

# FY 2007 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.

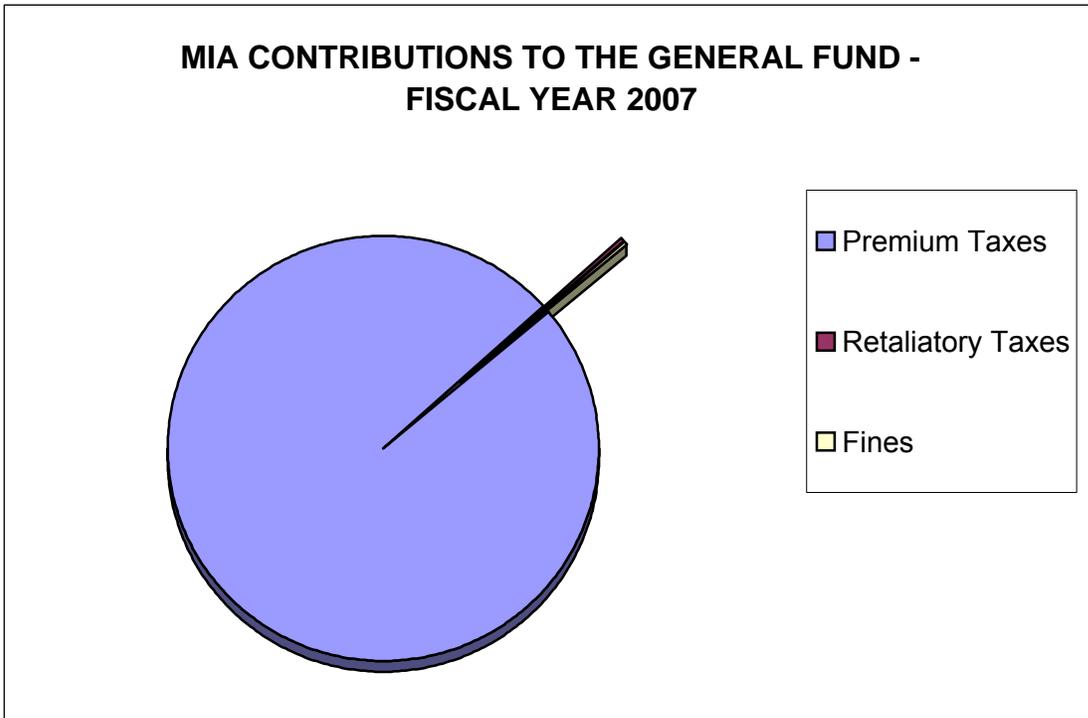
The MIA began in 1872 as the Insurance Department under the Comptroller of the Treasury. In 1878, it became an independent agency and was renamed the State Insurance Department, a title it held for 92 years. In 1970, the Insurance Department moved to the Department of Labor, Licensing and Regulation 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 2007

Premium Taxes	282,424,109
Retaliatory Taxes	901,300
Fines	750,139

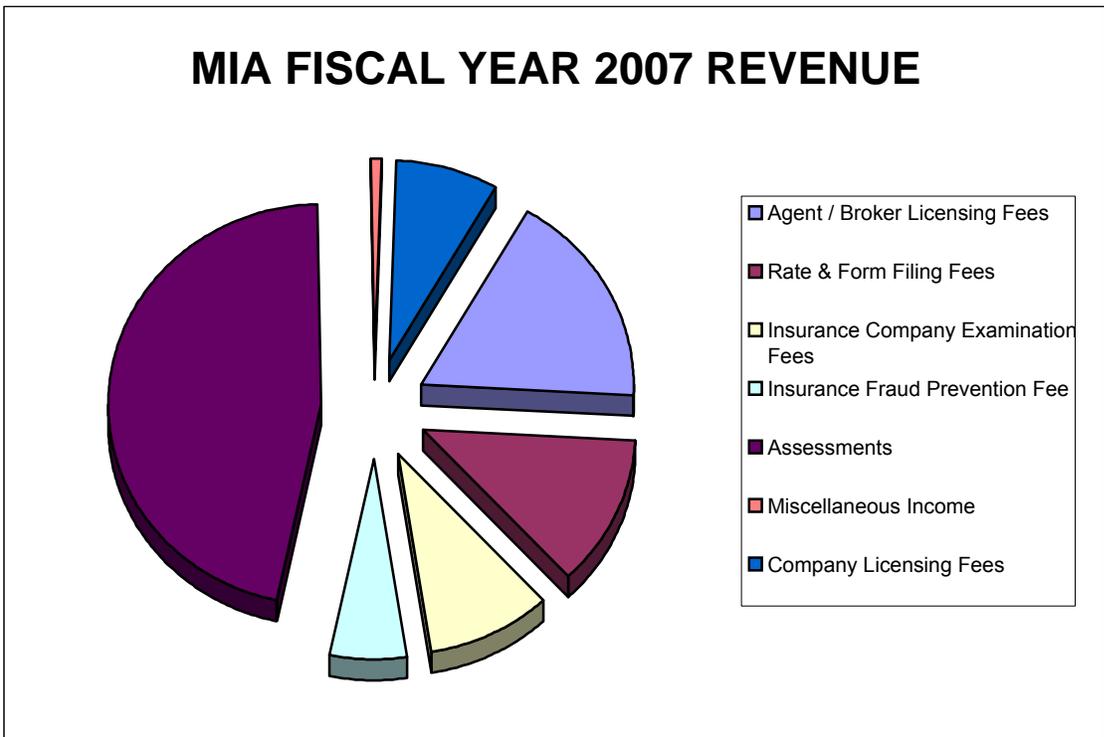
284,075,548



**MIA FISCAL YEAR 2007 SPECIAL FUND REVENUE**

Agent / Broker Licensing Fees	4,089,858
Rate & Form Filing Fees	2,830,155
Insurance Company Examination Fees	2,250,551
Insurance Fraud Prevention Fee	1,364,895
Assessments	10,840,480
Miscellaneous Income	198,246
Company Licensing Fees	1,816,292

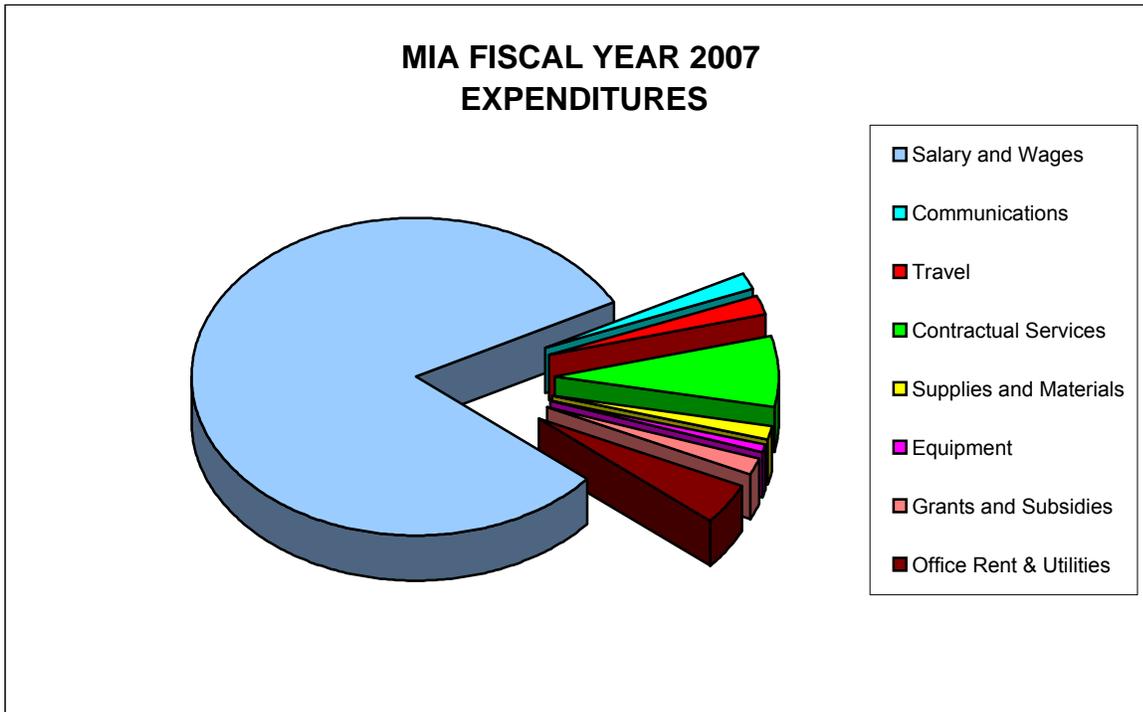
23,390,477



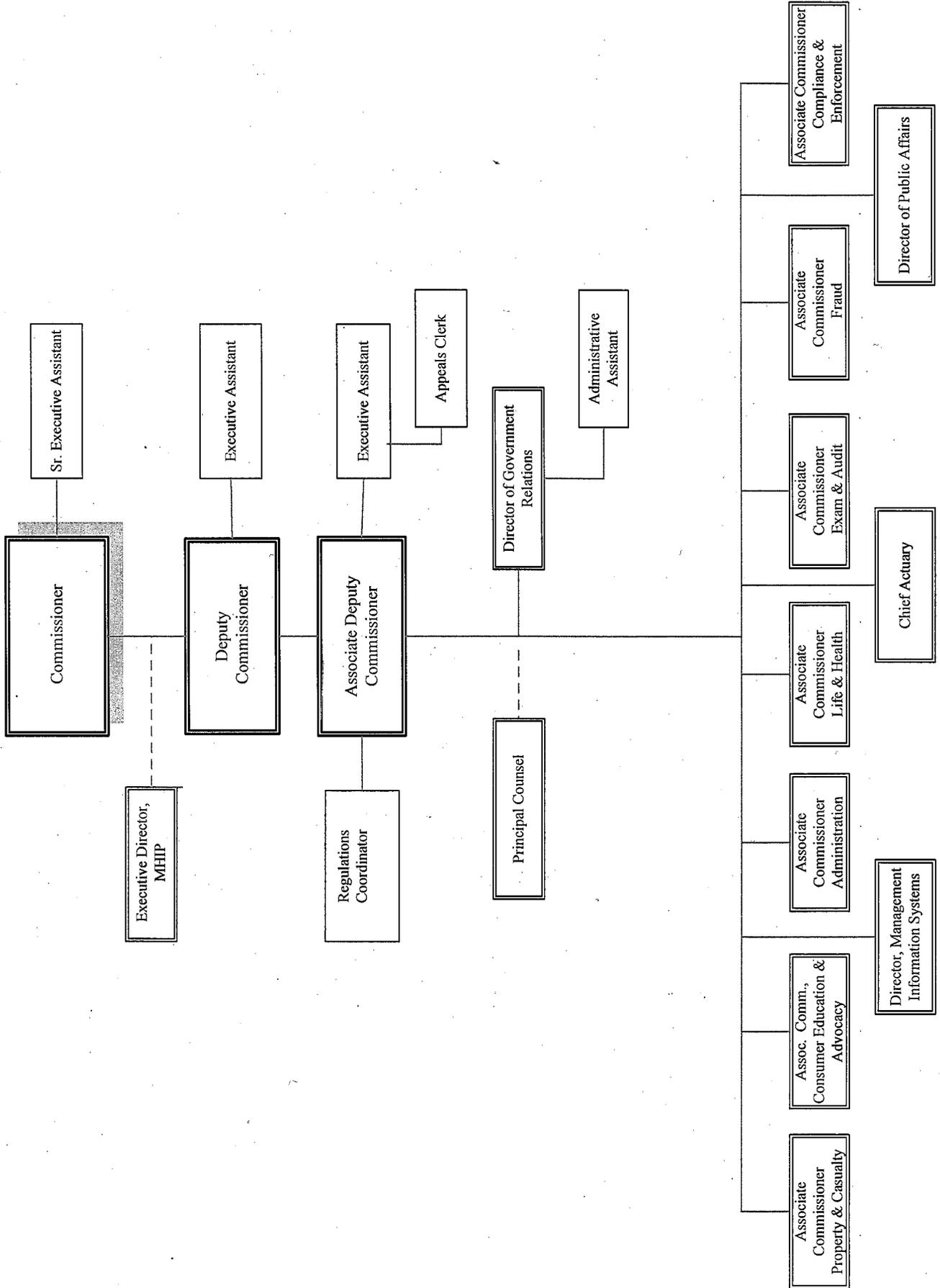
**MIA FISCAL YEAR 2007 EXPENDITURES**

Salary and Wages	19,430,074
Communications	406,847
Travel	492,189
Contractual Services	1,673,114
Supplies and Materials	343,761
Equipment	201,087
Grants and Subsidies	431,665
Office Rent & Utilities	978,564

