	IL	4,324,160,439	3,980,556,109	343,604,330	430,808,330	407,253,575	34,780,463	88,032	3,026,443	14,609
65900	Conseco Life Ins Co	IN	3,935,634,718	3,672,411,966	263,222,752	616,473,957	565,234,090	46,807,275	7,774,412	17,724	20,384
76325	Conseco Senior Health Ins Co	PA	3,070,288,146	2,963,145,792	107,142,354	549,482,076	602,090,053	(36,658,675)	138,733	-	6,266,235
62359	Constitution Life Ins Co	TX	84,621,730	72,771,770	11,849,960	70,106,102	71,444,781	(2,407,589)	54,510	-	43,546
62375	Consumers Life Ins Co	OH	12,784,744	4,462,728	8,322,016	13,928,989	14,735,030	(806,041)	-	-	-
71730	Continental American Ins Co	SC	72,747,486	53,873,503	18,873,983	63,100,782	58,821,687	3,358,678	44,006	-	251,224
62413	Continental Assur Co	IL	2,700,179,801	4,465,009,440	(1,764,829,639)	285,256,669	170,103,077	64,661,002	3,763,335	-	1,969,430
71404	Continental General Ins Co	NE	467,229,242	401,327,959	65,901,283	350,903,108	337,452,553	5,401,687	69,631	-	1,350,047
72052	Corporate Health Ins Co	PA	106,335,825	41,169,966	65,165,859	226,634,852	136,216,347	62,312,997	1,697,403	4,376,856	-
94218	Country Investors Life Assur Co	IL	141,002,372	18,600,229	122,402,143	22,384,656	21,059,718	344,323	4,742	-	-
62553	Country Life Ins Co	IL	5,648,358,950	5,498,185,849	150,173,101	815,200,181	667,558,801	47,297,679	130,616	-	13,729
81973	Coventry Health & Life Ins Co	DE	178,809,515	105,110,534	73,698,981	525,589,327	475,010,386	35,567,158	1,076,709	-	-
82880	CSI Life Ins Co	NE	21,215,091	7,813,745	13,401,346	10,999,625	9,635,874	907,553	-	-	-
62626	Cuna Mut Ins Society	WI	3,226,097,440	2,479,184,912	746,912,528	1,658,319,610	1,528,310,727	118,651,473	6,552,237	6,212,039	8,245,543
65749	Cuna Mut Life Ins Co	IA	3,180,895,193	7,479,976,079	(4,299,080,886)	1,274,030,998	1,235,762,280	31,640,709	955,728	6,979,061	365,935
62634	Delaware American Life Ins Co	DE	77,955,369	54,581,643	23,373,726	25,171,921	19,157,202	3,306,693	190,598	-	107,594
81396	Delta Dental Ins Co	DE	105,062,812	70,715,570	34,347,242	171,084,365	170,863,742	137,160	-	-	1,887,486
73474	Dentegra Ins Co	DE	24,144,704	15,287,229	8,857,475	3,457,123	3,304,994	152,129	-	-	-
97705	Direct General Life Ins Co	SC	11,234,038	4,155,094	7,078,944	7,005,838	5,268,861	976,095	-	-	-
62804	Educators Mut Life Ins Co	PA	83,452,650	26,450,108	57,002,542	42,694,530	41,743,312	(9,500,003)	670,053	-	2,923,198

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NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
62928	EMC Natl Life Co	IA	671,326,492	612,615,595	58,710,897	145,832,624	142,908,397	3,336,127	109,756	-	53,093
88595	Emphesys Ins Co	TX	3,899,090	188,208	3,710,882	208,516	255,180	(31,854)	-	-	-
94285	Empire General Life Assur Corp	TN	314,232,711	249,004,356	65,228,355	269,380,893	270,856,367	(20,399,594)	12,261,795	-	-
84174	Employees Life Co Mut	IL	278,638,268	260,014,031	18,624,237	37,592,382	32,328,490	4,171,713	1,642	178,569	-
68276	Employers Reassur Corp	KS	5,341,785,740	5,088,886,596	252,899,144	201,472,976	387,355,630	(107,595,405)	-	-	-
64149	Epic Life Ins Co	WI	37,779,004	16,399,447	21,379,557	12,148,042	10,822,307	943,099	-	-	-
62952	Equitable Life & Cas Ins Co	UT	173,746,869	138,960,134	34,786,735	125,854,364	118,516,880	4,135,325	1,847	-	18,433
62510	Equitrust Life Ins Co	IA	3,572,760,224	3,442,195,225	130,564,999	1,144,167,423	1,109,017,203	20,155,276	-	6,568,911	-
70769	Erie Family Life Ins Co	PA	1,592,136,700	1,444,604,108	147,532,592	242,241,599	215,473,068	15,704,760	10,317,150	3,287,218	34,588
77968	Family Heritage Life Ins Co Of Amer	OH	183,056,525	162,332,337	20,724,188	88,893,724	77,257,826	6,060,898	-	-	313,210
63053	Family Life Ins Co	TX	104,421,806	87,249,479	17,172,327	26,913,426	30,970,460	(3,973,798)	399,348	900	-
74004	Family Service Life Ins Co	TX	600,574,836	513,486,373	87,088,463	36,553,569	20,835,558	15,953,197	-	-	-
63126	Farm Family Life Ins Co	NY	981,025,293	860,101,791	120,923,502	122,371,121	98,753,255	15,399,158	858,044	136,852	71,374
63193	Farmers & Traders Life Ins Co	NY	478,541,597	447,336,252	31,205,345	66,927,025	61,563,920	720,945	359,437	47,271	667
63177	Farmers New World Life Ins Co	WA	6,424,454,157	6,109,781,233	314,672,924	1,040,713,419	828,725,484	175,286,983	570,890	88,625	-
67695	Federal Home Life Ins Co	VA	1,619,430,143	531,062,396	1,088,367,747	190,474,381	65,687,749	112,943,883	375,695	4,067	39,323
63223	Federal Life Ins Co	IL	205,014,511	197,142,063	7,872,448	32,095,779	34,909,557	(3,143,064)	333,145	13,087	15,087
63258	Federated Life Ins Co	MN	815,406,121	618,212,553	197,193,568	155,781,038	126,632,380	18,179,909	409,647	6,000	164,465
93696	Fidelity Investments Life Ins Co	UT	709,379,504	11,714,000,135	(11,004,620,631)	676,493,872	623,916,122	48,300,965	362,599	14,341,286	-
63290	Fidelity Life Assn	IL	579,523,748	311,680,455	267,843,293	53,458,253	45,856,003	9,715,130	800,930	-	-
92908	Fidelity Life Ins Co	PA	9,078,370	90,045	8,988,325	341,677	84,404	167,228	-	-	-
71870	Fidelity Security Life Ins Co	MO	455,278,029	410,069,241	45,208,788	220,614,495	210,902,411	6,916,422	1,309,774	20,225	3,148,831
71455	Financial American Life Ins Co	KS	40,768,690	28,763,303	12,005,387	17,264,825	19,421,676	(2,112,855)	-	-	-
78093	Financial Assur Life Ins Co	TX	8,650,686	1,194,567	7,456,119	531,293	259,088	172,951	-	-	-
98213	Financial Benefit Life Ins Co	KS	156,417,768	145,104,907	11,312,861	8,019,681	8,510,882	(522,195)	-	-	-
69140	First Allmerica Fin Life Ins Co	MA	2,267,088,787	2,687,130,494	(420,041,707)	177,340,756	154,238,122	34,507,012	467,274	1,792	22,827
63401	First Colony Life Ins Co	VA	7,825,011,661	6,999,145,454	825,866,207	1,599,067,069	1,855,127,627	(22,369,044)	32,219,231	7,465,087	180
64696	First Continental Life & Acc	TX	3,926,764	793,406	3,133,358	1,507,416	1,402,251	100,165	-	-	-
90328	First Health Life & Health Ins Co	TX	109,840,833	77,574,613	32,266,220	60,905,422	48,763,240	8,051,877	3,757	-	716,982
63495	First Investors Life Ins Co	NY	274,781,686	1,148,549,971	(873,768,285)	115,664,077	100,197,741	9,069,412	547,606	340,940	-
67652	First Penn Pacific Life Ins Co	IN	1,856,277,018	1,638,565,596	217,711,422	244,398,906	156,244,317	61,628,660	8,921,153	-	-
81434	First Rehab Life Ins Co Of Amer	NY	83,327,642	33,354,425	49,973,217	79,919,065	70,780,107	6,115,834	-	-	-
63568	First Virginia Life Ins Co	VA	9,819,413	3,083,510	6,735,903	114,321	(897,961)	670,755	-	-	-
79677	Forethought Life Assur Co	IN	2,926,196,483	2,745,106,119	181,090,364	261,587,512	220,337,619	36,686,150	-	-	-
91642	Forethought Life Ins Co	IN	488,072,737	396,475,193	91,597,544	368,793,215	356,228,782	6,135,968	2,476,825	-	-
71129	Fort Dearborn Life Ins Co	IL	1,163,154,162	1,334,284,760	(171,130,598)	802,319,177	757,493,687	33,274,063	5,030,179	30,000	5,472,932
62324	Freedom Life Ins Co Of Amer	TX	35,812,347	25,794,563	10,017,784	28,597,353	27,758,806	664,606	-	-	10,393
99775	Funeral Directors Life Ins Co	TX	416,296,766	374,843,066	41,453,700	107,308,486	99,707,592	3,749,115	476,517	1,118,710	-
63657	Garden State Life Ins Co	TX	92,529,491	67,282,824	25,246,667	44,888,777	48,646,981	(667,818)	1,994,371	-	1,084
80926	GE Grp Life Assur Co	CT	873,271,790	643,590,454	229,681,336	663,394,834	626,452,211	30,297,451	2,096,904	-	7,813,086
65536	GE Life And Annuity Assur Co	VA	6,619,046,488	15,417,584,797	(8,798,538,309)	1,825,187,813	1,671,715,170	144,430,798	6,093,819	30,424,370	915,049

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NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	MARYLAND BUSINESS		
									LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
63665	General American Life Ins Co	MO	11,717,480,517	12,417,071,038	(699,590,521)	470,101,161	282,502,878	(33,555,234)	12,075,357	28,119	214,909
70025	General Electric Capital Assur Co	DE	34,869,439,831	31,837,755,989	3,031,683,842	8,806,986,039	8,098,290,062	636,651,429	2,340,265	19,852,259	38,992,181
93521	General Fidelity Life Ins Co	SC	304,064,702	52,229,285	251,835,417	10,294,590	(10,099,759)	14,187,258	-	-	-
86258	General Re Life Corp	CT	2,219,281,040	1,850,854,094	368,426,946	1,155,160,181	1,128,507,663	18,763,753	-	-	-
70939	Gerber Life Ins Co	NY	1,101,023,497	928,270,755	172,752,742	389,760,837	347,546,573	26,040,177	6,848,952	-	19,394,459
91472	Globe Life & Accident Ins Co	DE	2,274,712,658	1,911,279,185	363,433,473	689,562,993	520,623,451	144,415,769	15,609,363	-	682,993
62286	Golden Rule Ins Co	IL	825,989,139	450,171,610	375,817,529	1,191,296,853	899,062,174	194,462,427	3,691,137	3,935,600	19,501,621
63924	Golden State Mut Life Ins Co	CA	113,985,455	103,969,419	10,016,036	31,593,454	33,576,012	4,276,524	8,653	368	-
63967	Government Personnel Mut Life Ins Co	TX	763,987,254	684,657,087	79,330,167	145,211,330	135,261,215	1,743,225	1,438,383	5,400	15,324
63312	Great American Life Ins Co	OH	8,074,313,863	7,436,239,543	638,074,320	1,171,587,863	1,021,831,850	147,798,078	2,216,501	4,209,845	219,218
90212	Great Southern Life Ins Co	TX	331,768,915	302,643,391	29,125,524	278,761,100	274,318,181	(639,765)	996,824	11,977	39,061
68322	Great West Life & Annuity Ins Co	CO	19,125,877,564	32,116,837,468	(12,990,959,904)	5,595,952,417	5,052,665,842	391,631,143	4,137,703	431,877,388	10,913,954
80705	Great West Life Assur Co	MI	201,064,719	157,519,063	43,545,656	19,441,280	18,057,447	(1,209,211)	228,041	-	424,393
71480	Great Western Ins Co	UT	386,564,666	355,812,096	30,752,570	137,326,735	122,273,781	5,550,219	5,193	-	-
64211	Guarantee Trust Life Ins Co	IL	199,221,167	165,213,551	34,007,616	220,368,139	216,465,443	3,998,309	1,012,005	37,542	6,076,093
78778	Guardian Ins & Annuity Co Inc	DE	2,316,950,516	9,610,701,615	(7,293,751,099)	1,337,582,730	1,328,807,135	21,585,308	2,452,287	19,216,573	-
64246	Guardian Life Ins Co Of Amer	NY	24,806,542,141	21,647,971,903	3,158,570,238	7,397,036,228	6,501,568,807	375,227,073	52,460,033	78,189	81,261,606
64327	Harleysville Life Ins Co	PA	375,732,699	351,642,326	24,090,373	74,530,313	73,298,845	1,517,898	2,247,574	946,795	1,105,116
60348	Hart Life Ins Co	CT	11,471,820	16,861	11,454,959	353,713	60,828	247,134	-	-	-
93505	Hartford Intl Life Reassur Corp	CT	1,197,754,976	1,115,407,404	82,347,572	84,657,299	32,289,408	20,173,949	-	-	-
70815	Hartford Life & Accident Ins Co	CT	10,134,039,182	5,786,505,809	4,347,533,373	3,603,161,361	2,919,861,148	788,879,131	29,836,195	-	31,453,989
71153	Hartford Life & Annuity Ins Co	CT	6,776,645,754	73,610,220,658	(66,833,574,904)	9,489,053,493	9,225,116,614	219,091,999	28,334,300	879,604	527
74268	Hartford Life Grp Ins Co	IL	2,685,571,966	2,095,889,489	589,682,477	997,480,893	874,287,239	135,568,835	7,195,524	-	9,458,022
88072	Hartford Life Ins Co	CT	29,764,140,823	117,568,459,311	(87,804,318,488)	13,081,887,264	12,859,033,833	171,508,184	41,159,172	13,966,799	3,980,644
92711	HCC Life Ins Co	IN	325,311,048	134,731,055	190,579,993	443,791,222	399,265,575	30,418,720	11,193	-	5,454,256
78611	HCSC Ins Services Co	IL	49,593,527	18,850,413	30,743,114	1,903,759	23,484,147	(17,547,915)	-	-	-
70670	Health Care Svc Corp A Mut Leg	IL	7,770,387,256	3,502,111,126	4,268,276,130	11,713,936,189	10,545,842,529	1,145,598,783	2,364,209	-	-
78972	Healthy Alliance Life Ins Co	MO	456,515,181	257,051,882	199,463,299	1,425,071,302	1,324,300,008	63,227,402	-	-	-
64394	Heritage Life Ins Co	AZ	80,543,359	30,042,152	50,501,207	2,929,654	865,503	(679,193)	-	-	-
93440	Highmark Life Ins Co	PA	400,028,957	275,017,125	125,011,832	326,680,533	315,730,600	8,743,744	396,379	-	8,628,060
71768	HM Health Insurance Company	PA	13,683,992	665,076	13,018,916	730,437	271,146	326,056	-	-	-
64467	Home Owners Life Ins Co	IL	5,810,550	262,034	5,548,516	5,898,399	6,111,869	(263,660)	-	-	-
64505	Homesteaders Life Co	IA	1,197,652,006	1,134,500,274	63,151,732	369,166,125	360,146,306	3,361,342	1,133,243	-	-
64513	Horace Mann Life Ins Co	IL	3,315,280,911	4,418,250,681	(1,102,969,770)	631,578,001	624,142,023	24,501,119	2,382,688	5,065,259	226,668
93777	Household Life Ins Co	MI	1,050,447,346	559,537,284	490,910,062	272,292,700	140,365,663	103,381,221	2,685,067	-	1,732,691
73288	Humana Ins Co	WI	1,142,405,637	736,210,852	406,194,785	3,266,780,150	3,366,725,211	(89,349,842)	115,220	-	481,005
70580	Humanadental Ins Co	WI	92,227,902	29,836,376	62,391,526	252,509,136	221,451,510	20,338,333	1,030,875	576,535	1,985,980
97764	Idealife Ins Co	CT	20,566,438	8,133,909	12,432,529	3,335,335	2,360,534	558,363	69,863	480	7,013
65005	IDS Life Ins Co	MN	24,333,976,567	54,574,305,868	(30,240,329,301)	9,056,749,251	8,699,698,963	341,235,118	21,129,644	86,532,516	8,618,946
64580	Illinois Mut Life Ins Co	IL	1,124,818,176	1,027,737,992	97,080,184	195,019,956	170,893,768	299,341	327,806	118,830	943,938

-----MARYLAND BUSINESS-----

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL					MARYLAND BUSINESS				
			TOTAL ASSETS	TOTAL LIABILITIES	AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS	
63533	Imerica Life and Health Ins Co	AR	5,382,281	734,305	4,647,976	66,425	4,468,333	(4,253,926)	-	-	-	
64602	Independence Life & Annuity Co	RI	96,755,363	123,150,029	(26,394,666)	5,682,083	1,634,075	2,907,666	-	-	-	
64645	Indianapolis Life Ins Co	IN	3,304,199,394	3,325,844,777	(21,645,383)	328,111,555	282,116,679	5,816,057	9,984,840	104,474	289,762	
81779	Individual Assur Co Life Hlth & Acc	MO	44,053,063	34,171,653	9,881,410	32,238,784	33,956,909	(1,440,041)	4,917	-	1,957	
86509	Ing Life Ins & Annuity Co	CT	20,099,155,643	55,320,314,209	(35,221,158,566)	8,855,331,414	8,658,211,878	228,515,236	3,623,564	121,787,635	9,621	
80942	ING USA Annuity and Life Ins Co	IA	16,973,472,776	50,576,548,726	(33,603,075,950)	7,782,843,133	7,827,051,643	6,868,702	685,626	116,162,004	66	
74780	Integrity Life Ins Co	OH	1,932,287,822	3,991,939,901	(2,059,652,079)	368,168,629	372,774,029	10,558,743	52,522	5,372,330	-	
64831	Intramercia Life Ins Co	NY	14,715,355	33,595,900	(18,880,545)	1,123,989	562,296	493,480	15,361	-	189	
85189	Investors Consolidated Ins Co	NH	14,966,879	9,132,275	5,834,604	2,572,995	2,325,919	243,601	5,339	-	866	
64890	Investors Guaranty Life Ins Co	CA	7,660,061	214,346	7,445,715	568,018	428,001	91,202	1,806	878	-	
64904	Investors Heritage Life Ins Co	KY	347,016,678	330,390,772	16,625,906	67,288,043	65,452,067	4,235,943	114,167	7,623	-	
64939	Investors Ins Corp	DE	255,610,298	230,888,813	24,721,485	45,772,270	46,573,989	(641,896)	-	54,813	-	
63487	Investors Life Ins Co North Amer	TX	666,330,658	976,680,424	(310,349,766)	64,424,402	61,561,971	10,008,276	1,048,277	185,161	28	
65056	Jackson Natl Life Ins Co	MI	46,821,214,766	57,308,552,735	(10,487,337,969)	10,387,097,561	9,705,419,978	565,099,475	3,444,078	91,333,243	24,356	
64017	Jefferson Natl Life Ins Co	TX	573,256,767	1,583,435,231	(1,010,178,464)	156,759,147	158,765,273	(947,900)	782,702	361,115	93,876	
70254	Jefferson Pilot Financial Ins Co	NE	10,728,325,666	11,563,424,066	(835,098,400)	2,462,194,080	2,045,829,425	292,123,179	15,313,411	726,641	15,217,326	
67865	Jefferson Pilot Life Ins Co	NC	16,104,224,918	15,728,294,634	375,930,284	2,994,932,492	2,797,840,093	89,985,615	20,918,256	66,318,935	296,537	
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	1,368,635,471	1,288,536,073	80,099,398	208,143,906	201,880,905	(1,311,339)	91,641	1,027,910	7,118	
89958	JMIC Life Ins Co	FL	245,818,816	166,708,187	79,110,629	57,569,649	54,145,274	1,239,820	530,138	-	503,834	
65080	John Alden Life Ins Co	WI	587,378,462	480,587,767	106,790,695	634,456,221	556,626,876	48,952,224	516,830	-	420,998	
65099	John Hancock Life Ins Co	MA	61,229,141,311	68,466,790,828	(7,237,649,517)	8,087,576,753	7,463,087,609	653,954,356	11,790,890	8,039,462	41,588,563	
65838	John Hancock Life Ins Co (USA)	MI	21,903,017,081	87,418,944,550	(65,515,927,469)	18,012,237,709	17,939,459,398	10,833,690	33,673,544	64,219	2,833	
90204	John Hancock Variable Life Ins Co	MA	6,565,115,065	13,347,661,150	(6,782,546,085)	1,444,613,051	1,221,216,305	165,833,881	27,149,204	-	-	
60053	Kaiser Permanente Ins Co	CA	78,091,409	35,619,233	42,472,176	117,032,634	108,602,790	5,550,759	-	-	2,574,791	
65110	Kanawha Ins Co	SC	575,243,216	490,180,050	85,063,166	141,459,239	149,711,685	(8,887,045)	13,362	-	656,052	
65129	Kansas City Life Ins Co	MO	2,965,729,934	2,993,628,447	(27,898,513)	471,565,381	419,593,034	48,668,077	1,650,857	781,643	42,660	
90557	Kemper Investors Life Ins Co	IL	916,887,207	16,913,378,301	(15,996,491,094)	544,512,275	525,937,789	39,917,428	1,645,285	2,145,642	-	
90344	Keystone State Life Ins Co	PA	54,027,572	38,583,271	15,444,301	7,026,917	5,503,380	1,032,169	118,429	-	-	
65242	Lafayette Life Ins Co	IN	1,762,635,020	1,648,245,240	114,389,780	392,964,663	358,205,431	3,425,961	3,855,746	721,153	16,640	
68543	Liberty Bankers Life Ins Co	OK	308,635,419	282,069,066	26,566,353	88,822,128	87,660,365	615,896	526,380	127	-	
65315	Liberty Life Assur Co Of Boston	MA	6,456,053,755	8,594,448,510	(2,138,394,755)	1,199,160,366	1,130,842,226	38,488,997	5,533,411	454,415	1,779,207	
65323	Liberty Life Ins Co	SC	1,592,594,161	1,291,413,971	301,180,190	270,399,722	251,310,968	26,605,469	1,705,961	31	953,544	
65331	Liberty Natl Life Ins Co	AL	4,565,746,878	4,049,622,407	516,124,471	935,244,137	699,292,039	183,572,594	6,399,958	-	22,296	
65498	Life Ins Co Of North Amer	PA	4,440,318,105	4,855,477,629	(415,159,524)	1,933,385,142	1,770,749,999	123,423,660	7,637,393	-	26,453,929	
65528	Life Ins Co Of The Southwest	TX	4,658,104,452	4,417,462,044	240,642,408	1,046,179,320	1,000,247,370	35,097,601	4,442,263	12,508,734	-	
64130	Life Investors Ins Co Of Amer	IA	10,177,133,698	9,689,041,440	488,092,258	1,197,932,761	1,154,468,917	64,394,536	8,462,471	131,661	6,932,887	
97691	Life Of The South Ins Co	GA	49,078,531	35,469,830	13,608,701	61,933,042	58,542,855	3,133,823	-	-	-	
65595	Lincoln Benefit Life Co	NE	356,664,270	2,807,672,180	(2,451,007,910)	413,901,442	400,272,821	8,800,032	24,756,075	30,881,503	2,105,489	
65927	Lincoln Heritage Life Ins Co	IL	514,320,077	434,901,533	79,418,544	183,695,571	170,708,609	9,739,443	2,962,478	5,957	42,213	
69833	Lincoln Memorial Life Ins Co	TX	109,506,949	96,309,216	13,197,733	51,791,178	42,993,413	6,132,947	4,513	-	-	
65676	Lincoln Natl Life Ins Co	IN	39,344,452,883	92,165,800,797	(52,821,347,914)	15,082,715,417	14,473,911,787	494,318,999	39,995,560	309,744,079	2,916,826	

Life Companies - December 31, 2005

-----MARYLAND BUSINESS-----

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL						NET		LIFE ANNUITY AND HEALTH	
			TOTAL ASSETS	TOTAL LIABILITIES	AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	PROFIT (LOSS)	PREMIUMS	CONSIDERATIONS	AND HEALTH PREMIUMS	
76694	London Life Reins Co	PA	1,496,119,562	1,426,501,169	69,618,393	368,667,737	364,102,503	2,868,523	-	-	-	
65722	Loyal American Life Ins Co	OH	447,833,369	404,471,240	43,362,129	68,563,660	59,941,678	4,290,772	109,688	-	253,681	
65781	Madison Natl Life Ins Co Inc	WI	759,364,724	630,040,890	129,323,834	141,999,819	146,907,024	(4,178,848)	320,877	218,168	3,108,778	
60321	Mamsi Life And Health Ins Co	MD	155,430,164	76,944,903	78,485,261	579,438,749	456,479,289	87,637,676	285,781,589	-	-	
65870	Manhattan Life Ins Co	NY	400,457,058	356,810,010	43,647,048	36,815,850	31,966,415	5,532,889	581,776	-	-	
67083	Manhattan Natl Life Ins Co	IL	264,969,278	230,723,276	34,246,002	11,801,246	7,871,334	4,721,873	1,404,991	1,200	-	
93610	Manulife Ins Co	DE	546,444,146	431,024,834	115,419,312	35,113,117	34,587,046	(2,401,325)	24,776	-	-	
71072	Marquette Natl Life Ins Co	TX	7,081,615	546,641	6,534,974	323,259	255,859	49,234	-	-	-	
65935	Massachusetts Mut Life Ins Co	MA	68,119,145,542	94,005,522,077	(25,886,376,535)	16,218,908,947	14,542,909,003	663,047,254	72,055,077	24,439,789	21,454,451	
87750	Mayflower Natl Life Ins Co	IN	304,938,032	254,297,351	50,640,681	106,825,290	98,653,634	3,568,935	70,834	168,568	-	
69515	Medamerica Ins Co	PA	315,134,562	283,595,823	31,538,739	60,874,789	73,405,455	(5,501,253)	-	-	521,632	
63762	Medco Containment Life Ins Co	PA	41,202,926	4,618,343	36,584,583	-	4,690,607	(2,403,539)	-	-	-	
71471	Medico Life Ins Co	NE	135,172,275	116,864,357	18,307,918	31,068,646	27,970,039	1,925,580	66	-	89	
97055	Mega Life & Health Ins Co The	OK	1,251,006,592	887,584,748	363,421,844	1,410,646,957	1,216,431,819	130,818,030	527,959	5,007	24,581,457	
86126	Members Life Ins Co	WI	794,891,106	763,965,464	30,925,642	111,501,433	114,587,188	(3,207,259)	4,260	-	81	
65951	Merit Life Ins Co	IN	996,920,201	382,372,477	614,547,724	164,451,055	80,173,125	54,836,124	578,972	-	155,266	
79022	Merrill Lynch Life Ins Co	AR	2,694,034,401	13,661,528,660	(10,967,494,259)	1,046,636,230	899,474,998	117,261,535	543,170	8,806,501	-	
93513	MetLife Investors Ins Co	MO	2,465,515,269	9,103,435,403	(6,637,920,134)	1,417,488,516	1,417,224,949	537,363	102,016	11,482,824	-	
61050	MetLife Investors USA Ins Co	DE	5,521,529,293	18,269,396,387	(12,747,867,094)	4,964,470,345	5,265,136,038	(243,673,300)	753,501	70,842,406	-	
65978	Metropolitan Life Ins Co	NY	186,291,917,596	241,716,379,407	(55,424,461,811)	35,082,856,544	32,952,991,272	2,155,045,413	130,482,977	210,242,803	89,317,867	
97136	Metropolitan Tower Life Ins Co	DE	5,677,621,338	5,115,768,044	561,853,294	363,482,037	231,419,314	352,848,580	4,727,607	2,720	-	
79987	Mid South Ins Co	NE	23,033,281	1,649,566	21,383,715	3,812,853	2,318,632	904,113	-	-	45	
66087	Mid West Natl Life Ins Co Of TN	TX	426,142,624	271,724,481	154,418,143	452,918,682	333,130,704	79,369,082	20,511	168	274,153	
67679	Midamerica Life Ins Co	NE	9,078,030	336,547	8,741,483	306,815	71,998	235,607	-	-	-	
66044	Midland Natl Life Ins Co	IA	17,910,186,558	17,859,532,885	50,653,673	3,138,270,547	2,872,510,999	186,840,293	17,203,244	15,508,088	-	
66109	Midwestern United Life Ins Co	IN	254,856,773	165,214,452	89,642,321	19,367,581	10,385,364	5,889,043	111,730	-	1,503	
66168	Minnesota Life Ins Co	MN	10,842,099,474	19,958,353,786	(9,116,254,312)	4,158,102,524	3,910,624,724	158,493,606	19,235,417	2,468,937	4,834,557	
74209	MMA Ins Co	IN	18,569,548	6,625,368	11,944,180	22,037,161	21,579,872	351,420	-	-	-	
70416	MML Bay State Life Ins Co	CT	294,621,721	4,159,622,512	(3,865,000,791)	166,852,239	128,958,450	43,518,836	3,127,993	34,108	-	
66265	Monarch Life Ins Co	MA	674,318,358	973,473,999	(299,155,641)	60,847,187	59,990,337	(234,312)	51,444	-	952,516	
81442	Monitor Life Ins Co Of NY	NY	9,622,773	3,850,032	5,772,741	2,184,666	2,017,371	236,522	10,334	-	-	
66370	Mony Life Ins Co	NY	10,066,563,383	10,054,208,445	12,354,938	1,186,624,159	846,739,875	142,327,619	11,559,707	632,730	2,282,222	
78077	Mony Life Ins Co Of Amer	AZ	2,255,377,432	5,961,118,814	(3,705,741,382)	635,621,817	662,557,553	(5,614,761)	8,339,442	5,132,350	-	
66427	MTL Ins Co	IL	1,227,164,932	1,121,519,578	105,645,354	176,568,363	153,444,980	9,885,462	1,157,331	212,723	20,245	
88668	Mutual Of Amer Life Ins Co	NY	6,449,962,649	11,036,949,649	(4,586,987,000)	1,728,376,132	1,594,986,584	124,567,446	93,377	-	46,001	
71412	Mutual Of Omaha Ins Co	NE	4,150,150,794	2,400,776,214	1,749,374,580	2,057,142,608	1,976,181,313	73,612,150	-	-	28,041,272	
31119	Mutual Protective Ins Co	NE	283,678,639	253,383,967	30,294,672	94,116,927	84,364,988	8,794,282	-	-	3,762	
66419	Mutual Service Life Ins Co	MN	355,457,866	303,923,756	51,534,110	42,542,218	33,759,355	6,723,675	4,601	-	-	
61409	National Benefit Life Ins Co	NY	807,454,650	485,408,581	322,046,069	336,800,328	279,451,233	36,720,314	918,690	-	29,768	
66583	National Guardian Life Ins Co	WI	1,349,182,060	1,209,255,181	139,926,879	242,645,244	224,555,366	11,838,366	1,725,211	22,256	18,870	
82538	National Health Ins Co	TX	40,388,635	33,111,557	7,277,078	79,037,090	70,774,806	8,284,829	144	-	83,962	

