

FY 2008 ANNUAL REPORT

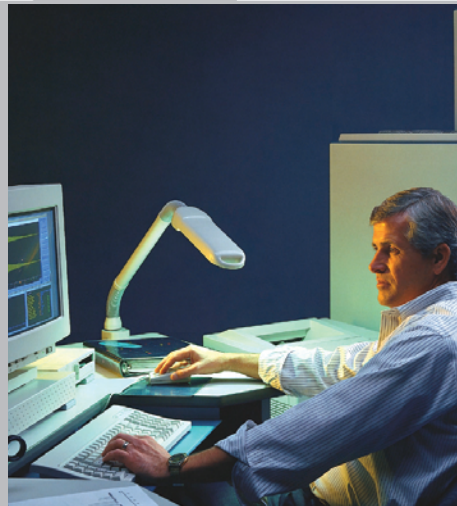


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I. OVERVIEW

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.

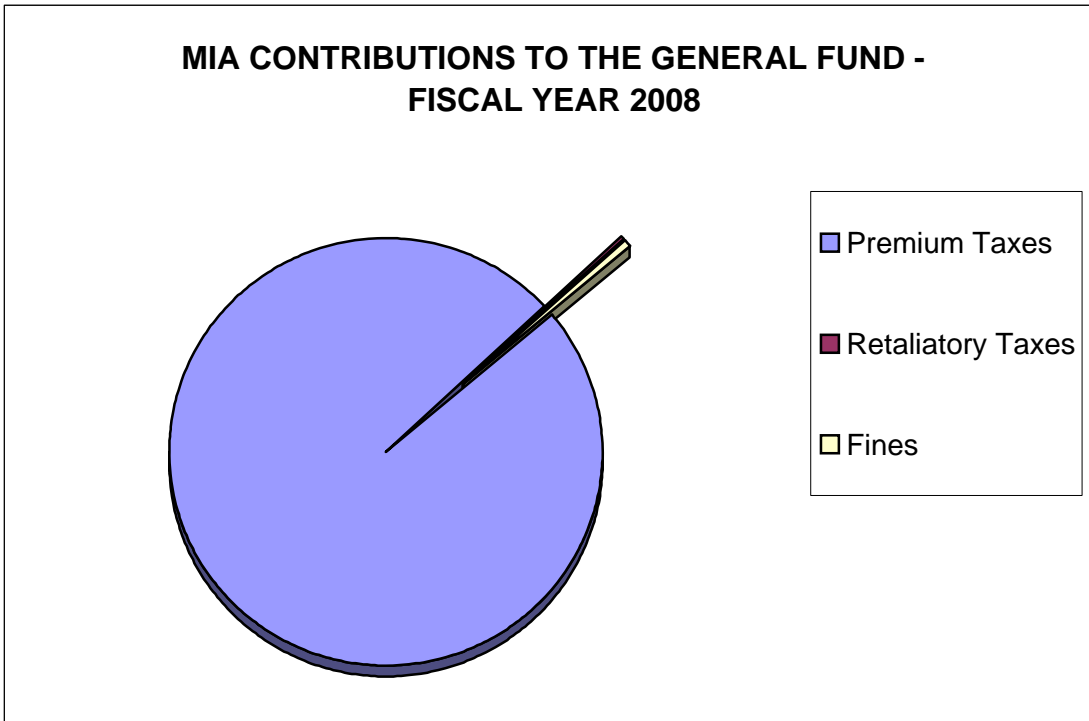
The MIA began in 1872 as the Insurance Department under the Comptroller of the Treasury. In 1878, it became an independent agency and was renamed the State Insurance Department, a title it held for 92 years. In 1970, the Insurance Department moved to the Department of Labor, Licensing and Regulation 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 2008

Premium Taxes	300,771,212
Retaliatory Taxes	1,015,872
Fines	1,876,904

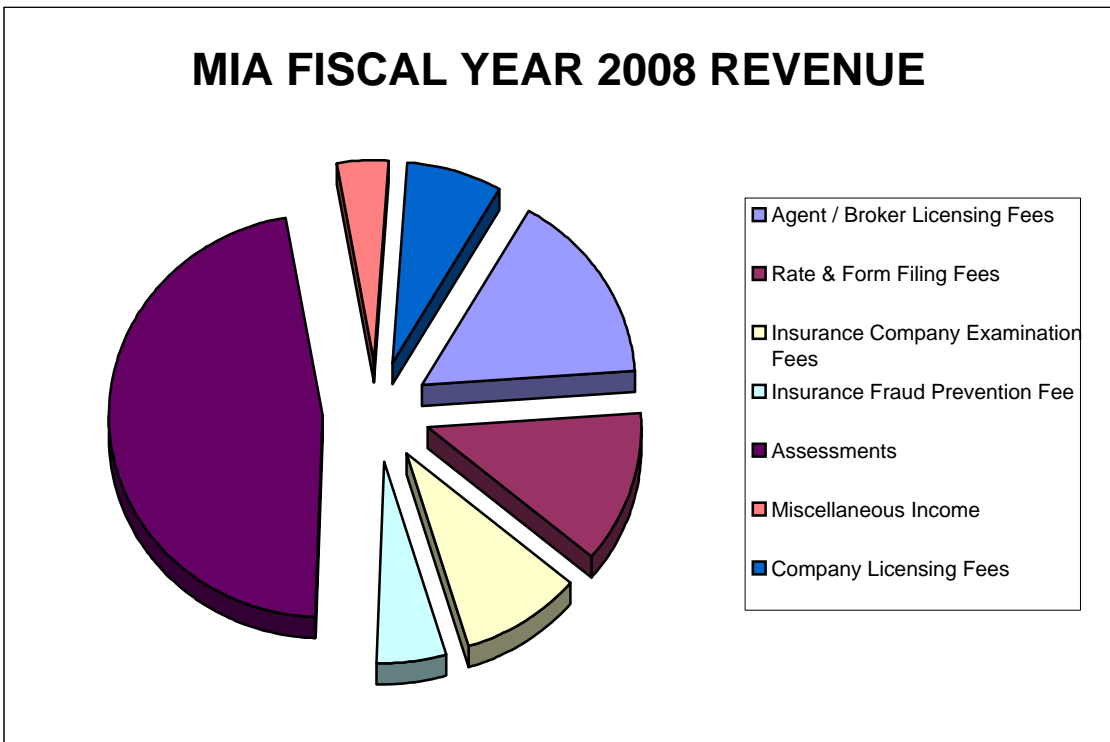
303,663,988



MIA FISCAL YEAR 2008 SPECIAL FUND REVENUE

Agent / Broker Licensing Fees	4,206,810
Rate & Form Filing Fees	3,251,448
Insurance Company Examination Fees	2,456,813
Insurance Fraud Prevention Fee	1,412,095
Assessments	12,553,827
Miscellaneous Income	1,046,316
Company Licensing Fees	1,941,888

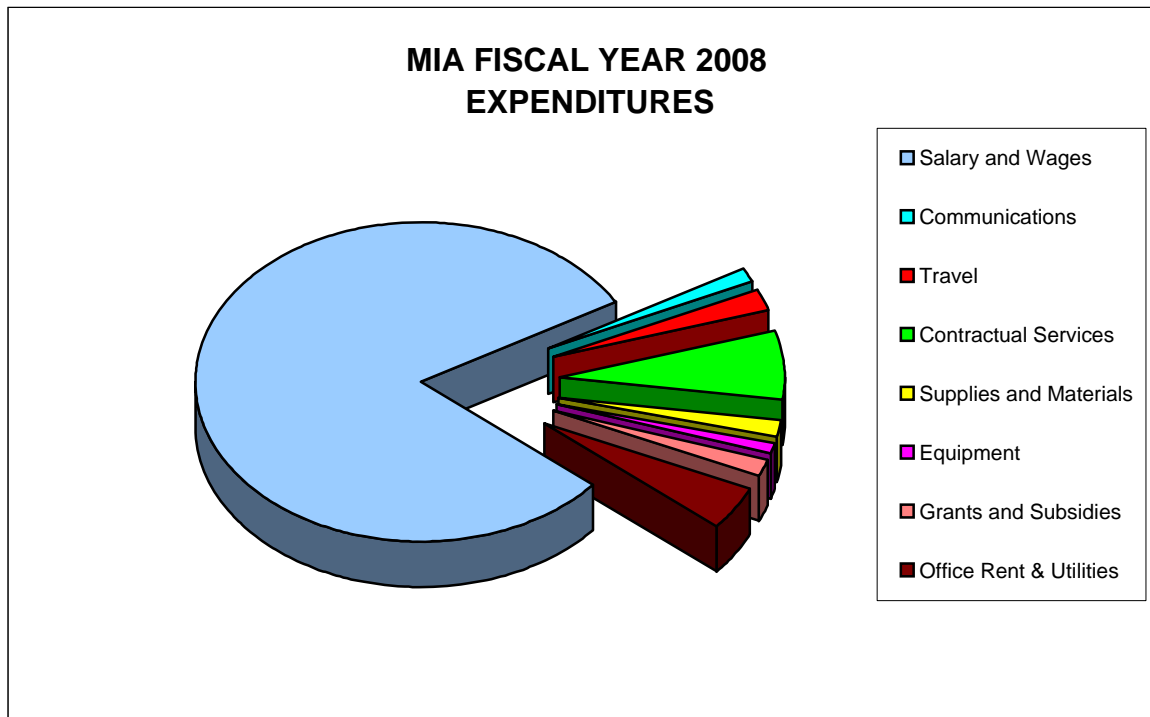
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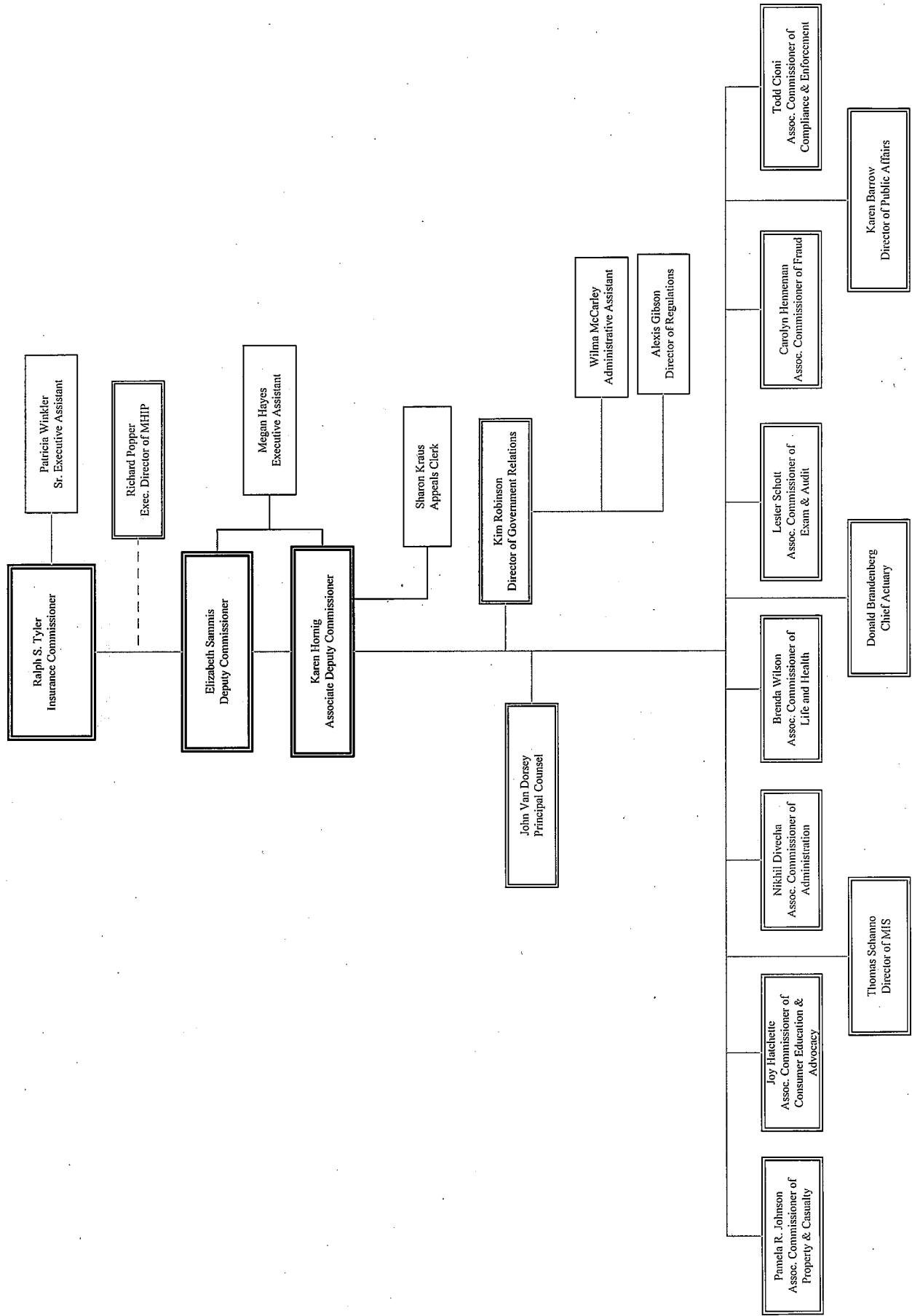
MIA FISCAL YEAR 2008 EXPENDITURES

Salary and Wages	19,348,580
Communications	367,306
Travel	487,479
Contractual Services	1,708,861
Supplies and Materials	381,794
Equipment	269,267
Grants and Subsidies	420,714
Office Rent & Utilities	1,048,186

24,032,187



MARYLAND INSURANCE ADMINISTRATION



D. Agency Salary Listing

Personnel information as of June 30, 2008 provided pursuant to Insurance Article 2-110		
STAFF POSITIONS	CLASSIFICATION	SALARY
EXECUTIVE ASSISTANT	MIA OFFICER I	\$44,666
WEBMASTER	MIA ADMINISTRATOR II	\$55,201
PRINCIPAL COUNSEL	DIV DIR OFC ATTY GENERAL	\$111,376
MIA CHIEF ACTUARY	MIA CHIEF ACTUARY	\$131,070
PROGRAMMER ANALYST	MIA ANALYST II	\$44,907
PROGRAMMER ANALYST	MIA ADMINISTRATOR II	\$56,081
EXECUTIVE ASSISTANT	MIA ANALYST II	\$45,360
ASST ATTY GEN VIII	ASST ATTY GEN VIII	\$94,608
ASST ATTY GEN VI	ASST ATTY GEN VI	\$86,303
ASST ATTY GEN VI	ASST ATTY GEN VI	\$78,510
DIRECTOR OF PUBLIC AFFAIRS	MIA EXECUTIVE IV	\$66,207
REGULATIONS COORDINATOR	MIA ANALYST I	\$45,360
LEGAL SECRETARY	MIA ASSOCIATE V	\$38,002
CTS ADMINISTRATOR	MIA ANALYST II	\$55,201
LEGAL SECRETARY	MIA ASSOCIATE V	\$32,915
PROGRAMMER ANALYST	MIA ADMINISTRATOR II	\$56,034
SUPERVISOR, NETWORK ADMINISTRATION	MIA EXECUTIVE I	\$78,510
ACTUARY	MIA ADMINISTRATOR IV	\$68,959
SR EXECUTIVE ASSISTANT	MIA ADMINISTRATOR II	\$59,375
EXECUTIVE ASSISTANT	MIA ASSOCIATE VI	\$38,993
DEPUTY COMMISSIONER	MIA DEPUTY COMM	\$120,558
PC SUPPORT SPECIALIST	MIA ADMINISTRATOR II	\$64,084
EXECUTIVE ASSISTANT	MIA OFFICER II	\$50,367
PC SUPPORT SPECIALIST	MIA ANALYST I	\$40,671
LEGAL SECRETARY	MIA ASSOCIATE V	\$38,002
PC SUPPORT SPECIALIST	MIA ANALYST I	\$56,884
OFFICE MANAGER	MIA OFFICER I	\$50,367
ASST ATTY GENERAL VI	ASST ATTY GENERAL VI	\$89,645
ASST ATTY GENERAL VI	ASST ATTY GENERAL VI	\$80,008
PROGRAMMER ANALYST	MIA ADMINISTRATOR III	\$64,595
WEBMASTER	MIA ADMINISTRATOR I	\$51,573
ACTUARY	MIA ADMINISTRATOR III	\$64,595
ASSOCIATE DEPUTY COMMISSIONER	MIA ASSOC DEP COMM	\$120,558
DIRECTOR OF GOVERNMENT AFFAIRS	MIA EXECUTIVE I	\$86,303
PC SUPPORT SPECIALIST	MIA ANALYST I	\$40,671
PROJECT MANAGER	MIA EXECUTIVE I	\$78,510
PROGRAMMER ANALYST	MIA ADMINISTRATOR III	\$65,843
ACTUARY	MIA ADMINISTRATOR II	\$62,871
PROGRAMMER ANALYST	MIA ANALYST II	\$44,907
EXECUTIVE ASSISTANT	MIA ADMINISTRATOR I	\$55,637
DIRECTOR OF PREMIUM TAXES	MIA ADMINISTRATOR IV	\$68,959
ASST CHIEF FINANCIAL ANALYST	MIA EXECUTIVE I	\$81,534
FISCAL ASSOCIATE	MIA ASSOCIATE V	\$40,136
ASST CHIEF FINANCIAL ANALYST	MIA EXECUTIVE I	\$88,657
SENIOR INSURANCE EXAMINER	MIA ADMINISTRATOR III	\$64,595
FINANCIAL ANALYST	MIA ANALYST II	\$49,269
FINANCIAL ANALYST	MIA ADMINISTRATOR I	\$60,038
INSURANCE EXAMINER	MIA ANALYST II	\$54,161
SENIOR INSURANCE EXAMINER	MIA ADMINISTRATOR III	\$59,847
FINANCIAL ANALYST	MIA ADMINISTRATOR I	\$52,558
SENIOR INSURANCE EXAMINER	MIA ADMINISTRATOR III	\$59,847
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE V	\$35,990

D. Agency Salary Listing

STAFF POSITIONS	CLASSIFICATION	SALARY
PREMIUM TAX SPECIALIST	MIA ANALYST I	\$54,763
FINANCIAL ANALYST	MIA ANALYST I	\$46,579
RECEPTIONIST	MIA ASSOCIATE III	\$33,238
INVESTMENT SPECIALIST	MIA ADMINISTRATOR IV	\$75,012
FINANCIAL ANALYST	MIA ANALYST II	\$54,161
FINANCIAL ANALYST	MIA ANALYST II	\$50,209
EXAMINER IN CHARGE	MIA ADMINISTRATOR V	\$82,440
INSURANCE EXAMINER	MIA ADMINISTRATOR IV	\$66,369
EXECUTIVE ASSISTANT	MIA OFFICER I	\$50,922
INSURANCE EXAMINER	MIA ADMINISTRATOR I	\$60,038
COMPANY LICENSING ASSOCIATE	MIA ASSOCIATE V	\$40,136
CHIEF FINANCIAL ANALYST	MIA EXECUTIVE IV	\$104,907
COMPANY LICENSING ASSOCIATE	MIA ASSOCIATE V	\$40,136
FINANCIAL ANALYST	MIA ADMINISTRATOR I	\$53,563
LICENSING ANALYST	MIA ANALYST I	\$46,204
INSURANCE EXAMINER	MIA ANALYST I	\$46,204
ASST CHIEF INSURANCE EXAMINER	MIA EXECUTIVE II	\$86,988
ASSOCIATE COMMISSIONER	MIA EXECUTIVE V	\$120,932
INSURANCE EXAMINER	MIA ADMINISTRATOR I	\$52,558
ASST CHIEF INSURANCE EXAMINER	MIA EXECUTIVE II	\$88,657
PREMIUM TAX AUDITOR	MIA ANALYST I	\$46,204
INSURANCE EXAMINER	INSURANCE EXAM V	\$53,734
INSURANCE EXAMINER	MIA ANALYST I	\$45,360
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE IV	\$35,990
L&H ANALYST	MIA ANALYST II	\$49,269
L&H ANALYST	MIA ANALYST II	\$52,146
L&H ANALYST	MIA ANALYST II	\$51,168
L&H ANALYST	MIA ANALYST I	\$48,881
L&H ANALYST	MIA ANALYST II	\$49,269
L&H ANALYST	MIA ANALYST II	\$44,907
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE IV	\$35,721
ADMINISTRATIVE ASSOCIATE	MIA ASSOCIATE VI	\$43,518
ADMINISTRATOR, RATES & FORMS REVIEW	MIA ADMINISTRATOR II	\$61,683
L&H ANALYST	MIA OFFICER II	\$45,013
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE IV	\$34,454
EXECUTIVE ASSISTANT	MIA OFFICER II	\$50,367
CHIEF, CONSUMER COMPLAINT & INVEST	MIA ADMINISTRATOR IV	\$66,369
SUPERVISOR, RATES & FORMS REVIEW/L	MIA ADMINISTRATOR IV	\$70,293
ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	\$104,981
APPEALS & GRIEVANCE INVESTIGATOR	MIA ANALYST I	\$44,470
ASST CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	\$55,025
L&H INVESTIGATOR	MIA ANALYST I	\$46,204
DEPUTY CHIEF INVESTIGATOR	MIA ADMINISTRATOR III	\$58,719
ACTUARY III L & H	ACTUARY III L & H	\$58,440
L&H INVESTIGATOR	MIA ANALYST I	\$49,269
L&H ANALYST	MIA ANALYST II	\$58,255
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE IV	\$35,186
OFFICE SERVICE CLERK	OFFICE SERVICE CLERK	\$35,186
L&H INVESTIGATOR	MIA ANALYST I	\$43,735
OFFICE SECY II GEN	OFFICE SECY II GEN	\$35,081
L&H INVESTIGATOR	MIA ANALYST I	\$48,881
SUPERVISOR, RATES & FORMS REVIEW/H	MIA ADMINISTRATOR IV	\$68,959
L&H ANALYST	MIA ANALYST II	\$51,168
L&H INVESTIGATOR	MIA ANALYST I	\$45,360
CHIEF, HEALTH INS & MANAGED CARE	MIA EXECUTIVE II	\$88,657
DIRECTOR, PRAMED DIRECTOR REVIEW	MIA EXECUTIVE I	\$84,683

D. Agency Salary Listing

STAFF POSITIONS	CLASSIFICATION	SALARY
DATA ENTRY CLERK	MIA ASSOCIATE III	\$31,831
P&C INVESTIGATOR	MIA ANALYST I	\$48,881
P&C INVESTIGATOR	MIA ANALYST I	\$46,204
P&C INVESTIGATOR	MIA OFFICER II	\$43,386
L&H ANALYST	MIA ANALYST I	\$57,340
OFFICE SECY III GEN	OFFICE SECY III GEN	\$39,112
P&C INVESTIGATOR	MIA OFFICER II	\$53,386
ASST CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	\$52,996
CHIEF ADMINISTRATOR	MIA EXECUTIVE II	\$88,657
P&C INVESTIGATOR	MIA ANALYST I	\$38,216
OFFICE SECY III GEN	OFFICE SECY III GEN	\$39,112
OFFICE SECY II GEN	OFFICE SECY II GEN	\$37,431
OFFICE SECY III GEN	OFFICE SECY III GEN	\$39,833
ACTUARY	MIA ADMINISTRATOR III	\$64,595
OFFICE SECY III GEN	OFFICE SECY III GEN	\$39,833
L&H ANALYST	MIA ADMINISTRATOR I	\$57,793
P&C INVESTIGATOR	MIA ANALYST I	\$44,470
P&C INVESTIGATOR	MIA OFFICER II	\$43,386
MANAGEMENT ASSOCIATE	MANAGEMENT ASSOC	\$43,853
ASSOCIATE COMMISSIONER	MIA EXECUTIVE V	\$120,932
P&C INVESTIGATOR	MIA OFFICER II	\$39,618
P&C INVESTIGATOR	MIA ANALYST I	\$46,204
ASST CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	\$56,081
P&C INVESTIGATOR	MIA ANALYST I	\$47,968
P&C INVESTIGATOR	MIA OFFICER II	\$39,618
P&C INVESTIGATOR	MIA ANALYST I	\$43,735
P&C INVESTIGATOR	MIA OFFICER II	\$39,618
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE III	\$26,762
P&C INVESTIGATOR	MIA ANALYST I	\$46,204
L&H ANALYST	MIA ANALYST I	\$47,968
OFFICE CLERK	MIA ASSOCIATE III	\$31,831
L&H ANALYST	MIA ANALYST I	\$39,873
P&C INVESTIGATOR	MIA ANALYST I	\$46,204
P&C INVESTIGATOR	MIA ANALYST I	\$48,881
SR L&H ANALYST	MIA ANALYST II	\$49,224
EXECUTIVE ASSISTANT	MIA ANALYST II	\$58,440
P&C INVESTIGATOR	MIA ANALYST I	\$46,204
DIRECTOR P&C COMPLIANTS	MIA EXECUTIVE I	\$77,043
ASST CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	\$49,167
P&C INVESTIGATOR	MIA OFFICER II	\$41,077
P&C INVESTIGATOR	MIA OFFICER II	\$41,760
P&C INVESTIGATOR	MIA ANALYST I	\$46,204
FISCAL ASSOCIATE	MIA ASSOCIATE V	\$44,326
DIRECTOR OF PRODUCER LICENSING	MIA EXECUTIVE III	\$96,427
SECURITY GUARD	MIA ASSOCIATE I	\$29,211
MAILROOM CLERK	MIA ASSOCIATE II	\$30,186
PERSONNEL CLERK	PERSONNEL CLERK	\$37,431
DATA ENTRY CLERK	MIA ASSOCIATE IV	\$35,721
LICENSING SUPERVISOR	MIA OFFICER I	\$41,502
SECURITY GUARD	MIA ASSOCIATE I	\$29,211
ASSOCIATE COMMISSIONER	MIA EXECUTIVE V	\$107,790
SUPPLY CLERK	MIA ASSOCIATE II	\$32,081
LICENSING SUPPORT STAFF	MIA ASSOCIATE IV	\$34,393
QUALITY CONTROL SPECIALIST	MIA ASSOCIATE V	\$39,411
ACCOUNTS PAYABLE CLERK	MIA ASSOCIATE V	\$37,601
SR. HR SPECIALIST	MIA ANALYST II	\$58,440

D. Agency Salary Listing

STAFF POSITIONS	CLASSIFICATION	SALARY
MANAGER, PRODUCER LICENSING	MIA ADMINISTRATOR III	\$65,843
MAILROOM CLERK	MIA ASSOCIATE II	\$27,443
FISCAL CLERK	MIA ASSOCIATE IV	\$35,345
LICENSING SUPPORT STAFF	MIA ASSOCIATE IV	\$31,451
HR SPECIALIST	MIA OFFICER II	\$53,313
RECEPTIONIST	MIA ASSOCIATE IV	\$37,716
PROCUREMENT OFFICER	MIA ANALYST I	\$60,222
DIRECTOR OF FISCAL SERVICES	MIA ADMINISTRATOR V	\$89,645
DATA ENTRY SUPERVISOR	MIA OFFICER II	\$46,704
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE VI	\$41,950
LICENSING SUPPORT STAFF	MIA ASSOCIATE IV	\$33,841
ASSISTANT COMMISSIONER	MIA EXECUTIVE I	\$81,534
FISCAL OFFICER	MIA ADMINISTRATOR II	\$58,255
EXECUTIVE ASSISTANT	MIA ASSOCIATE V	\$35,345
LICENSING SUPPORT STAFF	MIA ASSOCIATE IV	\$27,876
DATA ENTRY CLERK	MIA ASSOCIATE IV	\$33,841
MAILROOM SUPERVISOR	MIA OFFICER I	\$48,117
FISCAL ASSOCIATE	MIA ASSOCIATE IV	\$35,721
LICENSING SUPERVISOR	MIA ANALYST I	\$50,765
INVESTIGATIVE AUDITOR	MIA ANALYST II	\$55,201
OFFICE MANAGER	MIA OFFICER I	\$46,345
FRAUD INVESTIGATOR	MIA ANALYST I	\$47,070
CHIEF INVESTIGATOR, FRAUD	MIA ADMINISTRATOR IV	\$73,038
FRAUD INVESTIGATOR	MIA ANALYST I	\$50,765
FRAUD INVESTIGATOR	MIA ANALYST I	\$45,298
EXECUTIVE ASSISTANT	MIA ASSOCIATE V	\$34,105
FRAUD INVESTIGATOR	MIA ANALYST I	\$50,765
ASST ATTY GEN VI	ASST ATTY GEN VI	\$81,534
FRAUD INVESTIGATOR	MIA ANALYST I	\$47,968
FRAUD INVESTIGATOR	MIA ANALYST I	\$47,070
FRAUD INVESTIGATOR	MIA ANALYST I	\$50,765
SR FRAUD INVESTIGATOR	MIA ADMINISTRATOR I	\$58,904
SR FRAUD INVESTIGATOR	MIA ADMINISTRATOR I	\$61,193
FRAUD INVESTIGATOR	MIA ANALYST I	\$51,735
OFFICE SECY III GEN	OFFICE SECY III GEN	\$39,112
ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	\$100,976
PARALEGAL	MIA OFFICER I	\$43,055
ASST ATTY GEN VI	ASST ATTY GEN VI	\$91,366
CHIEF INVESTIGATIVE AUDITOR	MIA ADMINISTRATOR II	\$67,866
FRAUD INVESTIGATOR	MIA ANALYST I	\$50,765
FRAUD INVESTIGATOR	MIA ANALYST I	\$47,070
CHIEF, APPEALS & GRIEVANCE	MIA ADMINISTRATOR IV	\$68,959
COMPLIANCE ANALYST	MIA ANALYST II	\$52,146
APPEALS & GRIEVANCE INVESTIGATOR	MIA ANALYST I	\$52,725
NURSE INVESTIGATOR	MIA ANALYST I	\$54,763
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE IV	\$37,038
NURSE INVESTIGATOR	MIA ANALYST I	\$52,725
ASST CHIEF APPEALS & GRIEVANCE	MIA ADMINISTRATOR I	\$60,038
ASST ATTY GEN VI	ASST ATTY GEN VI	\$80,008
DIRECTOR CEAU	MIA ADMINISTRATOR IV	\$77,286
ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	\$108,998
OUTREACH STAFFER	MIA OFFICER I	\$38,593
EXECUTIVE ASSISTANT	MIA ASSOCIATE V	\$39,411
OUTREACH STAFFER	MIA ANALYST I	\$43,735
SR. ENFORCEMENT OFFICER	MIA ADMINISTRATOR II	\$59,375
MARKET CONDUCT EXAMINER	MIA ANALYST I	\$47,070

D. Agency Salary Listing

STAFF POSITIONS	CLASSIFICATION	SALARY
ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	\$108,998
MARKET CONDUCT EXAMINER	MIA ANALYST II	\$52,558
ENFORCEMENT OFFICER	MIA ADMINISTRATOR I	\$52,725
CHIEF MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR V	\$77,895
MARKET DATA ANALYST	MIA ANALYST II	\$51,168
MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	\$52,558
MARKET CONDUCT EXAMINER	MIA ANALYST I	\$51,044
MARKET CONDUCT EXAMINER	MIA ANALYST I	\$47,968
MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	\$52,558
DATA ENTRY SPECIALIST	MIA ASSOCIATE IV	\$35,721
DATA SPECIALIST	MIA ANALYST II	\$51,168
MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	\$53,563
SR. MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR II	\$59,375
MANAGED CARE COORDINATOR	MIA ADMINISTRATOR II	\$73,259
CHIEF MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR II	\$61,683
MARKET CONDUCT EXAMINER	MIA ANALYST I	\$47,070
MANAGEMENT ASSOCIATE	MANAGEMENT ASSOCIATE	\$47,217
MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	\$51,573
ASST CHIEF MARKET CONDUCT	MIA ADMINISTRATOR II	\$57,155
MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	\$52,512
ENFORCEMENT OFFICER	MIA ANALYST II	\$52,101
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE V	\$41,631
CHIEF MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR V	\$66,900
SR. ENFORCEMENT OFFICER	MIA ADMINISTRATOR II	\$67,650
MARKET CONDUCT EXAMINER	OBS- MC EXAM P&C	\$47,217
OFFICE SERVICE CLERK	OFFICE SERVICE CLERK	\$35,186

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 and Policy Development

The Office of Government Relations and Policy Development represents the Commissioner on all legislative matters. Working with the agency's Associate Commissioners, the Office of Government Relations and Policy Development 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 and Policy Development:

- 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.

During the 2008 Session, the Office of the Commissioner strongly advocated for the passage of several bills, including:

- Several bills pertaining to the regulation of pharmacy benefit managers (PBMs), including:
 - Senate Bill 722 (Chapter 201)/House Bill 419 (Chapter 202) require a PBM to register with the Commissioner before providing pharmacy benefits management services in the State;
 - Senate Bill 724 (Chapter 205)/House Bill 120 (Chapter 206) establish what a PBM must disclose to a purchaser both before and after entering into a contract for pharmacy benefit management services;
 - House Bill 580 (Chapter 279) establishes standards pertaining to a PBM's pharmacy and therapeutics (P&T) committee regarding membership,

conflicts of interest statements, policies and procedures for addressing conflicts of interest, processes for evaluation medical and scientific evidence concerning the safety and efficacy of prescription drugs, and processes for considering the need to recommend a formulary change to a purchaser. A P&T committee advises a PBM regarding the composition of a prescription drug formulary;

- Senate Bill 723 (Chapter 203/House Bill 343 (Chapter 204) establish guidelines for changes from one prescription brand-name drug to another, also known as therapeutic interchanges; and
- House Bill 257 (Chapter 262) requires a PBM to disclose to a pharmacy or pharmacist its reimbursement policy, the process for verifying beneficiary eligibility, the dispute resolution and audit appeals process, and the process for verifying the prescription drugs that are included on the PBM's formulary;
- Senate Bill 852 (Chapter 626/House Bill 872 (Chapter 627) define, establish, and regulate public-private health care programs in the State. A public-private health care program, which must be certified by the Commissioner, is a program established and operated by a nonprofit corporation and provides or arranges for the provision of health care services to participants;
- Senate Bill 679 (Chapter 612) subjects the Injured Workers' Insurance Fund (IWIF) to additional regulation by the Commissioner. With the exception of rate making, rating, and rate review, IWIF is subject to examination and enforcement by the Commissioner in the same manner as other property and casualty insurers. In addition, the MIA is required to study the impact of subjecting IWIF to the provisions of law regarding rate making, rating, and rate review currently applicable to all other property and casualty insurers;
- House Bill 1353 (Chapter 540) makes numerous changes to the law governing property insurance in coastal areas of the State. An insurer is prohibited from adopting an underwriting standard that requires a deductible that exceeds 5 percent of the "Coverage A – Dwelling Limit" of the policy in the case of a hurricane or other storm unless the Commissioner has approved the underwriting standard. A percentage deductible adopted by an insurer may be applicable only from the time the National Hurricane Center of the National Weather Service issues a hurricane warning for any part of the State where an insured's home is located and ending 24 hours after termination of the warning. Insurers are also required to offer at least one actuarially justified premium discount on a policy of homeowner's insurance to a policyholder who submits proof of improvements made to the insured premises as a means of mitigating loss from a hurricane or other storm and must submit catastrophic risk planning models to the Commissioner if used by the insurer in setting rates. In addition, if an insurer intends to implement a plan of material reduction in coverage in the State, the

insurer must file the plan with the Commissioner at least 60 days before implementing the plan;

- House Bill 859 (Chapter 95) establishes a uniform minimum standard of no less than 12 months of coverage for additional living expenses (ALE) in the case of the loss of a home. The Commissioner may require an insurer to provide ALE coverage for up to 24 months if the Commissioner finds that the covered property remains uninhabitable due to a delay in repair or replacement caused by the insurer or factors beyond the control of the insured; and
- Senate Bill 61/House Bill 600 (Chapters 356 and 357) establish the Commission to Study the Title Insurance Industry in Maryland to make recommendations for changes to laws relating to the title insurance industry.

During the legislative session, the Office of Government Relations and Policy Development 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 and Policy Development 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 2008 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 and Policy Development 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 under Legislative Information. Complete text of all Maryland laws is found on the Maryland General Assembly's web site, 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 2008, the MIA completed several major actions on regulations, including the following:

- 31.04.02 Examination of Promoters or Controllers of Insurers
The purpose of this action is to implement the recommendations of the Insurance Administration's evaluation of COMAR 31.04. Corrections include grammatical, wording, and structural changes, require submissions to include a financial projection of the anticipated operations covering a period of at least 3 years, rather than 5 years, and repeal the resume for in existing Regulation .07 and replace it with form used by the NAIC.
Effective date: November 5, 2007
- 31.05.07 Life and Health Reinsurance Agreements
The purpose of this action was to amend the regulation to correct a technical error
Effective date: December 17, 2007
- 31.08.03 Notices of Cancellation, Nonrenewal, Premium Increase, and Reduction in Coverage (*EMERGENCY REGULATION*)
The purpose of this action is to ensure that all insurers issuing private passenger motor vehicle liability insurance policies in Maryland include in their notices of cancellation, nonrenewal, premium increase, or reduction in coverage, a statement concerning the insured's right to protest the proposed action of the insurer within 30 days after the date of mailing of the notice in accordance with Insurance Article, §§27-613 and 27-614, Annotated Code of Maryland.
Effective date: January 11, 2008
- 31.08.03 Notices of Cancellation, Nonrenewal, Premium Increase, and Reduction in Coverage
The purpose of this action is to ensure that all insurers issuing private passenger motor vehicle liability insurance policies in Maryland include in their notices of cancellation, nonrenewal, premium increase, or reduction in coverage, a statement concerning the

insured's right to protest the proposed action of the insurer within 30 days after the date of mailing of the notice in accordance with Insurance Article, §§27-613 and 27-614, Annotated Code of Maryland.

Effective date: March 10, 2008

- 31.08.09 Group Self-Insurance for Workers' Compensation
The purpose of this action is to amend regulation .03 under COMAR 31.08.09 Group Self-Insurance for Workers' Compensation in order to incorporate by reference the "Basic Manual for Workers' Compensation and Employees Liability Insurance" (2001 Edition), published by the National Council on Compensation Insurance ("NCCI").
Effective date: June 30, 2008
- 31.09.05 Replacement of Life Insurance and Annuities
The purpose of this action is to amend the current Replacement of Life Insurance and Annuities regulation to be consistent with the National Association of Insurance Commissioners' Life Insurance and Annuities Replacement Model Regulation. COMAR 31.09.05.02B is amended to add a new exclusion to replacement life insurance and annuity policies.
Effective date: March 10, 2008
- 31.09.13 Military Sales Practices
The purpose of this action is to set forth standards to protect active duty service members of the United States Armed Forces from dishonest and predatory insurance sales practices by declaring certain identified practices to be false, misleading, deceptive or unfair. COMAR 31.09.13.01-.07 are to set forth standards to protect active duty service members of the United States Armed Forces from dishonest and predatory insurance sales practices by declaring certain identified practices to be false, misleading, deceptive or unfair.
Effective date: May 1, 2008
- 31.10.15 Substantial, Available, and Affordable Coverage Plan
The purpose of this action is to repeal regulations that are obsolete because Substantial, Available, and Affordable Coverage Plan insurance is no longer available in the State. Insurance Article, §15-606, Annotated Code of Maryland was the Authority for COMAR 31.10.15, but it was repealed, making COMAR 31.10.15 obsolete.
Effective date: June 16, 2008
- 31.10.16 Carrier Provider Panels – Application Process
The purpose of this action is to delete Regulation .03C(3) pursuant to changes enacted by Chapter 26 Acts of 2007 Maryland General Assembly that generally relate to the collection and use of racial and ethnic data by certain entities that provide health insurance.
Effective date: April 21, 2008
- 31.10.26 Uniform Credentialing From

The purpose of this action is to replace the current form that credentialing intermediaries are required to use with a new form designated by the Insurance Commissioner. The new form conforms with Ch. 612, Acts of 2007.

Effective date: December 6, 2007

- 31.10.35 Domestic Partners Coverage (*EMERGENCY REGULATION*)
The purpose of this action is to provide a standard definition of "domestic partner" and to establish acceptable proof requirements that carriers can use to determine if an individual is a domestic partner. By establishing these standards, the regulations implement the requirements found in Insurance Article, §15-403.2, Annotated Code of Maryland.
Effective date: January 8, 2008

- 31.11.01 Conversion of Group Health Insurance
To update Regulations which are out-of-date. These regulations specify minimum benefits that are required to be found in health insurance conversion contracts and were last updated in 1996. Due to inflation, the current requirements provide a very minimal benefit to Maryland consumers. Also, portions of the chapter are amended to comply with the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and the National Association of Insurance Commissioner's Group Health Insurance Mandatory Conversion Privilege Model Act ("Model Act"). The regulations are also amended to follow current drafting requirements.
Effective date: April 7, 2008

- 31.14.02 Long-Term Care Insurance – Premium Rates and Reserves
The purpose of this action is to amend the current long-term care regulations to be consistent with the National Association of Insurance Commissioners' ("NAIC") Long-Term Care Insurance Model Regulation ("Model Regulation"), the NAIC Long-Term Care Model Act ("Model Act"), and the Health Insurance Portability and Accountability Act of 1996 ("HIPAA").
Effective date: September 10, 2007

- 31.15.12.01 Valuation of Motor Vehicles
The purpose of this action is to amend the current Replacement of Life Insurance and Annuities regulation to be consistent with the National Association of Insurance Commissioners' Life Insurance and Annuities Replacement Model Regulation. COMAR 31.09.05.02B is amended to add a new exclusion to replacement life insurance and annuity policies.
Effective date: March 24, 2008

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.

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 FY2008, the MIA issued the following:

Bulletin No.: 07-10

Issued to: Property and Casualty Insurance Companies Holding Certificates of Authority to Write Medical Professional Liability Insurance Business in Maryland
Re: Maryland Health Care Provider Rate Stabilization Fund – Rate Stabilization Account – Procedures for Calculating State Subsidies and Obtaining Reimbursements from the Rate Stabilization Account Related to Chapter 175, Laws of Maryland 2007
Issue Date: July 16, 2007

Provides Participating Insurers with information and instructions to be used for Subsidy Years 2007, 2008, and 2009 regarding: a) how the Additional State Subsidies are to be calculated; b) the procedures and forms to be used by the Participating Insurers when applying to the RS Account for reimbursement for the Additional State Subsidies; and c) what Participating Insurers must do to prepare for the statutorily mandated annual audits of their reimbursement requests.

Bulletin No.: 07-11

Issued to: Insurers, Non-Profit Health Service Plans, and Health Maintenance Organizations
Re: Summary of 2007 Insurance Legislation Signed into Law by Governor Martin O'Malley
Issue Date: July 2007

This summary is meant to place insurers, non-profit health service plans, and health maintenance organizations authorized to do business in Maryland on notice of certain laws passed in the 2007 Session of the Maryland General Assembly that are enforced by the Maryland Insurance Administration (MIA).

Bulletin No.: 07-12

Issued To: Surplus Lines Brokers in Maryland
Re: Filing Requirements
Issue Date: August 6, 2007

The purpose of this bulletin is to notify brokers that HB 875 (2007) amended Section 3-307 of the Insurance Article regarding the date by which a certain affidavit for surplus lines insurance must be filed with the Administration relating to the placement of surplus lines insurance by a surplus lines broker.

Bulletin No.: 07-13

Issued To: Health Insurers, Nonprofit Health Service Plans, Health Maintenance Organizations, Managed Care Organizations, Third-Party Administrators.
Re: Electronic Semi-Annual Claims Data Filing
Issue Date: August 16, 2007

The purpose of this bulletin is to notify third-party payors that claims data filing required by COMAR 31.10.11.14 may now be completed electronically beginning with the report of the first six months of calendar year 2007 data. Designed to simplify and expedite claims data filing, an electronic form accessible from any computer that connects to the Internet was developed. Once a third-party payor completes and files an electronic form, it is secure and available only to the filer and the Maryland Insurance Administration (“MIA”).

Bulletin No.: 07-14

Issued To: Property and Casualty Insurers Writing Property Coverage
Re: Availability of Property Coverage in Maryland – 2007 Coastal Survey and Data Request
Issue Date: August 13, 2007

Pursuant to § 19-112 if the Insurance Article, the Maryland Insurance Administration (“MIA”) hereby requests each property and casualty insurer writing property coverage in Maryland to provide data related to homeowners insurance policies and certain commercial lines insurance policies for selected zip codes in coastal jurisdictions. This information is necessary for the 2007 Task Force on the Availability and Affordability of Property Insurance in Coastal Areas, staffed by the MIA.

Bulletin No.: 07-15

Issued To: Property and Casualty Insurers and All Interested Parties
Re: Implementation of SB 389
Issue Date: September 28, 2007

The purpose of this Bulletin is:

- to identify the forms that must be completed and accompany the filing of a Section 27-1001 Civil Complaint with the Administration;
- identify the manner in which property and casualty insurers are to notify the Administration of the person it has designated as its authorized representative to receive Section 27-1001 filings from the Administration; and
- to identify the new forms which property & casualty insurers must utilize in reporting information to the Administration as required by Section 27-1001 of the Insurance Article and COMAR 31.08.11.01 et seq..

Bulletin No.: 07-16

Issued To: Property and Casualty Insurance Companies Holding Certificates of Authority to Write Medical Professional Liability Insurance Business in Maryland
Re: Maryland Health Care Provider Rate Stabilization Fund – Rate Stabilization Account – 2008 Subsidy Factor
Issue Date: November 1, 2007

MIA Bulletin 05-7, *Procedures for Obtaining Reimbursements from the Maryland Health Care Provider Rate Stabilization Fund – Rate Stabilization Account*, described in detail how Chapter 1, Laws of Maryland 2005 (Senate Bill 836) created the Maryland Health Care Provider Rate Stabilization Fund (the "Fund"), which consists primarily of premium tax revenue collected from health maintenance organizations and managed care organizations. The Fund is divided into three sub-funds: the Rate Stabilization Account (the "RS Account"); the Medical Assistance Program Account (the "Medical Account"); and a third component consisting of funds that are not allocated to either the RS Account or the Medicaid Account.

Bulletin No.: 07-17

Issued To: Insurers, Nonprofit Health Service Plans and Health Maintenance Organizations
Re: Required Notice of Criteria under which a Child Attaining Age 18 May Remain Eligible for Health Coverage as a Dependent—Insurance Article, §15-416
Issue Date: October 25, 2007

Chapter 639 of the Acts of 2007 amended Insurance Article, §15-416, Annotated Code of Maryland, which applies to insurers, nonprofit health service plans and health maintenance organizations (referenced in this bulletin as "carriers") that deliver or issue for delivery in Maryland individual, group, or blanket health insurance policies and contracts.

Amended §15-416 requires that carriers notify the parent of the criteria under which a child may remain eligible for coverage as a dependent under the policy or contract at least 60 days before the covered child turns 18 years of age. The purpose of this bulletin is to establish the notice that carriers are required to send to parents, in accordance with §15-416 of the Insurance Article.

Bulletin No.: 07-17 Amended

Issued To: Insurers, Nonprofit Health Service Plans and Health Maintenance Organizations
Re: Required Notice of Criteria under which a Child Attaining Age 18 May Remain Eligible for Health Coverage as a Dependent—Insurance Article, §15-416
Issue Date: December 4, 2007

Amends previously issued bulletin. It fulfills the requirement found in Insurance Article §15-416 that the Commissioner established by bulletin notice that insurers, nonprofit health service plans and health maintenance organizations are required to provide to parents 60 days before their covered child turns age 18.

Chapter 639 of the Acts of 2007 amended Insurance Article, §15-416, Annotated Code of Maryland, which applies to insurers, nonprofit health service plans and health maintenance organizations (referenced in this bulletin as "carriers") that deliver or issue for delivery in Maryland individual, group, or blanket health insurance policies and contracts.

Amended §15-416 requires that carriers notify the parent of the criteria under which a child may remain eligible for coverage as a dependent under the policy or contract at least 60 days before the covered child turns 18 years of age. The purpose of this bulletin is to establish the notice that carriers are required to send to parents, in accordance with §15-416 of the Insurance Article.

Bulletin No.: 07-18

Issued To: Insurers, Nonprofit Health Service Plans, Health Maintenance Organizations,
Dental Plan Organizations

Re: Credentialing and re-credentialing of Providers

Issue Date: December 20, 2007

The purpose of this Bulletin is to notify insurers, nonprofit health service plans, health maintenance organizations ("HMOs"), dental plan organizations and any other person that provides health benefit plans subject to regulation by the State (referenced in this Bulletins as "carriers") and entities to whom carriers may delegate provider credentialing or recredentialing authority and responsibility (reference in this Bulletin as "credentialing intermediaries") that the Insurance Commissioner is designated as the sole application for a health care provider to be credentialed or recredentialed for participation on a carrier's provider panel pursuant to §15-112.1 of the Insurance Article, Annotated Code of Maryland ("Insurance Article") and by Code of Maryland Regulations ("COMAR") 31.10.26.03. "Health care providers" and "provider panels" have the meanings indicated in §15-112.1 of the Insurance Article.

Bulletin No.: 07-19

Issued To: Select Property and Casualty Insurers

Re: Homeowners Insurance Premium Request

Private Passenger Automobile Insurance Premium Request

Date: December 19, 2007

Pursuant to §19-112 of the Insurance Article, the Maryland Insurance Administration ("MIA") hereby requests each property and casualty insurer to provide information related to homeowners insurance premiums and private passenger automobile ("PPA") insurance premiums. This information is necessary for the MIA to publish premium comparison guides for consumers.

Bulletin No.: 08-01

Issued To: Property and Casualty Insurers and All Interested Parties

Re: §19-107 Filings - Refusals to Issue or Renew Insurance because of Location.