23,957,301



**MARYLAND INSURANCE ADMINISTRATION  
OFFICE OF THE COMMISSIONER**



## D. AGENCY SALARY LISTING

Personnel information as of June 30, 2007 provided pursuant to Insurance Article 2-110		
STAFF POSITIONS	CLASSIFICATION	SALARY
EXECUTIVE ASSISTANT	MIA OFFICER I	42,993
ASST DIRECTOR OF PUBLIC AFFAIRS	MIA ADMINISTRATOR I	54,546
WEBMASTER	MIA ADMINISTRATOR II	54,981
PRINCIPAL COUNSEL	DIV DIR OFC ATTY GENERAL	111,926
MIA CHIEF ACTUARY	MIA CHIEF ACTUARY	124,757
PROGRAMMER ANALYST	MIA ANALYST II	44,026
PROGRAMMER ANALYST	MIA ADMINISTRATOR II	53,946
EXECUTIVE ASSISTANT	MIA ANALYST II	53,099
ASST ATTY GEN VIII	ASST ATTY GEN VIII	98,211
ASST ATTY GEN VI	ASST ATTY GEN VI	86,232
ASST ATTY GEN VI	ASST ATTY GEN VI	75,532
DIRECTOR OF PUBLIC AFFAIRS	MIA EXECUTIVE IV	85,014
REGULATIONS COORDINATOR	MIA ANALYST I	42,877
LEGAL SECRETARY	MIA ASSOCIATE V	36,586
APPEALS CLERK	MIA ASSOCIATE VI	35,564
CTS ADMINISTRATOR	MIA ANALYST II	53,099
LEGAL SECRETARY	MIA ASSOCIATE V	36,586
SCANNING OPERATOR	MIA ASSOCIATE V	33,436
PROGRAMMER ANALYST	MIA ADMINISTRATOR II	56,034
FRAUD INVESTIGATOR	MIA ANALYST I	45,298
SUPERVISOR, NETWORK ADMINISTRATION	MIA EXECUTIVE I	75,532
ACTUARY	MIA ADMINISTRATOR IV	66,323
SR EXECUTIVE ASSISTANT	MIA ADMINISTRATOR II	62,827
CONSUMER SERVICES ASSISTANT	MIA ASSOCIATE V	38,638
EXECUTIVE ASSISTANT	MIA ASSOCIATE VI	37,539
DEPUTY COMMISSIONER	MIA DEPUTY COMM	118,903
PC SUPPORT SPECIALIST	MIA ADMINISTRATOR II	61,638
EXECUTIVE ASSISTANT	MIA OFFICER I	39,951
PC SUPPORT SPECIALIST	MIA ANALYST I	39,873
PC SUPPORT SPECIALIST	MIA ANALYST I	54,718
OFFICE MANAGER	MIA OFFICER I	45,436
ASST ATTY GENERAL VI	ASST ATTY GENERAL VI	86,232
ASST ATTY GENERAL VI	ASST ATTY GENERAL VI	76,970
PROGRAMMER ANALYST	MIA ADMINISTRATOR III	62,131
WEBMASTER	MIA ADMINISTRATOR I	48,700
ACTUARY	MIA ADMINISTRATOR III	62,131
ASSOCIATE DEPUTY COMMISSIONER	MIA ASSOC DEP COMM	114,751
DIRECTOR OF GOVERNMENT AFFAIRS	MIA EXECUTIVE I	83,022
PC SUPPORT SPECIALIST	MIA ANALYST I	41,345
PROJECT MANAGER	MIA EXECUTIVE I	75,532
PROGRAMMER ANALYST	MIA ADMINISTRATOR III	63,328
ACTUARY	MIA ADMINISTRATOR II	60,473
PROGRAMMER ANALYST	MIA ANALYST II	42,451
EXECUTIVE ASSISTANT	MIA ADMINISTRATOR I	53,519
DIRECTOR OF PREMIUM TAXES	MIA ADMINISTRATOR IV	66,323
ASST CHIEF FINANCIAL ANALYST	MIA EXECUTIVE I	78,439
FISCAL ASSOCIATE	MIA ASSOCIATE V	43,128
ASST CHIEF FINANCIAL ANALYST	MIA EXECUTIVE I	81,464
SENIOR INSURANCE EXAMINER	MIA ADMINISTRATOR III	62,131
FINANCIAL ANALYST	MIA ANALYST II	47,398
FINANCIAL ANALYST	MIA ADMINISTRATOR I	51,527

## D. AGENCY SALARY LISTING

<b>STAFF POSITIONS</b>	<b>CLASSIFICATION</b>	<b>SALARY</b>
INSURANCE EXAMINER	MIA ANALYST II	52,101
SENIOR INSURANCE EXAMINER	MIA ADMINISTRATOR III	55,437
FINANCIAL ANALYST	MIA ADMINISTRATOR I	50,561
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE V	34,651
PREMIUM TAX SPECIALIST	MIA ANALYST I	52,680
FINANCIAL ANALYST	MIA ANALYST I	41,345
RECEPTIONIST	MIA ASSOCIATE III	29,594
INVESTMENT SPECIALIST	MIA ADMINISTRATOR IV	62,626
FINANCIAL ANALYST	MIA ANALYST II	52,101
FINANCIAL ANALYST	MIA ANALYST II	48,302
EXAMINER IN CHARGE	MIA ADMINISTRATOR V	79,309
INSURANCE EXAMINER	MIA ADMINISTRATOR IV	63,834
EXECUTIVE ASSISTANT	MIA OFFICER I	48,988
CHIEF INSURANCE EXAMINER	MIA EXECUTIVE IV	98,996
INSURANCE EXAMINER	MIA ADMINISTRATOR I	57,749
COMPANY LICENSING ASSOCIATE	MIA ASSOCIATE V	38,638
CHIEF FINANCIAL ANALYST	MIA EXECUTIVE IV	100,903
INSURANCE EXAMINER	MIA ANALYST I	42,877
COMPANY LICENSING ASSOCIATE	MIA ASSOCIATE V	35,929
FINANCIAL ANALYST	MIA ADMINISTRATOR I	51,527
LICENSING ANALYST	MIA ANALYST I	44,470
INSURANCE EXAMINER	MIA ANALYST I	45,298
ASST CHIEF INSURANCE EXAMINER	MIA EXECUTIVE II	82,109
ASSOCIATE COMMISSIONER	MIA EXECUTIVE V	116,305
INSURANCE EXAMINER	MIA ADMINISTRATOR I	50,561
ASST CHIEF INSURANCE EXAMINER	MIA EXECUTIVE II	85,282
PREMIUM TAX AUDITOR	MIA ANALYST I	44,470
FINANCIAL ANALYST	MIA ANALYST II	51,123
INSURANCE EXAMINER	INSURANCE EXAM V	51,691
INSURANCE EXAMINER	MIA ANALYST I	42,877
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE IV	32,856
L&H ANALYST	MIA ANALYST II	47,398
L&H ANALYST	MIA ANALYST II	50,164
L&H ANALYST	MIA ANALYST II	49,224
L&H ANALYST	MIA ANALYST I	48,837
L&H ANALYST	MIA ANALYST I	47,027
L&H ANALYST	MIA ANALYST II	47,398
L&H ANALYST	MIA ANALYST II	47,398
L&H INVESTIGATOR	MIA ADMINISTRATOR I	53,519
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE IV	34,393
ADMINISTRATIVE ASSOCIATE	MIA ASSOCIATE VI	41,888
ADMINISTRATOR, RATES & FORMS REVIEW	MIA ADMINISTRATOR II	59,331
L&H ANALYST	MIA OFFICER II	43,323
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE IV	33,177
EXECUTIVE ASSISTANT	MIA OFFICER II	48,455
CHIEF, CONSUMER COMPLAINT & INVEST	MIA ADMINISTRATOR IV	63,834
SUPERVISOR, RATES & FORMS REVIEW/L	MIA ADMINISTRATOR IV	67,606
ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	104,835
APPEALS & GRIEVANCE INVESTIGATOR	MIA ANALYST I	44,470
ASST CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	51,956
L&H INVESTIGATOR	MIA ANALYST I	44,470
DEPUTY CHIEF INVESTIGATOR	MIA ADMINISTRATOR III	55,437

## D. AGENCY SALARY LISTING

<b>STAFF POSITIONS</b>	<b>CLASSIFICATION</b>	<b>SALARY</b>
ACTUARY III L & H	ACTUARY III L & H	56,215
L&H INVESTIGATOR	MIA ANALYST I	44,470
L&H ANALYST	MIA ANALYST II	49,224
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE IV	35,020
OFFICE SERVICE CLERK	OFFICE SERVICE CLERK	33,879
L&H INVESTIGATOR	MIA ANALYST I	41,345
OFFICE SECY II GEN	OFFICE SECY II GEN	31,769
L&H INVESTIGATOR	MIA ANALYST I	47,027
SUPERVISOR, RATES & FORMS REVIEW/H	MIA ADMINISTRATOR IV	66,323
L&H ANALYST	MIA ANALYST II	49,224
L&H INVESTIGATOR	MIA ANALYST I	42,877
CHIEF, HELATH INS & MANAGED CARE	MIA EXECUTIVE II	85,282
DIRECTOR, PRA/MED DIRECTOR REVIEW	MIA EXECUTIVE I	81,464
DATA ENTRY CLERK	MIA ASSOCIATE III	30,655
P&C INVESTIGATOR	MIA ANALYST I	47,027
P&C INVESTIGATOR	MIA ANALYST I	44,470
P&C INVESTIGATOR	MIA OFFICER II	41,760
P&C INVESTIGATOR	MIA ANALYST I	44,470
L&H ANALYST	MIA ANALYST I	51,691
OFFICE CLERK	MIA ASSOCIATE II	26,904
OFFICE SECY III GEN	OFFICE SECY III GEN	37,654
P&C INVESTIGATOR	MIA OFFICER II	41,760
ASST CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	50,043
CHIEF ADMINISTRATOR	MIA EXECUTIVE II	85,282
P&C INVESTIGATOR	MIA ANALYST I	50,720
OFFICE SECY III GEN	OFFICE SECY III GEN	37,654
OFFICE SECY II GEN	OFFICE SECY II GEN	36,038
OFFICE SECY III GEN	OFFICE SECY III GEN	38,345
ACTUARY	MIA ADMINISTRATOR III	62,131
OFFICE SECY III GEN	OFFICE SECY III GEN	38,345
L&H ANALYST	MIA ADMINISTRATOR I	55,593
P&C INVESTIGATOR	MIA ANALYST I	44,470
P&C INVESTIGATOR	MIA OFFICER II	41,760
MANAGEMENT ASSOCIATE	MANAGEMENT ASSOC	42,210
ASSOCIATE COMMISSIONER	MIA EXECUTIVE V	116,305
P&C INVESTIGATOR	MIA OFFICER II	37,466
P&C INVESTIGATOR	MIA ANALYST I	44,470
ASST CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	53,946
P&C INVESTIGATOR	MIA ANALYST I	46,147
P&C INVESTIGATOR	MIA OFFICER II	37,466
P&C INVESTIGATOR	MIA ANALYST I	41,345
P&C INVESTIGATOR	MIA OFFICER II	37,466
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE III	30,655
P&C INVESTIGATOR	MIA ANALYST I	44,470
L&H ANALYST	MIA ANALYST I	46,147
OFFICE CLERK	MIA ASSOCIATE I	25,345
L&H ANALYST	MIA ANALYST I	39,873
P&C INVESTIGATOR	MIA ANALYST I	44,470
P&C INVESTIGATOR	MIA ANALYST I	47,027
SR L&H ANALYST	MIA ANALYST II	49,224
EXECUTIVE ASSISTANT	MIA ANALYST II	56,215
P&C INVESTIGATOR	MIA ANALYST I	44,470

## D. AGENCY SALARY LISTING

<b>STAFF POSITIONS</b>	<b>CLASSIFICATION</b>	<b>SALARY</b>
DIRECTOR P&C COMPLIANTS	MIA EXECUTIVE I	74,120
ASST CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	46,432
P&C INVESTIGATOR	MIA OFFICER II	38,841
P&C INVESTIGATOR	MIA OFFICER II	41,760
P&C INVESTIGATOR	MIA ANALYST I	44,470
FISCAL ASSOCIATE	MIA ASSOCIATE V	40,074
DIRECTOR OF PRODUCER LICENSING	MIA EXECUTIVE III	92,752
SECURITY GUARD	MIA ASSOCIATE I	28,137
MAILROOM CLERK	MIA ASSOCIATE II	26,904
DIRECTOR OF PERSONNEL SERVICES	MIA ADMINISTRATOR II	66,535
PERSONNEL CLERK	PERSONNEL CLERK	36,038
DATA ENTRY CLERK	MIA ASSOCIATE IV	32,586
LICENSING SUPPORT STAFF	MIA ASSOCIATE IV	34,393
DIRECTOR TRAINING & FACILITIES MGR	MIA ADMINISTRATOR I	61,147
LICENSING SUPERVISOR	MIA OFFICER I	39,951
EEO/AFFIRMATIVE ACTION OFFICER	MIA ANALYST II	56,215
SECURITY GUARD	MIA ASSOCIATE I	28,137
ASSOCIATE COMMISSIONER	MIA EXECUTIVE V	103,672
SUPPLY CLERK	MIA ASSOCIATE II	26,904
LICENSING SUPPORT STAFF	MIA ASSOCIATE IV	34,393
QUALITY CONTROL SPECIALIST	MIA ASSOCIATE V	37,940
ACCOUNTS PAYABLE CLERK	MIA ASSOCIATE V	35,564
SR. HR SPECIALIST	MIA ANALYST II	56,215
MANAGER, PRODUCER LICENSING	MIA ADMINISTRATOR III	63,328
MAILROOM CLERK	MIA ASSOCIATE II	25,987
FISCAL CLERK	MIA ASSOCIATE IV	31,451
LICENSING SUPPORT STAFF	MIA ASSOCIATE IV	31,451
HR SPECIALIST	MIA OFFICER II	51,286
RECEPTIONIST	MIA ASSOCIATE IV	36,311
PROCUREMENT OFFICER	MIA ANALYST I	57,929
DIRECTOR OF FISCAL SERVICES	MIA ADMINISTRATOR V	80,823
DATA ENTRY SUPERVISOR	MIA OFFICER II	44,951
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE VI	40,381
LICENSING SUPPORT STAFF	MIA ASSOCIATE IV	32,856
ASSISTANT COMMISSIONER	MIA EXECUTIVE I	78,439
FISCAL OFFICER	MIA ADMINISTRATOR II	56,034
EXECUTIVE ASSISTANT	MIA ASSOCIATE V	43,128
LICENSING SUPPORT STAFF	MIA ASSOCIATE IV	31,451
DATA ENTRY CLERK	MIA ASSOCIATE IV	32,586
MAILROOM SUPERVISOR	MIA OFFICER I	46,291
FISCAL ASSOCIATE	MIA ASSOCIATE IV	34,393
LICENSING SUPERVISOR	MIA ANALYST I	48,837
INVESTIGATIVE AUDITOR	MIA ANALYST II	53,099
OFFICE MANAGER	MIA OFFICER I	44,605
CHIEF INVESTIGATOR, FRAUD	MIA ADMINISTRATOR IV	70,248
FRAUD INVESTIGATOR	MIA ANALYST I	48,837
ASST ATTY GEN VII	ASST ATTY GEN VII	92,019
FRAUD INVESTIGATOR	MIA ANALYST I	45,298
EXECUTIVE ASSISTANT	MIA ASSOCIATE V	32,269
FRAUD INVESTIGATOR	MIA ANALYST I	48,837
ASST ATTY GEN VI	ASST ATTY GEN VI	78,439
FRAUD INVESTIGATOR	MIA ANALYST I	46,147