Life Companies - December 31, 2005

-----MARYLAND BUSINESS-----

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
66680	National Life Ins Co	VT	7,058,172,196	7,277,779,268	(219,607,072)	1,053,343,878	796,248,191	91,566,180	6,557,329	609,368	519,210
75744	National Safety Life Ins Co	PA	5,107,096	2,232,426	2,874,670	1,956,806	2,846,553	(889,908)	54,635	-	38,282
60593	National States Ins Co	MO	91,962,019	76,345,741	15,616,278	92,628,125	96,209,372	(3,460,337)	571,537	-	16,268
87963	National Teachers Assoc Life Ins Co	TX	134,625,153	114,361,774	20,263,379	59,104,497	53,998,439	3,371,651	2,823	-	761,319
66850	National Western Life Ins Co	CO	5,655,249,308	5,056,781,127	598,468,181	1,003,151,790	913,481,127	60,073,598	1,149,638	2,544,449	-
69299	Nationsbanc Ins Co Inc	SC	269,693,655	79,793,365	189,900,290	9,585,413	(15,042,075)	15,896,948	870,223	-	(160)
70750	Nationwide Life & Ann Co of Amer	DE	386,568,275	894,130,756	(507,562,481)	61,148,662	49,986,495	9,953,098	47,092	56,962	848
92657	Nationwide Life And Annuity Ins Co	OH	5,634,356,139	7,521,232,339	(1,886,876,200)	(148,961,886)	(126,817,452)	(17,025,101)	1,995,006	702,547	-
66869	Nationwide Life Ins Co	OH	30,530,281,798	90,083,432,954	(59,553,151,156)	12,965,718,668	12,375,900,480	462,462,911	29,780,774	7,305,058	2,020,062
68225	Nationwide Life Ins Co of Amer	PA	3,863,657,640	5,980,417,609	(2,116,759,969)	577,677,195	388,910,391	112,727,387	5,160,762	12,920	51,793
91626	New England Life Ins Co	MA	1,331,469,286	10,460,334,251	(9,128,864,965)	1,881,573,262	1,807,799,527	50,005,108	11,150,438	10,219,961	919,616
91596	New York Life Ins & Annuity Corp	DE	45,516,004,129	58,158,509,452	(12,642,505,323)	9,086,378,977	8,732,042,515	230,983,122	39,739,450	79,288,711	-
66915	New York Life Ins Co	NY	101,961,019,477	97,332,523,785	4,628,495,692	14,647,368,792	12,552,461,227	1,198,299,202	81,208,779	10,953,652	8,821,886
97241	NGL American Life Ins Co	WI	121,761,808	97,106,479	24,655,329	12,749,399	7,214,626	3,678,970	39,305	-	-
81264	Nippon Life Ins Co Of Amer	IA	162,854,457	51,658,246	111,196,211	219,280,830	212,387,789	4,984,367	21,329	-	-
66974	North American Co Life & Hlth Ins	IL	5,103,272,970	4,670,540,942	432,732,028	882,202,076	812,365,353	41,002,605	10,741,483	876,302	636
68349	North American Ins Co	WI	34,806,533	18,656,387	16,150,146	22,291,371	17,516,898	3,075,898	-	-	-
67032	North Carolina Mut Life Ins Co	NC	144,306,182	131,737,576	12,568,606	84,877,362	87,448,148	(2,613,671)	1,077,476	15,707	10,063
69000	Northwestern Long Term Care Ins Co	WI	157,905,688	95,523,329	62,382,359	80,373,108	83,843,324	(2,547,234)	-	-	1,137,049
67091	Northwestern Mut Life Ins Co	WI	117,219,560,268	122,591,996,986	(5,372,436,718)	18,319,658,929	13,376,665,175	926,388,776	81,860,935	9,437,735	13,359,052
63444	Nutmeg Life Ins Co	IA	9,617,902	23,555	9,594,347	343,138	66,546	179,545	-	-	-
81353	NYLife Ins Co Of AZ	AZ	140,267,458	110,447,340	29,820,118	46,606,041	57,138,506	(7,691,729)	1,432,674	-	-
67148	Occidental Life Ins Co Of NC	TX	258,375,830	231,201,472	27,174,358	35,623,802	30,058,731	4,587,145	1,078,416	38,604	-
89206	Ohio Natl Life Assur Corp	OH	1,961,119,275	2,044,129,678	(83,010,403)	442,018,845	427,634,953	(20,248,695)	3,935,444	11,217	499,314
67172	Ohio Natl Life Ins Co	OH	6,919,645,113	9,611,759,024	(2,692,113,911)	1,834,855,548	1,674,320,527	94,433,785	2,027,488	78,748,977	311,681
67180	Ohio State Life Ins Co	TX	10,677,770	4,176,908	6,500,862	8,478,698	9,013,594	(26,819)	2,425,009	15,672	177
67199	Old American Ins Co	MO	246,206,220	222,627,509	23,578,711	78,701,533	70,473,472	7,329,954	2,890,982	-	24,826
94560	Old Dominion Life Ins Co	VA	7,849,565	74,843	7,774,722	294,496	85,655	181,104	-	-	-
67261	Old Republic Life Ins Co	IL	142,721,148	110,874,094	31,847,054	37,796,358	37,154,531	1,682,534	747,005	-	-
76007	Old United Life Ins Co	AZ	62,321,635	28,352,931	33,968,704	12,189,922	6,633,280	5,263,774	-	-	-
85286	OneNation Ins Co	IN	95,800,929	10,528,665	85,272,264	7,330,253	(4,200,029)	8,839,017	-	-	-
76112	Oxford Life Ins Co	AZ	633,180,462	531,713,884	101,466,578	81,098,030	66,378,247	7,992,236	30,848	-	57,855
97268	Pacific Life & Annuity Co	AZ	1,014,995,188	1,146,573,522	(131,578,334)	516,210,675	461,553,487	37,074,257	2,265	725,936	22,533
67466	Pacific Life Ins Co	NE	37,304,826,920	71,876,720,858	(34,571,893,938)	11,784,565,235	11,619,124,389	234,373,878	40,460,724	247,366	-
70785	Pacificare Life & Health Ins Co	IN	375,732,138	228,520,437	147,211,701	961,460,953	726,438,950	149,218,576	-	-	262,668
93459	Pan American Assur Co	LA	21,954,603	7,795,927	14,158,676	9,559,336	8,876,140	118,401	485,565	-	-
67539	Pan American Life Ins Co	LA	1,571,557,234	1,370,502,604	201,054,630	242,267,975	242,159,434	(5,178,255)	149,591	-	723,789
93564	Paragon Life Ins Co	MO	243,749,496	595,716,899	(351,967,403)	195,043,996	186,343,484	5,471,447	6,141,824	-	-
60003	Park Avenue Life Ins Co	DE	485,303,285	318,265,754	167,037,531	43,188,218	25,951,562	16,054,646	23,646	-	-
71099	Parker Centennial Assur Co	WI	49,059,361	11,337,446	37,721,915	11,498,020	10,572,716	599,567	-	-	-

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NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
67598	Paul Revere Life Ins Co	MA	5,325,917,339	4,187,778,111	1,138,139,228	1,109,813,190	922,084,924	130,308,631	410,161	-	11,361,655
67601	Paul Revere Variable Annuity Ins Co	MA	129,447,115	25,689,952	103,757,163	13,457,521	1,569,119	8,559,929	96,102	-	-
67636	Peninsular Life Ins Co	FL	5,947,459	88,160	5,859,299	158,118	156,010	2,020	-	-	-
93262	Penn Ins & Annuity Co	DE	978,241,043	1,066,163,248	(87,922,205)	101,179,142	72,468,996	20,798,779	193,977	-	-
67644	Penn Mut Life Ins Co	PA	6,059,759,576	7,904,401,495	(1,844,641,919)	1,484,552,449	1,266,342,394	184,589,866	21,863,300	-	595,349
63282	Penn Treaty Network Amer Ins Co	PA	1,029,266,646	993,390,361	35,876,285	128,123,886	126,493,186	(4,227,592)	63,310	-	2,774,014
67660	Pennsylvania Life Ins Co	PA	579,325,591	504,935,696	74,389,895	204,885,514	196,254,106	9,788,836	416,845	-	944,119
66605	Peoples Benefit Life Ins Co	IA	5,423,787,959	13,848,000,123	(8,424,212,164)	1,229,697,425	1,137,648,752	103,009,354	1,977,512	10,729,275	1,816,800
85561	Perico Life Ins Co	DE	17,302,075	1,781,655	15,520,420	884,818	(13,451)	280,814	-	-	4,189
90247	Pharmacists Life Ins Co	IA	32,308,525	25,750,277	6,558,248	4,721,887	4,909,208	(315,339)	7,626	-	-
67784	Philadelphia American Life Ins Co	TX	147,317,101	134,053,950	13,263,151	80,565,440	79,483,564	(710,754)	5,971	-	40,719
67792	Philadelphia-United Life Ins Co	PA	49,032,970	32,289,642	16,743,328	10,713,352	10,571,694	174,650	3,275,592	1,220	532
93548	PHL Variable Ins Co	CT	2,615,440,033	5,200,762,735	(2,585,322,702)	773,969,451	774,282,838	12,748,649	4,315,468	5,523,193	-
93734	Phoenix Life & Annuity Co	CT	39,839,744	38,544,048	1,295,696	10,194,267	7,299,273	2,168,865	371,377	-	-
67814	Phoenix Life Ins Co	NY	14,324,018,423	15,850,522,242	(1,526,503,819)	2,070,248,995	1,609,460,950	61,023,699	13,302,504	206,863	233,051
69647	Phoenix Natl Ins Co	OH	8,138,404	420,837	7,717,567	869,919	61,033	610,659	2,751	-	-
72125	Physicians Life Ins Co	NE	1,334,089,241	1,255,001,105	79,088,136	355,648,268	349,354,069	2,062,317	2,867,256	1,973,532	57,891
80578	Physicians Mut Ins Co	NE	1,241,343,212	523,452,319	717,890,893	515,517,808	462,575,689	48,048,975	-	-	5,112,148
67873	Pioneer American Ins Co	TX	42,894,998	31,939,474	10,955,524	7,701,264	6,767,213	729,316	70,578	1,536	-
67911	Pioneer Mut Life Ins Co	ND	465,076,970	433,034,798	32,042,172	58,566,368	55,712,036	2,142,137	10,174	-	-
67946	Pioneer Security Life Ins Co	TX	84,212,539	17,430,219	66,782,320	7,902,027	6,883,189	1,787,078	135,477	6,379	-
68039	Presidential Life Ins Co	NY	4,458,889,944	4,169,459,800	289,430,144	485,769,106	379,106,538	101,962,799	194,205	1,128,651	-
65919	Primerica Life Ins Co	MA	5,437,586,252	3,734,918,836	1,702,667,416	1,584,828,740	1,095,153,780	344,329,421	37,874,035	60,328	24,301
71161	Principal Hlth Ins Co	IA	11,088,705	238,456	10,850,249	471,119	528,381	42,040	-	-	-
61271	Principal Life Ins Co	IA	53,910,322,165	108,078,319,181	(54,167,997,016)	10,107,356,185	8,994,351,913	666,212,103	16,936,752	14,441,620	13,068,628
68047	Professional Ins Co	TX	70,561,453	55,011,137	15,550,316	50,061,304	52,365,697	(2,312,837)	4,300	-	898,893
88536	Protective Life And Annuity Ins Co	AL	603,802,560	553,112,480	50,690,080	67,127,819	45,572,467	16,406,854	4,558	-	281
68136	Protective Life Ins Co	TN	13,482,497,103	17,328,124,543	(3,845,627,440)	2,254,271,288	2,192,590,567	41,555,218	13,637,246	3,168,793	1,882,449
67903	Provident Amer Life & Hlth Ins Co	OH	6,557,177	1,654,582	4,902,595	4,241,119	3,493,091	485,422	689	-	308
68195	Provident Life & Accident Ins Co	TN	7,952,621,834	6,608,932,571	1,343,689,263	1,674,716,280	1,559,485,499	122,933,742	6,293,577	-	24,225,869
79227	Pruco Life Ins Co	AZ	5,778,097,096	22,893,042,838	(17,114,945,742)	2,919,965,615	2,968,702,625	1,950,539	23,556,543	20,586,746	-
68241	Prudential Ins Co Of Amer	NJ	144,450,585,106	214,850,816,836	(70,400,231,730)	22,313,812,036	20,251,429,933	2,169,954,618	97,187,521	16,216,680	19,334,978
93629	Prudential Retirement Ins & Anuty Co	CT	18,061,977,495	51,670,698,088	(33,608,720,593)	1,446,378,544	1,252,001,317	203,830,239	-	(1,185,472)	-
68284	Pyramid Life Ins Co	KS	149,356,191	107,417,318	41,938,873	145,231,118	142,898,846	1,159,417	7,777	-	26,712
65765	Reassure America Life Ins Co	IL	11,639,344,952	11,077,818,733	561,526,219	312,200,408	215,859,777	59,585,633	8,160,933	66,942	3,456,192
68357	Reliable Life Ins Co	MO	691,746,039	637,503,781	54,242,258	154,179,538	135,490,460	14,486,517	9,512	-	306
72613	Reliance Life Ins Co	DE	9,650,144	242,231	9,407,913	312,175	84,840	220,660	-	-	-
68381	Reliance Standard Life Ins Co	IL	2,489,852,805	2,244,394,328	245,458,477	903,881,161	834,020,466	54,155,038	7,577,054	68,835	12,066,150
67105	Reliastar Life Ins Co	MN	17,964,203,736	20,162,490,971	(2,198,287,235)	4,284,360,037	3,989,642,334	182,513,264	34,936,511	5,788,358	7,642,021
61360	Reliastar Life Ins Co Of NY	NY	2,143,825,674	2,525,508,274	(381,682,600)	496,230,973	451,832,211	35,598,245	3,010,743	9,875	681,223
61700	Renaissance L & H Ins Co of Amer	DE	12,463,640	2,319,567	10,144,073	3,578,360	4,999,200	(1,443,922)	104	-	354

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NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
94587	Renaissance Life & Health Ins Co	IN	6,558,900	402,630	6,156,270	3,432,264	4,500,712	(1,225,859)	-	-	-
61506	Resource Life Ins Co	IL	126,171,704	93,622,076	32,549,628	32,676,807	34,040,304	(1,071,906)	483,768	-	514,685
87017	Revios Reins US Inc	CA	340,827,602	279,474,861	61,352,741	77,217,082	74,961,305	3,706,774	-	-	-
93572	RGA Reins Co	MO	9,763,734,270	8,803,107,138	960,627,132	5,183,873,714	5,202,697,198	(62,758,750)	-	-	-
60183	S USA Life Ins Co Inc	AZ	15,355,326	3,952,842	11,402,484	2,069,780	5,218,025	(3,148,245)	6,147	-	-
79014	Safehealth Life Ins Co	CA	24,788,718	8,582,758	16,205,960	68,947,195	66,050,493	1,983,671	-	-	24,078
93246	Sage Life Assur Of Amer Inc	DE	16,262,666	99,370,317	(83,107,651)	(13,457,614)	(13,156,225)	(301,389)	-	-	-
68446	Scor Life Ins Co	TX	55,786,052	24,341,232	31,444,820	(8,204,287)	(8,505,338)	11,764,104	11,391	-	-
64688	SCOR Life US Re Ins Co	TX	2,129,820,062	2,022,761,965	107,058,097	79,101,800	61,705,620	22,998,197	-	-	-
69914	Sears Life Ins Co	TX	77,018,423	16,311,685	60,706,738	33,394,475	28,869,376	1,669,431	834,753	-	1,372,439
93742	Securian Life Ins Co	MN	116,560,321	3,421,971	113,138,350	7,574,075	7,373,391	104,994	1,561	-	569
68675	Security Benefit Life Ins Co	KS	5,880,190,376	10,921,348,619	(5,041,158,243)	1,684,178,554	1,647,034,865	36,079,079	941,724	15,981,715	-
68764	Security Financial Life Ins Co	NE	798,590,453	716,610,965	81,979,488	125,061,286	106,054,751	5,451,249	31,580	-	27,606
68721	Security Life Ins Co Of Amer	MN	83,063,724	70,704,888	12,358,836	131,455,462	128,213,361	2,795,718	7,048	-	438,645
68713	Security Life Of Denver Ins Co	CO	21,977,201,025	22,284,677,570	(307,476,545)	4,938,924,911	4,645,611,017	139,427,745	12,553,695	600	807
68772	Security Mut Life Ins Co Of NY	NY	1,927,626,052	1,858,666,802	68,959,250	384,127,835	350,745,533	7,347,918	5,768,164	201,591	147,777
69485	Security Natl Life Ins Co	UT	277,318,522	262,379,837	14,938,685	115,541,329	114,437,768	1,205,668	188,744	5,703	573
76759	Senior American Life Ins Co	PA	14,526,421	9,187,242	5,339,179	6,856,136	5,025,165	1,830,754	-	-	-
78662	Senior Life Ins Co	GA	12,367,564	7,259,328	5,108,236	12,385,499	12,145,114	176,864	2,488,226	-	-
68810	Sentry Life Ins Co	WI	1,661,716,038	2,583,886,956	(922,170,918)	421,201,175	388,704,503	27,247,801	116,454	4,712,854	107,926
80586	Servus Life Ins Co	DE	11,696,247	518,014	11,178,233	360,465	61,567	195,451	-	-	-
64220	Settlers Life Ins Co	VA	246,313,413	224,561,570	21,751,843	44,559,164	42,358,911	1,252,106	65,150	-	-
68845	Shenandoah Life Ins Co	VA	1,527,683,600	1,408,507,851	119,175,749	340,827,324	328,605,254	2,962,955	4,442,555	645,805	249,938
71420	Sierra Health & Life Ins Co Inc	CA	77,163,454	31,990,555	45,172,899	114,851,951	104,560,706	6,509,929	-	-	-
91391	Southwestern Life Ins Co	TX	1,753,049,222	1,591,139,618	161,909,604	191,118,618	147,609,741	30,479,865	1,911,207	6,785	15,345
69019	Standard Ins Co	OR	7,803,171,743	9,866,216,565	(2,063,044,822)	3,454,415,114	3,142,203,898	205,550,384	19,909,760	1,365,328	11,885,744
86355	Standard Life & Accident Ins Co	OK	513,541,090	315,149,201	198,391,889	252,931,520	222,359,872	21,505,239	10,987	936,464	96,956
69051	Standard Life Ins Co Of IN	IN	1,552,218,551	1,471,424,027	80,794,524	85,050,157	65,961,450	15,831,425	50,492	3,394,908	2,555
69078	Standard Security Life Ins Co Of NY	NY	312,423,115	201,829,959	110,593,156	189,902,703	175,153,672	10,534,862	1,525	-	3,604,061
68985	Starmount Life Ins Co	LA	17,091,484	8,890,880	8,200,604	34,257,847	31,801,438	2,333,829	4,498	-	-
94498	State Farm Annuity & Life Ins Co	IL	7,919,048	37,466	7,881,582	281,096	93,502	122,011	-	-	-
69108	State Farm Life Ins Co	IL	38,556,666,112	35,370,107,286	3,186,558,826	5,811,183,930	4,773,724,256	317,458,010	61,894,313	6,761,359	-
69116	State Life Ins Co	IN	2,302,845,027	2,194,467,695	108,377,332	158,871,059	202,633,254	(57,292,601)	1,005,463	850	1,152,636
69132	State Mut Ins Co	GA	358,543,437	335,320,637	23,222,800	87,102,003	73,875,679	2,093,940	63,934	-	25,964
89184	Sterling Investors Life Ins Co	GA	22,320,679	16,820,506	5,500,173	8,252,978	8,534,369	(183,454)	11,552	-	-
77399	Sterling Life Ins Co	IL	145,506,008	59,615,244	85,890,764	287,512,880	247,357,539	34,886,059	-	-	-
65021	Stonebridge Life Ins Co	VT	1,882,528,411	1,740,113,252	142,415,159	658,173,659	467,339,331	159,079,496	2,871,959	-	7,100,732
79065	Sun Life Assur Co Of Canada US	DE	18,181,239,912	38,751,400,485	(20,570,160,573)	4,158,915,670	4,021,112,761	146,535,895	785,114	47,244,082	-
69256	Sunamerica Life Ins Co	AZ	62,005,110,690	57,926,654,205	4,078,456,485	2,671,952,715	2,219,220,664	259,003,014	339,038	186,505	6,983
69272	Sunset Life Ins Co Of Amer	MO	479,321,999	441,311,667	38,010,332	50,192,643	38,691,973	11,242,031	97,348	2,495	-
69310	Surety Life Ins Co	NE	31,326,376	19,870,229	11,456,147	(18,441,847)	(19,506,785)	1,004,428	1,373,580	4,202	1,428

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NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	MARYLAND BUSINESS		
									LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
82627	Swiss Re Life & Health Amer Inc	CT	12,172,850,236	9,831,553,550	2,341,296,686	3,309,817,951	2,899,219,325	441,211,473	-	-	-
68608	Symetra Life Ins Co	WA	15,362,616,650	17,564,347,294	(2,201,730,644)	1,961,885,126	1,823,779,083	162,209,739	1,372,973	2,817,969	8,866,137
90581	Symetra Natl Life Ins Co	WA	16,495,886	6,680,955	9,814,931	1,286,519	1,937,602	(936,100)	10,422	-	-
69345	Teachers Ins & Ann Assoc Of Amer	NY	163,270,270,558	161,698,700,323	1,571,570,235	23,101,700,910	17,026,939,486	2,000,796,807	14,448,086	254,277,473	616,857
69353	Teachers Protective Mut Life Ins Co	PA	48,623,101	42,496,764	6,126,337	28,841,274	28,722,788	159,007	3,496	-	2,769
69604	Templeton Funds Annuity Co	FL	12,442,612	9,683,052	2,759,560	570,197	20,721	405,809	-	-	-
69396	Texas Life Ins Co	TX	896,350,457	862,165,475	34,184,982	144,503,225	129,954,403	6,379,367	549,194	-	-
70435	The Savings Bank Life Ins Co Of MA	MA	1,809,138,230	1,616,124,651	193,013,579	314,176,370	254,696,282	10,141,789	350,424	-	-
97721	Thrivent Life Ins Co	MN	1,358,665,820	3,759,121,804	(2,400,455,984)	244,403,628	207,930,713	34,489,550	111,721	2,622,249	-
60142	TIAA Cref Life Ins Co	NY	2,905,077,749	3,002,521,817	(97,444,068)	298,170,336	264,258,219	21,418,493	1,495,669	3,760,879	545,150
69477	Time Ins Co	WI	879,226,448	616,930,382	262,296,066	1,387,375,095	1,227,196,279	102,021,368	674,120	1,410	8,880,130
69566	Trans World Assur Co	CA	311,412,341	246,658,475	64,753,866	27,493,875	20,124,302	6,702,988	188,383	-	-
70688	Transamerica Financial Life Ins Co	NY	8,101,664,660	15,710,417,420	(7,608,752,760)	3,127,856,283	2,977,518,191	116,705,736	119,744	3,538,732	104,905
86231	Transamerica Life Ins Co	IA	45,264,875,253	66,509,028,007	(21,244,152,754)	7,760,925,101	7,466,746,563	298,644,684	43,120,275	54,081,990	10,895,946
67121	Transamerica Occidental Life Ins Co	IA	26,859,601,374	27,554,619,568	(695,018,194)	3,734,091,916	3,965,923,708	(379,364,967)	55,675,743	113,997	12,610,401
80950	Travelers Life & Annuity Co	CT	3,971,328,338	18,646,697,488	(14,675,369,150)	2,503,206,237	2,563,133,106	(80,095,125)	15,976,066	35,239,005	-
92525	TruAssure Ins Co	IL	2,735,039	43,527	2,691,512	64,806	92,132	(27,326)	-	-	-
61425	Trustmark Ins Co	IL	1,210,244,161	1,006,453,726	203,790,435	321,279,265	290,308,598	26,213,972	1,205,323	(38,177)	3,211,773
62863	Trustmark Life Ins Co	IL	558,412,697	469,771,730	88,640,967	758,422,545	736,086,704	17,745,745	80,186	-	113,416
67423	UBS Life Ins Co USA	CA	28,601,715	14,871,591	13,730,124	153,002,383	146,162,387	6,637,370	-	-	-
86371	Ullico Life Ins Co	TX	11,769,447	2,489,813	9,279,634	1,769,605	1,329,190	430,483	57,573	-	-
80314	Unicare Life & Health Ins Co	IN	1,258,802,679	970,816,315	287,986,364	1,641,963,003	1,614,110,430	16,243,240	270,789	-	46,492,164
11121	Unified Life Ins Co	TX	68,268,781	54,949,137	13,319,644	25,779,639	23,024,609	2,330,069	-	-	-
91529	Unimerica Ins Co	WI	54,783,181	26,022,059	28,761,122	56,436,786	49,484,328	4,269,776	-	-	4,226,565
69701	Union Bankers Ins Co	TX	98,461,880	88,785,875	9,676,005	39,986,943	41,557,938	(1,161,404)	397,049	-	159,721
80837	Union Central Life Ins Co	OH	4,433,645,283	6,348,165,654	(1,914,520,371)	1,212,814,174	1,185,586,925	18,332,237	1,398,247	9,434,992	1,179,625
62596	Union Fidelity Life Ins Co	IL	19,119,732,263	18,228,467,044	891,265,219	1,672,342,196	1,584,854,367	166,429,502	1,771,995	589	786,604
70408	Union Security Ins Co	IA	5,208,384,360	7,873,596,319	(2,665,211,959)	2,157,750,350	1,985,525,129	127,083,577	18,462,467	328,629	14,437,230
98884	Union Security Life Ins Co	DE	112,555,947	89,346,566	23,209,381	82,670,041	77,978,972	1,430,238	859,563	-	608,589
92916	United American Ins Co	DE	1,139,897,036	950,615,741	189,281,295	822,886,518	746,835,452	83,372,917	1,057,322	76,248	39,094,886
85766	United Concordia Ins Co	AZ	55,425,177	19,791,974	35,633,203	91,327,688	85,914,301	4,541,662	-	-	-
62294	United Concordia Life & Hlth Ins Co	PA	167,016,094	64,392,985	102,623,109	416,581,489	369,699,942	33,103,037	18,475,390	-	-
91693	United Family Life Ins Co	GA	1,025,991,100	141,373,094	884,618,006	83,060,315	5,303,697	77,743,922	219,978	2,090	141
87645	United Fidelity Life Ins Co	TX	610,348,576	409,361,961	200,986,615	61,187,408	49,220,549	(38,139,900)	177,084	23,340	-
79413	United Healthcare Ins Co	CT	7,293,757,804	5,452,563,492	1,841,194,312	19,073,068,141	16,470,565,040	1,815,888,440	799,924	-	199,793,409
69922	United Home Life Ins Co	IN	46,156,432	37,921,863	8,234,569	13,492,635	15,321,007	(1,564,176)	304,365	-	-
69930	United Ins Co Of Amer	IL	1,959,226,171	1,779,396,294	179,829,877	327,215,247	298,138,137	(38,601,133)	13,185,187	-	679,071
94099	United Investors Life Ins Co	MO	1,486,536,604	2,748,711,914	(1,262,175,310)	286,018,782	195,644,055	72,653,173	1,199,017	(394)	-
82694	United Liberty Life Ins Co	KY	30,211,954	28,115,711	2,096,243	2,197,146	2,069,974	116,985	1,493	-	-
69868	United Of Omaha Life Ins Co	NE	11,421,678,635	11,595,649,134	(173,970,499)	1,967,497,758	1,883,795,567	3,058,795	17,008,306	3,952,085	2,739,630