Issue Date: January 3, 2008

The Maryland Insurance Administration has learned that many carriers were unaware of or have failed to comply with the requirements of Section 19-107 of the Insurance Article. The purpose of this Bulletin is to:

- remind insurers of the existence of this statute that has been Maryland law for many years;
- identify those items which, at a minimum, must accompany a filing submitted pursuant to §19-107;
- identify other filings that must be submitted concurrently with an insurer's §19-107 filing;
- provide examples of material that insurers have submitted in the past to demonstrate an objective basis for their decision; and
- provide answers to the frequently asked questions regarding this statute and these types of filings.

Bulletin No.: 08-02

Issued To: Property and Casualty Insurers and All Interested Parties
Re: Amended Reporting Instructions for cases under §27-1001 of the Insurance Article and §3-1701 of the Courts and Judicial Proceedings Article
Issue Date: January 15, 2008

The purpose of this Bulletin is to advise Property and Casualty Insurers that the Administration has amended the reporting forms to be completed by an insurer that is served with a §27-1001 Filing or that is served with a civil complaint that alleges an absence of good faith and seeks enhanced damages under §3-1701 of the Courts and Judicial Proceedings Article. The forms referenced in Bulletin 07-15 as Exhibits 2 and 3 are hereby withdrawn and the amended forms, attached hereto as Exhibits 1 and 2, are now substituted as the proper reporting forms to be utilized.

Bulletin No.: 08-03

Issued To: Property and Casualty Insurance Companies Holding Certificates of Authority to Write Medical Professional Liability Insurance Business in Maryland
Re: Maryland Health Care Provider Rate Stabilization Fund - Rate Stabilization Account - Procedures for Calculating 2008 State Subsidies and Obtaining Reimbursements from the Rate Stabilization Account
Issue Date: January 16, 2008

MIA Bulletin 05-7, *Procedures for Obtaining Reimbursements from the Maryland Health Care Provider Rate Stabilization Fund - Rate Stabilization Account*, described in detail how Chapter 1, Laws of Maryland 2005 (Senate Bill 836) created the Maryland Health Care Provider Rate Stabilization Fund (the “Fund”), which consists primarily of premium tax revenue collected from health maintenance organizations and managed care organizations. The Fund is divided into three sub-funds: the Rate Stabilization Account (the “RS Account”); the Medical Assistance Program Account (the “Medicaid Account”); and a third component consisting of funds that are not allocated to either the RS Account or the Medicaid Account.

Bulletin No.: 08-04

Issued To: Property and Casualty Insurers Writing Private Passenger Auto and All Interested Parties
Re: §19-504.1 – Coverage for Claims of Family Members – Request for Data
Issue Date: February 4, 2008

This is essentially a data call to enable the Administration to complete its report to the General Assembly on the impact to motor vehicle rates as a result of the mandatory offer of increased liability limits for claims of family members to the same amount of liability for claims of non-family members.

Bulletin No.: 08-05

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

Re: Ability to Cover Certain Children to Age 25

Issue Date: February 12, 2008

The purpose of this bulletin is to respond to questions raised by carriers in the small group market in Maryland regarding the ability to amend the small group contracts to provide coverage to certain children to age 25, in a manner consistent with Insurance Article, §15-418, Annotated Code of Maryland.

Bulletin No.: 08-06

Issued To: Insurers, Nonprofit Health Service Plans, and Health Maintenance Organizations

Re: Notice of New Emergency Regulations Regarding Domestic Partner Coverage
COMAR 31.10.35

Issue Date: February 15, 2008

The purpose of this bulletin is to notify carriers, i.e. insurers, nonprofit health service plans and health maintenance organizations, of emergency regulations that went into effect January 10, 2008, pursuant to a hearing that was held before the Administrative, Executive, Legislative Review Committee on the same date. The emergency regulations were published February 1, 2008 in the *Maryland Register* and are codified as **COMAR 31.10.35 Domestic Partner Coverage**.

Bulletin No.: 08-07

Issued To: President, Managed Care Organizations

Re: Risk Based Capital Applicability for 2007

Issue Date: February 25, 2008

On July 5, 2001, the Insurance Commissioner adopted Regulation .02-1 under COMAR 31.12.06 Managed Care Organizations – Financial Compliance Requirements, effective August 20, 2001. This regulation required that effective with the Annual Statement filed for the year ending December 31, 2001, an MCO shall comply with the risk-based capital requirements of the Insurance Article, Title 4, Subtitle 3 of the Annotated Code of Maryland, unless exempted by the Insurance Commissioner.

Bulletin No.: 08-08

Issued To: Insurers, Nonprofit Health Service Plans, Health Maintenance Organizations and
Dental Plan Organizations

Re: Audits and Retroactive Adjustments - Limitations

Issue Date: March 11, 2008

The purpose of this Bulletin is to clarify the limitations on an insurer's, nonprofit health service plan's, health maintenance organization's dental plan organization's ("carrier's") right to retroactively collect reimbursement from a provider based on the results of an audit. It is the position of the Maryland Insurance Administration that a carrier is prohibited from using an

extrapolation of errors discovered in an audit of a sample of claims as a basis for adjusting claims previously paid and that were not part of the audited sample.

Bulletin No.: 08-09

Issued To: All Life Insurers

Re: REQUIRED REPORTING OF DISCIPLINARY ACTIONS PURSUANT TO THE MILITARY PERSONNEL FINANCIAL SERVICES PROTECTION ACT, PUB. L. NO. 109-290 (2006)

Issue Date: March 11, 2008

Subsection 12(a) of the *Military Personnel Financial Services Protection Act*, Pub. L. No. 109-290 (2006), prohibits an insurer after September 1, 2007, from entering into or renewing a contractual relationship with an agent or other person who sells life insurance on a military installation unless the insurer has implemented a *system* to report disciplinary actions taken by: (1) the insurer or (2) *any* Federal or State government entity against its agents for conduct occurring on a military installation. The insurer is required to report such disciplinary actions to both its domiciliary regulator and to the agent's resident regulator ("The Federal Reporting Requirement").

Bulletin No.: 08-10

Issued To: Insurers and Nonprofit Health Service Plans

Re: Amended Regulations – Conversion of Group Health Insurance

Issue Date: May 2, 2008

The purpose of this bulletin is to notify insurers and nonprofit health service plans ("carriers") of amendments to **COMAR 31.11.01, Conversion of Group Health Insurance**. These amendments impact a number of the conversion requirements, including the conversion option found in group health insurance contracts and the minimum benefits found in conversion contracts. Among the amendments is an increase in the minimum benefits that are required to be provided in conversion contracts that are *issued or renewed* in Maryland on or after April 7, 2008.

Bulletin No.: 08-11

Issued To: Property and Casualty Insurers Writing Private Passenger Automobile Insurance

Re: Use of Credit History in Conjunction with Private Passenger Automobile Insurance

Issue Date: April 18, 2008

In November of 2002, the Maryland Insurance Administration ("MIA") issued Bulletins 02-23a and 02-23b (copies are available on the MIA website). Those Bulletins described an insurer's obligation when they make the business decision to use credit history in conjunction with rating a private passenger motor vehicle insurance policy. Please Note: Maryland law prohibits an insurer from using credit history to underwrite, cancel or refuse to renew a private passenger motor vehicle insurance policy and prohibits its use in underwriting or rating of homeowner's insurance policies. *See* §27-501 of the Insurance Article.

Bulletin No.: 08-12

Issued To: All Property and Casualty Insurance Companies, All Property & Casualty Producers, and All Interested Parties

Re: Exempt Commercial Policyholders

Issue Date: May 22, 2008

In October of 2006, the Maryland General Assembly amended the law regarding exempt commercial policyholders as set forth in §11-206(j) of the Insurance Article. Qualifying as an "Exempt Commercial Policyholder" grants a business more freedom when negotiating the business' insurance coverage with its insurer(s). The change made by the General Assembly to the statute makes it easier for businesses to meet the definition of and to qualify as an "exempt commercial policyholder". Specifically, the statutory change lowered the amount of the annual aggregate property and casualty premiums businesses pay for their commercial insurance policies issued in the State during the current or preceding calendar year from \$75,000 to \$25,000 in order to qualify as and Exempt Commercial Policyholder. However, the other requirements of the statute needed to qualify remain unchanged. Businesses interested in qualifying as Exempt Commercial Policyholders should review §11-205(j) of the Insurance Article for the other eligibility requirements.

Bulletin No.: 08-13

Re: Maryland Continuation Coverage – Maintaining group health insurance benefits after leaving the group

Issue Date: May 30, 2008

This Bulletin replaces Life and Health Bulletin 02-20, regarding Maryland Continuation Coverage. The major change from the prior Bulletin is the deletion of the Six-Month Continuation section of the prior Bulletin.

Most people are familiar with the federal Consolidated Omnibus Budget Reconciliation Act (COBRA), which requires issuers of health insurance coverage to continue to offer to individuals who leave an employer group the same terms of coverage that it issues to the group. Maryland also has laws requiring insurers, nonprofit health service plans, and health maintenance organizations (HMO's) to offer continuation coverage to individuals who lose group membership through three events: termination of employment, death, or divorce. Maryland's continuation laws apply only to group contracts that are issued or delivered to employers in Maryland.

Bulletin No.: 08-14

Issued To: Select Property and Casualty Insurers

Re: Homeowners Insurance Rate Guide Private Passenger Automobile Insurance Rate Guide

Issue Date: June 10, 2008

Pursuant to §19-112 of the Insurance Article, the Maryland Insurance Administration ("MIA") hereby requests each property and casualty insurer to provide information related to homeowners

insurance and private passenger automobile ("PPA") insurance premiums. This information is necessary for the MIA to publish rate comparisons guides for consumers.

Bulletin No.: 08-15

Issued To: All Property & Casualty Insurance Companies, All Property & Casualty Producers, and All Interested Parties

Re: Condominium Insurance

Issue Date: June 20, 2008

On April 15, 2008, the Court of Appeals issued an opinion in the case of *Dianne Anderson, et al v. Council of Unit Owners of The Gables on Tuckerman Condominium, et al.*, No. 99, September Term 1999. In it, the Court of Appeals held that Maryland Condominium Act, §11-101, *et seq.*, of the Real Property Article, Annotated Code of Maryland ("the Condo Act"), does not require a condominium association to repair or replace property of an individual condominium unit owner after a casualty loss that results in damage solely to the unit as opposed to damage to the common elements or structure of the condominium. A Motion for Reconsideration was filed and the Maryland Insurance Administration ("Insurance Administration") filed a Motion for Leave to Participate as *Amicus Curiae* for Purposes of Responding to that Motion. The Court of Appeals granted the Insurance Administration's request to participate as *amicus curiae* for purposes of responding to the Motion for Reconsideration. Then on June 10, 2008, the Court of Appeals denied the Motion for Reconsideration and issued the mandate. As such, the holding in *Anderson* is no the law for determining the condominium association's obligations to unit owners who suffer a casualty loss that impacts their unit only under the Condo Act.

Bulletin No.: 08-16

Issued To: Medical Professional Liability Insurers

Re: Medical Professional Liability Rate Guide

Issue Date: June 20, 2008

Pursuant to §2-303.2 and §19-112 of the Insurance Article, the Maryland Insurance Administration ("MIA") hereby requests each medical professional liability insurer that offers medical professional liability insurance in Maryland to provide information related to medical professional liability insurance for the following:

- For healthcare professionals (physicians and surgeons);
- For hospitals, medical day care centers, hospice care programs, assisted living programs, and freestanding ambulatory care facilities;
- For dental and certain allied health professionals.

Full copies of all Bulletins are posted to the MIA web site, 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 promoting 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
- Participating in the development and production of various educational materials for insurance consumers and the insurance industry
- Maintaining the content of the MIA website: www.mdinsurance.state.md.us
- Coordinating the MIA's response to Public Information Act requests within statutory requirements
- Developing partnerships with other State and Federal agencies and organizations for enhanced communication and dissemination of information
- 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 2008, the Office of Public Affairs facilitated responses to more than 200 inquiries from media organizations and nearly 200 requests for access to public documents under the Maryland Public Information Act. The staff also proactively issued several news releases on various topics.

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

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

B. ADMINISTRATION SECTION

The Administration Section consists of the departments of Producer Licensing, Fiscal and Support Services, Human Resources, and Training and Facilities Management. In addition, this Section coordinates the Managing for Results (MFR) activities for the 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, 18,826 resident licenses and 45,285 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 total licensee population is 156,015.

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 license applications, as well as Letters of Certification and Clearance and Duplicate licenses, are available online through the Administration's website. Administration of the qualifying exam for producers, insurance advisers and public adjusters is handled by PSI, Inc. Implementation of Continuing Education requirements is handled through 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 hour turnaround for on-line license applications and renewals
- 82 % of initial license applications were submitted on-line
- 90% of license renewals 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 the FY2008 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 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
07/01/2007-06/30/2008**

NEW LICENSES		ISSUED
	PRODUCER INDIVIDUAL RESIDENT	4,271
	PRODUCER INDIVIDUAL NON-RESIDENT	18,910
	PRODUCER FIRM RESIDENT	301
	PRODUCER FIRM NON-RESIDENT	742
	SURPLUS LINES INDIVIDUAL RESIDENT	32
	SURPLUS LINES INDIVIDUAL NON-RESIDENT	208
	SURPLUS LINES FIRM RESIDENT	10
	SURPLUS LINES FIRM NON-RESIDENT	73
	INSURANCE ADVISERS	22
	PUBLIC ADJUSTERS	63
	MOTOR CLUB REPRESENTATIVES	526
	TEMPORARY PRODUCERS	1
	THIRD PARTY ADMINISTRATORS	30
	TOTAL LICENSES ISSUED:	25,639
	TOTAL APPLICATIONS APPROVED:	25,510
	TOTAL FEES COLLECTED:	\$1,405,936.81
RENEWALS		ISSUED
	PRODUCER INDIVIDUAL RESIDENT	12,635
	PRODUCER INDIVIDUAL NON-RESIDENT	22,637
	PRODUCER FIRM RESIDENT	1,110
	PRODUCER FIRM NON-RESIDENT	2,249
	SURPLUS LINES INDIVIDUAL RESIDENT	68
	SURPLUS LINES INDIVIDUAL NON-RESIDENT	381
	SURPLUS LINES FIRM RESIDENT	32
	SURPLUS LINES FIRM NON-RESIDENT	134
	INSURANCE ADVISERS	17
	PUBLIC ADJUSTERS	19
	THIRD PARTY ADMINISTRATORS	67
	TOTAL LICENSES ISSUED:	39,349
	TOTAL RENEWAL APPLICATIONS APPROVED:	39,113
	TOTAL RENEWAL FEES COLLECTED:	\$3,173,513.00
		(NOTE: Total renewal fees collected includes \$15 fraud fee per application processed)
	MOTOR CLUB REPRESENTATIVE REGISTRATION RENEWALS	
	TOTAL REGISTRATIONS RENEWED:	1,065
	TOTAL REGISTRATION RENEWAL FEES COLLECTED:	\$2,135.00
EXAMINATIONS	TOTAL FEES COLLECTED PSI:	\$306,250.00
	TOTAL FEES COLLECTED (INITIAL, RENEWAL, & EXAM):	\$4,887,834.81

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, which was a unit of the MIA until October 1, 2008.

LEGAL ADVICE

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

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

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

In connection with its advice functions, the OAG also:

- Reviews the MIA's Orders and assists the MIA in analyzing and reviewing for legal sufficiency and correctness, insurance related transactions that require the Commissioner's approval, including the acquisition, merger, transfer, affiliation or conversion of insurance companies and health plans.
- Keeps the MIA informed of relevant changes in case law, federal statutory law, and the law of other jurisdictions.

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

LITIGATION/ENFORCEMENT

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

The OAG works closely with the MIA's two enforcement units: the Compliance and Enforcement Section and the Consumer Complaint Investigation Section. 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 Section 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, and, until October 1, 2008, was a unit of the MIA. 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 2008

- *MIA v. CareFirst*, MIA Case Nos. 2007-10-027 & 2008-08-001. This office successfully argued before the Commissioner that post-termination payments that CareFirst proposed to pay to its former Chief Executive Officer William L. Jews. were not fair and reasonable and not in compliance with Section 14-139 of the Insurance Article. Mr. Jews has filed a Petition for Judicial Review in the Circuit Court as well as a federal action challenging the Commissioner's Final Order prohibiting approximately half of the proposed \$18 million payment. The federal action has been dismissed.
- *MIA v. GEICO; ex rel. Raymond*, MIA Case No. 2006-09-018 and *MIA v. Progressive Casualty Company; ex rel. Maloney*, MIA Case No. 2007-12-033. The OAG successfully defended the MIA's position that uninsured motorist coverage for property damage is a mandatory coverage under the Transportation and Insurance Articles. In two cases, *MIA ex rel. Raymond v. GEICO*, OAH No. MIA-CC-33-06-41240, and *MIA ex rel. Maloney v. Progressive Casualty Co.*, OAH No. MIA-CC-33-07-49206, the ALJ found that the financial responsibility required by the Transportation Article, in conjunction with the provisions regarding uninsured motorist coverage found in

the Insurance Article, precluded a carrier from limiting the scope of coverage of uninsured motorist property damage in any policy sold in Maryland.

- *Prime Rate Premium Finance Corporation v. MIA*, MIA Case No. 2008-06-017. The OAG successfully defended the MIA disapproval of a proposed change to a premium finance agreement form submitted by the company, which sought to prohibit insured from potentially receiving the full amount of a refund due the insured in violation of § 23-405 of the Insurance Article.
- *MIA v. William Miller*, MIA Case Nos. MIA-2004-01-028, 029, 030 and 031. The OAG successfully brought this producer revocation to a conclusion. In addition to revoking the producer's license, the Commissioner also ordered the producer Miller and CRI to pay a penalty amount of \$100,000.00 (Miller) and \$50,000.00 (CRI) and Miller to pay restitution totaling \$1,587,992.69.

**Summary of Activity
FY 2008**

Advice

General Requests	138
Examination and Auditing	41
OAG Referrals	105
Property & Casualty	73
Compliance and Enforcement Requests	126
Life and Health	28
Attorney on Call Inquiries	138
Public Information Act Requests	18

Sub-total 667

Litigation

Agent Enforcement	41
Appeals and Grievance Matters	12
Life and Health Consumer Complaints	7
Property & Casualty Consumer Complaints	39
Petitions for Judicial Review	19
Subpoenas	17
Public Information Act Hearing	7
MHIP	7
Hearing Officer Litigation Advisor	5

Sub-Total 154

TOTAL 821

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 :

Network Support Team

The Network Support team is responsible for supporting the agency's IT infrastructure including desktop support, help desk and network operations.

Development Team

The Development Section is responsible for supporting the agency's business applications, databases and website.

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 Rapid Response 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, 2007 through June 30, 2008, the Unit participated in 253 fairs, tradeshows and other events all over the State. 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 answer 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 2007, CEAU assisted Anne Arundel County and a few local jurisdictions by attending community disaster preparation meetings, providing insurance information and the MIA's *Insurance Preparedness Guide to Natural Disasters*.

B. Rapid Response 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.

Known formerly as the Pilot Program, the Rapid Response Program was renamed and expanded on January 1, 2007. The Rapid Response Program focuses on administrative complaints that arise out of property and casualty claim decisions made by participating insurance companies. Through December 2006, The Pilot Program participants were AIG, Allstate, ERIE, GEICO, State Farm, Nationwide, Progressive, Travelers, USAA and their

affiliates. These insurers were initially chosen because of their market share in the state and their willingness to cooperate with the MIA in providing assistance to their customers. As of January 1, all insurers were invited to participate and, at the close of the fiscal year, over 80 companies were participating in the Rapid Response Program.

Participation in the Rapid Response 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 Rapid Response Program, and gives the consumer the option of continuing in the Rapid Response 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 Rapid Response 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, 2007 through June 30, 2008, CEAU received 1,420 complaints. They fall into the following categories:

- Auto
- Homeowners
- Liability
- Miscellaneous

On average, these matters are resolved in 15 calendar days as opposed to the 2 to 3 months that it takes to resolve a formal complaint. Of the 1,420 received, 397 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. As a result of participation in the Rapid Response Program, more than \$2,000,000.00 was paid to the claimants in FY 08.

At the conclusion of each complaint, a consumer satisfaction survey is sent to the consumer. From July 1, 2007 through June 30, 2008, 1355 surveys were sent and 398 responses were returned. Of those, 336 respondents indicated that they were satisfied with the Unit and 364 stated they would participate in the Rapid Response 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 acts as a representative of the Commissioner on boards, task forces, work groups, etc. as the Commissioner deems appropriate. The Unit also participates 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 assists the Insurance Commissioner primarily by monitoring and assessing how well insurers, insurance producers and other entities subject to State regulation are meeting the needs of the State's consumers. The Section takes or directs appropriate action when problems are identified. The Section provides regulatory oversight on the insurance industry through a comprehensive program of market conduct examinations, investigations, data analysis and communication. In FY 2008, Compliance & Enforcement Section activities resulted in the return of more than \$8 million to Maryland consumers, as well as the payment of approximately \$1.7 million to the General Fund due to administrative penalties assessed to insurers, producers and other regulated entities.

Comprised of four units, the Section's Life & Health Market Conduct Unit, the Property & Casualty Market Conduct Unit, the Producer (formerly "Agent") Enforcement Unit and the Market Analysis Unit use a combination of locally and nationally developed procedures and standards to ensure consumer needs and regulatory requirements are met. Market conduct examinations are the most comprehensive of these activities and provide a representative picture of an insurer's business practices and compliance with Maryland laws and regulations. Examinations also help ensure a climate of fair competition and accessibility of coverage in the insurance marketplace.

Examinations and investigations emanate from the MIA's mission to protect consumers from deceptive practices, unfair claim settlement practices, underwriting and premium rating abuses and misrepresentation of coverage. Limited scope or "target" examinations and investigations are often in response to consumer complaints, new laws and regulations or other market indicators. In accordance with Maryland law, the cost of market conduct examinations is borne by the insurers. Insurers paid more than \$1 million in examination expenses to the MIA in FY08.

The NAIC has established goals for states to develop and employ uniform analytic tools to assess the marketplace, to identify market disruptions and compliance deficiencies and to focus appropriate regulatory action and resources as early and efficiently as possible to eliminate or limit harm to consumers. The Compliance & Enforcement Section actively participates in and complies with the market analysis initiatives of the NAIC.

The Section's **Market Analysis Unit** is responsible for establishing and meeting State objectives for integrating market analysis, market conduct and interstate collaborative efforts into a cohesive program. The unit also serves as a forum to share and assess market information within the Administration and on a regional and national basis, in order to promote uniform, non-duplicative and coordinated regulatory activities. Key issues addressed by the unit in FY08 included:

- Conversion of insurer health claims data reporting to a pilot Internet-based approach;
- Participation in NAIC market conduct annual statement review initiatives; and
- Implementation of NAIC market data collection and reporting of market conduct activities.

The **Life & Health Market Conduct Unit** focuses on the regulatory oversight of life and health insurers, 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 FY08, key issues addressed by the Life & Health Market Conduct Unit included:

- Timeliness of insurers in credentialing health care providers for participation in their provider panels;
- Conduct of private review agents operating in the State;
- Performance of statutory examinations of domestic insurers including HMOs;
- Prompt payment and appropriate adjudication of health and dental insurance claims;
- Compliance with Maryland law concerning adverse decisions and grievances, and
- Focused examinations of long-term care insurance plans offered in the State.

The **Property & Casualty Market Conduct Unit** focuses on the regulatory oversight of personal and commercial lines of insurance business including private passenger auto, homeowners, motor clubs, premium finance companies, title insurers, commercial liability and commercial property coverage. In FY08, key issues addressed by the Property & Casualty Market Conduct Unit included:

- Enforcement of prohibitions and limitations on the use of credit history and scores in homeowner and personal passenger auto insurance
- Compliance with statutory changes to automobile premium increase notice law;
- Use of unapproved forms by insurers;
- Compliance with mandated coverages including water sewage backup;
- Review of underwriting, premium increase and claim settlement practices; and
- Conduct of premium finance companies in the marketplace.

The **Producer Enforcement Unit** works closely with the Market Conduct Units. Much of the Unit's work is investigative by nature and primarily focuses on complaints and other concerns about individual producers for property, casualty, life and health insurance, as well as bail bondsmen, public adjusters and title agents. In FY08, issues the Producer Enforcement Unit addressed included:

- Suitability and producer misrepresentation associated with insurance sales;
- Real estate "flipping" and related title insurance transactions;
- Misappropriation of insurance premiums;
- Bail bondsmen activities; and
- Conduct of life settlement and viatical settlement brokers and providers.

The results of the Section's efforts for Fiscal Year 2008 are as follows:

Total Restitution (money returned to Maryland citizens) - \$8,150,560

\$988,015 - Producer Enforcement Unit
\$7,111 - L&H Market Conduct Unit
\$7,155,434 - P&C Market Conduct Unit

Total Penalties (money paid to the General Fund) - \$1,902,000

\$62,000 - Producer Enforcement Unit
\$595,000 - L&H Market Conduct Unit
\$1,245,000 - P&C Market Conduct Unit

Total Per Diem Costs Billed to Companies (money paid to the Administration) - \$1,047,524

\$717,027 - L&H Market Conduct Unit
\$330,497 - P&C Market Conduct Unit

Total Market Conduct Exams Opened - 18

12 - L&H Market Conduct Unit
6 - P&C Market Conduct Unit

Total Market Conduct Exams Closed - 17

11 - L&H Market Conduct Unit
6 - P&C Market Conduct Unit

Producer Investigations

809 - Cases Opened
525 - Cases Closed
42 - Orders of Revocation
30 - Orders (not including revocations)

Total Orders Issued - 123

72 - Producer Enforcement Unit
12 - L&H Market Conduct Unit
39 - P&C Market Conduct Unit

Copies of Orders, Consent Orders and Market Conduct Examination Reports issued by the MIA are available on the MIA website, www.mdinsurance.state.md.us

C. INSURANCE FRAUD DIVISION

The Insurance Fraud Division is responsible for the investigation of persons suspected of engaging in insurance fraud and referring suspected cases of insurance fraud to appropriate authorities for criminal prosecution. The Division is further 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. We work in cooperation with the Department of State Police, the Office of the Attorney General and the Offices of the State's Attorneys in all 24 subdivisions within the State of Maryland. In addition, the Division operates a toll free insurance fraud hot line and conducts public outreach and awareness programs on the costs of insurance fraud to the public.

The investigative function of the Insurance Fraud Division is divided into two sections, the **Criminal Investigation Section** ("CIS") and the **Attorney General Investigation Team** ("AGIT"). Depending on the nature and complexity of the matter, a case referral is assigned to one or the other of these sections. CIS is comprised of criminal investigators, while AGIT in addition to investigators and a State Police detective also has auditors and prosecutors from the Office of the Attorney General assigned.

The Fraud Division receives upwards of 1300 complaints per year, from a variety of sources including insurance companies, law enforcement agencies, prosecutors, other Divisions of the Maryland Insurance Administration ("MIA"), other state agencies, and citizens. The complaints are reviewed by the Associate Commissioner in charge of the Fraud Division and by the Division's Chief Investigator for investigative merit. Many of these complaints are determined to not be criminal in nature and are either declined or are referred elsewhere in MIA or otherwise. Approximately 300 or so of the complaints received are determined by CIS to have investigative merit and lead to open Division investigations; of these about 1/3 are determined to have prosecutive merit and are referred to local State's Attorneys for review and prosecution. At the same time, approximately 60 referrals a year are accepted by the AGIT Section of the Division for further investigation and possible prosecution.

The number of investigations closed with criminal charges has remained over 100 for the past nine years.

CRIMINAL INVESTIGATION SECTION

Complaints received at the Insurance Fraud Division are initially screened for investigative potential; once determined to have such potential, the matter is then assigned to a CIS investigator. The CIS investigators conduct detailed criminal investigations, working closely with insurance company personnel and local law enforcement officials, to determine if a crime has been committed and to gather sufficient evidence thereof for trial. Investigators then prepare and forward investigative packets documenting their findings to the local States Attorney Office with jurisdiction, for review as to prosecution potential. Criminal charges are 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.

ATTORNEY GENERAL INVESTIGATION TEAM SECTION

The AGIT Section primarily handles complex or multi-jurisdictional cases and those complaints with either a potentially high monetary loss or involving suspects in positions of trust, such as police officers and attorneys. The AGIT Section also routinely reviews complaints involving licensed entities, healthcare providers and other MIA Enforcement Unit referrals.

<p>From July 1995 through June 2008, Insurance Fraud investigations have resulted in the conviction of over 851 individuals for insurance-related crimes</p>

INVESTIGATION HIGHLIGHTS – Fiscal year 2008

Regional Auto Theft Taskforce (RATT)

Throughout fiscal 2008, 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 from Baltimore County Police Department, Baltimore City Police Department, National Insurance Crime Bureau (“NICB”) Special Agents and Fraud Division investigators. During fiscal year 2008, a total of 44 insurance fraud cases were opened by the Division resulting in 33 closed with charges, two cases referred to local States Attorney’s for prosecution review with 5 remaining open and carried over into the next fiscal year. As a result of the success of this alliance, claims losses suffered by insurance companies have been dramatically reduced. The continued success of this alliance since 2003 has necessitated the permanent assignment of a Division insurance fraud investigator to the project.

Washington Area Vehicle Enforcement (WAVE)

Since March 2006, the Maryland Insurance Fraud Division has continued our commitment in the auto theft area with our formal investigative alliance with the Washington Area Vehicle Enforcement (WAVE) Task Force. This cooperative effort, patterned on the success of RATT, is designed to counteract the increasing trend of auto theft for profit through insurance claims in the capital area, and involves the joint concurrent efforts of law enforcement officers from Prince Georges County, Montgomery County, the Metropolitan Police Department, the Metro Transit Police Department, the Maryland State Police, the Charles County Sheriff, U.S. Marshalls, NICB Special Agents and Fraud Division investigators. During fiscal year 2008, a total of 17 insurance fraud cases were opened by the Division resulting in 8 closed with charges, 4 referred to the Prince Georges County States Attorney for prosecution review, and 5 remaining open and carried over into the next fiscal year. The initial success of this alliance has necessitated the permanent assignment of a Division insurance fraud investigator to the project.

Pro-Active Operations

National Insurance Crime Bureau's Maryland Medical Fraud Mini Task Force – This task force was recently organized in an attempt to address fraud committed by healthcare providers, in particular medical clinics involved in extensive fraudulent schemes. Task Force members include law enforcement investigators from the FBI and Maryland State Police, investigators from NICB, fraud investigators from insurers, IFD prosecutors and investigators as well as Maryland healthcare professional regulatory boards.

IFD's representatives are from AGIT. The Maryland Mini Task Force along with the Northern Virginia and Washington DC Mini Task Forces are being administratively combined to form the NICB Major Medical Fraud Task Force covering Maryland, Virginia and the District of Columbia. This joint taskforce hopes to develop procedures for identifying targets, intelligence development and joint investigation coordination to the tri-state area. The Maryland Mini Task Force will continue its efforts meeting quarterly with the next scheduled meeting set for November 18, 2008 at the MAIF Building in Annapolis.

IFD is interested in developing more audit-based investigations via examination of billing patterns of providers. The AGIT Supervising Attorney hopes to draw upon her background in the District of Columbia Medicaid Fraud Unit to work with IFD auditors and investigators to originate similar investigations involving health care providers with private insurers.

Surety & Bail Bond Business Initiative – The purpose of this initiative is to identify unlicensed individuals involved in bail bond activity and those who are licensed acting in concert with unlicensed individuals in violation of the insurance fraud statutes. This initiative will involve the involvement of local prosecutors and AGIT attorneys. This initiative will require a coordinated MIA response by the IFD and MIA's Compliance and Enforcement Division, the latter of which is the repository of business entity information and producer listings for bail bond companies. The use of undercover operations and search warrants for records are likely to be integral elements of this initiative. The groundwork for this initiative has already been laid by IFD staff reaching out to area prosecutors to identify their problems with the bail bond system generally and licensed/unlicensed producers specifically. The initiative will include evaluation of the scope of current unlicensed entity problem by collecting complaint data on these violations from all MIA sources. The MIFD will immediately review the mandated anti-fraud plans of the surety companies to determine the extent of their cooperation requirements and fraud reporting and cite deficiencies where appropriate. Additionally, the MIFD will keep the Compliance and Enforcement Division advised of any regulatory compliance deficiencies it uncovers during the course of its investigations.

Personal Injury Protection (PIP) Initiative – The purpose of this initiative is to extract data from our referrals and other claim sources to identify individuals involved in personal injury claims for benefits under §19-505 of the Insurance Article and examine the claims for trends, repetitive participants, attorney involvement and other factors for the presence of insurance fraud indicators. This initiative seeks to identify claimants and others involved individually or collectively in suspicious activities so enforcement efforts can be concentrated on the most egregious violators. Data will also be used to assist the Medical Fraud Mini Task Force in its evaluation of clinics and medical facilities for further investigative efforts. This initiative is currently working MAIF and NICB in the identification and collection of targeted statistical data related to personal injury protection claims.

STATISTICAL DATA – Fiscal Year 2008

I.	WRITTEN COMPLAINTS RECEIVED	1303
	TELEPHONE TIPS	200
	TOTAL # COMPLAINTS RECEIVED	1503
<u>COMPLAINT RESOLUTIONS</u>		
	Closed At Initial Screening	937
	Closed Without Prosecution Referral	95
	Referred to Other M.I.A. Divisions	39
	Referred To Other Law Enforcement	53
	Referred For Inquiry To Insurer	56
II.	TOTAL NUMBER OPENED FOR INVESTIGATION	323
III.	CASES REFERRED TO AREA STATE’S ATTORNEY’S FOR PROSECUTION	155
	Investigations closed by filing charges	141
	Individuals charged	148
	Prosecutions declined	10
	Under Prosecution Review	4
	Investigations adjudicated	86
	CONVICTIONS	68

IV.	CASES REFERRED TO DIVISION ATTORNEYS GENERAL	62
	REFERRAL DISPOSITION:	
	Opened for investigation by AGIT	48
	Returned to IFD for investigation	2
	Returned to IFD/recommended closure	3
	Under Prosecution Review	9
	INVESTIGATION/PROSECUTION RESULTS:	
	Investigations closed by filing charges	7
	Individuals charged	6
	Investigations prosecuted	7
	Prosecutions declined	9
	CONVICTIONS	7
V.	CASES REFERRED TO THE DIVISION STATE POLICE	21
	Cases Closed with Charges Filed	7
	Cases Closed with Charges Filed (AGIT)	5
	Cases Closed – No Charges Filed	2
	Open Investigations	7
VI.	NUMBER OF CALLS RECEIVED ON THE FRAUD HOTLINE	200
VII.	NUMBER OF COMPLAINTS RECEIVED FROM REGULATED ENTITIES	1496
VIII.	NUMBER OF COMPLAINTS RECEIVED FROM THE WORKER COMPENSATION COMMISSION	9
	<u>COMMISSION COMPLAINT RESOLUTIONS</u>	
	Closed At Initial Screening	6
	Opened For Investigation	2
	Closed Without Being Charged	0
	Closed With Criminal Charges	0
	Referred For Prosecution Review	2
	Referred To Insurance Carrier	1
	Remaining Under Screening Review	0

IX. TOTAL NUMBER OF COMPLAINTS BY INSURANCE FRAUD TYPE

Agent/Broker Fraud	52
Personal Injury-Auto	216
Personal Injury – Other	38
Healthcare Provider Fraud	32
Health Insurance Fraud	13
False Application Fraud	524
Property Claim Fraud – Other	162
Property Claim Fraud – Auto Theft, Etc.	348
Worker Compensation Fraud-Claimant	22
Insurer Fraud	1
Life Insurance Fraud	2
Adjuster/Employee Fraud	0
Other Fraud	70

X.	TOTAL NUMBER OF CASES WITH CIVIL IMPOSITIONS ¹	0	00%
	TOTAL NUMBER OF CASES WITH CRIMINAL IMPOSITIONS		100%

¹ Section 2-110(a)(8)(vii) of the Insurance Article mandates inclusion in the Fraud Division’s Annual Report of “the number and percentage of cases that result in the imposition of civil. . . penalties”; however, the statute does not currently empower the Fraud Division to seek civil fraud penalties, although legislative proposals designed to remedy this are being considered and explored.

D. CONSUMER COMPLAINT INVESTIGATION

The Consumer Complaints Investigation Sections are divided between the Life and Health and Property and Casualty Sections. (Refer to unit details in those named sections.)

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

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

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

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

IV. INDUSTRY REGULATION

A. EXAMINATION AND AUDITING SECTION

The Examination and Auditing Section (E&A) is responsible for financial surveillance of insurance companies licensed in Maryland. These insurers generate premium revenue in Maryland totaling approximately \$27 billion annually. The financial surveillance is conducted through periodic on-site examinations and on-going financial analyses. The focus is on domestic insurers that operate in Maryland – approximately 75 companies. The goal of this process is to detect potential financial trouble and to take appropriate action that will prevent the need to initiate rehabilitation or liquidation proceedings. In order to ensure that insurance departments in other states accept the MIA's examinations of its domestic insurers, it is vital that the MIA maintains its official accreditation through the NAIC's accreditation program. Failure to remain accredited may result in significant additional expenses being incurred by Maryland's domestic insurers because they would be more likely to be examined by the other insurance departments in all the states in which they operate. The costs of all such examinations are borne by the domestic insurer being examined.

Other duties include the issuance of licenses for insurers to conduct insurance business in Maryland, the administration of the Maryland Health Care Provider Rate Stabilization Fund, and the collection of premium, retaliatory and surplus lines taxes. These taxes, totaling approximately \$380,000,000 annually, represent one of the largest sources of revenue to the State.

The Examination and Auditing Section consists of three major units:

Company Licensing Unit

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

The function of Service of Process, whereby the initial suit on a licensed insurer is accepted by the Administration and forwarded to the insurer, is also a part of this Unit. Approximately 2,700 suits were served on insurers during this fiscal year.

With a few limited exceptions by statute, insurers covering risks in Maryland are required to pay taxes on the premiums received at a minimum tax rate of two percent. The collection of the related premium taxes and the audit of the related premium tax reports is a function of this Unit. In addition to filings made by insurers, premium tax filings are also required by surplus lines brokers. The Unit also reviewed for surplus lines brokers, approximately 1,900 semi-annual reports and approximately 32,000 surplus lines affidavits.

Financial Examination Unit

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 2008, the Examination staff completed a total of 14 examinations.

Financial Analysis Unit

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 domestic insurers, and reviewing various other filings. These include filings regarding the sale or transfer of ownership of an insurer, mergers, and requests for approval of significant financial transactions. The staff also reviews financial information for insurers domiciled in other jurisdictions, as appropriate. Those companies exhibiting the greatest potential for financial trouble receive the greatest level of scrutiny.

In addition, this unit is responsible for chairing and coordinating meetings of the MIA's Early Warning System Work Group (EWS). This group is comprised of representatives from the different sections within the MIA and meets periodically to share information on insurers of concern.

Examination and Auditing Section – Major Accomplishments

- The E&A Section successfully oversaw the restructuring of ACA Financial Guaranty Corporation, a financial guaranty company. Historically, ACA's primary business was insuring the payment of principal and interest on obligations issued by municipalities. However, in recent years ACA wrote guarantees on complex structured finance products backed in some instances by bundles of subprime mortgages. Potential losses from those structured finance products led to ACA coming under financial stress in late 2007. The objectives of the restructuring included making sure that the individuals relying on municipal obligations insured by ACA were protected, and that the restructuring was resolved in a manner satisfactory to the counterparties to the structured finance products. The restructuring accomplished those objectives. The restructuring provides significant protection to ACA's municipal policyholders. ACA will operate as a runoff insurance company while continuing to insure these obligations.
- The E&A Section continued to successfully administer the Maryland Health Care Provider Rate Stabilization Fund - Rate Stabilization Account by the timely processing of medical professional liability insurance premium subsidy payments to medical professional liability insurers on behalf of eligible licensed physicians and certified midwives. Since the inception of the Account in 2005, the Unit has processed State subsidy payments totaling approximately \$106 million.
- To protect Maryland citizens from insurer insolvencies, the E&A Section was successful in monitoring the financial condition of Maryland domestic insurers. This process is designed to detect as early as possible those insurers exhibiting the greatest potential for financial trouble, and thus enable the Unit to work with insurer management to avoid insolvency. The E&A Section implemented additional procedures to address insurers' increased exposure to losses from investments and related exposures resulting from the 2008 financial crisis. These procedures included obtaining information from insurers on losses and potential losses from these exposures, and working with the insurer management to address these exposures. As a result, no Maryland domestic insurers became insolvent during the year.
- The E&A Section successfully met the National Association of Insurance Commissioner's accreditation standards. The accreditation program is designed to ensure that each state has an efficient and effective process for regulating the financial solvency of insurance companies. The E&A Section successfully passed its interim annual review in 2008, by demonstrating to the National Association of Insurance Commissioners that it continues to meet key solvency requirements.
- During this period the Company Licensing Unit processed the application of, and certified the first Public-Private Health Care Program in Maryland, pursuant to Title 14, Subtitle 7 of the Insurance Article. Public-Private Health Care Programs provide or arrange for health care services for qualifying individuals. To offer these services the Public-Private Health Care Program must enter into a written agreement with each county within the State in which it proposes to operate. During the year, the Company Licensing Unit certified Healthy Howard, Inc, the first entity of this type.

STATISTICAL DATA – Examination and Audit

Company Licensing Section

**Company Licensing Activity
(from July 1, 2007 to June 30, 2008)**

Pending applications 7/1/07	3
Received in FY 2008	39
Total	42
Certificates of Authority issued	26
Applications withdrawn	2
Pending applications 6/30/08	14

**Licensed Companies By Business Types
June 30, 2008**

Type of Insurer	Number
Life & Health	472
Property and Casualty	874
Not for Profit	7
Title	29
Fraternal	28
Health Maintenance Organizations	11
Provider Sponsored Organizations	1
Dental Plans	13
Total	1435

Other Regulated Entities as of June 30, 2008

Type of Insurer	Number
Risk Retention Groups	72
Surplus Lines	121
Accepted Unauthorized Reinsurers	55
Workers' Compensation Self Insurers	6
Motor Clubs	30
Managed Care Organizations	6
Total	290

COMPANIES INITIALLY LICENSED (JULY 1, 2007 TO JUNE 30, 2008)	
Company Name and State of Domicile	Date Licensed
Life & Health	
Bravo Health Insurance Company (DE)	8/06/2007
Brokers National Life Assurance Co.(AR)	11/30/2007
Cherokee National Life Insurance Company (GA)	10/19/2007
Continental Life Ins. Company of Brentwood Tn.(TN)	4/16/2008
First Catholic Slovak Ladies Assoc. of the USA (OH)	9/11/2007
Property & Casualty	
Accident Fund General Insurance Company (MI)	7/01/2007
Accident Fund National Insurance Company (MI)	7/01/2007
AmCOMP Assurance Corporation (FL)	2/18/2008
Association Insurance Company (GA)	2/01/2008
Berkshire Hathaway Assurance Corp (NY)	2/29/2008
Clermont Insurance Company (IA)	5/19/2008
Endurance Reinsurance Company of America (DE)	4/01/2008
HDI-Gerling America Insurance Company (IL)	5/07/2008
Key Risk Insurance Company (NC)	2/18/2008
Merchants Preferred Insurance Company (NY)	7/01/2007
Sentruity Casualty Company (TX)	11/30/2007
Travelers Personal Insurance Company (CT)	4/01/2008
Travelers Personal Security Insurance Company (CT)	4/16/2008
Tri-State Insurance Company of Minnesota (MN)	11/20/2007
Union Standard Insurance Company (OK)	10/19/2007
United Casualty and Surety Insurance Company (MA)	5/19/2008
Victoria Insurance Company (TX)	5/27/2008
Vinnings Insurance Company (SC)	2/01/2008
Title	
EnTitle Insurance Company (OH)	2/01/2008
Limited Health Service	
Dental Benefit Providers of Illinois, Inc. (IL)	2/18/2008
The Dental Network, Inc. (MD)	3/18/2008

Companies that Redomesticated to/from Maryland (July 1, 2007 – June 30, 2008)	
NONE	

Rehabilitation Or Receivership July 1, 2007 to June 30, 2008	
NONE	

Other Documents Reviewed or Processed July 1, 2007 – June 30, 2008	
Premium Tax Quarterly Returns	5932
Premium Tax Year End Returns	1493
Premium Tax Audits	2366
Surplus Lines Broker Semi-Annual Reports	1,912
Surplus Lines Affidavits	31,889

Late Forfeiture Fees Assessed July 1, 2007 – June 30, 2008	
Company Name	Amount Paid
NONE.	

**Relinquished Certificate of Authority
July 1, 2007 to June 30, 2008**

American Fraternal Union NAIC 56200 Effective 7/01/07	Did Not Renew Certificate of Authority
American Life & Annuity Company NAIC 94471 Effective 9/30/07	Merged With And Into OM Financial Life Insurance Co
Cuna Mutual Life Insurance Company NAIC 65749 Effective 12/31/07	Merged With And Into CUNA Mutual Insurance Society
Dental Benefit Providers of Maryland NAIC 47040 Effective 5/05/08	Voluntarily Withdrew From Doing Business In Maryland
Farmers and Traders Life Insurance Company NAIC 63193 Effective 10/01/07	Merged With And Into Columbian Mutual Life Ins. Co.
Fidelity Mutual Life Insurance Company NAIC 63304 Effective 4/24/08	Voluntarily Withdrew From Doing Business In Maryland
Keystone State Life Insurance Company NAIC 90344 Effective 12/31/07	Merged With And Into Wilton Reassurance Life Co. of N. Y.
Maryland Dental Health Inc. NAIC 53554 Effective 7/01/07	Did Not Renew Certificate of Authority
Mayflower National Life Insurance Company NAIC 87750 Effective 12/1/07	Merged With And Into American Memorial Life Ins. Co.
Medical Liability Mutual Insurance Company NAIC 34231 Effective 10/01/07	Voluntarily Withdrew From Doing Business In Maryland
MetLife Life and Annuity Company NAIC 87726 Effective 12/07/07	Merged With And Into MetLife Life Insurance Co. of Connecticut
Mutual Service Life Insurance Company NAIC 92673 Effective 11/01/07	Merged With And Into Country Life Insurance Company
Peoples Benefit Life Insurance Company NAIC 66605 Effective 10/01/07	Merged With And Into Monumental Life Insurance Co.
Praetorian Specialty Insurance Company NAIC 44776 Effective 8/01/07	Voluntarily Withdrew From Doing Business In Maryland
Reassure America Life Insurance Company NAIC 65765 Effective 9/30/07	Merged With And Into Valley Forge Life Insurance Company
Security Insurance Company of Harford NAIC 24902 Effective 9/30/07	Merged With And Into Arrowood Indemnity Company
Shelby Casualty Insurance Company NAIC 30503 Effective 7/01/07	Did Not Renew Certificate of Authority
Transcontinental Insurance Company NAIC 20486 Effective 12/31/07	Merged With And Into National Fire Insurance Company of Harford
Trygg-Hansa Insurance Co. Ltd. (U.S.Branch) NAIC 33421 Effective 11/27/07	Voluntarily Withdrew From Doing Business In Maryland
Veterans Life Insurance Company NAIC 81027 Effective 7/01/07	Merged With And Into Stonebridge Life Insurance Company
Vista Fire Insurance Corporation NAIC 11762 Effective 7/01/07	Did Not Renew Certificate of Authority
Westport Insurance Corporation NAIC 34207 Effective 1/01/08	Merged With And Into Employers Reinsurance Corporation.

Financial Examination Section

Examinations in Progress (as of July 1, 2007 and completed by June 30, 2008)
Assured Guaranty Corporation
Fredrick Mutual Insurance Company
Injured Workers Insurance Fund
Graphic Arts Benefit Corporation
MAMSI Life and Health Insurance Company
MD-Individual Practice Association, Inc.
Medical Mutual Liability Insurance Society of MD
Optimum Choice, Inc.
United HealthCare of the Mid-Atlantic, Inc.

Examinations Started and Finished (during the period of July 1, 2007, and completed by June 30, 2008)
The Baltimore Equitable Society
Interstate Auto Insurance Company
Lexington National Insurance Company
Peninsula Indemnity Company
The Peninsula Insurance Company

Examinations in Progress (on June 30, 2008)
ACA Financial Guaranty Corp.
Aetna Health, Inc.
Banner Life Insurance
CareFirst, Inc.
CareFirst of Maryland, Inc.
Euler Hermes American Credit Indemnity Company
First Care, Inc.
JAI Medical Systems MCO, Inc.
Maryland Care, Inc.
Medical Mutual Liability Insurance Society of Maryland SY2005 ^^
Medical Protective SY2005 ^^
NCRIC, Inc SY2005 ^^
The Doctors Company SY2005 ^^
Union Labor Life Insurance Company
Westminster American Insurance Company
^^ Health Care Provider Rate Stabilization Fund Audits

Premium and Retaliatory Taxes Collected – FY 2008		
Type of Insurer	Premium	Retaliatory
Property & Casualty	172,782,633	1,174,652
Life	93,174,442	669,955
Dental Plans	1,261,122	0
Title	5,836,709	236,9770
Unauthorized Insurers	665,209	0
Surplus Lines	12,115,717	0
HMO	71,856,186	0
MCO	20,062,861	
Totals	\$377,754,879	\$2,081,584

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 and HMO medical director 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, HMO coverage, 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.)

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 (FY2008)

Rate and Form Review Unit

Forms Received:	12,826
Life	4,062
Health	5,814
Annuity	2,425
Credit	130
HMO	395
Rate Filings	1,405
Actuarial Memos Reviewed	1,681
Rate Deviations-Credit Insurance	116
Advertising	625
Medical Director/PRA Applications Received	110
Medical Director/PRA Applicants Certified	114

Life and Health Complaint Unit

- Number of L/H complaints received – 4,617
- Number of Appeals & Grievance complaints received – 1,102
- Number of orders – 25
- Amount of penalties – \$20,500.00

	APPEALS & GRIEVANCE UNIT	COMPLAINT UNIT
Recoveries for Maryland citizens	\$1,002,220.83	\$1,971,060.32
Satisfaction Survey	94% very satisfied or satisfied	86% 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. OCA staff reviews 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 the financial examination of domestic health 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 - FY 2008

- The staff reviewed 472 health insurance rate filings from commercial carriers, HMO's, and Blue Cross Blue Shield plans.
- Assisted the Examination and Auditing Unit in the periodic financial examinations required by law for domestic life insurers.
- Performed annual Valuation of Reserves of Life Companies Domiciled in Maryland as required by law.
- Issued 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

- 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, along with support from the Financial and Enforcement Units, 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 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 or decreases 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 or decrease 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 \$2,098,413 for FY 2008.