## D. AGENCY SALARY LISTING

<b>STAFF POSITIONS</b>	<b>CLASSIFICATION</b>	<b>SALARY</b>
FRAUD INVESTIGATOR	MIA ANALYST I	45,298
FRAUD INVESTIGATOR	MIA ANALYST I	48,837
SR FRAUD INVESTIGATOR	MIA ADMINISTRATOR I	56,659
SR FRAUD INVESTIGATOR	MIA ADMINISTRATOR I	58,860
FRAUD INVESTIGATOR	MIA ANALYST I	49,769
OFFICE SECY III GEN	OFFICE SECY III GEN	37,654
ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	97,123
PARALEGAL	MIA OFFICER I	41,443
ASST ATTY GEN VI	ASST ATTY GEN VI	87,887
CHIEF INVESTIGATIVE AUDITOR	MIA ADMINISTRATOR II	65,274
FRAUD INVESTIGATOR	MIA ANALYST I	48,837
FRAUD INVESTIGATOR	MIA ANALYST I	45,298
RECEPTIONIST	MIA ASSOCIATE II	24,258
CHIEF, APPEALS & GRIEVANCE	MIA ADMINISTRATOR IV	66,323
ASST ATTY GEN VII	ASST ATTY GEN VII	88,584
COMPLIANCE ANALYST	MIA ANALYST II	50,164
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE V	35,284
APPEALS & GRIEVANCE INVESTIGATOR	MIA ANALYST I	50,720
NURSE INVESTIGATOR	MIA ANALYST I	52,680
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE IV	35,659
NURSE INVESTIGATOR	MIA ANALYST I	50,720
ASST CHIEF APPEALS & GRIEVANCE	MIA ADMINISTRATOR I	57,749
ASST ATTY GEN VI	ASST ATTY GEN VI	76,970
DIRECTOR CEAU	MIA ADMINISTRATOR IV	74,354
ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	104,835
OUTREACH STAFFER	MIA OFFICER I	36,501
EXECUTIVE ASSISTANT	MIA ASSOCIATE V	37,940
OUTREACH STAFFER	MIA ANALYST I	41,345
SR. ENFORCEMENT OFFICER	MIA ADMINISTRATOR II	57,112
MARKET CONDUCT EXAMINER	MIA ANALYST I	45,298
ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	104,835
MARKET CONDUCT EXAMINER	MIA ANALYST II	49,224
ENFORCEMENT OFFICER	MIA ADMINISTRATOR I	50,561
CHIEF MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR V	74,940
MARKET DATA ANALYST	MIA ANALYST II	49,224
MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	54,546
MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	50,561
MARKET CONDUCT EXAMINER	MIA ANALYST I	42,877
MARKET CONDUCT EXAMINER	MIA ANALYST I	46,147
MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	50,561
DATA ENTRY SPECIALIST	MIA ASSOCIATE IV	34,393
DATA SPECIALIST	MIA ANALYST II	49,224
MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	51,527
SR. MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR II	57,112
MANAGED CARE COORDINATOR	MIA ADMINISTRATOR II	70,468
CHIEF MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR II	59,331
MARKET CONDUCT EXAMINER	MIA ANALYST I	45,298
MANAGEMENT ASSOCIATE	MANAGEMENT ASSOCIATE	45,436
MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	48,700
ASST CHIEF MARKET CONDUCT	MIA ADMINISTRATOR II	54,981
MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	52,512
ENFORCEMENT OFFICER	MIA ANALYST II	52,101

## D. AGENCY SALARY LISTING

<b>STAFF POSITIONS</b>	<b>CLASSIFICATION</b>	<b>SALARY</b>
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE V	40,074
CHIEF MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR V	63,150
SR. ENFORCEMENT OFFICER	MIA ADMINISTRATOR II	57,112
MARKET CONDUCT EXAMINER	OBS- MC EXAM P&C	46,291
OFFICE SERVICE CLERK	OFFICE SERVICE CLERK	33,879

## **II. STAFF FUNCTIONS**

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

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

### **Policy Development**

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

### **Government Relations**

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

### **Regulation Coordination**

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

### **Coordination of Orders**

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

### **Public Affairs**

The Public Affairs section of the Office oversees the external communications of the MIA, including media relations, website content, and brochure production and inventory, as well as helping to facilitate participation in community outreach programs. This office also coordinates the MIA's Public Information Act responsibilities.

## **Authority to Hold Hearings**

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

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

## Office of Government Relations

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

Specifically, the Office of Government Relations:

- Represents the Commissioner:
  1. before the Governor's Legislative Office
  2. before the Maryland General Assembly
  3. before the Maryland Congressional Delegation and
  4. on legislative work groups and task forces
- Develops the MIA's proposed Departmental legislative agenda and assists the Governor's Legislative Office with the development of administration bills that involve insurance
- Evaluates all legislative proposals regarding the business of insurance and makes available accurate and relevant information to the Governor and General Assembly in order to assist them in the decision-making process
- Develops the positions of the MIA on insurance-related legislation during the Legislative Session of the Maryland General Assembly and
- Evaluates passed legislation for possible veto by the Governor.

During the 2007 Session, the Office of the Commissioner strongly advocated for the passage of several bills, including the following:

- House Bill 157 (Chapter 591) permits an insurer, nonprofit health service plan or health maintenance organization to offer an enrollee an incentive that is reasonably related to a bona fide wellness program.
- House Bill 827 (Chapter 629) creates Title 14, Subtitle 6 "Discount Medical Plan Organizations and Discount Drug Plan Organizations" within the Insurance Article. This new subtitle implements a regulatory framework for discount plans operating in the State of Maryland.
- House Bill 1057 (Chapter 639) requires that each policy or contract that provides coverage for dependents issued by an insurer, nonprofit health service plan or health maintenance organization include coverage for a child dependent who is younger than 25 years of age and a financial dependent of the parent. HB 1057

also requires that the same health insurance benefits and eligibility guidelines that apply to any covered dependent are available to a domestic partner of an insured or a child dependent of the domestic partner of an insured at the request of an insured under an individual policy or an employer under a group policy.

- House Bill 1187 (Chapter 88) amends the law to expressly permit, but not require, an insurer to offer to exclude coverage for a named individual driver in lieu of effecting a lawful premium increase, cancellation, or nonrenewal of a policy of motor vehicle liability insurance that covers more than one individual (other than a policy of private passenger motor vehicle insurance) as a result of the claims experience or driving history of the named individual.
- Senate Bill 765 (Chapter 575) applies the notice requirement for premium increases larger than 20% to worker's compensation insurance.
- House Bill 1425 (Chapter 109) prohibits the holder of a license from using any name other than the name in which the license is issued or a trade name filed with the Commissioner to engage in any activity for which a license is required, including the execution of any document related to marketing, negotiation, selling, or issuance of insurance.

During the legislative session, the Office of Government Relations oversees the preparation of fiscal estimates for each insurance-related bill introduced in the General Assembly. Working in conjunction with the staff of the various sections and units of the MIA, the Office of Government Relations gathers information and prepares an estimate of the fiscal impact each bill will have on the MIA, the insurance industry and the public. The fiscal estimates are given to the Department of Legislative Services, which uses the information to prepare fiscal notes for the General Assembly. During the 2007 Session, fiscal estimates were prepared on more than 100 bills.

After the conclusion of each legislative session, depending on the legislation signed into law at the end of a session, the Office of Government Relations may then be required to develop and adopt regulations, staff task forces, conduct studies, and prepare reports related to insurance issues. In addition, the Office of the Commissioner produces an annual summary of all insurance-related legislation passed by the General Assembly during the past Session and signed by the Governor. This summary is available on the MIA web site, [www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us) under Legislative Information. Complete text of all Maryland laws is found on the Maryland General Assembly's web site, [www.mlis.state.md.us](http://www.mlis.state.md.us) under Maryland Statutes.

## **Regulations Coordination**

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

The MIA regularly takes action on regulations to:

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

During FY 2007, the MIA completed several major actions on regulations, including the following:

- 31.02.01.03 Hearings  
To clarify the MIA's interpretation of the phrase "within 30 days" as used in the chapter.  
Effective date: September 7, 2006
- 31.02.01.05 Hearings  
To amend the regulation to be consistent with Insurance Article, § 2-204(c), Annotated Code of Maryland.  
Effective date: January 29, 2007
- 31.02.05 Public Information Act Requests  
To amend the regulation to reflect the current fee schedule for copies of records.  
Effective date: February 12, 2007
- 31.03.06.03 Surplus Lines  
To amend the regulation to allow for reports, affidavits, or returns required to be filed under Subtitle 3 of Title 3 (Surplus Lines Insurance) electronically on or before the filing date in a manner approved by the Commissioner.  
Effective date: February 12, 2007
- 31.03.13 Producer Registers and Documentation of Appointments  
To remove requirement that producers give Social Security Numbers to insurers.  
Effective date: February 26, 2007
- 31.03.13.06 Producer Registers and Documentation of Appointments  
To adopt regulations to clarify the Maryland Insurance Administration's position on producer actions.  
Effective date: August 14, 2006

- 31.04.06 Conflict of Interests  
To repeal one reference to the word "of" and change the date template from "19\_\_" to "20\_\_."  
Effective date: February 12, 2007
- 31.04.08 Notification of Changes in Stock Ownership and Operating Management, Disclosures of Other Insurance Affiliations  
To repeal the Regulation.  
Effective date: January 15, 2007
- 31.04.11 Newspaper Advertisements by Unauthorized Insurers  
To repeal the Regulation.  
Effective date: January 15, 2007
- 31.04.13 Insurance-Producer-Controlled Business  
To replace obsolete terminology.  
Effective date: January 15, 2007
- 31.04.04 Annual Statements and Participation in NAIC Information System  
To repeal old language and adopt new language to reflect the MIA's filing requirements for Insurers and other regulated entities.  
Effective date: February 26, 2007
- 31.04.07 Proxies, Consents, and Authorizations of Domestic Stock Insurers  
To adopt recent NAIC model regulation.  
Effective date: February 12, 2007
- 31.04.14 Life and Health Insurance Guaranty Corporation Coverage – Notice Requirements  
To replace obsolete references to "agent" with references to "insurance producer."  
Effective date: May 1, 2007
- 31.04.15 AntiFraud  
To repeal obsolete terms and clarify reporting of fraud-related data.  
Effective date: January 15, 2007
- 31.04.16.02 Filing of Underwriting Standards  
To replace obsolete terms.  
Effective date: January 15, 2007
- 31.04.19 Filing of Forms Under File and Use Method  
To adopt regulations to establish a file and use method for insurers to use as an alternative to filing forms for prior approval in accordance with Insurance Article, § 12-203(d)(2)(i), Annotated Code of Maryland.  
Effective date: July 17, 2006

- 31.05.03 Valuation of Life Insurance Policies  
 To permit use of mortality tables that reflect differences in mortality between Preferred and Standard lives in determining minimum reserve liabilities in accordance with the Standard Valuation Law.  
 Effective date: March 26, 2007
- 31.07.03 Review of Private Passenger Automobile Rating Territories  
 To adopt a new Chapter 03 under Subtitle 07 Insurance Rating Law, relating to insurers that use territory as a factor in rating automobile insurance policies in Maryland.  
 Effective date: January 15, 2007
- 31.09.11 Viticals  
 To adopt a "Verification of Coverage for Life Insurance Policies" form that is the form that appears in Appendix B of the Viatical Settlements Model Regulation adopted by the National Association of Insurance Commissioners.  
 Effective date: March 12, 2007
- 31.09.12 Suitability in Annuity Transactions  
 To adopt regulations setting forth standards and procedures for each recommendation to a consumer that results in a transaction involving an annuity product so that the insurance needs and financial objectives of the consumer at the time of the transaction are appropriately addressed.  
 Effective date: July 1, 2007
- 31.11.06 Comprehensive Standard Health Benefit Plan  
 To amend the Comprehensive Standard Health Benefit Plan's covered services and cost sharing arrangements to promote increased participation and reduce or maintain the average premium cost of the Plan below 10 percent of the average annual Maryland wage, as required by law.  
 Effective date: April 9, 2007
- 31.17.03 Operation and Administration of the Plan  
 To amend the definition of "grace period" and establish procedures and standards for subsidizing premiums, deductibles, and other policy expenses of a member of the Maryland Health Insurance Plan based on the member's income.  
 Effective date: May 21, 2007

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

## Insurance Bulletins

The Office of the Commissioner also coordinates Bulletins that are issued to various subsections and representatives of the insurance industry about various regulatory matters. In FY2007, the MIA issued the following:

**Bulletin No.: 06-12**

Issued To: All Insurers  
Re: Summary of 2006 Legislation Signed into Law by Gov. Robert L. Ehrlich, Jr.  
Issue Date: July 1, 2006

This bulletin is a summary of all bills related to insurance passed by the General Assembly during the 2006 regular session.