Life Companies - December 31, 2005

-----MARYLAND BUSINESS-----

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL					NET		MARYLAND BUSINESS		
			TOTAL ASSETS	TOTAL LIABILITIES	AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS	
42129	United Security Assur Co Of PA	PA	32,407,677	17,652,445	14,755,232	11,506,928	10,489,347	778,699	-	-	327,410	
70106	United States Life Ins Co In NYC	NY	4,109,273,207	3,775,346,266	333,926,941	792,370,999	1,050,380,107	(140,658,917)	5,118,799	3,309	7,118,943	
63479	United Teacher Assoc Ins Co	TX	463,750,166	399,093,935	64,656,231	261,146,353	248,551,378	4,179,031	3,420	924	434,780	
72850	United World Life Ins Co	NE	67,948,334	51,451,504	16,496,830	15,678,184	12,363,637	2,222,289	23,177	-	72,623	
63819	Unity Financial Life Ins Co	PA	36,827,982	30,889,262	5,938,720	25,633,737	25,387,736	206,205	1,097,400	-	(1,382)	
70114	Unity Mut Life Ins Co	NY	357,905,742	336,517,210	21,388,532	48,381,456	44,693,554	2,174,802	545,975	7,232	2,022	
70173	Universal Underwriters Life Ins Co	KS	287,569,257	247,374,050	40,195,207	73,489,761	60,746,533	8,218,425	856,869	-	283,682	
62235	Unum Life Ins Co Of Amer	ME	15,058,317,101	13,719,837,859	1,338,479,242	3,847,023,779	3,563,586,196	249,159,268	28,423,707	-	64,774,666	
80802	Canada	MI	12,671,288,872	12,359,885,775	311,403,097	2,552,566,851	2,155,319,774	179,481,947	18,281,267	-	18,188,972	
80675	US Bus of Crown Life Ins Co	MI	376,733,667	334,941,440	41,792,227	34,467,353	28,667,306	2,946,457	1,112,441	50	203,545	
80659	US Bus of the Canada Life Assur Co	MI	1,867,746,357	1,753,921,242	113,825,115	228,996,305	220,711,111	(5,253,495)	3,780,574	284	144,351	
84530	US Financial Life Ins Co	OH	410,051,069	360,510,286	49,540,783	123,459,706	171,286,312	(36,291,347)	4,579,785	-	-	
69663	USAA Life Ins Co	TX	10,099,359,682	9,625,361,395	473,998,287	1,511,103,871	1,266,304,381	133,010,708	18,604,786	9,224,600	7,865,207	
94358	USable Life	AR	180,137,795	97,983,527	82,154,268	124,719,636	110,526,809	8,461,088	-	-	-	
63738	Utica Natl Life Ins Co	NY	243,617,860	219,343,452	24,274,408	27,942,834	24,859,758	3,394,810	13,250	100	-	
70211	Valley Forge Life Ins Co	IN	2,526,689,622	2,526,156,818	532,804	421,018,347	304,321,093	157,388,625	27,742,694	6,333	35,382	
68632	VantisLife Ins Co	CT	712,834,773	647,887,134	64,947,639	84,528,443	79,530,106	2,212,411	137,052	-	-	
70238	Variable Annuity Life Ins Co	TX	34,144,674,134	55,414,965,105	(21,270,290,971)	8,060,369,721	7,065,438,896	726,337,718	-	153,135,705	-	
81027	Veterans Life Ins Co	IL	270,165,408	242,625,721	27,539,687	50,551,634	29,030,906	25,764,404	2,041,485	-	243,819	
84549	Vista Life Ins Co	MI	27,157,255	8,316,286	18,840,969	2,749,470	(880,397)	2,397,491	-	-	-	
70319	Washington Natl Ins Co	IL	2,630,513,489	1,895,747,245	734,766,244	375,373,347	313,159,471	48,115,352	1,239,287	9,647	2,178,149	
85537	Wellington Life Ins Co	AZ	7,830,938	1,500,939	6,329,999	7,374,402	5,790,155	1,149,124	-	-	-	
83607	Wellmark Comm Ins Inc	IA	19,984,480	4,417,174	15,567,306	738,843	80,686	491,141	-	-	-	
70335	West Coast Life Ins Co	NE	2,752,463,322	2,492,008,253	260,455,069	478,092,043	438,167,717	27,502,716	7,649,891	-	-	
70483	Western & Southern Life Ins Co	OH	7,515,773,316	5,237,609,241	2,278,164,075	751,922,631	551,192,976	144,008,028	2,455,078	-	80,826	
91413	Western Reserve Life Assur Co of OH	OH	1,249,702,148	10,306,265,834	(9,056,563,686)	1,359,710,467	1,214,596,225	104,545,538	16,570,994	11,117,094	-	
92622	Western Southern Life Assur Co	OH	9,002,574,219	8,554,623,244	447,950,975	1,333,549,215	1,206,069,767	96,401,619	1,437,807	21,983,504	-	
78301	Westward Life Ins Co	AZ	47,605,650	5,560,736	42,044,914	3,981,101	1,632,186	2,493,630	12,140	-	50,629	
66230	William Penn Life Ins Co Of NY	NY	999,518,177	880,650,333	118,867,844	126,099,647	103,365,774	21,767,817	487,924	-	333	
66133	Wilton Reassurance Company	MN	151,472,328	97,110,171	54,362,157	78,135,267	102,076,066	(23,940,799)	-	-	-	
70629	World Ins Co	NE	222,527,057	125,955,546	96,571,511	175,051,610	145,754,612	18,939,801	11,263	-	117,551	
88080	XL Life Ins and Annuity Co	IL	278,457,968	748,095,420	(469,637,452)	12,735,522	8,133,827	4,822,490	(4)	-	(36)	
<b>TOTALS</b>			<b>2,709,192,514,047</b>	<b>3,851,275,978,514</b>	<b>(1,142,083,464,467)</b>	<b>670,912,700,235</b>	<b>612,743,203,583</b>	<b>37,705,640,311</b>	<b>2,558,619,917</b>	<b>3,730,081,760</b>	<b>1,480,609,048</b>	
<b>GRAND TOTALS</b>			<b>2,748,454,012,112</b>	<b>3,892,343,617,757</b>	<b>(1,143,889,605,645)</b>	<b>678,164,991,536</b>	<b>619,872,047,262</b>	<b>37,800,308,907</b>	<b>2,655,605,007</b>	<b>3,779,041,761</b>	<b>1,496,467,619</b>	

**PROPERTY AND CASUALTY COMPANIES**  
**FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2005**

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUMS WRITTEN</u>
<b><u>DOMESTIC</u></b>									
22896	Aca Financial Guaranty Corp	MD	595,365,786	329,257,010	266,108,776	3,214,311	3,474,052	536,983	-
35173	Agency Ins Co Of MD Inc	MD	50,823,035	32,518,791	18,304,244	505,818,036	479,124,189	36,211,817	25,924,839
30180	Assured Guaranty Corp	MD	1,140,661,558	884,173,857	256,487,701	108,018,803	105,480,625	2,754,194	3,884,572
10943	Assured Value Ins Co	MD	3,726,920	42,502	3,684,418	196,567,522	204,988,506	(26,410,012)	-
41114	Atlantic Bonding Co	MD	12,246,788	2,021,118	10,225,670	88,938,531	(1,078,964)	100,931,109	675,768
25422	Atradius Trade Credit Ins Co	MD	77,921,814	36,855,948	41,065,866	961,503	661,555	982,539	1,356,678
10367	Avemco Ins Co	MD	140,319,958	69,376,849	70,943,109	-	-	665,041	1,244,635
16039	Baltimore Equitable Society	MD	127,258,430	52,349,130	74,909,300	681,946,137	685,977,017	4,492,802	21,544
13455	Bankers Independent Ins Co	MD	24,822,270	17,409,169	7,413,101	46,418,560	49,388,707	1,542,910	7,182,118
13501	Brethren Mut Ins Co	MD	163,401,569	91,219,056	72,182,513	90,690,043	77,217,700	13,301,591	78,815,100
12260	Campmed Cas & Ind Co Inc MD	MD	29,810,933	21,833,691	7,977,242	55,939,055	45,605,533	16,939,661	528,581
34347	Colonial American Cas & Surety Co	MD	24,810,836	2,625,345	22,185,491	-	-	1,168,317	1,515,244
31240	Commonwealth Mut Ins Co	MD	1,687,049	887,079	799,970	2,277,627	2,456,106	(18,521)	2,171,673
20516	Euler American Credit Ind Co	MD	300,781,474	144,450,972	156,330,502	102,490,038	80,756,107	32,714,453	1,849,336
31259	Farmers Mech Mut Ins Asn Cecil Cty	MD	1,170,698	602,990	567,708	5,414,027,152	5,206,512,561	220,726,561	1,582,096
16055	Farmers Mut F I C Of Dug Hill	MD	3,812,754	2,477,360	1,335,394	588,682	412,269	194,327	3,456,808
39306	Fidelity & Deposit Co Of MD	MD	213,830,797	26,988,705	186,842,092	-	-	6,651,280	17,434,261
43010	Fidelity Ins Co	MD	15,469,075	6,035,760	9,433,315	53,133,093	54,436,863	668,602	52,819,484
40100	Firstline Natl Ins Co	MD	49,707,882	29,682,344	20,025,538	24,994,939	22,306,671	4,831,859	6,767,643
14753	Frederick Mut Ins Co	MD	43,045,392	18,669,046	24,376,346	17,178,017	15,311,965	1,693,537	20,104,133
41491	Geico Cas Co	MD	248,321,031	149,960,305	98,360,726	2,846	2,843	159,744	42,955,820
35882	Geico General Ins Co	MD	138,079,862	72,789,812	65,290,050	20,022,483	20,575,648	851,111	280,508,297
22055	Geico Ind Co	MD	3,987,653,749	2,273,629,383	1,714,024,366	70,991,108	55,181,946	13,364,201	90,364,083
10799	Geovera Ins Co	MD	75,646,985	31,337,116	44,309,869	38,262,264	8,314,645	27,171,107	-
22063	Government Employees Ins Co	MD	12,462,319,286	6,775,518,461	5,686,800,825	7,112,996,983	6,400,920,675	941,889,070	277,120,231
44229	Guardian Cas Ins	MD	2,131,680	554,094	1,577,586	961,589	808,129	172,284	884,861
14141	Harford Mut Ins Co	MD	246,091,390	157,231,973	88,859,417	127,785,992	126,848,843	2,924,262	42,332,112
11039	Injured Workers Ins Fund	MD	1,403,114,949	1,242,229,276	160,885,673	321,167,548	347,244,159	30,906,201	320,410,472
40720	Interstate Auto Ins Co Inc	MD	7,344,714	5,371,158	1,973,556	4,922,280	5,241,629	(109,284)	8,356,714
29955	Legal Mut Liab Ins Society Of MD	MD	6,756,761	5,528,203	1,228,558	75,272,661	77,466,648	27,754,210	3,483,885
37940	Lexington Natl Ins Corp	MD	31,491,953	22,949,078	8,542,875	961,503	(8,111,396)	24,823,731	2,082,408
34800	Maryland Automobile Insurance Fund	MD	396,112,557	248,114,143	149,998,409	217,325,527	195,598,720	40,670,012	193,575,436
19356	Maryland Cas Co	MD	454,229,849	65,675,825	388,554,024	64,368,587	74,980,208	(2,747,953)	15,974,381

Property and Casualty Companies - December 31, 2005

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUMS WRITTEN</u>
32328	Medical Mut Liab Ins Soc Of MD	MD	641,103,152	468,777,372	172,325,780	61,181,689	75,128,232	(6,469,899)	142,644,449
14613	Montgomery Mut Ins Co	MD	68,156,460	15,198,346	52,958,114	-	-	8,850,657	35,287,523
16128	Paramount Ins Co	MD	6,528,514	4,536,565	1,991,949	1,664,391,908	1,548,220,908	295,494,176	7,202,757
39900	Peninsula Ind Co	MD	8,276,496	640,665	7,635,831	8,655,426	8,517,278	59,752,613	2,929,104
14958	Peninsula Ins Co	MD	63,228,970	34,178,496	29,050,474	2,046,431,084	2,013,768,233	38,990,859	28,783,400
10357	Platinum Underwriters Reins Co.	MD	1,623,215,598	1,176,008,926	447,206,672	1,754,174	1,667,412	23,295	-
29017	Professionals Advocate Ins Co	MD	92,625,551	63,805,885	28,819,666	7,975,564	4,421,057	4,854,460	2,461,913
37923	Seaworthy Ins Co	MD	44,192,707	24,404,314	19,788,393	753	36,018,907	2,020,962	24,258,022
10656	United States Surety Co	MD	43,225,770	16,348,031	26,877,739	5,686,905	5,732,461	2,606,855	6,480,210
25887	US Fidelity & Guaranty Co	MD	4,193,446,799	2,182,846,881	2,010,599,918	47,194,944	44,731,423	5,086,125	7,294,405
10182	Usf&G Specialty Ins Co	MD	66,880,439	46,343,019	20,537,420	2,707,606	1,092,060	1,384,639	-
10815	Verlan Fire Ins Co MD	MD	25,970,299	10,496,892	15,473,407	9,429,424	8,197,099	1,823,034	366,655
16098	Westminister American Ins Co	MD	9,695,184	4,507,417	5,187,767	4,110,531	4,061,633	1,868	4,496,195
<b>TOTALS</b>			<b>29,366,515,723</b>	<b>16,868,458,358</b>	<b>12,500,057,360</b>	<b>19,307,763,428</b>	<b>18,089,660,862</b>	<b>1,942,827,390</b>	<b>1,767,587,846</b>

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUMS WRITTEN</u>
<b>FOREIGN</b>									
12963	21st Century Ins Co	CA	1,600,666,392	909,739,984	690,926,408	1,338,515,235	1,272,383,976	112,976,956	-
10675	AAA Mid-Atlantic Ins Co	PA	24,813,738	15,186,282	9,627,456	11,546,762	11,411,423	865,117	4,121,113
10921	ACA Ins Co	AK	24,336,560	10,649,268	13,687,292	64,500,106	64,132,678	187,994	-
31325	Acadia Ins Co	ME	153,931,536	91,338,128	62,593,408	283,028,740	290,329,955	13,087,468	112,191
10349	Acceptance Cas Ins Co	NE	39,576,341	18,678,365	20,897,976	31,447,638	32,258,888	2,771,386	-
20010	Acceptance Ind Ins Co	NE	143,587,022	81,884,262	61,702,760	31,447,637	32,258,556	1,236,064	-
10166	Accident Fund Ins Co of Amer	MI	1,885,580,047	1,391,714,513	493,865,534	47,171,456	48,388,332	1,844,635	108,777
26379	Accredited Surety & Cas Co Inc	FL	30,178,964	11,807,359	18,371,605	204,409,645	209,682,778	9,812,980	201,567
22667	Ace American Ins Co	PA	6,487,584,934	5,214,811,280	1,272,773,654	727,412,653	716,863,391	112,694,644	44,785,366
20702	Ace Fire Underwriters Ins Co	PA	75,945,135	22,865,977	53,079,158	9,479,378	7,749,399	2,400,085	4,677,948
10030	Ace Ind Ins Co	PA	27,303,187	15,840,949	11,462,238	17,604,560	16,135,787	555,501	1,983
20699	Ace Prop & Cas Ins Co	PA	5,232,821,194	4,029,460,106	1,203,361,088	23,212,566	20,071,125	3,498,649	14,724,277
19984	ACIG Ins Co	IL	215,702,156	157,071,890	58,630,266	6,444,492	13,763,248	6,429,694	39,283
22950	Acstar Ins Co	IL	94,563,659	64,282,723	30,280,936	1,969,181	16,179,390	(2,456,286)	420,937
44318	Admiral Ind Co	DE	65,146,637	35,990,234	29,156,403	167,169	2,698,291	(824,651)	-
33987	Advanta Ins Co	AZ	12,769,024	466,842	12,302,182	(7,238,636)	22,299,586	(27,492,610)	-

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40517	Advantage Workers Comp Ins Co	IN	64,552,501	27,200,286	37,352,215	313,620,148	369,973,469	(50,466,024)	-
12252	Aegis Healthcare RRG Inc	DC	2,089,789	1,269,046	820,743	46,589,392	37,580,916	20,150,831	1,477,889
33898	Aegis Security Ins Co	PA	72,002,556	40,504,470	31,498,086	-	-	3,102,138	820,601
36153	Aetna Ins Co of CT	CT	27,856,323	2,328,297	25,528,026	10,119,758	11,174,218	494,777	239,482
10014	Affiliated Fm Ins Co	RI	1,112,345,376	623,084,427	489,260,949	47,976,692	45,684,790	3,750,744	2,845,408
42757	Agri General Ins Co	IA	376,576,721	102,180,124	274,396,597	21,398,406	17,765,597	3,050,471	444,086
34789	AIG Centennial Ins Co	PA	587,307,016	321,314,264	265,992,752	1,477,448,242	1,382,588,059	135,052,442	153,448
43974	AIG Ind Ins Co	PA	59,286,223	35,400,947	23,885,276	8,027,850	8,322,833	1,096,667	254,317
36587	AIG Natl Ins Co Inc	NY	57,520,854	42,869,826	14,651,028	8,027,850	7,606,543	290,546	1,927,595
22225	AIG Preferred Ins Co	PA	83,446,294	59,815,549	23,630,745	1,404,873,815	1,338,469,673	128,309,073	-
20796	AIG Premier Ins Co	PA	354,568,506	228,764,778	125,803,728	20,143,768	16,344,576	5,186,375	1,043,333
19399	AIU Ins Co	NY	3,256,161,763	2,218,021,738	1,038,140,025	11,279,206	9,318,582	1,927,820	7,993,896
10957	Alamance Ins Co	IL	327,969,969	148,085,129	179,884,840	2,905,956	1,250,036	1,167,812	-
24899	Alea North America Ins Co	NY	897,603,623	651,373,468	246,230,155	26,625,179	27,331,838	106,793	2,859,521
13285	Allegheny Cas Co	PA	18,952,186	6,692,542	12,259,644	672,839	590,016	71,811	159,807
20273	Alliance Assur Co Of Amer	NY	6,602,843	-	6,602,843	49,489,264	49,191,164	1,374,776	-
35300	Allianz Global Risks US Ins Co	CA	4,497,996,919	1,090,706,957	3,407,289,962	8,956,217	4,546,706	3,930,965	4,857,059
42579	Allied Prop & Cas Ins Co	IA	88,255,836	1,244,590	87,011,246	312,123,894	243,974,194	68,477,867	223,645
41840	Allmerica Financial Benefit Ins Co	MI	14,690,112	8,692	14,681,420	32,379,117	29,421,056	3,038,023	-
10212	Allmerica Fncl Alliance Ins Co	NH	15,519,921	18,492	15,501,429	291,737,799	202,231,521	81,305,396	-
29688	Allstate Fire and Cas Ins Co	IL	15,429,254	209,046	15,220,208	71,210,779	61,507,665	12,896,674	-
19240	Allstate Ind Co	IL	114,321,095	3,308,164	111,012,931	174,717,546	193,424,698	1,008,213	15,366,750
19232	Allstate Ins Co	IL	45,243,475,308	30,409,814,926	14,833,660,382	24,795,079	24,243,573	600,415	506,021,433
17230	Allstate Prop & Cas Ins Co	IL	56,007,807	9,584,582	46,423,225	-	50,878	266,791	101,381,882
13293	Amalgamated Cas Ins Co	DC	35,294,802	8,864,436	26,430,366	30,478,238	83,608,682	9,244,596	1,466,265
18708	Ambac Assur Corp	WI	8,994,397,899	5,666,913,598	3,327,484,301	-	-	2,766,144	5,847,490
19100	Amco Ins Co	IA	988,758,513	590,295,271	398,463,242	-	-	384,827	1,305,438
19720	American Alt Ins Corp	DE	409,029,002	256,201,182	152,827,820	-	-	421,255	7,210,080
21849	American Automobile Ins Co	MO	370,179,718	224,549,749	145,629,969	-	-	634,816	4,289,368
10111	American Bankers Ins Co Of FL	FL	1,282,007,001	1,021,682,357	260,324,644	-	-	4,878,957	7,830,741
20427	American Cas Co Of Reading PA	PA	108,048,609	36,950	108,011,659	24,754,286,761	25,587,579,425	1,749,963,559	14,983,242
10391	American Centennial Ins Co	DE	37,625,505	22,567,409	15,058,096	-	-	892,467	-
37915	American Central Ins Co	MO	41,695,352	122,855	41,572,497	4,472,673	4,391,372	1,493,934	-
19941	American Commerce Ins Co	OH	306,987,527	194,914,912	112,072,615	762,282,862	167,858,111	707,401,523	(23)
45934	American Compensation Ins Co	MN	141,140,689	97,543,264	43,597,425	-	-	19,664,928	-
10216	American Contractors Ind Co	CA	174,419,486	131,223,269	43,196,217	30,640,623	17,980,065	5,519,422	585,214
19690	American Economy Ins Co	IN	1,643,255,880	1,140,753,327	502,502,553	107,124,045	103,111,700	15,736,012	2,927,555

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37990	American Empire Ins Co	OH	66,297,852	32,617,972	33,679,880	579,162,708	629,205,676	4,553,684	-
20613	American Employers Ins Co	MA	37,480,080	36,155	37,443,925	-	-	2,900,103	(3,169)
10819	American Equity Specialty Ins Co	CA	44,223,297	25,986,132	18,237,165	795	14,885,473	(2,880,070)	-
23450	American Family Home Ins Co	FL	420,831,418	304,913,582	115,917,836	-	-	818,747	1,138,019
43699	American Federation Ins Co	FL	20,225,847	6,556,069	13,669,778	123,114,648	108,017,691	18,498,436	58,779
24066	American Fire & Cas Co	OH	38,659,055	3,170,088	35,488,967	50,746,555	48,587,756	4,294,978	9,107,537
40398	American Fuji Fire & Marine Ins Co	IL	107,592,064	25,819,150	81,772,914	61,577,289	52,370,029	8,035,401	-
24376	American General Ind Co	IL	80,521,285	47,154,603	33,366,682	813,928,680	739,649,011	105,203,298	869,262
31208	American General Property Ins Co	TN	62,525,087	15,175,552	47,349,535	13,660,263	8,793,247	5,083,500	-
26247	American Guarantee & Liability Ins	NY	187,876,547	47,922,008	139,954,539	-	-	11,525,938	20,264,959
13331	American Hardware Mut Ins Co	OH	304,866,685	196,309,595	108,557,090	12,353,018	12,492,890	1,224,259	631,234
39152	American Healthcare Ind Co	DE	96,439,728	55,502,631	40,937,097	186,370,499	174,189,352	19,208,376	-
19380	American Home Assur Co	NY	24,004,518,746	18,954,867,906	5,049,650,840	-	377,120	442,243	124,205,679
19518	American Ind Co	TX	53,473,559	2,111,678	51,361,881	-	-	14,534,362	-
17957	American Independent Ins Co	PA	93,909,721	67,332,847	26,576,874	6,306,706	9,557,873	95,591	13,539
21857	American Ins Co	NE	1,499,042,449	991,476,882	507,565,567	29,836,892	34,594,610	(505,823)	28,074,711
31895	American Interstate Ins Co	LA	670,818,095	513,078,402	157,739,693	10,861,121	9,470,385	2,853,860	5,015,591
32220	American Intl Ins Co	NY	1,140,444,691	836,851,295	303,593,396	-	-	6,951,785	8,896,541
23795	American Intl Pacific Ins	CO	32,919,945	1,721,886	31,198,059	113,828,008	106,836,440	12,575,670	-
40258	American Intl South Ins Co	PA	34,896,938	1,064,959	33,831,979	6,421,821	7,235,600	1,486,857	2,307,178
10200	American Live Stock Ins Co	IL	65,363,982	16,596,113	48,767,869	7,045,820,333	8,089,530,911	(185,725,295)	38,659
30562	American Manufacturers Mut Ins Co	IL	10,896,712	623,843	10,272,869	367,541	173,686	1,270,517	726
15911	American Mining Ins Co Inc	AL	95,135,212	68,082,979	27,052,233	18,956,343	19,103,842	3,357,276	1,709,258
23469	American Modern Home Ins Co	OH	816,127,934	578,760,643	237,367,291	492,770,608	474,313,823	90,807,585	2,473,044
22918	American Motorists Ins Co	IL	32,903,640	2,531,499	30,372,141	206,695,108	217,896,283	(1,709,929)	250,739
39942	American Natl General Ins Co	MO	102,965,872	43,763,307	59,202,565	487,438,380	500,007,667	18,701,312	-
28401	American Natl Prop & Cas Co	MO	1,134,751,316	753,884,063	380,867,253	-	-	1,296,656	2,354,831
10227	American Rein Co	DE	17,160,846,547	14,119,462,473	3,041,384,074	-	-	1,484,890	-
19615	American Reliable Ins Co	AZ	411,595,235	319,738,979	91,856,256	22,567,873	20,367,716	1,774,106	955,572
19631	American Road Ins Co	MI	763,559,641	304,368,353	459,191,288	-	315,667	130,489	2,346,131
39969	American Safety Cas Ins Co	DE	160,595,489	95,453,055	65,142,434	35,270,085	34,584,476	1,950,879	220,154
42978	American Security Ins Co	DE	833,752,224	566,712,855	267,039,369	385,165,493	360,763,722	40,942,223	11,881,700
17965	American Sentinel Ins Co	PA	20,940,424	11,051,398	9,889,026	-	-	(728,862)	4,751
41998	American Southern Home Ins Co	FL	86,224,635	65,771,480	20,453,155	38,228,556	36,216,078	4,909,554	-
10235	American Southern Ins Co	KS	105,215,069	74,174,300	31,040,769	627,051,080	590,279,543	56,870,036	1,653,752
19704	American States Ins Co	IN	2,339,955,871	1,567,181,129	772,774,742	(4,779,533,806)	(3,353,406,611)	(1,401,010,712)	4,790,282
19712	American States Ins Co Of TX	TX	21,818,750	3,130,281	18,688,469	152,731,595	297,984,322	(86,510,937)	-

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37214	American States Preferred Ins Co	IN	241,054,067	165,184,194	75,869,873	176,091,061	130,426,179	55,213,090	-
31380	American Surety Co	IN	11,574,693	2,138,668	9,436,025	22,921,450	34,455,440	(6,408,626)	211,336
40142	American Zurich Ins Co	IL	209,416,689	9,781,416	199,635,273	444,466,305	387,616,729	87,754,971	6,459,670
27898	Americas Ins Co	LA	20,437,319	7,529,914	12,907,405	16,516,085	16,095,128	681,649	-
30872	Amerin Guaranty Corp	IL	221,412,754	24,325,782	197,086,972	18,637,051	17,449,552	2,736,862	688,275
19488	Amerisure Ins Co	MI	553,780,072	409,837,833	143,942,239	51,446,497	48,465,775	5,574,933	27,066
23396	Amerisure Mut Ins Co	MI	1,491,487,210	1,037,050,152	454,437,058	1,104,617,492	1,003,809,371	163,686,676	309,441
27928	Amex Assur Co	IL	141,439,087	26,206,228	115,232,859	-	-	833,548	18,191,023
42390	Amguard Ins Co	PA	212,336,985	163,214,652	49,122,333	116,275,526	105,664,134	14,564,178	1,054,836
19976	Amica Mut Ins Co	RI	3,584,950,992	1,788,784,894	1,796,166,098	7,604,511	6,527,301	969,617	23,460,641
37656	Anesthesiologists Pro Assur Co	FL	83,862,276	63,131,422	20,730,854	-	-	5,730,608	-
11150	Arch Ins Co	MO	1,076,664,885	600,542,677	476,122,208	-	654,939	12,068	10,775,453
10348	Arch Reins Co	NE	1,072,774,708	436,366,409	636,408,299	13,404,713	16,234,128	10,440,615	441
19860	Argonaut Great Central Ins Co	IL	240,958,808	184,305,560	56,653,248	178,634,737	162,055,182	19,175,549	848,635
19801	Argonaut Ins Co	CA	1,275,515,947	924,100,422	351,415,525	416,814,387	378,128,705	42,395,494	759,739
19828	Argonaut-Midwest Ins Co	IL	101,226,251	59,708,592	41,517,659	130,403,510	53,031,110	24,869,497	313,751
37680	ARI Cas Co	NJ	29,307,204	17,177,475	12,129,729	68,015,438	72,149,981	2,139,519	-
13900	ARI Mut Ins Co	NJ	53,671,986	34,128,847	19,543,139	1,362,650,259	1,173,428,882	145,404,932	-
41459	Armed Forces Ins Exchange	KS	141,117,051	71,087,492	70,029,559	16,836,008	16,299,000	2,001,847	2,266,554
21865	Associated Ind Corp	CA	152,451,961	93,871,992	58,579,969	137,408,665	125,729,086	12,356,832	2,833,184
19305	Assurance Co Of Amer	NY	71,818,076	52,243,823	19,574,253	66,552,673	45,841,652	21,445,312	10,466,363
41769	Athena Assur Co	MN	188,642,774	138,516,530	50,126,244	14,101,583	14,705,689	2,374,480	200,433
21792	Atlanta Cas Co	OH	16,905,582	2,341,809	14,563,773	55,954,583	64,901,696	(3,492,225)	-
20931	Atlanta Intl Ins Co	NY	15,880,393	8,585,717	7,294,676	42,849,618	41,244,681	4,800,704	-
31925	Atlanta Specialty Ins Co	OH	14,362,911	1,205,897	13,157,014	-	-	1,026,824	-
22209	Atlantic Ins Co	TX	24,852,300	919,017	23,933,283	-	10,484	97,523	6,512
19895	Atlantic Mut Ins Co	NY	719,378,341	578,548,066	140,830,275	49,129,790	50,429,051	6,763,505	3,582,561
27154	Atlantic Specialty Ins Co	NY	71,512,046	20,676,244	50,835,802	961,503	661,554	5,444,367	3,069,837
22586	Atlantic States Ins Co	PA	394,853,053	246,331,591	148,521,462	(188,208)	13,969	437,801	4,385,823
19062	Automobile Ins Co Of Hartford CT	CT	914,716,954	656,041,335	258,675,619	756,350	776,887	(56,322)	7,508,168
10792	Avomark Ins Co	IN	9,830,358	45,975	9,784,383	93,266,418	206,732,203	(67,221,199)	-
29530	AXA Art Ins Corp	NY	64,799,481	32,437,524	32,361,957	11,600,621	12,119,526	2,311,328	328,016
36552	AXA Corp Solutions Reins Co	DE	872,220,315	325,119,955	547,100,360	178,025,646	161,735,182	21,855,006	-
33022	AXA Ins Co	NY	169,170,709	71,612,860	97,557,849	14,051,182	10,565,203	3,273,412	852,648
11835	AXA Re Amer Ins Co	DE	59,454,414	11,684,714	47,769,700	232,547,673	238,697,506	30,653,654	-
16187	AXA Re Prop & Cas Ins Co	DE	111,047,102	76,873,844	34,173,258	63,508,224	42,625,137	19,392,010	(6,751)