Form Filings Reviewed - 21,224 form filings were received by the Rates and Forms Section in FY2008 and 98% 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 2008, 92 premium finance company registrations were received and reviewed and \$5,000 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 2008, the MIA also produced and provided various comparison guides for consumers on the rates for private passenger automobile insurance, homeowners insurance and 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 26 new Purchasing Groups registered in FY 2008 for a total of 406 Purchasing Groups registered in Maryland. Registration fees totaling \$2,600 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 2008, there were 29 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.

Sections 27-613 and 27-614 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 2008, as a result of investigations completed by the Section, a total of \$2,583,018.77 was recovered from insurance companies and producers (agents and brokers) for Maryland consumers.

Property and Casualty Consumer Complaints Handled - In FY 2008, the Consumer Complaints Section handled 7,807 complaints. This includes 2,247 complaints received about property and casualty insurance that is not personal automobile liability insurance; and 5,560 complaints related to personal automobile liability insurance under §§27-613 and 27-614 of the Insurance Article. Additionally, a total of 8,780 complaints were closed during the same period.

Consumer Complaints Prepared for a Hearing - In FY 2008, the Section prepared 256 cases for hearings. This includes 160 cases arising from personal automobile insurance complaints and 96 arising from non-automobile property and casualty complaints.

Customer Service Survey- Property/Casualty survey data shows 83% of consumers were satisfied or very satisfied with the service provided by the Section.

V. COMPANY DATA

A. COMPANY FINANCIAL DATA

This section of the Maryland Insurance Administration Annual Report provides data as of December 31, 2007 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, 2007**

<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>
<u>DOMESTIC COMPANIES</u>									
48119	Cigna Dental Hlth of MD Inc	MD	2,930,077	503,614	2,426,463	14,097,688	10,154,889	2,661,632	14,097,688
47040	Dental Benefit Providers of MD Inc	MD	4,953,136	720,052	4,233,084	4,271,906	4,206,280	(98,702)	4,271,906
52040	DentaQuest Mid Atlantic Inc	MD	4,232,137	1,964,354	2,267,783	15,790,470	14,086,395	1,205,558	13,064,317
95846	Group Dental Serv Of MD Inc	MD	6,895,596	2,668,027	4,227,569	27,071,816	28,251,737	(989,964)	20,323,355
95253	United Concordia Dental Plans	MD	10,520,096	3,462,597	7,057,499	18,250,249	15,970,016	2,033,805	17,436,833
	TOTALS		29,531,042	9,318,644	20,212,398	79,482,129	72,669,317	4,812,329	69,194,099

**DENTAL AND LIMITED HEALTH SERVICE ORGANIZATIONS
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007**

<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>
<u>FOREIGN COMPANIES</u>									
95910	Aetna Dental Inc	TX	23,186,937	6,468,532	16,718,405	72,509,512	53,626,981	12,896,619	3,642,985
95163	Alpha Dental Programs Inc	TX	1,707,802	780,383	927,419	6,702,572	6,711,217	15,400	437,480
11217	Atlantic Southern Dental Found	NJ	2,706,734	896,340	1,810,394	12,971,483	13,003,264	86,121	138,747
11228	Compbenefits Dental Inc	IL	4,600,942	2,256,892	2,344,050	17,233,708	16,575,299	614,302	605,198
95657	Dominion Dental Serv Inc	VA	2,180,296	959,032	1,221,264	11,448,837	11,255,506	150,817	540,789
95251	National Pacific Dental Inc	TX	4,801,387	571,382	4,230,005	16,551,827	12,561,321	2,735,256	110,108
54739	The Dental Concern Inc	KY	4,479,557	1,254,290	3,225,267	16,261,434	14,150,263	1,686,693	5,001
	TOTALS		43,663,655	13,186,851	30,476,804	153,679,373	127,883,851	18,185,208	5,480,308
	GRAND TOTALS		73,194,697	22,505,495	50,689,202	233,161,502	200,553,168	22,997,537	74,674,407

**FRATERNAL ORGANIZATIONS
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007**

<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 LTH PREMIUMS</u>
56529	ACA Assur	NH	70,988,907	68,971,838	2,017,069	15,262,594	16,931,692	(2,048,179)	110,067	-	-
56138	CSA Fraternal Life	IL	115,200,904	111,654,868	3,546,036	11,265,552	11,316,277	(47,316)	27,390	5,158	-
56022	Catholic Family Life Ins	WI	279,337,829	268,240,469	11,097,360	31,607,485	30,200,930	1,336,950	127,338	9,363	924
57487	Catholic Order Of Foresters	IL	618,796,138	579,742,698	39,053,440	81,019,224	73,984,277	721,070	54,208	5,431	-
56634	Croatian Fraternal Union Of Amer	PA	304,100,149	286,836,773	17,263,376	34,705,136	33,407,770	489,643	4,629	935	186
56332	First Cath Slovak Ladies Assn USA	OH	529,122,574	438,387,797	90,734,777	51,882,385	48,464,713	731,655	4,442	1,376	-
56693	Greek Catholic Union Of The USA	PA	591,295,084	564,738,627	26,556,457	92,647,138	94,158,274	1,277,065	3,939	434,480	-
57770	Holy Family Society Of The Usa	IL	30,648,032	19,092,016	11,556,016	5,690,254	5,495,236	240,769	186,807	5,495	-
58068	Independent Order Of Foresters Us Br	NY	2,778,717,304	2,506,450,153	272,267,151	314,247,383	361,033,955	(38,777,307)	1,005,684	2,950	1,397
58033	Knights Of Columbus	CT	14,013,812,651	12,262,596,154	1,751,216,497	1,713,736,505	1,294,752,673	88,371,222	23,078,984	-	1,478,022
57835	Knights Of Peter Claver	AL	3,540,256	1,733,322	1,806,934	1,648,745	2,217,543	(568,798)	10,338	-	-
57991	Mennonite Mut Aid Assn	IN	338,906,754	250,347,979	88,558,775	82,739,828	75,368,348	5,463,581	20,556	114,879	365,136
57541	Modern Woodmen Of Amer	IL	8,318,153,211	7,147,678,441	1,170,474,770	1,065,637,636	975,475,409	96,563,192	783,125	186,568	-
56383	Order of United Commerical Travelers	OH	18,612,494	14,616,239	3,996,255	24,899,998	24,090,071	809,927	5,009	-	38,558
57622	Polish Natl Alliance Us Of Na	IL	435,039,878	399,795,465	35,244,413	42,947,529	40,332,613	2,559,183	36,532	12,350	-
57630	Polish Roman Catholic Union Of Amer	IL	161,982,892	149,901,198	12,081,694	25,209,935	26,964,389	(944,624)	20,568	-	-
57649	Polish Womens Alliance Of Amer	IL	53,544,406	51,032,205	2,512,201	4,616,039	4,662,339	(46,300)	14,988	369	-
57657	Royal Neighbors Of Amer	IL	683,224,144	438,865,160	244,358,984	117,189,173	93,465,977	35,315,897	2,598	-	-
57142	Sons Of Norway	MN	247,360,015	237,235,753	10,124,262	29,503,785	28,622,257	500,836	107,841	35,660	1,713
58181	Supreme Council The Royal Arcanum	MA	67,056,582	51,607,266	15,449,316	5,705,789	5,699,204	(96,109)	12,295	-	-
56014	Thrivent Financial For Lutherans	WI	53,474,099,420	49,040,478,220	4,433,621,200	6,080,857,189	5,409,791,912	391,030,999	12,969,574	22,264,259	2,624,958
56006	Travelers Protective Assn Of Amer	MO	11,290,841	1,570,082	9,720,759	1,965,232	1,806,422	158,810	-	-	2,724
57215	Ukrainian Natl Assn Inc	NJ	68,923,337	62,150,830	6,772,507	7,804,528	9,061,584	(1,205,598)	6,561	-	115
57711	Western Catholic Union	IL	272,058,660	267,922,932	4,135,728	115,668,148	113,861,799	1,275,740	71,024	1,492,686	-
57010	William Penn Assn	PA	188,434,658	161,879,633	26,555,025	19,903,882	19,142,602	613,039	13,576	65,527	-
56170	Womans Life Ins Society	MI	184,370,544	151,531,001	32,839,543	19,633,772	17,635,807	969,057	732	-	-
57320	Woodmen World Life Ins Soc	NE	7,647,374,215	6,730,640,678	916,733,537	955,521,224	746,517,195	125,984,027	2,194,313	507,482	24,926
57290	Workmens Benefit Fund Of The USA	NY	37,188,875	36,154,218	1,034,657	3,372,851	3,585,120	(186,812)	6,610	-	108
Totals			91,543,180,754	82,301,852,015	9,241,328,739	10,956,888,939	9,568,046,388	710,491,619	40,879,728	25,139,473	4,538,767

**HEALTH MAINTENANCE ORGANIZATIONS
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007**

COCODE	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUE	TOTAL EXPENSES	NET PROFIT OR (LOSS)	-----MARYLAND BUSINESS-----			
									COMMERCIAL PREMIUM	MEDICARE	MEDICAID	FEDERAL EMPLOYEES HEALTH BENEFITS
DOMESTIC												
95590	Aetna Hlth Inc MD Corp	MD	170,113,563	94,235,786	75,877,777	735,541,888	669,295,560	47,719,311	114,468,676	43,352,910	-	235,315,731
10095	Bravo Hlth Mid Atlantic Inc	MD	35,541,696	24,825,108	10,716,588	133,929,104	134,398,237	925,500	6,621,970	124,200,076	-	-
12313	Care Improvement Plus of MD Inc	MD	29,212,414	21,231,069	7,981,345	52,696,753	64,430,418	(11,479,926)	-	53,101,532	-	-
95599	Cigna Hlthcare MidAtlantic Inc	MD	30,952,538	9,091,039	21,861,499	98,869,353	94,533,708	4,146,170	24,253,353	-	-	-
95639	Kaiser Found Hlth Plan Mid Atlanti	MD	553,031,476	364,077,164	188,954,312	1,852,525,257	1,810,818,354	53,383,773	459,904,945	70,014,298	-	-
96310	MD Individual Practice Assn Inc	MD	192,896,869	85,531,691	107,365,178	650,357,477	555,455,111	67,671,775	14,477,397	-	-	-
96940	Optimum Choice Inc	MD	335,097,444	144,116,212	190,981,232	900,662,802	793,357,620	80,451,327	472,868,125	-	-	-
95025	United Healthcare Mid Atlantic Inc	MD	176,449,090	104,702,867	71,746,223	500,493,837	502,993,580	3,287,210	41,539,046	-	357,371,811	-
TOTALS			1,523,295,090	847,810,936	675,484,154	4,925,076,471	4,625,282,588	246,105,140	1,134,133,512	290,668,816	357,371,811	235,315,731

COCODE	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUE	TOTAL EXPENSES	NET PROFIT OR (LOSS)	-----MARYLAND BUSINESS-----			
									COMMERCIAL PREMIUM	MEDICARE	MEDICAID	FEDERAL EMPLOYEES HEALTH BENEFITS
FOREIGN												
95832	AMERIGROUP MD Inc	DC	185,608,905	137,284,224	48,324,681	636,786,990	615,281,555	16,252,795	-	1,759,685	541,267,947	-
96202	CareFirst BlueChoice Inc	DC	623,745,329	224,324,025	399,421,304	1,588,632,329	1,508,678,329	80,599,322	1,208,168,885	-	-	-
96460	Coventry Hlth Care of DE Inc	DE	85,552,799	54,008,259	31,544,540	357,946,951	349,477,098	8,985,301	202,048,905	-	28,637,825	1,964,846
TOTALS			894,907,033	415,616,508	479,290,525	2,583,366,270	2,473,436,982	105,837,418	1,410,217,790	1,759,685	569,905,772	1,964,846
GRAND TOTALS			2,418,202,123	1,263,427,444	1,154,774,679	7,508,442,741	7,098,719,570	351,942,558	2,544,351,302	292,428,501	927,277,583	237,280,577

NON-PROFIT COMPANIES
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007

NAIC CODE	COMPANY NAME	STATE OF DOMICILE	ADMITTED ASSETS	TOTAL LIABILITIES	RESERVES AND	TOTAL REVENUES	TOTAL EXPENSES	NET GAIN OR LOSS	-----MARYLAND BUSINESS-----	
					UNASSIGNED FUNDS				REGULAR PREMIUMS	FEDERAL EMPLOYEES HEALTH BENEFITS
DOMESTIC COMPANIES										
47021	Carefirst Inc	MD	524,484	24,484	500,000	-	-	-	-	-
47058	Carefirst of MD Inc	MD	1,135,066,931	621,587,031	513,479,900	1,443,202,654	1,432,503,103	32,638,116	603,703,652	745,015,156
47074	Denta Chek of MD Inc	MD	194,168	86,588	107,580	436,598	426,808	12,748	434,632	-
47000	Graphic Arts Benefit Corp	MD	3,910,374	2,288,164	1,622,210	15,858,043	16,391,986	(39,254)	14,689,767	-
	TOTALS		1,139,695,957	623,986,267	515,709,690	1,459,497,295	1,449,321,897	32,611,610	618,828,051	745,015,156

NAIC CODE	COMPANY NAME	STATE OF DOMICILE	ADMITTED ASSETS	TOTAL LIABILITIES	RESERVES AND	TOTAL REVENUES	TOTAL EXPENSES	NET GAIN OR LOSS	-----MARYLAND BUSINESS-----	
					UNASSIGNED FUNDS				REGULAR PREMIUMS	FEDERAL EMPLOYEES HEALTH BENEFITS
FOREIGN COMPANIES										
54798	Delta Dental of PA	PA	56,064,503	25,598,673	30,465,830	148,227,327	144,785,830	6,322,084	13,670,937	-
53007	Group Hospitalization & Med Svcs	DC	1,699,544,305	945,985,383	753,558,922	2,828,482,064	2,787,551,251	68,423,901	631,314,306	-
53031	Mid Atlantic Vision Serv Plan Inc	VA	56,927,351	3,534,173	53,393,178	35,028,562	28,914,130	8,872,485	16,486,689	-
	TOTALS		1,812,536,159	975,118,229	837,417,930	3,011,737,953	2,961,251,211	83,618,470	661,471,932	-
	GRAND TOTALS		2,952,232,116	1,599,104,496	1,353,127,620	4,471,235,248	4,410,573,108	116,230,080	1,280,299,983	745,015,156

LIFE INSURANCE COMPANIES
MARYLAND FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007

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

<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>LIFE PREMIUMS</u>	<u>ANNUITY CONSIDERATIONS</u>	<u>ACCIDENT AND HEALTH PREMIUMS</u>
61212	Baltimore Life Ins Co	MD	810,286,921	737,898,126	72,388,795	139,040,989	121,276,123	8,465,638	7,968,077	820,027	67,423
94250	Banner Life Ins Co	MD	1,293,365,859	1,067,919,560	225,446,299	218,420,534	685,760,262	(476,605,236)	19,501,823	46,453	2,770
60113	First Care Inc	MD	17,820,700	15,392,122	2,428,578	-	-	350,484	-	-	43,455,440
60321	Mamsi Life & Hlth Ins Co	MD	200,746,311	57,230,252	143,516,059	404,201,399	340,770,196	47,653,944	-	-	223,523,232
63274	OM Fin Life Ins Co	MD	18,202,294,476	17,499,580,767	702,713,709	3,610,909,215	3,651,652,892	(41,127,543)	17,405,331	38,361,836	2,405
69744	Union Labor Life Ins Co	MD	4,058,034,518	3,931,830,426	126,204,092	246,754,766	258,772,862	(16,482,000)	1,402,308	4,700	6,327,277
	TOTAL		24,582,548,785	23,309,851,253	1,272,697,532	4,619,326,903	5,058,232,335	(477,744,713)	46,277,539	39,233,016	273,378,547

LIFE INSURANCE COMPANIES
MARYLAND FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007

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

<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>LIFE PREMIUMS</u>	<u>ANNUITY CONSIDERATIONS</u>	<u>ACCIDENT AND HEALTH PREMIUMS</u>	
	FOREIGN											
77879	5 Star Life Ins Co	LA	165,974,478	113,699,921	52,274,557	100,949,385	99,579,277	1,101,502	3,448,464	-	-	
71854	AAA Life Ins Co	MI	296,327,765	227,590,260	68,737,505	133,939,141	124,852,939	6,647,766	2,537,011	-	617,736	
60038	Acacia Life Ins Co	DC	1,647,280,136	1,305,925,581	341,354,555	121,822,589	93,425,654	21,385,480	2,724,310	79,457	3,324	
63444	Accendo Ins Co	UT	10,159,313	174,293	9,985,020	-	94,328	148,506	-	-	-	
60348	Ace Life Ins Co	CT	19,663,322	6,000,371	13,662,951	6,516,359	12,540,504	(6,046,049)	-	-	-	
71390	Admiral Life Ins Co of Amer	AZ	9,906,266	652,159	9,254,107	1,151,195	972,109	144,406	-	-	-	
80055	Advanta Life Ins Co	AZ	9,196,752	389,529	8,807,223	2,530,722	607,960	593,924	-	-	-	
78700	Aetna Hlth & Life Ins Co	CT	1,581,599,913	1,373,069,880	208,530,033	386,367,733	370,254,559	16,911,826	-	-	-	
60054	Aetna Life Ins Co	CT	33,471,046,409	30,231,881,985	3,239,164,424	11,781,098,257	10,072,119,701	1,163,187,447	22,012,039	8,135,814	227,955,848	
60232	AGL Life Assur Co	PA	5,091,050,715	5,079,668,721	11,381,994	471,001,305	469,017,343	(4,331,098)	6,020	-	-	
70432	AIG Ann Ins Co	TX	50,552,567,578	46,821,292,995	3,731,274,583	4,395,631,823	3,742,459,720	(104,377,027)	55,304	112,809,162	-	
66842	AIG Life Ins Co	DE	10,790,222,356	10,345,416,530	444,805,826	1,112,748,974	999,280,478	48,662,297	2,309,166	3,989,378	5,090,077	
60941	AIG SunAmerica Life Assur Co	AZ	35,072,376,831	33,917,697,133	1,154,679,698	5,234,215,830	5,061,076,473	175,402,991	455,858	49,067,425	-	
82406	All Savers Ins Co	IN	4,179,938	280,260	3,899,678	277,204	136,385	69,351	-	-	-	
69604	Allianz Life & Ann Co	MN	20,421,307	9,150,104	11,271,203	698,919	678,512	(21,762)	-	-	-	
90611	Allianz Life Ins Co Of N Amer	MN	68,688,474,221	66,247,136,517	2,441,337,704	11,888,589,832	11,729,801,902	78,076,973	4,082,662	159,788,510	5,091,060	
70866	Allstate Assur Co	IL	11,368,842	2,717,533	8,651,309	479,620	185,596	315,328	-	600	-	
60186	Allstate Life Ins Co	IL	77,027,928,739	74,405,429,962	2,622,498,777	6,162,079,844	6,050,366,731	141,732,754	19,680,325	30,863,896	779,029	
67369	Alta Hlth & Life Ins Co	IN	130,838,782	72,763,444	58,075,338	49,832,134	22,479,189	17,961,910	57,913	-	708,433	
60216	Amalgamated Life Ins Co	NY	57,375,290	27,355,980	30,019,310	94,877,856	89,732,329	4,134,527	24,508	-	-	
68594	American Amicable Life Ins Co Of TX	TX	335,744,094	278,272,776	57,471,318	56,627,757	50,862,946	5,365,724	744,240	33,774	-	
60275	American Bankers Life Assur Co Of FL	FL	789,737,579	662,320,847	127,416,732	325,045,758	301,861,828	14,525,611	2,045,790	4,247	970,745	
60291	American Capitol Ins Co	TX	70,097,564	61,931,789	8,165,775	7,270,446	6,213,515	999,329	6,958	411	351	
60305	American Comm Mut Ins Co	MI	161,585,115	59,196,421	102,388,694	345,034,091	344,176,817	(5,935,527)	128	-	-	
92738	American Equity Invest Life Ins Co	IA	12,697,226,855	11,706,425,400	990,801,455	2,740,931,472	2,701,247,108	15,858,711	993	24,547,820	-	

LIFE INSURANCE COMPANIES
MARYLAND FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007

-----**MARYLAND BUSINESS**-----

<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>LIFE PREMIUMS</u>	<u>ANNUITY CONSIDERATIONS</u>	<u>ACCIDENT AND HEALTH PREMIUMS</u>
84530	US Financial Life Ins Co	OH	543,683,858	498,253,130	45,430,728	140,007,785	176,549,417	(27,793,888)	5,275,900	-	-
72613	USAA Direct Life Ins Co	NE	8,943,719	55,483	8,888,236	261,261	88,613	120,068	-	-	-
69663	USAA Life Ins Co	TX	10,862,262,253	9,897,136,741	965,125,512	1,927,419,828	1,667,603,472	103,029,491	21,713,423	14,385,777	8,012,148
94358	USAble Life	AR	239,530,295	140,221,973	99,308,322	217,334,268	217,318,384	4,318,727	-	-	-
68632	VantisLife Ins Co	CT	649,526,441	582,212,758	67,313,683	63,766,162	60,620,458	1,113,654	298,304	45,341	-
70238	Variable Annuity Life Ins Co	TX	63,998,991,276	61,157,685,672	2,841,305,604	8,595,098,367	7,795,086,025	302,504,310	985	180,363,581	-
84549	Vista Life Ins Co	MI	40,796,424	6,150,587	34,645,837	(1,475,233)	805,233	10,066,783	-	-	-
70319	Washington Natl Ins Co	IL	2,473,581,370	2,037,995,843	435,585,527	531,299,431	568,450,848	(45,205,617)	1,059,578	833,864	1,731,976
83445	Wellcare Hlth Ins of AZ Inc	AZ	152,303,172	86,681,787	65,621,385	287,122,938	298,096,867	(5,229,670)	-	-	-
64467	Wellcare Hlth Ins of IL Inc	IL	83,271,946	70,981,061	12,290,885	213,395,691	211,784,201	2,503,456	-	-	6,505,493
10155	Wellcare Prescription Ins Inc	FL	345,194,461	181,215,488	163,978,973	1,111,744,243	1,031,056,521	66,052,141	-	-	14,828,180
85537	Wellington Life Ins Co	AZ	7,100,710	691,283	6,409,427	1,789,308	1,497,721	404,436	-	-	-
83607	Wellmark Comm Ins Inc	IA	22,231,184	4,693,204	17,537,980	817,002	97,106	609,079	-	-	-
70335	West Coast Life Ins Co	NE	3,130,421,068	2,831,043,721	299,377,347	561,586,215	618,420,136	(49,682,225)	13,356,821	538,202	-
70483	Western & Southern Life Ins Co	OH	8,832,318,171	5,126,353,628	3,705,964,543	849,105,419	579,635,413	264,344,948	2,527,648	-	83,458
91413	Western Reserve Life Assur Co of OH	OH	11,768,905,053	11,280,202,528	488,702,525	1,288,640,875	1,092,372,068	131,655,081	17,617,307	8,041,316	-
92622	Western Southern Life Assur Co	OH	9,294,093,634	8,600,442,999	693,650,635	1,195,207,122	1,076,533,609	40,147,383	1,346,752	11,894,840	-
78301	Westward Life Ins Co	AZ	23,665,940	3,707,532	19,958,408	2,907,556	2,044,179	729,844	9,839	-	41,502
66230	William Penn Life Ins Co Of NY	NY	976,985,832	866,509,885	110,475,947	119,090,623	121,261,152	(534,663)	515,363	-	333
66133	Wilton Reassurance Company	MN	433,471,351	316,639,169	116,832,182	266,393,498	348,883,311	(79,941,764)	-	-	-
60704	Wilton Reassurance Life Co of NY	NY	1,219,486,267	1,126,124,901	93,361,366	139,906,442	152,134,091	(15,292,901)	318,366	625	150
79987	World Corp Ins Co	NE	23,198,424	962,619	22,235,805	2,692,009	2,933,002	(156,686)	-	-	-
70629	World Ins Co	NE	231,500,679	115,124,879	116,375,800	183,517,018	172,580,364	7,906,102	9,522	-	78,143
88080	XL Life Ins and Annuity Co	IL	736,668,962	710,618,306	26,050,656	13,564,413	28,786,184	(18,237,748)	-	-	-
80586	XL Re Life Amer Inc	DE	57,550,892	8,090,501	49,460,391	7,553,714	12,422,758	(4,869,044)	-	-	-
71323	Zale Life Ins Co	AZ	12,127,567	2,482,573	9,644,994	2,058,334	1,416,071	438,093	261	-	435
Total			4,779,517,764,773	4,481,981,334,041	297,536,430,732	772,323,807,906	708,786,420,358	34,718,210,264	2,478,981,154	4,419,243,093	2,289,942,217
Grand Total			4,804,100,313,558	4,505,291,185,294	298,809,128,264	776,943,134,809	713,844,652,693	34,240,465,551	2,525,258,693	4,458,476,109	2,563,320,764

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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>
<u>DOMESTIC</u>									
22896	Aca Fin Guar Corp	MD	691,791,549	462,651,493	229,140,056	92,292,921	83,680,272	30,837,302	-
35173	Agency Ins Co Of MD Inc	MD	55,018,870	33,528,437	21,490,433	35,166,689	34,676,271	2,272,358	20,185,088
30180	Assured Guar Corp	MD	1,361,538,502	961,967,238	399,571,264	107,139,699	70,277,919	71,579,422	8,341,962
41114	Atlantic Bonding Co	MD	12,688,215	1,867,189	10,821,026	1,168,997	1,392,659	(32,233)	1,434,844
25422	Atradius Trade Credit Ins Co	MD	105,069,136	54,712,125	50,357,011	18,417,897	10,085,880	7,255,477	374,219
10367	Avemco Ins Co	MD	123,444,564	53,785,652	69,658,912	46,095,543	36,828,983	11,123,161	804,201
16039	Baltimore Equitable Society	MD	141,550,843	58,562,925	82,987,918	(626,240)	4,675,333	2,846,303	25,400
13501	Brethren Mut Ins Co	MD	195,070,153	97,664,508	97,405,645	87,476,828	80,413,291	8,844,122	75,715,216
12260	Campmed Cas & Ind Co Inc MD	MD	33,676,384	23,905,978	9,770,406	7,099,954	6,812,049	1,086,243	400,028
34347	Colonial Amer Cas & Surety Co	MD	37,682,896	13,278,049	24,404,847	-	-	1,170,599	528,671
31240	Commonwealth Mut Ins Co of Amer	MD	1,237,404	654,269	583,135	1,961,033	2,387,083	(274,845)	2,063,859
20516	Euler Hermes Amer Credit Ind Co	MD	362,072,586	189,962,968	172,109,618	108,952,123	95,321,445	32,156,268	2,263,407
31259	Farmers & Mechanics Mut Ins Assn of	MD	1,550,845	595,277	955,568	552,566	330,393	191,667	1,497,620
16055	Farmers Mut Fire Ins Co of Dug Hill	MD	4,050,689	2,363,619	1,687,070	2,332,760	2,348,155	117,702	3,665,156
39306	Fidelity & Deposit Co Of MD	MD	315,360,399	114,761,758	200,598,641	-	-	6,843,698	20,502,920
40100	Firstline Natl Ins Co	MD	63,224,963	34,260,883	28,964,080	23,593,982	20,523,785	4,266,367	6,256,448
14753	Frederick Mut Ins Co	MD	49,470,292	20,460,347	29,009,945	18,149,805	16,207,212	3,987,398	19,587,869
41491	Geico Cas Co	MD	245,726,724	126,648,915	119,077,809	57,924,466	48,724,279	10,368,325	41,742,012
35882	Geico Gen Ins Co	MD	153,862,251	77,433,739	76,428,512	-	-	5,805,022	312,753,144
22055	Geico Ind Co	MD	4,514,020,517	2,686,777,562	1,827,242,955	3,253,075,047	3,122,083,065	238,195,820	91,490,676
22063	Government Employees Ins Co	MD	12,908,294,425	7,803,913,242	5,104,381,183	8,317,864,867	7,517,344,986	1,174,623,029	277,520,759
14141	Harford Mut Ins Co	MD	280,640,816	156,595,920	124,044,896	70,781,946	61,571,352	13,729,634	40,299,926
11039	Injured Workers Ins Fund	MD	1,637,907,117	1,387,605,610	250,301,507	290,824,333	323,855,567	48,480,033	262,704,835
40720	Interstate Auto Ins Co Inc	MD	5,655,848	4,035,823	1,620,025	3,500,696	4,544,445	(838,905)	4,763,575
29955	Legal Mut Liab Ins Society Of MD	MD	4,997,953	3,888,019	1,109,934	323,686	1,277,286	(484,836)	3,150,653
37940	Lexington Natl Ins Corp	MD	45,739,934	32,453,696	13,286,238	12,691,068	6,704,081	7,825,506	3,036,383
34800	Maryland Automobile Insurance Fund	MD	377,985,759	193,232,233	184,753,526	139,554,443	150,281,778	17,668,947	128,672,269
19356	Maryland Cas Co	MD	584,716,035	181,756,125	402,959,910	-	-	66,068,677	15,130,391
12570	Maryland Hlthcare Providers Ins Exch	MD	5,992,459	3,435,686	2,556,773	2,187,227	2,634,177	(252,351)	7,394,250
32328	Medical Mut Liab Ins Society of MD	MD	661,527,545	438,476,434	223,051,111	151,896,920	75,154,169	7,347,539	135,669,635
14613	Montgomery Mut Ins Co	MD	49,747,716	8,627,099	41,120,617	-	-	1,029,576	28,607,557

PROPERTY AND CASUALTY COMPANIES
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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>
16128	Paramount Ins Co	MD	6,678,525	4,543,400	2,135,125	5,162,615	4,991,135	308,562	5,994,851
39900	Peninsula Ind Co	MD	8,828,349	413,520	8,414,829	53,249	61,861	362,968	2,053,309
14958	Peninsula Ins Co	MD	67,301,380	30,396,913	36,904,467	37,884,649	33,702,360	4,674,934	25,762,022
10357	Platinum Underwriters Reins Co.	MD	1,466,389,053	918,426,136	547,962,917	348,185,533	313,228,833	51,084,694	-
29017	Professionals Advocate Ins Co	MD	96,605,888	53,044,766	43,561,122	10,034,839	1,602,407	8,374,963	3,825,627
37923	Seaworthy Ins Co	MD	54,922,522	26,733,414	28,189,108	41,311,017	32,324,057	8,237,090	29,512,320
44229	TrustStar Ins Co	MD	2,204,854	455,702	1,749,152	779,505	781,385	68,467	748,419
25887	US Fidelity & Guaranty Co	MD	4,079,567,049	2,151,063,995	1,928,503,054	788,322,270	703,637,794	145,431,461	989,623
10656	United States Surety Co	MD	57,854,803	25,999,759	31,855,044	20,778,565	15,898,961	4,759,706	9,217,253
10815	Verlan Fire Ins Co MD	MD	26,212,226	9,149,691	17,062,535	9,534,520	9,049,797	1,507,299	368,079
16098	Westminister American Ins Co	MD	11,704,509	4,531,354	7,173,155	3,637,583	2,928,352	898,316	3,598,233
TOTAL			30,909,582,547	18,454,621,468	12,454,961,079	14,116,083,601	12,898,342,857	1,999,545,485	1,598,652,709

PROPERTY AND CASUALTY COMPANIES
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007

<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>
FOREIGN									
12963	21st Century Ins Co	CA	1,552,778,564	890,123,070	662,655,494	1,317,829,153	1,402,107,024	(10,862,696)	-
10675	AAA Mid Atlantic Ins Co	PA	25,132,344	14,819,606	10,312,738	10,919,996	11,495,152	358,735	2,651,755
10921	ACA Ins Co	AK	39,634,596	24,138,770	15,495,826	13,109,209	15,549,046	561,699	-
31325	Acadia Ins Co	NH	153,586,270	95,360,342	58,225,928	-	-	3,543,610	782,579
10349	Acceptance Cas Ins Co	NE	47,586,804	16,512,947	31,073,857	8,275,235	8,172,529	1,473,564	-
20010	Acceptance Ind Ins Co	NE	153,005,683	69,976,745	83,028,938	32,834,611	31,550,754	4,528,714	-
10166	Accident Fund Ins Co of Amer	MI	2,108,197,231	1,451,347,901	656,849,330	549,465,205	502,610,610	55,743,709	615,963
26379	Accredited Surety & Cas Co Inc	FL	32,599,788	10,363,998	22,235,790	13,022,366	10,225,820	3,327,955	146,119
22667	Ace Amer Ins Co	PA	7,799,063,925	5,822,823,871	1,976,240,054	1,245,899,705	1,065,695,597	252,718,099	55,343,943
20702	Ace Fire Underwriters Ins Co	PA	90,804,997	32,196,820	58,608,177	6,769,721	5,827,514	2,970,570	3,138,850

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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>
10030	Ace Ind Ins Co	PA	32,410,347	18,208,893	14,201,454	6,769,721	5,828,134	1,469,965	-
20699	Ace Prop & Cas Ins Co	PA	5,965,997,449	4,085,939,771	1,880,057,678	1,184,701,228	1,019,923,066	316,167,489	16,438,672
19984	ACIG Ins Co	IL	288,262,342	210,034,449	78,227,893	80,524,185	85,984,325	4,435,583	338,660
22950	Acstar Ins Co	IL	89,619,104	58,009,198	31,609,906	10,159,139	6,550,198	5,241,538	135,492
44318	Admiral Ind Co	DE	71,494,162	41,293,595	30,200,567	12,692,109	10,173,395	1,555,986	-
33987	Advanta Ins Co	AZ	19,197,223	620,290	18,576,933	4,443,841	1,062,429	2,451,393	-
40517	Advantage Workers Comp Ins Co	IN	109,488,518	52,593,268	56,895,250	40,391,911	39,730,195	2,702,036	-
33898	Aegis Security Ins Co	PA	78,028,890	39,152,546	38,876,344	49,567,469	47,929,316	3,336,576	1,272,734
36153	Aetna Ins Co of CT	CT	18,984,981	1,307,092	17,677,889	492,561	674,794	753,181	220,513
10014	Affiliated Fm Ins Co	RI	1,361,223,254	685,718,338	675,504,916	328,843,765	230,231,652	100,981,071	3,823,474
10389	Agent Alliance Ins Co	NC	7,490,617	4,167,401	3,323,216	6,445,805	6,983,663	213,885	-
42757	Agri Gen Ins Co	IA	601,366,750	144,389,323	456,977,427	488,220,681	312,494,936	136,477,373	981,358
19402	AIG Cas Co	PA	4,835,789,903	2,951,765,452	1,884,024,451	1,008,782,750	923,478,187	180,705,910	3,848,656
34789	AIG Centennial Ins Co	PA	630,728,830	295,704,307	335,024,523	292,015,117	308,535,688	(3,082,361)	492,863
43974	AIG Ind Ins Co	PA	62,486,785	33,232,745	29,254,040	32,446,100	34,281,743	1,874,728	103,044
36587	AIG Natl Ins Co Inc	NY	50,729,977	32,487,557	18,242,420	32,446,124	34,281,742	588,250	8,290,043
22225	AIG Preferred Ins Co	PA	78,810,759	49,650,581	29,160,178	48,669,185	51,422,615	900,948	-
20796	AIG Premier Ins Co	PA	374,283,126	212,140,499	162,142,627	210,899,804	222,831,328	6,698,858	449,093
19399	AIU Ins Co	NY	3,104,196,330	1,705,704,002	1,398,492,328	749,601,440	711,753,218	47,922,153	5,312,483
12833	AIX Specialty Ins Co	DE	47,722,121	26,206,319	21,515,802	26,347,859	26,390,350	322,091	-
10957	Alamance Ins Co	IL	407,044,965	162,051,816	244,993,149	67,841,970	61,791,784	17,225,701	-
24899	Alea North America Ins Co	NY	453,690,249	289,470,000	164,220,249	(1,471,472)	27,953,919	(15,315,245)	17,332
18791	Alfa Alliance Ins Corp	VA	45,171,981	29,992,527	15,179,454	19,300,180	13,569,085	5,608,891	-
13285	Allegheny Cas Co	PA	22,171,287	5,910,977	16,260,310	30,582,094	28,923,254	1,648,175	265,485
20273	Alliance Assur Co Of Amer	NY	7,170,173	-	7,170,173	-	45,271	264,883	-
35300	Allianz Global Risks US Ins Co	CA	4,707,822,151	1,108,358,843	3,599,463,308	208,714,128	182,088,698	92,645,125	4,453,273
42579	Allied Prop & Cas Ins Co	IA	140,231,104	47,502,378	92,728,726	-	-	3,261,298	1,006,307
10690	Allied World Natl Assur Co	NH	120,628,379	64,523,091	56,105,288	8,130,869	8,211,138	1,495,571	808,930
10212	Allmerica Fin Alliance Ins Co	NH	16,033,705	30,272	16,003,433	-	-	503,357	-
41840	Allmerica Fin Benefit Ins Co	MI	15,563,104	1,127	15,561,977	-	-	462,054	-
29688	Allstate Fire & Cas Ins Co	IL	16,818,578	243,128	16,575,450	-	-	669,967	-
19240	Allstate Ind Co	IL	77,000,453	3,459,142	73,541,311	-	-	5,998,635	28,236,104

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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>
19232	Allstate Ins Co	IL	46,162,434,295	28,127,896,673	18,034,537,622	25,051,933,022	22,682,301,772	4,958,224,429	490,280,519
17230	Allstate Prop & Cas Ins Co	IL	68,884,359	749,316	68,135,043	-	-	2,732,018	126,809,705
13293	Amalgamated Cas Ins Co	DC	37,966,406	8,456,996	29,509,410	4,335,971	4,332,941	1,567,672	1,440,650
18708	Ambac Assur Corp	WI	10,791,563,779	7,475,421,128	3,316,142,651	830,504,542	179,960,796	53,963,982	3,270,773
19100	Amco Ins Co	IA	966,595,485	479,375,604	487,219,881	-	-	24,120,399	6,113,397
10346	Amcomp Preferred Ins Co	FL	423,654,658	247,191,498	176,463,160	144,489,610	123,893,048	12,712,040	478,310
12548	American Agri Business Ins Co	TX	375,496,088	362,757,839	12,738,249	18,114,032	9,156,722	6,304,621	1,262,970
19720	American Alt Ins Corp	DE	421,563,437	267,088,657	154,474,780	25,896,621	(10,067,402)	29,335,748	9,491,846
21849	American Automobile Ins Co	MO	447,529,524	250,851,319	196,678,205	116,200,447	107,930,412	22,595,728	4,937,113
10111	American Bankers Ins Co Of FL	FL	1,348,064,515	974,399,490	373,665,025	709,160,997	689,714,342	39,312,040	8,300,528
20427	American Cas Co Of Reading PA	PA	120,743,364	21,321	120,722,043	-	-	3,044,168	12,686,317
10391	American Centennial Ins Co	DE	37,432,237	10,965,013	26,467,224	713	4,087,170	(1,058,141)	-
19941	American Commerce Ins Co	OH	387,941,826	242,294,749	145,647,077	145,837,189	134,095,393	17,510,403	163,721
45934	American Compensation Ins Co	MN	130,270,403	83,749,180	46,521,223	41,300,440	40,364,457	5,082,903	7,698
10216	American Contractors Ind Co	CA	248,800,804	185,403,700	63,397,104	83,637,295	60,308,538	21,946,787	538,785
19690	American Economy Ins Co	IN	1,525,338,883	1,125,004,856	400,334,027	782,878,667	732,031,113	97,912,004	2,983,993
37990	American Empire Ins Co	OH	51,967,444	26,328,387	25,639,057	10,095,059	3,495,514	6,597,744	-
10819	American Equity Specialty Ins Co	CT	78,051,734	48,372,584	29,679,150	18,339,333	17,019,266	1,987,643	-
23337	American European Ins Co	NH	188,543,581	117,199,648	71,343,933	41,971,022	38,727,249	7,066,995	-
23450	American Family Home Ins Co	FL	447,224,154	308,198,740	139,025,414	199,553,037	188,946,771	19,025,928	2,168,347
43699	American Federation Ins Co	FL	19,541,651	5,011,025	14,530,626	-	303,469	476,627	60,673
24066	American Fire & Cas Co	OH	37,032,712	1,344,639	35,688,073	-	300	1,366,379	11,283,034
40398	American Fuji Fire & Marine Ins Co	IL	106,084,208	25,181,926	80,902,282	2,452,582	5,828,720	846,399	-
24376	American Gen Ind Co	IL	50,952,187	12,155,740	38,796,447	5,182,853	3,025,427	4,265,495	(10,993)
31208	American Gen Prop Ins Co	TN	54,368,187	13,793,464	40,574,723	1,454,790	3,691,685	1,062,540	-
26247	American Guar & Liab Ins	NY	339,931,884	186,310,463	153,621,421	-	-	9,134,731	23,444,856
13331	American Hardware Mut Ins Co	OH	332,854,026	203,779,489	129,074,537	113,482,532	112,812,433	13,069,218	836,419
39152	American Hlthcare Ind Co	DE	112,089,219	71,960,900	40,128,319	36,497,800	37,129,730	563,137	-
19380	American Home Assur Co	NY	28,856,269,427	21,559,313,091	7,296,956,336	7,703,015,624	7,149,983,930	1,347,742,227	43,724,970
17957	American Independent Ins Co	PA	116,331,159	81,494,974	34,836,185	37,234,658	33,921,075	5,701,715	-
21857	American Ins Co	OH	1,655,051,455	998,638,615	656,412,840	534,522,056	494,579,136	110,774,192	28,696,294
31895	American Interstate Ins Co	LA	851,627,007	610,604,790	241,022,217	246,377,934	212,684,732	45,620,288	6,597,837
32220	American Intl Ins Co	NY	1,221,895,014	854,731,128	367,163,886	502,914,935	531,375,656	6,322,776	13,316,089

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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>
23795	American Intl Pacific Ins	CO	34,401,827	446,888	33,954,939	-	-	1,390,287	-
40258	American Intl S Ins Co	PA	37,913,030	1,081,028	36,832,002	-	-	1,525,185	82,232,536
30562	American Manufacturers Mut Ins Co	IL	10,942,180	60,919	10,881,261	-	123,667	386,518	1,345
15911	American Mining Ins Co Inc	AL	108,296,819	77,897,316	30,399,503	30,266,235	30,075,045	1,212,460	1,833,599
23469	American Modern Home Ins Co	OH	877,724,844	595,101,757	282,623,087	354,760,823	336,102,149	37,600,197	2,580,228
38652	American Modern Select Ins Co	OH	82,945,836	60,720,665	22,225,171	36,954,266	34,990,143	2,816,986	-
22918	American Motorists Ins Co	IL	23,859,452	658,361	23,201,091	-	-	1,168,513	115,770
39942	American Natl Gen Ins Co	MO	99,226,959	28,824,160	70,402,799	24,866,980	19,591,164	7,274,273	-
28401	American Natl Prop & Cas Co	MO	1,181,719,127	687,733,323	493,985,804	576,832,356	558,006,106	63,739,582	34,652
12190	American Pet Ins Co	NY	10,265,810	8,285	10,257,525	-	468,882	(10,933)	-
19615	American Reliable Ins Co	AZ	371,216,531	266,676,137	104,540,394	171,067,235	167,539,893	12,427,061	1,535,136
19631	American Road Ins Co	MI	675,244,738	308,876,074	366,368,664	171,009,010	101,546,733	99,685,679	1,766,542
39969	American Safety Cas Ins Co	OK	181,190,754	98,823,851	82,366,903	22,619,501	33,658,519	(124,193)	10,857
42978	American Security Ins Co	DE	1,660,438,327	944,653,167	715,785,160	1,120,184,443	806,012,050	213,423,941	20,932,337
17965	American Sentinel Ins Co	PA	22,884,297	11,836,150	11,048,147	16,522,490	15,823,897	1,251,430	14,025
42897	American Serv Ins Co Inc	IL	87,772,545	58,005,411	29,767,134	33,915,912	38,578,042	949,680	-
41998	American Southern Home Ins Co	FL	89,902,047	65,624,839	24,277,208	29,563,413	27,992,114	2,949,693	256
10235	American Southern Ins Co	KS	99,900,837	61,687,711	38,213,126	41,574,524	36,547,232	7,653,603	1,292,316
19704	American States Ins Co	IN	2,069,992,619	1,557,928,351	512,064,268	1,062,478,192	993,470,798	144,877,629	4,914,982
19712	American States Ins Co Of TX	TX	22,988,013	2,337,096	20,650,917	-	-	923,852	-
37214	American States Preferred Ins Co	IN	241,124,018	162,578,415	78,545,603	111,839,810	104,575,873	14,552,249	-
31380	American Surety Co	IN	15,352,837	2,313,431	13,039,406	8,872,599	6,968,562	1,700,119	320,588
40142	American Zurich Ins Co	IL	263,666,267	85,419,847	178,246,420	-	-	24,730,533	1,709,703
27898	Americas Ins Co	LA	19,237,455	5,724,156	13,513,299	-	625,086	423,582	-
30872	Amerin Guar Corp	IL	223,527,401	234,898,982	(11,371,581)	19,253,043	278,200,251	(217,837,178)	126,226
12504	Ameriprise Ins Co	WI	48,998,379	340,206	48,658,173	-	316,022	1,729,348	-
19488	Amerisure Ins Co	MI	607,016,108	440,219,659	166,796,449	176,501,526	167,999,822	17,494,095	104,480
23396	Amerisure Mut Ins Co	MI	1,719,367,364	1,124,606,894	594,760,470	411,836,898	391,991,473	48,064,111	429,447
27928	Amex Assur Co	IL	232,390,855	86,722,095	145,668,760	67,764,844	30,020,318	27,046,064	8,335,536
42390	Amguard Ins Co	PA	263,526,254	201,995,143	61,531,111	68,034,727	68,204,436	4,667,266	1,077,592
19976	Amica Mut Ins Co	RI	4,077,429,748	1,787,553,695	2,289,876,053	1,301,964,781	1,077,803,533	246,686,550	21,530,387
37656	Anesthesiologists Pro Assur Co	FL	90,088,943	63,593,660	26,495,283	19,547,648	15,321,833	6,251,703	-

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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>
11150	Arch Ins Co	MO	1,464,993,714	924,446,147	540,547,567	249,877,531	254,958,358	5,733,312	15,977,203
10348	Arch Reins Co	NE	1,114,503,089	395,523,516	718,979,573	92,766,451	96,900,910	14,294,060	-
19860	Argonaut Great Central Ins Co	IL	165,524,481	87,359,542	78,164,939	68,795,932	64,114,169	19,263,481	876,924
19801	Argonaut Ins Co	IL	1,567,866,261	1,097,961,206	469,905,055	207,796,268	227,110,752	69,828,898	447,426
19828	Argonaut Midwest Ins Co	IL	74,993,581	27,293,221	47,700,360	4,852,543	4,679,113	3,521,535	1,132,486
37680	ARI Cas Co	NJ	39,153,971	23,087,256	16,066,715	11,880,576	11,252,221	2,149,802	-
13900	ARI Mut Ins Co	NJ	71,073,015	41,515,839	29,557,176	22,063,925	20,500,188	2,979,228	-
41459	Armed Forces Ins Exch	KS	147,828,181	74,663,591	73,164,590	58,881,901	58,418,676	6,787,695	2,362,923
24678	Arrowood Ind Co	DE	2,998,163,220	2,552,535,982	445,627,238	11,928,544	419,901,545	(362,063,867)	(25,350)
10194	Artisan & Truckers Cas Co	WI	36,518,123	27,349,098	9,169,025	4,175,417	4,310,302	78,272	-
21865	Associated Ind Corp	CA	177,620,305	105,784,133	71,836,172	46,480,179	43,513,604	6,396,380	2,554,553
19305	Assurance Co Of Amer	NY	91,259,325	71,603,709	19,655,616	-	-	1,104,416	5,792,895
41769	Athena Assur Co	MN	198,335,316	138,662,747	59,672,569	51,839,786	46,270,966	10,453,490	75,936
22209	Atlantic Ins Co	TX	35,706,406	1,062,403	34,644,003	-	-	1,187,769	-
19895	Atlantic Mut Ins Co	NY	428,678,010	389,353,834	39,324,176	51,752,958	127,751,861	(30,403,165)	295,045
27154	Atlantic Specialty Ins Co	NY	67,932,823	17,102,304	50,830,519	9,989,453	9,281,040	2,562,929	132,363
22586	Atlantic States Ins Co	PA	417,192,375	236,452,966	180,739,409	188,883,031	174,083,766	24,052,423	5,891,260
11064	Atlas RRG Inc	DC	1,566,704	637,503	929,201	425,917	361,148	46,573	3,715
19062	Automobile Ins Co Of Hartford CT	CT	964,543,776	656,426,479	308,117,297	244,898,302	218,590,426	55,322,028	11,420,617
10792	Avomark Ins Co	IN	10,814,172	218,390	10,595,782	-	-	342,063	-
29530	AXA Art Ins Corp	NY	69,806,330	32,713,228	37,093,102	32,582,359	23,729,951	7,657,294	659,092
36552	AXA Corp Solutions Reins Co	DE	918,834,718	241,061,146	677,773,572	23,095,035	24,221,517	9,601,200	-
33022	AXA Ins Co	NY	158,152,884	59,895,445	98,257,439	(485,431)	8,017,050	684,633	1,586,979
16187	AXA Re Prop & Cas Ins Co	DE	62,902,377	34,156,768	28,745,609	(26,301,541)	(15,612,319)	(6,081,074)	-
37273	Axis Ins Co	IL	479,872,338	94,815,157	385,057,181	6,648,973	14,858,858	(5,205,832)	1,083,006
20370	AXIS Reins Co	NY	2,007,378,497	1,400,259,409	607,119,088	458,933,553	414,057,235	79,133,082	4,279,630
24813	Balboa Ins Co	CA	2,175,411,214	1,299,534,598	875,876,616	1,130,130,544	882,421,396	187,124,085	24,301,390
18538	Bancinsure Inc	OK	109,141,319	64,050,961	45,090,358	45,025,791	46,733,762	2,566,325	471,674
13455	Bankers Independent Ins Co	PA	23,678,109	13,222,672	10,455,437	10,154,908	9,141,228	2,165,228	2,563,733
33162	Bankers Ins Co	FL	111,480,713	69,664,828	41,815,885	45,478,619	45,708,486	4,330,406	420,699
20591	Bankers Standard Fire & Marine Co	PA	130,335,713	82,064,749	48,270,964	30,463,746	26,226,596	5,561,149	-
18279	Bankers Standard Ins Co	PA	297,808,031	192,390,709	105,417,322	71,082,074	61,195,091	13,424,831	(530)
38245	BCS Ins Co	OH	221,832,792	80,542,545	141,290,247	101,833,173	101,031,983	11,347,691	4,508,452