**Bulletin No.: 06-13**

Issued To: Medical Professional Liability Insurers  
Re: Medical Professional Liability Premium Data Call  
Issue Date: July 10, 2006

The MIA requests each medical professional liability insurer that offers medical professional liability insurance policies in Maryland to provide information related to premiums.

**Bulletin No.: 06-14**

Issued To: Property and Casualty Insurance Companies Holding Certificates of Authority to Write Medical Professional Liability Insurance Business in Maryland  
Re: Extended Reporting Period Coverage – Eligibility for State Subsidies from the Maryland Health Care Provider Rate Stabilization Fund – Rate Stabilization Account  
Issue Date: July 13, 2006

The Administration was asked whether the premium paid by a health care provider for the purchase of an Optional Extended Reporting Period (OERP) is eligible for subsidization by the Maryland Health Care Provider Rate Stabilization Fund - Rate Stabilization Account (the "RS Account"). For the reasons set forth in the bulletin, the Administration concludes that the premium charged for the purchase of an OERP on an existing policy is eligible for subsidization from the RS Account.

**Bulletin No.: 06-15**

Issued To: All Insurers Authorized to Conduct Business in the State of Maryland  
Re: Referral of Suspected Insurance Fraud to the Maryland Insurance Administration – Insurance Fraud Division via the National Insurance Crime Bureau (NICB) on line electronic referral system.  
Issue Date: August 24, 2006

The purpose of this bulletin is to notify all carriers authorized to conduct the business of insurance in Maryland that effective October 1, 2006, the Maryland Insurance Fraud Division

will no longer accept referrals of suspected insurance fraud via the National Insurance Crime Bureau's on line fraud reporting system.

**Bulletin No.: 06-16**

Issued To: Insurers, Nonprofit Health Service Plans and Health Maintenance Organizations  
Providing Coverage in the Individual Health Market  
Re: Required Notice of the Maryland Health Insurance Plan Upon Denial of Coverage  
Issue Date: September 15, 2006

The purpose of this bulletin is to clarify when the notice of availability of the Maryland Health Insurance Plan (MHIP) is required to be given to individuals by carriers participating in the individual market.

**Bulletin No.: 06-17**

Issued To: Insurers  
Re: Individual Health Insurance – Eligibility for Coverage – Family Coverage  
Issue Date: September 15, 2006

The purpose of this bulletin is to inform insurers of a new interpretation of who is eligible for coverage under individual health insurance contracts issued in Maryland.

**Bulletin No.: 06-18**

Issued To: Title Insurers and Title Insurance Producers  
Re: Fidelity Bonds  
Issue Date: September 28, 2006

House Bill 1460, Chapter 620 of the Acts of 2006, is effective October 1, 2006. The purpose of this Bulletin is to clarify changes to Insurance Article, §10-121(d)(1)(i), Annotated Code of Maryland, which now requires a Title Insurance Producer (“Producer”) to file with the Commissioner a fidelity bond(s) covering appropriate employees and Title Insurance Producer Independent Contractors (“TIPIC”).

**Bulletin No.: 07-1**

Issued To: Surplus Lines Brokers in Maryland  
Re: Filing Requirements  
Issue Date: January 12, 2007

The purpose of this bulletin is to notify brokers that HB 581 (2006) amended Section 3-305 of the Insurance Article regarding the method by which certain documents can be filed with the Administration relating to the placement of surplus lines insurance by a surplus lines broker.

**Bulletin No.: 07-2**

Issued To: Select Property & Casualty Insurers  
Re: Homeowners Insurance Premium Request, Private Passenger Automobile  
Insurance Premium Request  
Issue Date: January 5, 2007

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

**Bulletin No.: 07-3**

Issued To: President, Managed Care Organizations  
Re: Risk Based Capital Applicability for 2006  
Issue Date: January 10, 2007

The bulletin states that MCOs are required to submit a risk-based capital report in conjunction with the Annual Statement filing. MCOs are exempt from meeting the risk-based capital requirements for the year 2006.

**Bulletin No.: 07-4**

Issued To: Life Insurers, Health Insurers, and Nonprofit Health Service Plans  
Re: Changes to the Required Notice Regarding Coverage Limitations and Exclusions under the Life and Health Insurance Guaranty Corporation  
Issue Date: January 16, 2007

The purpose of this bulletin is to notify insurers writing life insurance, health insurance, or annuity products in Maryland of changes to the notice required to be provided to policyholders regarding the coverage limitations and exclusions under the Life and Health Insurance Guaranty Corporation.

**Bulletin No.: 07-5**

Issued To: Title Insurers and Title Insurance Producers  
Re: Fidelity Bonds – Title Insurance Producer Independent Contractors  
Issue Date: Feb. 5, 2007

The purpose of this bulletin is to provide further clarification of House Bill 1460, Chapter 620 of the Acts of 2006 and MIA Bulletin 06-18. A title insurance producer must file with the Commissioner a fidelity bond covering appropriate employees and title insurance producer independent contractors.

**Bulletin No.: 07-6**

Issued to: All Life, Health, Property, Casualty and Title Insurers, Nonprofit Health Service Plans, Health Maintenance Organizations, Dental Plan Organizations  
Re: Producer Registers and Documentation of Appointments – COMAR 31.03.13  
Issue Date: April 13, 2007

The purpose of this bulletin is the result of Notice of Final Action on Amendments to COMAR 31.03.13. The amendments took effect on February 26, 2007. The amendment removed the requirement that a carrier's Producer Register include a producer's Social Security Number.

**Bulletin No.: 07-7**

Issued to: Insurers, Nonprofit Health Service Plans, and Health Maintenance Organizations Participating in the Non-Group Health Market in Maryland  
Re: New Address for Maryland Health Insurance Plan  
COMAR 31.10.27 Notice of the Maryland Health Insurance Plan  
Issued Date: June 21, 2007

The purpose of this bulletin is to notify carriers participating in the non-group health insurance/HMO market in Maryland of a new address for the Maryland Health Insurance Plan (MHIP). Each carrier in the non-group health insurance/HMO market is required by COMAR 31.10.27 to provide notice to MHIP when the carrier denies coverage to an individual under a non-group medically underwritten health benefit plan. Among other text, the notice is required to include the current address and telephone number of MHIP.

**Bulletin No.: 07-8**

Issued to: Medical Professional Liability Insurers  
Re: Medical Professional Liability Premium Data Call  
Issued Date: June 21, 2007

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 policies in Maryland to provide information related to medical liability insurance premiums 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 healthcare professionals;
- For nursing and certain allied health professionals.

**Bulletin No.: 07-9**

Issued to: Select Property and Casualty Insurers  
Re: Homeowners Insurance Premium Request  
Private Passenger Automobile Insurance Premium Request  
Issued Date: June 25, 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.

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

## **Office of Public Affairs**

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

- Coordinating proactive media relations in the form of news releases, news conferences and editorial board meetings
- Responding to inquiries from general news media and trade publications
- 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](http://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 2007, the Office of Public Affairs facilitated responses to nearly 200 inquiries from media organizations and more than 225 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 distribution of more than 100,000 separate pieces of printed material, including brochures and informational materials from the National Association of Insurance Commissioners, the Centers for Medicare and Medicaid (formerly the Health Care Financing Administration), the Maryland Health Care Commission and the Maryland Health Care Access and Cost Commission.

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

## **B. ADMINISTRATION SECTION**

The Administration Section consists of the departments of Producer Licensing, Fiscal and Support Services, Human Resources, and Training and Facilities Management. In addition, this Section coordinates the Managing for Results (MFR) activities for the 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, 21,194 resident licenses and 41,213 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 150, 827.

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
- 75 % of initial license applications were submitted on-line
- 80% of license renewals were submitted on-line
- 30% of address changes were submitted on-line
- Duplicate licenses are available on-line
- 4,000 calls per month with less than 5% abandoned calls

(See attached chart of the FY2007 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  
07/01/2006-06/30/2007**

<b>NEW LICENSES</b>		<b>ISSUED</b>
	PRODUCER INDIVIDUAL RESIDENT	5,447
	PRODUCER INDIVIDUAL NON-RESIDENT	17,969
	PRODUCER FIRM RESIDENT	361
	PRODUCER FIRM NON-RESIDENT	810
	SURPLUS LINES INDIVIDUAL RESIDENT	33
	SURPLUS LINES INDIVIDUAL NON-RESIDENT	288
	SURPLUS LINES FIRM RESIDENT	14
	SURPLUS LINES FIRM NON-RESIDENT	70
	INSURANCE ADVISERS	32
	PUBLIC ADJUSTERS	28
	MOTOR CLUB REPRESENTATIVES	423
	TEMPORARY PRODUCERS	693
	THIRD PARTY ADMINISTRATORS	46
	<b>TOTAL LICENSES ISSUED:</b>	<b>26,214</b>
	<b>TOTAL APPLICATIONS APPROVED:</b>	<b>25,412</b>
	<b>TOTAL FEES COLLECTED:</b>	<b>\$1,400,077.94</b>
<b>RENEWALS</b>		<b>ISSUED</b>
	PRODUCER INDIVIDUAL RESIDENT	13,843
	PRODUCER INDIVIDUAL NON-RESIDENT	20,371
	PRODUCER FIRM RESIDENT	1,543
	PRODUCER FIRM NON-RESIDENT	2,063
	SURPLUS LINES INDIVIDUAL RESIDENT	184
	SURPLUS LINES INDIVIDUAL NON-RESIDENT	261
	SURPLUS LINES FIRM RESIDENT	82
	SURPLUS LINES FIRM NON-RESIDENT	108
	INSURANCE ADVISERS	216
	PUBLIC ADJUSTERS	113
	THIRD PARTY ADMINISTRATORS	200
	<b>TOTAL LICENSES ISSUED:</b>	<b>38,984</b>
	<b>TOTAL RENEWAL APPLICATIONS APPROVED:</b>	<b>38,302</b>
	<b>TOTAL RENEWAL FEES COLLECTED:</b>	<b>\$3,126,434.49</b>
		<b>(NOTE: Total renewal fees collected includes \$15 fraud fee per application processed)</b>
	MOTOR CLUB REPRESENTATIVE REGISTRATION RENEWALS	
	<b>TOTAL REGISTRATIONS RENEWED:</b>	<b>1,530</b>
	<b>TOTAL REGISTRATION RENEWAL FEES COLLECTED:</b>	<b>\$3,060.00</b>
<b>EXAMINATIONS</b>	<b>NUMBER ADMINISTERED PROMISSOR:</b>	<b>10,438</b>
	<b>TOTAL FEES COLLECTED PROMISSOR:</b>	<b>\$260,950.00</b>
<b>EXAMINATIONS</b>	<b>NUMBER ADMINISTERED PSI:</b>	<b>745</b>
	<b>TOTAL FEES COLLECTED PSI:</b>	<b>\$18,625.00</b>
	<b>TOTAL FEES COLLECTED (INITIAL, RENEWAL, &amp; EXAM)</b>	<b>\$4,809,147.43</b>

## **C. OFFICE OF THE ATTORNEY GENERAL**

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

### **LEGAL ADVICE**

The OAG advises the MIA regarding the proper interpretation and application of the laws and regulations enforced by the agency. The OAG provides both formal and informal, written and verbal advice on a broad range of subjects, including:

- the powers, jurisdiction, and authority of the MIA;
- the licensing, certification, and registration of regulated entities; the regulation of impaired entities and the institution of conservatorships or receiverships;
- investments;
- premium tax assessments;
- the acquisition of domestic insurers;
- the oversight of insurance professionals, including insurance producers;
- form and rate filings;
- the analysis of coverage and claims determinations by carriers on all lines of insurance;
- premium finance arrangements;
- the enforcement of the Unfair Trade Practices Act, including prohibitions against unfair methods of competition,
- unfair claim settlement practices,
- fraudulent insurance acts, and discrimination; and
- the enforcement of the Appeals and Grievance laws relating to the denial of health care services.

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

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

In connection with its advice functions, the OAG also:

- Reviews the MIA's Orders and assists the MIA in analyzing and reviewing for legal sufficiency and correctness, insurance related transactions that require the Commissioner's approval, including the acquisition, merger, transfer, affiliation or conversion of insurance companies and health plans.
- Keeps the MIA informed of relevant changes in case law, federal statutory law, and the law of other jurisdictions.
- Assists the MIA in its general operations, including the resolution of personnel issues.
- Assists the MIA in complying with requests made under the Public Information Act.
- Responds to requests for information and legal analysis by other state agencies, legislators, and citizens, including maintaining an attorney-on-call to handle inquiries regarding insurance regulatory issues.
- Drafts, reviews and/or approves educational and informational material developed by the MIA.
- Participates in working groups sponsored by the National Association of Insurance Commissioners that relate to legal issues.