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37273	Axis Ins Co	IL	19,048,110	55,366	18,992,744	-	-	1,042,909	-
20370	AXIS Reins Co	NY	1,462,307,695	938,172,649	524,135,046	-	23,334	617,414	4,667,807
24813	Balboa Ins Co	CA	1,297,172,853	822,466,963	474,705,890	76,613,324	71,590,973	7,403,008	8,276,734
18538	Bancinsure Inc	OK	98,050,435	62,526,381	35,524,054	(759,225)	3,676,181	2,032,593	315,915
33162	Bankers Ins Co	FL	102,858,775	67,723,045	35,135,730	10,641,380	9,930,915	2,014,962	483,551
23132	Bankers Multiple Line Ins Co	CT	7,494,042	49,116	7,444,926	59,619,038	66,791,975	1,642,738	-
18279	Bankers Standard Ins Co	PA	230,408,769	166,608,570	63,800,199	-	346,745	(138,699)	298,032
20591	Bankers Std Fire & Marine Co	PA	89,399,609	71,420,506	17,979,103	84,292,429	80,085,245	4,972,157	-
38245	BCS Ins Co	OH	225,221,306	95,103,877	130,117,429	36,125,327	34,198,563	2,129,209	6,553,814
37540	Beazley Ins Co Inc	CT	52,118,690	2,399,619	49,719,071	(12,119,466)	(10,460,831)	(444,611)	36,942
41394	Benchmark Ins Co	KS	108,180,791	78,793,698	29,387,093	33,003,934	34,282,114	1,029,001	392,248
32603	Berkley Ins Co	DE	5,870,233,360	4,085,002,431	1,785,230,929	1,620,416,205	1,609,743,418	180,705,089	-
10389	Berkley Ins Co Of The Carolinas	NC	28,885,688	739,858	28,145,830	-	-	879,013	-
29580	Berkley Regional Ins Co	DE	2,248,424,000	1,533,312,104	715,111,896	1,181,542,351	1,019,113,398	139,945,600	107,718
19402	Birmingham Fire Ins Co Of PA	PA	3,563,230,285	2,607,804,188	955,426,097	925,784,619	992,954,240	24,214,007	1,388,733
20095	Bituminous Cas Corp	IL	706,118,494	473,766,665	232,351,829	243,790,149	235,129,542	23,690,931	4,805,050
20109	Bituminous Fire & Marine Ins Co	IL	327,884,910	244,439,274	83,445,636	150,850,624	147,853,353	10,879,975	24,788
40754	Blue Ridge Ind Co	WI	57,035,961	41,920,674	15,115,287	28,655,637	26,922,734	1,877,177	-
24503	Blue Ridge Ins Co	WI	181,409,821	127,107,873	54,301,948	85,968,357	80,769,336	6,452,736	-
27081	Bond Safeguard Ins Co	IL	27,967,354	14,338,897	13,628,457	12,769,929	6,136,901	4,584,734	189,312
20761	Boston Old Colony Ins Co	IL	35,619,303	14,089	35,605,214	-	-	1,833,089	-
19658	Bristol West Ins Co	OH	136,986,738	100,247,392	36,739,346	60,622,893	68,744,107	1,220,926	-
13528	Brotherhood Mut Ins Co	IN	273,862,186	165,994,479	107,867,707	146,607,315	131,917,300	13,410,151	8,993,359
20788	Buckeye Union Ins Co	IL	279,362,634	14,639	279,347,995	-	-	(4,890,717)	526
20117	California Cas Ind Exch	CA	507,159,599	217,264,606	289,894,993	3,783,356	10,210,411	(2,505,159)	7,273,864
21946	Camden Fire Ins Assoc	NJ	87,160,649	11,457,106	75,703,543	-	(19,810)	537,692	-
36340	Camico Mut Ins Co	CA	133,911,873	87,208,998	46,702,875	445,769	911,983	(104,783)	2,509,293
10464	Canal Ins Co	SC	1,227,278,997	699,597,686	527,681,311	-	-	1,269,770	7,275,048
30589	Capital City Ins Co Inc	SC	133,692,316	100,615,448	33,076,868	15,663,596	15,575,121	550,341	112,854
20877	Capital Markets Assr Corp	NY	94,955,693	169,721	94,785,972	125,973,545	124,945,785	33,193,542	-
10472	Capitol Ind Corp	WI	417,963,754	246,113,735	171,850,019	-	-	(14,764,107)	47,256
10510	Carolina Cas Ins Co	FL	824,307,084	602,366,097	221,940,987	46,237,250	46,973,295	2,276,061	6,670,616
19909	Centennial Ins Co	NY	277,887,428	202,983,372	74,904,056	7,878,738	6,886,464	1,090,257	1,942,933
20249	Central Natl Ins Co Of Omaha	NE	33,281,077	24,221,296	9,059,781	487,620,863	484,755,096	34,592,861	-
34274	Central States Ind Co Of Omaha	NE	269,260,478	77,281,462	191,979,016	57,947,529	59,722,194	657,914	1,113,099
34649	Centre Ins Co	DE	583,234,090	456,645,809	126,588,281	-	12,861,268	(6,640,726)	(45,589)
42765	Centurion Cas Co	IA	315,205,861	35,628,118	279,577,743	190,290,084	168,464,786	32,843,355	(120,508)

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20710	Century Ind Co	PA	986,564,083	961,564,083	25,000,000	360,756,519	392,085,259	(1,119,624)	-
26905	Century-Natl Ins Co	CA	529,381,159	355,853,813	173,527,346	31,088,806	68,934,349	(26,625,421)	153,277
25615	Charter Oak Fire Ins Co	CT	789,475,094	608,923,115	180,551,979	21,062	886,868	1,209,464	21,256,320
10642	Cherokee Ins Co	MI	175,956,606	114,527,316	61,429,290	100,413,697	99,592,690	3,782,475	-
22810	Chicago Ins Co	IL	269,444,469	167,391,329	102,053,140	10,589,372	28,055,716	5,072,917	1,593,506
12777	Chubb Ind Ins Co	NY	193,845,524	150,187,094	43,658,430	20,934,837	4,073,489	21,608,165	298,067
10052	Chubb Natl Ins Co	IN	161,241,256	117,987,511	43,253,745	2,794,427	198,420,282	(74,608,762)	-
10669	Church Ins Co	NY	61,596,109	42,960,851	18,635,258	208,901,362	176,004,247	42,466,936	21,656
18767	Church Mut Ins Co	WI	963,930,148	691,415,495	272,514,653	216,171,076	221,887,823	27,907,129	4,823,651
25771	CIFG Assurance NA Inc	NY	175,332,597	66,758,044	108,574,553	111,421,406	103,302,970	9,056,827	-
22004	CIM Ins Corp	MI	47,755,362	32,203,141	15,552,221	64,274,427	61,866,897	8,309,293	65,562
28665	Cincinnati Cas Co	OH	335,438,589	72,541,397	262,897,192	48,925,669	45,443,433	6,534,205	3,412,240
10677	Cincinnati Ins Co	OH	9,993,039,954	5,773,201,261	4,219,838,693	48,925,669	45,443,410	6,253,772	33,283,643
20532	Clarendon Natl Ins Co	NJ	1,896,188,120	1,231,309,084	664,879,036	7,720,917	12,152,603	(721,064)	3,346,724
25070	Clearwater Ins Co	DE	1,127,539,775	524,608,821	602,930,954	391,308,997	353,672,997	36,066,597	-
10019	Clearwater Select Ins Co	DE	111,161,054	35,024,331	76,136,723	-	-	12,697,365	-
29114	CMG Mortgage Assur Co	WI	9,088,088	937,089	8,150,999	3,060,382,391	2,718,308,859	517,091,402	8,671
40266	CMG Mortgage Ins Co	WI	319,677,699	197,866,089	121,811,610	148,208,791	140,848,696	147,111,950	1,286,403
20435	CNA Cas Of CA	IL	28,019,378	2,632	28,016,746	22,861,963	161,766,817	(61,801,326)	-
30112	CNL Ins Amer Inc	GA	17,654,237	8,167,830	9,486,407	22,494	(11,518,549)	16,051,592	-
10758	Colonial Surety Co	PA	16,101,811	9,893,874	6,207,937	4,808,210	4,388,599	471,484	259,895
36927	Colony Specialty Ins Co	OH	134,451,225	102,891,970	31,559,255	43,700,899	41,371,923	3,929,770	992,573
19410	Commerce & Industry Ins Co	NY	6,595,619,061	5,188,105,572	1,407,513,489	1,851,569,238	2,132,581,481	26,841,563	24,607,539
32280	Commercial Cas Ins Co	CA	230,025,999	188,612,543	41,413,456	319,193	23,950,238	(15,339,714)	-
21296	Commercial Guaranty Cas Ins Co	IN	151,278,687	33,775,727	117,502,960	3,924,504	(5,699,148)	13,047,669	(3,716)
38385	Commercial Guaranty Ins Co	DE	32,463,130	752,330	31,710,800	-	1,279	1,347,208	-
20818	Commercial Ins Co Of Newark NJ	SC	53,340,802	196,588	53,144,214	-	-	4,056,916	-
18732	Commercial Loan Ins Corp	WI	10,427,766	626,371	9,801,395	73,096	(46,789)	682,110	-
10220	Commonwealth Ins Co Of Amer	WA	53,861,439	34,412,345	19,449,094	11,185,192	14,270,463	(774,861)	149,187
10794	Companion Commercial Ins Co	SC	10,305,228	2,309,123	7,996,105	-	-	141,076	4,924,798
12157	Companion Prop & Cas Ins Co	SC	356,812,916	268,319,376	88,493,540	148,084,159	151,014,559	4,726,066	5,198,566
24961	Connie Lee Ins Co	WI	220,314,186	127,695,653	92,618,533	7,860,412	29,296,106	(10,370,207)	-
32190	Constitution Ins Co	NY	49,557,867	11,720,805	37,837,062	509,062	2,156,306	(621,968)	-
20443	Continental Cas Co	IL	35,913,173,763	29,169,915,676	6,743,258,087	6,211,702,379	7,831,273,017	392,446,628	119,359,787
39551	Continental Heritage Ins Co	OH	7,755,977	1,428,534	6,327,443	1,805,671	1,725,754	203,817	115,802
35289	Continental Ins Co	SC	4,029,864,017	2,253,450,778	1,776,413,239	-	(6,687,832)	38,132,962	3,311,632
28258	Continental Natl Ind Co	OH	11,042,871	989,293	10,053,578	(254,867)	(315,580)	713,416	-

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20923	Continental Rein Corp	SC	97,419,221	1,353,356	96,065,865	-	-	1,853,043	-
10804	Continental Western Ins Co	IA	247,421,628	169,452,479	77,969,149	-	-	6,834,032	-
37206	Contractors Bonding & Ins Co	WA	169,935,584	115,738,522	54,197,062	62,591,768	38,840,653	15,765,949	42,309
22730	Converium Ins North Amer Inc	NJ	76,565,132	14,535,235	62,029,897	(354)	1,143,680	552,060	(356,377)
10641	Core Ins Co	VT	34,347,290	475,576	33,871,714	-	65,720	755,231	-
21318	Coregis Ins Co	IN	442,906,997	230,580,451	212,326,546	391,908	5,179,216	16,469,238	6,092
20982	Country Cas Ins Co	IL	74,120,028	17,637,858	56,482,170	-	-	1,608,598	-
21008	Country Pref Ins Co	IL	67,832,199	52,638,324	15,193,875	-	-	796,083	-
10022	Countryway Ins Co	NY	64,139,779	42,406,192	21,733,587	34,212,362	33,935,567	1,807,902	-
26492	Courtesy Ins Co	FL	317,424,833	225,498,342	91,926,491	62,369,133	50,518,050	13,153,864	302,943
31348	Crum & Forster Ind Co	DE	34,447,981	24,041,697	10,406,284	7,686,716	7,726,013	603,811	565,647
24660	Cumberland Cas & Surety Co	FL	16,811,111	20,560,062	(3,748,951)	721,205	(7,667,048)	5,531,166	31,016
10448	Cumberland Ins Co Inc	NJ	68,408,909	46,195,032	22,213,877	23,405,016	26,110,839	(400,417)	78,240
13684	Cumberland Mut Fire Ins Co	NJ	249,806,910	121,313,941	128,492,969	83,101,890	93,979,941	(1,609,568)	6,064,511
10847	Cumis Ins Society Inc	WI	1,057,215,751	642,542,674	414,673,077	470,186,253	498,125,662	11,679,366	7,939,393
35483	Daily Underwriters Of Amer	PA	24,786,537	8,348,547	16,437,990	8,898,831	6,306,812	2,223,741	2,328,421
10499	DaimlerChrysler Ins Co	MI	404,012,829	213,994,045	190,018,784	110,068,359	112,067,290	16,771,947	2,814,410
21164	Dairyland Ins Co	WI	1,169,698,055	796,568,547	373,129,508	351,376,283	346,203,494	43,399,695	3,534,956
32271	Dallas National Ins Co	TX	118,176,037	77,671,402	40,504,635	29,396,983	22,556,370	9,413,419	-
16624	Darwin Natl Assur Cp	DE	334,203,978	160,620,553	173,583,425	30,101,243	53,023,321	(20,824,005)	660,816
16705	Dealers Assur Co	OH	33,588,040	19,237,198	14,350,842	5,243,230	4,776,039	672,279	-
37907	Deerbrook Ins Co	IL	33,626,426	193,999	33,432,427	-	-	1,454,026	81,332
37184	Deerfield Ins Co	IL	102,820,573	49,795,095	53,025,478	21,344,084	1,126,408	16,399,282	-
40975	Dentists Ins Co	CA	212,880,549	86,471,814	126,408,735	32,368,869	27,864,236	8,304,543	-
42587	Depositors Ins Co	IA	44,915,825	695,731	44,220,094	-	-	1,477,513	604,799
12718	Developers Surety And Ind Co	IA	103,476,313	59,494,686	43,981,627	39,472,075	36,092,414	5,926,406	2,267,688
42048	Diamond State Ins Co	IN	161,773,557	53,733,527	108,040,030	11,793,081	11,765,898	3,287,876	793,661
23736	Direct Natl Ins Co	AR	6,283,036	193,360	6,089,676	(302,894)	4,684	40,735	-
36463	Discover Prop & Cas Ins Co	IL	104,063,740	69,007,644	35,056,096	24,564,895	25,214,525	4,531,099	6,340,248
34495	Doctors Co An Interins Exchn	CA	1,725,184,589	1,222,025,619	503,158,970	449,816,620	364,170,112	77,579,066	21,448,146
13692	Donegal Mut Ins Co	PA	268,883,522	154,152,931	114,730,591	81,305,534	74,294,699	10,308,134	17,636,340
10724	Eastern Alliance Ins Co	PA	104,632,590	68,280,949	36,351,641	36,607,806	22,557,968	11,249,257	45,481
28649	Eastern Atlantic Ins Co	PA	46,100,403	20,667,894	25,432,509	6,048,522	4,491,864	2,630,840	-
14702	Eastguard Ins Co	PA	55,207,019	40,307,173	14,899,846	19,432,982	20,154,176	374,984	1,137
22926	Economy Fire & Cas Co	IL	326,113,365	11,780,318	314,333,047	-	-	24,768,963	-
38067	Economy Preferred Ins Co	IL	7,918,128	256,891	7,661,237	-	-	354,496	-

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40649	Economy Premier Assur Co	IL	31,792,050	154,542	31,637,508	-	-	1,437,032	4,990,787
21261	Electric Ins Co	MA	1,142,508,357	843,948,744	298,559,613	420,713,862	430,953,778	20,609,343	4,920,643
40509	Emc Rein Co	IA	248,963,009	165,595,703	83,367,306	94,460,204	85,509,459	14,634,792	-
21407	Emcasco Ins Co	IA	294,023,089	224,176,121	69,846,968	128,249,615	124,534,874	11,152,463	14,033
11714	Emergency Physicians Ins Co RRG	NV	17,420,032	13,007,153	4,412,879	7,839,739	9,693,415	(1,572,899)	-
21326	Empire Fire & Marine Ins Co	NE	361,575,811	232,968,309	128,607,502	-	-	5,090,554	14,540,573
20648	Employers Fire Ins Co	MA	110,797,840	51,356,957	59,440,883	29,001,553	30,298,834	1,943,088	1,811,021
21458	Employers Ins of Wausau	WI	4,687,160,333	3,616,497,879	1,070,662,454	1,657,550,542	1,782,965,897	59,229,707	7,453,332
21415	Employers Mut Cas Co	IA	1,832,225,590	1,168,977,652	663,247,938	627,091,500	604,598,072	61,624,628	216,375
39845	Employers Reins Corp	MO	18,203,552,267	12,814,689,963	5,388,862,304	2,190,892,185	4,312,009,097	(583,323,107)	733,312
15130	Encompass Ind Co	IL	23,028,316	3,645,259	19,383,057	-	-	1,107,512	42,594,257
10358	Encompass Ins Co	IL	12,209,513	644,546	11,564,967	-	-	505,794	-
10071	Encompass Ins Co Of America	IL	25,233,893	4,001,251	21,232,642	-	-	894,003	61,244,823
11551	Endurance Reins Corp of Amer	NY	1,449,206,062	934,361,884	514,844,178	318,530,492	418,136,116	(66,693,537)	-
26263	Erie Ins Co	PA	600,872,091	439,186,712	161,685,379	195,923,328	179,926,500	22,939,751	14,302,040
26271	Erie Ins Exch	PA	9,070,263,107	5,688,512,929	3,381,750,178	3,762,259,839	3,368,016,718	786,362,145	475,642,959
26830	Erie Ins Prop & Cas Co	PA	67,244,151	58,355,949	8,888,202	-	-	333,316	5,410,062
25712	Esurance Ins Co	WI	199,153,022	153,593,262	45,559,760	44,908,502	52,282,902	(1,235,055)	12,670,271
30210	Esurance Prop and Cas Ins Co	CA	34,561,895	20,120,448	14,441,447	6,376,628	8,714,888	(235,028)	-
10120	Everest Natl Ins Co	DE	608,626,468	471,782,297	136,844,171	108,436,811	87,631,671	19,759,384	1,617,474
26921	Everest Reins Co	DE	9,315,551,333	6,987,957,168	2,327,594,165	2,315,174,937	2,712,055,502	(26,874,316)	-
17043	Everett Cash Mut Ins Co	PA	41,200,548	25,540,428	15,660,120	24,149,807	22,235,716	2,389,169	1,065,852
12750	Evergreen Natl Ind Co	OH	46,139,611	14,798,640	31,340,971	7,979,941	6,471,415	2,395,451	525,805
11045	Excelsior Ins Co	NH	84,505,033	18,760,289	65,744,744	-	-	3,227,474	8,361,710
13722	Excess Rein Co	DE	41,758,447	11,428,832	30,329,615	5,487	473,427	1,572,083	-
10003	Excess Share Ins Corp	OH	48,849,425	35,534,580	13,314,845	2,338,392	1,542,106	1,532,755	187,356
35181	Executive Risk Ind Inc	DE	2,435,791,763	1,779,431,510	656,360,253	782,818,813	727,188,123	106,964,809	9,330,401
21482	Factory Mut Ins Co	RI	7,979,279,857	3,775,060,680	4,204,219,177	6,761,353	2,380,246	4,176,010	25,683,877
44784	Fairfield Ins Co	CT	32,133,572	12,435,627	19,697,945	2,236,887,916	1,727,565,037	525,792,884	37,937
18864	Fairmont Ins Co	CA	47,426,636	28,998,296	18,428,340	(6,737,205)	(6,461,400)	1,303,480	-
25518	Fairmont Premier Ins Co	CA	188,030,948	50,808,948	137,222,000	20,930,773	20,330,667	3,879,714	237,958
24384	Fairmont Specialty Ins Co	DE	248,243,914	151,437,921	96,805,993	32,201,189	31,277,951	3,307,588	2,416,938
21652	Farmers Ins Exch	CA	11,402,700,174	8,681,675,422	2,721,024,752	107,873,983	104,781,139	14,810,515	437
13854	Farmers Mut Fic Of Salem Cty	NJ	83,819,236	61,689,217	22,130,019	1,894,251	1,851,715	154,896	1,390
13897	Farmers Mut Hail Ins Co Of IA	IA	292,853,583	103,549,649	189,303,934	34,564,832	38,141,773	3,171,385	-
10806	Farmers New Century Ins Co	IL	159,540,920	111,104,743	48,436,177	167,972,886	140,663,317	23,531,196	36,209,977
41483	Farmington Cas Co	CT	931,496,072	713,495,371	218,000,701	78,466,831	74,880,925	5,503,916	160,542

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13838	Farmland Mut Ins Co	IA	338,169,585	219,685,707	118,483,878	252,215,588	258,869,126	28,052,263	872
20281	Federal Ins Co	IN	25,377,517,154	16,544,442,067	8,833,075,087	144,807,344	140,122,825	9,825,924	102,873,797
13935	Federated Mut Ins Co	MN	3,580,961,912	2,167,572,247	1,413,389,665	7,165,230,225	6,643,117,989	1,353,427,901	4,650,576
11118	Federated Rural Electric Ins Exch	KS	255,233,433	178,610,694	76,622,739	1,054,351,546	1,029,399,009	128,544,389	1,058,063
28304	Federated Service Ins Co	MN	340,145,995	247,238,182	92,907,813	89,457,219	89,115,902	9,325,889	176,470
43460	FFG Ins Co	TX	48,385,505	14,945,626	33,439,879	117,150,172	114,377,667	12,451,780	1
35270	Fidelity & Cas Co Of NY	SC	147,550,462	332,786	147,217,676	-	-	12,694,925	(1)
35386	Fidelity & Guaranty Ins Co	IA	14,677,954	475,196	14,202,758	-	-	1,096,505	3,697,468
25879	Fidelity & Guaranty Ins Underwriters	WI	31,489,251	143,809	31,345,442	-	-	1,296,502	1,119,612
25180	Fidelity Natl Ins Co	CA	350,596,712	249,603,167	100,993,545	116,152,234	105,737,731	7,000,904	652,714
16578	Fidelity Natl Prop and Cas Ins Co	NY	238,684,312	189,115,974	49,568,338	3,144,665	(36,546,045)	26,468,598	1,262,069
35009	Financial Cas & Surety Inc	TX	8,198,055	1,372,884	6,825,171	1,677,399	559,642	868,600	503,727
12815	Financial Guaranty Ins Co	NY	3,504,088,328	2,341,184,740	1,162,903,588	183,309,244	88,633,995	192,009,304	101,900
18287	Financial Security Assur Inc	NY	3,789,839,229	2,251,384,908	1,538,454,321	254,382,645	118,637,932	245,904,893	2,324,447
21873	Firemans Fund Ins Co	CA	9,695,633,985	6,845,432,575	2,850,201,410	3,213,721,354	3,095,737,839	487,581,654	37,547,657
38474	Firemans Fund Ins Co Of NE	NE	57,244,642	9,595,857	47,648,785	(2,520)	1,102,615	1,193,561	(500)
20850	Firemens Ins Co Of Newark NJ	SC	529,158,973	45,227	529,113,746	-	-	6,682,263	15,001
21784	Firemens Ins Co Of Washington DC	DE	125,030,653	90,727,360	34,303,293	-	-	1,887,417	22,015,096
37710	First American Prop & Cas Ins Co	CA	89,039,792	55,737,414	33,302,378	40,605,969	35,522,592	5,030,373	280,741
29980	First Colonial Ins Co	FL	238,641,513	168,026,810	70,614,703	89,741,365	107,090,659	(5,249,127)	1,871,530
11177	First Financial Ins Co	IL	487,417,870	266,815,097	220,602,773	53,408,085	60,381,560	4,621,080	9,445
10676	First Guard Ins Co	AZ	7,632,765	700,510	6,932,255	3,145,335	2,259,941	711,239	337,164
38326	First Ind Of Amer Ins Co	NJ	8,349,862	2,806,299	5,543,563	2,316,501	3,502,894	1,210,921	25,396
33588	First Liberty Ins Corp	IA	41,986,665	21,610,953	20,375,712	10,359,691	11,143,541	622,427	5,254,096
24724	First Natl Ins Co Of Amer	WA	254,964,592	180,434,666	74,529,926	116,275,526	105,664,145	15,494,398	1,794,103
10859	First Nonprofit Ins Co	IL	45,556,233	25,897,958	19,658,275	14,428,151	13,632,292	604,722	3,128,498
33383	First Professionals Ins Co	FL	713,885,816	541,032,544	172,853,272	164,961,075	157,444,802	9,926,183	-
28519	First Sealord Surety Inc	PA	10,024,774	1,011,485	9,013,289	12,420,281	11,779,653	985,498	273,215
14699	First Washington Ins Co Inc	DC	10,730,105	6,500,995	4,229,110	1,564,590	1,453,988	294,513	-
35585	Flagship City Ins Co	PA	20,343,471	11,264,131	9,079,340	-	-	311,101	3,252,500
33278	Florists Ins Co	IL	15,889,844	9,362,372	6,527,472	3,225,718	4,328,752	(423,096)	8,142
13978	Florists Mut Ins Co	IL	172,964,207	127,546,772	45,417,435	62,548,121	60,723,833	4,200,504	1,130,989
38776	Folksamerica Rein Co	NY	3,150,801,983	2,076,648,912	1,074,153,071	828,925,288	1,050,502,309	(81,690,565)	-
11185	Foremost Ins Co	MI	1,613,661,783	1,140,185,917	473,475,866	1,138,549,256	1,086,458,586	74,908,579	7,805,481
11800	Foremost Property & Cas Ins Co	MI	37,337,033	25,592,973	11,744,060	-	2,617,394	(199,603)	487,864
41513	Foremost Signature Ins Co	MI	59,254,165	47,894,394	11,359,771	-	4,422,363	619,979	(286)
38830	Fort Wayne Hlth & Cas Ins Co	IN	320,024,020	121,704,099	198,319,921	243,538	(39,908,592)	40,887,158	-

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10801	Fortress Ins Co	IL	35,191,351	20,128,378	15,062,973	2,144,976	2,810,249	209,151	135,840
13986	Frankenmuth Mut Ins Co	MI	803,558,088	517,718,764	285,839,324	325,361,770	300,898,448	28,420,839	-
21253	Garrison Property and Cas Ins Co	TX	10,542,222	41,841	10,500,381	-	(20,649)	166,902	-
28339	Gateway Ins Co	MO	43,065,922	30,543,603	12,522,319	1,047,201	1,149,044	194,213	836,672
18821	General Cas Co Of IL	IL	207,893,169	147,324,818	60,568,351	-	-	4,884,350	-
24414	General Cas Co Of WI	WI	1,450,267,327	751,985,804	698,281,523	2,774,603,214	2,421,108,360	277,506,683	1,683,939
30007	General Fidelity Ins Co	SC	195,691,276	35,963,316	159,727,960	100,294,520	94,229,367	6,180,597	-
24732	General Ins Co Of Amer	WA	2,725,413,697	1,911,152,939	814,260,758	487,146,208	457,686,954	63,490,548	4,353,385
22039	General Rein Corp	DE	14,632,646,158	6,738,561,441	7,894,084,717	4,711,449	4,905,129	4,660,194	414,851
39322	General Security Natl Ins Co	NY	338,125,393	262,012,980	76,112,413	1,337,168,545	1,215,137,658	170,392,109	-
11967	General Star Natl Ins Co	OH	554,040,492	363,864,030	190,176,462	(3,988,073,451)	(3,967,547,632)	721,128,937	1,985,324
11231	Generali Us Branch	NY	77,819,556	36,794,434	41,025,122	1,263,733	28,847,607	(18,811,148)	-
38962	Genesis Ins Co	CT	215,801,748	119,888,753	95,912,995	(37,036,192)	(41,500,206)	15,877,252	818,170
41432	Genworth Home Equity Ins Corp	NC	6,031,230	231,079	5,800,151	731,646	5,617,069	(2,663,182)	-
38458	Genworth Mortgage Ins Corp	NC	2,847,796,052	2,659,499,768	188,296,284	(32,150,472)	(30,245,989)	7,372,590	9,342,559
16675	Genworth Mortgage Ins Corp Of NC	NC	170,009,206	141,083,153	28,926,053	-	57,610	84,517	49
29823	Genworth Residential Mrt Ins Corp NC	NC	46,885,407	35,509,347	11,376,060	402,627,422	283,458,293	188,762,862	67,686
41343	Gerling Amer Ins Co	NY	139,705,916	54,461,908	85,244,008	6,470,166	2,734,926	2,486,887	356,376
11282	Germantown Ins Co	PA	56,546,415	34,641,049	21,905,366	13,528,634	2,344,725	7,703,785	22,734
34622	Glens Falls Ins Co	IL	152,504,024	310,697	152,193,327	353,574	8,532,775	3,327,354	(246,709)
11266	Global Reins Corp US Branch	NY	302,351,975	264,891,545	37,460,430	27,182,478	29,773,295	(590,821)	-
11312	Globe American Cas Co	OH	22,327,788	5,087,464	17,240,324	-	-	7,994,081	-
11054	GMAC Direct Ins Co	MO	8,953,191	189,722	8,763,469	(27,298)	21,536,774	(10,916,469)	-
11044	GMAC Ins Co Online Inc	MO	13,216,133	2,615,059	10,601,074	-	-	585,294	-
14044	Goodville Mut Cas Co	PA	102,482,315	51,400,080	51,082,235	55,231,248	42,441,409	10,746,268	264,868
43265	Gramercy Ins Co	TX	37,051,824	28,442,099	8,609,725	14,602,940	13,616,807	100,893	862
23809	Granite State Ins Co	PA	33,749,831	2,821,883	30,927,948	-	-	1,210,809	2,058,088
25984	Graphic Arts Mut Ins Co	NY	121,208,889	83,041,236	38,167,653	32,451,051	31,320,215	3,457,920	7,091,648
36307	Gray Ins Co	LA	267,010,398	183,919,306	83,091,092	95,344,300	84,970,430	10,083,448	2,934
26832	Great American Alliance Ins Co	OH	25,305,809	157,613	25,148,196	-	-	612,360	1,212,385
26344	Great American Assur Co	OH	14,699,647	77,285	14,622,362	-	-	328,961	8,244,021
10646	Great American Contemporary Ins Co	OH	9,831,845	50,984	9,780,861	-	-	258,306	-
16691	Great American Ins Co	OH	5,163,125,290	3,707,819,052	1,455,306,238	1,374,226,472	1,660,081,755	10,519,316	16,979,302
22136	Great American Ins Co of NY	NY	53,834,047	771,119	53,062,928	-	-	1,483,559	2,406,437
31135	Great American Security Ins Co	OH	16,229,337	100,060	16,129,277	-	-	387,947	(296)
33723	Great American Spirit Ins Co	OH	17,789,893	104,590	17,685,303	-	-	445,742	389