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37540	Beazley Ins Co Inc	CT	155,059,479	49,633,548	105,425,931	30,259,898	34,849,154	(304,007)	1,586,064
41394	Benchmark Ins Co	KS	88,970,145	49,203,848	39,766,297	17,495,326	16,602,272	2,632,756	324,344
32603	Berkley Ins Co	DE	7,014,516,566	4,804,396,425	2,210,120,141	1,632,154,544	1,446,247,859	452,920,432	-
29580	Berkley Regional Ins Co	DE	2,565,873,584	1,911,643,536	654,230,048	1,291,007,278	1,163,494,051	132,145,123	592,484
20095	Bituminous Cas Corp	IL	791,538,671	519,359,548	272,179,123	241,412,289	230,933,965	25,732,963	2,829,598
20109	Bituminous Fire & Marine Ins Co	IL	527,305,641	401,635,886	125,669,755	181,286,905	177,857,817	15,923,233	211,070
40754	Blue Ridge Ind Co	WI	59,699,211	43,049,672	16,649,539	26,844,732	26,793,489	1,298,857	-
24503	Blue Ridge Ins Co	WI	188,271,025	129,260,443	59,010,582	80,536,849	80,382,721	3,680,897	-
27081	Bond Safeguard Ins Co	IL	43,661,767	25,004,123	18,657,644	26,540,811	12,382,040	10,209,739	922,706
19658	Bristol W Ins Co	OH	167,759,858	134,734,282	33,025,576	18,157,012	27,089,598	(5,082,572)	-
13528	Brotherhood Mut Ins Co	IN	314,437,581	178,754,232	135,683,349	152,071,792	136,408,960	17,059,658	9,398,304
20117	California Cas Ind Exch	CA	611,425,594	293,307,306	318,118,288	164,372,339	168,569,304	10,203,694	7,377,287
21946	Camden Fire Ins Assoc	NJ	73,951,586	700,262	73,251,324	-	-	(654,536)	350
36340	Camico Mut Ins Co	CA	167,862,356	116,884,827	50,977,529	56,462,235	61,629,904	825,763	2,847,876
10464	Canal Ins Co	SC	1,377,428,345	846,918,209	530,510,136	436,694,922	450,614,615	44,308,249	6,934,271
30589	Capital City Ins Co Inc	SC	136,104,536	97,817,937	38,286,599	50,565,460	49,078,391	5,293,490	125,346
20877	Capital Markets Assur Corp	NY	120,455,943	962,046	119,493,897	-	362,811	2,679,447	-
10472	Capitol Ind Corp	WI	446,842,900	236,765,844	210,077,056	138,614,099	125,863,597	33,541,599	220,804
21075	Cardif Prop & Cas Ins Co	TX	12,554,484	408,792	12,145,692	733,989	1,828,655	(551,965)	-
10510	Carolina Cas Ins Co	IA	872,987,503	615,587,610	257,399,893	354,577,354	339,449,625	39,235,145	6,491,600
11255	Caterpillar Ins Co	MO	203,664,383	162,908,351	40,756,032	46,534,580	41,109,761	4,722,421	1,136,585
19518	Catlin Ins Co	TX	41,094,186	8,993,232	32,100,954	349,919	5,057,868	(8,204,150)	3,605
19909	Centennial Ins Co	NY	182,974,768	167,820,012	15,154,756	17,250,990	42,606,686	(20,241,851)	116,440
34274	Central States Ind Co Of Omaha	NE	259,388,340	48,815,772	210,572,568	51,558,204	50,393,854	7,190,189	833,807
34649	Centre Ins Co	DE	345,363,809	246,353,342	99,010,467	526,677	7,051,466	8,512,017	-
42765	Centurion Cas Co	IA	348,795,333	17,525,995	331,269,338	31,780,432	4,960,912	28,473,114	(3,311)
20710	Century Ind Co	PA	998,943,069	973,943,069	25,000,000	173,804	80,841,168	(30,203,069)	-
26905	Century Natl Ins Co	CA	586,810,947	330,940,813	255,870,134	173,048,391	145,708,992	45,432,130	101,814
25615	Charter Oak Fire Ins Co	CT	836,143,678	607,758,099	228,385,579	227,022,513	202,634,920	44,748,637	29,996,644
10642	Cherokee Ins Co	MI	249,313,468	168,331,687	80,981,781	148,624,621	139,265,019	11,288,397	54,247
22810	Chicago Ins Co	IL	285,938,430	153,513,980	132,424,450	69,720,268	64,663,481	11,168,567	2,004,032
12777	Chubb Ind Ins Co	NY	234,483,968	169,865,740	64,618,228	46,079,057	37,884,277	11,214,083	1,266,066

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10052	Chubb Natl Ins Co	IN	189,134,057	124,382,371	64,751,686	46,079,057	37,884,277	11,096,753	33,035
10669	Church Ins Co	NY	53,909,109	35,045,445	18,863,664	6,564,437	9,490,549	(572,694)	5,153
18767	Church Mut Ins Co	WI	1,178,569,396	789,165,567	389,403,829	458,682,408	406,769,654	56,563,095	5,695,687
25771	CIFG Assur N Amer Inc	NY	204,542,362	138,449,675	66,092,687	7,049,605	66,947,921	(51,619,199)	-
22004	CIM Ins Corp	MI	17,418,551	3,783,531	13,635,020	-	(80,166)	539,440	-
28665	Cincinnati Cas Co	OH	331,941,900	53,460,076	278,481,824	-	-	12,206,773	4,945,364
10677	Cincinnati Ins Co	OH	10,019,658,449	5,712,508,439	4,307,150,010	3,127,487,994	2,806,241,202	658,325,907	40,504,755
20532	Clarendon Natl Ins Co	NJ	950,458,111	510,681,820	439,776,291	(21,185,479)	58,903,840	(60,061,427)	51,004
25070	Clearwater Ins Co	DE	1,326,014,265	655,821,961	670,192,304	43,364,545	141,271,904	82,373,488	-
10019	Clearwater Select Ins Co	DE	100,867,913	15,953,889	84,914,024	(179,834)	(596,351)	3,593,946	-
29114	CMG Mortgage Assur Co	WI	9,308,403	2,009,288	7,299,115	719,739	1,832,058	(730,052)	20,694
40266	CMG Mortgage Ins Co	WI	335,861,636	258,849,771	77,011,865	70,365,911	68,834,401	9,613,231	1,360,283
30112	CNL Ins Amer Inc	GA	28,350,338	8,889,875	19,460,463	12,407,364	12,993,208	588,586	-
10758	Colonial Surety Co	PA	26,919,940	16,527,037	10,392,903	7,547,416	5,895,083	1,618,859	216,503
36927	Colony Specialty Ins Co	OH	214,392,324	160,210,498	54,181,826	66,799,051	58,049,990	10,773,719	554,640
19410	Commerce & Industry Ins Co	NY	8,622,519,611	5,934,585,626	2,687,933,985	2,017,565,499	1,864,519,203	1,012,447,984	16,834,744
32280	Commercial Cas Ins Co	CA	192,339,467	126,083,926	66,255,541	(67,482)	(7,538,263)	17,528,375	-
21296	Commercial Guar Cas Ins Co	IN	130,746,411	7,620,315	123,126,096	95,322	(5,582,483)	11,055,778	-
38385	Commercial Guar Ins Co	DE	33,427,474	273,918	33,153,556	-	58,067	1,953,971	-
18732	Commercial Loan Ins Corp	WI	11,485,981	431,555	11,054,426	56,921	20,604	637,090	-
10220	Commonwealth Ins Co Of Amer	WA	50,063,406	28,459,739	21,603,667	8,886,116	10,136,533	429,429	206,883
10794	Companion Commercial Ins Co	SC	12,327,309	3,931,963	8,395,346	-	-	212,442	4,868,358
12157	Companion Prop & Cas Ins Co	SC	456,666,485	305,553,509	151,112,976	131,828,763	130,559,584	13,321,901	3,941,286
24961	Connie Lee Ins Co	WI	173,642,785	26,079,079	147,563,706	3,523,641	1,258,685	10,708,346	-
32190	Constitution Ins Co	NY	42,652,258	765,073	41,887,185	-	482,285	938,687	-
20443	Continental Cas Co	IL	38,899,575,941	30,551,562,749	8,348,013,192	5,893,262,916	6,741,439,375	350,127,954	122,464,304
39551	Continental Heritage Ins Co	OH	8,163,924	2,122,943	6,040,981	2,043,252	1,592,710	538,283	51,296
28258	Continental Ind Co	IA	37,263,996	22,499,844	14,764,152	18,140,641	15,896,064	1,761,778	927,045
35289	Continental Ins Co	PA	4,258,804,305	2,189,046,956	2,069,757,349	(251)	(8,211,725)	106,912,084	12,663,635
10804	Continental Western Ins Co	IA	265,923,895	180,134,741	85,789,154	-	-	4,334,152	-
37206	Contractors Bonding & Ins Co	WA	214,519,446	127,101,191	87,418,255	80,505,514	60,974,029	17,657,329	86,306
20982	Country Cas Ins Co	IL	76,494,258	17,123,483	59,370,775	-	-	1,653,767	-
21008	Country Pref Ins Co	IL	88,670,256	72,754,619	15,915,637	-	-	1,165,054	-

PROPERTY AND CASUALTY COMPANIES
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007

<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>
10022	Countryway Ins Co	NY	68,435,618	45,753,478	22,682,140	36,684,658	39,417,206	746,001	-
26492	Courtesy Ins Co	FL	431,035,495	294,752,860	136,282,635	89,719,780	67,285,499	24,824,144	2,161,892
31348	Crum & Forster Ind Co	DE	35,998,886	23,439,835	12,559,051	10,568,496	9,937,035	1,177,747	257,081
10448	Cumberland Ins Co Inc	NJ	86,109,817	65,978,611	20,131,206	39,522,629	49,460,508	(5,200,720)	69,199
13684	Cumberland Mut Fire Ins Co	NJ	261,555,367	121,167,626	140,387,741	85,259,090	90,599,033	4,198,390	6,719,973
10847	Cumis Ins Society Inc	IA	1,301,742,579	793,376,231	508,366,348	694,583,270	657,079,805	80,680,009	8,461,917
35483	Daily Underwriters Of Amer	PA	32,419,565	11,660,662	20,758,903	11,304,471	8,642,907	2,750,691	2,060,621
10499	DaimlerChrysler Ins Co	MI	218,492,687	142,376,784	76,115,903	109,406,472	76,706,183	36,881,974	2,400,215
21164	Dairyland Ins Co	WI	1,183,285,026	722,809,352	460,475,674	336,548,965	339,534,262	47,286,763	2,474,210
32271	Dallas Natl Ins Co	TX	256,655,078	168,688,280	87,966,798	92,520,927	66,979,424	23,154,691	66,535
16624	Darwin Natl Assur Co	DE	585,943,013	367,143,139	218,799,874	171,291,948	135,169,677	35,768,326	1,900,133
16705	Dealers Assur Co	OH	64,032,623	36,055,657	27,976,966	9,930,485	7,916,304	2,332,120	-
37907	Deerbrook Ins Co	IL	21,312,330	308,670	21,003,660	-	-	1,549,295	16,944
37184	Deerfield Ins Co	IL	60,827,114	14,651,143	46,175,971	6,590,421	1,899,648	6,231,996	-
35408	Delos Ins Co	DE	462,981,753	255,220,421	207,761,332	138,552,359	145,944,808	3,015,924	4,020,245
40975	Dentists Ins Co	CA	241,650,956	101,186,151	140,464,805	35,380,758	31,501,204	6,231,215	-
42587	Depositors Ins Co	IA	63,891,196	16,720,447	47,170,749	-	-	1,583,422	1,685,064
12718	Developers Surety & Ind Co	IA	129,733,301	65,328,439	64,404,862	56,514,054	45,921,976	9,381,347	2,117,970
42048	Diamond State Ins Co	IN	184,591,153	63,899,323	120,691,830	15,109,581	12,485,410	6,178,975	1,493,577
23736	Direct Natl Ins Co	AR	16,173,180	9,732,501	6,440,679	9,456,202	9,585,935	65,919	-
36463	Discover Prop & Cas Ins Co	IL	112,954,277	66,572,593	46,381,684	25,026,104	22,337,708	5,757,560	1,304,908
34495	Doctors Co An Interins Exch	CA	2,099,948,790	1,295,802,976	804,145,814	521,729,949	361,213,745	156,554,436	26,758,676
13692	Donegal Mut Ins Co	PA	309,541,785	156,232,359	153,309,426	86,582,733	77,381,994	12,956,119	16,845,042
10724	Eastern Alliance Ins Co	PA	133,846,886	84,097,874	49,749,012	50,130,257	32,807,514	14,792,188	1,964,116
28649	Eastern Atlantic Ins Co	PA	48,482,585	17,916,280	30,566,305	8,633,006	8,159,372	1,632,309	-
14702	Eastguard Ins Co	PA	79,438,988	61,255,198	18,183,790	19,438,494	19,233,219	1,972,161	62,796
22926	Economy Fire & Cas Co	IL	360,127,518	14,772,383	345,355,135	-	-	14,369,193	-
38067	Economy Preferred Ins Co	IL	8,230,641	16,024	8,214,617	-	-	265,836	-
40649	Economy Premier Assur Co	IL	34,141,445	209,661	33,931,784	-	-	1,312,907	3,367,069
21261	Electric Ins Co	MA	1,246,018,444	874,042,324	371,976,120	392,746,209	396,942,915	46,408,137	4,848,983
40509	Emc Reins Co	IA	256,659,367	157,568,678	99,090,689	72,223,331	64,647,325	14,428,661	-
21407	Emcasco Ins Co	IA	364,477,908	256,487,494	107,990,414	144,376,231	139,413,491	15,093,380	9,165

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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>
21326	Empire Fire & Marine Ins Co	NE	196,843,506	142,195,111	54,648,395	-	-	12,481,328	18,555,189
11512	Employers Compensation Ins Co	CA	1,469,143,071	1,133,812,945	335,330,126	163,035,393	135,906,562	49,240,063	-
20648	Employers Fire Ins Co	MA	101,248,632	42,559,060	58,689,572	24,973,632	23,202,599	5,865,600	5,354,729
21458	Employers Ins of Wausau	WI	4,077,177,589	2,778,765,619	1,298,411,970	1,180,071,328	1,245,461,529	142,072,896	6,661,480
21415	Employers Mut Cas Co	IA	2,151,774,292	1,255,549,569	896,224,723	667,613,548	644,101,434	63,319,180	376,897
39845	Employers Reins Corp	MO	10,594,632,330	7,532,619,020	3,062,013,310	2,221,919	454,959,183	114,269,209	86,495
11252	Encompass Home & Auto Ins Co	IL	6,236,121	90,704	6,145,417	-	-	190,016	6,942,282
15130	Encompass Ind Co	IL	22,448,513	501,249	21,947,264	-	-	660,751	54,741,612
10358	Encompass Ins Co	IL	25,609,565	12,851,671	12,757,894	11,464,556	10,934,104	1,262,310	-
10071	Encompass Ins Co Of Amer	IL	20,960,793	196,290	20,764,503	-	-	828,412	51,745,003
10641	Endurance Amer Ins Co	DE	132,579,808	7,163,444	125,416,364	(411,718)	4,307,665	(187,415)	39,000
11551	Endurance Reins Corp of Amer	DE	1,613,420,593	1,020,557,396	592,863,197	345,263,969	348,582,508	26,344,749	-
26263	Erie Ins Co	PA	622,700,668	407,261,875	215,438,793	189,004,700	165,460,360	28,092,744	12,063,253
16233	Erie Ins Co Of NY	NY	51,924,800	33,124,395	18,800,405	18,900,471	16,617,189	2,794,082	126,113
26271	Erie Ins Exch	PA	9,961,848,856	5,194,324,867	4,767,523,989	3,572,188,836	3,127,433,853	620,076,528	458,727,305
26830	Erie Ins Prop & Cas Co	PA	61,769,489	52,154,196	9,615,293	-	-	343,842	1,449,112
37915	Essentia Ins Co	MO	40,159,716	179,113	39,980,603	-	120,755	1,142,377	-
25712	Esurance Ins Co	WI	440,125,532	318,109,605	122,015,927	116,377,228	137,388,776	2,705,947	18,231,981
21741	Esurance Ins Co of NJ	WI	11,302,791	2,320,959	8,981,832	6,990	42,301	180,020	-
30210	Esurance Prop & Cas Ins Co	CA	89,392,576	64,239,149	25,153,427	18,730,517	17,629,764	5,282,824	-
10120	Everest Natl Ins Co	DE	448,436,421	269,798,965	178,637,456	86,717,911	75,867,896	9,309,690	3,184,187
26921	Everest Reins Co	DE	9,661,761,764	6,775,202,497	2,886,559,267	2,073,458,584	1,961,374,831	673,089,269	-
17043	Everett Cash Mut Ins Co	PA	55,512,017	32,879,538	22,632,479	26,884,055	24,531,937	4,325,551	1,048,980
12750	Evergreen Natl Ind Co	OH	47,278,396	15,960,777	31,317,619	10,929,071	9,791,220	3,200,885	199,395
11045	Excelsior Ins Co	NH	43,547,761	605,867	42,941,894	-	-	1,458,294	8,584,324
13722	Excess Reins Co	DE	35,685,056	8,717,394	26,967,662	(139)	156,210	444,271	-
10003	Excess Share Ins Corp	OH	59,945,880	42,161,633	17,784,247	3,187,113	1,928,601	2,441,731	167,021
35181	Executive Risk Ind Inc	DE	2,603,966,536	1,783,357,058	820,609,478	737,269,431	606,281,695	190,205,171	4,510,511
21482	Factory Mut Ins Co	RI	9,961,924,333	4,191,416,676	5,770,507,657	2,356,713,655	1,649,993,498	835,834,779	23,965,338
44784	Fairfield Ins Co	CT	28,693,378	8,535,223	20,158,155	-	2,551,952	(675,792)	(578)
18864	Fairmont Ins Co	CA	41,188,722	16,884,242	24,304,480	56,008	(1,535,443)	3,506,329	-
25518	Fairmont Premier Ins Co	CA	206,927,583	29,768,949	177,158,634	86,166	(2,362,224)	4,270,512	12,268
24384	Fairmont Specialty Ins Co	DE	228,131,046	102,979,507	125,151,539	288,659	(8,186,422)	13,525,675	196,615

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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>
21652	Farmers Ins Exch	CA	13,053,162,081	9,606,423,598	3,446,738,483	6,387,893,547	6,515,735,398	154,450,686	31,929
13854	Farmers Mut Fire Ins Co of Salem Cn	NJ	92,049,654	60,666,749	31,382,905	33,476,908	31,694,452	3,673,844	377,457
13897	Farmers Mut Hail Ins Co Of IA	IA	388,103,817	122,798,050	265,305,767	228,507,420	173,439,961	42,406,433	-
10806	Farmers New Century Ins Co	IL	179,318,445	119,714,928	59,603,517	92,578,167	91,710,480	4,065,762	24,644,301
41483	Farmington Cas Co	CT	981,914,275	709,086,056	272,828,219	264,577,669	236,141,482	54,488,324	3,007,501
13838	Farmland Mut Ins Co	IA	331,323,576	180,201,582	151,121,994	154,759,346	152,563,030	10,900,614	28,816
10178	FCCI Ins Co	FL	1,407,347,101	986,788,834	420,558,267	505,054,173	505,018,964	28,099,547	-
20281	Federal Ins Co	IN	29,671,057,233	16,793,877,867	12,877,179,366	6,863,207,570	5,540,398,072	2,362,403,443	101,657,008
13935	Federated Mut Ins Co	MN	3,905,197,221	2,120,794,679	1,784,402,542	1,038,941,107	984,692,745	158,342,649	4,869,400
11118	Federated Rural Electric Ins Exch	KS	312,997,956	215,389,914	97,608,042	99,527,833	99,328,775	15,229,107	1,145,433
28304	Federated Serv Ins Co	MN	363,174,413	241,520,507	121,653,906	115,437,901	109,410,305	15,283,057	768,169
43460	FFG Ins Co	TX	178,722,823	141,077,420	37,645,403	2,518,959	25,989,933	(9,983,893)	-
35386	Fidelity & Guar Ins Co	IA	28,322,909	9,036,568	19,286,341	-	-	795,879	1,533,337
25879	Fidelity & Guar Ins Underwriters Inc	WI	88,404,254	55,831,812	32,572,442	17,875,788	15,955,506	1,056,479	(6,855)
25180	Fidelity Natl Ins Co	CA	281,772,157	150,897,951	130,874,206	159,070,906	166,016,510	1,715,887	557,688
16578	Fidelity Natl Prop & Cas Ins Co	NY	95,753,057	24,798,872	70,954,185	4,514,718	(5,967,219)	9,325,208	1,701,850
35009	Financial Cas & Surety Inc	TX	15,924,025	5,055,857	10,868,168	5,523,951	3,750,989	1,434,690	2,627,565
12815	Financial Guar Ins Co	NY	4,298,781,176	4,037,872,417	260,908,759	249,850,356	2,009,785,407	(1,502,510,969)	-
18287	Financial Security Assur Inc	NY	4,289,263,705	2,660,324,125	1,628,939,580	274,364,195	190,202,371	215,927,290	12,058,219
22730	Finial Ins Co	NJ	57,681,826	11,667,110	46,014,716	(20,000,000)	487,930	(11,531,858)	(39,616)
21873	Firemans Fund Ins Co	CA	9,982,460,921	7,088,251,769	2,894,209,152	3,486,013,408	3,225,962,444	415,460,607	44,218,771
21784	Firemens Ins Co Of Washington DC	DE	112,977,060	80,966,833	32,010,227	-	-	1,784,561	21,099,665
37710	First Amer Prop & Cas Ins Co	CA	83,446,786	37,382,597	46,064,189	38,493,863	32,708,013	6,620,797	879,955
29980	First Colonial Ins Co	FL	379,568,851	256,526,162	123,042,689	117,040,474	111,517,776	12,691,267	3,688,231
11177	First Fin Ins Co	IL	503,718,942	218,929,367	284,789,575	50,881,478	52,212,438	13,764,449	52,330
10676	First Guard Ins Co	AZ	11,115,342	806,288	10,309,054	8,102,668	6,442,746	1,411,276	502,159
38326	First Ind Of Amer Ins Co	NJ	4,640,616	552,215	4,088,401	3,078,982	4,245,791	(638,056)	221,769
33588	First Liberty Ins Corp	IA	47,641,180	25,900,584	21,740,596	11,800,713	12,454,526	787,688	9,771,998
24724	First Natl Ins Co Of Amer	WA	254,088,224	179,272,616	74,815,608	111,839,810	104,575,873	14,168,701	3,373,868
10859	First Nonprofit Ins Co	IL	107,979,339	53,887,286	54,092,053	37,795,656	36,920,693	(544,731)	3,156,486
33383	First Professionals Ins Co	FL	669,092,678	434,015,676	235,077,002	153,423,354	115,168,286	41,948,095	-
28519	First Sealord Surety Inc	PA	13,076,210	1,777,866	11,298,344	15,706,151	14,617,550	831,969	216,707

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14699	First WA Ins Co Inc	DC	5,572,626	1,375,117	4,197,509	-	(1,581,002)	1,178,601	-
35585	Flagship City Ins Co	PA	16,968,320	7,232,525	9,735,795	-	-	330,176	4,354,194
33278	Florists Ins Co	IL	11,899,921	3,739,124	8,160,797	1,899,191	1,276,053	693,261	1
13978	Florists Mut Ins Co	IL	162,666,034	106,308,227	56,357,807	47,167,694	45,347,103	4,605,169	1,349,150
38776	Folksamerica Reins Co	NY	2,819,204,451	1,892,591,424	926,613,027	857,942,010	921,422,752	62,919,417	-
11185	Foremost Ins Co	MI	1,902,835,939	1,287,217,803	615,618,136	1,295,271,398	1,250,246,290	83,669,349	10,006,976
11800	Foremost Prop & Cas Ins Co	MI	39,517,517	24,075,950	15,441,567	-	1,787,236	703,871	614,553
41513	Foremost Signature Ins Co	MI	56,900,753	39,057,025	17,843,728	-	3,352,513	420,716	-
10801	Fortress Ins Co	IL	49,394,526	28,479,207	20,915,319	2,659,315	3,335,048	568,523	182,462
13986	Frankenmuth Mut Ins Co	MI	981,110,916	603,436,711	377,674,205	369,029,695	365,647,500	26,701,280	-
21253	Garrison Prop & Cas Ins Co	TX	109,348,537	71,012,128	38,336,409	62,567,662	62,505,094	(1,220,098)	3,407,216
28339	Gateway Ins Co	MO	37,135,260	20,790,789	16,344,471	12,290,599	12,540,483	1,378,420	1,017,819
24414	General Cas Co Of WI	WI	1,558,130,280	813,506,538	744,623,742	483,205,619	482,283,176	74,123,787	1,097,576
18821	General Cas Ins Co	WI	214,073,951	151,119,425	62,954,526	93,956,117	93,776,833	598,757	-
30007	General Fidelity Ins Co	SC	718,084,766	302,356,031	415,728,735	259,986,448	239,653,591	27,274,946	20,276
24732	General Ins Co Of Amer	WA	2,432,373,782	1,838,026,406	594,347,376	1,286,157,811	1,202,622,544	168,842,382	4,686,309
22039	General Reins Corp	DE	16,414,666,605	6,527,059,905	9,887,606,700	727,328,019	637,058,416	763,059,637	644,572
39322	General Security Natl Ins Co	NY	349,415,745	258,127,713	91,288,032	(720,407)	(950,944)	17,493,150	-
11967	General Star Natl Ins Co	OH	536,820,566	304,487,748	232,332,818	20,048,349	11,154,193	16,924,765	1,096,258
11231	Generali Us Branch	NY	70,640,283	32,862,230	37,778,053	866,338	5,285,433	(1,976,028)	78,409
38962	Genesis Ins Co	CT	217,517,284	101,595,467	115,921,817	16,303,168	8,868,191	12,227,649	106,573
37095	Genworth Financial Assur Corp	NC	18,225,803	5,744,505	12,481,298	2,845,851	1,425,431	1,456,402	-
41432	Genworth Home Equity Ins Corp	NC	12,285,444	386,034	11,899,410	(32,358)	318,404	125,892	-
38458	Genworth Mortgage Ins Corp	NC	2,817,420,406	2,573,921,381	243,499,025	518,245,090	509,457,735	131,956,000	10,561,161
16675	Genworth Mortgage Ins Corp Of NC	NC	275,212,575	224,077,114	51,135,461	85,399,718	57,797,514	23,350,789	-
29823	Genworth Residential Mortgage Ins Co	NC	111,054,991	76,571,713	34,483,278	21,033,175	21,548,541	1,065,974	648,148
10799	Geovera Ins Co	CA	117,105,369	63,539,201	53,566,168	25,511,313	16,530,064	10,091,738	-
10182	Geovera Specialty Ins Co	CA	65,737,735	41,537,820	24,199,915	11,881,981	7,698,936	4,805,577	-
41343	Gerling Amer Ins Co	NY	173,854,801	82,908,661	90,946,140	2,128,934	(4,054,285)	3,570,413	1,127,658
11282	Germantown Ins Co	PA	74,273,722	43,748,653	30,525,069	27,597,103	23,286,866	4,177,382	9,380
11266	Global Reins Corp US Branch	NY	274,452,899	238,053,413	36,399,486	9,490	21,752,399	(10,224,628)	-
11312	Globe Amer Cas Co	OH	8,604,153	364,874	8,239,279	-	-	355,861	-
11054	GMAC Direct Ins Co	MO	9,199,807	629,401	8,570,406	-	(76,680)	317,545	-

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11044	GMAC Ins Co Online Inc	MO	11,261,016	802,284	10,458,732	17,887	(68,181)	367,916	-
14044	Goodville Mut Cas Co	PA	124,247,918	52,101,170	72,146,748	57,338,185	47,644,520	9,987,407	274,760
43265	Gramercy Ins Co	TX	32,364,807	17,719,150	14,645,657	20,692,162	20,207,544	2,062,581	2,907
23809	Granite State Ins Co	PA	45,303,759	11,716,852	33,586,907	-	-	1,480,061	1,236,890
25984	Graphic Arts Mut Ins Co	NY	128,532,903	80,512,535	48,020,368	30,573,932	29,070,437	4,309,807	7,031,788
36307	Gray Ins Co	LA	331,734,016	231,776,560	99,957,456	98,130,150	93,507,509	11,790,613	96
26832	Great Amer Alliance Ins Co	OH	26,467,799	17,678	26,450,121	-	-	683,503	1,566,157
26344	Great Amer Assur Co	OH	16,385,873	11,383	16,374,490	-	-	381,688	6,710,176
10646	Great Amer Contemporary Ins Co	OH	10,346,290	5,081	10,341,209	-	-	289,826	-
16691	Great Amer Ins Co	OH	5,358,846,081	3,999,010,283	1,359,835,798	1,784,643,827	1,661,800,520	149,318,441	14,252,523
22136	Great Amer Ins Co of NY	NY	56,999,564	41,176	56,958,388	-	-	1,773,401	5,817,998
31135	Great Amer Security Ins Co	OH	17,028,169	33,866	16,994,303	-	-	437,051	-
33723	Great Amer Spirit Ins Co	OH	18,641,854	26,869	18,614,985	-	-	477,188	721
25224	Great Divide Ins Co	ND	141,635,703	75,622,000	66,013,703	25,380,777	20,623,119	5,720,792	270,389
18694	Great Midwest Ins Co	MI	28,292,390	13,700,957	14,591,433	7,050,175	5,624,860	1,310,537	-
20303	Great Northern Ins Co	IN	1,519,598,704	1,145,323,438	374,275,266	368,634,916	303,137,064	90,706,965	29,309,477
26654	Great Northwest Ins Co	IN	24,867,002	15,635,067	9,231,935	14,753,921	16,407,112	(916,205)	-
11371	Great West Cas Co	NE	1,595,042,049	1,122,006,272	473,035,777	616,874,336	580,209,306	71,405,915	126,206
22187	Greater NY Mut Ins Co	NY	813,020,390	488,548,027	324,472,363	200,113,245	187,987,269	27,448,828	3,727,181
22322	Greenwich Ins Co	DE	816,605,745	449,404,146	367,201,599	94,419,696	82,602,209	20,438,890	10,419,382
36650	Guarantee Co Of N Amer USA	MI	167,995,812	58,236,979	109,758,833	13,669,671	13,666,185	2,958,059	274,554
11398	Guarantee Ins Co	FL	108,548,876	93,735,995	14,812,881	23,815,030	24,194,147	(172,765)	-
15032	Guideone Mut Ins Co	IA	1,020,087,622	670,926,519	349,161,103	318,447,947	285,487,771	47,821,712	3,004,179
14559	Guideone Specialty Mut Ins Co	IA	228,584,573	161,018,687	67,565,886	79,611,987	71,169,471	12,190,776	838,282
36064	Hanover Amer Ins Co	NH	15,352,768	16,468	15,336,300	-	-	462,743	1,404,126
22292	Hanover Ins Co	NH	4,330,777,214	2,664,404,342	1,666,372,872	1,647,332,357	1,618,836,642	227,245,873	9,254,147
10829	Harbor Point Reins US Inc	CT	523,197,920	15,635,235	507,562,685	41,806	6,390,607	(45,418)	(155)
21806	Harbor Specialty Ins Co	NJ	144,408,657	122,527,135	21,881,522	(1,715,947)	4,890,469	(7,068,389)	-
26433	Harco Natl Ins Co	IL	421,386,270	239,946,445	181,439,825	109,551,214	116,080,537	7,737,146	905,160
23582	Harleysville Ins Co	PA	112,013,301	80,776,237	31,237,064	34,709,341	33,568,044	4,478,937	1,802,602
14168	Harleysville Mut Ins Co	PA	1,559,613,958	833,079,487	726,534,471	266,106,919	266,048,550	65,728,256	33,903,614
35696	Harleysville Preferred Ins Co	PA	678,300,444	505,253,081	173,047,363	208,256,045	201,408,260	32,178,754	5,741,103

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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>
26182	Harleysville Worcester Ins Co	PA	586,552,243	449,283,876	137,268,367	185,116,484	179,029,565	23,506,799	-
22357	Hartford Accident & Ind Co	CT	12,046,553,794	8,104,558,319	3,941,995,475	3,430,185,446	3,169,247,634	708,506,725	3,269,256
29424	Hartford Cas Ins Co	IN	2,164,551,152	1,244,331,584	920,219,568	577,118,995	533,216,947	116,225,246	60,396,830
19682	Hartford Fire In Co	CT	26,570,549,450	12,128,291,261	14,442,258,189	4,354,625,146	4,023,364,237	1,082,839,755	56,453,792
37478	Hartford Ins Co Of The Midwest	IN	325,940,157	112,429,492	213,510,665	52,465,363	48,474,268	22,766,606	36,400,383
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,321,168,259	601,391,538	719,776,721	605,054,683	464,148,839	157,614,379	1,672,280
29890	Hartford Steam Boil Inspec Ins Co CT	CT	95,497,865	52,246,403	43,251,462	29,311,067	14,280,616	10,526,211	17,875
30104	Hartford Underwriters Ins Co	CT	1,551,801,541	898,943,977	652,857,564	419,722,906	387,794,143	87,043,477	41,253,520
36781	HCC Ins Co	IN	31,727,204	3,802,042	27,925,162	8,130	257,370	691,191	-
32077	Heritage Cas Ins Co	IL	115,662,766	32,979,732	82,683,034	71,261,224	66,404,616	2,924,061	16,013
39527	Heritage Ind Co	CA	174,138,802	107,271,246	66,867,556	41,898,719	36,360,433	18,324,511	2,498,995
35599	Highmark Cas Ins Co	PA	208,238,574	121,404,521	86,834,053	101,525,899	89,493,494	12,383,160	151,155
10200	Hiscox Ins Co Inc	IL	60,002,692	9,335,788	50,666,904	11,261,823	9,719,854	8,522,264	105,881
17221	Homesite Ins Co	CT	112,914,168	63,533,972	49,380,196	48,081,356	47,084,016	2,866,129	-
13927	Homesite Ins Co Of The Midwest	ND	125,467,754	75,463,870	50,003,884	54,770,310	54,488,411	1,627,265	4,678,816
22578	Horace Mann Ins Co	IL	392,234,427	243,252,217	148,982,210	234,462,387	217,307,382	28,731,572	2,627,689
22756	Horace Mann Prop & Cas Ins Co	CA	145,767,804	88,441,176	57,326,628	98,480,062	100,959,229	2,523,502	1,146,862
10069	Housing Authority Prop A Mut Co	VT	150,617,527	69,558,212	81,059,315	35,310,873	21,663,880	12,338,807	1,018,436
38849	Houston Gen Ins Co	TX	40,787,577	24,668,412	16,119,165	9,390,979	15,463,148	(4,710,310)	-
28657	HSBC Ins Co of DE	DE	507,819,496	109,334,001	398,485,495	121,043,650	65,606,270	55,482,887	39,003
25054	Hudson Ins Co	DE	390,766,359	270,662,954	120,103,405	197,673,972	202,368,638	4,735,945	962,340
40223	ICM Ins Co	NY	11,793,738	5,475,788	6,317,950	5,297,480	10,863,486	(2,134,085)	-
29068	IDS Prop Cas Ins Co	WI	991,211,450	566,922,196	424,289,254	577,665,213	528,595,344	81,650,540	13,859,984
23817	Illinois Natl Ins Co	IL	65,271,147	8,024,830	57,246,317	-	-	2,556,707	600,351
11487	Imperial Cas & Ind Co	OK	29,016,918	17,869,052	11,147,866	11,518,285	12,353,706	246,006	142,116
43575	Indemnity Ins Co Of North Amer	PA	383,170,359	269,288,094	113,882,265	67,697,213	58,196,927	12,714,688	7,866,762
26581	Independence Amer Ins Co	DE	73,563,555	32,210,188	41,353,367	106,099,925	107,453,287	1,324,637	-
29831	Independent Mut Fire Ins Co	IL	31,446,903	4,630,792	26,816,111	6,284,332	6,035,151	857,570	169,498
14265	Indiana Lumbermens Mut Ins Co	IN	129,487,372	80,931,594	48,555,778	46,576,564	48,512,807	2,463,305	202,915
11738	Infinity Auto Ins Co	OH	12,147,193	2,100,552	10,046,641	1,031,564	1,008,842	305,326	-
21792	Infinity Cas Ins Co	OH	8,454,895	1,111,347	7,343,548	1,031,564	1,008,842	(277,768)	-
10061	Infinity Ind Ins Co	IN	6,874,797	1,099,189	5,775,608	1,031,564	1,008,842	267,033	-
22268	Infinity Ins Co	IN	1,541,076,203	1,067,703,154	473,373,049	1,017,122,172	994,539,663	78,484,274	559,713

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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>
38873	Infinity Security Ins Co	IN	7,835,613	1,099,406	6,736,207	1,031,564	1,008,842	264,495	-
20260	Infinity Select Ins Co	IN	7,010,053	1,134,519	5,875,534	1,031,564	1,008,842	297,364	-
31925	Infinity Specialty Ins Co	OH	9,735,947	1,099,649	8,636,298	1,031,564	1,008,842	316,562	-
12599	Infinity Standard Ins Co	IN	31,248,416	22,122,826	9,125,590	1,031,564	1,008,842	200,168	-
22195	Insurance Co Of Greater NY	NY	100,316,929	56,403,244	43,913,685	23,542,735	22,116,149	3,777,645	407,250
26700	Insurance Co Of IL	IL	31,608,926	301,885	31,307,041	-	-	1,447,672	-
22713	Insurance Co of N Amer	PA	712,620,871	479,508,026	233,112,845	169,243,033	145,703,272	48,457,375	860,735
19429	Insurance Co Of The State Of PA	PA	4,806,873,596	2,906,500,437	1,900,373,159	1,008,782,749	923,478,187	207,773,621	20,742,295
27847	Insurance Co Of The West	CA	874,009,661	418,220,981	455,788,680	295,260,248	275,199,441	41,166,909	78,712
22780	Integon Gen Ins Corp	NC	50,710,529	10,240,390	40,470,139	-	(60,345)	605,658	-
22772	Integon Ind Corp	NC	100,301,277	53,789,711	46,511,566	-	(112,368)	2,451,486	-
29742	Integon Natl Ins Co	NC	183,702,385	131,345,442	52,356,943	-	(95,112)	406,108	-
31488	Integon Preferred Ins Co	NC	31,443,049	18,221,025	13,222,024	-	(81,425)	642,025	-
11592	International Fidelity Ins Co	NJ	170,693,907	84,361,155	86,332,752	89,206,413	71,829,559	13,403,104	1,753,283
22837	Interstate Ind Co	IL	147,418,598	75,605,088	71,813,510	37,184,143	34,370,189	5,961,505	2,156
10749	Intrepid Ins Co	MI	41,202,186	16,379,181	24,823,005	14,377,651	9,743,023	1,986,359	37,086
23647	Ironshore Ind Inc	MN	31,087,833	128,771	30,959,062	(5,280)	377,558	2,801,022	-
11630	Jefferson Ins Co	NY	21,336,041	11,275,059	10,060,982	(9,917,058)	(7,997,410)	1,036,038	286,962
14354	Jewelers Mut Ins Co	WI	197,766,868	78,495,274	119,271,594	96,026,169	86,025,636	12,092,219	1,340,932
27138	Kemper Cas Ins Co	IL	26,702,923	14,085,455	12,617,468	220,878	(1,487,900)	2,666,427	959
10914	Kemper Independence Ins Co	IL	117,388,594	96,504,076	20,884,518	25,052,433	26,894,189	383,241	16,633,074
11681	Keystone Ins Co	PA	400,817,983	269,438,953	131,379,030	196,559,938	206,912,718	6,318,398	17,300,737
26077	Lancer Ins Co	IL	615,903,056	490,476,170	125,426,886	115,550,335	105,484,190	25,451,826	5,446,496
35246	Laurier Ind Co	WI	26,728,030	9,919,991	16,808,039	2,746,912	2,696,773	733,415	(1,068)
13307	Lexon Ins Co	TX	77,468,824	40,095,281	37,373,543	50,435,341	28,309,189	15,982,259	3,489,734
42404	Liberty Ins Corp	IL	1,198,834,163	834,837,352	363,996,811	354,021,399	373,638,968	54,694,838	22,425,127
19917	Liberty Ins Underwriters Inc	NY	148,455,198	62,008,374	86,446,824	-	-	7,506,370	1,668,471
23035	Liberty Mut Fire Ins Co	WI	3,565,128,451	2,603,833,443	961,295,008	1,180,071,328	1,245,460,691	50,372,775	136,003,323
23043	Liberty Mut Ins Co	MA	34,829,204,572	23,005,904,618	11,823,299,954	8,956,741,384	9,453,052,098	440,503,793	23,133,830
14486	Liberty Mut Mid Atlantic Ins Co	PA	15,601,624	1,512,638	14,088,986	-	-	682,459	-
33855	Lincoln Gen Ins Co	PA	409,209,434	274,311,758	134,897,676	103,669,971	244,353,699	(122,548,026)	7,072,400
11075	Lion Ins Co	FL	452,278,473	398,667,369	53,611,104	12,932,162	10,455,116	3,692,578	-

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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>
14400	Lititz Mut Ins Co	PA	256,943,477	95,471,145	161,472,332	62,868,234	59,033,822	10,647,476	1,579,336
36447	LM Gen Ins Co	DE	9,917,009	3,169,191	6,747,818	-	(9,471)	172,817	-
33600	LM Ins Corp	IA	71,238,882	51,510,827	19,728,055	23,601,427	24,909,230	814,578	1,075,918
36439	LM Personal Ins Co	DE	8,398,239	1,612,933	6,785,306	-	-	282,874	-
32352	LM Prop & Cas Ins Co	IN	242,741,756	74,778,910	167,962,846	(2,923)	(113,979)	9,563,272	-
14435	Lumber Mut Ins Co	MA	41,751,055	37,058,444	4,692,611	13,334	1,453,229	(390,628)	-
22977	Lumbermens Mut Cas Co	IL	1,684,247,514	1,533,583,128	150,664,386	13,731,237	152,901,940	(67,886,082)	20,050
23108	Lumbermens Underwriting Alliance	MO	361,641,423	252,260,636	109,380,787	94,487,452	93,721,705	9,321,321	134,610
35769	Lyndon Prop Ins Co	MO	475,549,680	331,111,352	144,438,328	81,707,244	84,840,059	9,794,451	2,232,032
10051	Lyndon Southern Ins Co	LA	17,256,849	7,209,569	10,047,280	13,421,260	11,397,294	1,597,529	1,537,651
10702	Madison Ins Co	GA	6,238,287	246,719	5,991,568	5,045,083	2,122,088	3,782,597	(19,236)
29939	Main St Amer Assur Co	FL	116,831,149	15,982,484	100,848,665	-	-	76,030,392	932,274
36897	Manufacturers Alliance Ins Co	PA	197,303,062	137,249,731	60,053,331	73,424,977	72,143,254	1,734,353	8,249,019
23876	Mapfre Ins Co	NJ	38,528,811	11,903,429	26,625,382	(389,919)	709,813	806,989	-
28932	Markel Amer Ins Co	VA	402,770,476	298,319,304	104,451,172	108,313,656	85,315,910	26,405,490	3,230,142
38970	Markel Ins Co	IL	643,454,318	531,933,553	111,520,765	288,511,662	303,484,806	10,002,227	4,707,373
22306	Massachusetts Bay Ins Co	NH	45,270,613	572,480	44,698,133	-	-	795,218	4,665,593
12041	MBIA Ins Corp	NY	11,410,224,019	7,747,172,339	3,663,051,680	767,132,464	1,067,209,061	182,071,050	102,600
23825	MBIA Ins Corp Of IL	IL	181,602,136	3,409,925	178,192,211	-	466,500	7,503,927	-
33391	Medical Assur Co Inc	AL	1,848,736,930	1,295,260,381	553,476,549	269,394,346	151,012,751	129,054,249	14,486,005
11843	Medical Protective Co	IN	1,805,155,499	1,165,452,156	639,703,343	345,302,263	330,912,480	61,275,912	14,842,183
33090	Medical Security Ins Co	NC	8,133,761	4,064,236	4,069,525	1,746,824	1,303,590	662,999	-
22241	Medmarc Cas Ins Co	VT	111,430,803	66,477,854	44,952,949	15,767,987	15,795,290	3,042,518	1,091,558
10124	Medstar Liab Ltd Ins Co Inc RRG	DC	3,332,046	2,650,794	681,252	927,714	937,411	68,816	155,576
21229	Membersselect Ins Co	MI	225,410,672	87,775,101	137,635,571	67,317,454	69,066,776	6,371,331	-
11030	Memic Ind Co	NH	135,196,685	80,008,001	55,188,684	35,716,522	33,646,054	4,456,404	19,438
33650	Mendota Ins Co	MN	55,641,923	32,040,738	23,601,185	22,930,787	34,430,347	(5,755,383)	-
31968	Merastar Ins Co	IN	24,840,658	11,479,278	13,361,380	25,537,461	20,146,064	7,871,970	704,299
14494	Merchants Bonding Co a Mut	IA	74,775,969	24,198,619	50,577,350	30,989,788	26,526,494	3,977,387	1,360,233
23329	Merchants Mut Ins Co	NY	349,848,036	223,042,755	126,805,281	88,123,020	69,460,056	25,612,481	44,964
10502	Meridian Citizens Mut Ins Co	IN	22,085,979	12,779,396	9,306,583	5,829,400	5,545,672	837,421	-
23353	Meridian Security Ins Co	IN	82,690,509	25,074,097	57,616,412	(159,143)	267,438	1,943,804	142,651
24821	Meritplan Ins Co	CA	140,323,388	73,945,583	66,377,805	49,136,111	38,366,144	8,325,734	5,730,566

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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>
40169	Metropolitan Cas Ins Co	RI	48,711,456	1,107,275	47,604,181	-	-	2,036,624	4,358,572
25321	Metropolitan Drt Prop & Cas Ins Co	RI	24,979,817	354,775	24,625,042	-	-	879,784	5,805,345
39950	Metropolitan Gen Ins Co	RI	31,204,857	841,860	30,362,997	-	-	1,594,684	-
34339	Metropolitan Grp Prop & Cas Ins Co	RI	390,155,438	112,960,471	277,194,967	-	1,096	12,747,623	13,920,786
26298	Metropolitan Prop & Cas Ins Co	RI	5,333,546,608	3,507,716,949	1,825,829,659	2,973,443,836	2,656,100,398	400,464,111	7,890,982
40150	MGA Ins Co Inc	TX	208,701,797	112,676,038	96,025,759	67,443,210	75,423,220	(4,152,229)	-
22594	MGIC Assur Corp Gen Account	WI	9,425,624	43,893	9,381,731	61,265	145,582	282,671	-
10682	MGIC Credit Assur Corp	WI	45,215,464	5,332,100	39,883,364	981,706	1,836,293	1,075,809	1,043
18740	MGIC Ind Corp	WI	23,532,106	476,417	23,055,689	991	186,869	775,552	4,308
10666	MGIC Mortgage Reins Corp	WI	30,603,136	13,532,239	17,070,897	2,312,368	2,138,199	1,204,919	-
16470	MGIC Reins Corp	WI	350,630,072	270,395,238	80,234,834	75,952,364	88,874,053	(1,778,866)	-
10252	MGIC Residential Reins Corp	WI	30,113,220	13,532,233	16,580,987	2,312,368	2,138,173	1,097,028	-
38660	MIC Gen Ins Corp	MI	45,651,519	32,629,991	13,021,528	-	(94,006)	450,878	-
38601	MIC Prop & Cas Ins Corp	MI	148,901,819	103,012,370	45,889,449	-	239,031	861,218	106,349
21687	Mid Century Ins Co	CA	3,388,434,249	2,664,079,462	724,354,787	1,975,000,902	1,970,758,707	102,525,644	-
23418	Mid Continent Cas Co	OH	882,270,320	550,688,837	331,581,483	278,773,078	164,875,307	105,449,593	194,540
11932	Mid Continent Ins Co	PA	46,478,367	26,549,708	19,928,659	19,284,993	25,384,101	(2,923,339)	1,386,501
23434	Middlesex Ins Co	WI	644,473,962	412,633,035	231,840,927	192,313,694	194,019,578	23,903,984	3,071
14532	Middlesex Mut Assur Co	CT	267,681,800	197,026,201	70,655,599	91,272,097	89,497,541	6,515,400	7,124,086
23612	Midwest Employers Cas Co	DE	326,072,294	197,110,287	128,962,007	31,904,852	28,152,331	10,839,157	2,434,567
23574	Midwest Family Mut Ins Co	MN	97,767,764	63,968,876	33,798,888	53,466,082	51,028,606	5,407,573	-
41653	Milbank Ins Co	SD	456,639,312	279,795,796	176,843,516	204,826,018	188,552,857	25,883,087	-
14575	Millers Capital Ins Co	PA	118,476,254	73,580,486	44,895,768	42,659,430	42,028,831	2,510,854	12,167,132
40703	Milwaukee Safeguard Ins Co	WI	11,015,474	487,821	10,527,653	-	-	548,893	-
42234	Minnesota Lawyers Mut Ins Co	MN	108,023,921	52,977,016	55,046,905	26,511,528	25,210,764	2,138,935	627,547
20362	Mitsui Sumitomo Ins Co of Amer	NY	674,579,746	460,510,956	214,068,790	140,544,630	133,538,430	20,181,009	1,848,257
22551	Mitsui Sumitomo Ins USA Inc	NY	105,629,668	54,731,553	50,898,115	15,616,070	14,835,231	2,547,732	89,412
32506	Monroe Guar Ins Co	IN	32,493,092	(8,915,424)	41,408,516	-	87,911	1,937,536	-
29858	Mortgage Guar Ins Corp	WI	7,110,368,721	5,851,838,701	1,258,530,020	1,105,707,199	901,318,542	537,126,656	36,013,790
22012	Motors Ins Corp	MI	6,601,523,161	4,718,104,677	1,883,418,484	2,811,409,437	2,651,252,300	429,014,329	834,643
10205	Mountain Valley Ind Co	NH	36,102,971	23,399,882	12,703,089	12,089,223	11,362,392	2,572,569	-
10227	Munich Reins Amer Inc	DE	17,948,045,778	13,626,411,022	4,321,634,756	2,345,981,004	2,350,097,742	456,487,086	-