## **LITIGATION/ENFORCEMENT**

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

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

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

A second, substantial area of litigation involves the defense of MIA **orders** which result in legal action on behalf of policyholders or claimants. For example, the Appeals and Grievance

Unit responds to complaints that requests for health benefits believed to be medically necessary were improperly denied. These matters are reviewed on an expedited basis and the OAG represents the MIA in administrative hearings and on Judicial Review of Order requiring the licensee to provide the benefit.

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

## **RECEIVERSHIPS**

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

## **THE MARYLAND HEALTH INSURANCE PLAN**

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

## **CRIMINAL INVESTIGATIONS AND PROSECUTIONS**

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

### **Litigation Highlights FY 2007**

- *Allan J. Culver v. Maryland Insurance Administration*, 175 Md. App. 645 (2007).  
The OAG successfully argued that the MIA's revocation of an insurance producer was proper. The producer at earlier been disbarred from the practice of law, but argued that as the acts in question did not occur within the business of insurance that they could not be the basis of the MIA's revocation. The Court agreed that the MIA was not constrained to only consider actions taken by Culver while acting as a producer as the issue was whether the actions showed whether the producer lacks trustworthiness.
- *JTW v. Centre Ins. Co.*, 397 Md. 71 (2007).  
The OAG successfully argued before the Court of Appeals that the event that triggers the 30 day time period for filing a Petition for Judicial Review under the Insurance Article is the mailing of the Final Order of the Commissioner. The Decision overturned the Court of Special Appeals, which had held that the 30 day period runs from the date of the aggrieved party's receipt of the order.

- *The Medical Protective Company v. Frank J. Bottiglieri, M.D., No. 1826, September Term 2006*

The OAG filed an *amicus* brief addressing the issues of primary jurisdiction of the Insurance Commissioner and exhaustion of administrative remedies. Frank J. Bottiglieri, M.D., a physician, had sought injunctive relief from the Circuit Court for Baltimore County, arguing that he failed to receive notice of a premium increase in excess of 20% from his medical malpractice carrier, The Medical Protective Company. The circuit court found that the carrier violated the notice provisions of the Insurance Article and enjoined the carrier from imposing the premium increase on Dr. Bottiglieri. When the insurer appealed, the OAG obtained leave for the Commissioner to participate as *amicus* and submitted a brief arguing that the legislature intended that the Insurance Commissioner resolve alleged violations of the Insurance Article in the first instance without judicial interference, so that Dr. Bottiglieri was required to exhaust remedies available with the Commissioner prior to seeking judicial relief. This appeal is pending.

- *Maryland Insurance Administration v. Dennis Kelly, In the Circuit Court for Montgomery County, Civil Action No.: 281736*

The OAG successfully tried this 5 day administrative revocation hearing. The insurance producer was found to have violated Maryland's small group law and set up an illegal insurer through which small employers obtained insurance for their employees.

**Summary of OAG Activity  
FY 2007**

**Advice**

General Requests	144
Examination and Auditing	44
OAG Referrals	116
Property & Casualty	101
Compliance and Enforcement Requests	98
Life and Health	57
Attorney on Call Inquiries	147
Public Information Act Requests	24

**Sub-total** 731

**Litigation**

Agent Enforcement	13
License Denials	2
Appeals and Grievance Matters	2
Life and Health Consumer Complaints	5
Property & Casualty Consumer Complaints	17
Petitions for Judicial Review	28
Subpoenas	11
Public Information Act Hearing Denial	1
MHIP	5
Hearing Officer Litigation Advisor	3

**Sub-Total** 77

**TOTAL** 808

## **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 the Network Support Team and the Development Team. The Network Support team is responsible for supporting the agency's IT infrastructure including desktop support, help desk and network operations. The Development Section is responsible for supporting the agency's business applications, databases and website.

FY 2007 accomplishments include:

- **Market Conduct** – Implemented new Enterprise application for Market Conduct Examinations and Agent Enforcement that provides enhanced functionality including customized queries on all data fields, complete history tracking of all actions, ability to record activities during the process of the examination and case processing, e-mail notification reminders when activities are due and direct link to the Agency's document management system to view examination and case files.
- **Document Management/Workflow Systems**– Developed and implemented new document management/workflow systems to support the Life and Health Rates & Forms unit and the Office of the Chief Actuary. These systems provide automated tracking, workflow, document storage and retrieval.
- **Producer Licensing** -An enhancement was added to Online Services by providing the ability to obtain commonly requested producer and firm lists generated by the Maryland Insurance Administration in both .pdf and .xls formats for download.
- **Technology Upgrade** – Upgraded the program code to take advantage of current technology for the Case Tracking, Company Licensing, Complaints, Premium Tax and Producer Licensing applications, both Enterprise and On-line.
- **Users and Workstations** – Completed deployment of new Windows XP PCs for the Complaints Unit. One phase consisted of a migration of agency applications away from dependency on Netscape 4 browser to use Internet Explorer 7 as the web browser interface.
- **Network Management Upgrades:**
  - Completed agency wide migration of users and servers from Windows NT4.A. Windows 2003 Domain structure was used for application servers.
  - Developed and implemented a Novell Cluster Services Solution for the agency's e-mail, file, and print services. This system provides failover redundancy needed to maintain optimal availability of critical data.
  - Completed a GroupWise server and client upgrade from version 6.5 to 7.0.
  - Completed the upgrade of Zenworks from Ver. 6.5 to 7.x servers and clients. This provides a centralized means to distribute software and security policies to MIA PCs.

- Installed new Novell SUSE 10 server to support the agency's document management system.
  - Expanded VMware server platform to consolidate server hardware and provide a testing environment for the Development Staff.
  - Implemented Practice Master application for the Attorney General's Office. This System is used to track time and efforts spent on cases.
- **Network Security:**
    - Replaced the existing McAfee E-mail Spam filters with one new device. Each day, the Spam filter blocks over 4,000 Spam messages.
    - Installed and implemented a new version of firewall software that provides enhanced management and monitoring of activity passing through the network firewall.
    - Completed install of EMC Virtual SRM management software to manage and monitor SAN Unit.
    - Implemented VPN solution to provide access for the Office of the Attorney General to PIA information.
- **Disaster Recovery** – MIS worked with the COOP Team to gather requirements needed to configure and distribute laptops and PDA devices to support agency's COOP project. The following was performed:
    - Configured PCs for the Disaster Recovery Staff and stored the PCs at an offsite location.
    - Researched the costs and hardware needed for establishing a Disaster Recovery warm site for the Agency.
- **Senate Bill 389** – SB 389 "Failure to Act in Good Faith" became effective on October 1, 2007 which codifies an insurer's duty to act in good faith in the performance of its obligation to accept, adjust, and settle first party property and casualty insurance claims. MIS assisted as follows:
    - Assisted in PowerPoint Presentation to explain new HB 389 to the Industry.
    - Created an electronic database (MS Access) to track the filings and to allow the Administration to report to the General Assembly
    - Created an Excel Spreadsheet to allow the Carrier to report Notice of Disposition (27-1001) and to allow the Carrier's to report Notice of Pending Complaints (3-1701). This Spreadsheet tracks all data reported by carriers.



# **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, 2006 through June 30, 2007, the Unit participated in 245 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*. The Unit also was responsible for assisting the localities in responding to flooding events that occurred at the end of FY 2006, as well as Tropical Storm Ernesto in August 2006.

The Unit also participated in 41 events to help Marylanders learn about Medicare Part D, the federal prescription drug program for seniors and Medicare Advantage Plans. Although Medicare is a federal program, the Administration took an active role in giving consumers information as to how to compare the various plans and how to protect themselves from potential scams.

## B. 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 75 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, 2006 through June 30, 2007, CEAU received 1,241 complaints. They fall into the following categories:

- Auto
- Homeowners
- Liability
- Miscellaneous

On average, these matters are resolved in 12 calendar days as opposed to the 2 to 3 months that it takes to resolve a formal complaint. Of the 1,241 received, 368 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 \$700,000 was paid to the claimants in FY 07.

At the conclusion of each complaint, a consumer satisfaction survey is sent to the consumer. From July 1, 2006 through June 30, 2007, 1193 surveys were sent and 324 responses were returned. Of those, 257 respondents indicated that they were satisfied with the Unit and 297 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 then 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 2007, Compliance & Enforcement Section activities resulted in the return of more than \$23 million to Maryland consumers, as well as the payment of approximately \$700,000 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 procedures and standards developed nationally and locally 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 current 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.

State law requires that certain market conduct examinations be completed periodically. Other examinations and investigations result from the MIA's mission to protect consumers from deceptive marketing practices, unfair claim settlement practices, underwriting and premium rating abuses and misrepresentation of coverage. These "target" examinations and investigations are often in response to consumer complaints, new laws and regulations or other market indicators. In accordance with Maryland Law, the cost of market conduct examinations is borne by the insurers. Insurers paid more than \$800,000 in examination expenses to the MIA in FY07.

The NAIC has established goals for States to develop and employ uniform analytic tools for States to assess the marketplace, to identify market disruptions and compliance deficiencies and 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 meeting national and 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 FY07 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 FY07, 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;
- Compliance of insurers with small employer group disclosure requirements;
- 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 FY07, key issues addressed by the Property & Casualty Market Conduct Unit included:

- Title insurance problems including foreclosure and “flipping” transactions;
- Enforcement of new 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
- Investigation of the activities 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 FY07, issues the Producer Enforcement Unit addressed included:

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

The results of the Section’s efforts for Fiscal Year [2007](#) are as follows:

**Total Restitution (money returned to Maryland citizens) - \$23,315,645**

[\\$3,011,144](#) - Agent Enforcement Unit

[\\$948,000](#) - L&H Market Conduct Unit

[\\$19,356,500](#) - P&C Market Conduct Unit

**Total Penalties (money paid to the General Fund) - \$668,000**

\$4,000 - Agent Enforcement Unit

\$415,000 - L&H Market Conduct Unit

\$249,000 - P&C Market Conduct Unit

**Total Per Diem Costs Billed to Companies (money paid to the Administration) - \$841,144**

\$586,701 - L&H Market Conduct Unit

\$254,443 - P&C Market Conduct Unit

**Total Market Conduct Exams Opened - 14**

8 - L&H Market Conduct Unit

6 - P&C Market Conduct Unit

**Total Market Conduct Exams Closed - 19**

9 - L&H Market Conduct Unit

10 - P&C Market Conduct Unit

**Agent Investigations**

449 - Cases Opened

401 - Cases Closed

21 - Orders of Revocation

6 - Orders (not including revocations)

**Total Orders Issued - 57**

27 - Agent Enforcement Unit

15 - L&H Market Conduct Unit

15 - P&C Market Conduct Unit

**Orders, Consent Orders and Market Conduct Examination Reports are available on the MIA website, [www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us).**

## **C. INSURANCE FRAUD DIVISION**

The Insurance Fraud Division is responsible for the administration of insurance regulations concerning the efforts by licensed insurers to identify and counteract the effects of insurance fraud on their company and the insurance business. The Division is further responsible for the investigation of each person suspected of engaging in insurance fraud and referring suspected cases of insurance fraud to appropriate authorities for criminal prosecution. The Division exercises its authority by seeking cooperation with the Department of State Police, Office of the Attorney General and the Offices of the State's Attorney in all 24 subdivisions within the State of Maryland. 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.

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

### **CRIMINAL INVESTIGATION SECTION**

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

### **AGIT INVESTIGATION SECTION**

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

The Fraud Division receives complaints from a variety of sources including insurance companies, law enforcement agencies, prosecutors, other state agencies and citizens. The Fraud Division operates a toll-free reporting hotline to facilitate the reporting of suspected insurance fraud. The number of complaints fluctuates from year to year, yet the number of investigations closed with criminal charges has remained more than 100 for the past seven years.

<p><b>From July 1995 through June 2007, Insurance Fraud investigations have resulted in the conviction of over 787 individuals for insurance-related crimes</b></p>
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**INVESTIGATION HIGHLIGHTS – Fiscal 2007**  
Regional Auto Theft Taskforce (RATT)

Throughout fiscal 2007, the Maryland Insurance Fraud Division continued its investigative alliance with the Regional Auto Theft Taskforce (RATT) to counteract the increasing trend of auto theft for profit through insurance claims. This cooperative effort involves the joint concurrent investigation of auto thefts and associated insurance claims by RATT law enforcement officers and Fraud Division investigators. During fiscal 2007, a total of 27 insurance fraud cases were opened by the Division resulting in 20 closed with charges, one case referred to local States Attorney's for prosecution review with 5 remaining open and carried over into the next fiscal year. The continued success of this alliance since 2003 has necessitated the permanent assignment of a fraud investigator to the project.

Washington Area Vehicle Enforcement (WAVE)

Since March 2006, the Maryland Insurance Fraud Division has continued a commitment in the auto theft area with our formal investigative alliance with the Washington Area Vehicle Enforcement (WAVE) Task Force. This cooperative effort fights to counteract the increasing trend of auto theft for profit through insurance claims and involves the joint concurrent investigation of auto thefts and associated insurance claims by WAVE law enforcement officers and Fraud Division investigators. During fiscal 2007, a total of 20 insurance fraud cases were opened by the Division resulting in 4 closed with charges, 3 referred to the Prince Georges County States Attorney for prosecution review with 6 remaining open and carried over into the next fiscal year. The initial success of this alliance has necessitated the permanent assignment of a fraud investigator to the project.