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25224	Great Divide Ins Co	ND	149,704,516	91,584,556	58,119,960	55,911,981	46,004,697	7,690,160	778
18694	Great Midwest Ins Co	MI	29,333,449	16,093,870	13,239,579	7,884,762	6,633,850	1,137,268	-
20303	Great Northern Ins Co	MN	1,411,888,762	1,127,920,372	283,968,390	391,409,419	363,592,091	59,333,770	25,960,907
26654	Great Northwest Ins Co	IN	21,978,186	12,987,462	8,990,724	11,774,359	14,497,011	(2,409,879)	-
11371	Great West Cas Co	NE	1,410,855,355	1,010,151,726	400,703,629	621,554,023	570,169,814	67,655,598	1,660,273
22187	Greater NY Mut Ins Co	NY	708,467,094	445,829,316	262,637,778	201,101,829	199,503,269	11,670,583	2,668,399
22322	Greenwich Ins Co	DE	728,255,834	425,098,779	303,157,055	93,881,197	98,907,464	672,683	11,697,766
36650	Guarantee Co Of North America USA	MI	65,088,869	10,648,365	54,440,504	7,905,311	14,585,345	(4,502,897)	287,793
11398	Guarantee Ins Co	SC	65,120,223	56,346,169	8,774,054	21,152,219	19,426,325	(173,421)	-
11401	Guaranty Natl Ins Co	DE	268,846,199	201,209,110	67,637,089	4,397,112	25,873,534	(16,055,995)	7,858
38652	Guic Ins Co	OH	37,477,679	18,538,352	18,939,327	12,424,700	11,640,795	1,256,312	-
15032	Guideone Mut Ins Co	IA	847,487,781	583,527,219	263,960,562	321,186,692	317,749,876	4,659,405	2,456,388
14559	Guideone Specialty Mut Ins Co	IA	189,635,737	145,363,410	44,272,327	80,296,673	79,461,796	4,293,005	1,048,126
36064	Hanover Amer Ins Co	NH	15,886,560	13,494	15,873,066	6,132	(773,918)	404,544	59,073
22292	Hanover Ins Co	NH	3,730,811,546	2,526,207,754	1,204,603,792	-	-	491,423	4,699,778
21806	Harbor Specialty Ins Co	NJ	197,327,145	175,979,063	21,348,082	1,352,136,069	1,537,255,727	(34,178,960)	-
26433	Harco Natl Ins Co	IL	397,624,137	232,654,868	164,969,269	11,438,492	27,396,439	(12,567,497)	859,903
23582	Harleysville Ins Co	MN	97,788,531	72,008,146	25,780,385	74,984,815	66,920,310	12,760,324	622,951
42900	Harleysville Ins Co Of NJ	NJ	654,826,512	510,504,051	144,322,461	35,065,289	35,746,237	3,143,770	-
14168	Harleysville Mut Ins Co	PA	1,391,638,106	812,419,338	579,218,768	222,080,166	226,392,844	16,911,366	37,134,282
40983	Harleysville Pennland Ins Co	PA	205,257,588	142,014,630	63,242,958	280,443,273	282,873,267	37,056,520	-
35696	Harleysville Preferred Ins Co	PA	620,239,978	470,912,053	149,327,925	59,054,117	59,725,634	5,200,656	3,014,072
26182	Harleysville Worcester Ins Co	MA	515,620,668	404,683,990	110,936,678	210,391,736	214,477,433	17,841,819	-
13382	Harleysville-Atlantic Ins Co	GA	160,046,998	117,579,739	42,467,259	175,326,447	178,731,196	10,473,435	-
22357	Hartford Accid & Ind Co	CT	10,195,892,994	6,935,149,376	3,260,743,618	58,442,149	59,577,066	4,912,384	3,051,924
29424	Hartford Cas Ins Co	IN	1,943,407,820	1,119,872,627	823,535,193	3,148,538,110	2,990,147,895	462,006,564	59,242,286
19682	Hartford Fire In Co	CT	21,569,842,778	11,089,709,457	10,480,133,321	529,732,628	503,083,923	99,629,863	69,974,114
37478	Hartford Ins Co Of The Midwest	IN	267,215,834	99,154,012	168,061,822	3,997,073,465	3,795,996,872	808,366,889	30,791,880
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,162,810,938	560,234,330	602,576,608	48,157,512	45,734,902	18,877,969	3,200,608
29890	Hartford Steam Boil Inspec Ins Co CT	CT	83,197,923	41,829,961	41,367,962	532,840,690	391,059,127	138,628,653	-
30104	Hartford Underwriters Ins Co	CT	1,386,414,721	808,525,674	577,889,047	26,922,408	14,488,734	8,987,664	58,460,070
36781	HCC Ins Co	IN	17,526,074	747,741	16,778,333	385,260,093	365,879,216	81,107,233	-
11832	Health Care Industry Liab Recip Ins	DC	61,811,761	59,616,421	2,195,340	-	(1,236,655)	844,393	-
32077	Heritage Casualty Ins Co	IL	88,158,556	45,420,067	42,738,489	69,644,435	62,146,131	3,767,951	30,694
39527	Heritage Ind Co	CA	192,210,217	101,720,081	90,490,136	36,959,781	28,738,086	12,180,715	2,326,630
35599	Highmark Cas Ins Co	PA	169,804,643	106,367,643	63,437,000	83,366,096	80,649,517	5,326,515	135,877
21741	Homeland Central Ins Co	IA	18,738,371	122,109	18,616,262	-	-	583,207	-

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17221	Homesite Ins Co	CT	79,907,093	64,773,895	15,133,198	29,239,875	32,637,591	(1,955,292)	-
13927	Homesite Ins Co Of The Midwest	ND	133,541,853	114,848,296	18,693,557	33,356,486	37,224,804	(1,939,536)	3,448,110
22578	Horace Mann Ins Co	IL	457,313,112	302,505,646	154,807,466	272,836,746	254,538,154	33,409,186	3,821,862
22756	Horace Mann Prop & Cas Ins Co	CA	110,240,559	67,741,741	42,498,818	72,470,947	59,841,654	11,206,279	780,208
10069	Housing Authority Prop A Mut Co	VT	132,902,782	75,854,238	57,048,544	39,096,464	19,344,339	20,472,321	-
38849	Houston General Ins Co	TX	41,846,999	20,243,865	21,603,134	17,734	218,661	348,573	-
25054	Hudson Ins Co	DE	328,484,372	211,004,597	117,479,775	147,321,819	137,551,242	9,669,790	773,855
40223	ICM Ins Co	NY	10,826,297	682,633	10,143,664	3,775	1,681,787	(811,361)	-
29068	IDS Prop Cas Ins Co	WI	958,302,914	493,993,404	464,309,510	502,307,004	491,732,057	276,177,020	-
23817	Illinois Natl Ins Co	IL	52,703,971	48,339	52,655,632	-	-	2,104,674	1,292,579
11487	Imperial Cas & Ind Co	OK	18,478,376	7,784,299	10,694,077	12,382,913	12,352,355	223,715	161,032
43575	Indemnity Ins Co Of North Amer	PA	245,577,061	193,130,136	52,446,925	80,278,504	78,431,078	6,943,363	5,954,105
29831	Independent Mut Fire Ins Co	IL	28,143,502	3,670,439	24,473,063	6,125,391	5,886,823	997,127	167,821
14265	Indiana Lumbermens Mut Ins Co	IN	120,794,656	85,715,484	35,079,172	41,587,962	41,310,591	4,283,600	134,670
22268	Infinity Ins Co	IN	1,679,136,828	1,126,954,584	552,182,244	948,042,428	874,139,749	160,350,428	-
20260	Infinity Select Ins Co	IN	7,723,879	1,893,114	5,830,765	961,503	661,555	819,493	-
22195	Insurance Co Of Greater NY	NY	88,732,707	51,735,208	36,997,499	23,659,038	23,470,973	1,744,028	96,557
26700	Insurance Co Of IL	IL	30,911,596	981,676	29,929,920	-	-	2,264,990	-
22713	Insurance Co Of North Amer	PA	510,983,743	423,745,661	87,238,082	200,696,260	190,470,062	17,150,904	1,495,489
19429	Insurance Co Of The State Of PA	PA	3,791,962,877	2,644,742,075	1,147,220,802	925,784,619	1,005,815,240	31,107,229	15,221,860
27847	Insurance Co Of The West	CA	745,138,837	380,526,717	364,612,120	200,030,984	187,913,839	22,808,643	74,486
37257	Insurance Corp Of Hannover	IL	1,053,956,720	729,191,762	324,764,958	235,437,633	241,128,736	(19,754,612)	3,094,666
22780	Integon General Ins Corp	NC	66,258,441	25,223,639	41,034,802	-	(11,965)	1,007,621	-
22772	Integon Ind Corp	NC	91,484,190	46,140,300	45,343,890	-	17,659	2,317,000	-
29742	Integon Natl Ins Co	NC	249,422,028	158,808,058	90,613,970	-	(5,268)	2,632,302	32,498
31488	Integon Preferred Ins Co	NC	32,344,807	19,149,269	13,195,538	-	(23,206)	296,797	(4,699)
24139	International Bus & Merc Reassur Co	IL	622,444,696	455,198,984	167,245,712	213,214,974	187,033,451	33,681,194	152,290
11592	International Fidelity Ins Co	NJ	110,615,985	47,215,635	63,400,350	70,836,319	65,058,504	5,640,845	640,334
22837	Interstate Ind Co	IL	134,647,511	79,237,949	55,409,562	34,279,694	32,995,744	5,262,716	1,113,514
10749	Intrepid Ins Co	MI	31,953,332	13,322,688	18,630,644	16,076,049	13,946,786	1,577,921	25,651
11630	Jefferson Ins Co	NY	133,918,262	28,829,521	105,088,741	151,805	494,292	6,217,651	-
14354	Jewelers Mut Ins Co	WI	172,856,651	74,874,332	97,982,319	84,265,845	82,574,513	7,262,964	1,274,872
20885	Kansas City Fire & Marine Ins Co	SC	25,101,463	394,481	24,706,982	-	-	871,561	(65,221)
27138	Kemper Cas Ins Co	IL	26,437,240	3,989,026	22,448,214	305,118	1,094,251	322,350	(329)
10914	Kemper Independence Ins Co	IL	55,470,930	40,344,949	15,125,981	22,556,079	19,247,893	2,720,578	22,375,512
11681	Keystone Ins Co	PA	394,253,712	274,580,853	119,672,859	207,841,833	205,405,652	12,500,897	15,247,499
26077	Lancer Ins Co	IL	474,769,487	392,612,912	82,156,575	-	406,202	455,582	4,933,231

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35246	Laurier Ind Co	WI	23,715,181	9,690,068	14,025,113	20,719,382	22,287,082	662,122	-
11738	Leader Ins Co	OH	27,799,328	8,051,607	19,747,721	-	-	570,780	-
10061	Leader Specialty Ins Co	IN	6,726,163	1,140,304	5,585,859	567	5,033,955	29,059,470	-
11947	Lewis & Clark LTC RRG Inc	NV	4,413,368	2,633,581	1,779,787	2,101,634	1,392,906	1,518,444	-
13307	Lexon Ins Co	TX	60,363,477	27,273,273	33,090,204	961,503	809,848	373,493	1,716,576
42404	Liberty Ins Corp	IL	1,632,838,998	1,342,042,028	290,796,970	2,306,002	2,644,495	100,735	18,611,284
19917	Liberty Ins Underwriters Inc	NY	135,118,739	68,391,875	66,726,864	1,346,370	2,090,057	(651,780)	2,705,022
23035	Liberty Mut Fire Ins Co	WI	3,016,812,078	2,186,837,908	829,974,170	9,012,254	5,766,654	3,724,234	117,560,530
23043	Liberty Mut Ins Co	MA	26,011,608,289	18,086,911,457	7,924,696,832	32,069,664	15,799,464	12,008,707	16,515,670
33855	Lincoln General Ins Co	PA	500,277,447	355,589,294	144,688,153	621,581,457	668,612,434	7,652,724	10,822,910
11075	Lion Ins Co	FL	262,156,020	237,003,780	25,152,240	-	-	3,237,928	-
14400	Lititz Mut Ins Co	PA	224,330,866	90,656,799	133,674,067	1,035,969,094	1,114,370,815	22,086,758	1,253,702
36447	LM General Ins Co	DE	21,591,181	6,765,308	14,825,873	6,889,135,285	7,409,160,209	584,140,395	-
33600	LM Ins Corp	IA	61,576,125	43,048,167	18,527,958	205,741,603	247,407,729	(26,594,422)	220,124
36439	LM Personal Ins Co	DE	23,010,492	7,277,517	15,732,975	7,051,968	6,850,342	661,691	-
32352	LM Property and Casualty Ins. Co.	IN	996,278,146	294,908,687	701,369,459	60,080,018	53,143,193	10,235,779	(11,158)
14435	Lumber Mut Ins Co	MA	52,410,995	47,116,466	5,294,529	(198,848)	3,753,821	(978,408)	-
22977	Lumbermens Mut Cas Co	IL	2,735,065,059	2,566,751,908	168,313,151	21,300,321	246,600,824	(83,974,339)	(236,362)
23108	Lumbermens Underwriting Alliance	MO	360,891,252	263,414,261	97,476,991	90,227,130	84,010,439	16,558,348	184,149
35769	Lyndon Property Ins Co	MO	400,454,154	237,218,679	163,235,475	71,023,722	82,714,576	4,495,578	2,003,472
10702	Madison Ins Co	GA	100,610,692	28,811,188	71,799,504	735,314,759	368,402,735	634,075,576	132,089
29939	Main St Amer Assur Co	FL	784,368,648	554,194,614	230,174,034	-	4,179,340	5,546,483	-
36897	Manufacturers Alliance Ins Co	PA	181,720,298	124,165,204	57,555,094	26,253,040	27,451,158	(218,738)	6,122,615
23876	Mapfre Reins Corp	NJ	247,160,213	99,901,094	147,259,119	-	201,327	173,684	-
29998	Marine Ind Ins Co Of Amer	NY	7,610,136	79,442	7,530,694	2,579,257	1,574,392	2,232,285	-
28932	Markel American Ins Co	VA	394,729,273	303,831,265	90,898,008	1,949	233,861	682,425	2,450,735
38970	Markel Ins Co	IL	541,548,831	395,611,509	145,937,322	1,948,610	2,661,608	(15,598)	4,550,681
22306	Massachusetts Bay Ins Co	NH	23,407,733	4,057	23,403,676	1,948,610	2,661,608	(106,460)	1,775,908
22152	Mayflower Ins Co Ltd	IL	26,936,047	75,928	26,860,119	-	(12,792)	826,234	-
12041	MBIA Ins Corp	NY	11,037,019,308	7,236,620,543	3,800,398,765	-	(14,146)	1,242,588	1,155,050
23825	MBIA Ins Corp Of IL	IL	178,384,259	2,051,220	176,333,039	10,022,718	11,250,216	1,731,159	-
33391	Medical Assur Co Inc	AL	1,570,706,676	1,242,042,841	328,663,835	428,600,893	440,310,463	14,610,685	-
34231	Medical Liability Mut Ins Co	NY	4,995,294,041	4,735,052,817	260,241,224	70,009,068	71,658,841	2,571,110	-
11843	Medical Protective Co	IN	2,254,936,087	1,683,605,569	571,330,518	-	21,199	198,217	16,085,944
33090	Medical Security Ins Co	NC	7,605,545	3,675,868	3,929,677	117,135,877	101,830,078	16,950,901	214,032
22241	Medmarc Cas Ins Co	VT	97,146,148	58,246,446	38,899,702	247,311,227	190,814,253	47,599,566	827,990

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10124	Medstar Liability Ltd Ins Co Inc RRG	DC	726,777	302,263	424,514	-	-	8,115,639	17,814
21229	Memberselect Ins Co	MI	213,053,605	88,450,431	124,603,174	-	-	664,876	-
11030	Memic Ind Co	NH	113,055,237	65,425,945	47,629,292	-	-	1,745,624	-
33650	Mendota Ins Co	MN	100,787,942	61,544,703	39,243,239	303,101,343	279,619,645	54,028,170	-
31968	Merastar Ins Co	IN	91,389,110	69,282,022	22,107,088	600,514,398	1,059,485,392	(239,037,613)	795,093
14486	Merchants & Business Mens Mut Ins Co	PA	14,116,517	1,299,227	12,817,290	152,933,202	133,697,183	25,784,606	-
14494	Merchants Bonding Co (Mutual)	IA	57,936,161	16,576,618	41,359,543	(215,028,527)	(165,360,426)	77,532,327	1,019,311
23337	Merchants Ins Co Of NH Inc	NH	201,515,099	135,125,567	66,389,532	1,619,766	1,468,761	409,036	-
23329	Merchants Mut Ins Co	NY	325,048,055	225,033,251	100,014,804	16,776,600	16,658,133	2,570,408	-
10502	Meridian Citizens Mut Ins Co	IN	24,927,276	13,274,155	11,653,121	97,396	199,004	(65,486)	-
23353	Meridian Security Ins Co	IN	88,892,253	13,195,677	75,696,576	71,377,842	72,494,768	4,071,668	-
24821	Meritplan Ins Co	CA	88,651,261	68,260,429	20,390,832	26,860,279	24,038,790	3,626,470	5,588,033
19798	Merrimack Mut Fire Ins Co	MA	759,166,832	360,084,014	399,082,818	30,882,545	31,232,225	2,661,195	-
40169	Metropolitan Cas Ins Co	RI	44,379,233	1,018,887	43,360,346	21,924,822	20,974,742	1,967,760	3,259,572
25321	Metropolitan Drt Prop & Cas Ins Co	RI	23,315,566	498,428	22,817,138	-	-	446,601	5,354,822
39950	Metropolitan General Ins Co	RI	28,545,293	813,067	27,732,226	21,579,551	16,246,425	4,104,921	-
34339	Metropolitan Grp Prop & Cas Ins Co	RI	374,733,279	114,174,253	260,559,026	49,121,355	46,282,996	8,708,405	13,479,585
26298	Metropolitan Property & Cas Ins Co	RI	5,348,248,625	3,565,523,383	1,782,725,242	114,616,495	108,509,005	11,769,375	5,892,879
40150	MGA Ins Co Inc	TX	73,012,032	54,399,449	18,612,583	6,095,637	5,589,636	909,942	-
22594	MGIC Assur Corp General Account	WI	8,862,170	26,207	8,835,963	(241,000)	(5,916,766)	11,465,791	-
10682	MGIC Credit Assur Corp	WI	44,492,930	6,744,207	37,748,723	29,649,831	29,823,540	(131,996)	3,607
18740	MGIC Ind Corp	WI	22,025,048	456,086	21,568,962	223,079,410	233,974,659	10,016,322	8,734
10666	MGIC Mortgage Reins Corp	WI	24,345,696	9,001,525	15,344,171	-	-	1,943,036	-
16470	MGIC Rein Corp	WI	263,416,815	216,173,799	47,243,016	-	-	660,367	-
10252	MGIC Residential Rein Corp	WI	24,015,434	9,005,401	15,010,033	-	-	1,216,972	-
38660	MIC General Ins Corp	MI	69,516,354	54,330,429	15,185,925	-	650	98,821,652	-
38601	MIC Prop & Cas Ins Corp	MI	420,499,598	366,817,627	53,681,971	2,919,865,534	2,838,829,341	289,013,695	816,163
21687	Mid-Century Ins Co	CA	3,238,194,024	2,755,187,467	483,006,557	1,673,902,116	1,873,516,332	(58,689,341)	-
11932	Mid-Continent Ins Co	PA	42,933,655	20,417,236	22,516,419	20,283,942	16,556,515	4,392,330	1,568,859
23434	Middlesex Ins Co	WI	592,244,781	405,366,540	186,878,241	175,688,142	173,101,747	21,640,183	1,441
14532	Middlesex Mut Assur Co	CT	245,766,200	193,993,793	51,772,407	88,464,357	84,338,336	6,516,720	7,106,976
23612	Midwest Employers Cas Co	DE	194,417,362	74,432,420	119,984,942	-	-	4,444,555	2,866,851
41653	Milbank Ins Co	SD	425,014,214	291,408,215	133,605,999	210,980,553	192,488,846	24,026,797	-
14575	Millers Capital Ins Co	PA	100,780,312	63,427,886	37,352,426	44,973,749	43,595,681	2,349,149	13,548,893
42234	Minnesota Lawyers Mut Ins Co	MN	85,583,654	37,003,033	48,580,621	18,608,949	12,688,364	3,255,443	456,050
20362	Mitsui Sumitomo Ins Co of Amer	NY	635,105,456	498,367,079	136,738,377	177,289,472	193,485,515	3,996,391	5,198,846
22551	Mitsui Sumitomo Ins USA Inc	NY	96,368,819	56,707,385	39,661,434	19,698,830	21,501,482	436,371	2,044,982

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29858	Mortgage Guaranty Ins Corp	WI	7,275,984,542	5,638,898,991	1,637,085,551	1,092,281,515	1,011,228,253	287,234,065	23,874,150
22012	Motors Ins Corp	MI	8,368,687,313	5,867,599,773	2,501,087,540	2,843,126,009	2,734,127,865	417,664,698	986,994
10205	Mountain Valley Ind Co	NH	35,336,277	23,373,985	11,962,292	14,175,862	14,873,252	270,147	-
14664	Mutual Benefit Ins Co	PA	150,084,312	99,426,696	50,657,616	78,645,055	77,121,854	4,161,413	25,107,904
23647	Mutual Service Cas Ins Co	MN	52,086,447	19,856,237	32,230,210	-	4,291,159	(7,382,220)	-
11878	MutualAid eXchange	KS	29,767,418	12,602,490	17,164,928	13,567,005	14,549,037	(147,620)	17,998
30945	National Alliance Ins Co	MO	25,386,177	4,582,241	20,803,936	97,616,834	93,080,784	11,353,138	-
23663	National American Ins Co	OK	133,778,001	86,493,442	47,284,559	67,868,875	81,562,844	(19,915,951)	47,222
11991	National Cas Co	WI	103,043,243	6,448,497	96,594,746	311,709,741	320,753,418	7,372,981	15,330,462
10243	National Continental Ins Co	NY	94,774,089	53,516,320	41,257,769	60,588	808,510	1,299,313	-
16217	National Farmers Union Prop & Cas	CO	262,813,946	163,692,786	99,121,160	6,058	1,136,644	(103,158)	7,941
15679	National Fire & Ind Exch	MO	13,225,397	7,874,570	5,350,827	66,059,854	61,581,968	5,915,328	123,977
20478	National Fire Ins Co Of Hartford	IL	203,169,191	32,306,128	170,863,063	-	54,560	3,493,690	10,230,276
42447	National General Assur Co	MO	31,301,253	22,325,403	8,975,850	569,735	17,248,734	12,025,431	8,581,710
23728	National General Ins Co	MO	109,441,065	68,479,262	40,961,803	173,910,088	149,916,014	22,727,642	1,037,787
20087	National Ind Co	NE	62,010,570,439	33,290,182,875	28,720,387,564	5,755,623	7,062,851	(796,322)	5,799,727
30155	National Ins Co Of WI Ins	WI	35,988,733	22,750,568	13,238,165	-	-	4,602,081	-
32620	National Interstate Ins Co	OH	384,944,018	262,118,747	122,825,271	-	(21,097)	207,686	4,161,663
20052	National Liab & Fire Ins Co	CT	882,950,324	576,219,997	306,730,327	32,397,690	31,249,937	2,627,654	445,794
34835	National Reins Corp	DE	868,549,126	199,920,246	668,628,880	8,522,168,327	10,258,961,748	2,809,779,806	-
22608	National Specialty Ins Co	TX	22,658,930	12,980,421	9,678,509	12,161,823	12,400,951	1,013,214	1,215,996
21881	National Surety Corp	IL	515,012,328	344,970,992	170,041,336	157,644,485	125,512,853	29,310,564	9,652,672
19445	National Union Fire Ins Co Of Pitts	PA	28,761,725,427	20,641,560,986	8,120,164,441	248,381,756	218,119,809	101,518,517	87,623,533
20893	National-Ben Franklin Ins Co Of IL	IL	36,386,506	157,237	36,229,269	(195,068,906)	(159,891,604)	9,514,401	-
26093	Nationwide Affinity Co of Amer	OH	14,781,421	1,073,167	13,708,254	10,102,906	9,773,901	296,567	-
28223	Nationwide Agribusiness Ins Co	IA	104,110,838	54,413,193	49,697,645	171,398,472	164,978,715	24,924,516	6,524,918
10723	Nationwide Assur Co	WI	71,913,152	3,061,180	68,851,972	7,035,963,104	7,747,123,823	131,915,359	6,217,790
23760	Nationwide General Ins Co	OH	22,568,999	429,865	22,139,134	-	-	(4,269,091)	(32,021)
25453	Nationwide Ins Co Of Amer	WI	76,440,459	133,904	76,306,555	774,973	613,193	304,887	25,574,290
23779	Nationwide Mut Fire Ins Co	OH	4,591,422,901	2,918,014,691	1,673,408,210	-	-	1,612,429	186,393,767
23787	Nationwide Mut Ins Co	OH	26,282,427,828	18,016,604,452	8,265,823,376	-	-	2,443,184	319,627,986
37877	Nationwide Prop & Cas Ins Co	OH	26,935,175	430,627	26,504,548	-	-	802,797	30,510,841
42307	Navigators Ins Co	NY	1,065,658,316	709,174,756	356,483,560	-	(9,155)	4,770,626	566,551
15865	NCMIC Ins Co	IA	472,457,965	334,941,633	137,516,332	1,636,322,989	1,583,387,958	148,938,388	1,117,272
41149	NCRIC Inc	DC	261,351,011	214,267,479	47,083,532	12,120,538,763	11,728,501,586	652,210,612	12,851,012
24171	Netherlands Ins Co The	NH	262,628,594	210,404,152	52,224,442	-	-	936,870	6,440,638
21830	New England Ins Co	CT	298,021,755	34,831,874	263,189,881	230,045,945	228,161,284	16,936,599	-