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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>
14664	Mutual Benefit Ins Co	PA	167,114,800	104,312,324	62,802,476	75,881,990	75,044,621	5,287,921	23,635,504
11878	MutualAid eXchange	KS	36,949,436	14,112,786	22,836,650	13,397,716	14,469,637	50,161	17,289
23663	National Amer Ins Co	OK	140,881,643	90,632,108	50,249,535	66,184,766	64,702,815	1,036,953	67
11991	National Cas Co	WI	185,511,172	81,937,440	103,573,732	-	228,989	3,312,427	14,074,104
10243	National Continental Ins Co	NY	185,470,777	136,037,901	49,432,876	81,220,570	90,747,417	5,870,053	-
16217	National Farmers Union Prop & Cas	CO	266,673,373	143,538,288	123,135,085	161,909,582	147,201,677	15,461,393	94,837
15679	National Fire & Ind Exch	MO	12,302,883	6,167,563	6,135,320	4,946,548	4,888,436	297,336	81,831
20478	National Fire Ins Co Of Hartford	IL	221,702,391	34,860,278	186,842,113	-	-	8,392,146	15,635,169
42447	National Gen Assur Co	MO	39,571,378	19,406,774	20,164,604	-	(76,442)	639,801	6,631,412
23728	National Gen Ins Co	MO	100,678,448	58,875,624	41,802,824	29,232,025	27,849,695	5,322,391	139,866
20087	National Ind Co	NE	74,163,534,479	38,581,576,882	35,581,957,597	4,572,428,815	2,960,631,441	3,999,221,677	4,444,225
30155	National Ins Co Of WI Ins	WI	43,726,668	27,840,344	15,886,324	13,678,151	12,175,319	2,321,521	-
32620	National Interstate Ins Co	OH	694,674,348	512,372,746	182,301,602	194,612,167	151,179,357	37,744,583	4,841,299
20052	National Liab & Fire Ins Co	CT	1,203,062,035	573,893,780	629,168,255	317,676,448	216,671,034	103,832,924	945,805
12529	National Medical Professional RRG In	SC	5,341,638	3,172,855	2,168,783	342,631	536,977	(115,121)	35,592
34835	National Reins Corp	DE	785,706,383	163,610,455	622,095,928	(8,971,964)	2,200,610	21,251,483	-
22608	National Specialty Ins Co	TX	28,485,174	13,088,154	15,397,020	10,775,431	9,897,272	1,238,093	(95,588)
21881	National Surety Corp	IL	585,417,525	366,435,575	218,981,950	185,920,715	172,721,177	36,790,575	11,248,393
20141	National Trust Ins Co	TN	7,996,786	(6,993,793)	14,990,579	-	333,135	332,723	-
19445	National Union Fire Ins Co Of Pitts	PA	34,575,350,644	22,418,356,518	12,156,994,126	7,666,748,897	7,018,434,211	1,284,907,182	79,259,656
26093	Nationwide Affinity Co of Amer	OH	32,104,571	18,213,914	13,890,657	6,384,854	7,256,649	27,287	-
28223	Nationwide Agribusiness Ins Co	IA	90,015,279	34,760,388	55,254,891	-	-	3,090,812	7,830,020
10723	Nationwide Assur Co	WI	83,269,468	9,898,103	73,371,365	-	-	2,008,204	2,027,448
23760	Nationwide Gen Ins Co	OH	59,801,708	35,828,360	23,973,348	-	-	1,058,568	50,155,285
25453	Nationwide Ins Co Of Amer	WI	134,108,410	47,591,470	86,516,940	-	-	4,961,697	27,868,994
23779	Nationwide Mut Fire Ins Co	OH	4,330,933,799	2,270,313,388	2,060,620,411	1,748,780,619	1,723,989,371	197,351,961	181,002,757
23787	Nationwide Mut Ins Co	OH	29,520,738,919	18,159,281,872	11,361,457,047	12,996,625,042	12,774,990,320	813,410,471	282,143,914
37877	Nationwide Prop & Cas Ins Co	OH	103,617,981	75,161,685	28,456,296	-	-	906,603	39,402,893
42307	Navigators Ins Co	NY	1,594,942,247	1,016,274,411	578,667,836	443,456,156	397,062,810	64,913,951	3,700,451
15865	NCMIC Ins Co	IA	512,752,071	346,148,304	166,603,767	84,128,382	47,831,541	33,533,830	689,491
41149	NCRIC Inc	DC	252,581,573	183,373,084	69,208,489	25,390,195	19,733,957	15,330,603	1,035,593
24171	Netherlands Ins Co The	NH	282,550,278	218,075,724	64,474,554	117,737,183	115,749,703	8,372,196	16,243,628
21830	New England Ins Co	CT	293,044,010	10,096,478	282,947,532	2,929	645,280	9,799,916	-

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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>
23833	New Hampshire Ind Co Inc	PA	303,460,596	201,193,703	102,266,893	194,676,741	205,690,418	1,853,252	-
23841	New Hampshire Ins Co	PA	4,452,304,207	3,083,004,486	1,369,299,721	1,008,782,750	923,478,187	189,821,529	23,426,368
12130	New South Ins Co	NC	62,468,836	32,307,046	30,161,790	-	(68,511)	319,603	-
16608	New York Marine & Gen Ins Co	NY	593,599,166	402,457,295	191,141,871	137,181,432	126,178,581	24,754,260	987,316
14788	NGM Ins Co	FL	1,817,113,917	1,197,546,102	619,567,815	832,367,578	800,649,502	165,615,457	14,513,396
27073	Nipponkoa Ins Co Ltd US Br	NY	227,267,046	161,162,809	66,104,237	55,516,119	44,221,964	13,073,902	37,554
31470	Norguard Ins Co	PA	353,870,224	268,261,223	85,609,001	97,192,468	97,011,707	7,777,119	4,383,388
29700	North Amer Elite Ins Co	NH	38,176,989	4,729,720	33,447,269	-	163,625	758,121	362,068
29874	North Amer Specialty Ins Co	NH	459,892,079	216,354,701	243,537,378	18,425,131	3,507,399	28,489,290	4,384,656
27740	North Pointe Ins Co	MI	107,742,349	69,187,264	38,555,085	45,110,304	53,253,566	(1,573,131)	96,490
21105	North River Ins Co	NJ	971,070,060	517,310,966	453,759,094	232,506,919	218,614,752	34,653,166	2,644,081
22047	North Star Reins Corp	DE	24,228,951	5,141,863	19,087,088	-	-	826,661	-
36455	Northbrook Ind Co	IL	39,547,597	282,589	39,265,008	-	-	1,561,223	(42,766)
38369	Northern Assur Co Of Amer	MA	321,109,435	140,838,414	180,271,021	83,245,439	77,341,998	23,678,723	3,579,321
19372	Northern Ins Co Of NY	NY	61,645,069	32,251,367	29,393,702	-	-	1,538,728	5,093,319
24031	Northland Cas Co	MN	100,874,566	67,682,519	33,192,047	26,990,011	22,463,730	7,232,129	-
24015	Northland Ins Co	MN	1,216,632,016	613,704,682	602,927,334	240,864,377	178,864,994	105,699,972	3,169,425
42552	Nova Cas Co	NY	139,944,217	74,384,505	65,559,712	19,162,218	19,777,462	3,376,621	746,834
23248	Occidental Fire & Cas Co Of NC	NC	256,414,474	97,882,847	158,531,627	54,969,270	61,744,726	2,687,800	550,986
23680	Odyssey Amer Reins Co	CT	6,855,730,711	3,932,972,633	2,922,758,078	1,699,765,731	1,541,324,774	235,045,261	-
35602	Ohic Ins Co	OH	247,475,232	170,247,781	77,227,451	2,878,706	33,482,915	(9,474,788)	-
24074	Ohio Cas Ins Co	OH	4,581,054,663	3,224,622,680	1,356,431,983	1,360,349,735	1,326,916,206	141,832,863	28,293,713
24104	Ohio Farmers Ins Co	OH	1,588,895,038	323,528,714	1,265,366,324	141,659,136	140,731,484	12,793,139	52,351
26565	Ohio Ind Co	OH	110,764,578	65,699,539	45,065,039	46,973,258	41,762,367	6,669,399	417,476
24082	Ohio Security Ins Co	OH	13,257,805	1,177	13,256,628	-	225	341,930	3,380,567
40231	Old Dominion Ins Co	FL	28,408,903	502,930	27,905,973	-	-	3,439,918	-
17558	Old Guard Ins Co	OH	308,169,558	201,797,766	106,371,792	141,659,136	140,731,484	6,385,388	(36,289)
24139	Old Republic Gen Ins Corp	IL	991,315,714	716,297,397	275,018,317	276,621,280	268,667,119	29,078,742	1,883,726
24147	Old Republic Ins Co	PA	2,427,802,795	1,554,917,432	872,885,363	375,774,932	292,423,801	128,531,802	12,151,575
35424	Old Republic Security Assur Co	AZ	110,495,291	42,480,833	68,014,458	48,361,787	40,813,879	12,171,103	-
40444	Old Republic Surety Co	WI	99,113,070	53,428,514	45,684,556	40,730,769	34,978,884	6,940,665	274,072
37060	Old United Cas Co	KS	365,925,468	220,075,317	145,850,151	76,573,122	51,703,542	30,784,863	177,226

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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>
34940	Omni Ind Co	IL	72,042,703	42,487,343	29,555,360	33,849,692	32,763,494	2,722,400	-
39098	Omni Ins Co	IL	164,277,547	88,934,061	75,343,486	63,403,520	60,747,322	12,789,137	161,343
20621	OneBeacon Amer Ins Co	MA	904,285,713	471,229,674	433,056,039	273,045,041	253,681,741	62,300,803	3,293,204
21970	OneBeacon Ins Co	PA	3,494,072,143	1,854,196,865	1,639,875,278	899,050,877	835,293,309	288,073,548	521,570
22748	Pacific Employers Ins Co	PA	2,385,907,661	1,691,382,683	694,524,978	602,505,196	518,702,035	112,519,071	857,478
20346	Pacific Ind Co	WI	5,636,175,867	3,793,312,502	1,842,863,365	1,567,926,840	1,288,456,895	364,873,467	9,875,925
37850	Pacific Specialty Ins Co	CA	257,815,574	120,710,725	137,104,849	113,636,285	104,006,143	15,491,116	54,191
11835	Paris Re Amer Ins Co	DE	55,752,790	3,773,351	51,979,439	24,811	1,248,874	1,781,076	-
10006	Partnerre Ins Co Of NY	NY	112,805,585	12,968,146	99,837,439	509,222	1,807,964	2,345,926	-
22250	Pathfinder Ins Co	CO	10,656,372	2,003,732	8,652,640	413,893	(823,532)	1,227,864	-
14931	Pawtucket Ins Co	RI	15,607,347	11,094,066	4,513,281	-	1,225,643	(306,120)	-
25755	Peachtree Cas Ins Co	FL	10,682,519	4,050,445	6,632,074	4,493,550	4,564,839	199,784	-
18139	Peak Prop & Cas Ins Corp	WI	24,987,288	11,122,356	13,864,932	-	(2,448,700)	2,011,821	-
18333	Peerless Ind Ins Co	IL	196,263,441	29,367,800	166,895,641	10,801,577	10,619,240	(928,781)	2,260,452
24198	Peerless Ins Co	NH	6,025,003,036	4,554,695,451	1,470,307,585	2,553,852,718	2,510,741,996	187,999,341	22,407,832
38474	Pegasus Ins Co	OK	11,252,518	4,323,571	6,928,947	6,008,326	5,492,615	355,942	-
14982	Penn Millers Ins Co	PA	183,665,199	132,870,508	50,794,691	70,735,121	73,583,373	1,161,446	1,210,761
32441	Penn Natl Security Ins Co	PA	654,642,366	446,840,374	207,801,992	237,970,684	226,943,962	24,491,092	3,635,683
10673	Penn-Star Ins Co	PA	195,089,279	125,569,404	69,519,875	40,812,296	33,072,967	11,370,473	5,930
21962	Pennsylvania General Ins Co	PA	472,682,136	282,539,554	190,142,582	166,490,879	154,683,997	50,731,589	1,101
14974	Pennsylvania Lumbermens Mut Ins	PA	312,921,426	201,056,955	111,864,471	103,980,400	102,723,709	8,571,521	2,460,063
12262	Pennsylvania Manufacturers Asn Ins C	PA	678,818,526	471,263,829	207,554,697	220,274,931	216,429,746	6,025,116	16,157,860
41424	Pennsylvania Manufacturers Ind Co	PA	205,695,955	137,909,788	67,786,167	73,424,977	72,143,254	1,832,673	4,167,572
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	1,059,354,947	619,433,959	439,920,988	300,879,195	302,696,270	14,600,211	33,700,013
12297	Petroleum Cas Co	TX	19,945,492	7,173,290	12,772,202	4,424,030	2,890,026	3,057,132	4,395
13714	Pharmacists Mut Ins Co	IA	197,395,897	129,228,113	68,167,784	89,045,746	82,240,383	5,418,707	485,434
18058	Philadelphia Ind Ins Co	PA	3,328,324,362	2,159,275,247	1,169,049,115	1,295,575,304	978,904,845	280,629,150	31,855,314
12327	Philadelphia United Fire Ins Co	PA	873,177	42,589	830,588	60,495	47,292	41,500	3,108
17337	Philanthropic Mut Fire Ins Co	PA	3,443,947	520,198	2,923,749	1,615,847	1,543,254	125,852	116,036
34037	Phoenix Ind Ins Co	AZ	170,102,960	123,986,021	46,116,939	77,069,674	72,563,067	7,561,526	468,547
25623	Phoenix Ins Co	CT	3,569,463,726	2,395,810,759	1,173,652,967	893,789,422	797,775,276	240,822,335	14,926,574
26794	Plans Liability Ins Co	OH	88,838,160	38,904,818	49,933,342	11,192,458	15,148,664	293,789	-
18619	Platte River Ins Co.	NE	156,431,613	116,251,557	40,180,056	29,703,022	26,471,963	3,886,281	736,924

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30945	Plaza Ins Co	MO	10,645,206	360,769	10,284,437	-	116,232	(11,071,548)	-
39675	PMA Capital Ins Co	PA	373,457,953	325,877,896	47,580,057	(11,222,289)	16,511,217	(50,742,958)	-
10287	PMI Ins Co	AZ	556,702,219	487,884,130	68,818,089	128,740,503	195,482,853	(45,881,890)	-
27251	PMI Mortgage Ins Co	AZ	3,682,586,137	3,187,128,826	495,457,311	670,457,946	1,052,866,964	(258,776,991)	30,648,266
14460	Podiatry Ins Co Of Amer A Mut Co	IL	266,390,266	185,602,778	80,787,488	89,559,186	80,180,335	8,717,637	3,292,445
37257	Praetorian Ins Co	IL	1,290,261,499	829,239,264	461,022,235	443,188,773	429,301,308	32,581,311	2,157,466
36234	Preferred Professional Ins Co	NE	305,143,829	186,501,655	118,642,174	59,959,764	20,649,414	33,959,347	2,776,232
37869	Pre-Paid Legal Cas Inc	OK	26,761,856	3,352,995	23,408,861	51,849,957	42,871,766	6,448,729	5,848
15586	Preserver Ins Co	NJ	108,227,969	72,025,131	36,202,838	36,267,664	34,515,644	6,672,432	-
42226	Princeton Ins Co	NJ	1,012,875,372	743,042,766	269,832,606	192,277,519	150,879,831	56,574,962	(650)
34312	Producers Agriculture Ins Co	TX	103,102,226	70,147,558	32,954,668	63,463,189	51,065,089	9,530,438	-
12513	Professional Liab Ins Co Of Amer	NY	49,311,197	26,959,664	22,351,533	24,472,771	18,172,813	5,983,355	-
11127	Professional Solutions Ins Co	IA	12,474,816	3,304,106	9,170,710	51,022	(739,574)	837,850	-
25585	Professionals Direct Ins Co	MI	44,980,190	30,015,513	14,964,677	17,096,105	18,509,292	(210,282)	135,270
11851	Progressive Advanced Ins Co	OH	147,948,481	101,972,978	45,975,503	141,200,873	131,598,027	8,932,823	33,580,558
24252	Progressive American Ins Co	FL	343,124,556	209,952,883	133,171,673	169,829,772	157,698,688	16,485,363	59,307,370
24260	Progressive Cas Ins Co	OH	4,772,594,188	3,518,727,099	1,253,867,089	4,160,829,416	3,863,617,851	357,335,695	12,916,183
42994	Progressive Classic Ins Co	WI	334,356,992	253,900,127	80,456,865	254,744,658	236,548,031	22,873,151	49,110,468
16322	Progressive Direct Ins Co	OH	2,836,042,274	1,973,645,523	862,396,751	2,735,766,911	2,549,711,781	193,951,058	79,363,634
24279	Progressive Max Ins Co	OH	236,237,003	167,106,584	69,130,419	211,801,309	197,397,041	13,885,055	-
38628	Progressive Northern Ins Co	WI	1,167,167,632	852,243,382	314,924,250	1,018,978,633	946,192,127	92,598,560	1,361,173
42919	Progressive Northwestern Ins Co	OH	1,140,998,157	820,985,013	320,013,144	1,018,978,633	946,192,127	85,598,052	-
37834	Progressive Preferred Ins Co	OH	587,010,719	426,936,383	160,074,336	509,489,316	473,096,063	44,859,884	-
32786	Progressive Specialty Ins Co	OH	1,152,639,349	484,184,926	668,454,423	594,404,202	551,945,407	61,350,368	-
38954	Pronational Ins Co	MI	1,138,600,579	891,800,563	246,800,016	162,917,925	192,702,886	18,067,371	-
34690	Property & Cas Ins Co Of Hartford	IN	209,501,417	111,728,738	97,772,679	52,465,363	48,474,268	18,203,030	16,535,647
12416	Protective Ins Co	IN	619,784,943	260,152,011	359,632,932	130,678,959	114,588,214	27,949,117	730,561
28711	Providence Property & Cas Ins Co	OK	86,757,151	75,808,412	10,948,739	17,277,426	18,530,556	1,159,665	-
24295	Providence Washington Ins Co	RI	172,683,292	135,780,134	36,903,158	2,915	6,770,667	1,424,590	-
15059	Public Service Mut Ins Co	NY	669,338,875	393,394,149	275,944,726	153,473,836	145,315,442	22,929,804	281,937
35157	Putnam Rein Co	NY	554,022,450	402,302,542	151,719,908	177,138,104	169,737,966	22,482,351	-
39217	QBE Ins Corp	PA	469,671,150	308,087,485	161,583,665	129,974,439	118,342,975	15,785,749	2,645,601

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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>
23752	Quanta Ind Co	CO	231,835,213	147,342,208	84,493,005	3,629,746	6,079,726	(3,906,586)	14,487
36250	Radian Asset Assur Inc	NY	2,529,830,714	1,392,450,672	1,137,380,042	200,482,282	114,695,204	124,553,785	-
33790	Radian Guaranty Inc	PA	3,995,042,265	3,877,760,869	117,281,396	683,907,009	1,167,202,345	(157,105,513)	18,478,974
38512	Rampart Ins Co	NY	82,251,170	51,873,158	30,378,012	4,107	3,947,550	917,396	-
37303	Redland Ins Co	NJ	170,634,752	107,877,228	62,757,524	42,284,754	42,338,426	2,790,477	600,644
24449	Regent Ins Co	WI	280,617,060	195,006,345	85,610,715	120,800,848	120,570,320	4,761,482	235,795
37052	Regis Ins Co	PA	17,661,538	10,044,322	7,617,216	5,361,454	5,975,262	1,228,813	166,791
22179	Republic Ind Co Of Amer	CA	891,223,729	568,179,836	323,043,893	226,889,068	181,075,894	56,617,901	-
43753	Republic Ind Co of CA	CA	40,127,933	17,711,102	22,416,831	7,017,188	5,599,798	1,865,617	-
28452	Republic Mortgage Ins Co	NC	1,811,359,352	1,690,511,133	120,848,219	378,520,499	549,585,734	(108,506,892)	12,469,555
32174	Republic Mortgage Ins Co Of FL	FL	46,019,742	36,605,167	9,414,575	6,505,653	9,288,889	(1,268,754)	-
31275	Republic Mortgage Ins Of NC	NC	618,781,288	512,823,857	105,957,431	133,252,317	142,266,528	10,088,378	-
31089	Republic Western Ins Co	AZ	247,648,532	137,451,235	110,197,297	28,344,406	31,550,140	10,991,957	348,985
12475	Republic-Franklin Ins Co	OH	86,279,536	47,739,637	38,539,899	18,344,361	17,442,462	3,408,303	7,297,960
43044	Response Ins Co	CT	96,160,249	28,145,260	68,014,989	21,490,111	23,913,122	(947,893)	535,945
20133	Response Worldwide Direct Auto Ins C	CT	47,159,961	32,051,940	15,108,021	31,519,570	35,003,285	(1,496,270)	-
26050	Response Worldwide Ins Co	CT	68,764,964	46,554,447	22,210,517	45,845,776	50,917,786	(2,046,678)	24,760
36684	Riverport Ins Co	MN	78,344,251	42,937,489	35,406,762	10,293,722	7,159,175	3,733,178	294,806
28860	RLI Ind Co	IL	41,511,305	4,614,132	36,897,173	607,952	406,604	1,497,591	-
13056	RLI Ins Co	IL	1,351,885,102	599,880,777	752,004,325	244,443,167	201,318,452	126,205,653	4,756,557
42706	Roche Surety And Cas Inc	FL	16,004,102	9,986,302	6,017,800	2,327,626	1,775,961	458,901	20,561
35505	Rockwood Cas Ins Co	PA	245,719,676	164,427,467	81,292,209	63,658,418	51,241,253	15,397,883	7,664,121
22314	RSUI Ind Co	NH	2,499,798,495	1,415,754,878	1,084,043,617	662,854,472	467,750,480	216,395,604	9,955,420
39039	Rural Community Ins Co	MN	3,085,387,732	2,770,317,518	315,070,214	692,219,110	642,044,122	35,786,857	-
23132	RVI Natl Ins Co	CT	15,285,922	903,520	14,382,402	2,190	1,816,214	(404,343)	-
24740	Safeco Ins Co Of Amer	WA	4,067,248,117	3,228,637,423	838,610,694	1,845,356,857	1,725,501,910	248,386,112	42,236,559
39012	Safeco Ins Co Of IL	IL	671,062,138	485,564,153	185,497,985	279,599,524	261,439,683	30,712,823	11,592,985
11215	Safeco Ins Co Of IN	IN	19,130,317	6,559,516	12,570,801	-	-	454,811	-
24759	Safeco Natl Ins Co	MO	257,720,731	159,221,383	98,499,348	111,839,809	104,575,873	13,404,188	-
11123	Safety First Ins Co	IL	15,460,265	2,860,570	12,599,695	1,135,746	759,650	685,767	53,247
15105	Safety Natl Cas Corp	MO	1,778,544,979	1,315,593,485	462,951,494	304,169,266	305,919,701	53,928,114	4,983,783
12521	Safeway Ins Co	IL	370,339,496	107,010,497	263,328,999	133,075,318	134,043,469	6,802,524	-
40460	Sagamore Ins Co	IN	157,610,940	51,436,888	106,174,052	44,092,231	42,624,829	7,807,260	-

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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>
15580	Scottsdale Ind Co	OH	22,195,240	4,768,971	17,426,269	-	-	602,281	964,557
22535	Seaboard Surety Co	NY	154,528,452	23,542,094	130,986,358	1,675,852	2,389,929	4,539,958	(11,728)
15563	SeaBright Ins Co	IL	675,195,528	418,873,182	256,322,346	227,995,298	188,166,988	33,692,562	1,448,016
25763	Seaton Ins Co	RI	77,466,694	52,362,146	25,104,548	906	13,841,127	(5,053,392)	-
10054	Securian Cas Co	MN	53,643,651	5,984,659	47,658,992	7,396,636	7,813,537	1,172,398	-
22233	Select Ins Co	TX	64,969,558	343,485	64,626,073	-	-	2,257,542	-
17752	Select Risk Ins Co	PA	31,941,513	20,941,612	10,999,901	13,389,339	13,225,108	1,177,571	318,315
12572	Selective Ins Co Of Amer	NJ	2,281,064,319	1,745,701,649	535,362,670	763,189,192	748,385,351	101,412,078	38,246,898
19259	Selective Ins Co Of SC	IN	414,859,442	320,561,070	94,298,372	138,761,671	136,055,471	12,142,986	8,324,642
39926	Selective Ins Co Of The Southeast	IN	322,346,033	244,513,920	77,832,113	107,925,744	105,820,921	10,836,403	18,938,411
26301	Selective Way Ins Co	NJ	922,584,472	722,484,457	200,100,015	323,777,233	317,462,765	25,747,975	64,107,591
33545	Seminole Cas Ins Co	FL	44,014,512	29,401,139	14,613,373	34,185,265	36,433,998	231,365	8,027,916
10936	Seneca Ins Co Inc	NY	318,435,422	190,712,851	127,722,571	103,478,859	76,105,517	25,287,621	1,835,473
11000	Sentinel Ins Co Ltd	CT	369,702,005	67,001,361	302,700,644	31,479,218	29,084,560	19,775,602	19,401,486
28460	Sentry Cas Co	WI	157,264,822	101,707,720	55,557,102	48,078,424	48,504,895	4,564,854	-
24988	Sentry Ins A Mut Co	WI	5,525,349,588	2,510,234,125	3,015,115,463	1,057,725,318	1,067,107,700	182,990,783	2,400,848
21180	Sentry Select Ins Co	WI	654,865,660	435,135,922	219,729,738	192,313,694	194,019,578	22,194,634	9,389,742
22985	Sequoia Ins Co	CA	185,487,551	116,920,825	68,566,726	91,626,714	84,556,806	10,594,020	-
23388	Shelter Mut Ins Co	MO	2,209,073,262	857,164,421	1,351,908,841	877,003,973	819,993,356	138,924,140	-
11126	Sompo Japan Ins Co of Amer	NY	770,799,110	420,951,493	349,847,617	64,043,975	62,893,283	29,747,032	1,559,683
37141	Southern General Ins Co	GA	66,123,272	40,829,254	25,294,018	57,467,763	62,641,384	69,414	-
19216	Southern Ins Co	TX	10,208,464	1,859,222	8,349,242	-	-	431,346	-
22861	Southern Pilot Ins Co	WI	21,772,450	13,399	21,759,051	-	-	1,185,798	105,769
15709	Southern States Ins Exch	VA	36,321,076	20,821,076	15,500,000	11,509,696	11,454,096	2,614,881	1,539,543
20613	Sparta Ins Co	MA	257,737,009	2,103,387	255,633,622	3,896	4,647,785	509,116	-
24767	St Paul Fire & Marine Ins Co	MN	19,842,695,554	12,961,588,288	6,881,107,266	4,676,657,681	4,165,852,017	1,147,844,986	24,094,709
24775	St Paul Guardian Ins Co	MN	76,423,237	50,480,540	25,942,697	17,875,788	15,955,506	489,197	730,682
41750	St Paul Medical Liability Ins Co	MN	198,415,804	138,778,340	59,637,464	51,839,786	46,270,966	10,479,235	-
24791	St Paul Mercury Ins Co	MN	261,366,150	202,003,345	59,362,805	71,503,154	63,822,022	18,859	6,791,745
19224	St Paul Protective Ins Co	IL	510,243,219	277,899,850	232,343,369	103,679,573	92,541,932	25,591,826	100,482
19070	Standard Fire Ins Co	CT	3,750,201,302	2,328,122,163	1,422,079,139	865,238,160	772,246,467	277,744,267	167,546,180
42986	Standard Guaranty Ins Co	DE	192,934,763	104,065,269	88,869,494	137,492,988	76,526,360	43,183,090	252,072

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18023	Star Ins Co	MI	524,580,928	336,200,355	188,380,573	151,799,391	144,199,896	13,893,409	1,683,775
40045	Starnet Ins Co	DE	163,575,204	57,706,082	105,869,122	13,250,018	9,957,467	6,838,661	1,857,217
19530	State Auto Natl Ins Co	OH	106,627,631	33,405,685	73,221,946	42,947,863	39,703,317	5,775,347	3,234,155
25127	State Auto Prop & Cas Ins Co	IA	1,604,496,398	988,534,351	615,962,047	715,695,161	654,389,329	91,620,744	49,218,609
25135	State Automobile Mut Ins Co	OH	1,845,151,826	651,388,312	1,193,763,514	290,007,483	272,222,902	57,859,011	9,770,879
25143	State Farm Fire And Cas Co	IL	26,187,616,433	16,026,153,021	10,161,463,412	11,765,144,392	11,511,865,166	956,135,391	404,534,111
25151	State Farm General Ins Co	IL	4,360,181,312	2,496,661,285	1,863,520,027	1,765,019,020	1,851,631,433	93,626,582	-
25178	State Farm Mut Auto Ins Co	IL	104,842,398,449	41,265,129,346	63,577,269,103	31,664,391,650	31,442,394,213	3,664,292,437	651,998,630
12831	State Natl Ins Co Inc	TX	175,470,188	71,599,013	103,871,175	70,040,303	64,332,266	7,990,760	4,486,445
10952	Stonebridge Casualty Ins Co	OH	289,832,880	169,688,046	120,144,834	139,145,888	133,771,903	12,887,958	4,977,247
22276	Stonewall Ins Co	RI	94,953,337	35,616,507	59,336,830	-	11,730,320	(223,117)	-
10340	Stonington Ins Co	TX	384,124,045	259,254,386	124,869,659	143,483,308	140,366,803	13,396,167	1,453,453
40436	Stratford Ins Co	NH	174,035,875	118,826,058	55,209,817	24,874,615	24,416,335	3,535,023	977,572
11024	Strathmore Ins Co	NY	45,531,208	27,682,246	17,848,962	11,771,367	11,058,076	1,751,451	1,350,343
40134	SUA Ins Co	IL	303,028,470	213,183,373	89,845,097	152,468,715	144,795,334	16,312,375	590,063
10909	Sun Surety Ins Co	SD	12,137,702	6,154,472	5,983,230	2,287,517	1,352,076	1,010,959	13
25364	Swiss Rein America Corp	NY	14,245,829,463	10,180,802,597	4,065,026,866	2,114,436,324	2,312,397,427	219,442,968	-
12866	T.H.E. Ins Co	LA	174,050,582	119,472,600	54,577,982	50,496,183	49,804,376	5,669,909	727,673
22683	Teachers Ins Co	IL	311,367,645	193,438,239	117,929,406	199,361,047	173,710,387	30,717,824	2,999,490
42376	Technology Ins Co Inc	NH	401,438,454	268,786,165	132,652,289	80,036,601	71,804,721	9,828,895	4,645,697
23280	The Cincinnati Indemnity Co	OH	77,505,672	11,648,086	65,857,586	-	-	1,067,381	3,738,487
25496	TIG Ind Co	CA	26,051,019	3,602,602	22,448,417	-	-	(2,806,182)	-
25534	TIG Ins Co	CA	2,061,585,008	1,323,166,373	738,418,635	(3,661,460)	159,997,916	(91,833,829)	-
13242	Titan Ind Co	TX	133,701,918	36,171,788	97,530,130	-	-	864,855	1,774,724
32301	TNUS Ins Co	NY	58,226,845	9,387,131	48,839,714	1,031,846	2,375,057	4,409,729	-
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,685,125,738	1,169,510,257	515,615,481	333,370,233	312,825,334	58,808,912	5,433,242
44300	Tower Ins Co Of NY	NY	661,013,565	445,761,738	215,251,827	235,195,539	191,800,010	29,631,027	37,321
43702	Tower National Ins Co	MA	35,617,417	25,198,743	10,418,674	2,954,537	2,516,617	676,506	26,232
37621	Toyota Motor Ins Co	IA	306,521,018	221,344,403	85,176,615	49,499,046	42,005,358	9,437,651	4,902,192
38857	Traders & General Ins Co	TX	8,433,400	33,781	8,399,619	-	-	125,132	-
41238	Trans Pacific Ins Co	NY	59,828,926	15,213,092	44,615,834	(140,784)	1,462,577	2,762	4,868
28886	Transguard Ins Co Of Amer Inc	IL	207,402,544	126,356,199	81,046,345	50,544,182	49,009,358	7,510,771	427,929
33014	Transport Ins Co	OH	45,560,150	29,322,417	16,237,733	-	3,789,647	(1,692,266)	-

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20494	Transportation Ins Co	IL	91,954,944	624,435	91,330,509	-	-	3,015,208	10,171,540
28188	Travco Ins Co	CT	196,799,167	129,332,146	67,467,021	48,264,629	43,079,865	10,008,471	1,830,873
19038	Travelers Cas & Surety Co	CT	15,376,976,596	9,968,392,334	5,408,584,262	3,640,310,526	3,286,403,957	1,140,641,889	5,138,230
31194	Travelers Cas & Surety Co Of Amer	CT	3,555,971,086	2,265,324,801	1,290,646,285	1,255,368,337	815,904,079	405,102,408	33,430,614
36170	Travelers Cas Co Of CT	CT	306,333,146	225,688,478	80,644,668	84,016,206	74,990,876	18,184,207	-
19046	Travelers Cas Ins Co Of Amer	CT	1,740,100,646	1,307,653,622	432,447,024	488,009,024	435,585,301	92,986,572	4,422,526
40282	Travelers Commercial Cas Co	CT	320,449,960	233,019,810	87,430,150	84,016,206	74,990,876	17,956,512	-
36137	Travelers Commercial Ins Co	CT	307,861,356	225,150,288	82,711,068	84,016,206	74,990,876	17,042,525	6,300,279
27998	Travelers Home & Marine Ins Co	CT	196,797,359	129,014,062	67,783,297	48,264,629	43,079,865	10,031,912	31,726,072
25658	Travelers Ind Co	CT	21,284,346,648	12,813,703,001	8,470,643,647	4,164,944,925	3,718,565,634	1,484,516,298	52,111,035
25666	Travelers Ind Co Of Amer	CT	502,787,650	368,436,688	134,350,962	137,643,571	122,857,393	27,284,687	27,523,551
25682	Travelers Ind Co Of CT	CT	987,959,041	658,952,952	329,006,089	244,898,302	218,590,426	54,378,208	11,701,993
36161	Travelers Prop Cas Ins Co	CT	210,201,688	143,616,769	66,584,919	53,627,365	47,866,517	11,819,143	-
25674	Travelers Property Cas Co Of Amer	CT	263,501,709	172,070,332	91,431,377	64,352,838	57,439,820	10,378,682	72,157,790
24350	Triad Guaranty Ins Corp	IL	962,256,098	764,543,043	197,713,055	273,644,518	421,012,885	(119,313,658)	2,596,862
41211	Triton Ins Co	TX	587,237,915	285,889,988	301,347,927	155,343,130	100,386,158	63,275,352	1,263,321
41106	Triumphe Cas Co	PA	14,607,016	487,728	14,119,288	-	22,411	483,038	-
21709	Truck Ins Exch	CA	1,773,137,935	1,269,051,544	504,086,391	956,641,063	974,959,505	47,671,273	6,923,235
27120	Trumbull Ins Co	CT	420,211,599	111,560,059	308,651,540	52,465,363	48,474,268	18,693,719	602,094
29459	Twin City Fire Ins Co Co	IN	637,635,566	334,420,536	303,215,030	157,396,090	145,422,803	39,972,335	68,289,887
37893	Ullico Cas Co	DE	150,631,761	92,035,130	58,596,631	34,439,260	34,227,873	3,937,511	370,970
41050	Underwriter For The Professions Ins	CO	273,978,691	185,418,839	88,559,852	(12,006,560)	3,527,009	(5,398,870)	-
25844	Union Ins Co	IA	84,258,221	57,599,431	26,658,790	-	-	852,864	7,925,827
38911	Union Standard Ins Co	OK	21,076,061	145,108	20,930,953	-	-	756,209	-
36048	Unione Italiana Reins Co Of Amer	NY	79,582,868	43,257,260	36,325,608	20	2,300,591	900,119	-
36285	United Americas Ins Co	NY	8,774,439	1,588,068	7,186,371	2	10,492,051	(530,743)	-
11142	United Cas Ins Co Of Amer	IL	19,774,764	6,277,976	13,496,788	3,095,527	2,530,698	947,839	1,778,435
29963	United Farm Family Ins Co	NY	24,347,061	16,744,767	7,602,294	7,686,459	7,414,553	1,103,122	14,624,088
13021	United Fire & Cas Co	IA	1,254,220,957	605,769,299	648,451,658	392,701,330	320,811,513	94,562,408	30,463
11770	United Fncl Cas Co	OH	1,764,001,051	1,347,925,691	416,075,360	1,289,473,122	1,178,421,406	118,392,130	30,612,096
16659	United Gty Coml Ins Co Of NC	NC	288,394,039	247,020,630	41,373,409	31,893,099	37,729,463	3,279,614	-
15873	United Gty Residential Ins Co	NC	1,907,961,281	1,412,449,338	495,511,943	418,629,289	604,948,263	(52,885,857)	18,104,029

PROPERTY AND CASUALTY COMPANIES
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007

<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>
16667	United Gty Residential Ins Co Of NC	NC	734,094,673	539,924,867	194,169,806	205,488,416	672,041,744	(239,904,552)	1,544,281
26999	United Guaranty Mtg Indem Co	NC	229,289,293	173,847,630	55,441,663	78,026,811	116,138,626	(18,603,339)	2,067,170
11445	United Natl Cas Ins Co	IN	38,026,318	12,572,861	25,453,457	7,406,735	6,094,621	2,186,881	-
41335	United Natl Specialty Ins Co	WI	82,986,934	23,423,249	59,563,685	7,491,185	6,179,073	3,617,378	474
21113	United States Fire Ins Co	DE	3,694,722,840	2,533,793,031	1,160,929,809	803,205,721	755,214,598	137,063,710	8,015,318
25895	United States Liability Ins Co	PA	481,398,209	185,302,827	296,095,382	(37,754,618)	(68,112,447)	218,280,958	2,916,376
29157	United WI Ins Co	WI	280,391,099	211,539,199	68,851,900	68,683,155	59,658,408	6,524,822	32,060
16063	Unitrin Auto & Home Ins Co	NY	165,934,522	136,923,317	29,011,205	39,659,282	40,237,283	2,756,015	15,156,781
10226	Unitrin Direct Ins Co	IL	35,834,270	22,253,606	13,580,664	7,167,046	8,705,414	872,280	10,212,165
10915	Unitrin Direct Property & Cas Co	IL	53,701,832	39,327,096	14,374,736	16,346,647	19,696,672	(1,634,456)	233,661
42862	Universal Cas Co	IL	96,215,528	66,858,264	29,357,264	50,015,340	54,478,323	486,540	-
32867	Universal Fire and Cas Ins Co	IN	7,562,012	1,724,920	5,837,092	2,063,800	1,699,456	418,770	9,280
13200	Universal Surety Of Amer	SD	24,348,445	11,557,329	12,791,116	3,611,263	3,097,970	1,079,849	130
41181	Universal Underwriters Ins Co	KS	418,321,599	75,388,800	342,932,799	-	-	51,866,361	15,366,765
40843	Universal Underwriters Of TX Ins	TX	14,361,344	5,371,437	8,989,907	-	-	990,605	64,322
29998	Upper Hudson Natl Ins Co	NY	7,527,853	388,260	7,139,593	51,686	667,465	(364,186)	-
29599	US Specialty Ins Co	TX	945,514,546	668,450,823	277,063,723	330,644,398	265,682,388	68,074,261	7,209,378
25941	USAA	TX	18,401,816,176	5,505,253,475	12,896,562,701	4,912,636,915	4,579,146,667	659,255,337	164,218,475
25968	USAA Cas Ins Co	TX	6,040,601,742	3,191,238,757	2,849,362,985	3,286,481,750	2,960,117,700	316,608,570	99,994,027
18600	USAA General Ind Co	TX	358,339,161	206,319,172	152,019,989	180,429,674	205,928,652	(13,294,540)	7,562,363
25976	Utica Mut Ins Co	NY	2,187,614,360	1,423,132,568	764,481,792	544,216,031	517,392,527	66,356,040	6,640,759
26611	Valiant Ins Co	DE	51,544,727	1,071,552	50,473,175	81,743	919,084	57,964	19,073
20508	Valley Forge Ins Co	PA	58,840,129	11,962	58,828,167	-	-	2,976,902	15,997,563
21172	Vanliner Ins Co	MO	479,807,970	361,253,390	118,554,580	147,022,285	150,114,979	12,567,268	4,108,944
18759	Verex Assure Inc	WI	27,394,725	12,079,476	15,315,249	239,482	46,602	1,274,916	1,127
42889	Victoria Fire & Cas Co	OH	180,878,011	138,483,242	42,394,769	61,764,842	71,318,243	(2,799,458)	16,109
20397	Vigilant Ins Co	NY	392,431,088	242,114,518	150,316,570	46,079,057	37,884,277	15,993,200	14,589,323
40827	Virginia Surety Co Inc	IL	1,135,059,769	884,687,587	250,372,182	480,977,623	455,227,860	43,124,512	2,431,075
32395	Vision Service Plan Ins Co	MO	70,562,712	11,080,067	59,482,645	74,584,900	64,219,597	8,003,634	-
35971	Voyager Property & Cas Ins Co	SC	80,058,047	49,600,302	30,457,745	26,976,781	32,836,466	(2,496,351)	7,782,498
26085	Warner Ins Co	CT	30,949,814	9,219,343	21,730,471	8,596,457	9,545,818	(333,471)	1,752,064
32778	Washington Intl Ins Co	NH	100,062,534	46,198,636	53,863,898	8,269,511	4,367,793	3,743,319	855,841
26069	Wausau Business Ins Co	WI	176,625,394	126,415,536	50,209,858	47,202,853	49,818,461	2,945,282	5,259,157

PROPERTY AND CASUALTY COMPANIES
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007

<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>
26042	Wausau Underwriters Ins Co	WI	233,032,611	142,235,501	90,797,110	47,202,853	49,818,461	4,939,350	6,425,620
25011	Wesco Ins Co	DE	97,938,003	66,134,648	31,803,355	4,230,788	(2,467,794)	5,709,336	326,953
44393	West American Ins Co	IN	271,633,241	57,756,818	213,876,423	-	708	10,613,315	22,959,778
21121	Westchester Fire Ins Co	NY	2,542,889,887	1,739,957,367	802,932,520	574,661,081	476,173,597	147,885,195	8,514,338
30830	Western Diversified Cas Ins Co	NE	21,108,987	157,704	20,951,283	-	217,900	305,720	-
27502	Western General Ins Co	CA	103,037,469	71,343,884	31,693,585	67,742,011	68,122,030	1,312,740	430,692
13188	Western Surety Co	SD	1,083,774,330	641,549,457	442,224,873	417,469,905	316,075,404	96,718,499	7,918,057
37770	Western United Ins Co	CA	122,224,571	48,254,970	73,969,601	27,302,004	26,185,167	9,537,830	-
24112	Westfield Ins Co	OH	2,235,508,685	1,508,233,813	727,274,872	1,007,353,856	1,000,757,216	56,463,521	1,604,226
34207	Westport Ins Corp	MO	1,110,639,562	817,131,599	293,507,963	95,320,150	184,827,719	(54,479,876)	5,791,014
25780	Williamsburg Natl Ins Co	MI	89,306,419	67,460,648	21,845,771	30,574,436	29,124,226	2,775,156	-
26166	Windsor Mount Joy Mut Ins Co	PA	41,542,665	18,130,461	23,412,204	15,894,660	13,841,900	2,415,346	3,655,098
31232	Work First Cas Co	DE	24,025,514	13,350,268	10,675,246	15,323,419	14,390,396	885,090	8,090
39896	Worldwide Cas Ins Co	OH	12,590,074	1,009	12,589,065	-	-	462,597	-
40193	X L Ins Co Of NY	NY	155,575,380	98,593,860	56,981,520	23,604,923	20,650,500	5,885,523	-
20311	XL Capital Assurance Inc	NY	653,987,182	462,003,684	191,983,498	22,830,326	229,402,014	(191,092,560)	139,755
24554	XL Ins Amer Inc	DE	542,736,297	331,163,360	211,572,937	78,683,147	68,829,672	17,997,345	6,113,431
20583	XL Reins America Inc	NY	5,027,624,663	2,983,144,285	2,044,480,378	511,439,886	447,383,267	190,846,956	-
37885	XL Specialty Ins Co	DE	555,492,269	403,897,138	151,595,131	47,209,847	41,300,943	11,422,033	22,959,255
24325	York Ins Co	RI	24,655,934	18,447,046	6,208,888	411	955,860	184,889	-
26220	Yosemite Ins Co	IN	558,607,533	93,313,891	465,293,642	56,922,674	28,409,238	41,066,279	362,571
30325	Zale Ind Co	TX	14,498,074	3,966,321	10,531,753	3,718,836	2,370,698	1,221,326	3,313
13269	Zenith Ins Co	CA	2,252,913,454	1,801,818,805	451,094,649	723,761,757	480,949,875	238,943,143	285,523
16535	Zurich American Ins Co	NY	31,808,017,253	25,063,304,962	6,744,712,291	5,316,325,967	5,304,850,239	1,275,971,449	75,431,930
27855	Zurich American Ins Co Of IL	IL	63,392,037	19,594,224	43,797,813	-	-	2,656,134	1,030,940
TOTAL			1,218,354,478,423	741,547,068,903	476,807,409,520	320,589,750,495	305,604,484,269	51,212,475,232	7,266,442,302
GRAND TOTALS			1,249,264,060,970	760,001,690,371	489,262,370,599	334,705,834,096	318,502,827,126	53,212,020,717	8,865,095,011

TITLE COMPANIES
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007

<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>
<u>DOMESTIC</u>									
50784	Security Title Guarantee Corp Bltmre	MD	13,992,506	10,228,415	3,764,091	23,148,068	23,029,482	(628,284)	7,654,791
TOTALS			13,992,506	10,228,415	3,764,091	23,148,068	23,029,482	(628,284)	7,654,791

TITLE COMPANIES
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007

<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>
<u>FOREIGN</u>									
51411	American Guar Title Ins Co	OK	14,283,946	2,776,365	11,507,581	3,338,958	3,302,317	1,294,920	2,165
50687	Attorneys Title Ins Fund	FL	324,304,826	174,477,082	149,827,744	360,555,798	355,763,865	(5,840,823)	-
50008	Bridge Title Ins Co	CA	8,207,968	214,292	7,993,676	19,541	108,904	(117,171)	-
50636	Censtar Title Ins Co	TX	29,562,039	4,420,438	25,141,601	37,915,111	33,831,989	3,233,018	1,657,830
50229	Chicago Title Ins Co	NE	1,578,158,243	1,303,675,705	274,482,538	2,108,437,310	1,874,565,198	129,246,669	51,167,105
50026	Commerce Title Ins Co	CA	22,292,662	13,480,750	8,811,912	42,512,147	38,400,755	2,801,840	509,871
50083	Commonwealth Land Title Ins Co	NE	745,238,011	491,145,534	254,092,477	1,214,894,310	1,083,516,820	62,784,680	44,305,573
51195	Commonwealth Land Title Ins NJ	NJ	42,152,114	9,019,669	33,132,445	35,399,052	31,189,583	2,974,997	-
51209	Conestoga Title Ins Co	PA	7,932,468	5,338,903	2,593,565	14,176,902	14,559,383	(1,543,073)	2,170,802
51586	Fidelity Natl Title Ins Co	CA	860,789,383	623,107,279	237,682,104	1,369,360,612	1,221,068,915	58,097,256	23,977,552
50814	First Amer Title Ins Co	CA	1,873,280,555	1,446,753,312	426,527,243	3,630,841,157	3,343,519,077	12,082,433	76,728,353
50369	Investors Title Ins Co	NC	105,684,657	55,581,895	50,102,762	66,853,213	55,433,642	5,126,419	1,176,007
50024	Lawyers Title Ins Corp	NE	614,576,148	485,289,739	129,286,409	1,324,909,286	1,256,547,871	1,971,396	25,810,327
51020	National Title Ins Of NY Inc	NY	15,929,860	9,216,496	6,713,364	11,194,386	10,390,746	146,157	-
51101	Nations Title Ins Of NY Inc	NY	20,799,494	8,172,302	12,627,192	895,124	297,817	865,565	-