Pro-Active Operations

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

## **STATISTICAL DATA – Fiscal Year 2007**

I.	WRITTEN COMPLAINTS RECEIVED	1383
	TELEPHONE TIPS	180
	<b>TOTAL # COMPLAINTS RECEIVED</b>	<b>1563</b>
	<b><u>COMPLAINT RESOLUTIONS</u></b>	
	NUMBER CLOSED AT INITIAL SCREENING	1067
	NUMBER CLOSED WITHOUT PROSECUTION REFERRAL	63
	NUMBER REFERRED TO M.I.A.	46
	NUMBER REFERRED TO OTHER LAW ENFORCEMENT	25
	NUMBER REFERRED FOR INQUIRY TO INSURER	48
II.	TOTAL NUMBER OPENED FOR INVESTIGATION	314
III.	CASES REFERRED TO AREA STATE’S ATTORNEY’S FOR PROSECUTION	129
	Investigations closed by filing charges	100
	Individuals charged	112
	Prosecutions declined	31
	Under Prosecution Review	10
	Investigations adjudicated	88
	<b>CONVICTIONS</b>	<b>77</b>
IV.	CASES REFERRED TO DIVISION ATTORNEYS GENERAL	69
	REFERRAL DISPOSITION:	
	Opened for investigation by AGIT	49
	Returned to IFD for investigation	3
	Returned to IFD/recommended closure	17
	INVESTIGATION/PROSECUTION RESULTS:	
	Investigations closed by filing charges	17
	Individuals charged	18
	Investigations prosecuted	18
	Prosecutions declined	
	<b>CONVICTIONS</b>	<b>18</b>

V.	CASES REFERRED TO THE DIVISION STATE POLICE	
	Cases Closed with Charges Filed	5
	Cases Closed with Charges Filed (AGIT)	9
	Cases Closed – No Charges Filed	7
	Open Investigations	3
VI.	NUMBER OF CALLS RECEIVED ON THE FRAUD HOTLINE	180
VII.	NUMBER OF COMPLAINTS RECEIVED FROM REGULATED ENTITIES	1294
VIII.	NUMBER OF COMPLAINTS RECEIVED FROM THE WORKER COMPENSATION COMMISSION	5

**COMMISSION COMPLAINT RESOLUTIONS**

NUMBER CLOSED AT INITIAL SCREENING	4
NUMBER OPEN FOR INVESTIGATION	0
NUMBER CLOSED WITHOUT BEING CHARGED	1
NUMBER CLOSED WITH CRIMINAL CHARGES	0
NUMBER REFERRED FOR PROSECUTION REVIEW	0
NUMBER REFERRED TO INSURANCE CARRIER	0
NUMBER REMAINING UNDER SCREENING REVIEW	0

IX.	TOTAL NUMBER OF COMPLAINTS BY INSURANCE FRAUD TYPE	
	AGENT/BROKER FRAUD	35
	PERSONAL INJURY-AUTO	109
	PERSONAL INJURY – OTHER	11
	HEALTHCARE PROVIDER FRAUD	57
	HEALTH INSURANCE FRAUD	11
	FALSE APPLICATION FRAUD	423
	PROPERTY CLAIM FRAUD – OTHER	145
	PROPERTY CLAIM FRAUD – AUTO THEFT, ETC.	574
	WORKER COMPENSATION FRAUD-CLAIMANT	76
	INSURER FRAUD	8
	LIFE INSURANCE FRAUD	5
	ADJUSTER/EMPLOYEE FRAUD	0
	OTHER FRAUD	109
X.	TOTAL NUMBER OF CASES WITH CIVIL IMPOSITIONS	0 00%
	TOTAL NUMBER OF CASES WITH CRIMINAL IMPOSITIONS	100%

## **D. CONSUMER COMPLAINT INVESTIGATION**

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

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

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

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

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

# **IV. INDUSTRY REGULATION**

## **A. EXAMINATION AND AUDITING SECTION**

The Examination and Auditing Section (E&A) is responsible for financial surveillance of insurance companies licensed in Maryland. These insurers generate premium revenue in Maryland totaling approximately \$24 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 3,200 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 40,000 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 2007, the Examination staff completed a total of nine 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**

- Chapter 54, Laws of Maryland 2007 (Senate Bill 875) amended Section 3-307 of the Insurance Article to permit the filing of a report relating to placement of surplus lines coverage, on or before the 45<sup>th</sup> day after the last day of the calendar quarter in which the surplus lines insurance was placed. Prior to this amendment, a report was required to be filed within 45 days of the month in which the insurance was placed. In conjunction with the Law change, the E&A Section developed a system whereby the filing could be made electronically.
- The E&A Section successfully administered 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 \$102 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. As a result, no Maryland domestic insurers became insolvent during fiscal year 2007.
- 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 2007, by demonstrating to the National Association of Insurance Commissioners that it continues to meet key solvency requirements.

## STATISTICAL DATA – Examination and Audit

### Company Licensing Section

<b>Company Licensing Activity (from July 1, 2006 to June 30, 2007)</b>	
Pending applications 7/1/06	19
Received in FY 2007	24
<b>Total</b>	<b>43</b>
Certificates of Authority issued	37
Applications withdrawn	3
Pending applications 6/30/07	3

<b>Licensed Companies By Business Types 6/30/07</b>	
<b>Type of Insurer</b>	<b>Number</b>
Life & Health	482
Property and Casualty	863
Not for Profit	7
Title	30
Fraternal	27
Health Maintenance Organizations	11
Provider Sponsored Organizations	1
Dental Plans	13
<b>Total</b>	<b>1434</b>

<b>Other Regulated Entities 7/1/06-6/30/07</b>	
<b>Type of Insurer</b>	<b>Number</b>
Risk Retention Groups	75
Surplus Lines	108
Accepted Unauthorized Reinsurers	62
Workers' Compensation Self Insurers	6
Motor Clubs	30
<b>Total</b>	<b>281</b>

**Companies that Redomesticated to/from Maryland  
(July 1, 2006 – June 30, 2007)**

Bankers Independent Insurance Insurance Company (From Maryland to Pennsylvania )	10/5/2006
Geovera Insurance Company (From Maryland to California)	1/1/2007
Geovera Specialty Insurance Company (From Maryland to California)	1/1/2007
Monumental Life Insurance Company (From Maryland to Iowa)	3/22/2007

**Other Documents Reviewed or Processed  
July 1, 2006 – June 30, 2007**

Premium Tax Quarterly Estimates	6,040
Premium Tax Year End Returns	1,515
Premium Tax Audits	1,988
Surplus Lines Broker Semi-Annual Reports	1,936
Surplus Lines Affidavits	40,457

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

None
------

**Late Forfeiture Fees Assessed  
July 1, 2006 – June 30, 2007**

Company Name	Amount Paid
Commerce Title Insurance Company	\$ 15,000
Sterling Life Insurance Company	1,000
Westport Insurance Corporation	1,000
<b>TOTAL</b>	<b>\$ 17,000</b>

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

Academy Life Insurance Company NAIC 60046 Effective 7/01/06	Co. Merged With And Into life Investors Insurance Co. of America
American Creditors Life Insurance Company NAIC 68608 Effective 7/01/06	Co. Did Not Renew Certificate of Authority
American Enterprise Life Insurance Company NAIC 94234 Effective 12/31/06	Co. Merged With And Into IDS Life Insurance Company
American Partners Life Insurance Company NAIC 93653 Effective 12/31/06	Co. Merged With And Into IDS Life Insurance Company
American Skyline Insurance Company NAIC 11129 Effective 12/21/06	Co. Voluntarily out of Business
American Travelers Assurance Company NAIC 61140 Effective 10/26/06	Co. Voluntarily Withdrew From Doing Business In Maryland
Ameritas Variable Life Insurance Company NAIC 97977 Effective 5/01/07	Co. Merged With And Into Travelers Indemnity Company
Assured Value Insurance Company NAIC 10943 Effective 12/11/06	Co. Merged With And Into Assured Guaranty Corp.
Boston Old Colony Insurance Company NAIC 20761 Effective 12/31/06	Co. Merged With And Into Continental Insurance Co.
Buckeye Union Insurance Company NAIC 20788 Effective 12/31/06	Co. Merged With And Into Continental Insurance Co.
Chase Insurance Life & Annuity Company NAIC 63207 Effective 4/1/07	Co. Merged With And Into Protective Life Insurance Co.
Chase Insurance Life Company NAIC 70661 Effective 4/1/07	Co. Merged With And Into Protective Life Insurance Co.
Chase Life & Annuity Company NAIC 67164 Effective 1/01/07	Co. Merged With And Into Protective Life & Annuity Ins. Co.
Citicorp Life Insurance Company NAIC 80322 Effective 10/20/06	Co. Merged With And Into Met. Life Insurance Company
CM Assurance Company NAIC 76830 Effective 1/5/07	Co. Voluntarily Withdrew From Doing Business In Maryland
CNA Casualty of California NAIC 20435 Effective 12/31/06	Co. Merged With And Into Continental Casualty Co.
Commerce Title Insurance Company NAIC 50026 Effective 7/1/06	Co. Did Not Renew Certificate of Authority
Commercial Insurance Co. of Newark, N. J. NAIC 20818 Effective 12/31/06	Merged With And Into Continental Insurance Company
Continental Reinsurance Corporation NAIC 20923 Effective 12/31/06	Merged With And Into Continental Insurance Company
Coregis Insurance Company NAIC 21318 Effective 3/30/07	Co. Merged With And Into Westport Insurance Company
Coventry Carelink Insurance Company of MD NAIC 79600 Effective 7/1/06	Co. Voluntarily Withdrew From Doing Business In Maryland
Empire General Life Assurance Corporation NAIC 94285 Effective 1/1/07	Merged With And Into Protective Life Insurance Corporation
Euler American Credit Indemnity Company NAIC 20516 Effective 11/30/06	Merged With And Into Euler Hermes American Cred. Indm. Co.
Federal Home Life Insurance Company NAIC 67695 Effective 1/1/07	Merged With And Into Genworth Life & Annuity Ins. Co.

Fidelity & Casualty Company of New York NAIC 35270 Effective 12/31/06	Merged With And Into Continental Insurance Company
Fidelity Insurance Company NAIC 43010 Effective 12/31/06	Merged With And Into MAMSI Insurance Company
Financial Benefit Life Insurance Co. NAIC 98213 Effective 9/30/06	Merged With And Into American Investors Life Insurance Company
Firemen's Insurance Company of Newark, N.J. NAIC 20850 Effective 12/31/06	Merged With And Into Continental Insurance Company
First Colony Life Insurance Company NAIC 63401 Effective 1/1/07	Merged With And Into Genworth Life and Annuity Ins. Company
Ft. Wayne Health & Casualty Insurance Company NAIC 38830 Effective 10/1/06	Merged With And Into North American Specialty Ins. Company
Glen Falls Insurance Company NAIC 34622 Effective 12/31/06	Merged With And Into Continental Insurance Company
Guaranty National Insurance Company NAIC 11401 Effective 12/28/06	Merged With And Into Security Insurance Co. of Harford
Harford Life Group Insurance Company NAIC 74268 Effective 12/31/06	Merged With And Into Harford Life & Accident Insurance Co.
Jefferson Pilot Life Insurance Company NAIC 67865 Effective 4/2/07	Merged With And Into Lincoln National Life Insurance Company
Kansas City Fire & Marine Insurance Company NAIC 20885 Effective 12/31/06	Merged With And Into Continental Insurance Company
Mayflower Insurance Company Ltd. NAIC 22152 Effective 12/31/06	Merged With And Into Continental Insurance Company
National Ben Franklin Insurance Company of Ill. NAIC 20893 Effective 12/31/06	Merged With And Into Continental Insurance Company
Nations Banc Insurance Company NAIC 69299 Effective 9/29/06	Merged With And Into General Fidelity Life Insurance Company
Niagara Fire Insurance Company NAIC 35106 Effective 12/31/06	Merged With And Into Continental Insurance Company
North American Title Insurance Corporation NAIC 50130 Effective 1/1/07	Merged With And Into North American Title Insurance Co.
Old Dominion Life Insurance Company NAIC 94560 Effective 12/21/06	Co. Voluntarily Withdrew From Doing Business In Maryland
Sage Life Assurance of America, Inc. NAIC 93246 Effective 9/30/06	Merged With And Into Valley Forge Life Insurance Company
Security Financial Life Insurance Company NAIC 68764 Effective 1/1/07	Merged With And Into Assurity Life Insurance Company
Settlers Life Insurance Company NAIC 64220 Effective 7/1/06	Merged With And Into NLG American Life Insurance Company
Shelby Casualty Insurance Company NAIC 30503 Effective 10/2/06	Certificate of Authority Suspended
Southwestern Life Insurance Company NAIC 91391 Effective 12/28/06	Merged With And Into Valley Forge Life Insurance Company
The Dental Network, Inc. NAIC 52007 Effective 6/20/07	Merged With And Into Care First Blue Choice Inc.
Vista Fire Insurance Corporation NAIC 11762 Effective 10/2/06	Certificate of Authority Suspended
Vista Insurance Corporation NAIC 42668 Effective 10/2/06	Certificate of Authority Suspended