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23833	New Hampshire Ind Co Inc	PA	368,790,210	269,115,499	99,674,711	94,344,137	92,838,321	5,138,594	-
23841	New Hampshire Ins Co	PA	3,465,479,964	2,598,371,786	867,108,178	(874)	651,539	9,944,265	7,633,363
12130	New South Ins Co	NC	71,884,615	40,875,725	31,008,890	188,685,826	193,551,358	8,113,098	-
16608	New York Marine & Gnrl Ins Co	NY	560,107,864	388,712,662	171,395,202	925,784,619	958,661,240	44,032,620	846,726
14788	NGM Ins Co	FL	801,908,541	423,926,275	377,982,266	-	(13,745)	750,241	16,487,618
35106	Niagara Fire Ins Co	IL	59,363,683	8,168	59,355,515	114,385,217	116,837,471	4,252,975	-
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	191,793,390	138,756,705	53,036,685	-	-	2,087,054	21,204
12190	NIPPONKOA Ins Co of America	NY	59,524,851	13,768,563	45,756,288	53,957,324	58,608,179	1,354,975	1,193
31470	Norguard Ins Co	PA	275,783,271	215,562,804	60,220,467	97,164,912	98,339,787	3,899,208	6,459,873
29700	North American Elite Ins Co	NH	43,121,024	7,153,830	35,967,194	-	122,653	492,307	375,012
29874	North American Specialty Ins Co	NH	325,181,404	129,392,468	195,788,936	10,560,465	9,251,593	9,104,777	3,452,317
27740	North Pointe Ins Co	MI	128,172,314	84,311,656	43,860,658	53,803,322	47,209,767	7,052,731	40,966
21105	North River Ins Co	NJ	891,372,041	543,300,013	348,072,028	169,107,755	169,972,282	33,584,213	1,760,411
22047	North Star Rein Corp	DE	30,626,036	12,692,797	17,933,239	-	-	468,710	-
36455	Northbrook Ind Co	IL	100,718,698	277,361	100,441,337	-	-	1,574,662	1,507,324
38369	Northern Assur Co Of Amer	MA	339,320,462	171,432,197	167,888,265	96,671,845	100,996,106	6,437,247	2,704,457
19372	Northern Ins Co Of NY	NY	53,329,348	23,706,589	29,622,759	-	-	1,267,754	4,606,163
24015	Northland Ins Co	MN	1,139,940,603	660,777,127	479,163,476	339,697,323	344,126,296	33,799,555	2,667,371
23914	Northwestern Natl Ins Co Milwaukee	WI	8,495,980	128,823,145	(120,327,165)	3,511	1,225,837	(3,473,113)	-
42552	Nova Cas Co	NY	116,249,108	63,555,869	52,693,239	35,115,654	36,862,568	523,944	540,561
23248	Occidental Fire & Cas Co Of NC	NC	269,495,080	143,339,063	126,156,017	90,578,728	91,671,895	2,824,726	820,414
23680	Odyssey America Reins Co	CT	5,886,888,839	3,815,602,336	2,071,286,503	1,879,191,978	2,196,174,686	(135,323,909)	-
35602	Ohic Ins Co	OH	286,842,262	212,549,164	74,293,098	33,198,253	29,142,294	8,493,426	(49,479)
24074	Ohio Cas Ins Co	OH	4,271,271,351	3,266,726,024	1,004,545,327	1,453,674,748	1,354,733,838	415,001,970	34,165,479
24104	Ohio Farmers Ins Co	OH	1,314,288,734	306,801,648	1,007,487,086	129,959,550	122,546,672	11,067,016	38,342
26565	Ohio Ind Co	OH	108,462,756	73,680,019	34,782,737	51,716,945	51,115,701	5,780,803	452,435
24082	Ohio Security Ins Co	OH	13,468,121	362,200	13,105,921	-	-	2,095,463	3,750,797
40231	Old Dominion Ins Co	FL	77,359,192	57,302,393	20,056,799	38,963,717	40,028,225	1,402,639	350
17558	Old Guard Ins Co	OH	266,387,797	179,548,273	86,839,524	129,959,550	122,546,672	8,134,464	1,769,763
24147	Old Republic Ins Co	PA	2,081,949,764	1,298,266,007	783,683,757	318,727,710	270,352,245	146,514,801	11,365,777
35424	Old Republic Security Assur Co	AZ	98,879,331	80,671,271	18,208,060	16,925,198	16,262,888	2,037,159	-
40444	Old Republic Surety Co	WI	91,373,835	51,773,256	39,600,579	36,891,494	33,988,336	4,273,099	466,658
37060	Old United Cas Co	KS	312,516,307	221,304,022	91,212,285	69,432,098	50,717,248	20,771,864	39,734
34940	Omni Ind Co	IL	57,069,041	29,574,141	27,494,900	31,697,454	36,891,018	(1,185,155)	-
39098	Omni Ins Co	IL	313,928,469	200,466,182	113,462,287	166,311,230	181,273,373	(125,339)	553,210
20621	OneBeacon America Ins Co	MA	1,051,999,332	589,751,016	462,248,316	317,083,651	331,267,152	34,717,872	176,448

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<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUMS WRITTEN</u>
21970	OneBeacon Ins Co	PA	3,602,467,735	2,203,085,638	1,399,382,097	1,044,055,918	1,090,757,224	207,946,650	292,663
22748	Pacific Employers Ins Co	PA	1,959,743,206	1,500,469,307	459,273,899	3,811,064	23,005,288	(8,008,682)	178,077
20346	Pacific Ind Co	WI	5,049,240,681	3,770,009,164	1,279,231,517	583,807,928	389,662,213	157,810,609	9,148,356
37850	Pacific Specialty Ins Co	CA	231,953,553	131,822,449	100,131,104	714,478,683	679,310,892	29,256,332	55,955
10006	Partnerre Ins Co Of NY	NY	112,415,123	14,503,284	97,911,839	131,662,841	107,546,385	23,444,239	-
22250	Pathfinder Ins Co	CO	12,383,653	3,197,122	9,186,531	4,695,977	4,643,649	88,409	-
14931	Pawtucket Ins Co	RI	30,079,902	26,596,162	3,483,740	(517,585)	11,241,310	(344,003)	-
25755	Peachtree Cas Ins Co	FL	12,831,016	7,210,733	5,620,283	1,305,340	(354,114)	2,530,113	-
18139	Peak Prop & Cas Ins Corp	CO	20,358,946	10,003,859	10,355,087	268,619	2,501,367	(2,050,143)	-
18333	Peerless Ind Ins Co	IL	633,822,800	57,464,824	576,357,976	8,184,398	8,292,907	177,070	147,681
24198	Peerless Ins Co	NH	4,551,478,620	3,534,816,691	1,016,661,929	-	(306,434)	321,075	31,116,379
14982	Penn Millers Ins Co	PA	153,808,126	106,592,502	47,215,624	121,180	80,103	499,066	1,148,664
32441	Penn Natl Security Ins Co	PA	575,258,330	423,524,133	151,734,197	40,808,785	34,249,692	5,666,432	3,071,989
10673	Penn-Star Ins Co	PA	168,560,299	110,238,020	58,322,279	64,485,244	64,367,982	3,431,482	15,310
21962	Pennsylvania General Ins Co	PA	549,556,826	342,075,162	207,481,664	251,743,554	241,666,665	21,329,673	47,808
14974	Pennsylvania Lumbermens Mut Ins	PA	268,032,729	175,690,057	92,342,672	57,571,080	47,357,304	12,348,770	3,514,115
12262	Pennsylvania Manufacturers Asn Ins C	PA	591,013,110	397,793,596	193,219,514	193,343,690	201,992,209	35,026,512	11,707,347
41424	Pennsylvania Manufacturers Ind Co	PA	185,485,953	121,204,108	64,281,845	107,910,872	102,622,901	8,726,461	753,508
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	903,565,887	566,815,890	336,749,997	210,027,202	214,976,515	6,806,957	47,008,600
12297	Petroleum Cas Co	TX	18,037,642	7,052,424	10,985,218	70,009,068	71,658,841	2,699,417	2,899
13714	Pharmacists Mut Ins Co	IA	167,004,627	108,861,389	58,143,238	319,094,221	320,760,909	15,085,990	327,906
18058	Philadelphia Ind Ins Co	PA	2,165,324,978	1,569,541,622	595,783,356	6,097,975	6,131,347	1,679,915	22,804,777
12327	Philadelphia United Fire Ins Co	PA	826,371	47,023	779,348	81,578,033	72,909,235	6,165,467	5,583
17337	Philanthropic Mut Fire Ins Co	PA	3,235,254	436,056	2,799,198	884,330,155	708,506,743	149,237,587	126,253
25623	Phoenix Ins Co	CT	3,425,356,903	2,405,555,005	1,019,801,898	71,618	66,837	26,887	9,149,499
18619	Platte River Ins Co.	NE	108,209,192	74,725,238	33,483,954	849,945,366	872,422,576	184,057,136	586,272
39675	PMA Capital Ins Co	PA	658,511,673	453,591,782	204,919,891	638,044,018	707,558,924	(21,884,405)	-
27251	PMI Mortgage Ins Co	AZ	3,506,556,943	2,995,726,300	510,830,643	21,143,341	18,657,099	3,739,625	20,281,366
14460	Podiatry Ins Co Of Amer A Mut Co	IL	196,798,560	135,813,990	60,984,570	62,535,734	58,599,524	4,567,047	3,007,518
36234	Preferred Professional Ins Co	NE	217,236,087	151,581,729	65,654,358	50,473,279	43,187,418	6,059,888	4,674,541
37869	Pre-Paid Legal Cas Inc	OK	26,763,248	2,880,456	23,882,792	39,461,413	44,331,134	1,901,068	7,475
42226	Princeton Ins Co	NJ	1,002,813,693	812,317,742	190,495,951	194,122,005	201,542,948	18,932,710	(9,969)
37095	Private Residential Mortgage Ins Co	NC	15,490,883	7,201,235	8,289,648	100,697	63,875	762,780	-
34312	Producers Agriculture Ins Co	TX	27,908,633	16,658,898	11,249,735	19,082,366	14,664,579	3,285,077	-
12513	Professional Liab Ins Co Of Amer	NY	29,905,809	19,894,011	10,011,798	17,439,362	11,233,773	4,319,863	-
11127	Professional Solutions Ins Co	IA	13,928,024	6,205,984	7,722,040	1,489,525	3,033,791	(878,790)	13,009
25585	Professionals Direct Ins Co	MI	44,992,535	27,453,835	17,538,700	15,375,414	17,392,854	(560,559)	71,023

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24252	Progressive American Ins Co	FL	329,618,360	204,543,608	125,074,752	196,189,412	171,500,390	21,959,795	36,837,933
24260	Progressive Cas Ins Co	OH	5,917,383,683	4,263,403,725	1,653,979,958	5,157,443,470	4,508,296,772	537,340,052	5,683,205
42994	Progressive Classic Ins Co	WI	416,422,612	323,125,611	93,297,001	294,284,118	257,250,585	35,758,436	89,639,493
16322	Progressive Halcyon Ins Co	OH	2,376,204,189	1,644,617,022	731,587,167	2,212,305,682	2,004,178,719	155,008,060	100,548,412
11851	Progressive Home Ins Co	OH	118,054,046	83,082,974	34,971,072	118,004,803	106,893,329	11,386,197	-
24279	Progressive Max Ins Co	OH	229,798,756	170,572,099	59,226,657	177,007,204	160,339,893	14,581,103	-
38628	Progressive Northern Ins Co	WI	1,305,164,813	932,076,340	373,088,473	1,177,136,474	1,029,002,343	141,517,219	42,278,667
42919	Progressive Northwestern Ins Co	OH	1,271,569,282	898,011,550	373,557,732	1,177,136,474	1,029,002,343	138,675,579	-
37834	Progressive Preferred Ins Co	OH	652,064,925	467,862,405	184,202,520	588,568,237	514,501,171	65,700,460	-
32786	Progressive Specialty Ins Co	OH	1,048,087,766	538,339,846	509,747,920	686,662,943	600,251,366	83,796,298	-
38954	Pronational Ins Co	MI	1,138,740,400	818,580,678	320,159,722	195,520,644	189,086,216	32,027,446	-
34690	Property & Cas Ins Co Of Hartford	IN	178,529,405	99,134,196	79,395,209	48,157,512	45,734,902	12,102,666	11,027,428
12416	Protective Ins Co	IN	579,705,654	249,223,801	330,481,853	132,031,431	129,386,752	11,357,874	4,845,832
28711	Providence Property & Cas Ins Co	OK	69,687,890	50,757,562	18,930,328	18,574,370	18,528,521	748,437	-
24295	Providence Washington Ins Co	RI	202,501,366	174,217,156	28,284,210	21,772,847	28,459,836	2,474,848	-
15059	Public Service Mut Ins Co	NY	645,591,542	445,196,089	200,395,453	161,905,241	164,744,687	20,286,244	225,800
35157	Putnam Rein Co	NY	431,109,296	316,890,126	114,219,170	151,205,397	171,597,892	622,238	-
39217	QBE Ins Corp	PA	376,912,821	238,216,814	138,696,007	88,876,184	77,964,466	10,724,900	2,238,560
10829	Quadrant Ind Co	CT	154,245,558	112,638,356	41,607,202	48,925,669	45,443,433	5,171,213	379,151
23752	Quanta Ind Co	CO	334,363,801	238,981,596	95,382,205	25,207,724	38,256,052	(8,218,096)	(238,422)
36250	Radian Asset Assur Inc	NY	2,084,109,015	1,089,621,738	994,487,277	108,434	(64,255)	1,325,161	5,248,180
33790	Radian Guaranty Inc	PA	3,567,881,262	3,154,446,388	413,434,874	223,431,678	210,826,517	38,298,163	17,931,102
38512	Rampart Ins Co	NY	110,869,522	64,685,070	46,184,452	568,044,200	692,806,029	(60,173,400)	-
37303	Redland Ins Co	NJ	125,824,171	98,574,382	27,249,789	150,128,888	88,377,760	116,988,067	-
38873	Regal Ins Co	IN	8,469,124	1,406,561	7,062,563	665,737,440	485,249,336	460,189,031	-
24449	Regent Ins Co	WI	268,072,917	189,155,526	78,917,391	13,988	6,710,563	(1,951,630)	112,181
37052	Regis Ins Co	PA	19,996,186	12,608,545	7,387,641	17,978,707	23,150,317	(3,245,073)	204,171
22179	Republic Ind Co Of Amer	CA	875,372,585	565,172,417	310,200,168	961,503	344,325	2,087,029	-
43753	Republic Ind Co of CA	CA	40,892,759	22,751,513	18,141,246	128,950,165	121,152,097	7,648,519	-
28452	Republic Mortgage Ins Co	NC	1,659,577,852	1,386,839,930	272,737,922	6,287,661	6,943,783	248,998	10,268,597
32174	Republic Mortgage Ins Co Of FL	FL	38,473,379	27,106,978	11,366,401	337,031,673	238,895,957	83,804,291	-
31275	Republic Mortgage Ins Of NC	NC	459,335,851	374,030,939	85,304,912	10,423,660	7,388,535	2,674,384	-
31089	Republic Western Ins Co	AZ	272,251,067	182,427,418	89,823,649	324,767,017	192,550,572	36,215,491	376,369
12475	Republic-Franklin Ins Co	OH	80,530,213	48,881,163	31,649,050	5,574,924	2,829,268	3,202,859	5,465,571
10287	Residential Guaranty Co	AZ	429,380,093	329,044,937	100,335,156	99,225,098	53,619,123	54,040,674	-
43044	Response Ins Co	DE	91,058,755	20,377,630	70,681,125	25,668,367	34,214,617	1,824,598	214,314
20133	Response Worldwide Direct Auto InsCo	CT	44,042,770	26,795,849	17,246,921	19,470,632	18,792,337	2,507,640	25,162

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26050	Response Worldwide Ins Co	CT	64,178,737	39,120,640	25,058,097	90,348,764	36,668,103	56,861,891	178,251
36684	Riverport Ins Co	MN	66,393,747	34,731,939	31,661,808	18,195,329	19,616,382	625,834	167,604
28860	RLI Ind Co	IL	37,359,265	3,317,974	34,041,291	26,686,513	28,749,682	(1,214,581)	-
13056	RLI Ins Co	IL	1,300,270,576	609,723,904	690,546,672	38,816,725	41,841,126	(1,961,882)	4,788,313
42706	Roche Surety And Cas Inc	FL	5,603,311	451,845	5,151,466	11,271,886	9,306,472	2,503,045	13,409
35505	Rockwood Cas Ins Co	PA	238,640,856	165,532,032	73,108,824	1,563,106	1,405,972	98,881	11,906,511
24678	Royal Ind Co	DE	3,899,775,156	3,182,219,780	717,555,376	78,360,558	72,959,875	8,215,089	1,545,161
22314	RSUI Ind Co	NH	1,957,700,078	1,219,108,610	738,591,468	63,243,882	362,589,643	(185,703,828)	10,320,988
24740	Safeco Ins Co Of Amer	WA	4,468,951,833	3,271,077,347	1,197,874,486	26,610,820	60,646,198	(30,504,955)	27,126,414
39012	Safeco Ins Co Of IL	IL	665,020,385	491,198,864	173,821,521	1,918,546,173	1,743,458,380	255,964,195	15,458,740
11215	Safeco Ins Co Of IN	IN	17,445,221	5,911,880	11,533,341	290,688,814	264,160,364	35,985,948	-
24759	Safeco Natl Ins Co	MO	242,267,664	163,387,641	78,880,023	-	-	284,377	-
11123	Safety First Ins Co	IL	15,269,176	3,788,083	11,481,093	116,275,526	105,664,145	13,052,215	24,196
15105	Safety Natl Cas Corp	MO	1,319,072,540	959,954,319	359,118,221	1,854,857	1,618,903	494,781	4,377,691
12521	Safeway Ins Co	IL	375,401,590	136,440,751	238,960,839	260,047,924	296,573,157	16,720,357	-
40460	Sagamore Ins Co	IN	156,013,633	61,093,681	94,919,952	164,646,350	158,026,051	9,551,634	-
21911	San Francisco Reins Co	CA	288,744,109	34,590,422	254,153,687	51,865,286	49,603,334	6,989,461	-
15580	Scottsdale Ind Co	OH	16,381,409	197,597	16,183,812	-	(825,048)	8,576,463	1,525,079
22535	Seaboard Surety Co	NY	134,439,821	10,292,347	124,147,474	-	-	454,095	201,125
15563	SeaBright Ins Co	IL	377,955,336	233,223,322	144,732,014	158,849,392	139,378,407	12,493,695	-
25763	Seaton Ins Co	RI	65,191,822	25,044,861	40,146,961	-	-	13,974,822	-
24902	Security Ins Co Of Hartford	DE	1,151,377,049	1,010,297,997	141,079,052	34,257,420	33,362,962	1,700,717	(24,320)
22233	Select Ins Co	TX	60,190,168	968,782	59,221,386	16,932,643	119,307,032	(38,301,694)	19,395
17752	Select Risk Ins Co	PA	28,756,158	19,828,428	8,927,730	-	-	1,714,522	180,532
12572	Selective Ins Co Of Amer	NJ	2,139,532,415	1,619,861,612	519,670,803	13,878,215	13,602,592	920,304	38,201,540
19259	Selective Ins Co Of SC	SC	350,146,570	268,672,806	81,473,764	798,779,741	761,271,857	82,634,582	5,276,291
39926	Selective Ins Co Of The Southeast	NC	277,478,658	211,180,659	66,297,999	129,531,850	123,449,489	11,104,613	20,774,963
26301	Selective Way Ins Co	NJ	791,800,615	609,111,813	182,688,802	100,746,994	96,016,270	8,332,628	49,581,384
33545	Seminole Cas Ins Co	FL	37,734,277	25,589,445	12,144,832	302,240,983	288,048,811	28,783,527	5,906,278
10936	Seneca Ins Co Inc	NY	287,835,570	182,185,173	105,650,397	25,024,644	21,079,099	3,340,473	2,432,040
11000	Sentinel Ins Co Ltd	CT	360,729,253	60,744,573	299,984,680	109,381,370	77,094,142	29,638,820	4,297,982
28460	Sentry Cas Co	WI	32,068,090	128,540	31,939,550	28,894,507	27,440,941	14,847,395	-
24988	Sentry Ins A Mut Co	WI	5,231,543,943	2,738,298,737	2,493,245,206	-	-	1,093,754	2,000,947
21180	Sentry Select Ins Co	WI	593,535,861	419,309,050	174,226,811	1,054,128,850	1,038,610,489	176,155,816	9,259,641
30503	Shelby Cas Ins Comp	TX	29,342,970	15,070,305	14,272,665	175,688,142	173,101,750	22,375,212	177,428
23388	Shelter Mut Ins Co	MO	1,891,774,655	874,177,379	1,017,597,276	-	(2,031,779)	(7,508,569)	-

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26557	Shelter Reins Co	MO	173,310,885	85,306,977	88,003,908	876,155,319	885,197,817	69,685,246	-
11126	Sompo Japan Ins Co of Amer	NY	518,854,250	322,613,771	196,240,479	41,913,324	39,090,512	12,137,318	1,347,104
37141	Southern General Ins Co	GA	83,526,095	47,096,877	36,429,218	65,285,782	79,978,271	(2,134,026)	-
19216	Southern Ins Co	TX	8,651,866	525,443	8,126,423	53,034,107	58,293,252	1,905,784	-
22861	Southern Pilot Ins Co	WI	40,067,627	-	40,067,627	-	(6,516)	285,397	3,962,726
15709	Southern States Ins Exch	VA	33,923,250	19,382,250	14,541,000	-	-	6,526,688	1,223,972
24767	St Paul Fire & Marine Ins Co	MN	19,900,457,826	13,324,598,297	6,575,859,529	10,788,092	10,383,780	1,207,153	35,027,162
24775	St Paul Guardian Ins Co	MN	15,159,373	1,108,794	14,050,579	4,569,071,106	4,657,786,071	983,270,235	835,555
41750	St Paul Medical Liability Ins Co	MN	188,403,131	138,324,884	50,078,247	-	-	713,878	-
24791	St Paul Mercury Ins Co	MN	25,319,606	194,387	25,125,219	49,129,790	50,429,051	6,808,347	10,804,587
19224	St Paul Protective Ins Co	IL	494,304,941	277,835,466	216,469,475	-	-	1,557,288	25,768
19070	Standard Fire Ins Co	CT	3,347,729,088	2,343,963,656	1,003,765,432	98,259,580	100,858,101	8,931,947	139,185,197
42986	Standard Guaranty Ins Co	DE	124,776,981	89,571,134	35,205,847	823,792,812	845,527,082	152,835,033	184,855
18023	Star Ins Co	MI	407,620,038	266,484,148	141,135,890	70,233,649	51,929,375	14,072,294	1,656,982
40045	Starnet Ins Co	DE	55,223,627	31,383,057	23,840,570	130,229,313	128,763,262	13,446,122	1,436,821
19530	State Auto Natl Ins Co	OH	106,447,712	45,362,497	61,085,215	9,607,465	8,951,013	1,493,851	4,138,902
25127	State Auto Prop & Cas Ins Co	SC	1,498,854,247	1,025,004,885	473,849,362	53,080,761	47,293,417	7,282,107	51,537,727
25135	State Automobile Mut Ins Co	OH	1,966,324,902	645,916,678	1,320,408,224	736,635,234	668,049,527	86,543,085	8,991,257
25143	State Farm Fire And Cas Co	IL	23,781,705,802	16,115,045,011	7,666,660,791	272,954,239	275,588,230	20,678,990	356,987,053
25151	State Farm General Ins Co	IL	3,899,677,589	2,432,899,362	1,466,778,227	10,902,829,371	10,168,493,583	1,250,290,070	235
25178	State Farm Mut Auto Ins Co	IL	89,982,019,196	39,794,765,715	50,187,253,481	1,776,575,399	1,232,061,995	488,345,188	704,530,586
12831	State Natl Ins Co Inc	TX	176,303,519	93,789,486	82,514,033	31,947,620,956	34,243,499,440	847,436,597	2,126,735
10952	Stonebridge Casualty Ins Co	OH	220,983,175	151,166,810	69,816,365	90,926,165	87,965,112	2,952,796	4,480,695
22276	Stonewall Ins Co	RI	107,796,014	51,822,672	55,973,342	122,791,887	144,518,357	(11,759,714)	-
10340	Stonington Ins Co	TX	296,200,006	241,923,584	54,276,422	-	(4,990,407)	(1,940,035)	3,767,994
40436	Stratford Ins Co	NH	171,265,479	122,724,525	48,540,954	110,505,395	116,479,317	(600,015)	2,003,538
11024	Strathmore Ins Co	NY	40,540,463	25,859,622	14,680,841	25,781,704	25,379,957	3,011,397	-
40134	SUA Ins Co	IL	166,478,166	86,721,202	79,756,964	11,829,519	11,735,487	736,662	456,818
39187	Suecia Ins Co	NY	62,256,013	35,791,152	26,464,861	59,508	407,941	1,408,189	-
10909	Sun Surety Ins Co	SD	8,556,641	4,106,511	4,450,130	1,675,263	921,164	554,876	-
25364	Swiss Rein America Corp	NY	11,718,615,119	8,942,815,090	2,775,800,029	2,026,492,218	2,334,697,074	38,801,137	-
12866	T.H.E. Ins Co	LA	160,372,725	115,272,175	45,100,550	55,474,039	54,726,789	3,866,484	787,697
22683	Teachers Ins Co	IL	295,215,238	226,560,532	68,654,706	-	610,769	(7,228)	3,638,300
42376	Technology Ins Co Inc	NH	160,463,271	109,794,202	50,669,069	(20,100,685)	314,239,682	(179,282,734)	2,372,015
23280	The Cincinnati Indemnity Co	OH	82,855,382	20,133,628	62,721,754	18,147,175	22,728,994	(232,802)	3,631,626
25496	TIG Ind Co	CA	26,084,170	2,011,725	24,072,445	201,564,646	210,317,442	6,881,526	-
25534	TIG Ins Co	CA	2,375,008,687	1,777,719,942	597,288,745	36,709,502	27,808,035	6,483,139	(85,450)

Property and Casualty Companies - December 31, 2005

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUMS WRITTEN</u>
13242	Titan Ind Co	TX	170,913,853	72,871,960	98,041,893	-	-	2,135,786	-
32301	TNUS Ins Co	NY	110,121,677	67,035,763	43,085,914	-	-	476,845	-
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,453,686,261	1,021,347,349	432,338,912	303,772,853	302,884,984	35,429,880	3,395,654
43702	Tower National Ins Co	MA	10,136,334	20,505	10,115,829	-	39,098	116,233	-
37621	Toyota Motor Ins Co	IA	142,295,552	96,189,348	46,106,204	33,991,424	33,191,301	3,055,414	4,209,420
38857	Traders & General Ins Co	TX	8,074,861	51,705	8,023,156	-	-	(37,687)	-
41238	Trans Pacific Ins Co	NY	44,981,716	12,740,137	32,241,579	522,382	1,497,094	305,475	637
20486	Transcontinental Ins Co	NY	95,875,371	301,497	95,573,874	-	-	7,372,627	16,414,034
28886	Transguard Ins Co Of Amer Inc	IL	207,502,010	148,921,633	58,580,377	113,185,476	134,693,416	(9,200,088)	1,786,459
33014	Transport Ins Co	OH	57,090,341	40,021,346	17,068,995	-	1,177,096	(654,117)	-
20494	Transportation Ins Co	IL	85,245,487	340,275	84,905,212	-	-	7,225,012	13,659,210
28188	Travco Ins Co	CT	189,412,962	129,309,322	60,103,640	45,854,471	47,067,114	5,031,814	2,549,239
19038	Travelers Cas & Surety Co	CT	13,886,611,930	10,180,013,982	3,706,597,948	3,462,812,532	3,590,054,808	780,194,040	5,390,886
31194	Travelers Cas & Surety Co Of Amer	CT	2,680,396,653	1,823,523,650	856,873,003	871,863,604	718,769,887	189,026,646	28,079,910
36170	Travelers Cas Co Of CT	CT	300,578,425	227,037,036	73,541,389	80,245,324	82,367,449	9,552,265	-
19046	Travelers Cas Ins Co Of Amer	CT	1,705,415,760	1,312,090,823	393,324,937	463,457,685	475,714,044	53,728,872	102
40282	Travelers Commercial Cas Co	CT	311,877,444	238,428,569	73,448,875	80,245,324	82,367,449	8,379,619	-
36137	Travelers Commercial Ins Co	CT	299,479,518	227,163,984	72,315,534	80,245,324	82,367,449	8,058,471	-
27998	Travelers Home & Marine Ins Co	CT	189,435,577	129,780,320	59,655,257	45,854,471	47,067,114	4,648,240	112,654
25658	Travelers Ind Co	CT	18,281,125,499	12,340,815,614	5,940,309,885	3,669,880,204	3,773,547,986	736,370,456	48,989,421
25666	Travelers Ind Co Of Amer	CT	484,966,227	368,793,795	116,172,432	131,012,773	134,477,468	10,415,759	27,476,542
25682	Travelers Ind Co Of CT	CT	931,585,914	655,142,096	276,443,818	232,547,673	238,697,506	34,340,601	10,820,428
39357	Travelers Ins Co Accident Dept	CT	68,345,651,156	64,264,352,321	4,081,298,835	-	-	14,695	386,546
36161	Travelers Prop Cas Ins Co	CT	198,005,570	144,600,575	53,404,995	50,767,450	52,110,019	2,506,913	-
25674	Travelers Property Cas Co Of Amer	CT	254,685,047	170,304,274	84,380,773	60,593,408	62,195,829	7,438,769	66,404,291
24350	Triad Guaranty Ins Corp	IL	662,271,211	530,689,206	131,582,005	166,915,723	107,019,536	76,109,099	1,244,366
41211	Triton Ins Co	TX	775,307,420	276,718,570	498,588,850	240,574,709	92,570,464	141,280,306	869,451
41106	Triumphe Cas Co	PA	17,393,996	4,108,477	13,285,519	910,833	1,628,900	(164,643)	(11,843)
21709	Truck Ins Exch	CA	1,632,725,164	1,233,446,507	399,278,657	810,796,337	779,353,877	37,735,940	1,290,928
27120	Trumbull Ins Co	CT	402,194,606	99,189,894	303,004,712	48,157,512	45,734,902	14,379,496	524,352
33421	Trygg-Hansa Ins Co Ltd Us Branch	NY	6,662,298	522,639	6,139,659	7,138	143,693	200,438	-
29459	Twin City Fire Ins Co Co	IN	564,246,785	305,756,715	258,490,070	144,472,535	137,204,707	31,971,741	79,124,760
37893	Ulico Cas Co	DE	136,133,767	77,872,190	58,261,577	750,048,082	769,883,291	196,781,861	483,013
41050	Underwriter For The Professions Ins	CO	165,944,814	82,945,735	82,999,079	205,235,230	181,470,743	22,002,539	-
25844	Union Ins Co	NE	58,517,856	33,249,936	25,267,920	3,122,450,773	2,715,361,744	289,558,371	852,055
36048	Unione Italiana Reins Co Of Amer	NY	80,532,408	47,334,337	33,198,071	178,337,166	161,098,181	10,233,738	-
36285	United Americas Ins Co	NY	9,751,838	1,229,808	8,522,030	23,623,471	23,711,476	9,841,698	-