Title Companies - December 31, 2007

TITLE COMPANIES
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2007

<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>
50130	North Amer Title Ins Co	CA	83,058,030	32,158,738	50,899,292	109,101,307	98,201,775	8,278,766	2,532,497
50377	Northeast Investors Title Ins Co	SC	6,143,241	602,766	5,540,475	2,403,559	2,307,627	180,394	-
50520	Old Republic Natl Title Ins Co	MN	484,403,894	368,402,069	116,001,825	770,478,042	713,256,104	14,681,746	11,685,145
50792	Southern Title Ins Corp	VA	23,386,522	15,670,916	7,715,606	53,404,248	51,859,442	(1,020,999)	2,774,103
50121	Stewart Title Guaranty Co	TX	1,082,024,546	566,123,531	515,901,015	1,499,604,706	1,416,388,898	(6,458,657)	40,148,442
51403	Ta Title Ins Co	PA	12,091,518	5,588,179	6,503,339	16,852,621	16,101,842	779,522	353,847
50067	Ticor Title Ins Co	CA	237,995,198	170,308,285	67,686,913	377,091,400	327,993,550	16,674,345	2,209,423
51535	Ticor Title Ins Co of FL	NE	120,872,364	95,285,888	25,586,476	93,604,625	93,268,161	(10,924,392)	3,443,114
50245	Title Ins Co Of Amer	NE	15,413,940	3,747,365	11,666,575	11,614,194	11,629,474	348,515	-
50016	Title Resources Guaranty Co	TX	40,058,907	14,347,303	25,711,604	103,117,424	94,876,281	4,648,063	340,737
51152	TransUnion Natl Title Ins Co	SC	15,575,501	5,526,969	10,048,532	3,636,583	3,722,389	(397,346)	70,722
50012	Transnation Title Ins Co	NE	159,577,693	137,242,911	22,334,782	299,589,827	313,225,196	(29,527,216)	246,388
51624	United General Title Ins Co	CA	115,295,014	90,383,868	24,911,146	328,282,360	325,551,407	(16,363,548)	8,847,064
50050	Westcor Land Title Ins Co	CA	24,062,681	15,400,201	8,662,480	51,967,673	52,354,461	(1,471,180)	-
TOTALS			8,683,151,423	6,153,458,750	2,529,692,673	13,942,051,476	12,843,233,489	252,552,296	300,157,067
GRAND TOTALS			8,697,143,929	6,163,687,165	2,533,456,764	13,965,199,544	12,866,262,971	251,924,012	307,811,858

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: 2007 Total Complaints for Index: 324

Premiums Year: 2007 Total Premiums for Index: \$1,190,758,220

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0.97743	32220	21st Century N Amer Ins Co	0.00309	1	0.00316	\$3,760,067
0	26620	AXIS Surplus Ins Co	0	0	0.00041	\$480,052
0	33898	Aegis Security Ins Co	0	0	0.00038	\$449,645
0	10014	Affiliated Fm Ins Co	0	0	0.00001	\$2,690
0	42579	Allied Prop & Cas Ins Co	0	0	0.00002	\$13,273
0	19240	Allstate Ind Co	0	0	0.00105	\$1,245,727
0.8245	19232	Allstate Ins Co	0.11112	36	0.13477	\$160,470,332
4.3269	17230	Allstate Prop & Cas Ins Co	0.00309	1	0.00072	\$849,381
0	21849	American Automobile Ins Co	0	0	0.00008	\$93,384
9.21411	10111	American Bankers Ins Co Of FL	0.00926	3	0.00101	\$1,196,593
306.59713	23450	American Family Home Ins Co	0.00309	1	0.00002	\$11,987
8.59961	24066	American Fire & Cas Co	0.00309	1	0.00036	\$427,366
0	21857	American Ins Co	0	0	0.0092	\$10,946,874
0	23469	American Modern Home Ins Co	0	0	0.0001	\$111,610
5.67872	42978	American Security Ins Co	0.00618	2	0.00109	\$1,294,370
0	11129	American Skyline Ins Co Inc	0.00309	1	0	\$0
0	27928	Amex Assur Co	0	0	0	-\$12,520
0	19976	Amica Mut Ins Co	0	0	0.00599	\$7,129,296
4.81977	41459	Armed Forces Ins Exch	0.00618	2	0.00129	\$1,525,046
0	21865	Associated Ind Corp	0	0	0.00008	\$87,514
38.76813	19895	Atlantic Mut Ins Co	0.00309	1	0.00008	\$94,799
2.64287	24813	Balboa Ins Co	0.00618	2	0.00234	\$2,781,211
159.00921	16039	Baltimore Equitable Society	0.00309	1	0.00002	\$23,113
0	18279	Bankers Standard Ins Co	0	0	0	-\$530
1.7013	13501	Brethren Mut Ins Co	0.0247	8	0.01452	\$17,281,817
7.15415	20117	California Cas Ind Exch	0.00618	2	0.00087	\$1,027,427
0	19909	Centennial Ins Co	0	0	0.00005	\$57,438
0	34649	Centre Ins Co	0.01235	4	0	\$0
0	26883	Chartis Specialty Ins Co	0	0	0.00001	\$2,372
0	38989	Chubb Custom Ins Co	0	0	0.00001	\$3,155
0	12777	Chubb Ind Ins Co	0.00309	1	0	\$0
0	18767	Church Mut Ins Co	0	0	0.00003	\$33,122
0	10677	Cincinnati Ins Co	0	0	0.00117	\$1,387,504
0	20532	Clarendon Natl Ins Co	0	0	0.00001	\$1,961
0	12157	Companion Prop & Cas Ins Co	0	0	0.00002	\$17,424
0.801	13684	Cumberland Mut Fire Ins Co	0.00309	1	0.00386	\$4,588,293
0.84355	13692	Donegal Mut Ins Co	0.00309	1	0.00366	\$4,356,844
0	40649	Economy Premier Assur Co	0	0	0.00136	\$1,619,350
0	21261	Electric Ins Co	0	0	0.00046	\$542,347
4.32868	21326	Empire Fire & Marine Ins Co	0.01235	4	0.00286	\$3,396,125
0	11252	Encompass Home & Auto Ins Co	0	0	0.00095	\$1,127,277
0.69385	15130	Encompass Ind Co	0.00926	3	0.01335	\$15,890,379
1.00736	10071	Encompass Ins Co Of Amer	0.01544	5	0.01532	\$18,241,642

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0.58942	26271	Erie Ins Exch	0.04939	16	0.08379	\$99,764,757
0	39020	Essex Ins Co	0	0	0.00001	\$10,506
0	17043	Everett Cash Mut Ins Co	0	0	0.00034	\$395,703
0	31259	Farmers & Mechanics Mut Ins As	0	0	0.00077	\$910,444
1.57778	16055	Farmers Mut Fire Ins Co of Dug H	0.00309	1	0.00196	\$2,329,337
0	13854	Farmers Mut Fire Ins Co of Salem	0	0	0.00012	\$133,032
1.02927	10806	Farmers New Century Ins Co	0.00926	3	0.009	\$10,712,033
0	20281	Federal Ins Co	0	0	0.00533	\$6,338,398
0	39306	Fidelity & Deposit Co Of MD	0	0	0.00027	\$321,286
0	16578	Fidelity Natl Prop & Cas Ins Co	0	0	0.00044	\$515,579
0	21873	Firemans Fund Ins Co	0	0	0.00662	\$7,880,393
0	39640	Firemans Fund Ins Co Of OH	0	0	0.00003	\$27,377
0	37710	First Amer Prop & Cas Ins Co	0	0	0.00054	\$640,458
0	33588	First Liberty Ins Corp	0	0	0	-\$663
2.72951	11185	Foremost Ins Co Grand Rapids M	0.00618	2	0.00227	\$2,692,927
0	11800	Foremost Prop & Cas Ins Co	0	0	0.00048	\$560,643
3.24134	14753	Frederick Mut Ins Co	0.0247	8	0.00762	\$9,070,793
0	21253	Garrison Prop & Cas Ins Co	0	0	0.0005	\$594,487
0	14044	Goodville Mut Cas Co	0	0	0.00006	\$66,192
0	22063	Government Employees Ins Co	0	0	0.00001	\$1
0	20303	Great Northern Ins Co	0	0	0.00895	\$10,645,718
0	22292	Hanover Ins Co	0	0	0.00008	\$93,227
0	14141	Harford Mut Ins Co	0	0	0.00118	\$1,400,389
0	14168	Harleysville Mut Ins Co	0	0	0.0013	\$1,539,306
0	35696	Harleysville Preferred Ins Co	0	0	0.00146	\$1,733,983
0	29424	Hartford Cas Ins Co	0	0	0.00033	\$390,055
0	19682	Hartford Fire In Co	0	0	0.00008	\$83,394
0.33143	37478	Hartford Ins Co Of The Midwest	0.00309	1	0.00932	\$11,088,955
71.20855	30104	Hartford Underwriters Ins Co	0.00618	2	0.00009	\$103,223
0	34452	Homeland Ins Co of NY	0	0	0.00003	\$24,568
3.92747	13927	Homesite Ins Co Of The Midwest	0.01544	5	0.00393	\$4,678,816
0	22578	Horace Mann Ins Co	0	0	0.00083	\$980,887
0	22756	Horace Mann Prop & Cas Ins Co	0.00618	2	0	\$0
0	29068	IDS Prop Cas Ins Co	0	0	0.00205	\$2,431,063
0	43575	Indemnity Ins Co Of North Amer	0	0	0	-\$70
0	22713	Insurance Co of N Amer	0.00309	1	0	-\$54
3.50409	10914	Kemper Independence Ins Co	0.01544	5	0.00441	\$5,244,142
0.81237	11681	Keystone Ins Co	0.00309	1	0.0038	\$4,524,050
0	32352	LM Prop & Cas Ins Co	0.00309	1	0	\$0
0	19437	Lexington Ins Co	0	0	0.0003	\$350,409
0.59414	23035	Liberty Mut Fire Ins Co	0.01852	6	0.03117	\$37,114,606
3.04642	14400	Lititz Mut Ins Co	0.00309	1	0.00102	\$1,206,395
0	28932	Markel Amer Ins Co	0	0	0.00015	\$176,400
0	34800	Maryland Automobile Ins Fund	0.00309	1	0	\$0
0	22306	Massachusetts Bay Ins Co	0	0	0.00015	\$177,086
0	31968	Merastar Ins Co	0	0	0.00008	\$85,534
1.28604	24821	Meritplan Ins Co	0.00618	2	0.0048	\$5,715,500
0	25321	Metropolitan Drt Prop & Cas Ins C	0.00309	1	0	\$0
3.48465	34339	Metropolitan Grp Prop & Cas Ins	0.00926	3	0.00266	\$3,164,038
2.72967	26298	Metropolitan Prop & Cas Ins Co	0.01544	5	0.00566	\$6,731,916

NAIC Closed Complaint Index - Homeowners

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	14575	Millers Capital Ins Co	0.00309	1	0	\$0
1.96825	14613	Montgomery Mut Ins Co	0.01235	4	0.00628	\$7,468,945
0.77363	14664	Mutual Benefit Ins Co	0.00309	1	0.00399	\$4,750,579
0	11878	MutualAid eXchange	0	0	0.00002	\$12,042
1.53871	14788	NGM Ins Co	0.00309	1	0.00201	\$2,388,487
0	21881	National Surety Corp	0	0	0.00271	\$3,215,102
0	28223	Nationwide Agribusiness Ins Co	0.00618	2	0	\$0
1.25665	23779	Nationwide Mut Fire Ins Co	0.10186	33	0.08106	\$96,511,474
0.93441	23787	Nationwide Mut Ins Co	0.01235	4	0.01322	\$15,732,783
0.5517	37877	Nationwide Prop & Cas Ins Co	0.00926	3	0.01679	\$19,984,850
0	24074	Ohio Cas Ins Co	0	0	0.00051	\$602,407
0.80041	20346	Pacific Ind Co	0.00309	1	0.00386	\$4,591,637
0	10046	Pacific Ins Co Ltd	0.00309	1	0	\$0
5.313	14958	Peninsula Ins Co	0.0247	8	0.00465	\$5,533,876
1.87896	14990	Pennsylvania Natl Mut Cas Ins Co	0.00618	2	0.00329	\$3,911,945
0	13714	Pharmacists Mut Ins Co	0	0	0.00002	\$15,383
0	25623	Phoenix Ins Co	0.00309	1	0	\$0
0	11264	Prime Ins Syndicate Inc	0	0	0.00001	\$3,311
0	34690	Property & Cas Ins Co Of Hartford	0	0	0.00001	\$5,421
3.20301	24740	Safeco Ins Co Of Amer	0.02161	7	0.00675	\$8,031,919
0	41297	Scottsdale Ins Co	0	0	0.00011	\$121,628
0	12572	Selective Ins Co Of Amer	0	0	0.00004	\$43,222
0	39926	Selective Ins Co Of The Southeast	0	0	0.00467	\$5,555,461
2.82283	11000	Sentinel Ins Co Ltd	0.00618	2	0.00219	\$2,603,906
0	24988	Sentry Ins A Mut Co	0	0	0.00003	\$26,143
1.18251	19070	Standard Fire Ins Co	0.14815	48	0.12529	\$149,181,527
0	42986	Standard Guar Ins Co	0	0	0.0002	\$231,940
1.10672	25127	State Auto Prop & Cas Ins Co	0.00926	3	0.00837	\$9,962,395
0.46901	25143	State Farm Fire & Cas Co	0.09877	32	0.21059	\$250,754,600
0	25178	State Farm Mut Auto Ins Co	0.00309	1	0	\$0
7.56563	22683	Teachers Ins Co	0.00618	2	0.00082	\$971,547
0	12904	Tokio Marine & Nichido Fire Ins Co	0	0	0.00001	\$8,738
0	25658	Travelers Ind Co	0.00309	1	0	\$0
0.64218	25666	Travelers Ind Co Of Amer	0.00309	1	0.00481	\$5,723,033
0	29459	Twin City Fire Ins Co Co	0	0	0.0022	\$2,615,255
0	25968	USAA Cas Ins Co	0	0	0.01891	\$22,516,504
0	18600	USAA Gen Ind Co	0	0	0.00027	\$309,962
0	15792	Underwriters At Lloyds London	0.00926	3	0	\$0
0	11142	United Cas Ins Co Of Amer	0.00309	1	0	\$0
0	29963	United Farm Family Ins Co	0	0	0.0009	\$1,071,229
0.1761	25941	United Serv Automobile Assn	0.00618	2	0.03506	\$41,740,621
0	16063	Unitrin Auto & Home Ins Co	0	0	0.00318	\$3,775,411
0	20397	Vigilant Ins Co	0	0	0.00571	\$6,792,199
1.61315	44393	West Amer Ins Co	0.00618	2	0.00383	\$4,556,549
0	24112	Westfield Ins Co	0	0	0.00001	\$745
12.04883	16098	Westminster Amer Ins Co	0.02161	7	0.0018	\$2,135,168
3.50468	26166	Windsor Mount Joy Mut Ins Co	0.00618	2	0.00177	\$2,097,300

PRIVATE PASSENGER AUTO

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2007 Total Complaints for Index: 2092

Premiums Year: 2007 Total Premiums for Index: \$3,558,094,325

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	34789	21st Century Centennial Ins Co	0	0	0.00001	\$30,855
16.50567	43974	21st Century Ind Ins Co	0.00048	1	0.00003	\$103,044
0.45197	32220	21st Century N Amer Ins Co	0.00096	2	0.00212	\$7,526,282
3.69959	36587	21st Century Natl Ins Co	0.00861	18	0.00233	\$8,275,136
7.90308	20796	21st Century Premier Ins Co	0.00096	2	0.00013	\$430,417
4.48974	10675	AAA Mid Atlantic Ins Co	0.00335	7	0.00075	\$2,651,755
2.235	19399	AIU Ins Co	0.00335	7	0.0015	\$5,326,942
0	33898	Aegis Security Ins Co	0	0	0.00001	\$5,815
1.68522	35173	Agency Ins Co Of MD Inc	0.00957	20	0.00568	\$20,185,088
0	10212	Allmerica Fin Alliance Ins Co	0.00096	2	0	\$0
0	19240	Allstate Ind Co	0	0	0.00576	\$20,493,900
0.96279	19232	Allstate Ins Co	0.08222	172	0.0854	\$303,848,298
0.09519	17230	Allstate Prop & Cas Ins Co	0.00335	7	0.03516	\$125,080,971
0	19100	Amco Ins Co	0	0	0.00001	\$10,963
0	21849	American Automobile Ins Co	0	0	0.00015	\$504,407
0	10111	American Bankers Ins Co Of FL	0	0	0.00021	\$730,376
1.17606	23450	American Family Home Ins Co	0.00048	1	0.00041	\$1,446,205
0	19275	American Family Mut Ins Co	0.00048	1	0	\$0
0	43699	American Federation Ins Co	0	0	0.00002	\$58,691
0	17957	American Independent Ins Co	0.00048	1	0	\$0
0	30562	American Manufacturers Mut Ins Co	0	0	0	-\$8
0	23469	American Modern Home Ins Co	0	0	0.00022	\$772,489
0	19615	American Reliable Ins Co	0	0	0.00002	\$43,316
0	42978	American Security Ins Co	0	0	0.00001	\$8,358
0	11129	American Skyline Ins Co Inc	0.00048	1	0	\$0
0	41998	American Southern Home Ins Co	0	0	0.00001	\$256
0	27928	Amex Assur Co	0.00048	1	0	-\$6,587
1.15211	19976	Amica Mut Ins Co	0.00431	9	0.00374	\$13,286,382
0	41459	Armed Forces Ins Exch	0	0	0.00009	\$295,751
0	24678	Arrowood Ind Co	0	0	0.00001	\$68
0	19895	Atlantic Mut Ins Co	0	0	0.00004	\$120,101
1.44799	22586	Atlantic States Ins Co	0.00048	1	0.00034	\$1,174,608
0	19062	Automobile Ins Co Of Hartford CT	0.00048	1	0	\$0
0	34460	Autoone Ins Co	0.00048	1	0	\$0
0	24813	Balboa Ins Co	0	0	0.0005	\$1,756,112
4.93272	13455	Bankers Independent Ins Co	0.00335	7	0.00068	\$2,413,614
0.75372	13501	Brethren Mut Ins Co	0.00335	7	0.00444	\$15,796,042
1.34171	20117	California Cas Ind Exch	0.0024	5	0.00179	\$6,338,222
0	20125	California Cas Ins Co	0.00048	1	0	\$0
34.83411	19909	Centennial Ins Co	0.00048	1	0.00002	\$48,826
0	19402	Chartis Prop Cas Co	0	0	0.0006	\$2,113,571

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	10677	Cincinnati Ins Co	0	0	0	-\$878
0	35289	Continental Ins Co	0.00144	3	0	\$0
2.06225	21164	Dairyland Ins Co	0.00144	3	0.0007	\$2,474,210
0	37907	Deerbrook Ins Co	0	0	0.00001	\$16,944
1.19174	13692	Donegal Mut Ins Co	0.00192	4	0.00161	\$5,708,693
2.0361	40649	Economy Premier Assur Co	0.00096	2	0.00047	\$1,670,660
3.03063	21261	Electric Ins Co	0.00192	4	0.00064	\$2,244,832
0	21326	Empire Fire & Marine Ins Co	0.00048	1	0	\$0
0	11252	Encompass Home & Auto Ins Co	0	0	0.0016	\$5,674,825
1.70219	15130	Encompass Ind Co	0.01674	35	0.00983	\$34,971,667
1.25624	10071	Encompass Ins Co Of Amer	0.01052	22	0.00838	\$29,785,764
1.8377	26263	Erie Ins Co	0.00431	9	0.00235	\$8,329,622
0.77809	26271	Erie Ins Exch	0.04685	98	0.06021	\$214,217,273
2.43266	25712	Esurance Ins Co	0.01243	26	0.00511	\$18,178,072
0	12345	Farm Bureau New Horizons Ins Co of M	0.00048	1	0	\$0
0	16055	Farmers Mut Fire Ins Co of Dug Hill	0.00048	1	0	\$0
2.02715	10806	Farmers New Century Ins Co	0.00765	16	0.00378	\$13,424,275
0.82648	20281	Federal Ins Co	0.00048	1	0.00058	\$2,057,901
0.20472	21873	Firemans Fund Ins Co	0.00048	1	0.00234	\$8,308,225
1.40848	33588	First Liberty Ins Corp	0.0024	5	0.0017	\$6,037,750
0	24724	First Natl Ins Co Of Amer	0	0	0.00013	\$438,883
2.73729	11185	Foremost Ins Co Grand Rapids MI	0.0024	5	0.00088	\$3,106,744
0	11800	Foremost Prop & Cas Ins Co	0	0	0.00002	\$53,910
0	41513	Foremost Signature Ins Co	0.00048	1	0	\$0
1.26288	21253	Garrison Prop & Cas Ins Co	0.00096	2	0.00076	\$2,693,547
0.61119	41491	Geico Cas Co	0.00718	15	0.01174	\$41,742,012
0.81573	35882	Geico Gen Ins Co	0.07171	150	0.0879	\$312,753,257
0.83655	22055	Geico Ind Co	0.02152	45	0.02572	\$91,490,676
0	24732	General Ins Co Of Amer	0.00048	1	0	\$0
0.69733	22063	Government Employees Ins Co	0.05306	111	0.0761	\$270,735,563
0	26344	Great Amer Assur Co	0	0	0.00001	\$4,826
0	16691	Great Amer Ins Co	0	0	0.00001	\$135
2.97652	20303	Great Northern Ins Co	0.00479	10	0.00161	\$5,714,091
0	22292	Hanover Ins Co	0	0	0.00012	\$401,210
0.92589	14168	Harleysville Mut Ins Co	0.00096	2	0.00104	\$3,673,902
0	22357	Hartford Accident & Ind Co	0	0	0.00015	\$521,282
3.4272	19682	Hartford Fire In Co	0.00287	6	0.00084	\$2,977,612
241.9704	37478	Hartford Ins Co Of The Midwest	0.00048	1	0.00001	\$7,029
0	38253	Hartford Lloyds Ins Co	0	0	0	-\$327
1.51844	30104	Hartford Underwriters Ins Co	0.00526	11	0.00347	\$12,321,171
3.30272	22578	Horace Mann Ins Co	0.00144	3	0.00044	\$1,544,920
2.96603	22756	Horace Mann Prop & Cas Ins Co	0.00096	2	0.00033	\$1,146,862
0.29852	29068	IDS Prop Cas Ins Co	0.00096	2	0.00321	\$11,395,235
0	22268	Infinity Ins Co	0	0	0.00016	\$559,713
0	31488	Integon Preferred Ins Co	0.00096	2	0	\$0
0.35876	40720	Interstate Auto Ins Co Inc	0.00048	1	0.00134	\$4,740,890
0.45903	10914	Kemper Independence Ins Co	0.00144	3	0.00313	\$11,115,796
1.54947	11681	Keystone Ins Co	0.00526	11	0.0034	\$12,074,446

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0.6546	42404	Liberty Ins Corp	0.00096	2	0.00147	\$5,196,528
1.29629	23035	Liberty Mut Fire Ins Co	0.0263	55	0.02029	\$72,163,827
4241.4212	23043	Liberty Mut Ins Co	0.00144	3	0.00001	\$1,203
0	35769	Lyndon Prop Ins Co	0	0	0	-\$22,086
0	10051	Lyndon Southern Ins Co	0	0	0.00005	\$151,802
0	40150	MGA Ins Co Inc	0.00048	1	0	\$0
0	29939	Main St Amer Assur Co	0	0	0.00027	\$932,274
0	28932	Markel Amer Ins Co	0	0	0.00009	\$316,231
0	34800	Maryland Automobile Ins Fund	0.03872	81	0	\$0
0	19356	Maryland Cas Co	0.00048	1	0	\$0
8.26308	31968	Merastar Ins Co	0.00144	3	0.00018	\$617,498
0.39023	40169	Metropolitan Cas Ins Co	0.00048	1	0.00123	\$4,358,572
2.05082	25321	Metropolitan Drt Prop & Cas Ins Co	0.00335	7	0.00164	\$5,805,345
1.11811	34339	Metropolitan Grp Prop & Cas Ins Co	0.00335	7	0.003	\$10,648,123
0	26298	Metropolitan Prop & Cas Ins Co	0	0	0.00024	\$829,285
4.0008	14613	Montgomery Mut Ins Co	0.011	23	0.00275	\$9,777,713
0.87183	14664	Mutual Benefit Ins Co	0.00192	4	0.0022	\$7,803,404
2.23443	14788	NGM Ins Co	0.00144	3	0.00065	\$2,283,557
7.43786	42447	National Gen Assur Co	0.01387	29	0.00187	\$6,631,412
48.64113	23728	National Gen Ins Co	0.00192	4	0.00004	\$139,866
0	32620	National Interstate Ins Co	0	0	0.00001	\$24,850
0	19445	National Union Fire Ins Co Of Pitts	0	0	0	-\$616,303
0	28223	Nationwide Agribusiness Ins Co	0.00048	1	0	\$0
0	10723	Nationwide Assur Co	0	0	0.00057	\$2,027,448
0.3052	23760	Nationwide Gen Ins Co	0.00431	9	0.0141	\$50,155,286
1.15955	25453	Nationwide Ins Co Of Amer	0.00909	19	0.00784	\$27,868,995
0.98955	23779	Nationwide Mut Fire Ins Co	0.01482	31	0.01498	\$53,282,400
0.94944	23787	Nationwide Mut Ins Co	0.05976	125	0.06294	\$223,924,221
1.44403	37877	Nationwide Prop & Cas Ins Co	0.00431	9	0.00298	\$10,600,422
0	23841	New Hampshire Ins Co	0.00048	1	0	\$0
0	14842	North Carolina Farm Bur Mut Ins Co	0.00048	1	0	\$0
1.55242	24074	Ohio Cas Ins Co	0.00431	9	0.00278	\$9,860,286
0	24147	Old Republic Ins Co	0.00096	2	0	\$0
0	39098	Omni Ins Co	0	0	0.00005	\$161,343
0	21970	OneBeacon Ins Co	0	0	0	-\$501
2.62374	20346	Pacific Ind Co	0.00048	1	0.00019	\$648,241
0	37850	Pacific Specialty Ins Co	0	0	0.00001	\$10,426
4.25568	16128	Paramount Ins Co	0.00718	15	0.00169	\$5,994,851
1.65666	39900	Peninsula Ind Co	0.00096	2	0.00058	\$2,053,309
1.07014	14958	Peninsula Ins Co	0.00383	8	0.00358	\$12,714,714
0	21962	Pennsylvania Gen Ins Co	0	0	0.00001	\$1,102
2.20759	14990	Pennsylvania Natl Mut Cas Ins Co	0.00526	11	0.00239	\$8,474,820
0	13714	Pharmacists Mut Ins Co	0	0	0.00001	\$20,536
0	18058	Philadelphia Ind Ins Co	0	0	0.00026	\$907,788
0	11851	Progressive Advanced Ins Co	0	0	0.00944	\$33,580,558
0.31546	24252	Progressive Amer Ins Co	0.00526	11	0.01667	\$59,307,045
1.43678	24260	Progressive Cas Ins Co	0.00144	3	0.001	\$3,551,319
0.81124	42994	Progressive Classic Ins Co	0.01052	22	0.01297	\$46,124,295

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0.65012	16322	Progressive Direct Ins Co	0.01435	30	0.02206	\$78,484,747
3.65291	38628	Progressive Northern Ins Co	0.00144	3	0.0004	\$1,396,815
0	42919	Progressive Northwestern Ins Co	0.00048	1	0	\$0
2.4231	34690	Property & Cas Ins Co Of Hartford	0.011	23	0.00454	\$16,144,074
0	12475	Republic Franklin Ins Co	0.00048	1	0	\$0
0	43044	Response Ins Co	0	0	0.00016	\$535,945
0	26050	Response Worldwide Ins Co	0	0	0.00001	\$24,760
3.56533	24740	Safeco Ins Co Of Amer	0.02582	54	0.00724	\$25,760,249
1.76053	39012	Safeco Ins Co Of IL	0.00574	12	0.00326	\$11,592,985
0	12572	Selective Ins Co Of Amer	0.00048	1	0	\$0
0	19259	Selective Ins Co Of SC	0	0	0.00072	\$2,536,136
3.3271	39926	Selective Ins Co Of The Southeast	0.00718	15	0.00216	\$7,667,997
0	26301	Selective Way Ins Co	0.00048	1	0	\$0
6.35586	33545	Seminole Cas Ins Co	0.01435	30	0.00226	\$8,027,916
1.67304	11000	Sentinel Ins Co Ltd	0.00431	9	0.00258	\$9,149,418
0	24988	Sentry Ins A Mut Co	0	0	0.00002	\$39,132
0	30503	Shelby Cas Ins Comp	0.00048	1	0	\$0
4.73145	19070	Standard Fire Ins Co	0.01148	24	0.00243	\$8,627,265
0	19530	State Auto Natl Ins Co	0	0	0.00091	\$3,234,155
1.34295	25127	State Auto Prop & Cas Ins Co	0.00957	20	0.00712	\$25,329,554
0	25135	State Automobile Mut Ins Co	0	0	0.00028	\$986,703
1.09702	25143	State Farm Fire & Cas Co	0.02343	49	0.02136	\$75,969,808
0.50928	25178	State Farm Mut Auto Ins Co	0.08987	188	0.17646	\$627,851,794
0	25534	TIG Ins Co	0.00048	1	0	\$0
3.38795	22683	Teachers Ins Co	0.00192	4	0.00057	\$2,008,073
0	13242	Titan Ind Co	0	0	0.0005	\$1,774,725
0	12904	Tokio Marine & Nichido Fire Ins Co	0	0	0.00005	\$174,907
0	20486	Transcontinental Ins Co	0.00048	1	0	\$0
7.43169	28188	Travco Ins Co	0.00383	8	0.00052	\$1,830,873
0	31194	Travelers Cas & Surety Co Of Amer	0.00048	1	0	\$0
2.69958	36137	Travelers Commercial Ins Co	0.00479	10	0.00178	\$6,300,278
1.67909	27998	Travelers Home & Marine Ins Co	0.01482	31	0.00883	\$31,401,021
3.1335	25658	Travelers Ind Co	0.01482	31	0.00473	\$16,826,282
5.14947	25666	Travelers Ind Co Of Amer	0.01052	22	0.00205	\$7,266,347
0	21709	Truck Ins Exch	0	0	0.00024	\$836,767
0	44229	TrustStar Ins Co	0	0	0.00014	\$490,855
0	29459	Twin City Fire Ins Co Co	0	0	0.00001	\$3,388
0.76406	25968	USAA Cas Ins Co	0.01578	33	0.02065	\$73,458,697
0.30309	18600	USAA Gen Ind Co	0.00048	1	0.00158	\$5,611,639
0	69663	USAA Life Ins Co	0.00048	1	0	\$0
0	35319	United Automobile Ins Co	0.00048	1	0	\$0
2.08938	29963	United Farm Family Ins Co	0.00144	3	0.00069	\$2,442,080
0.92471	25941	United Serv Automobile Assn	0.02916	61	0.03154	\$112,197,769
1.32949	16063	Unitrin Auto & Home Ins Co	0.00383	8	0.00288	\$10,234,429
0.66619	10226	Unitrin Direct Ins Co	0.00192	4	0.00288	\$10,212,165
21.8369	10915	Unitrin Direct Prop & Cas Co	0.00144	3	0.00007	\$233,661
0	42889	Victoria Fire & Cas Co	0	0	0.00001	\$16,109
0	20397	Vigilant Ins Co	0	0	0.00027	\$932,584

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
2.6489	40827	Virginia Surety Co Inc	0.00048	1	0.00019	\$642,083
3.88299	26085	Warner Ins Co	0.00192	4	0.0005	\$1,752,064
1.26921	44393	West Amer Ins Co	0.00144	3	0.00113	\$4,020,180
7.89804	27502	Western Gen Ins Co	0.00096	2	0.00013	\$430,692
0	26220	Yosemite Ins Co	0	0	0.00004	\$141,713

INDIVIDUAL LIFE

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2007 Total Complaints for Index Year: 256

Premiums Year: 2007 Total Premiums for Index: \$2,015,635,426

Total Policies for Index: 2,864,036

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	77879	5 Star Life Ins Co	0	0	0.00009	\$181,237
0	71854	AAA Life Ins Co	0	0	0.0007	\$1,400,281
0	60232	AGL Life Assur Co	0	0	0.00001	\$6,020
0	62880	AXA Equitable Life & Ann Co	0	0	0.00034	\$680,369
0.17336	62944	AXA Equitable Life Ins Co	0.00391	1	0.02254	\$45,419,219
0	71471	Ability Ins Co	0	0	0.00001	\$66
0	60038	Acacia Life Ins Co	0	0	0.00136	\$2,724,310
0	60054	Aetna Life Ins Co	0	0	0.00036	\$708,818
1.98941	90611	Allianz Life Ins Co Of N Amer	0.00391	1	0.00197	\$3,957,762
0.85519	60186	Allstate Life Ins Co	0.00782	2	0.00914	\$18,413,679
0	70874	Allstate Life Ins Co Of NY	0	0	0.0001	\$186,136
0	68594	American Amicable Life Ins Co Of TX	0	0	0.00032	\$630,447
0	60275	American Bankers Life Assur Co Of FL	0	0	0.0001	\$184,069
0	60291	American Capitol Ins Co	0	0	0.00001	\$6,958
0	60305	American Comm Mut Ins Co	0	0	0.00001	\$128
0	92738	American Equity Invest Life Ins Co	0	0	0.00001	\$950
0	60380	American Family Life Assur Co of Col	0	0	0.00127	\$2,554,547
0	60399	American Family Life Ins Co	0	0	0.00008	\$161,047
0	60410	American Fidelity Assur Co	0	0	0.00027	\$535,419
0	60429	American Fidelity Life Ins Co	0	0	0.00014	\$274,825
0	68373	American Gen Assur Co	0	0	0.00002	\$38,219
5.65463	66672	American Gen Life & Acc Ins Co	0.04297	11	0.0076	\$15,316,539
0.64789	60488	American Gen Life Ins Co	0.01563	4	0.02412	\$48,611,115
0	66842	American Gen Life Ins Co of DE	0	0	0.00062	\$1,249,237
5.54406	60534	American Heritage Life Ins Co	0.00391	1	0.00071	\$1,420,183
0	60518	American Hlth & Life Ins Co	0	0	0.00001	\$13,788
0	60542	American Home Life Ins Co	0	0	0.00001	\$3,529
2.38888	60577	American Income Life Ins Co	0.00782	2	0.00328	\$6,591,871
0	60607	American Intl Life Assur Co of NY	0	0	0.00003	\$59,202
0	60631	American Investors Life Ins Co	0	0	0.00001	\$4,292
0	67989	American Memorial Life Ins Co	0	0	0.00127	\$2,557,243
0	60739	American Natl Ins Co	0	0	0.00128	\$2,565,706
0	71773	American Natl Life Ins Co Of TX	0	0	0.00001	\$11,689
0	60763	American Pioneer Life Ins Co	0	0	0.00003	\$59,665
0	80624	American Progressive L&H Ins Of NY	0	0	0.00007	\$126,589
0	60801	American Public Life Ins Co	0	0	0.00001	\$185
0	60836	American Republic Ins Co	0	0	0.00006	\$120,273
0	91910	American Savings Life Ins Co	0	0	0.00001	\$545
0	92649	American Underwriters Life Ins Co	0	0	0.00001	\$10,800
0	60895	American United Life Ins Co	0	0	0.00125	\$2,511,686

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
6.28984	61999	Americo Fin Life & Ann Ins Co	0.00782	2	0.00125	\$2,503,586
0	61301	Ameritas Life Ins Corp	0	0	0.00153	\$3,065,750
0	72222	Amica Life Ins Co	0	0	0.00062	\$1,232,460
0	61069	Anthem Life Ins Co	0	0	0.00001	\$3,541
0	71439	Assurity Life Ins Co	0	0	0.00024	\$472,117
0	61182	Aurora Natl Life Assur Co	0	0	0.00034	\$675,051
0	84522	Auto Club Life Ins Co	0	0	0.00001	\$8,687
0	61689	Aviva Life & Ann Co	0	0	0.00262	\$5,268,903
15.05568	63932	Aviva Life & Ann Co of NY	0.00391	1	0.00026	\$522,964
0	62898	Aviva Life Ins Co	0	0	0.00183	\$3,684,900
0	80985	BCS Life Ins Co	0	0	0.00001	\$116
0	68160	Balboa Life Ins Co	0	0	0.00004	\$67,076
10.02447	61212	Baltimore Life Ins Co	0.03907	10	0.0039	\$7,854,359
0	61239	Bankers Fidelity Life Ins Co	0	0	0.00001	\$14,758
4.74349	61263	Bankers Life & Cas Co	0.00782	2	0.00165	\$3,319,745
0	81043	Bankers Life Ins Co	0	0	0.00002	\$29,158
0	61328	Bankers Life Ins Co Of Amer	0	0	0.00001	\$293
1.61495	94250	Banner Life Ins Co	0.01563	4	0.00968	\$19,501,823
0	61395	Beneficial Life Ins Co	0	0	0.00005	\$93,576
0	64890	Berkley Life & Hlth Ins Co	0	0	0.00001	\$1,480
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00018	\$362,335
1.3771	61476	Boston Mut Life Ins Co	0.00391	1	0.00284	\$5,717,518
0	71463	CICA Life Ins Co of Amer	0	0	0.00001	\$3,894
0	93432	CM Life Ins Co	0	0	0.00743	\$14,962,249
0	81060	Canada Life Ins Co Of Amer	0	0	0.00001	\$2,116
0	61581	Capitol Life Ins Co	0.00391	1	0	\$0
0	80799	Celtic Ins Co	0	0	0.00001	\$145
0	61735	Central Security Life Ins Co	0	0	0.00001	\$4,089
0	61751	Central States H & L Co Of Omaha	0	0	0.00001	\$3,993
0	61883	Central United Life Ins Co	0	0	0.00001	\$6,975
23.54013	61832	Chesapeake Life Ins Co	0.01172	3	0.0005	\$1,003,424
0	61875	Church Life Ins Corp	0	0	0.00002	\$22,788
0	67369	Cigna Hlth & Life Ins Co	0	0	0.00001	\$1,034
0	76236	Cincinnati Life Ins Co	0	0	0.0008	\$1,603,277
0	82082	Citizens Natl Life Ins Co	0	0	0.00001	\$867
4.37581	61921	Citizens Security Life Ins Co	0.00391	1	0.0009	\$1,799,344
0	62049	Colonial Life & Accident Ins Co	0	0	0.00125	\$2,500,660
1.42942	62065	Colonial Penn Life Ins Co	0.00391	1	0.00274	\$5,508,247
1.67449	84786	Colorado Bankers Life Ins Co	0.00391	1	0.00234	\$4,702,078
8.30066	76023	Columbian Life Ins Co	0.00391	1	0.00048	\$948,549
0	62103	Columbian Mut Life Ins Co	0	0	0.00028	\$551,116
3.61705	99937	Columbus Life Ins Co	0.00782	2	0.00216	\$4,353,597
6.26994	62146	Combined Ins Co Of Amer	0.00391	1	0.00063	\$1,255,767
0	78697	Combined Life Ins Co Of NY	0	0	0.00001	\$7,776
0	84824	Commonwealth Ann & Life Ins Co	0	0	0.00052	\$1,035,384
0	77828	Companion Life Ins Co	0	0	0.00001	\$1,513
0	60984	Compbenefits Ins Co	0	0	0.00001	\$3,324
0	62251	Concord Heritage Life Ins Co Inc	0	0	0.00001	\$1,404

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	62308	Connecticut Gen Life Ins Co	0	0	0.00296	\$5,962,006
0	78174	Conseco Hlth Ins Co	0	0	0.00002	\$26,620
0	60682	Conseco Ins Co	0	0	0.00007	\$123,964
3.4778	65900	Conseco Life Ins Co	0.01172	3	0.00337	\$6,791,862
0	11804	Conseco Life Ins Co of TX	0	0	0.00001	\$87
0	62359	Constitution Life Ins Co	0	0	0.00003	\$57,103
0	62413	Continental Assur Co	0	0	0.00039	\$783,551
0	71404	Continental Gen Ins Co	0	0	0.00004	\$67,798
0	68500	Continental Life Ins Co Brentwood	0	0	0.00001	\$3,489
0	62537	Cotton States Life Ins Co	0	0	0.00002	\$33,822
0	94218	Country Investors Life Assur Co	0	0	0.00001	\$7,133
0	62553	Country Life Ins Co	0	0	0.00006	\$114,844
0	62626	Cuna Mut Ins Society	0	0	0.0007	\$1,403,762
0	62634	Delaware Amer Life Ins Co	0	0	0.00005	\$86,487
0	62928	EMC Natl Life Co	0	0	0.00004	\$68,391
0	84174	Employees Life Co Mut	0	0	0.00001	\$2,121
0	62952	Equitable Life & Cas Ins Co	0	0	0.00001	\$1,575
0	70769	Erie Family Life Ins Co	0	0	0.00552	\$11,109,426
0	63053	Family Life Ins Co	0	0	0.00017	\$332,273
0	63088	Farm Bureau Life Ins Co	0	0	0.00002	\$39,478
0	63126	Farm Family Life Ins Co	0	0	0.0004	\$797,988
0	63177	Farmers New World Life Ins Co	0	0	0.00032	\$638,533
0	63223	Federal Life Ins Co	0	0	0.00015	\$294,118
0	63258	Federated Life Ins Co	0	0	0.00026	\$510,090
0	93696	Fidelity Investments Life Ins Co	0	0	0.0006	\$1,205,448
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.0005	\$997,624
0	71870	Fidelity Security Life Ins Co	0	0	0.0003	\$596,494
0	69140	First Allmerica Fin Life Ins Co	0	0	0.0002	\$400,250
0	60033	First Ameritas Life Ins Corp of NY	0	0	0.00001	\$6,183
0	79340	First Central Natl Life Ins Co NY	0	0	0.00001	\$864
0	79359	First Great W Life & Ann Ins Co	0	0	0.00005	\$96,691
0	90328	First Hlth Life & Hlth Ins Co	0	0	0.00001	\$3,442
0	63495	First Investors Life Ins Co	0	0	0.00029	\$580,618
0	60992	First Metlife Investors Ins Co	0	0	0.00001	\$18,822
1.37705	67652	First Penn Pacific Life Ins Co	0.00391	1	0.00284	\$5,717,717
0	92495	First Sunamerica Life Ins Co	0	0	0.00001	\$4,546
0	64297	First Unum Life Ins Co	0	0	0.00001	\$4,861
0	91642	Forethought Life Ins Co	0	0	0.00388	\$7,817,557
0	71129	Fort Dearborn Life Ins Co	0	0	0.00005	\$93,236
0	62324	Freedom Life Ins Co Of Amer	0	0	0.00001	\$165
0	99775	Funeral Directors Life Ins Co	0	0	0.00036	\$722,575
3.86915	63657	Garden State Life Ins Co	0.00391	1	0.00101	\$2,034,963
0	63665	General Amer Life Ins Co	0	0	0.0043	\$8,659,888
0.20127	65536	Genworth Life & Ann Ins Co	0.00391	1	0.01941	\$39,119,483
0	70025	Genworth Life Ins Co	0	0	0.00221	\$4,443,919
0	72990	Genworth Life Ins Co of NY	0	0	0.00005	\$99,547
0.96528	70939	Gerber Life Ins Co	0.00391	1	0.00405	\$8,156,861
8.7709	91472	Globe Life & Accident Ins Co	0.04297	11	0.0049	\$9,874,628

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	62286	Golden Rule Ins Co	0	0	0.00146	\$2,923,718
0	63924	Golden State Mut Life Ins Co	0	0	0.00001	\$1,804
0	63967	Government Personnel Mut Life Ins Co	0	0	0.0004	\$788,545
0	71218	Grange Life Ins Co	0	0	0.00002	\$27,807
0	63312	Great Amer Life Ins Co	0	0	0.00092	\$1,838,986
8.97724	90212	Great Southern Life Ins Co	0.00391	1	0.00044	\$877,060
0	68322	Great W Life & Ann Ins Co	0	0	0.00077	\$1,537,356
0	71480	Great Western Ins Co	0	0	0.00001	\$19,145
8.74286	64211	Guarantee Trust Life Ins Co	0.00391	1	0.00045	\$900,573
0	64238	Guaranty Income Life Ins Co	0	0	0.00001	\$544
0	78778	Guardian Ins & Ann Co Inc	0	0	0.00092	\$1,841,549
0	64246	Guardian Life Ins Co Of Amer	0	0	0.02532	\$51,019,065
0	92711	HCC Life Ins Co	0	0	0.00001	\$2,058
0	64327	Harleysville Life Ins Co	0	0	0.00081	\$1,628,545
2.80768	70815	Hartford Life & Accident Ins Co	0.00391	1	0.0014	\$2,804,305
0	71153	Hartford Life & Ann Ins Co	0	0	0.01837	\$37,026,311
2.63128	88072	Hartford Life Ins Co	0.00782	2	0.00297	\$5,984,603
0	66214	Heartland Natl Life Ins Co	0	0	0.00001	\$2,248
0	62421	Heritage Union Life Ins Co	0	0	0.00002	\$33,251
0	64505	Homesteaders Life Co	0	0	0.00001	\$2,214
3.489	64513	Horace Mann Life Ins Co	0.00391	1	0.00112	\$2,256,690
0	93777	Household Life Ins Co	0	0	0.00005	\$97,859
0	70580	Humanadental Ins Co	0	0	0.00045	\$901,872
73.51612	91693	IA Amer Life Ins Co	0.00391	1	0.00006	\$107,100
0	80942	ING USA Ann & Llife Ins Co	0	0	0.0003	\$593,617
0	97764	Idealife Ins Co	0	0	0.00004	\$68,136
0	64580	Illinois Mut Life Ins Co	0	0	0.0003	\$601,587
0	64645	Indianapolis Life Ins Co	0	0	0.00601	\$12,111,724
0	81779	Individual Assur Co Life Hlth & Acc	0	0	0.00001	\$585
0	84514	Industrial Alliance Pacific Ins & Fi	0	0	0.00001	\$18,050
2.48374	86509	Ing Life Ins & Ann Co	0.00391	1	0.00158	\$3,170,058
0	74780	Integrity Life Ins Co	0	0	0.00003	\$43,411
0	64831	Intramerica Life Ins Co	0	0	0.00001	\$12,129
0	64904	Investors Heritage Life Ins Co	0	0	0.00008	\$149,683
24.1298	63487	Investors Life Ins Co N Amer	0.01172	3	0.00049	\$978,903
0	65056	Jackson Natl Life Ins Co	0	0	0.0018	\$3,609,326
0	60140	Jackson Natl Life Ins Co Of NY	0	0	0.00001	\$336
10.58119	64017	Jefferson Natl Life Ins Co	0.00391	1	0.00037	\$744,111
0	67865	Jefferson Pilot Life Ins Co	0.00391	1	0	\$0
0	65080	John Alden Life Ins Co	0	0	0.00022	\$433,957
0	93610	John Hancock Life & Hlth Ins Co	0	0	0.00002	\$27,128
1.85742	65099	John Hancock Life Ins Co	0.01172	3	0.00631	\$12,717,000
0	65838	John Hancock Life Ins Co (USA)	0	0	0.02524	\$50,870,043
0	86375	John Hancock Life Ins Co of NY	0	0	0.00056	\$1,112,417
0	90204	John Hancock Variable Life Ins Co	0	0	0.00794	\$15,988,108
0	65110	Kanawha Ins Co	0	0	0.00001	\$13,553
0	65129	Kansas City Life Ins Co	0	0	0.00085	\$1,697,946
0	90557	Kemper Investors Life Ins Co	0	0	0.00005	\$85,641