<b>Examinations in Progress (as of July 1, 2006 and completed by June 30, 2007)</b>
Agency Insurance Company
Brethren Mutual Insurance Company
Campmed Casualty & Indemnity
Fidelity & Guaranty Insurance Company
Paramount Insurance Company

<b>Examinations Started and Finished (during the period of July 1, 2006, and completed by June 30, 2007)</b>
Fidelity Insurance Company
Professional Advocate Insurance Company
Seaworthy Insurance Company
Verlan Fire Insurance Company

<b>Examinations in Progress (on June 30, 2007)</b>
Assured Guaranty Corp
Frederick Mutual Insurance Company
Injured Workers Insurance Fund
CareFirst, Inc.
CareFirst of Maryland, Inc.
First Care, Inc.
Fidelity & Guaranty Life Company **
Graphic Arts Benefits Corp.
MAMSI Life & Health
Maryland Dental Health
MD-IPA
Medical Mutual Liability Insurance Society of Maryland
Medical Mutual Liability Insurance Society of Maryland ^^
NCRIC, Inc ^^
Optimum Choice
The Doctors Company^^
United HealthCare
USF&G **
** Limited Scope Examination
^^ Rate Stabilization Exam

<b>Premium and Retaliatory Taxes Collected – 2007</b>
-------------------------------------------------------

<b>Type of Insurer</b>	<b>Premium</b>	<b>Retaliatory</b>
Property & Casualty	173,518,904	903,349
Life	92,033,553	480,513
Dental Plans	1,977,052	0
Title	7,514,113	0
Unauthorized Insurers	686,583	0
Surplus Lines	12,991,518	0
HMO	89,320,394	0
<b>Totals</b>	<b>\$378,042,117</b>	<b>\$1,383,862</b>

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

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

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

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

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

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

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

### **STATISTICS (FY2007)**

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

Forms Received:	11,805
Life	4,634
Health	4,712
Annuity	1,840
Credit	144
HMO	475
Rate Filings	1,319
Actuarial Memos Reviewed	1,583
Rate Deviations-Credit Insurance	220
Advertising	798
Medical Director/PRA Applications Received	77
Medical Director/PRA Applicants Certified	81

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

- Number of L/H complaints received – 4,120
- Number of Appeals & Grievance complaints received – 1,079
- Number of orders – 16
- Amount of penalties – \$7,250.00

	<b>APPEALS &amp; GRIEVANCE UNIT</b>	<b>COMPLAINT UNIT</b>
Recoveries for Maryland citizens	\$1,248,647.25	\$3,177,971.54
Satisfaction Survey	82% very satisfied or satisfied	85% 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 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 -FY07**

- Reviewed 360 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.
- Assisted carriers with the adoption of the 2001 CSO Mortality Table mandated for reserve determination for 2009.

### **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.
- Participates in various conferences and meetings of the National Association of Insurance Commissioners and other industry organizations.

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

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

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

### **Rates and Forms Section**

All insurance companies that operate under a Certificate of Authority issued by the Maryland Insurance Administration to provide property, casualty, surety, mortgage guaranty or title insurance in the State are required to file with the Commissioner all policy forms, endorsements, rates, rating plans, rating rules and amendments to these items. The Rates and Forms Section reviews these filings to determine compliance with the Insurance Article and the applicable C.O.M.A.R. regulations. All policy forms require the Commissioner's prior approval before they can be used by an insurer. In contrast, most lines of insurance have rates that are filed under Maryland's competitive rating law (not requiring prior approval).

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

The actuarial staff in the Rates and Forms Section reviews all rate filings to ensure that all rates, rating plans and rating rules in all P&C lines of insurance, are not excessive, inadequate or unfairly discriminatory. When rate increases 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 \$1,687,450 for FY 2007.

**Form Filings Reviewed** - 20,538 form filings were received by the Rates and Forms Section in FY2007 and 96% of these were reviewed within 30 working days.

**Premium Finance Companies** - Premium finance companies must register to do business in Maryland and renewal registrations for licensing are due by July 1 of each year. During FY 2007, 92 premium finance company registrations were received and reviewed and \$6,300 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 2007, 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 27 new Purchasing Groups registered in FY 2007 for a total of 376 Purchasing Groups registered in Maryland. Registration fees totaling \$2,700 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 2007, 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 2007, as a result of investigations completed by the Section, a total of \$2,019,944.53 was recovered from insurance companies and producers (agents and brokers) for Maryland.

**Property and Casualty Consumer Complaints Handled** - In FY 2007, the Consumer Complaints Section handled 9,838 complaints. This includes 3,004 complaints received about property and casualty insurance that is not personal automobile liability insurance; and 6,834 complaints related to personal automobile liability insurance under §§27-613 and 27-614 of the Insurance Article. Additionally, a total of 9,840 complaints were closed during the same period.

**Consumer Complaints Prepared for a Hearing** - In FY 2007, the Section prepared 342 cases for hearings. This includes 199 cases arising from personal automobile complaints and 143 arising from non-automobile property and casualty complaints.

**Customer Service Survey**- Property/Casualty survey data shows 74% of consumers were satisfied or very satisfied with the service provided by the Section.

**V. MARYLAND  
HEALTH  
INSURANCE  
PLAN**

## **MARYLAND HEALTH INSURANCE PLAN**

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

The Maryland General Assembly established MHIP under the Health Insurance Safety Net Act of 2002 to replace the Substantial Available and Affordable Coverage (SAAC) program and operations began for members on July 1, 2003. MHIP's eligibility criteria was expanded to include individuals who are eligible for the Federal Health Coverage Tax Credit, as required under HB 1100 in 2003.

Maryland residents are eligible for MHIP if they:

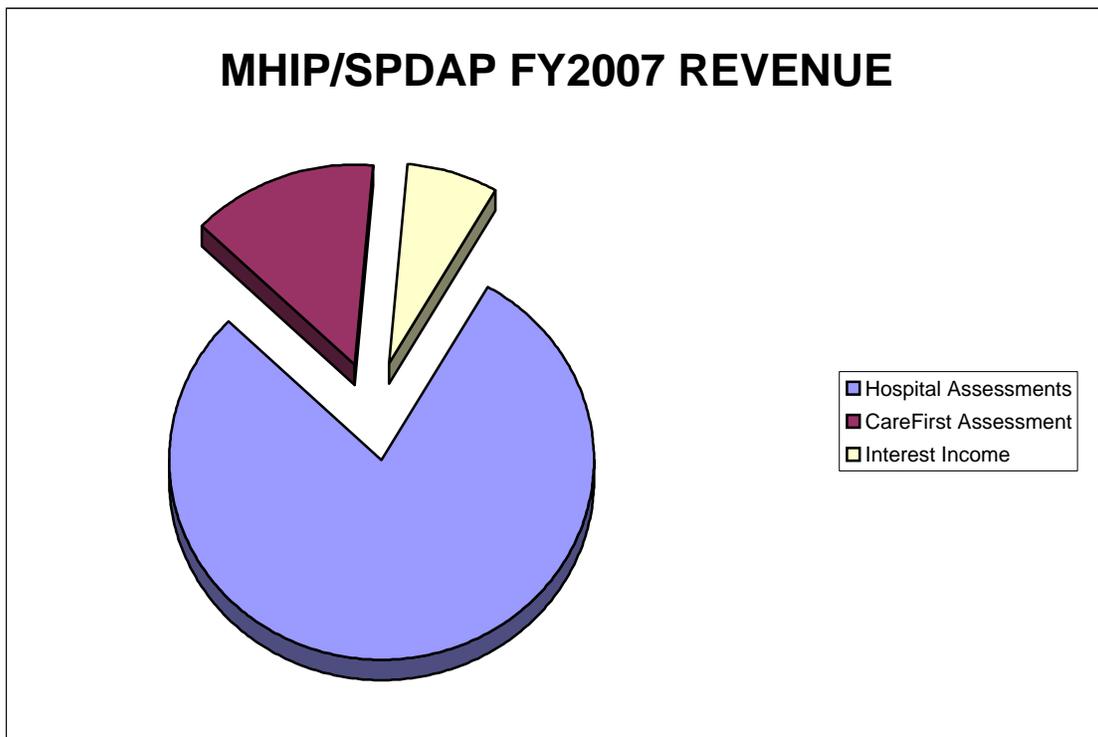
- Are not eligible for group health coverage, COBRA, the Maryland Medical Assistance or Children's Health Programs, Medicare or any other government-sponsored health insurance program
- Exhausted all available group coverage or moved into Maryland from another state's high-risk pool
- Have or have been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

**More information about MHIP is available on their web site**  
*[www.marylandhealthinsuranceplan.state.md.us](http://www.marylandhealthinsuranceplan.state.md.us)*

## MHIP FISCAL INFORMATION

### MHIP/SPDAP FY2007 SPECIAL FUND REVENUE

Hospital Assessments	77,353,396
CareFirst Assessment	14,000,000
Interest Income	6,818,734
	<hr/>
	<u>98,172,130</u>





# **VI. COMPANY DATA**

## **A. COMPANY FINANCIAL DATA**

This section of the Maryland Insurance Administration Annual Report provides data as of December 31, 2006 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, 2006**

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET INCOME (LOSS)</u>	<u>MARYLAND DIRECT WRITTEN PREMIUMS</u>
<b><u>DOMESTIC COMPANIES</u></b>									
48119	CIGNA Dental Health of MD Inc	MD	2,818,080	549,728	2,268,352	14,152,212	9,417,258	3,134,962	14,152,212
52007	Dental Network Inc (The)	MD	1,789,600	1,438,218	351,382	14,019,240	14,545,290	(242,754)	14,019,240
47040	Dental Benefit Providers of MD	MD	1,773,288	1,272,411	500,877	4,667,284	5,473,242	(521,933)	4,667,284
52040	DentaQuest Mid-Atlantic Inc	MD	5,979,645	2,508,389	3,471,256	15,853,897	13,862,245	1,369,344	13,261,208
95846	Group Dental Service Of MD Inc	MD	5,862,419	2,391,128	3,471,292	23,932,792	26,760,768	(2,655,809)	18,889,357
95253	United Concordia Dental Plans	MD	8,471,960	3,405,067	5,066,893	19,523,919	18,216,579	1,255,085	18,821,770
	<b>TOTALS</b>		<b>26,694,992</b>	<b>11,564,941</b>	<b>15,130,052</b>	<b>92,149,344</b>	<b>88,275,382</b>	<b>2,338,895</b>	<b>83,811,071</b>

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>ADMITTED ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET INCOME (LOSS)</u>	<u>MARYLAND DIRECT WRITTEN PREMIUMS</u>
<b><u>FOREIGN COMPANIES</u></b>									
95910	Aetna Dental Inc	TX	13,122,843	5,267,010	7,855,833	71,376,430	55,289,235	11,188,808	3,436,778
95163	Alpha Dental Programs Inc	TX	1,272,107	360,088	912,019	5,270,880	5,293,627	(14,227)	355,442
11217	Atlantic Southern Dental	NJ	4,362,165	2,630,133	1,732,032	13,032,838	13,188,119	(79,676)	139,047
95657	Dominion Dental Services Inc	VA	2,216,192	848,942	1,367,250	11,500,165	11,132,135	297,976	610,739
95251	National Pacific Dental Inc	TX	4,062,954	614,614	3,448,340	16,179,590	13,072,013	2,024,718	261,343
54739	The Dental Concern Inc	KY	3,831,726	2,064,622	1,767,104	15,321,454	15,978,504	(495,543)	226,936
	<b>TOTALS</b>		<b>28,867,987</b>	<b>11,785,409</b>	<b>17,082,578</b>	<b>132,681,357</b>	<b>113,953,633</b>	<b>12,922,056</b>	<b>5,030,285</b>

**GRAND TOTALS**

<b>55,562,979</b>	<b>23,350,350</b>	<b>32,212,630</b>	<b>224,830,701</b>	<b>202,229,015</b>	<b>15,260,951</b>	<b>88,841,356</b>
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**FRATERNAL ORGANIZATIONS**  
**FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2006**