Property and Casualty Companies - December 31, 2005

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUMS WRITTEN</u>
11142	United Cas Ins Co Of Amer	PA	16,884,273	2,885,386	13,998,887	8,379,996	4,187,472	5,633,913	1,941,207
29963	United Farm Family Ins Co	NY	18,334,619	12,877,049	5,457,570	-	-	1,284,198	11,299,699
13021	United Fire & Cas Co	IA	1,121,088,109	737,952,154	383,135,955	(5,347)	124,304	1,111,758	20,651
11770	United Fncl Cas Co	OH	1,139,358,948	830,885,539	308,473,409	35	971,525	(427,038)	4,507,770
15873	United Gty Residential Ins Co	NC	1,940,357,995	1,564,745,722	375,612,273	3,369,446	3,342,188	298,406	13,423,739
16667	United Gty Residential Ins Co Of NC	NC	324,669,356	235,278,734	89,390,622	8,192,084	7,870,910	892,396	1,052,311
26999	United Guaranty Mtg Indem Co	NC	134,868,544	116,713,453	18,155,091	378,296,876	424,311,077	(832,108)	195,844
11445	United Natl Cas Ins Co	IN	32,121,027	9,966,133	22,154,894	687,368,122	624,735,539	37,770,854	-
41335	United Natl Specialty Ins Co	WI	86,908,254	32,127,237	54,781,017	308,132,344	159,479,477	169,839,889	16,621
25941	United Services Auto Assoc	TX	15,740,875,549	5,861,810,945	9,879,064,604	99,471,848	41,277,707	72,756,415	168,603,360
21113	United States Fire Ins Co	DE	3,089,671,058	2,144,487,666	945,183,392	31,357,186	19,240,627	12,279,199	10,649,559
25895	United States Liability Ins Co	PA	722,832,198	303,215,043	419,617,155	5,604,383	5,555,170	690,113	2,710,011
29157	United WI Ins Co	WI	218,292,659	159,464,017	58,828,642	4,694,597,795	4,396,459,009	448,787,444	3,671
16063	Unitrin Auto & Home Ins Co	NY	62,719,254	41,291,623	21,427,631	584,190,426	587,176,966	93,963,943	11,485,472
10226	Unitrin Direct Ins Co	IL	61,339,316	45,526,439	15,812,877	129,880,937	112,143,284	17,880,030	2,780,322
10915	Unitrin Direct Property & Cas Co	IL	33,499,616	18,042,511	15,457,105	9,563,622	8,208,789	1,130,353	618,317
42862	Universal Cas Co	IL	76,557,618	42,483,072	34,074,546	82,507,240	62,263,450	11,129,314	-
13200	Universal Surety Of Amer	TX	24,793,413	12,366,204	12,427,209	31,762,330	34,116,481	216,010	117
41181	Universal Underwriters Ins Co	KS	585,976,172	80,162,443	505,813,729	4,834,119	6,968,123	(273,875)	19,058,745
40843	Universal Underwriters Of TX Ins	TX	18,162,593	3,969,699	14,192,894	14,088,478	14,830,662	282,848	9,140
29599	US Specialty Ins Co	TX	599,713,562	432,274,876	167,438,686	3,559,211	1,546,128	2,066,684	5,133,396
25968	USAA Cas Ins Co	TX	5,007,468,254	3,014,495,378	1,992,972,876	-	268,511	86,991,560	102,010,296
18600	USAA General Ind Co	TX	432,121,047	276,843,094	155,277,953	-	10	706,839	10,134,957
10620	Usf&G Ins Co Of Ms	MS	20,047,824	53,237	19,994,587	-	-	737,545	-
25976	Utica Mut Ins Co	NY	2,051,390,926	1,463,373,996	588,016,930	577,628,745	555,176,768	64,479,284	6,064,360
26611	Valiant Ins Co	IA	18,368,121	2,599,040	15,769,081	-	-	506,909	171,077
20508	Valley Forge Ins Co	PA	52,134,564	34,316	52,100,248	-	-	2,327,979	14,468,628
21172	Vanliner Ins Co	MO	395,173,259	287,546,078	107,627,181	144,039,613	155,746,486	3,976,439	5,567,368
18759	Verex Assure Inc	WI	25,493,118	17,201,133	8,291,985	277,302	(132,349)	1,635,126	1,739
11762	Vesta Fire Ins Corp	TX	339,109,452	261,372,296	77,737,156	213,889,708	272,047,954	(51,805,716)	2,948
42668	Vesta Ins Corp	TX	19,439,372	8,759,430	10,679,942	-	3,894,079	165,100	-
42889	Victoria Fire & Cas Co	OH	201,289,699	155,698,495	45,591,204	38,697,444	39,207,331	2,045,921	-
20397	Vigilant Ins Co	NY	368,499,881	247,407,965	121,091,916	58,350,507	50,702,061	16,709,307	14,926,876
18791	Virginia Mut Ins Co	VA	27,350,419	18,340,469	9,009,950	9,293,235	9,864,531	225,765	-
40827	Virginia Surety Co Inc	IL	1,915,398,807	1,388,456,339	526,942,468	664,889,178	597,658,676	41,091,214	4,105,541
35971	Voyager Property & Cas Ins Co	SC	85,765,081	56,403,263	29,361,818	37,931,851	40,025,710	(131,206)	9,841,828

Property and Casualty Companies - December 31, 2005

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUMS WRITTEN</u>
26085	Warner Ins Co	CT	31,923,602	8,147,048	23,776,554	7,278,138	7,842,107	(261,851)	497,971
32778	Washington Intl Ins Co	AZ	108,548,711	66,566,878	41,981,833	7,575,180	4,428,130	3,203,993	705,426
26069	Wausau Business Ins Co	WI	138,473,951	93,755,310	44,718,641	41,438,764	44,574,162	2,086,970	1,986,944
26042	Wausau Underwriters Ins Co	WI	204,659,583	98,972,819	105,686,764	41,438,764	44,574,164	5,492,725	10,213,857
25011	Wesco Ins Co	DE	195,768,316	13,987,335	181,780,981	80,206,841	14,502,493	59,681,688	414,657
44393	West American Ins Co	IN	282,205,485	82,517,386	199,688,099	-	-	218,395,871	26,777,392
21121	Westchester Fire Ins Co	NY	2,242,630,509	1,702,610,143	540,020,366	634,160,738	604,305,246	98,662,118	5,198,364
30830	Western Diversified Cas Ins Co	WI	10,675,775	298,611	10,377,164	-	247,916	65,189	-
27502	Western General Ins Co	CA	81,996,369	55,101,265	26,895,104	64,311,191	62,549,486	2,421,124	131,936
13188	Western Surety Co	SD	847,206,749	572,051,169	275,155,580	344,879,521	323,042,399	39,069,154	5,569,092
37770	Western United Ins Co	CA	97,718,512	43,008,059	54,710,453	24,691,086	22,551,601	7,785,744	-
24112	Westfield Ins Co	OH	1,913,489,206	1,333,608,913	579,880,293	924,156,802	871,442,997	51,108,846	961,141
34207	Westport Ins Corp	MO	1,057,499,388	786,270,522	271,228,866	228,406,801	362,120,939	(54,079,536)	7,400,513
25780	Williamsburg Natl Ins Co	CA	80,649,650	64,202,298	16,447,352	31,994,918	31,754,572	(517,730)	-
12599	Windsor Ins Co	IN	29,553,147	8,540,123	21,013,024	961,503	(4,713,174)	36,444,689	-
26166	Windsor Mount Joy Mut Ins Co	PA	36,084,984	17,400,427	18,684,557	14,767,716	12,017,257	2,268,199	3,063,113
31232	Work First Cas Co	DE	7,462,335	377,032	7,085,303	-	275,568	(704,435)	-
39896	Worldwide Cas Ins Co	OH	11,881,128	528,491	11,352,637	-	-	3,156,944	-
20311	XL Capital Assurance Inc	NY	328,231,038	139,392,102	188,838,936	13,215,712	25,280,303	(426,182)	1,851,630
24554	XL Ins Amer Inc	DE	562,024,541	389,634,049	172,390,492	78,234,331	82,422,887	3,363,359	2,087,758
20583	XL Reins America Inc	NY	4,695,486,113	2,839,334,697	1,856,151,416	508,523,152	535,748,767	46,904,077	-
37885	XL Specialty Ins Co	DE	523,786,873	381,553,190	142,233,683	46,940,599	49,453,733	4,147,900	17,373,211
24325	York Ins Co	RI	30,947,656	27,451,873	3,495,783	3,393,171	4,435,299	394,712	-
26220	Yosemite Ins Co	IN	477,740,245	92,815,616	384,924,629	55,916,986	31,988,739	35,904,264	274,669
13269	Zenith Ins Co	CA	2,304,032,375	1,863,182,418	440,849,957	1,155,125,985	985,158,600	159,259,738	556,051
16535	Zurich American Ins Co	NY	28,479,746,055	22,951,797,056	5,527,948,999	5,023,409,769	6,032,069,621	(352,143,651)	71,907,371
27855	Zurich American Ins Co Of IL	IL	57,575,598	1,176,615	56,398,983	-	-	1,903,628	699,135
<b>TOTALS</b>			<b>1,166,677,282,446</b>	<b>775,879,392,071</b>	<b>390,797,890,375</b>	<b>292,662,406,460</b>	<b>298,755,571,473</b>	<b>30,759,415,971</b>	<b>6,974,530,327</b>
<b>GRAND TOTALS</b>			<b>1,196,043,798,169</b>	<b>792,747,850,429</b>	<b>403,297,947,735</b>	<b>311,970,169,888</b>	<b>316,845,232,335</b>	<b>32,702,243,361</b>	<b>8,742,118,173</b>

Property and Casualty Companies - December 31, 2005

**TITLE COMPANIES**  
**FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2005**

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUM</u>
<b>DOMESTIC</b>									
50784	Security Title Guarantee Corp Bltmre	MD	14,836,036	10,412,932	4,423,104	30,042,914	31,265,316	(602,031)	10,790,987
	<b>Totals</b>		<b>14,836,036</b>	<b>10,412,932</b>	<b>4,423,104</b>	<b>30,042,914</b>	<b>31,265,316</b>	<b>(602,031)</b>	<b>10,790,987</b>

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUM</u>
<b>FOREIGN</b>									
51411	American Guaranty Title Ins Co	OK	12,228,971	2,488,966	9,740,005	3,162,510	3,110,274	1,698,940	-
51152	Atlantic Title Ins Co	SC	9,924,049	5,159,786	4,764,263	4,639,111	6,951,619	(1,361,301)	-
50687	Attorneys Title Ins Fund	FL	298,166,408	159,541,969	138,624,439	514,432,116	473,536,809	30,477,425	-
50636	Censtar Title Ins Co	TX	23,792,142	2,612,998	21,179,144	48,807,591	42,934,628	4,095,663	4,035,211
50229	Chicago Title Ins Co	MO	1,542,905,336	1,157,078,586	385,826,750	2,437,205,743	2,303,001,590	193,883,805	65,084,703
50026	Commerce Title Ins Co	CA	18,609,074	11,798,718	6,810,356	52,487,263	49,112,531	2,338,834	484,093
50083	Commonwealth Land Title Ins Co	NE	767,662,936	570,936,284	196,726,652	1,322,272,629	1,256,406,398	70,520,340	44,190,040
51195	Commonwealth Land Title Ins NJ	NJ	42,556,369	9,850,594	32,705,775	48,781,425	41,364,506	6,118,612	-
51209	Conestoga Title Ins Co	PA	9,031,362	5,021,180	4,010,182	19,334,786	20,170,493	(492,678)	4,141,289
51586	Fidelity Natl Title Ins Co	CA	921,743,960	628,496,549	293,247,411	1,809,266,803	1,753,236,102	139,099,895	32,224,818
50814	First American Title Ins Co	CA	2,119,968,165	1,242,086,020	877,882,145	4,135,996,641	3,976,239,432	246,513,902	66,822,989
50008	First American Title Ins Co NC	CA	8,371,072	215,857	8,155,215	60,527	142,231	(30,705)	-
50369	Investors Title Ins Co	NC	100,257,033	49,783,515	50,473,518	71,383,500	60,340,338	9,239,013	1,749,557
50024	Lawyers Title Ins Corp	NE	707,608,723	481,808,571	225,800,152	1,408,656,251	1,379,249,429	37,794,000	30,957,723
51020	National Title Ins Of NY Inc	NY	18,548,591	11,909,888	6,638,703	(2,274,788)	842,170	(1,672,100)	(25,555)
51101	Nations Title Ins Of NY Inc	NY	20,346,470	10,801,175	9,545,295	971,571	523,140	950,054	480
50000	North American Title Ins Corp	FL	23,547,149	6,795,592	16,751,557	28,376,106	24,835,480	2,603,835	1,222,186
50520	Old Republic Natl Title Ins Co	MN	495,531,059	379,437,764	116,093,295	940,720,587	916,875,660	31,093,756	13,473,510
50792	Southern Title Ins Corp	VA	19,481,762	11,321,524	8,160,238	46,119,513	44,413,964	1,284,844	1,823,780
50121	Stewart Title Guaranty Co	TX	1,016,661,194	528,468,192	488,193,002	1,785,825,953	1,727,425,680	56,448,500	56,087,429
51403	Ta Title Ins Co	PA	11,784,464	5,068,388	6,716,076	17,655,414	16,202,182	1,099,439	392,921
50067	Ticor Title Ins Co	CA	273,641,144	198,696,318	74,944,826	350,271,886	334,174,243	29,728,363	2,623,934
51535	Ticor Title Ins Co of FL	FL	144,526,813	103,866,619	40,660,194	343,267,937	334,681,122	14,251,797	11,963,514
50245	Title Ins Co Of Amer	TN	13,772,657	3,816,291	9,956,366	18,795,879	18,123,640	859,005	4,998
50012	Transnation Title Ins Co	NE	193,486,638	111,825,265	81,661,373	450,069,050	431,790,345	16,017,055	3,993
51624	United General Title Ins Co	CO	64,629,373	46,592,739	18,036,634	201,120,726	208,768,494	(3,950,296)	3,665,748
	<b>Totals</b>		<b>8,878,782,914</b>	<b>5,745,479,348</b>	<b>3,133,303,566</b>	<b>16,057,406,730</b>	<b>15,424,452,500</b>	<b>888,609,997</b>	<b>340,927,361</b>
	<b>GRAND TOTALS</b>		<b>8,893,618,950</b>	<b>5,755,892,280</b>	<b>3,137,726,670</b>	<b>16,087,449,644</b>	<b>15,455,717,816</b>	<b>888,007,966</b>	<b>351,718,348</b>

## **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 nine Policy Type groups. These Policy Type groups include the following lines of business:

1. Homeowners
  - Homeowners
  - Group Homeowners
  - Mobile Homeowner
  - Condo/Town
2. Private Passenger
  - Private Passenger
  - Group Private Passenger
  - Commercial
  - Motorcycle
  - Rental
3. Individual Life
4. Group Life
5. Individual Accident and Health
6. Group Accident and Health
7. Credit Insurance
8. Medicare Supplement
9. 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 MIA report is compiled from the same 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 various possible resolution codes. An individual complaint may reflect multiple resolution codes depending on the nature and complexity of the complaint filed.

## Homeowners

**SELECTION CRITERIA FOR COMPLAINT INDEX:**

Complaints Year: 2005    Total Complaints for Index: 876  
 Premiums Year: 2005    Total Premiums for Index: \$ 1,117,972,337  
 States selected for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
53.2937	34789	AIG CENTENNIAL INS CO	0.00114	1	0.00002	\$23,947
0.93035	19232	ALLSTATE INS CO	0.12557	110	0.13497	\$150,894,771
70.51352	23450	AMERICAN FAMILY HOME INS CO	0.00228	2	0.00003	\$36,198
0.48806	21857	AMERICAN INS CO	0.00342	3	0.00702	\$7,844,739
1.6084	32220	AMERICAN INTL INS CO	0.00342	3	0.00213	\$2,380,428
7.0403	42978	AMERICAN SECURITY INS CO	0.00571	5	0.00081	\$906,370
3.64083	27928	AMEX ASSUR CO	0.00571	5	0.00157	\$1,752,657
0.56345	19976	AMICA MUT INS CO	0.00342	3	0.00608	\$6,795,093
0.9483	19895	ATLANTIC MUT INS CO	0.00114	1	0.0012	\$1,345,804
3.9789	24813	BALBOA INS CO	0.00114	1	0.00029	\$320,748
65.3201	16039	BALTIMORE EQUITABLE SOCIETY	0.00114	1	0.00002	\$19,538
4.15983	18279	BANKERS STANDARD INS CO	0.00114	1	0.00027	\$306,797
1.25234	13501	BRETHREN MUT INS CO	0.01941	17	0.0155	\$17,324,228
3.12281	20117	CALIFORNIA CAS IND EXCH	0.00228	2	0.00073	\$817,357
1.37548	19909	CENTENNIAL INS CO	0.00114	1	0.00083	\$927,841
-55.98825	34649	CENTRE INS CO	0.00228	2	-0.00004	-\$45,589
8.31549	20532	CLARENDON NATL INS CO	0.00457	4	0.00055	\$613,902
1.21375	13684	CUMBERLAND MUT FIRE INS CO	0.00457	4	0.00376	\$4,205,873
2.66739	13692	DONEGAL MUT INS CO	0.00913	8	0.00342	\$3,827,635
0.39124	21326	EMPIRE FIRE & MARINE INS CO	0.00114	1	0.00292	\$3,261,978
0.06434	10071	ENCOMPASS INS CO OF AMERICA	0.00114	1	0.01774	\$19,836,168
0.83742	26271	ERIE INS EXCH	0.07877	69	0.09406	\$105,155,392
3.01493	17043	EVERETT CASH MUT INS CO	0.00114	1	0.00038	\$423,302
1.39089	31259	FARMERS MECH MUT INS ASN CECIL CTY	0.00114	1	0.00082	\$917,558
1.1159	16055	FARMERS MUT F I C OF DUG HILL	0.00228	2	0.00205	\$2,287,347
1.46224	10806	FARMERS NEW CENTURY INS CO	0.01598	14	0.01093	\$12,219,039
0.2124	20281	FEDERAL INS CO	0.00114	1	0.00537	\$6,008,699
3.32585	16578	FIDELITY NATL PROP AND CAS INS CO	0.00114	1	0.00034	\$383,729

NAIC Closed Complaint Index - Homeowners

70.51352	23450	AMERICAN FAMILY HOME INS CO	0.00228	2	0.00003	\$36,198
1.37599	21873	FIREMANS FUND INS CO	0.00913	8	0.00664	\$7,419,988
3.74839	14753	FREDERICK MUT INS CO	0.03082	27	0.00822	\$9,192,761
-36.59599	34622	GLENS FALLS INS CO	0.00342	3	-0.00009	-\$104,620
0.15006	20303	GREAT NORTHERN INS CO	0.00114	1	0.00761	\$8,504,975
4.64596	14141	HARFORD MUT INS CO	0.00799	7	0.00172	\$1,922,867
1.5665	14168	HARLEYSVILLE MUT INS CO	0.00228	2	0.00146	\$1,629,400
2.28919	29424	HARTFORD CAS INS CO	0.00342	3	0.0015	\$1,672,499
1.29568	37478	HARTFORD INS CO OF THE MIDWEST	0.01142	10	0.00881	\$9,849,815
10.61512	30104	HARTFORD UNDERWRITERS INS CO	0.00114	1	0.00011	\$120,227
1.11037	13927	HOMESITE INS CO OF THE MIDWEST	0.00342	3	0.00308	\$3,448,110
6.11172	22713	INSURANCE CO OF NORTH AMER	0.00114	1	0.00019	\$208,816
-39.26119	20885	KANSAS CITY FIRE & MARINE INS CO	0.00114	1	-0.00003	-\$32,506
0.19139	10914	KEMPER INDEPENDENCE INS CO	0.00114	1	0.00596	\$6,668,091
2.33033	11681	KEYSTONE INS CO	0.00799	7	0.00343	\$3,833,611
0.74635	23035	LIBERTY MUT FIRE INS CO	0.01941	17	0.026	\$29,069,344
2.71487	14400	LITITZ MUT INS CO	0.00228	2	0.00084	\$940,175
-275.67213	32352	LM PROPERTY AND CASUALTY INS. CO.	0.00228	2	-0.00001	-\$9,259
17,725.34	22977	LUMBERMENS MUT CAS CO	0.00114	1	0	\$72
1.60472	24821	MERITPLAN INS CO	0.00799	7	0.00498	\$5,567,062
1.72635	34339	METROPOLITAN GRP PROP & CAS INS CO	0.00457	4	0.00265	\$2,957,052
1.42346	26298	METROPOLITAN PROPERTY & CAS INS CO	0.00571	5	0.00401	\$4,482,809
6.00536	14613	MONTGOMERY MUT INS CO	0.04452	39	0.00741	\$8,288,050
0.5168	14664	MUTUAL BENEFIT INS CO	0.00228	2	0.00442	\$4,938,990
1.32274	21881	NATIONAL SURETY CORP	0.00342	3	0.00259	\$2,894,501
1.18986	23779	NATIONWIDE MUT FIRE INS CO	0.11644	102	0.09786	\$109,403,497
0.63199	23787	NATIONWIDE MUT INS CO	0.00799	7	0.01264	\$14,135,693
1.46078	14788	NGM INS CO	0.00342	3	0.00234	\$2,620,970
1.91429	24074	OHIO CAS INS CO	0.00114	1	0.0006	\$666,683
0.83084	20346	PACIFIC IND CO	0.00342	3	0.00412	\$4,608,216
2.24145	14958	PENINSULA INS CO	0.01142	10	0.00509	\$5,693,740
3.79789	14990	PENNSYLVANIA NTL MUT CAS INS CO	0.01142	10	0.00301	\$3,360,352
4.44717	24740	SAFECO INS CO OF AMER	0.02854	25	0.00642	\$7,174,358
0.48571	39926	SELECTIVE INS CO OF THE SOUTHEAST	0.00228	2	0.0047	\$5,255,102
45.78711	24988	SENTRY INS A MUT CO	0.00114	1	0.00002	\$27,873
1.12574	19070	STANDARD FIRE INS CO	0.12329	108	0.10952	\$122,437,040
0.57185	25127	STATE AUTO PROP & CAS INS CO	0.00457	4	0.00799	\$8,927,027
0.41768	25143	STATE FARM FIRE AND CAS CO	0.09132	80	0.21864	\$244,437,889
2.5617	22683	TEACHERS INS CO	0.00228	2	0.00089	\$996,390

NAIC Closed Complaint Index - Homeowners

70.51352	23450	AMERICAN FAMILY HOME INS CO	0.00228	2	0.00003	\$36,198
2.21895	25666	TRAVELERS IND CO OF AMER	0.00913	8	0.00412	\$4,601,181
-1,543.20	25674	TRAVELERS PROPERTY CAS CO OF AMER	0.00114	1	0	-\$827
1.5512	29963	UNITED FARM FAMILY INS CO	0.00114	1	0.00074	\$822,732
0.99189	16063	UNITRIN AUTO & HOME INS CO	0.00228	2	0.0023	\$2,573,305
0.30445	25941	USAA	0.01142	10	0.0375	\$41,918,673
0.2703	25968	USAA CAS INS CO	0.00571	5	0.02112	\$23,607,293
0.3668	20397	VIGILANT INS CO	0.00228	2	0.00622	\$6,958,723
0.54762	44393	WEST AMERICAN INS CO	0.00228	2	0.00417	\$4,660,984
2.87593	16098	WESTMINISTER AMERICAN INS CO	0.00913	8	0.00318	\$3,550,080
0.76158	26166	WINDSOR MOUNT JOY MUT INS CO	0.00114	1	0.0015	\$1,675,768

## Private Passenger Auto

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2005      Total Complaints for Index: 11,881  
 Premiums Year: 2005      Total Premiums for Index: \$ 3,525,979,542  
 States selected for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
1.6563	10675	AAA MID-ATLANTIC INS CO	0.00194	23	0.00117	\$4,121,113
190.48437	22667	ACE AMERICAN INS CO	0.00008	1	0	\$1,558
1.08751	35173	AGENCY INS CO OF MD INC	0.00800	95	0.00735	\$25,924,839
2.15561	20796	AIG PREMIER INS CO	0.00059	7	0.00027	\$963,728
1.34075	19399	AIU INS CO	0.00295	35	0.0022	\$7,747,257
0.40821	19240	ALLSTATE IND CO	0.00076	9	0.00186	\$6,543,104
1.29567	19232	ALLSTATE INS CO	0.12036	1,430	0.09289	\$327,543,374
0.02056	17230	ALLSTATE PROP & CAS INS CO	0.00059	7	0.02866	\$101,043,621
1.37584	10111	AMERICAN BANKERS INS CO OF FL	0.00025	3	0.00018	\$647,115
65.75995	17957	AMERICAN INDEPENDENT INS CO	0.00025	3	0	\$13,539
1.46062	32220	AMERICAN INTL INS CO	0.00202	24	0.00138	\$4,876,413
2.25479	23469	AMERICAN MODERN HOME INS CO	0.00034	4	0.00015	\$526,479
245.06577	22918	AMERICAN MOTORISTS INS CO	0.00034	4	0	\$4,844
0.5657	27928	AMEX ASSUR CO	0.00160	19	0.00283	\$9,967,703
2.05296	19976	AMICA MUT INS CO	0.00909	108	0.00443	\$15,612,410
0.97363	41459	ARMED FORCES INS EXCHANGE	0.00008	1	0.00009	\$304,812
1.94728	19895	ATLANTIC MUT INS CO	0.00101	12	0.00052	\$1,828,854
1.2659	13455	BANKERS INDEPENDENT INS CO	0.00253	30	0.00199	\$7,033,142
1.17348	13501	BRETHREN MUT INS CO	0.00673	80	0.00574	\$20,232,067
1.19686	20117	CALIFORNIA CAS IND EXCH	0.00219	26	0.00183	\$6,446,974
0.37575	19909	CENTENNIAL INS CO	0.00008	1	0.00022	\$789,822
1.00745	21164	DAIRYLAND INS CO	0.00101	12	0.001	\$3,534,955
1.62749	13692	DONEGAL MUT INS CO	0.00269	32	0.00165	\$5,835,254
0.64857	40649	ECONOMY PREMIER ASSUR CO	0.00051	6	0.00078	\$2,745,491
1.92064	21261	ELECTRIC INS CO	0.00143	17	0.00074	\$2,626,812
0.24537	15130	ENCOMPASS IND CO	0.00194	23	0.00789	\$27,818,831
0.3672	10071	ENCOMPASS INS CO OF AMERICA	0.00387	46	0.01054	\$37,177,612
0.17005	26263	ERIE INS CO	0.00051	6	0.00297	\$10,471,460
1.61722	26271	ERIE INS EXCH	0.10369	1,232	0.06412	\$226,082,882

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
0.23423	25712	ESURANCE INS CO	0.00084	10	0.00359	\$12,670,270
2.12727	10806	FARMERS NEW CENTURY INS CO	0.01414	168	0.00665	\$23,437,581
38.50716	41483	FARMINGTON CAS CO	0.00008	1	0	\$7,707
0.53568	20281	FEDERAL INS CO	0.00042	5	0.00079	\$2,770,087
1.68688	21873	FIREMANS FUND INS CO	0.00471	56	0.00279	\$9,852,145
1.51822	33588	FIRST LIBERTY INS CORP	0.00185	22	0.00122	\$4,300,461
1.22443	24724	FIRST NATL INS CO OF AMER	0.00034	4	0.00027	\$969,509
0.07536	11185	FOREMOST INS CO	0.00008	1	0.00112	\$3,938,049
0.37999	41491	GEICO CAS CO	0.00463	55	0.01218	\$42,955,821
0.7353	35882	GEICO GENERAL INS CO	0.05850	695	0.07955	\$280,507,275
0.54846	22055	GEICO IND CO	0.01406	167	0.02563	\$90,364,083
-1,180.49	24414	GENERAL CAS CO OF WI	0.00042	5	0	-\$1,257
-36.27553	34622	GLENS FALLS INS CO	0.00135	16	-0.00004	-\$130,898
0.62361	22063	GOVERNMENT EMPLOYEES INS CO	0.04823	573	0.07734	\$272,688,090
0.8316	20303	GREAT NORTHERN INS CO	0.00135	16	0.00162	\$5,709,962
1.31333	22292	HANOVER INS CO	0.00025	3	0.00019	\$677,911
0.92467	14168	HARLEYSVILLE MUT INS CO	0.00160	19	0.00173	\$6,098,094
4.38057	22357	HARTFORD ACCID & IND CO	0.00109	13	0.00025	\$880,723
3.41126	19682	HARTFORD FIRE IN CO	0.00429	51	0.00126	\$4,436,922
3.60042	30104	HARTFORD UNDERWRITERS INS CO	0.01574	187	0.00437	\$15,414,009
1.86619	22578	HORACE MANN INS CO	0.00126	15	0.00068	\$2,385,404
-490.67177	25054	HUDSON INS CO	0.00051	6	0	-\$3,629
-688.57226	29742	INTEGON NATL INS CO	0.00008	1	0	-\$431
-126.31396	31488	INTEGON PREFERRED INS CO	0.00017	2	0	-\$4,699
0.60592	40720	INTERSTATE AUTO INS CO INC	0.00143	17	0.00236	\$8,326,525
-35.1171	20885	KANSAS CITY FIRE & MARINE INS CO	0.00034	4	-0.00001	-\$33,804
1.13921	10914	KEMPER INDEPENDENCE INS CO	0.00497	59	0.00436	\$15,370,102
1.07701	11681	KEYSTONE INS CO	0.00320	38	0.00297	\$10,471,030
1.4253	42404	LIBERTY INS CORP	0.00303	36	0.00213	\$7,495,871
1.48368	23035	LIBERTY MUT FIRE INS CO	0.02677	318	0.01804	\$63,608,247
-467.36164	32352	LM PROPERTY AND CASUALTY INS. CO.	0.00008	1	0	-\$635
-891.21515	22977	LUMBERMENS MUT CAS CO	0.00017	2	0	-\$666
2.82345	31968	MERASTAR INS CO	0.00059	7	0.00021	\$735,774
0.45524	40169	METROPOLITAN CAS INS CO	0.00042	5	0.00092	\$3,259,572
1.16386	25321	METROPOLITAN DRT PROP & CAS INS CO	0.00177	21	0.00152	\$5,354,822
1.08125	34339	METROPOLITAN GRP PROP & CAS INS CO	0.00320	38	0.00296	\$10,430,038
0.63396	26298	METROPOLITAN PROPERTY & CAS INS CO	0.00017	2	0.00027	\$936,264