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	65242	Lafayette Life Ins Co	0	0	0.00231	\$4,639,338
0	68543	Liberty Bankers Life Ins Co	0	0	0.00025	\$501,259
0	65315	Liberty Life Assur Co Of Boston	0	0	0.00383	\$7,705,399
0	61492	Liberty Life Ins Co	0	0	0.00101	\$2,019,161
0	65331	Liberty Natl Life Ins Co	0	0	0.00328	\$6,598,847
0	78140	Life Ins Co Of Boston & NY	0	0	0.00001	\$8,173
0	65498	Life Ins Co Of N Amer	0	0	0.00002	\$20,803
0	65528	Life Ins Co Of The Southwest	0	0	0.00339	\$6,827,350
0	64130	Life Investors Ins Co Of Amer	0	0	0.00295	\$5,926,079
0	77720	LifeSecure Ins Co	0	0	0.00002	\$22,584
0.31938	65595	Lincoln Benefit Life Co	0.00391	1	0.01224	\$24,652,981
0	65927	Lincoln Heritage Life Ins Co	0	0	0.00158	\$3,175,484
0	62057	Lincoln Life & Ann Co of NY	0	0	0.0002	\$390,849
0	69833	Lincoln Memorial Life Ins Co	0	0	0.00001	\$3,693
0.26912	65676	Lincoln Natl Life Ins Co	0.01172	3	0.04355	\$87,773,291
0	87920	Locomotive Engineers & Conductors Mu	0	0	0.00009	\$177,463
0	68446	Longevity Ins Co	0	0	0.00001	\$4,421
0	65722	Loyal Amer Life Ins Co	0	0	0.00005	\$89,588
0	70416	MML Bay State Life Ins Co	0	0	0.0014	\$2,802,425
0	66427	MTL Ins Co	0	0	0.00078	\$1,566,948
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00018	\$360,028
18.12856	65870	Manhattan Life Ins Co	0.00391	1	0.00022	\$434,319
0	67083	Manhattan Natl Life Ins Co	0	0	0.0006	\$1,199,995
0	81752	Maryland Southern Life Ins Co	0.00391	1	0	\$0
0.19581	65935	Massachusetts Mut Life Ins Co	0.00782	2	0.0399	\$80,422,388
0	97055	Mega Life & Hlth Ins Co The	0	0	0.00017	\$334,910
0	86126	Members Life Ins Co	0	0	0.00001	\$1,797
0	65951	Merit Life Ins Co	0	0	0.00015	\$300,826
0	79022	Merrill Lynch Life Ins Co	0	0	0.00021	\$422,180
0	93513	MetLife Investors Ins Co	0	0	0.00006	\$104,623
0.61581	61050	MetLife Investors USA Ins Co	0.00391	1	0.00635	\$12,785,731
0.78181	87726	Metlife Ins Co of CT	0.00391	1	0.005	\$10,071,039
0	25321	Metropolitan Drt Prop & Cas Ins Co	0.00391	1	0	\$0
1.13338	65978	Metropolitan Life Ins Co	0.03907	10	0.03447	\$69,470,430
0	97136	Metropolitan Tower Life Ins Co	0	0	0.00205	\$4,125,034
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00002	\$21,356
1.02689	66044	Midland Natl Life Ins Co	0.00782	2	0.00761	\$15,334,814
0	66109	Midwestern United Life Ins Co	0	0	0.00005	\$94,821
0	66168	Minnesota Life Ins Co	0	0	0.00388	\$7,819,156
0	69647	Molina Hlthcare Ins Co	0	0	0.00001	\$2,428
0	66265	Monarch Life Ins Co	0	0	0.00003	\$44,831
0	81442	Monitor Life Ins Co Of NY	0	0	0.00001	\$2,609
5.88929	66281	Monumental Life Ins Co	0.14844	38	0.02521	\$50,803,460
0	66370	Mony Life Ins Co	0	0	0.00478	\$9,633,983
0	78077	Mony Life Ins Co Of Amer	0	0	0.0036	\$7,255,521
0	66311	Motorists Life Ins Co	0	0	0.00003	\$40,414
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00002	\$22,688
0	81353	NYLife Ins Co Of AZ	0	0	0.00073	\$1,453,761

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
8.55554	61409	National Benefit Life Ins Co	0.00391	1	0.00046	\$920,290
403.85597	66540	National Farmers Union Life Ins Co	0.00391	1	0.00001	\$19,496
0	98205	National Found Life Ins Co	0	0	0.00001	\$367
1.30221	66583	National Guardian Life Ins Co	0.00391	1	0.003	\$6,046,354
0	66680	National Life Ins Co	0	0	0.00356	\$7,165,088
0	66702	National Masonic Provident Assoc	0	0	0.00001	\$227
0	75744	National Safety Life Ins Co	0	0	0.00008	\$160,169
14.66541	60593	National States Ins Co	0.00391	1	0.00027	\$536,881
0	87963	National Teachers Assoc Life Ins Co	0	0	0.00001	\$3,530
0	66850	National Western Life Ins Co	0	0	0.00047	\$937,050
0	70750	Nationwide Life & Ann Co of Amer	0	0	0.00004	\$66,221
0	92657	Nationwide Life & Ann Ins Co	0	0	0.00343	\$6,897,197
0.56956	66869	Nationwide Life Ins Co	0.00782	2	0.01372	\$27,648,000
0	68225	Nationwide Life Ins Co of Amer	0	0	0.00209	\$4,210,420
3.0429	91626	New England Life Ins Co	0.01172	3	0.00386	\$7,762,596
0	78743	New Era Life Ins Co	0	0	0.00001	\$370
0.19088	91596	New York Life Ins & Ann Corp	0.00391	1	0.02047	\$41,250,365
0	66915	New York Life Ins Co	0	0	0.03491	\$70,354,816
0.92281	66974	North Amer Co Life & Hlth Ins	0.00391	1	0.00424	\$8,532,175
6.89431	67032	North Carolina Mut Life Ins Co	0.00391	1	0.00057	\$1,142,041
0	67059	North Coast Life Ins Co	0	0	0.00001	\$2,507
0.17035	67091	Northwestern Mut Life Ins Co	0.00782	2	0.04587	\$92,444,665
4.97603	63274	OM Fin Life Ins Co	0.04297	11	0.00864	\$17,405,331
0	67148	Occidental Life Ins Co Of NC	0	0	0.00057	\$1,128,801
0	89206	Ohio Natl Life Assur Corp	0	0	0.00629	\$12,667,337
0	67172	Ohio Natl Life Ins Co	0	0	0.00182	\$3,664,123
0	67180	Ohio State Life Ins Co	0	0	0.00105	\$2,097,405
3.20821	67199	Old Amer Ins Co	0.00391	1	0.00122	\$2,454,202
0	67261	Old Republic Life Ins Co	0	0	0.00031	\$605,753
0	76112	Oxford Life Ins Co	0	0	0.00001	\$9,338
0	67393	Ozark Natl Life Ins Co	0	0	0.00001	\$17,186
0	93548	PHL Variable Ins Co	0	0	0.00261	\$5,241,733
0	97268	Pacific Life & Ann Co	0	0	0.00001	\$5,270
0.2441	67466	Pacific Life Ins Co	0.00391	1	0.01601	\$32,255,874
0	81612	Pacific Union Assur Co	0	0	0.00001	\$3,427
0	93459	Pan Amer Assur Co	0	0	0.00024	\$477,671
0	67539	Pan Amer Life Ins Co	0	0	0.00008	\$148,599
0	60003	Park Avenue Life Ins Co	0	0	0.00001	\$17,287
0	67598	Paul Revere Life Ins Co	0	0	0.00013	\$241,912
0	67601	Paul Revere Variable Ann Ins Co	0	0	0.00005	\$84,234
0	67628	Pekin Life Ins Co	0	0	0.00001	\$9,505
0	93262	Penn Ins & Ann Co	0	0	0.00007	\$127,379
0.24072	67644	Penn Mut Life Ins Co	0.00391	1	0.01623	\$32,708,820
0	63282	Penn Treaty Ntwrk Amer Ins Co	0	0	0.00001	\$17,446
17.22676	67660	Pennsylvania Life Ins Co	0.00391	1	0.00023	\$457,055
0	66605	Peoples Benefit Life Ins Co	0.00782	2	0	\$0
0	90247	Pharmacists Life Ins Co	0	0	0.00001	\$14,299
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00001	\$539

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
2.40725	67792	Philadelphia-United Life Ins Co	0.00391	1	0.00163	\$3,270,778
0	93734	Phoenix Life & Ann Co	0	0	0.00017	\$325,766
0.64692	67814	Phoenix Life Ins Co	0.00391	1	0.00604	\$12,170,968
0	72125	Physicians Life Ins Co	0	0	0.00128	\$2,572,075
0	67873	Pioneer Amer Ins Co	0	0	0.00003	\$49,242
0	67911	Pioneer Mut Life Ins Co	0	0	0.00002	\$24,144
0	67946	Pioneer Security Life Ins Co	0	0	0.00006	\$118,093
0	68039	Presidential Life Ins Co	0	0	0.00016	\$303,905
0.57631	65919	Primerica Life Ins Co	0.01172	3	0.02034	\$40,986,742
0	61271	Principal Life Ins Co	0	0	0.00684	\$13,777,440
0	68047	Professional Ins Co	0	0	0.00001	\$9,791
0	88536	Protective Life & Annuity Ins Co	0	0	0.00001	\$3,921
0.21724	68136	Protective Life Ins Co	0.00391	1	0.01799	\$36,243,728
0	89006	Protective Life Ins Co of NY	0	0	0.00001	\$12,658
0	67903	Provident Amer Life & Hlth Ins Co	0	0	0.00001	\$954
0	68195	Provident Life & Accident Ins Co	0	0	0.0029	\$5,837,675
0	68209	Provident Life & Cas Ins Co	0	0	0.00001	\$1,467
0	79227	Pruco Life Ins Co	0	0	0.01548	\$31,202,009
0	86630	Prudential Ann Life Assur Corp	0	0	0.00008	\$146,493
2.38199	68241	Prudential Ins Co Of Amer	0.04688	12	0.01968	\$39,665,637
0	68284	Pyramid Life Ins Co	0	0	0.00001	\$4,689
0.23636	70211	Reassure Amer Life Ins Co	0.00391	1	0.01653	\$33,312,614
0	65765	Reassure Amer Life Ins Co	0.01954	5	0	\$0
0	68357	Reliable Life Ins Co	0	0	0.00001	\$4,691
0	68381	Reliance Standard Life Ins Co	0	0	0.00007	\$128,919
0.48345	67105	Reliastar Life Ins Co	0.00391	1	0.00809	\$16,286,421
2.78818	61360	Reliastar Life Ins Co Of NY	0.00391	1	0.00141	\$2,823,920
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00001	\$104
0	68462	Reserve Natl Ins Co	0	0	0.00001	\$310
0.61611	65005	RiverSource Life Ins Co	0.00782	2	0.01269	\$25,559,170
0	80594	Riversource Life Ins Co Of NY	0	0	0.0001	\$190,101
0	60183	S USA Life Ins Co Inc	0	0	0.00001	\$13,947
0	60445	Sagicor Life Ins Co	0	0	0.00003	\$59,539
0	93742	Securian Life Ins Co	0	0	0.00001	\$1,561
0	68675	Security Benefit Life Ins Co	0	0	0.00046	\$908,881
0	68721	Security Life Ins Co Of Amer	0	0	0.00001	\$6,055
0	68713	Security Life Of Denver Ins Co	0	0	0.00625	\$12,579,117
2.06745	68772	Security Mut Life Ins Co Of NY	0.00782	2	0.00378	\$7,616,715
0	69485	Security Natl Life Ins Co	0	0	0.00023	\$462,734
0	60076	Security Plan Life Ins Co	0	0	0.00001	\$9,532
0	76325	Senior Hlth Ins Co of PA	0	0	0.00006	\$112,672
1.61019	78662	Senior Life Ins Co	0.00391	1	0.00243	\$4,889,854
0	77119	Sentinel Amer Life Ins Co	0	0	0.00001	\$35
0	68802	Sentinel Security Life Ins Co	0	0	0.00001	\$895
0	68810	Sentry Life Ins Co	0	0	0.00006	\$107,391
0	68829	Sentry Life Ins Co Of NY	0	0	0.00001	\$2,416
0	97241	Settlers Life Ins Co	0	0	0.00004	\$70,506
0	65757	Shelter Life Ins Co	0	0	0.00001	\$12,099

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	68845	Shenandoah Life Ins Co	0	0	0.00227	\$4,566,625
0	69418	Southern Financial Life Ins Co	0	0	0.00001	\$1,587
0	69019	Standard Ins Co	0	0	0.00006	\$108,428
0	86355	Standard Life & Accident Ins Co	0	0	0.00001	\$13,406
0	71706	Standard Life & Cas Ins Co	0	0	0.00001	\$4,875
0	69051	Standard Life Ins Co Of IN	0	0	0.00001	\$17,138
0	89009	Standard Life Ins Co Of NY	0	0	0.00001	\$174
0	69078	Standard Security Life Ins Co Of NY	0	0	0.00001	\$6,932
0	68985	Starmount Life Ins Co	0	0	0.00003	\$41,097
0	69094	State Farm Life & Accident Asr Co	0	0	0.00012	\$226,274
0	69108	State Farm Life Ins Co	0	0	0.03479	\$70,123,502
0	69116	State Life Ins Co	0	0	0.00047	\$937,817
0	69132	State Mut Ins Co	0	0	0.00003	\$57,996
0	89184	Sterling Investors Life Ins Co	0	0	0.00001	\$10,665
4.04806	65021	Stonebridge Life Ins Co	0.00391	1	0.00097	\$1,945,027
0	79065	Sun Life Assur Co Of Canada US	0	0	0.00417	\$8,402,774
0	60941	SunAmerica Ann & Life Assur Co	0	0	0.00023	\$455,858
0	69256	Sunamerica Life Ins Co	0	0	0.00017	\$341,943
0	69272	Sunset Life Ins Co Of Amer	0	0	0.00006	\$104,348
6.39934	69310	Surety Life Ins Co	0.00391	1	0.00062	\$1,230,375
0	68608	Symetra Life Ins Co	0	0	0.00066	\$1,329,062
0	90581	Symetra Natl Life Ins Co	0	0	0.00001	\$7,892
0	60142	TIAA Cref Life Ins Co	0	0	0.00092	\$1,845,858
0	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0.00726	\$14,616,965
0	69353	Teachers Protective Mut Life Ins Co	0	0	0.00001	\$3,141
0	69396	Texas Life Ins Co	0	0	0.00052	\$1,042,494
0	70435	The Savings Bank Life Ins Co Of MA	0	0	0.00038	\$753,195
0	56014	Thrivent Financial For Lutherans	0.00391	1	0	\$0
0	97721	Thrivent Life Ins Co	0	0	0.00006	\$115,281
0	69477	Time Ins Co	0	0	0.0003	\$597,581
0	69493	Tower Life Ins Co	0	0	0.00001	\$360
0	69566	Trans World Assur Co	0	0	0.0001	\$188,380
0	70688	Transamerica Financial Life Ins Co	0	0	0.00007	\$123,834
1.15615	86231	Transamerica Life Ins Co	0.01563	4	0.01352	\$27,240,823
0.30065	67121	Transamerica Occidental Life Ins Co	0.00782	2	0.02599	\$52,378,679
0	61425	Trustmark Ins Co	0	0	0.00024	\$463,636
0	80705	US Br Great West Life Assur Co	0	0	0.00011	\$211,560
0	80802	US Br SunLife Assur Co Of Canada	0	0	0.00878	\$17,678,759
0	84654	US Branch Assumption Mut Life Ins Co	0	0	0.00001	\$965
0	80659	US Business of Canada Life Assur Co	0	0	0.00145	\$2,911,639
0	80675	US Business of Crown Life Ins Co	0	0	0.00043	\$849,900
1.49237	84530	US Financial Life Ins Co	0.00391	1	0.00262	\$5,275,900
0	70955	USA Life One Ins Co Of IN	0	0	0.00001	\$502
0	69663	USAA Life Ins Co	0	0	0.01078	\$21,713,423
0	60228	USAA Life Ins Co Of NY	0	0	0.00003	\$59,741
0	86371	Ullico Life Ins Co	0	0	0.00003	\$45,778
0	11121	Unified Life Ins Co	0	0	0.00001	\$2,165
27.72582	69701	Union Bankers Ins Co	0.00391	1	0.00015	\$283,980

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	80837	Union Central Life Ins Co	0	0	0.00089	\$1,785,051
0	62596	Union Fidelity Life Ins Co	0	0	0.00022	\$434,925
0	69744	Union Labor Life Ins Co	0	0	0.00008	\$158,438
2.4921	70408	Union Security Ins Co	0.00391	1	0.00157	\$3,159,421
18.52264	92916	United Amer Ins Co	0.00782	2	0.00043	\$850,157
0	87645	United Fidelity Life Ins Co	0	0	0.00008	\$154,962
0	63983	United Heritage Life Ins Co	0	0	0.00001	\$3,237
0	69922	United Home Life Ins Co	0	0	0.00025	\$485,397
10.60567	69930	United Ins Co Of Amer	0.07032	18	0.00663	\$13,363,077
0	94099	United Investors Life Ins Co	0	0	0.00047	\$941,099
0	82694	United Liberty Life Ins Co	0	0	0.00001	\$1,387
0	92703	United Natl Life Ins Co Of Amer	0	0	0.00001	\$1,596
0.99325	69868	United Of Omaha Life Ins Co	0.00782	2	0.00787	\$15,854,240
0	70106	United States Life Ins Co In NYC	0	0	0.00079	\$1,591,784
0	63479	United Teacher Assoc Ins Co	0	0	0.00002	\$21,130
0	72850	United World Life Ins Co	0	0	0.00001	\$19,317
0	63819	Unity Financial Life Ins Co	0	0	0.00062	\$1,236,852
0	70114	Unity Mut Life Ins Co	0	0	0.00025	\$496,659
0	70130	Universal Guar Life Ins Co	0	0	0.00001	\$13,551
0	70173	Universal Underwriters Life Ins Co	0	0	0.00021	\$420,625
23.65852	62235	Unum Life Ins Co Of Amer	0.00391	1	0.00017	\$332,801
0	68632	VantisLife Ins Co	0	0	0.00014	\$279,121
0	70238	Variable Ann Life Ins Co	0	0	0.00001	\$985
0	81027	Veterans Life Ins Co	0.00782	2	0	\$0
22.41186	70319	Washington Natl Ins Co	0.01172	3	0.00053	\$1,053,939
0	70335	West Coast Life Ins Co	0	0	0.00663	\$13,356,821
3.11499	70483	Western & Southern Life Ins Co	0.00391	1	0.00126	\$2,527,648
0	70432	Western Natl Life Ins Co	0	0	0.00003	\$55,304
2.23523	91413	Western Reserve Life Assur Co of OH	0.01954	5	0.00874	\$17,612,493
0	92622	Western Southern Life Assur Co	0	0	0.00067	\$1,346,752
0	77925	Western United Life Assur Co	0	0	0.00001	\$221
0	78301	Westward Life Ins Co	0	0	0.00001	\$9,839
0	66230	William Penn Life Ins Co Of NY	0	0	0.00026	\$515,363
0	60704	Wilton Reassur Life Co of NY	0	0	0.00016	\$318,366
0	70629	World Ins Co	0	0	0.00001	\$9,522

GROUP LIFE

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2007 Total Complaints for Index: 45

Premiums Year: 2007 Total Premiums for Index: \$499,304,076

Total Policies for Index: 2,864,036

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	77879	5 Star Life Ins Co	0	0	0.00655	\$3,267,227
0	71854	AAA Life Ins Co	0	0	0.00228	\$1,136,730
1.04169	60054	Aetna Life Ins Co	0.04445	2	0.04267	\$21,303,221
0	90611	Allianz Life Ins Co Of N Amer	0	0	0.00026	\$124,900
0	64190	Allianz Life Ins Co Of NY	0	0	0.00001	\$1,418
0	60186	Allstate Life Ins Co	0	0	0.00254	\$1,266,646
0	60216	Amalgamated Life Ins Co	0	0	0.00005	\$24,508
0	68594	American Amicable Life Ins Co Of TX	0	0	0.00023	\$113,793
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00035	\$171,762
0	92738	American Equity Invest Life Ins Co	0	0	0.00001	\$43
0	60380	American Family Life Assur Co of Col	0	0	0.00004	\$15,269
0	60410	American Fidelity Assur Co	0	0	0.00001	\$1,906
12.91195	68373	American Gen Assur Co	0.02223	1	0.00173	\$859,332
279.88917	66672	American Gen Life & Acc Ins Co	0.02223	1	0.00008	\$39,643
0	60488	American Gen Life Ins Co	0	0	0	-\$285,861
0	66842	American Gen Life Ins Co of DE	0	0	0.00213	\$1,059,929
0	60534	American Heritage Life Ins Co	0	0	0.00028	\$136,619
43.54607	60518	American Hlth & Life Ins Co	0.04445	2	0.00103	\$509,605
0	60577	American Income Life Ins Co	0	0	0.00004	\$16,377
0	60607	American Intl Life Assur Co of NY	0	0	0.00041	\$200,934
0	67989	American Memorial Life Ins Co	0	0	0.00053	\$263,020
0	60739	American Natl Ins Co	0	0	0.00044	\$218,235
0	71773	American Natl Life Ins Co Of TX	0	0	0.00001	\$240
0	60895	American United Life Ins Co	0	0	0.00293	\$1,461,439
0	61999	Americo Fin Life & Ann Ins Co	0	0	0.00042	\$204,721
0	72222	Amica Life Ins Co	0	0	0.00007	\$33,600
0	71439	Assurity Life Ins Co	0	0	0.00001	\$3,673
0	61182	Aurora Natl Life Assur Co	0	0	0.00003	\$10,599
0	63932	Aviva Life & Ann Co of NY	0	0	0.00004	\$18,667
0	62898	Aviva Life Ins Co	0	0	0.00056	\$276,739
0	80985	BCS Life Ins Co	0	0	0.00015	\$70,959
0	68160	Balboa Life Ins Co	0	0	0.00001	\$742
0	61212	Baltimore Life Ins Co	0	0	0.00023	\$113,718
0	61239	Bankers Fidelity Life Ins Co	0.04445	2	0	\$0
0	61395	Beneficial Life Ins Co	0	0	0.00001	\$674
0	90638	Best Life & Hlth Ins Co	0	0	0.00001	\$95
0	61476	Boston Mut Life Ins Co	0	0	0.00038	\$188,101
0	61751	Central States H & L Co Of Omaha	0	0	0.00001	\$81
0	61808	Charter Natl Life Ins Co	0	0	0.00001	\$229
0	61875	Church Life Ins Corp	0	0	0.00074	\$364,707

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	67369	Cigna Hlth & Life Ins Co	0	0	0.00012	\$56,879
0	62049	Colonial Life & Accident Ins Co	0	0	0.00018	\$88,898
0	62065	Colonial Penn Life Ins Co	0	0	0.00045	\$224,643
0	76023	Columbian Life Ins Co	0	0	0.00023	\$110,441
0	62103	Columbian Mut Life Ins Co	0	0	0.00001	\$1,083
0	62146	Combined Ins Co Of Amer	0	0	0.00016	\$79,147
0	84824	Commonwealth Ann & Life Ins Co	0	0	0.00002	\$9,620
0	77828	Companion Life Ins Co	0	0	0.00158	\$786,322
11.61338	62308	Connecticut Gen Life Ins Co	0.04445	2	0.00383	\$1,910,840
0	60682	Conseco Ins Co	0	0	0.00003	\$13,601
19196.62	65900	Conseco Life Ins Co	0.02223	1	0.00001	\$578
0	71730	Continental Amer Ins Co	0	0	0.00004	\$17,890
0	62413	Continental Assur Co	0	0	0.00057	\$283,832
0	62626	Cuna Mut Ins Society	0	0	0.00805	\$4,018,107
0	62634	Delaware Amer Life Ins Co	0	0	0.00041	\$203,462
0	62804	Eastern Life & Hlth Ins Co	0	0	0.0013	\$644,263
0	70769	Erie Family Life Ins Co	0	0	0.00046	\$229,324
18.11955	71870	Fidelity Security Life Ins Co	0.02223	1	0.00123	\$612,358
0	69140	First Allmerica Fin Life Ins Co	0	0	0	-\$1,008
0	79359	First Great W Life & Ann Ins Co	0	0	0.00001	\$1,657
0	67652	First Penn Pacific Life Ins Co	0	0	0.00001	\$3,976
0	64297	First Unum Life Ins Co	0	0	0.00011	\$51,078
0	91642	Forethought Life Ins Co	0	0	0.0013	\$647,389
0	71129	Fort Dearborn Life Ins Co	0	0	0.00987	\$4,927,825
0	65536	Genworth Life & Ann Ins Co	0	0	0.00029	\$141,341
0	70025	Genworth Life Ins Co	0	0	0.00002	\$5,200
0	70939	Gerber Life Ins Co	0	0	0.00047	\$230,079
1.47398	91472	Globe Life & Accident Ins Co	0.02223	1	0.01508	\$7,527,687
0	62286	Golden Rule Ins Co	0	0	0.00001	\$329
0	63967	Government Personnel Mut Life Ins Co	0	0	0.00111	\$553,928
0	90212	Great Southern Life Ins Co	0	0	0.00001	\$1,795
0	68322	Great W Life & Ann Ins Co	0	0	0.00307	\$1,529,957
0	71480	Great Western Ins Co	0	0	0.00045	\$219,816
0	64211	Guarantee Trust Life Ins Co	0	0	0.00001	\$1,511
0	78778	Guardian Ins & Ann Co Inc	0	0	0.00013	\$60,107
0	64246	Guardian Life Ins Co Of Amer	0	0	0.01097	\$5,476,803
0	92711	HCC Life Ins Co	0	0	0.00005	\$21,169
0	64327	Harleysville Life Ins Co	0	0	0.0011	\$546,695
0.58217	70815	Hartford Life & Accident Ins Co	0.04445	2	0.07635	\$38,118,503
0	71153	Hartford Life & Ann Ins Co	0	0	0.00003	\$10,222
0	88072	Hartford Life Ins Co	0	0	0.11597	\$57,901,672
0	64505	Homesteaders Life Co	0	0	0.00158	\$785,417
0	64513	Horace Mann Life Ins Co	0	0	0.00001	\$4,671
0	93777	Household Life Ins Co	0	0	0.00313	\$1,562,227
0	73288	Humana Ins Co	0	0	0.00022	\$108,985
0	91693	IA Amer Life Ins Co	0	0	0.00004	\$15,420
0	86509	Ing Life Ins & Ann Co	0	0	0.00022	\$104,988
0	85189	Investors Consolidated Ins Co	0	0	0.00001	\$4,295

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	64904	Investors Heritage Life Ins Co	0	0	0.00001	\$620
0	65056	Jackson Natl Life Ins Co	0	0	0.00004	\$16,091
0	70254	Jefferson Pilot Financial Ins Co	0.02223	1	0	\$0
0	65080	John Alden Life Ins Co	0	0	0.00001	\$3,390
0	65099	John Hancock Life Ins Co	0	0	0	-\$1,321
0	65838	John Hancock Life Ins Co (USA)	0	0	0.00085	\$419,610
0	65110	Kanawha Ins Co	0	0	0.00002	\$8,895
0	65129	Kansas City Life Ins Co	0	0	0.00013	\$61,920
0	90557	Kemper Investors Life Ins Co	0	0	0.0001	\$45,641
0	65242	Lafayette Life Ins Co	0	0	0.00002	\$8,120
0	65315	Liberty Life Assur Co Of Boston	0	0	0.00253	\$1,260,759
0	61492	Liberty Life Ins Co	0	0	0.00056	\$274,907
0	65331	Liberty Natl Life Ins Co	0	0	0.00001	\$927
1.53907	65498	Life Ins Co Of N Amer	0.02223	1	0.01444	\$7,209,325
0	64130	Life Investors Ins Co Of Amer	0	0	0.00456	\$2,276,331
0	65595	Lincoln Benefit Life Co	0	0	0.00008	\$38,552
0	65927	Lincoln Heritage Life Ins Co	0	0	0.00004	\$17,418
0	65676	Lincoln Natl Life Ins Co	0	0	0.01323	\$6,605,569
0	65722	Loyal Amer Life Ins Co	0	0	0.00001	\$937
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00004	\$16,076
0	65935	Massachusetts Mut Life Ins Co	0	0	0.03261	\$16,277,936
0	97055	Mega Life & Hlth Ins Co The	0	0	0.00023	\$110,768
0	86126	Members Life Ins Co	0	0	0.00001	\$1,941
0	65951	Merit Life Ins Co	0	0	0.00001	\$2,584
1.20551	65978	Metropolitan Life Ins Co	0.17778	8	0.14748	\$73,633,326
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00001	\$3,196
0	66044	Midland Natl Life Ins Co	0	0	0.00001	\$546
0	66168	Minnesota Life Ins Co	0	0	0.02185	\$10,908,755
0	81442	Monitor Life Ins Co Of NY	0	0	0.00001	\$2,627
6.6075	66281	Monumental Life Ins Co	0.08889	4	0.01346	\$6,717,011
0	66370	Mony Life Ins Co	0	0	0.00017	\$82,451
0	78077	Mony Life Ins Co Of Amer	0	0	0.00033	\$163,248
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00012	\$57,933
0	61409	National Benefit Life Ins Co	0	0	0.00004	\$15,093
0	66583	National Guardian Life Ins Co	0	0	0.00061	\$301,902
0	66869	Nationwide Life Ins Co	0	0	0.00004	\$19,125
0	68225	Nationwide Life Ins Co of Amer	0	0	0.00012	\$55,673
0	91626	New England Life Ins Co	0	0	0.00007	\$33,438
0	91596	New York Life Ins & Ann Corp	0	0	0.00452	\$2,253,334
0.84781	66915	New York Life Ins Co	0.04445	2	0.05243	\$26,175,091
0	81264	Nippon Life Ins Co Of Amer	0	0	0.00004	\$18,388
0	66974	North Amer Co Life & Hlth Ins	0	0	0.00013	\$62,904
0	63274	OM Fin Life Ins Co	0.02223	1	0	\$0
0	67539	Pan Amer Life Ins Co	0	0	0.00002	\$5,149
0	67598	Paul Revere Life Ins Co	0	0	0.00026	\$126,944
0	67628	Pekin Life Ins Co	0	0	0.00003	\$10,093
0	93262	Penn Ins & Ann Co	0	0	0.00005	\$20,531
0	66605	Peoples Benefit Life Ins Co	0.02223	1	0	\$0

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	85561	Perico Life Ins Co	0	0	0.00001	\$1,341
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00002	\$5,798
0	67814	Phoenix Life Ins Co	0	0	0.00001	\$1,567
0	67873	Pioneer Amer Ins Co	0	0	0.00001	\$1,842
0	67946	Pioneer Security Life Ins Co	0	0	0.00001	\$482
0	61271	Principal Life Ins Co	0	0	0.01077	\$5,374,278
0	68136	Protective Life Ins Co	0	0	0.00016	\$75,890
0	67903	Provident Amer Life & Hlth Ins Co	0	0	0.00001	\$1,240
0	68195	Provident Life & Accident Ins Co	0	0	0.00072	\$357,145
0.36514	68241	Prudential Ins Co Of Amer	0.04445	2	0.12173	\$60,775,397
0	70211	Reassure Amer Life Ins Co	0	0	0.00038	\$185,391
1.30728	68381	Reliance Standard Life Ins Co	0.02223	1	0.017	\$8,487,620
0.54825	67105	Reliastar Life Ins Co	0.02223	1	0.04054	\$20,238,402
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00011	\$50,560
0	65005	RiverSource Life Ins Co	0	0	0.00001	\$1,356
13.29612	69914	Sears Life Ins Co	0.02223	1	0.00168	\$834,503
0	93742	Securian Life Ins Co	0	0	0.00008	\$36,586
0	68713	Security Life Of Denver Ins Co	0	0	0.00001	\$1,475
0	68772	Security Mut Life Ins Co Of NY	0	0	0.00001	\$3,123
0	68810	Sentry Life Ins Co	0	0	0.00007	\$31,455
0	97241	Settlers Life Ins Co	0	0	0.00007	\$30,286
0	68845	Shenandoah Life Ins Co	0	0	0.00033	\$162,697
0.54539	69019	Standard Ins Co	0.02223	1	0.04075	\$20,344,667
0	69078	Standard Security Life Ins Co Of NY	0	0	0.00001	\$70
0	69108	State Farm Life Ins Co	0	0	0.00084	\$419,200
0	65021	Stonebridge Life Ins Co	0	0	0.00541	\$2,701,031
0	80926	Sun Life & Hlth Ins Co	0	0	0.00471	\$2,350,801
0	79065	Sun Life Assur Co Of Canada US	0	0	0.01888	\$9,426,634
0	69310	Surety Life Ins Co	0	0	0.00001	\$631
0	68608	Symetra Life Ins Co	0	0	0.0001	\$46,730
0	69353	Teachers Protective Mut Life Ins Co	0	0	0.00001	\$85
0	69477	Time Ins Co	0	0	0.00003	\$12,119
0	70688	Transamerica Financial Life Ins Co	0	0	0.00002	\$6,856
16.08012	86231	Transamerica Life Ins Co	0.02223	1	0.00139	\$690,023
0	67121	Transamerica Occidental Life Ins Co	0	0	0.00043	\$210,421
0	61425	Trustmark Ins Co	0	0	0.00122	\$606,429
0	62863	Trustmark Life Ins Co	0	0	0.00017	\$82,429
0	80705	US Br Great West Life Assur Co	0	0	0.00001	\$4,842
3.60291	80802	US Br SunLife Assur Co Of Canada	0.04445	2	0.01234	\$6,159,276
0	80659	US Business of Canada Life Assur Co	0	0	0.00001	\$126
0	80675	US Business of Crown Life Ins Co	0	0	0.00001	\$2,865
0	80314	Unicare Life & Hlth Ins Co	0	0	0.00018	\$87,121
0	80837	Union Central Life Ins Co	0	0	0.00001	\$2,755
0	62596	Union Fidelity Life Ins Co	0	0	0.00188	\$934,539
8.92027	69744	Union Labor Life Ins Co	0.02223	1	0.0025	\$1,243,870
0	70408	Union Security Ins Co	0	0	0.00841	\$4,194,300
0	92916	United Amer Ins Co	0	0	0.00001	\$171
0	94099	United Investors Life Ins Co	0	0	0.00008	\$36,666

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	69868	United Of Omaha Life Ins Co	0	0	0.00693	\$3,458,342
3.79707	70106	United States Life Ins Co In NYC	0.02223	1	0.00586	\$2,922,163
0	79413	UnitedHealthcare Ins Co	0	0	0.00325	\$1,618,629
0	63819	Unity Financial Life Ins Co	0	0	0.00001	\$2,972
0	62235	Unum Life Ins Co Of Amer	0	0	0.05343	\$26,676,228
0	68632	VantisLife Ins Co	0	0	0.00004	\$19,183
0	81027	Veterans Life Ins Co	0.02223	1	0	\$0
0	70319	Washington Natl Ins Co	0	0	0.00002	\$5,639
0	91413	Western Reserve Life Assur Co of OH	0	0	0.00001	\$4,813

INDIVIDUAL ACCIDENT AND HEALTH

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2007 Total Complaints for Index: 333

Premiums Year: 2007 Total Premiums for Index: \$872,956,894

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	34789	21st Century Centennial Ins Co	0	0	0.00001	\$80
0	71854	AAA Life Ins Co	0	0	0.00025	\$211,914
0	35963	AF&L Ins Co	0	0	0.00012	\$103,148
0	62944	AXA Equitable Life Ins Co	0	0	0.00203	\$1,766,735
0	71471	Ability Ins Co	0	0	0.00001	\$89
0	60038	Acacia Life Ins Co	0	0	0.00001	\$3,324
0	95590	Aetna Hlth Inc MD Corp	0.00601	2	0	\$0
2.2085	60054	Aetna Life Ins Co	0.01802	6	0.00816	\$7,122,023
0.52585	90611	Allianz Life Ins Co Of N Amer	0.00301	1	0.00572	\$4,985,258
0	60186	Allstate Life Ins Co	0	0	0.00001	\$2,891
0	70874	Allstate Life Ins Co Of NY	0	0	0.00001	\$4,235
0	95163	Alpha Dental Programs Inc	0.00301	1	0	\$0
0	13293	Amalgamated Cas Ins Co	0	0	0.00001	\$300
0	10111	American Bankers Ins Co Of FL	0	0	0.00001	\$1,770
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00001	\$667
0	60291	American Capitol Ins Co	0	0	0.00001	\$351
0	20427	American Cas Co Of Reading PA	0	0	0.00001	\$8
0.21107	60380	American Family Life Assur Co of Col	0.01502	5	0.07114	\$62,101,839
0	60410	American Fidelity Assur Co	0	0	0.0003	\$256,413
0	66672	American Gen Life & Acc Ins Co	0	0	0.00094	\$817,134
0	60488	American Gen Life Ins Co	0	0	0.00033	\$286,373
0	66842	American Gen Life Ins Co of DE	0	0	0.0007	\$602,919
0.82213	60534	American Heritage Life Ins Co	0.00301	1	0.00366	\$3,188,681
0	19380	American Home Assur Co	0	0	0.00002	\$12,225
0	60577	American Income Life Ins Co	0	0	0.00065	\$558,973
0	60607	American Intl Life Assur Co of NY	0	0	0.00001	\$8,344
0	60739	American Natl Ins Co	0	0	0.00002	\$10,838
0	81078	American Ntwrk Ins Co	0	0	0.00001	\$438
0	60763	American Pioneer Life Ins Co	0	0	0.00032	\$273,023
1.55445	80624	American Progressive L&H Ins Of NY	0.00301	1	0.00194	\$1,686,445
1.8733	60836	American Republic Ins Co	0.00601	2	0.00321	\$2,798,797
0	17965	American Sentinel Ins Co	0	0	0.00001	\$3,142
0	19704	American States Ins Co	0	0	0.00001	\$2,120
0	60895	American United Life Ins Co	0	0	0.00002	\$16,037
0	61301	Ameritas Life Ins Corp	0	0	0.00001	\$723
0	71439	Assurity Life Ins Co	0	0	0.00227	\$1,978,218
0	84522	Auto Club Life Ins Co	0	0	0.00001	\$374
0	61689	Aviva Life & Ann Co	0	0	0.00001	\$2,642
0	62898	Aviva Life Ins Co	0	0	0.00001	\$1,810
0	61212	Baltimore Life Ins Co	0	0	0.00007	\$58,210
0	61239	Bankers Fidelity Life Ins Co	0	0	0.00012	\$100,405

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
1.14207	61263	Bankers Life & Cas Co	0.02103	7	0.01841	\$16,067,719
0	94250	Banner Life Ins Co	0	0	0.00001	\$2,770
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00821	\$7,161,096
0	61476	Boston Mut Life Ins Co	0	0	0.00003	\$21,405
0	71463	CICA Life Ins Co of Amer	0	0	0.00001	\$886
1.09463	96202	CareFirst BlueChoice Inc	0.07208	24	0.06585	\$57,476,953
2.34358	47058	Carefirst of MD Inc	0.53154	177	0.22681	\$197,990,291
0	80799	Celtic Ins Co	0	0	0.00039	\$335,736
0	61735	Central Security Life Ins Co	0	0	0.00001	\$234
0	61751	Central States H & L Co Of Omaha	0	0	0.00006	\$45,795
0	34274	Central States Ind Co Of Omaha	0	0	0.00022	\$190,997
0	61883	Central United Life Ins Co	0	0	0.00014	\$113,734
0	80896	Centre Life Ins Co	0	0	0.00114	\$994,799
0	61832	Chesapeake Life Ins Co	0	0	0.00001	\$2,054
0	61859	Christian Fidelity Life Ins Co	0	0	0.00002	\$14,939
0	95599	Cigna Hlthcare MidAtlantic Inc	0	0	0.00004	\$28,418
0	76236	Cincinnati Life Ins Co	0	0	0.00006	\$50,313
0	82082	Citizens Natl Life Ins Co	0	0	0.00001	\$789
0	61921	Citizens Security Life Ins Co	0	0	0.00002	\$8,747
0	62049	Colonial Life & Accident Ins Co	0	0	0.0097	\$8,460,123
0	62065	Colonial Penn Life Ins Co	0	0	0.00003	\$25,047
0	84786	Colorado Bankers Life Ins Co	0	0	0.00056	\$483,377
0	62103	Columbian Mut Life Ins Co	0	0	0.00001	\$1,250
0	99937	Columbus Life Ins Co	0	0	0.00003	\$20,535
0.63333	62146	Combined Ins Co Of Amer	0.00601	2	0.00949	\$8,278,444
0	78697	Combined Life Ins Co Of NY	0	0	0.00004	\$30,470
0	81426	Commercial Travelers Mut Ins Co	0	0	0.00001	\$7,097
0	84824	Commonwealth Ann & Life Ins Co	0	0	0.00019	\$163,563
0	31240	Commonwealth Mut Ins Co of Amer	0	0	0.00078	\$676,583
0	62251	Concord Heritage Life Ins Co Inc	0	0	0.00001	\$561
0	62308	Connecticut Gen Life Ins Co	0	0	0.00029	\$246,269
0	78174	Conseco Hlth Ins Co	0	0	0.00348	\$3,031,461
0	60682	Conseco Ins Co	0	0	0.00003	\$18,032
0	65900	Conseco Life Ins Co	0	0	0.00002	\$10,149
0	62359	Constitution Life Ins Co	0	0	0.00009	\$71,508
0	71730	Continental Amer Ins Co	0	0	0.00001	\$225
0	62413	Continental Assur Co	0	0	0.00001	\$6,194
0.92974	20443	Continental Cas Co	0.02103	7	0.02261	\$19,737,294
0	71404	Continental Gen Ins Co	0	0	0.00116	\$1,004,039
0	68500	Continental Life Ins Co Brentwood	0	0	0.00012	\$102,018
0	62553	Country Life Ins Co	0	0	0.00002	\$12,899
0	81973	Coventry Hlth & Life Ins Co	0	0	0.00003	\$20,577
0	96460	Coventry Hlth Care of DE Inc	0.00301	1	0	\$0
0	62626	Cuna Mut Ins Society	0	0	0.00185	\$1,608,516
0	99767	Dallas Gen Life Ins Co	0	0	0.00001	\$1,756
0	62928	EMC Natl Life Co	0	0	0.0001	\$85,095
0	62804	Eastern Life & Hlth Ins Co	0.00301	1	0	\$0
0	62952	Equitable Life & Cas Ins Co	0	0	0.00004	\$31,837

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	70769	Erie Family Life Ins Co	0	0	0.00004	\$31,837
0	77968	Family Heritage Life Ins Co Of Amer	0	0	0.00051	\$442,407
0	63088	Farm Bureau Life Ins Co	0	0	0.00001	\$6,253
0	63126	Farm Family Life Ins Co	0	0	0.00014	\$118,694
0	63177	Farmers New World Life Ins Co	0	0	0.00001	\$366
0	20281	Federal Ins Co	0	0	0.00001	\$1,919
0	63223	Federal Life Ins Co	0	0	0.00002	\$13,473
0	63258	Federated Life Ins Co	0	0	0.00024	\$206,407
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00001	\$23
0	71870	Fidelity Security Life Ins Co	0	0	0.00015	\$123,942
0	69140	First Allmerica Fin Life Ins Co	0	0	0.00003	\$18,755
0	64297	First Unum Life Ins Co	0	0	0.00022	\$186,144
0	62324	Freedom Life Ins Co Of Amer	0	0	0.00001	\$5,426
0	63657	Garden State Life Ins Co	0	0	0.00001	\$504
0	63665	General Amer Life Ins Co	0	0	0.00024	\$203,534
0	38962	Genesis Ins Co	0	0	0.00001	\$3,463
0	65536	Genworth Life & Ann Ins Co	0	0	0.00103	\$898,588
0.06093	70025	Genworth Life Ins Co	0.00301	1	0.04929	\$43,026,160
0	72990	Genworth Life Ins Co of NY	0	0	0.00024	\$206,440
0	70939	Gerber Life Ins Co	0	0	0.00032	\$276,432
0	91472	Globe Life & Accident Ins Co	0	0	0.00107	\$932,880
7.45398	62286	Golden Rule Ins Co	0.00601	2	0.00081	\$703,381
0	22063	Government Employees Ins Co	0	0	0.00003	\$19,026
0	63312	Great Amer Life Ins Co	0	0	0.00101	\$880,578
1.07058	53007	Group Hospitalization & Med Srvc	0.03904	13	0.03647	\$31,832,875
0.55637	64211	Guarantee Trust Life Ins Co	0.00601	2	0.0108	\$9,423,704
0	64238	Guaranty Income Life Ins Co	0	0	0.00001	\$865
0.39741	64246	Guardian Life Ins Co Of Amer	0.00301	1	0.00756	\$6,596,499
0	92711	HCC Life Ins Co	0	0	0.00008	\$62,419
0	64327	Harleysville Life Ins Co	0	0	0.00001	\$2,237
0	71153	Hartford Life & Ann Ins Co	0	0	0.00001	\$354
0	88072	Hartford Life Ins Co	0	0	0.00001	\$2,345
0	70670	Health Care Serv Corp A Mut Legal Re	0	0	0.00011	\$89,376
0	64513	Horace Mann Life Ins Co	0	0	0.0001	\$85,494
0	73288	Humana Ins Co	0	0	0.00002	\$15,073
0	91693	IA Amer Life Ins Co	0	0	0.00001	\$71
0	80942	ING USA Ann & Lfe Ins Co	0	0	0.00001	\$66
0	97764	Idealife Ins Co	0	0	0.00002	\$9,714
0	64580	Illinois Mut Life Ins Co	0	0	0.00115	\$997,777
0	64645	Indianapolis Life Ins Co	0	0	0.00034	\$289,655
0	86509	Ing Life Ins & Ann Co	0	0	0.00002	\$9,879
0	64831	Intramercia Life Ins Co	0	0	0.00001	\$118
0	85189	Investors Consolidated Ins Co	0	0	0.00001	\$137
0	65056	Jackson Natl Life Ins Co	0	0	0.00002	\$15,742
0	64017	Jefferson Natl Life Ins Co	0	0	0.0001	\$79,858
0	65080	John Alden Life Ins Co	0	0	0.00024	\$204,834
0	65099	John Hancock Life Ins Co	0	0	0.04399	\$38,400,687
0	65838	John Hancock Life Ins Co (USA)	0	0	0.00001	\$1,736

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0.70046	95639	Kaiser Found Hlth Plan Mid Atlanti	0.02703	9	0.03859	\$33,682,780
0	60053	Kaiser Permanente Ins Co	0.00301	1	0	\$0
0	65110	Kanawha Ins Co	0	0	0.00073	\$634,323
0	65129	Kansas City Life Ins Co	0	0	0.00002	\$16,661
0	65242	Lafayette Life Ins Co	0	0	0.00001	\$3,447
0	65315	Liberty Life Assur Co Of Boston	0	0	0.00001	\$2,318
0	61492	Liberty Life Ins Co	0	0	0.00018	\$149,435
0	23043	Liberty Mut Ins Co	0	0	0.00001	\$210
0	65331	Liberty Natl Life Ins Co	0	0	0.00003	\$21,927
0	65498	Life Ins Co Of N Amer	0	0	0.00002	\$17,232
5.44101	64130	Life Investors Ins Co Of Amer	0.00601	2	0.00111	\$963,606
0	97691	Life Of The South Ins Co	0	0	0.00247	\$2,152,364
0	77720	LifeSecure Ins Co	0	0	0.00001	\$434
0	65595	Lincoln Benefit Life Co	0	0	0.00243	\$2,116,751
0	65927	Lincoln Heritage Life Ins Co	0	0	0.00008	\$62,978
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00001	\$5,650
2.38397	65676	Lincoln Natl Life Ins Co	0.00901	3	0.00378	\$3,298,912
0	65722	Loyal Amer Life Ins Co	0	0	0.00026	\$222,002
0	66427	MTL Ins Co	0	0	0.00002	\$16,284
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00001	\$100
0	60321	Mamsi Life & Hlth Ins Co	0.01502	5	0	\$0
0	38970	Markel Ins Co	0	0	0.00053	\$457,581
0.21514	65935	Massachusetts Mut Life Ins Co	0.00601	2	0.02792	\$24,370,227
0	69515	Medamerica Ins Co	0	0	0.00081	\$701,657
0	31119	Medico Ins Co	0	0	0.00001	\$2,659
0	97055	Mega Life & Hlth Ins Co The	0	0	0.00003	\$22,977
0	65951	Merit Life Ins Co	0	0	0.00001	\$5,763
0	87726	Metlife Ins Co of CT	0	0	0.00889	\$7,754,935
0	65978	Metropolitan Life Ins Co	0	0	0.01581	\$13,794,858
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00001	\$7,182
0	66109	Midwestern United Life Ins Co	0	0	0.00001	\$668
3.50712	66168	Minnesota Life Ins Co	0.00301	1	0.00086	\$747,478
0	66265	Monarch Life Ins Co	0	0	0.00098	\$852,903
2.25046	66281	Monumental Life Ins Co	0.00601	2	0.00267	\$2,329,748
0	66370	Mony Life Ins Co	0	0	0.00228	\$1,986,649
0	71412	Mutual Of Omaha Ins Co	0	0	0.00394	\$3,437,158
0	61409	National Benefit Life Ins Co	0	0	0.00001	\$664
0	11991	National Cas Co	0	0	0.00002	\$9,013
0	98205	National Found Life Ins Co	0	0	0.00007	\$59,433
0	66583	National Guardian Life Ins Co	0	0	0.00002	\$11,877
0	82538	National Hlth Ins Co	0	0	0.00001	\$2,071
0	66680	National Life Ins Co	0	0	0.00053	\$459,763
0	75744	National Safety Life Ins Co	0	0	0.00005	\$43,623
0	60593	National States Ins Co	0	0	0.00002	\$11,892
0	87963	National Teachers Assoc Life Ins Co	0	0	0.00152	\$1,319,077
0	19445	National Union Fire Ins Co Of Pitts	0	0	0.00001	\$148
0	70750	Nationwide Life & Ann Co of Amer	0	0	0.00001	\$439
2.22643	66869	Nationwide Life Ins Co	0.00301	1	0.00135	\$1,177,443