NAIC Closed Complaint Index - Private Passenger Auto

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
3.42077	14613	MONTGOMERY MUT INS CO	0.00892	106	0.00261	\$9,196,195
1.90764	14664	MUTUAL BENEFIT INS CO	0.00556	66	0.00291	\$10,267,742
0.27666	42447	NATIONAL GENERAL ASSUR CO	0.00067	8	0.00243	\$8,581,710
1.14387	23728	NATIONAL GENERAL INS CO	0.00034	4	0.00029	\$1,037,787
1.14552	10723	NATIONWIDE ASSUR CO	0.00202	24	0.00176	\$6,217,791
-176.09988	23760	NATIONWIDE GENERAL INS CO	0.00160	19	-0.00001	-\$32,020
0.47578	25453	NATIONWIDE INS CO OF AMER	0.00345	41	0.00725	\$25,574,291
0.64257	23779	NATIONWIDE MUT FIRE INS CO	0.00875	104	0.01362	\$48,033,083
0.8073	23787	NATIONWIDE MUT INS CO	0.05976	710	0.07402	\$261,005,451
0.76798	37877	NATIONWIDE PROP & CAS INS CO	0.00488	58	0.00636	\$22,413,367
301.90706	23841	NEW HAMPSHIRE INS CO	0.00008	1	0	\$983
1.35896	14788	NGM INS CO	0.00160	19	0.00118	\$4,149,277
0.97259	24074	OHIO CAS INS CO	0.00303	36	0.00312	\$10,984,956
3.21876	39098	OMNI INS CO	0.00051	6	0.00016	\$553,210
1.97774	16128	PARAMOUNT INS CO	0.00404	48	0.00204	\$7,202,757
0.20264	39900	PENINSULA IND CO	0.00017	2	0.00083	\$2,929,104
1.47939	14958	PENINSULA INS CO	0.00623	74	0.00421	\$14,844,854
2.79258	14990	PENNSYLVANIA NTL MUT CAS INS CO	0.00732	87	0.00262	\$9,245,728
0.08056	24252	PROGRESSIVE AMERICAN INS CO	0.00084	10	0.01045	\$36,837,933
1.25439	24260	PROGRESSIVE CAS INS CO	0.00194	23	0.00154	\$5,441,531
0.53299	42994	PROGRESSIVE CLASSIC INS CO	0.01321	157	0.02479	\$87,418,701
0.3891	16322	PROGRESSIVE DIRECT INS CO	0.01103	131	0.02834	\$99,917,071
1.16831	38628	PROGRESSIVE NORTHERN INS CO	0.00067	8	0.00058	\$2,032,166
2.77	34690	PROPERTY & CAS INS CO OF HARTFORD	0.00833	99	0.00301	\$10,606,757
1.38477	43044	RESPONSE INS CO	0.00008	1	0.00006	\$214,314
0.68663	24678	ROYAL IND CO	0.00008	1	0.00012	\$432,220
0.74475	24740	SAFECO INS CO OF AMER	0.00303	36	0.00407	\$14,345,528
1.8046	39012	SAFECO INS CO OF IL	0.00791	94	0.00438	\$15,458,740
1.60031	39926	SELECTIVE INS CO OF THE SOUTHEAST	0.00505	60	0.00316	\$11,126,904
0.55272	33545	SEMINOLE CAS INS CO	0.00093	11	0.00168	\$5,906,278
0.24742	11000	SENTINEL INS CO LTD	0.00025	3	0.00102	\$3,598,489
1.67265	30503	SHELBY CAS INS COMP	0.00008	1	0.00005	\$177,428
-67.8187	11126	SOMPO JAPAN INS CO OF AMER	0.00008	1	0	-\$4,376
0.16981	19070	STANDARD FIRE INS CO	0.00051	6	0.00297	\$10,486,140
0.35852	19530	STATE AUTO NATL INS CO	0.00042	5	0.00117	\$4,138,903
1.9573	25127	STATE AUTO PROP & CAS INS CO	0.01523	181	0.00778	\$27,444,073
0.79837	25143	STATE FARM FIRE AND CAS CO	0.01061	126	0.01328	\$46,837,281

NAIC Closed Complaint Index - Private Passenger Auto

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
0.76954	25178	STATE FARM MUT AUTO INS CO	0.14519	1,725	0.18867	\$665,250,342
1.24447	22683	TEACHERS INS CO	0.00093	11	0.00074	\$2,623,228
2.09192	25658	TRAVELERS IND CO	0.01456	173	0.00696	\$24,542,962
4.7458	25666	TRAVELERS IND CO OF AMER	0.01338	159	0.00282	\$9,942,936
-285.36023	25674	TRAVELERS PROPERTY CAS CO OF AMER	0.00025	3	0	-\$3,120
328.65409	29459	TWIN CITY FIRE INS CO CO	0.00008	1	0	\$903
0.68097	29963	UNITED FARM FAMILY INS CO	0.00051	6	0.00074	\$2,614,865
0.52725	16063	UNITRIN AUTO & HOME INS CO	0.00118	14	0.00223	\$7,880,216
0.32022	10226	UNITRIN DIRECT INS CO	0.00025	3	0.00079	\$2,780,322
6.7196	10915	UNITRIN DIRECT PROPERTY & CAS CO	0.00118	14	0.00018	\$618,317
1.55839	25941	USAA	0.05210	619	0.03343	\$117,880,458
1.34003	25968	USAA CAS INS CO	0.02862	340	0.02136	\$75,299,258
0.92167	18600	USAA GENERAL IND CO	0.00236	28	0.00256	\$9,015,910
1.18844	20397	VIGILANT INS CO	0.00034	4	0.00028	\$998,872
0.81322	44393	WEST AMERICAN INS CO	0.00126	15	0.00155	\$5,474,093

NAIC Closed Complaint Index - Private Passenger Auto

## Individual Life

**SELECTION CRITERIA FOR COMPLAINT INDEX:**

Complaints Year: 2005    Total Complaints for Index: 200  
 Premiums Year: 2005    Total Premiums for Index: \$ 1,901,102,697  
 States selected for Index: MD

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.51642	60186	ALLSTATE LIFE INS CO	0.005	1	0.00968	\$18,406,453
6.44936	66672	AMERICAN GEN LIFE & ACC INS CO	0.055	11	0.00853	\$16,212,564
0.7706	60488	AMERICAN GEN LIFE INS CO	0.020	4	0.02595	\$49,340,604
1,285.31	60518	AMERICAN HEALTH & LIFE INS CO	0.010	2	0.00001	\$14,791
1,884.15	60631	AMERICAN INVESTORS LIFE INS CO	0.005	1	0	\$5,045
4.37561	60739	AMERICAN NATL INS CO	0.005	1	0.00114	\$2,172,386
10.1827	61212	BALTIMORE LIFE INS CO	0.045	9	0.00442	\$8,401,469
7.32067	61263	BANKERS LIFE & CAS CO	0.010	2	0.00137	\$2,596,897
3.88928	94250	BANNER LIFE INS CO	0.035	7	0.009	\$17,108,196
1.7565	61476	BOSTON MUT LIFE INS CO	0.005	1	0.00285	\$5,411,628
22.91808	61832	CHESAPEAKE LIFE INS CO	0.010	2	0.00044	\$829,521
4.72085	61921	CITIZENS SECURITY LIFE INS CO	0.005	1	0.00106	\$2,013,517
10.7286	62065	COLONIAL PENN LIFE INS CO	0.030	6	0.0028	\$5,315,983
1.40664	62308	CONNECTICUT GENERAL LIFE INS CO	0.005	1	0.00355	\$6,757,583
3.66807	65900	CONSECO LIFE INS CO	0.015	3	0.00409	\$7,774,273
1.55043	94285	EMPIRE GENERAL LIFE ASSUR CORP	0.010	2	0.00645	\$12,261,795
0.94554	70769	ERIE FAMILY LIFE INS CO	0.005	1	0.00529	\$10,053,020
3.84095	63274	FIDELITY & GUARANTY LIFE INS CO	0.025	5	0.00651	\$12,373,914
0.88842	63401	FIRST COLONY LIFE INS CO	0.015	3	0.01688	\$32,098,070
3.11972	65536	GENWORTH LIFE & ANNUITY INS CO	0.010	2	0.00321	\$6,093,819
3.95758	91472	GLOBE LIFE & ACCIDENT INS CO	0.020	4	0.00505	\$9,607,395
0.33596	71153	HARTFORD LIFE & ANNUITY INS CO	0.005	1	0.01488	\$28,293,351
4.0068	64513	HORACE MANN LIFE INS CO	0.005	1	0.00125	\$2,372,344
9.06775	63487	INVESTORS LIFE INS CO NORTH AMER	0.005	1	0.00055	\$1,048,277
0.85153	70254	JEFFERSON PILOT FINANCIAL INS CO	0.005	1	0.00587	\$11,162,895
0.90892	67865	JEFFERSON PILOT LIFE INS CO	0.010	2	0.011	\$20,916,094
1.60191	65099	JOHN HANCOCK LIFE INS CO	0.010	2	0.00624	\$11,867,754
2.20833	64130	LIFE INVESTORS INS CO OF AMER	0.005	1	0.00226	\$4,304,399

NAIC Closed Complaint Index - Individual Life

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.23766	65676	LINCOLN NATL LIFE INS CO	0.005	1	0.02104	\$39,995,560
0.27533	65935	MASSACHUSETTS MUT LIFE INS CO	0.010	2	0.03632	\$69,049,099
0.59498	80950	METLIFE LIFE & ANNUITY CO OF CT	0.005	1	0.0084	\$15,976,066
1.64643	65978	METROPOLITAN LIFE INS CO	0.065	13	0.03948	\$75,054,371
1.10508	66044	MIDLAND NATL LIFE INS CO	0.010	2	0.00905	\$17,203,244
1.20021	66168	MINNESOTA LIFE INS CO	0.005	1	0.00417	\$7,919,908
6.08516	66281	MONUMENTAL LIFE INS CO	0.155	31	0.02547	\$48,424,523
2.8992	66680	NATIONAL LIFE INS CO	0.010	2	0.00345	\$6,557,329
33.26299	60593	NATIONAL STATES INS CO	0.010	2	0.0003	\$571,537
16.53653	66850	NATIONAL WESTERN LIFE INS CO	0.010	2	0.0006	\$1,149,638
0.95808	66869	NATIONWIDE LIFE INS CO	0.015	3	0.01566	\$29,764,310
1.85637	68225	NATIONWIDE LIFE INS CO OF AMER	0.005	1	0.00269	\$5,120,497
0.31283	66915	NEW YORK LIFE INS CO	0.010	2	0.03197	\$60,771,569
17.64404	67032	NORTH CAROLINA MUT LIFE INS CO	0.010	2	0.00057	\$1,077,476
0.23224	67091	NORTHWESTERN MUT LIFE INS CO	0.010	2	0.04306	\$81,860,935
70.79719	67539	PAN AMERICAN LIFE INS CO	0.005	1	0.00007	\$134,264
0.71465	67814	PHOENIX LIFE INS CO	0.005	1	0.007	\$13,301,003
1.50586	65919	PRIMERICA LIFE INS CO	0.030	6	0.01992	\$37,874,035
2.12089	68136	PROTECTIVE LIFE INS CO	0.015	3	0.00707	\$13,445,533
1.28587	68241	PRUDENTIAL INS CO OF AMER	0.030	6	0.02333	\$44,353,860
2.3664	65765	REASSURE AMERICA LIFE INS CO	0.010	2	0.00423	\$8,033,722
11.46059	78662	SENIOR LIFE INS CO	0.015	3	0.00131	\$2,488,226
4.38935	68845	SHENANDOAH LIFE INS CO	0.010	2	0.00228	\$4,331,173
14.9207	91391	SOUTHWESTERN LIFE INS CO	0.015	3	0.00101	\$1,911,207
23.30285	65021	STONEBRIDGE LIFE INS CO	0.005	1	0.00021	\$407,912
0.22143	86231	TRANSAMERICA LIFE INS CO	0.005	1	0.02258	\$42,927,574
23.9404	69701	UNION BANKERS INS CO	0.005	1	0.00021	\$397,049
35.61218	62596	UNION FIDELITY LIFE INS CO	0.010	2	0.00028	\$533,835
11.53478	69930	UNITED INS CO OF AMER	0.080	16	0.00694	\$13,185,186
52.23058	70114	UNITY MUT LIFE INS CO	0.015	3	0.00029	\$545,974
30.36595	62235	UNUM LIFE INS CO OF AMER	0.005	1	0.00016	\$313,032
11.25291	81027	VETERANS LIFE INS CO	0.010	2	0.00089	\$1,689,432

NAIC Closed Complaint Index - Individual Life

## Group Life

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2005      Total Complaints for Index: 35  
 Premiums Year: 2005      Total Premiums for Index: \$ 434,618,718  
 States selected for Index: MD

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
718.49087	60380	AMERICAN FAMILY LIFE ASR CO COLUMBUS	0.02857	1	0.00004	\$17,283
143.86799	60488	AMERICAN GEN LIFE INS CO	0.02857	1	0.0002	\$86,313
51.49252	61212	BALTIMORE LIFE INS CO	0.02857	1	0.00055	\$241,155
4.41618	62308	CONNECTICUT GENERAL LIFE INS CO	0.08571	3	0.01941	\$8,435,585
2.06893	91472	GLOBE LIFE & ACCIDENT INS CO	0.02857	1	0.01381	\$6,001,968
2.43403	64246	GUARDIAN LIFE INS CO OF AMER	0.02857	1	0.01174	\$5,101,686
2.46433	65978	METROPOLITAN LIFE INS CO	0.31429	11	0.12753	\$55,428,607
1.19873	66168	MINNESOTA LIFE INS CO	0.02857	1	0.02383	\$10,359,067
9.94033	66281	MONUMENTAL LIFE INS CO	0.17143	6	0.01725	\$7,495,332
0.6076	66915	NEW YORK LIFE INS CO	0.02857	1	0.04702	\$20,437,210
0.94013	68241	PRUDENTIAL INS CO OF AMER	0.11429	4	0.12156	\$52,834,006
5.10551	65021	STONEBRIDGE LIFE INS CO	0.02857	1	0.0056	\$2,432,213

## Individual Accident & Health

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2005      Total Complaints for Index: 357

Premiums Year: 2005      Total Premiums for Index: \$ 806,705,688

States selected for Index: MD

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
2.1725	60054	AETNA LIFE INS CO	0.00280	1	0.00129	\$1,040,129
0.25556	60380	AMERICAN FAMILY LIFE ASR CO COLUMBUS	0.01401	5	0.0548	\$44,210,950
0.83639	60534	AMERICAN HERITAGE LIFE INS CO	0.00280	1	0.00335	\$2,701,707
1.47319	60836	AMERICAN REPUBLIC INS CO	0.00840	3	0.0057	\$4,601,618
1.5801	71439	ASSURITY LIFE INS CO	0.00560	2	0.00355	\$2,860,168
0.30566	61263	BANKERS LIFE & CAS CO	0.00560	2	0.01833	\$14,785,436
0.86284	96202	CAREFIRST BLUECHOICE INC	0.05882	21	0.06817	\$54,996,709
1.88067	47058	CAREFIRST OF MD INC	0.44538	159	0.23682	\$191,043,221
11.67645	80799	CELTIC INS CO	0.00560	2	0.00048	\$387,049
16.24512	61832	CHESAPEAKE LIFE INS CO	0.00280	1	0.00017	\$139,099
0.27642	62146	COMBINED INS CO OF AMER	0.00280	1	0.01013	\$8,174,833
14.86925	62308	CONNECTICUT GENERAL LIFE INS CO	0.00560	2	0.00038	\$303,940
0.60925	78174	CONSECO HEALTH INS CO	0.00280	1	0.0046	\$3,708,923
8.43471	76325	CONSECO SENIOR HEALTH INS CO	0.06443	23	0.00764	\$6,161,756
0.96156	20443	CONTINENTAL CAS CO	0.02521	9	0.02622	\$21,150,154
0.11818	70025	GENWORTH LIFE INS CO	0.00560	2	0.0474	\$38,240,147
20.45989	62286	GOLDEN RULE INS CO	0.01401	5	0.00068	\$552,222
0.67412	53007	GROUP HOSPITALIZATION & MED SRVCS	0.01681	6	0.02493	\$20,112,127
0.76994	64211	GUARANTEE TRUST LIFE INS CO	0.00560	2	0.00728	\$5,869,791
12.52723	65080	JOHN ALDEN LIFE INS CO	0.00560	2	0.00045	\$360,763
0.36217	65099	JOHN HANCOCK LIFE INS CO	0.01681	6	0.04641	\$37,435,192
1.64949	95639	KAISER FNDTN HEALTH PLAN MID ATL	0.06723	24	0.04076	\$32,878,262
5.37606	64130	LIFE INVESTORS INS CO OF AMER	0.00560	2	0.00104	\$840,646
0.31598	65935	MASSACHUSETTS MUT LIFE INS CO	0.00840	3	0.02659	\$21,453,876
354.18179	97055	MEGA LIFE & HEALTH INS CO THE	0.00840	3	0.00002	\$19,140
0.54171	87726	METLIFE INS CO OF CT	0.00560	2	0.01034	\$8,342,718
0.20503	65978	METROPOLITAN LIFE INS CO	0.00280	1	0.01366	\$11,021,035
1.92295	66281	MONUMENTAL LIFE INS CO	0.00560	2	0.00291	\$2,350,217
0.55739	66915	NEW YORK LIFE INS CO	0.00280	1	0.00503	\$4,054,016

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.18407	67091	NORTHWESTERN MUT LIFE INS CO	0.00280	1	0.01522	\$12,276,254
0.92764	96940	OPTIMUM CHOICE INC	0.03641	13	0.03926	\$31,667,310
7.3313	63282	PENN TREATY NETWORK AMER INS CO	0.02521	9	0.00344	\$2,774,014
39.03335	72125	PHYSICIANS LIFE INS CO	0.00280	1	0.00007	\$57,891
0.56097	61271	PRINCIPAL LIFE INS CO	0.00280	1	0.00499	\$4,028,184
0.21833	25178	STATE FARM MUT AUTO INS CO	0.00280	1	0.01283	\$10,350,069
2.05853	69477	TIME INS CO	0.01681	6	0.00816	\$6,586,287
0.4606	86231	TRANSAMERICA LIFE INS CO	0.00280	1	0.00608	\$4,905,913
0.11769	92916	UNITED AMERICAN INS CO	0.00560	2	0.0476	\$38,400,454
156.80243	95025	UNITED HEALTHCARE MID ATLANTIC INC	0.00560	2	0.00004	\$28,822
5.30223	63479	UNITED TEACHER ASSOC INS CO	0.00280	1	0.00053	\$426,175
0.32447	62235	UNUM LIFE INS CO OF AMER	0.00560	2	0.01727	\$13,928,291
0.28747	69663	USAA LIFE INS CO	0.00280	1	0.00974	\$7,860,522
282.42467	81027	VETERANS LIFE INS CO	0.00280	1	0.00001	\$8,001

## Group Accident & Health

**SELECTION CRITERIA FOR COMPLAINT INDEX:**

Complaints Year: 2005      Total Complaints for Index: 2,401  
 Premiums Year: 2005      Total Premiums for Index: \$ 4,374,843,261  
 States selected for Index: MD

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
2.25025	95590	AETNA HEALTH INC MD CORP	0.08122	195	0.03609	\$157,896,931
1.62422	60054	AETNA LIFE INS CO	0.03540	85	0.0218	\$95,355,090
0.26158	66842	AIG LIFE INS CO	0.00042	1	0.00159	\$6,965,750
10.26635	60534	AMERICAN HERITAGE LIFE INS CO	0.00042	1	0.00004	\$177,482
0.48267	96202	CAREFIRST BLUECHOICE INC	0.10537	253	0.21831	\$955,073,518
2.52255	47058	CAREFIRST OF MD INC	0.19867	477	0.07876	\$344,547,622
2.53636	95599	CIGNA HEALTHCARE MIDATLANTIC INC	0.01958	47	0.00772	\$33,764,313
8.85848	62049	COLONIAL LIFE & ACCIDENT INS CO	0.00042	1	0.00005	\$205,689
1.5185	62308	CONNECTICUT GENERAL LIFE INS CO	0.01708	41	0.01125	\$49,197,092
0.92728	62413	CONTINENTAL ASSUR CO	0.00042	1	0.00045	\$1,964,976
0.20663	20443	CONTINENTAL CAS CO	0.00042	1	0.00202	\$8,817,947
1.1233	96460	COVENTRY HEALTH CARE OF DE INC	0.01708	41	0.0152	\$66,505,484
5.79212	81396	DELTA DENTAL INS CO	0.00250	6	0.00043	\$1,887,486
1.80024	43010	FIDELITY INS CO	0.01958	47	0.01087	\$47,570,520
2.55539	90328	FIRST HEALTH LIFE & HEALTH INS CO	0.00042	1	0.00016	\$713,040
0.48078	62286	GOLDEN RULE INS CO	0.00208	5	0.00433	\$18,949,399
828.97732	22063	GOVERNMENT EMPLOYEES INS CO	0.00042	1	0	\$2,198
0.77065	47000	GRAPHIC ARTS BENEFIT CORP	0.00208	5	0.0027	\$11,821,790
1.33561	68322	GREAT WEST LIFE & ANNUITY INS CO	0.00333	8	0.00249	\$10,913,954
0.5014	53007	GROUP HOSPITALIZATION & MED SRVCS	0.04040	97	0.08057	\$352,501,992
1.27542	64246	GUARDIAN LIFE INS CO OF AMER	0.02166	52	0.01698	\$74,288,330
0.40552	70815	HARTFORD LIFE & ACCIDENT INS CO	0.00292	7	0.00719	\$31,452,477
4.49463	70670	HEALTH CARE SVC CORP A MUT LEG RES	0.00208	5	0.00046	\$2,026,966
0.21118	93440	HM LIFE INS CO	0.00042	1	0.00197	\$8,628,060
20.38732	73288	HUMANA INS CO	0.00208	5	0.0001	\$446,869
95,899.59	22713	INSURANCE CO OF NORTH AMER	0.00083	2	0	\$38
0.36803	70254	JEFFERSON PILOT FINANCIAL INS CO	0.00125	3	0.0034	\$14,852,748
30.24972	65080	JOHN ALDEN LIFE INS CO	0.00042	1	0.00001	\$60,235
0.39167	95639	KAISER FNDTN HEALTH PLAN MID ATL	0.03748	90	0.0957	\$418,693,939
2.123	60053	KAISER PERMANENTE INS CO	0.00125	3	0.00059	\$2,574,791

NAIC Closed Complaint Index - Group Accident and Health

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
2.0507	65315	LIBERTY LIFE ASSUR CO OF BOSTON	0.00083	2	0.00041	\$1,777,045
0.48253	65498	LIFE INS CO OF NORTH AMER	0.00292	7	0.00604	\$26,432,991
1.15216	60321	MAMSI LIFE AND HEALTH INS CO	0.07622	183	0.06615	\$289,407,180
21.83135	96310	MD INDIVIDUAL PRACTICE ASSN INC	0.03457	83	0.00158	\$6,927,362
0.89019	97055	MEGA LIFE & HEALTH INS CO THE	0.00500	12	0.00561	\$24,562,317
0.81451	65978	METROPOLITAN LIFE INS CO	0.01458	35	0.0179	\$78,296,832
1.18831	66281	MONUMENTAL LIFE INS CO	0.00125	3	0.00105	\$4,600,045
1.25259	96940	OPTIMUM CHOICE INC	0.16451	395	0.13134	\$574,589,388
0.20155	61271	PRINCIPAL LIFE INS CO	0.00042	1	0.00207	\$9,040,444
0.1102	68241	PRUDENTIAL INS CO OF AMER	0.00042	1	0.00378	\$16,533,993
0.45307	68381	RELIANCE STANDARD LIFE INS CO	0.00125	3	0.00276	\$12,065,000
0.1628	69019	STANDARD INS CO	0.00042	1	0.00256	\$11,192,471
3.17736	69477	TIME INS CO	0.00167	4	0.00052	\$2,293,843
0.30419	86231	TRANSAMERICA LIFE INS CO	0.00042	1	0.00137	\$5,990,034
6.55072	61425	TRUSTMARK INS CO	0.00083	2	0.00013	\$556,303
0.19596	80314	UNICARE LIFE & HEALTH INS CO	0.00208	5	0.01063	\$46,492,164
0.86639	79413	UNITED HEALTHCARE INS CO	0.03957	95	0.04567	\$199,793,409
0.37875	95025	UNITED HEALTHCARE MID ATLANTIC INC	0.00250	6	0.0066	\$28,865,134
0.32252	62235	UNUM LIFE INS CO OF AMER	0.00375	9	0.01162	\$50,846,374
0.10018	80802	US BRANCH SUNLIFE ASSUR CO OF CANADA	0.00042	1	0.00416	\$18,187,993

NAIC Closed Complaint Index - Group Accident and Health

## Credit Insurance

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2005      Total Complaints for Index: 24  
 Premiums Year: 2005      Total Premiums for Index: \$ 30,008,824  
 States selected for Index: MD

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
4.99097	60534	AMERICAN HERITAGE LIFE INS CO	0.04167	1	0.00835	\$250,526
19.40329	68160	BALBOA LIFE INS CO	0.04167	1	0.00215	\$64,441
0.44633	62626	CUNA MUT INS SOCIETY	0.04167	1	0.09335	\$2,801,434
0.82321	93777	HOUSEHOLD LIFE INS CO	0.04167	1	0.05061	\$1,518,889
0.7987	64130	LIFE INVESTORS INS CO OF AMER	0.04167	1	0.05217	\$1,565,509
1.30731	66168	MINNESOTA LIFE INS CO	0.04167	1	0.03187	\$956,443
1.56761	66281	MONUMENTAL LIFE INS CO	0.08333	2	0.05316	\$1,595,251
39.27774	65021	STONEBRIDGE LIFE INS CO	0.04167	1	0.00106	\$31,834
2.90931	98884	UNION SECURITY LIFE INS CO	0.08333	2	0.02864	\$859,563

## Medicare Supplement

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2005      Total Complaints for Index: 21  
 Premiums Year: 2005      Total Premiums for Index: \$ 315,722,194  
 States selected for Index: MD

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
1.26341	61263	BANKERS LIFE & CAS CO	0.04762	1	0.03769	\$11,899,823
1.51047	47058	CAREFIRST OF MD INC	0.61905	13	0.40984	\$129,395,005
5.17322	64211	GUARANTEE TRUST LIFE INS CO	0.09524	2	0.01841	\$5,812,394
342.92209	72125	PHYSICIANS LIFE INS CO	0.04762	1	0.00014	\$43,842
0.78443	92916	UNITED AMERICAN INS CO	0.09524	2	0.12141	\$38,332,183
0.15656	79413	UNITED HEALTHCARE INS CO	0.04762	1	0.30416	\$96,031,524
1.83419	69663	USAA LIFE INS CO	0.04762	1	0.02596	\$8,196,725

## Long Term Care

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2005      Total Complaints for Index: 55  
 Premiums Year: 2005      Total Premiums for Index: \$ 222,295,292  
 States selected for Index: MD

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
152.91637	60518	AMERICAN HEALTH & LIFE INS CO	0.01818	1	0.00012	\$26,431
1.12981	61263	BANKERS LIFE & CAS CO	0.01818	1	0.01609	\$3,577,360
13.39219	76325	CONSECO SENIOR HEALTH INS CO	0.38182	21	0.02851	\$6,337,751
1.41852	20443	CONTINENTAL CAS CO	0.16364	9	0.11536	\$25,643,302
0.11293	70025	GENWORTH LIFE INS CO	0.01818	1	0.16101	\$35,790,813
0.27265	65099	JOHN HANCOCK LIFE INS CO	0.09091	5	0.33342	\$74,118,134
7.00293	64130	LIFE INVESTORS INS CO OF AMER	0.03636	2	0.00519	\$1,154,298
0.50166	87726	METLIFE INS CO OF CT	0.01818	1	0.03624	\$8,056,755
12.89344	63282	PENN TREATY NETWORK AMER INS CO	0.16364	9	0.01269	\$2,821,248
4.56117	69477	TIME INS CO	0.01818	1	0.00399	\$886,117

**Maryland Insurance Administration**

Closed Complaints by Disposition for 2005

<b>NAIC Disposition Code</b>	<b>Disposition Description</b>	<b>Amount</b>
1201	Policy Not in Force	53
1205	Policy Issued/Restored	694
1207	Advised Complainant	2,609
1208	Compromised Settlement/Resolution	63
1210	Additional Payment	206
1215	Refund	176
1220	Coverage Extended	174
1223	Unable to Assist	2,124
1225	Claim Reopened	217
1227	Cancellation Upheld	242
1228	Nonrenewal Upheld	244
1230	Claim Settled	778
1233	Filed Suit/Retained Attorney	12
1235	No Action Requested/Required	336
1239	Referred to Another Department	115
1240	Referred to Proper Agency	1,150
1241	Referred to Rates/Contacts	3
1242	Referred to Market Conduct	18
1245	Advertising Withdrawn/Amended	1
1250	Underwriting Practice Resolved	39
1253	Information Furnished/Expanded	470
1255	Delay Resolved	223
1257	Fine	4
1260	Cancellation Notice Withdrawn	81
1265	Nonrenewal Notice Recinded	147
1267	Nonforfeiture Problem Resolved	2
1270	Premium Problem Resolved	1,622
1273	ERISA Complaint	5
1277	Deductible Refunded	5
1278	Forfeiture	1
1280	Referred for Disciplinary Action	10

<b>NAIC Disposition Code</b>	<b>Disposition Description</b>	<b>Amount</b>
1285	Question of Fact	261
1287	Rating Problem Resolved	30
1290	Contract Provision/Legal Issue	157
1293	Company in Compliance	1,323
1295	Company Position Upheld	8,264
1297	Endorsement Processed	14
1300	No Jurisdiction	1,764
1303	Recovery	127
1305	Insufficient Information	255
1310	Other	1,411
	<b>Total</b>	<b>25,430</b>



This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific insurance policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide.

**Persons with a disability may request this document in an alternative format.**



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