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	68225	Nationwide Life Ins Co of Amer	0	0	0.00003	\$23,416
0	91626	New England Life Ins Co	0	0	0.00045	\$390,773
0	78743	New Era Life Ins Co	0	0	0.00001	\$2,668
0	66915	New York Life Ins Co	0	0	0.00567	\$4,949,324
0	66974	North Amer Co Life & Hlth Ins	0	0	0.00001	\$657
0	67032	North Carolina Mut Life Ins Co	0	0	0.00001	\$7,415
0	69000	Northwestern Long Term Care Ins Co	0	0	0.00224	\$1,954,541
0	67091	Northwestern Mut Life Ins Co	0	0	0.01535	\$13,397,865
0	63274	OM Fin Life Ins Co	0.00301	1	0	\$0
0	89206	Ohio Natl Life Assur Corp	0	0	0.00055	\$476,445
0	67172	Ohio Natl Life Ins Co	0	0	0.0004	\$343,533
0	67180	Ohio State Life Ins Co	0	0	0.00001	\$177
0	67199	Old Amer Ins Co	0	0	0.00003	\$20,953
0	24147	Old Republic Ins Co	0	0	0.00154	\$1,342,926
0.32025	96940	Optimum Choice Inc	0.00901	3	0.02814	\$24,558,040
0	76112	Oxford Life Ins Co	0	0	0.00003	\$20,717
0	70785	Pacificare Life & Hlth Ins Co	0	0	0.00102	\$888,988
0	67539	Pan Amer Life Ins Co	0	0	0.00013	\$105,281
0.59321	67598	Paul Revere Life Ins Co	0.00601	2	0.01013	\$8,838,384
0	67628	Pekin Life Ins Co	0	0	0.00001	\$6,083
0	67644	Penn Mut Life Ins Co	0	0	0.00065	\$558,717
1.03736	63282	Penn Treaty Ntwrk Amer Ins Co	0.00301	1	0.0029	\$2,527,089
0	67660	Pennsylvania Life Ins Co	0	0	0.00117	\$1,017,180
0	66605	Peoples Benefit Life Ins Co	0.00301	1	0	\$0
0	85561	Perico Life Ins Co	0	0	0.00001	\$3,010
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00009	\$74,790
0	67792	Philadelphia-United Life Ins Co	0	0	0.00001	\$492
0	67814	Phoenix Life Ins Co	0	0	0.00026	\$221,741
0	72125	Physicians Life Ins Co	0	0	0.00025	\$215,170
0	80578	Physicians Mut Ins Co	0	0	0.0053	\$4,623,031
0	65919	Primerica Life Ins Co	0	0	0.00003	\$19,769
0	61271	Principal Life Ins Co	0	0	0.00611	\$5,328,249
0	68047	Professional Ins Co	0	0	0.00278	\$2,422,902
0	88536	Protective Life & Annuity Ins Co	0	0	0.00001	\$281
0	68136	Protective Life Ins Co	0	0	0.00011	\$92,856
0	67903	Provident Amer Life & Hlth Ins Co	0	0	0.00001	\$1,746
0.19872	68195	Provident Life & Accident Ins Co	0.00601	2	0.03023	\$26,384,153
0	68209	Provident Life & Cas Ins Co	0	0	0.00068	\$591,939
0	68241	Prudential Ins Co Of Amer	0	0	0.00391	\$3,412,241
0	68284	Pyramid Life Ins Co	0	0	0.00004	\$31,801
0	65765	Reassure Amer Life Ins Co	0.00301	1	0	\$0
0	70211	Reassure Amer Life Ins Co	0	0	0.00334	\$2,912,981
0	68357	Reliable Life Ins Co	0	0	0.00001	\$29
0	68381	Reliance Standard Life Ins Co	0	0	0.00001	\$1,297
0	67105	Reliastar Life Ins Co	0	0	0.00002	\$11,796
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00059	\$511,282
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00002	\$12,164
0	31089	Republic Western Ins Co	0	0	0.00006	\$52,249

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	68462	Reserve Natl Ins Co	0	0	0.00002	\$8,961
0	65005	RiverSource Life Ins Co	0	0	0.01036	\$9,040,357
0	80594	Riversource Life Ins Co Of NY	0	0	0.00011	\$91,889
0	68721	Security Life Ins Co Of Amer	0	0	0.00001	\$117
0	68713	Security Life Of Denver Ins Co	0	0	0.00001	\$607
0	68772	Security Mut Life Ins Co Of NY	0	0	0.00005	\$37,997
0	69485	Security Natl Life Ins Co	0	0	0.00001	\$425
0	60076	Security Plan Life Ins Co	0	0	0.00001	\$37
0	12572	Selective Ins Co Of Amer	0	0	0.00002	\$13,650
3.706	76325	Senior Hlth Ins Co of PA	0.02403	8	0.00649	\$5,658,927
0	68810	Sentry Life Ins Co	0	0	0.00001	\$253
0	65757	Shelter Life Ins Co	0	0	0.00001	\$207
9.4815	68845	Shenandoah Life Ins Co	0.00301	1	0.00032	\$276,485
0	69019	Standard Ins Co	0	0	0.00123	\$1,066,720
0	86355	Standard Life & Accident Ins Co	0	0	0.00013	\$109,170
0	69051	Standard Life Ins Co Of IN	0	0	0.00001	\$6
0	69078	Standard Security Life Ins Co Of NY	0	0	0.00001	\$2,875
0	68985	Starmount Life Ins Co	0	0	0.00001	\$517
0	25135	State Automobile Mut Ins Co	0	0	0.00001	\$646
0.22762	25178	State Farm Mut Auto Ins Co	0.00301	1	0.0132	\$11,516,969
0	69116	State Life Ins Co	0	0	0.00126	\$1,094,145
0	69132	State Mut Ins Co	0	0	0.00004	\$28,338
0	89184	Sterling Investors Life Ins Co	0	0	0.00002	\$15,958
15.76961	65021	Stonebridge Life Ins Co	0.00301	1	0.0002	\$166,237
0	69256	Sunamerica Life Ins Co	0	0	0.00001	\$2,743
0	69310	Surety Life Ins Co	0	0	0.00001	\$1,428
0	68608	Symetra Life Ins Co	0	0	0.00001	\$8,700
0	60142	TIAA Cref Life Ins Co	0	0	0.00043	\$366,989
0	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0.00039	\$335,177
0	69353	Teachers Protective Mut Life Ins Co	0	0	0.00001	\$928
0	56014	Thrivent Financial For Lutherans	0.00301	1	0	\$0
7.50137	69477	Time Ins Co	0.02703	9	0.00361	\$3,145,218
0	80829	Transamerica Assur Co	0.00301	1	0	\$0
0	70688	Transamerica Financial Life Ins Co	0	0	0.00001	\$7,805
0.4729	86231	Transamerica Life Ins Co	0.00301	1	0.00636	\$5,543,542
1.18057	67121	Transamerica Occidental Life Ins Co	0.00301	1	0.00255	\$2,220,538
1.80274	61425	Trustmark Ins Co	0.00601	2	0.00334	\$2,908,346
0	80705	US Br Great West Life Assur Co	0	0	0.00012	\$96,785
0	80802	US Br SunLife Assur Co Of Canada	0	0	0.00001	\$517
0	80659	US Business of Canada Life Assur Co	0	0	0.00001	\$6,012
0	80675	US Business of Crown Life Ins Co	0	0	0.00021	\$176,802
0	69663	USAA Life Ins Co	0	0	0.00918	\$8,008,859
0	80314	Unicare Life & Hlth Ins Co	0	0	0.0053	\$4,622,172
0	11121	Unified Life Ins Co	0	0	0.00002	\$11,836
0	69701	Union Bankers Ins Co	0	0	0.00017	\$140,985
0	80837	Union Central Life Ins Co	0	0	0.0018	\$1,570,486
0	62596	Union Fidelity Life Ins Co	0	0	0.00032	\$271,518
0	69744	Union Labor Life Ins Co	0	0	0.00016	\$137,369

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	70408	Union Security Ins Co	0	0	0.00093	\$810,094
0.16883	92916	United Amer Ins Co	0.00601	2	0.03558	\$31,054,827
0	95025	United Hlthcare Mid Atlantic Inc	0	0	0.00005	\$41,224
0	69930	United Ins Co Of Amer	0	0	0.00072	\$623,296
29.314	69868	United Of Omaha Life Ins Co	0.00301	1	0.00011	\$89,428
0	42129	United Security Assur Co Of PA	0	0	0.00041	\$351,065
0	21113	United States Fire Ins Co	0	0	0.00096	\$834,215
0	70106	United States Life Ins Co In NYC	0	0	0.00001	\$3,163
7.25318	63479	United Teacher Assoc Ins Co	0.00301	1	0.00042	\$361,427
1.84358	72850	United World Life Ins Co	0.00601	2	0.00326	\$2,843,919
0	79413	UnitedHealthcare Ins Co	0.00301	1	0	\$0
0	70114	Unity Mut Life Ins Co	0	0	0.00001	\$1,300
0	70130	Universal Guar Life Ins Co	0	0	0.00001	\$88
0.92645	62235	Unum Life Ins Co Of Amer	0.01502	5	0.01621	\$14,148,197
1.64163	70319	Washington Natl Ins Co	0.00301	1	0.00183	\$1,596,885
0	70483	Western & Southern Life Ins Co	0	0	0.0001	\$83,458
0	78301	Westward Life Ins Co	0	0	0.00005	\$41,502
0	66230	William Penn Life Ins Co Of NY	0	0	0.00001	\$333
0	70629	World Ins Co	0	0	0.00003	\$24,127

GROUP ACCIDENT AND HEALTH

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2007 Total Complaints for Index: 1722

Premiums Year: 2007 Total Premiums for Index: \$4,842,876,367

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	20796	21st Century Premier Ins Co	0	0	0.00001	\$18,676
0	71854	AAA Life Ins Co	0	0	0.00009	\$405,822
0	95832	AMERIGROUP MD Inc	0.00059	1	0	\$0
0	22667	Ace Amer Ins Co	0	0	0.00094	\$4,533,139
2.01464	95590	Aetna Hlth Inc MD Corp	0.04762	82	0.02364	\$114,468,676
0	72052	Aetna Hlth Ins Co	0	0	0.0003	\$1,423,541
1.10926	60054	Aetna Life Ins Co	0.03078	53	0.02775	\$134,374,027
0	90611	Allianz Life Ins Co Of N Amer	0	0	0.00003	\$105,802
0	64190	Allianz Life Ins Co Of NY	0	0	0.00001	\$1,139
0	60186	Allstate Life Ins Co	0	0	0.00017	\$776,138
0	10111	American Bankers Ins Co Of FL	0	0	0.00002	\$78,067
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00004	\$157,424
0	60380	American Family Life Assur Co of Col	0	0	0.00001	\$27,833
0	60410	American Fidelity Assur Co	0	0	0.00121	\$5,824,063
0	68373	American Gen Assur Co	0	0	0.00015	\$716,076
0	66672	American Gen Life & Acc Ins Co	0	0	0.00001	\$1,945
0	60488	American Gen Life Ins Co	0	0	0.00001	\$5,295
0.62676	66842	American Gen Life Ins Co of DE	0.00059	1	0.00093	\$4,487,157
0	60534	American Heritage Life Ins Co	0	0	0.00008	\$362,162
0	60518	American Hlth & Life Ins Co	0	0	0.00006	\$288,375
0	19380	American Home Assur Co	0	0	0.00013	\$606,813
0	60577	American Income Life Ins Co	0	0	0.00002	\$67,434
0	60607	American Intl Life Assur Co of NY	0	0	0.00001	\$1,831
0	81418	American Medical & Life Ins Co	0	0	0.00001	\$36,847
0	97179	American Medical Security Life Ins C	0	0	0.00001	\$209
0	60739	American Natl Ins Co	0	0	0.00001	\$21,459
0	71773	American Natl Life Ins Co Of TX	0	0	0.00004	\$169,805
814.70325	80624	American Progressive L&H Ins Of NY	0.00117	2	0.00001	\$6,904
0	60801	American Public Life Ins Co	0	0	0.00005	\$207,935
184.92607	60836	American Republic Ins Co	0.00059	1	0.00001	\$15,208
0	17965	American Sentinel Ins Co	0	0	0.00001	\$10,883
0	60895	American United Life Ins Co	0	0	0.00044	\$2,120,127
2.53114	61301	Ameritas Life Ins Corp	0.00117	2	0.00046	\$2,222,206
0	27928	Amex Assur Co	0	0	0.00104	\$4,988,248
0	62825	Anthem Blue Cross Life & Hlth Ins Co	0.00175	3	0	\$0
0	71835	Anthem Hlth Plans of VA Inc	0.00059	1	0	\$0
0	28207	Anthem Ins Co Inc	0.00175	3	0	\$0
0	11150	Arch Ins Co	0	0	0.00001	\$318
0	71439	Assurity Life Ins Co	0	0	0.00001	\$47,404
0	84522	Auto Club Life Ins Co	0	0	0.00001	\$10
0	38520	BCBS Of SC Inc	0.00059	1	0	\$0

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	55433	BCBS of AL	0.00117	2	0	\$0
0	54801	BCBS of GA Inc	0.00059	1	0	\$0
0	53228	BCBS of MA	0.00291	5	0	\$0
0	54291	BCBS of MI	0.00059	1	0	\$0
0	54518	BCBS of TN Inc	0.00059	1	0	\$0
0	54003	BCBS of WI	0.00059	1	0	\$0
0	38245	BCS Ins Co	0	0	0.00041	\$1,964,749
0	80985	BCS Life Ins Co	0	0	0.00003	\$137,382
0	24813	Balboa Ins Co	0	0	0.00001	\$379
0	68160	Balboa Life Ins Co	0	0	0.00004	\$159,190
0	61212	Baltimore Life Ins Co	0	0	0.00001	\$9,214
0	61239	Bankers Fidelity Life Ins Co	0	0	0.00001	\$1,952
0	61263	Bankers Life & Cas Co	0	0	0.0003	\$1,439,649
0	90638	Best Life & Hlth Ins Co	0	0	0.00001	\$12,566
0	61476	Boston Mut Life Ins Co	0	0	0.0005	\$2,389,534
0	10095	Bravo Hlth Mid Atlantic Inc	0.00117	2	0	\$0
0	95520	CIGNA Hlthcare of MA Inc	0.00059	1	0	\$0
0	54720	Capital Blue Cross	0.00117	2	0	\$0
0	10472	Capitol Ind Corp	0	0	0.00004	\$170,672
0.58604	96202	CareFirst BlueChoice Inc	0.13705	236	0.23386	\$1,132,550,073
2.74992	47058	Carefirst of MD Inc	0.12776	220	0.04646	\$224,995,101
0	80799	Celtic Ins Co	0	0	0.00003	\$103,725
0	61751	Central States H & L Co Of Omaha	0	0	0.00001	\$5,171
10454.854	34274	Central States Ind Co Of Omaha	0.00059	1	0.00001	\$269
0	61883	Central United Life Ins Co	0	0	0.00001	\$13,326
1081.2594	61832	Chesapeake Life Ins Co	0.00059	1	0.00001	\$2,601
0	48119	Cigna Dental Hlth of MD Inc	0.00175	3	0	\$0
0	67369	Cigna Hlth & Life Ins Co	0	0	0.00015	\$708,433
0.8257	95599	Cigna Hlthcare MidAtlantic Inc	0.00407	7	0.00493	\$23,842,358
22.65909	62049	Colonial Life & Accident Ins Co	0.00117	2	0.00006	\$248,232
0	62065	Colonial Penn Life Ins Co	0	0	0.00001	\$539
0	84786	Colorado Bankers Life Ins Co	0	0	0.00008	\$370,892
0.9509	62146	Combined Ins Co Of Amer	0.00059	1	0.00062	\$2,957,590
0	81426	Commercial Travelers Mut Ins Co	0	0	0.00004	\$168,914
0	77828	Companion Life Ins Co	0	0	0.00086	\$4,163,499
0	60984	Compbenefits Ins Co	0	0	0.00001	\$138
0.45907	62308	Connecticut Gen Life Ins Co	0.01104	19	0.02404	\$116,399,995
0	78174	Conseco Hlth Ins Co	0	0	0.00004	\$149,073
0	60682	Conseco Ins Co	0	0	0.00001	\$1,951
0	71730	Continental Amer Ins Co	0	0	0.00009	\$431,494
0	62413	Continental Assur Co	0	0	0.00004	\$185,467
0.65554	20443	Continental Cas Co	0.00059	1	0.00089	\$4,290,170
0.52929	81973	Coventry Hlth & Life Ins Co	0.00059	1	0.0011	\$5,313,452
1.14138	96460	Coventry Hlth Care of DE Inc	0.04762	82	0.04173	\$202,048,905
0	62626	Cuna Mut Ins Society	0	0	0.00071	\$3,436,033
0	52007	DENTAL NETWORK INC (THE)	0.00175	3	0	\$0
0	99767	Dallas Gen Life Ins Co	0	0	0.00001	\$9,460
0	62634	Delaware Amer Life Ins Co	0	0	0.00008	\$385,944

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	35408	Delos Ins Co	0	0	0.00003	\$140,160
1.44784	81396	Delta Dental Ins Co	0.00117	2	0.00081	\$3,884,901
0	55034	Delta Dental of MN	0.00117	2	0	\$0
0	54798	Delta Dental of PA	0.00233	4	0	\$0
0	52040	DentaQuest Mid Atlantic Inc	0.00059	1	0	\$0
0	47040	Dental Benefit Providers of MD Inc	0.00291	5	0	\$0
0	62804	Eastern Life & Hlth Ins Co	0	0	0.00051	\$2,442,559
0	55093	Empire Healthchoice Assur Inc	0.00059	1	0	\$0
0	55107	Excellus Hlth Plan Inc	0.00117	2	0	\$0
0	60025	Express Scripts Ins Co	0	0	0.00003	\$126,156
0	25518	Fairmont Premier Ins Co	0	0	0.00001	\$12,268
0	20281	Federal Ins Co	0	0	0.00015	\$689,844
0	43010	Fidelity Ins Co	0.00349	6	0	\$0
0	71870	Fidelity Security Life Ins Co	0	0	0.00407	\$19,666,619
0	79359	First Great W Life & Ann Ins Co	0	0	0.00001	\$30,516
18.05449	90328	First Hlth Life & Hlth Ins Co	0.00233	4	0.00013	\$623,082
0	64297	First Unum Life Ins Co	0	0	0.00001	\$4,528
0	71129	Fort Dearborn Life Ins Co	0	0	0.00121	\$5,831,449
0	62324	Freedom Life Ins Co Of Amer	0	0	0.00001	\$6,086
0	63657	Garden State Life Ins Co	0	0	0.00001	\$229
0	70025	Genworth Life Ins Co	0	0	0.00018	\$837,137
0	72990	Genworth Life Ins Co of NY	0	0	0.00001	\$2,399
0	70939	Gerber Life Ins Co	0	0	0.00363	\$17,564,538
0	91472	Globe Life & Accident Ins Co	0	0	0.00002	\$65,765
0.69667	62286	Golden Rule Ins Co	0.00349	6	0.00501	\$24,221,452
0	22063	Government Employees Ins Co	0	0	0.00001	\$2,294
0	63967	Government Personnel Mut Life Ins Co	0	0	0.00001	\$22,266
0	47000	Graphic Arts Benefit Corp	0.00117	2	0	\$0
0	63312	Great Amer Life Ins Co	0	0	0.00001	\$1,652
0	90212	Great Southern Life Ins Co	0	0	0.00001	\$37,288
0.23299	68322	Great W Life & Ann Ins Co	0.00059	1	0.0025	\$12,070,762
0	95846	Group Dental Serv Of MD Inc	0.00233	4	0	\$0
0.53596	53007	Group Hospitalization & Med Srvc	0.0604	104	0.11269	\$545,725,059
0	64211	Guarantee Trust Life Ins Co	0	0	0.00006	\$262,413
2.55522	64246	Guardian Life Ins Co Of Amer	0.04298	74	0.01682	\$81,446,904
0	92711	HCC Life Ins Co	0	0	0.00103	\$4,985,087
0	93440	HM Life Ins Co	0	0	0.00205	\$9,883,698
0	64327	Harleysville Life Ins Co	0	0	0.00027	\$1,260,474
0	19682	Hartford Fire In Co	0	0	0.00001	\$334
0.14306	70815	Hartford Life & Accident Ins Co	0.00175	3	0.01218	\$58,976,693
0.60922	88072	Hartford Life Ins Co	0.00059	1	0.00096	\$4,616,326
0.79083	70670	Health Care Serv Corp A Mut Legal Re	0.00059	1	0.00074	\$3,556,230
0	54771	Highmark Inc	0.00233	4	0	\$0
0	64513	Horace Mann Life Ins Co	0	0	0.00003	\$105,466
0	55069	Horizon Hlthcare Serv Inc	0.00059	1	0	\$0
0	93777	Household Life Ins Co	0	0	0.0001	\$449,780
0	42374	Houston Cas Co	0	0	0.00001	\$13,070
54.96103	73288	Humana Ins Co	0.00059	1	0.00002	\$51,170

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	70580	Humanadental Ins Co	0	0	0.00056	\$2,671,222
0	64580	Illinois Mut Life Ins Co	0	0	0.00001	\$889
0	22713	Insurance Co of N Amer	0	0	0.00001	\$12
0	85189	Investors Consolidated Ins Co	0	0	0.00001	\$522
0	65080	John Alden Life Ins Co	0	0	0.00056	\$2,670,428
0	65099	John Hancock Life Ins Co	0	0	0.00139	\$6,710,111
0.40465	95639	Kaiser Found Hlth Plan Mid Atlanti	0.03949	68	0.09759	\$472,609,723
2.51765	60053	Kaiser Permanente Ins Co	0.00581	10	0.00231	\$11,170,595
0	65110	Kanawha Ins Co	0	0	0.00028	\$1,329,343
0	65129	Kansas City Life Ins Co	0	0	0.00002	\$58,540
0	11681	Keystone Ins Co	0	0	0.00013	\$591,241
0	65242	Lafayette Life Ins Co	0	0	0.00001	\$926
1.28019	65315	Liberty Life Assur Co Of Boston	0.00059	1	0.00046	\$2,196,835
0	61492	Liberty Life Ins Co	0	0	0.00015	\$679,086
0	65331	Liberty Natl Life Ins Co	0	0	0.00001	\$23
0.51606	65498	Life Ins Co Of N Amer	0.00349	6	0.00676	\$32,698,018
0	64130	Life Investors Ins Co Of Amer	0	0	0.00054	\$2,593,838
0	65676	Lincoln Natl Life Ins Co	0	0	0.00422	\$20,428,249
0	65722	Loyal Amer Life Ins Co	0	0	0.00001	\$10,268
7.38182	96310	MD Individual Practice Assn Inc	0.02207	38	0.00299	\$14,477,397
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00005	\$193,853
1.51115	60321	Mamsi Life & Hlth Ins Co	0.06563	113	0.04343	\$210,302,013
0	65935	Massachusetts Mut Life Ins Co	0.00059	1	0	\$0
0	69515	Medamerica Ins Co	0	0	0.00001	\$23,694
0.70133	97055	Mega Life & Hlth Ins Co The	0.00349	6	0.00497	\$24,060,202
0	87726	Metlife Ins Co of CT	0	0	0.00001	\$2,293
0.46494	65978	Metropolitan Life Ins Co	0.01046	18	0.02249	\$108,881,002
3.41493	66087	Mid West Natl Life Ins Co Of TN	0.00059	1	0.00018	\$823,549
0	66168	Minnesota Life Ins Co	0	0	0.00058	\$2,792,740
0	66281	Monumental Life Ins Co	0	0	0.00121	\$5,857,308
0	66370	Mony Life Ins Co	0	0	0.00001	\$47,475
0	54828	Mountain State BCBS Inc	0.00175	3	0	\$0
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00001	\$37,240
0	71412	Mutual Of Omaha Ins Co	0	0	0.00028	\$1,340,980
0	61409	National Benefit Life Ins Co	0	0	0.00001	\$34,285
0	11991	National Cas Co	0	0	0.00001	\$3,869
0	66583	National Guardian Life Ins Co	0	0	0.00022	\$1,038,025
0	82538	National Hlth Ins Co	0	0	0.00001	\$31,012
0	19445	National Union Fire Ins Co Of Pitts	0	0	0.00053	\$2,521,635
0	70750	Nationwide Life & Ann Co of Amer	0	0	0.00001	\$26
0	66869	Nationwide Life Ins Co	0	0	0.0002	\$936,426
0	68225	Nationwide Life Ins Co of Amer	0	0	0.00001	\$18,112
0	91626	New England Life Ins Co	0	0	0.00009	\$418,753
0.57851	66915	New York Life Ins Co	0.00059	1	0.00101	\$4,861,431
0	67091	Northwestern Mut Life Ins Co	0	0	0.0003	\$1,440,366
0	63274	OM Fin Life Ins Co	0	0	0.00001	\$2,405
0	67261	Old Republic Life Ins Co	0	0	0.00001	\$12
0	20621	OneBeacon Amer Ins Co	0	0	0.00001	\$18,646

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
1.88825	96940	Optimum Choice Inc	0.1748	301	0.09258	\$448,310,085
0	76112	Oxford Life Ins Co	0	0	0.00001	\$20,672
0	70785	Pacificare Life & Hlth Ins Co	0	0	0.00001	\$8,250
0	67539	Pan Amer Life Ins Co	0	0	0.00006	\$256,024
0	67598	Paul Revere Life Ins Co	0	0	0.00016	\$755,804
0	12262	Pennsylvania Manufacturers Assoc Ins	0	0	0.00001	\$25,120
0	85561	Perico Life Ins Co	0	0	0.00004	\$160,361
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00001	\$3,209
0	67814	Phoenix Life Ins Co	0	0	0.00001	\$965
0	80578	Physicians Mut Ins Co	0	0	0.00002	\$49,626
0	65919	Primerica Life Ins Co	0	0	0.00001	\$865
0.69626	61271	Principal Life Ins Co	0.00175	3	0.00251	\$12,117,754
0	68136	Protective Life Ins Co	0	0	0	-\$1,285
0	68195	Provident Life & Accident Ins Co	0	0	0.00006	\$285,842
0.42541	68241	Prudential Ins Co Of Amer	0.00175	3	0.0041	\$19,832,974
0	39217	QBE Ins Corp	0	0	0.00016	\$757,404
0	70211	Reassure Amer Life Ins Co	0	0	0.00003	\$114,297
0.66079	68381	Reliance Standard Life Ins Co	0.00175	3	0.00264	\$12,768,256
0	67105	Reliastar Life Ins Co	0	0	0.00187	\$9,052,380
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00007	\$292,994
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00001	\$381
52.4752	65005	RiverSource Life Ins Co	0.00059	1	0.00002	\$53,594
0	79014	Safehealth Life Ins Co	0	0	0.00001	\$13,019
0	69914	Sears Life Ins Co	0	0	0.00025	\$1,176,375
0	93742	Securian Life Ins Co	0	0	0.00001	\$7,486
0	68721	Security Life Ins Co Of Amer	0	0	0.00009	\$432,765
0	68772	Security Mut Life Ins Co Of NY	0	0	0.00003	\$116,612
0	76325	Senior Hlth Ins Co of PA	0	0	0.00003	\$97,456
0	24988	Sentry Ins A Mut Co	0	0	0.00001	\$21,472
0	68810	Sentry Life Ins Co	0	0	0.00004	\$147,890
0	68845	Shenandoah Life Ins Co	0	0	0.00005	\$204,179
0	69019	Standard Ins Co	0	0	0.0022	\$10,642,245
0	86355	Standard Life & Accident Ins Co	0	0	0.00001	\$2,117
0	69078	Standard Security Life Ins Co Of NY	0	0	0.00079	\$3,814,102
0	40045	Starnet Ins Co	0	0	0.00002	\$63,634
0	25178	State Farm Mut Auto Ins Co	0	0	0.00105	\$5,070,886
0	26387	Steadfast Ins Co	0	0	0	-\$61,920
0	10952	Stonebridge Cas Ins Co	0	0	0.00001	\$3,018
0	65021	Stonebridge Life Ins Co	0	0	0.00131	\$6,325,943
0	80926	Sun Life & Hlth Ins Co	0	0	0.00137	\$6,626,914
0	68608	Symetra Life Ins Co	0	0	0.00217	\$10,466,506
0	69353	Teachers Protective Mut Life Ins Co	0	0	0.00001	\$1,895
0	56014	Thrivent Financial For Lutherans	0.00059	1	0	\$0
1.81532	69477	Time Ins Co	0.00349	6	0.00192	\$9,295,421
0	70688	Transamerica Financial Life Ins Co	0	0	0.00003	\$102,286
0.39034	86231	Transamerica Life Ins Co	0.00059	1	0.00149	\$7,205,016
0	67121	Transamerica Occidental Life Ins Co	0	0	0.00001	\$7,739
0	61425	Trustmark Ins Co	0	0	0.00011	\$507,187

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	62863	Trustmark Life Ins Co	0	0	0.00004	\$157,957
0	95253	UNITED CONCORDIA DENTAL PLANS	0.01394	24	0	\$0
0	80705	US Br Great West Life Assur Co	0	0	0.00006	\$256,747
0	80802	US Br SunLife Assur Co Of Canada	0	0	0.00479	\$23,160,868
0	80659	US Business of Canada Life Assur Co	0	0	0.00022	\$1,023,689
0	29599	US Specialty Ins Co	0	0	0.00005	\$224,365
0	69663	USAA Life Ins Co	0	0	0.00001	\$3,289
0.43353	80314	Unicare Life & Hlth Ins Co	0.00407	7	0.00938	\$45,410,341
0	91529	Unimerica Ins Co	0	0	0.00031	\$1,492,802
0	62596	Union Fidelity Life Ins Co	0	0	0.00008	\$339,517
0.45435	69744	Union Labor Life Ins Co	0.00059	1	0.00128	\$6,189,908
0.81184	70408	Union Security Ins Co	0.00175	3	0.00215	\$10,392,616
0	92916	United Amer Ins Co	0	0	0.00018	\$860,548
0	89070	United Concordia Companies Inc	0.00059	1	0	\$0
0	85766	United Concordia Ins Co	0.00175	3	0	\$0
0	62294	United Concordia Life & Hlth Ins Co	0.00465	8	0	\$0
0	60093	United Hlthcare Ins Co Of NY	0.00059	1	0	\$0
1.8976	95025	United Hlthcare Mid Atlantic Inc	0.01627	28	0.00857	\$41,497,822
0	92703	United Natl Life Ins Co Of Amer	0	0	0.00001	\$147
0.95458	69868	United Of Omaha Life Ins Co	0.00117	2	0.00122	\$5,892,350
0	21113	United States Fire Ins Co	0	0	0.00013	\$584,533
0	70106	United States Life Ins Co In NYC	0	0	0.00114	\$5,475,581
0	63479	United Teacher Assoc Ins Co	0	0	0.00001	\$5,771
0.69033	79413	UnitedHealthcare Ins Co	0.0482	83	0.06983	\$338,136,596
0.23295	62235	Unum Life Ins Co Of Amer	0.00233	4	0.00998	\$48,291,366
0	70319	Washington Natl Ins Co	0	0	0.00003	\$135,092
0	60704	Wilton Reassur Life Co of NY	0	0	0.00001	\$150
0	70629	World Ins Co	0	0	0.00002	\$54,016
0	16535	Zurich Amer Ins Co	0	0	0.00048	\$2,286,119

CREDIT

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2007 Total Complaints for Index: 27

Premiums Year: 2007 Total Premiums for Index: \$31,304,103

Total Policies for Index: 2,864,036

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	22667	Ace Amer Ins Co	0	0	0.02746	\$859,564
0.68606	60275	American Bankers Life Assur Co Of FL	0.03704	1	0.05399	\$1,689,959
5.3217	68373	American Gen Assur Co	0.07408	2	0.01392	\$435,730
13.76336	60534	American Heritage Life Ins Co	0.07408	2	0.00539	\$168,478
0	60518	American Hlth & Life Ins Co	0	0	0.03229	\$1,010,588
0	65811	American Modern Life Ins Co	0	0	0.00139	\$43,342
0	60739	American Natl Ins Co	0	0	0.00254	\$79,245
0	28401	American Natl Prop & Cas Co	0	0	0	-\$2,626
0	60836	American Republic Ins Co	0	0	0.00043	\$13,181
0	60895	American United Life Ins Co	0	0	0.00932	\$291,714
0	11150	Arch Ins Co	0	0	0.00923	\$288,669
0	24678	Arrowood Ind Co	0	0	0	-\$8,133
0	25422	Atradius Trade Credit Ins Co	0	0	0.01196	\$374,219
0	24813	Balboa Ins Co	0.07408	2	0	\$0
0	68160	Balboa Life Ins Co	0	0	0.00185	\$57,772
0	18538	Bancinsure Inc	0	0	0.01396	\$436,885
0	96202	CareFirst BlueChoice Inc	0.03704	1	0	\$0
0	47058	Carefirst of MD Inc	0.07408	2	0	\$0
0	34568	Centennial Cas Co	0	0	0.00077	\$24,005
0	61751	Central States H & L Co Of Omaha	0	0	0.0143	\$447,404
0	62383	Centurion Life Ins Co	0	0	0.00522	\$163,197
0	88374	Commonwealth Dealers Life Ins Co	0	0	0	-\$2,907
0	62413	Continental Assur Co	0.03704	1	0	\$0
0	20443	Continental Cas Co	0	0	0.01356	\$424,270
0.37058	62626	Cuna Mut Ins Society	0.03704	1	0.09995	\$3,128,707
0	21326	Empire Fire & Marine Ins Co	0.03704	1	0	\$0
0	20648	Employers Fire Ins Co	0	0	0.06111	\$1,912,801
0	20516	Euler Hermes Amer Credit Ind Co	0	0	0.07231	\$2,263,407
0	29980	First Colonial Ins Co	0	0	0.09787	\$3,063,671
0	93521	General Fidelity Life Ins Co	0	0	0.01428	\$446,980
0	24732	General Ins Co Of Amer	0.11112	3	0	\$0
0	16691	Great Amer Ins Co	0	0	0.00207	\$64,501
18.07655	64211	Guarantee Trust Life Ins Co	0.03704	1	0.00205	\$64,139
0	28657	HSBC Ins Co of DE	0	0	0.00125	\$39,003
0	70815	Hartford Life & Accident Ins Co	0.03704	1	0	\$0
1.34265	93777	Household Life Ins Co	0.07408	2	0.05518	\$1,727,057
0	43575	Indemnity Ins Co Of North Amer	0.03704	1	0	\$0
0	81779	Individual Assur Co Life Hlth & Acc	0	0	0.00011	\$3,360
0	22713	Insurance Co of N Amer	0	0	0.00052	\$16,271
0	89958	JMIC Life Ins Co	0	0	0	-\$30,484

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
3.22609	64130	Life Investors Ins Co Of Amer	0.11112	3	0.03445	\$1,078,161
0	97691	Life Of The South Ins Co	0	0	0.0124	\$388,163
0	35769	Lyndon Prop Ins Co	0	0	0	-\$33,329
0	65951	Merit Life Ins Co	0	0	0.00774	\$242,197
0	65978	Metropolitan Life Ins Co	0	0	0.00005	\$1,529
0	66168	Minnesota Life Ins Co	0	0	0.03055	\$956,321
0	66281	Monumental Life Ins Co	0	0	0.053	\$1,658,972
0	24848	Newport Ins Co	0.03704	1	0	\$0
0	36455	Northbrook Ind Co	0	0	0	-\$42,766
0	26565	Ohio Ind Co	0	0	0.00395	\$123,386
0	24147	Old Republic Ins Co	0	0	0.11649	\$3,646,435
0	68136	Protective Life Ins Co	0	0	0.00238	\$74,249
0	68195	Provident Life & Accident Ins Co	0	0	0.00001	\$33
0	61506	Resource Life Ins Co	0	0	0.00479	\$149,780
0	93742	Securian Life Ins Co	0	0	0.00001	\$229
0	68772	Security Mut Life Ins Co Of NY	0.03704	1	0	\$0
0	25143	State Farm Fire & Cas Co	0.03704	1	0	\$0
0	12831	State Natl Ins Co Inc	0	0	0.02266	\$709,093
0	10952	Stonebridge Cas Ins Co	0	0	0.03902	\$1,221,328
0	65021	Stonebridge Life Ins Co	0	0	0.00093	\$28,867
0	29599	US Specialty Ins Co	0	0	0.0008	\$25,000
0	62596	Union Fidelity Life Ins Co	0	0	0	-\$614
0	16667	United Guar Residential Ins Co of NC	0	0	0.04934	\$1,544,281
0	70106	United States Life Ins Co In NYC	0	0	0	-\$458
0	70173	Universal Underwriters Life Ins Co	0	0	0	-\$271,264
0	40827	Virginia Surety Co Inc	0	0	0.00175	\$54,534
0	25011	Wesco Ins Co	0	0	0.00813	\$254,300
0	30325	Zale Ind Co	0	0	0.00005	\$1,446
0	71323	Zale Life Ins Co	0	0	0.00001	\$261
0	70173	Universal Underwriters Life Ins Co	0	0	0	-\$271,264
0	40827	Virginia Surety Co Inc	0	0	0.00175	\$54,534
0	25011	Wesco Ins Co	0	0	0.00813	\$254,300
0	30325	Zale Ind Co	0	0	0.00005	\$1,446
0	71323	Zale Life Ins Co	0	0	0.00001	\$261

MEDICARE SUPPLEMENT

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2007 Total Complaints for Index: 68

Premiums Year: 2007 Total Premiums for Index: \$338,944,678

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	20796	21st Century Premier Ins Co	0	0	0.00001	\$1,549
0	95590	Aetna Hlth Inc MD Corp	0.02942	2	0	\$0
36.11341	60054	Aetna Life Ins Co	0.01471	1	0.00041	\$138,023
0	90611	Allianz Life Ins Co Of N Amer	0	0	0.00005	\$14,353
0	60380	American Family Life Assur Co of Col	0	0	0.00085	\$285,565
0	71773	American Natl Life Ins Co Of TX	0	0	0.00003	\$6,923
0	60763	American Pioneer Life Ins Co	0	0	0.00008	\$23,727
0	80624	American Progressive L&H Ins Of NY	0	0	0.00458	\$1,550,587
0	60836	American Republic Ins Co	0	0	0.0004	\$133,096
0	61239	Bankers Fidelity Life Ins Co	0	0	0.00013	\$41,026
0.41791	61263	Bankers Life & Cas Co	0.01471	1	0.03519	\$11,927,178
1.8911	47058	Carefirst of MD Inc	0.79412	54	0.41993	\$142,331,318
0	80799	Celtic Ins Co	0	0	0.0002	\$65,885
0	62049	Colonial Life & Accident Ins Co	0	0	0.00001	\$1,971
0	62146	Combined Ins Co Of Amer	0	0	0.00677	\$2,294,527
0	62308	Connecticut Gen Life Ins Co	0	0	0.00004	\$10,642
0	78174	Conseco Hlth Ins Co	0	0	0.00348	\$1,176,483
0	71404	Continental Gen Ins Co	0	0	0.0025	\$846,994
0	62626	Cuna Mut Ins Society	0	0	0.00001	\$1,467
0	65536	Genworth Life & Ann Ins Co	0	0	0.00261	\$881,825
0	70025	Genworth Life Ins Co	0	0	0.00014	\$46,442
0	91472	Globe Life & Accident Ins Co	0	0	0.00152	\$511,895
0	62286	Golden Rule Ins Co	0	0	0.00119	\$400,293
0	53007	Group Hospitalization & Med Srvc	0	0	0.01569	\$5,316,394
1.06215	64211	Guarantee Trust Life Ins Co	0.02942	2	0.0277	\$9,385,658
0	64130	Life Investors Ins Co Of Amer	0	0	0.00391	\$1,322,609
0	65927	Lincoln Heritage Life Ins Co	0	0	0.00016	\$52,496
4.58074	66281	Monumental Life Ins Co	0.01471	1	0.00322	\$1,088,141
0	71412	Mutual Of Omaha Ins Co	0	0	0.00534	\$1,808,983
0	98205	National Found Life Ins Co	0	0	0.00017	\$55,465
0	60593	National States Ins Co	0	0	0.00001	\$1,649
4.07962	66869	Nationwide Life Ins Co	0.01471	1	0.00361	\$1,221,802
0	66915	New York Life Ins Co	0	0	0.00033	\$110,407
0	70785	Pacificare Life & Hlth Ins Co	0	0	0.00251	\$848,485
0	63282	Penn Treaty Ntwrk Amer Ins Co	0	0	0.00006	\$17,602
0	67660	Pennsylvania Life Ins Co	0	0	0.0007	\$236,105
0	72125	Physicians Life Ins Co	0	0	0.00061	\$206,174
0	80578	Physicians Mut Ins Co	0	0	0.00234	\$792,627
0	61271	Principal Life Ins Co	0	0	0.00001	\$3,023
0	68462	Reserve Natl Ins Co	0	0	0.00001	\$351
0	76325	Senior Hlth Ins Co of PA	0	0	0.00018	\$60,018

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
20.86946	68845	Shenandoah Life Ins Co	0.01471	1	0.00071	\$238,841
0	86355	Standard Life & Accident Ins Co	0	0	0.00003	\$9,609
0	25178	State Farm Mut Auto Ins Co	0	0	0.00563	\$1,907,592
0	89184	Sterling Investors Life Ins Co	0	0	0.00004	\$12,261
0	69477	Time Ins Co	0	0	0	-\$340
0	86231	Transamerica Life Ins Co	0	0	0.00031	\$102,558
0	61425	Trustmark Ins Co	0	0	0.00007	\$21,221
0	69663	USAA Life Ins Co	0	0	0.02505	\$8,488,672
0	11121	Unified Life Ins Co	0	0	0.00002	\$5,700
0	69701	Union Bankers Ins Co	0	0	0.00036	\$120,741
0	62596	Union Fidelity Life Ins Co	0	0	0.00018	\$58,929
0	69744	Union Labor Life Ins Co	0	0	0.00004	\$11,404
0.15589	92916	United Amer Ins Co	0.01471	1	0.09434	\$31,974,689
0	63479	United Teacher Assoc Ins Co	0	0	0.00027	\$90,167
3.87122	72850	United World Life Ins Co	0.02942	2	0.0076	\$2,575,153
0.04674	79413	UnitedHealthcare Ins Co	0.01471	1	0.31464	\$106,644,885
3.50978	70319	Washington Natl Ins Co	0.01471	1	0.00419	\$1,420,172
0	70629	World Ins Co	0	0	0.00013	\$42,666

LONG TERM CARE

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2007 Total Complaints for Index: 38

Premiums Year: 2007 Total Premiums for Index: \$215,025,980

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	35963	AF&L Ins Co	0	0	0.00047	\$99,177
0	60054	Aetna Life Ins Co	0	0	0.00703	\$1,511,408
1.13507	90611	Allianz Life Ins Co Of N Amer	0.02632	1	0.02319	\$4,985,258
0	64190	Allianz Life Ins Co Of NY	0	0	0.00001	\$520
0	60186	Allstate Life Ins Co	0	0	0.00012	\$24,787
0	60380	American Family Life Assur Co of Col	0	0	0.00069	\$146,323
0	66842	American Gen Life Ins Co of DE	0	0	0.00281	\$602,711
0	60534	American Heritage Life Ins Co	0	0	0.00011	\$21,739
0	60518	American Hlth & Life Ins Co	0	0	0.0001	\$20,790
0	60607	American Intl Life Assur Co of NY	0	0	0.00004	\$8,007
0	60763	American Pioneer Life Ins Co	0	0	0.00019	\$39,611
0	80624	American Progressive L&H Ins Of NY	0	0	0.0002	\$41,828
0	60836	American Republic Ins Co	0	0	0.00003	\$5,704
0	71439	Assurity Life Ins Co	0	0	0.00003	\$5,728
0	80985	BCS Life Ins Co	0	0	0.00002	\$2,233
0	61212	Baltimore Life Ins Co	0	0	0.00004	\$7,955
5.57698	61263	Bankers Life & Cas Co	0.13158	5	0.0236	\$5,073,165
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00455	\$976,636
0	47058	Carefirst of MD Inc	0	0	0.00043	\$92,027
0	76236	Cincinnati Life Ins Co	0	0	0.00005	\$9,175
0	62049	Colonial Life & Accident Ins Co	0	0	0.00001	\$540
0	65900	Conseco Life Ins Co	0	0	0.00001	\$528
1.72694	20443	Continental Cas Co	0.18422	7	0.10667	\$22,936,651
0	71404	Continental Gen Ins Co	0	0	0.00016	\$34,291
0	62553	Country Life Ins Co	0	0	0.00001	\$1,710
0	62626	Cuna Mut Ins Society	0	0	0.00746	\$1,603,692
0	62952	Equitable Life & Cas Ins Co	0	0	0.00014	\$29,774
0	64297	First Unum Life Ins Co	0	0	0.00043	\$90,701
0	65536	Genworth Life & Ann Ins Co	0	0	0.00004	\$6,497
0.12919	70025	Genworth Life Ins Co	0.02632	1	0.20371	\$43,802,668
0	72990	Genworth Life Ins Co of NY	0	0	0.00098	\$208,839
0	63312	Great Amer Life Ins Co	0	0	0.00411	\$882,198
0	53007	Group Hospitalization & Med Svcs	0	0	0.00003	\$4,610
0	64211	Guarantee Trust Life Ins Co	0	0	0.00016	\$34,339
0	64238	Guaranty Income Life Ins Co	0	0	0.00001	\$865
0	88072	Hartford Life Ins Co	0	0	0.00018	\$37,345
0	65056	Jackson Natl Life Ins Co	0	0	0.00001	\$334
0	65080	John Alden Life Ins Co	0	0	0.00086	\$184,266
0	65099	John Hancock Life Ins Co	0	0	0.20775	\$44,671,081
0	65110	Kanawha Ins Co	0	0	0.00252	\$541,250
7.48401	64130	Life Investors Ins Co Of Amer	0.05264	2	0.00704	\$1,512,179

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	65595	Lincoln Benefit Life Co	0	0	0.00985	\$2,116,751
10.84335	65676	Lincoln Natl Life Ins Co	0.02632	1	0.00243	\$521,848
0	65722	Loyal Amer Life Ins Co	0	0	0.00005	\$8,947
0	65935	Massachusetts Mut Life Ins Co	0	0	0.03841	\$8,257,744
0	87726	Metlife Ins Co of CT	0	0	0.03525	\$7,579,271
0	65978	Metropolitan Life Ins Co	0	0	0.07303	\$15,701,335
0	66168	Minnesota Life Ins Co	0	0	0.00005	\$9,788
0	66281	Monumental Life Ins Co	0	0	0.00188	\$403,286
0	71412	Mutual Of Omaha Ins Co	0	0	0.00427	\$917,498
0	68225	Nationwide Life Ins Co of Amer	0	0	0.00001	\$201
0	66915	New York Life Ins Co	0	0	0.01666	\$3,582,247
0	69000	Northwestern Long Term Care Ins Co	0	0	0.00909	\$1,954,541
0	67199	Old Amer Ins Co	0	0	0.00008	\$16,960
2.23917	63282	Penn Treaty Ntwrk Amer Ins Co	0.02632	1	0.01176	\$2,527,089
0	67660	Pennsylvania Life Ins Co	0	0	0.0002	\$42,675
0	80578	Physicians Mut Ins Co	0	0	0.0034	\$730,129
0	65919	Primerica Life Ins Co	0	0	0.00002	\$2,932
0	61271	Principal Life Ins Co	0	0	0.00019	\$39,996
0	68195	Provident Life & Accident Ins Co	0	0	0.00624	\$1,341,135
0.79763	68241	Prudential Ins Co Of Amer	0.02632	1	0.033	\$7,094,251
0	68284	Pyramid Life Ins Co	0	0	0.00002	\$2,756
0	70211	Reassure Amer Life Ins Co	0	0	0.00012	\$23,764
1.3875	65005	RiverSource Life Ins Co	0.02632	1	0.01897	\$4,078,274
0	80594	Riversource Life Ins Co Of NY	0	0	0.00029	\$60,963
7.06678	76325	Senior Hlth Ins Co of PA	0.18422	7	0.02607	\$5,605,110
0	24988	Sentry Ins A Mut Co	0	0	0.00007	\$14,097
0	86355	Standard Life & Accident Ins Co	0	0	0.00002	\$2,850
0	25178	State Farm Mut Auto Ins Co	0	0	0.01359	\$2,922,090
0	69116	State Life Ins Co	0	0	0.00503	\$1,079,544
439.56952	65021	Stonebridge Life Ins Co	0.02632	1	0.00006	\$12,873
0	60142	TIAA Cref Life Ins Co	0	0	0.00171	\$366,989
0	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0.00156	\$335,177
5.2673	69477	Time Ins Co	0.02632	1	0.005	\$1,074,286
22.10175	86231	Transamerica Life Ins Co	0.02632	1	0.0012	\$256,024
2.54984	67121	Transamerica Occidental Life Ins Co	0.02632	1	0.01033	\$2,219,191
0	61425	Trustmark Ins Co	0.05264	2	0	\$0
0	69744	Union Labor Life Ins Co	0	0	0.00006	\$11,563
0	70408	Union Security Ins Co	0	0	0.00371	\$796,364
63.46971	69868	United Of Omaha Life Ins Co	0.02632	1	0.00042	\$89,154
0	42129	United Security Assur Co Of PA	0	0	0.00113	\$241,347
0	63479	United Teacher Assoc Ins Co	0	0	0.00001	\$1,896
1.79674	62235	Unum Life Ins Co Of Amer	0.10527	4	0.05859	\$12,597,459
0	70319	Washington Natl Ins Co	0	0	0.00059	\$126,445

Maryland Insurance Administration

Closed Complaints by Disposition for 2007

NAIC Disposition Code	Disposition Description	Amount
1201	Policy Not in Force	74
1205	Policy Issued/Restored	409
1207	Advised Complainant	2315
1208	Compromised Settlement/Resolution	95
1210	Additional Payment	205
1215	Refund	148
1217	Entered into Arbitration/Mediation	1
1220	Coverage Extended	96
1223	Unable to Assist	2382
1225	Claim Reopened	252
1227	Cancellation Upheld	147
1228	Nonrenewal Upheld	100
1230	Claim Settled	983
1233	Filed Suit/Retained Attorney	2
1235	No Action Requested/Required	186
1239	Referred to Another Department	135
1240	Referred to Proper Agency	1532
1241	Referred to Rates/Contacts	1
1242	Referred to Market Conduct	29
1245	Advertising Withdrawn/Amended	1
1250	Underwriting Practice Resolved	34
1253	Information Furnished/Expanded	615
1255	Delay Resolved	202
1257	Fine	8
1260	Cancellation Notice Withdrawn	53
1265	Nonrenewal Notice Recinded	87
1270	Premium Problem Resolved	1058
1273	ERISA Complaint	16
1275	Apparent Unlicensed Activity	2
1277	Deductible Refunded	10
1280	Referred for Disciplinary Action	10
1285	Question of Fact	340
1287	Rating Problem Resolved	33
1290	Contract Provision/Legal Issue	168
1293	Company in Compliance	1508
1295	Company Position Upheld	5567
1297	Endorsement Processed	20
1300	No Jurisdiction	2317
1303	Recovery	68
1305	Insufficient Information	147
1310	Other	762
	Total	22118

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