<b>COCODE</b>	<b>COMPANY NAME</b>	<b>STATE OF DOMICILE</b>	<b>TOTAL ASSETS</b>	<b>TOTAL LIABILITIES</b>	<b>CAPITAL AND SURPLUS</b>	<b>TOTAL REVENUES</b>	<b>TOTAL EXPENSES</b>	<b>NET PROFIT OR (LOSS)</b>	<b>MARYLAND LIFE PREMIUMS</b>	<b>MARYLAND ANNUITY CONSIDERATIONS</b>	<b>MARYLAND ACCIDENT AND HEALTH PREMIUMS</b>
56529	ACA Assur	NH	78,926,777	75,388,859	3,537,918	35,656,671	35,957,870	1,796,472	87,485	0	0
56200	American Fraternal Union	MN	23,320,344	22,256,305	1,064,039	2,802,684	2,633,571	158,738	122	0	0
56138	CSA Fraternal Life	IL	114,830,580	111,586,119	3,244,461	10,082,079	10,688,977	(181,906)	23,045	9,766	0
56022	Catholic Family Life Ins	WI	284,363,447	272,904,075	11,459,372	37,700,312	36,122,938	1,016,989	129,052	28,945	958
57487	Catholic Order Of Foresters	IL	573,665,629	534,328,498	39,337,131	94,783,337	87,022,518	908,139	15,874	6,320	0
56634	Croatian Fraternal Union Of Amer	PA	299,049,999	282,577,068	16,472,931	52,663,931	50,972,246	3,699,014	4,103	0	235
56693	Greek Catholic Union Of The USA	PA	574,567,465	545,509,232	29,058,233	119,910,310	115,595,982	3,452,763	4,190	288,786	0
57770	Holy Family Society Of The Usa	IL	30,033,165	18,679,815	11,353,350	5,655,613	5,591,455	90,696	196,289	0	0
58068	Independent Order Of Foresters Us Br	NY	2,826,257,659	2,476,523,370	349,734,289	376,510,956	468,876,385	(88,888,254)	611,816	12,528	1,637
58033	Knights Of Columbus	CT	12,986,336,963	11,303,519,233	1,682,817,730	1,627,051,748	1,216,492,676	97,177,682	21,749,737	0	1,339,573
57835	Knights Of Peter Claver	AL	4,004,704	1,613,978	2,390,726	2,219,497	2,085,741	199,283	7,999	0	0
57991	Mennonite Mut Aid Assn	IN	330,239,627	244,554,465	85,685,162	82,425,737	72,821,720	7,412,574	20,591	207,991	369,505
57541	Modern Woodmen Of Amer	IL	7,928,882,269	6,865,536,907	1,063,345,362	1,066,554,090	989,485,498	99,189,486	827,189	317,401	879
56383	Order United Commrl Trav Of Amer	OH	15,069,883	12,478,533	2,591,350	11,347,964	11,329,909	18,055	5,788	0	48,276
57622	Polish Natl Alliance Us Of Na	IL	422,140,512	388,039,696	34,100,816	41,574,483	38,463,917	487,342	34,573	15,076	0
57630	Polish Roman Catholic Union Of Amer	IL	152,388,140	138,136,416	14,251,724	20,347,479	21,547,341	49,770	5,314	500	0
57649	Polish Womens Alliance Of Amer	IL	53,100,274	50,513,017	2,587,257	6,858,022	6,883,783	(31,746)	6,550	13,621	0
57657	Royal Neighbors Of Amer	IL	647,990,165	436,842,360	211,147,805	92,968,322	70,166,309	23,774,308	2,580	0	0
57142	Sons Of Norway	MN	245,721,659	235,671,035	10,050,624	31,799,139	30,717,790	778,187	110,786	39,157	3,255
58181	Supreme Council The Royal Arcanum	MA	66,665,460	52,166,873	14,498,587	6,561,633	6,386,685	(331,083)	11,817	0	0
56014	Thrivent Financial For Lutherans	WI	52,538,896,550	48,422,047,119	4,116,849,431	6,086,169,427	5,407,309,723	523,803,671	13,045,882	18,660,783	2,579,547
56006	Travelers Protective Assn Of Amer	MO	11,212,832	1,650,883	9,561,949	2,017,541	1,787,906	229,635	0	0	3,277
57215	Ukrainian Natl Assn Inc	NJ	62,172,683	59,321,051	2,851,632	5,453,813	7,360,174	(1,902,719)	7,067	0	124
57711	Western Catholic Union	IL	176,629,036	173,534,033	3,095,003	69,266,331	68,360,779	657,513	13,107	612,338	0
57010	William Penn Assn	PA	192,030,743	165,701,191	26,329,552	21,601,420	20,878,291	873,883	13,293	35,945	0
56170	Womans Life Ins Society	MI	183,100,768	151,529,400	31,571,368	20,665,139	18,995,541	760,648	753	0	0
57320	Woodmen World Life Ins Soc	NE	7,465,154,497	6,589,628,046	875,526,451	978,079,002	778,986,346	76,816,425	2,209,570	943,667	26,613
57290	Workmens Benefit Fund Of The USA	NY	38,137,781	36,587,505	1,550,276	3,515,701	3,576,129	(79,364)	7,707	0	120
<b>TOTALS</b>			<b>88,324,889,611</b>	<b>79,668,825,082</b>	<b>8,656,064,529</b>	<b>10,912,242,381</b>	<b>9,587,098,200</b>	<b>751,936,201</b>	<b>39,152,279</b>	<b>21,192,824</b>	<b>4,373,999</b>

**HEALTH MAINTENANCE ORGANIZATIONS**  
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2006

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
<b>DOMESTIC</b>												
95590	Aetna Health Inc MD Corp	MD	146,802,216	98,130,470	48,671,746	715,122,403	642,139,235	37,707,704	129,883,381	30,403,872	0	223,016,312
12313	Care Improvement Plus of MD Inc	MD	5,647,002	3,988,666	1,658,336	7,323,524	8,935,043	(1,552,804)	0	7,323,524	0	0
95599	Cigna Healthcare MidAtlantic Inc	MD	34,271,979	15,363,174	18,908,805	169,261,434	164,762,853	4,201,215	31,027,182	0	0	0
10095	Elder Health Mid Atlantic Inc	MD	44,290,616	35,525,561	8,765,055	118,787,023	118,525,752	880,600	7,012,718	111,938,114	0	0
95639	Kaiser Fndtn Health Plan Mid Atl	MD	487,075,125	296,189,525	190,885,601	1,750,495,408	1,729,343,536	29,736,851	431,764,626	99,145,410	0	0
96310	MD Individual Practice Assn Inc	MD	130,767,720	88,570,916	42,196,804	621,326,934	554,799,065	44,381,870	9,403,399	0	0	0
96940	Optimum Choice Inc	MD	268,388,410	142,263,857	126,124,553	1,177,061,237	1,100,202,601	59,213,001	633,144,627	0	0	0
95025	United Healthcare Mid Atlantic Inc	MD	160,261,034	91,801,359	68,459,675	469,541,210	458,658,134	15,101,117	21,087,303	0	340,187,846	0
<b>TOTALS</b>			<b>1,277,504,102</b>	<b>771,833,528</b>	<b>505,670,575</b>	<b>5,028,919,173</b>	<b>4,777,366,219</b>	<b>189,669,554</b>	<b>1,263,323,236</b>	<b>248,810,920</b>	<b>340,187,846</b>	<b>223,016,312</b>

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
<b>FOREIGN</b>												
95832	Amerigroup MD Inc	DC	115,649,944	68,657,549	46,992,395	575,407,755	549,693,710	20,637,997	0	0	476,130,526	0
96202	CareFirst BlueChoice Inc	DC	520,171,520	194,512,096	325,659,424	1,404,054,515	1,339,278,940	64,586,970	1,078,838,269	0	0	0
96460	Coventry Health Care Of DE Inc	DE	82,450,089	46,199,957	36,250,133	314,242,024	297,983,553	15,272,563	167,093,886	0	26,587,634	722,940
<b>TOTALS</b>			<b>718,271,553</b>	<b>309,369,602</b>	<b>408,901,952</b>	<b>2,293,704,294</b>	<b>2,186,956,203</b>	<b>100,497,530</b>	<b>1,245,932,155</b>	<b>-</b>	<b>502,718,160</b>	<b>722,940</b>
<b>GRAND TOTALS</b>			<b>1,995,775,655</b>	<b>1,081,203,130</b>	<b>914,572,527</b>	<b>7,322,623,467</b>	<b>6,964,322,422</b>	<b>290,167,084</b>	<b>2,509,255,391</b>	<b>248,810,920</b>	<b>842,906,006</b>	<b>223,739,252</b>

## NON-PROFIT COMPANIES

FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2006

NAIC CODE	COMPANY NAME	STATE OF DOMICILE	ADMITTED ASSETS	TOTAL LIABILITIES	RESERVES AND UNASSIGNED FUNDS		TOTAL REVENUES	TOTAL EXPENSES	NET GAIN OR LOSS	-----MARYLAND BUSINESS-----	
					REGULAR PREMIUMS	FEDERAL EMPLOYEES HEALTH BENEFITS					
<b>DOMESTIC COMPANIES</b>											
47021	CareFirst Inc	MD	529,752	29,752	500,000	0	0	0	0	0	0
47058	CareFirst of MD Inc	MD	1,158,194,162	691,545,845	466,648,317	1,399,482,622	1,397,474,908	12,865,572	651,045,231	721,415,541	0
47074	Denta Chek of MD Inc	MD	192,200	97,369	94,831	442,650	430,974	14,694	441,221	0	0
47000	Graphic Arts Benefit Corp	MD	4,052,763	2,416,113	1,636,650	17,237,760	17,797,348	(360,151)	14,895,516	0	0
<b>TOTALS</b>			<b>1,162,968,877</b>	<b>694,089,079</b>	<b>468,879,798</b>	<b>1,417,163,032</b>	<b>1,415,703,230</b>	<b>12,520,115</b>	<b>666,381,968</b>	<b>721,415,541</b>	

NAIC CODE	COMPANY NAME	STATE OF DOMICILE	ADMITTED ASSETS	TOTAL LIABILITIES	RESERVES AND UNASSIGNED FUNDS		TOTAL REVENUES	TOTAL EXPENSES	NET GAIN OR LOSS	-----MARYLAND BUSINESS-----	
					REGULAR PREMIUMS	FEDERAL EMPLOYEES HEALTH BENEFITS					
<b>FOREIGN COMPANIES</b>											
54798	Delta Dental of PA	PA	52,739,708	25,108,840	27,630,868	140,688,997	138,788,269	2,532,614	10,492,090	0	0
53007	Group Hospitalization & Med Svcs	DC	1,690,628,372	1,027,621,966	663,006,406	2,457,593,879	2,408,557,080	64,622,913	496,440,116	0	0
53031	Mid Atlantic Vision Service Plan	VA	47,669,436	2,895,645	44,773,791	31,452,752	24,389,640	8,948,321	13,731,785	0	0
<b>TOTALS</b>			<b>1,791,037,516</b>	<b>1,055,626,451</b>	<b>735,411,065</b>	<b>2,629,735,628</b>	<b>2,571,734,989</b>	<b>76,103,848</b>	<b>520,663,991</b>	<b>-</b>	
<b>GRAND TOTALS</b>			<b>2,954,006,393</b>	<b>1,749,715,530</b>	<b>1,204,290,863</b>	<b>4,046,898,660</b>	<b>3,987,438,219</b>	<b>88,623,963</b>	<b>1,187,045,959</b>	<b>721,415,541</b>	

## LIFE INSURANCE COMPANIES

MARYLAND FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2006

-----MARYLAND BUSINESS-----											
NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
<b>DOMESTIC</b>											
61212	Baltimore Life Ins Co	MD	801,539,802	737,409,278	64,130,524	127,453,198	112,689,887	5,599,927	8,079,038	612,389	163,511
94250	Banner Life Ins Co	MD	1,226,386,041	1,043,189,907	183,196,134	366,913,308	409,623,736	(43,873,840)	17,691,800	(115)	2,797
63274	Fidelity & Guaranty Life Ins Co	MD	19,015,444,198	18,385,873,450	629,570,748	3,964,611,452	4,119,592,872	(160,329,047)	14,477,748	37,715,513	5,598
60113	First Care Inc	MD	17,512,962	15,522,157	1,990,805	-	-	178,128	-	-	32,850,382
60321	Mamsi Life And Health Ins Co	MD	174,185,822	77,089,028	97,096,794	546,938,859	472,678,029	54,359,065	-	-	285,264,621
69744	Union Labor Life Ins Co	MD	3,496,021,007	3,356,664,699	139,356,308	271,162,652	266,126,792	(353,970)	1,091,328	30,000	7,023,528
<b>TOTALS</b>			<b>24,731,089,832</b>	<b>23,615,748,519</b>	<b>1,115,341,313</b>	<b>5,277,079,469</b>	<b>5,380,711,316</b>	<b>(144,419,737)</b>	<b>41,339,914</b>	<b>38,357,787</b>	<b>325,310,437</b>

-----MARYLAND BUSINESS-----											
NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
<b>FOREIGN</b>											
77879	5 Star Life Ins Co	LA	154,752,419	103,905,917	50,846,502	92,914,013	91,916,499	701,274	2,243,790	-	3,628
71854	AAA Life Ins Co	MI	284,692,427	228,867,808	55,824,619	119,789,579	120,395,848	(2,630,034)	2,246,237	-	459,782
60038	Acacia Life Ins Co	DC	1,651,393,151	1,353,271,275	298,121,876	136,215,435	106,490,190	19,302,921	2,939,605	297,974	4,127
60348	Ace Life Ins Co	CT	17,717,581	1,791,969	15,925,612	686,558	2,002,115	(1,315,557)	-	-	-
71390	Admiral Life Ins Co of America	AZ	9,220,714	82,654	9,138,060	380,105	202,950	259,044	-	-	-
80055	Advanta Life Ins Co	AZ	8,555,845	1,014,414	7,541,431	1,407,435	581,004	395,779	-	-	-
78700	Aetna Health & Life Ins Co	CT	1,533,829,559	1,352,926,012	180,903,547	340,810,339	362,246,703	18,991,078	-	-	-
60054	Aetna Life Ins Co	CT	32,339,161,928	29,301,959,777	3,037,202,151	9,738,212,223	8,238,109,048	981,016,374	21,644,961	5,431,381	200,145,506
35963	AF&L Ins Co	PA	154,594,206	151,138,497	3,455,709	24,436,322	25,855,575	(1,419,254)	-	-	99,930
60232	AGL Life Assur Co	PA	4,101,159,547	4,089,730,961	11,428,586	1,064,585,082	1,057,329,716	918,222	2,925,341	-	-
70432	AIG Annuity Ins Co	TX	53,107,957,389	48,896,036,294	4,211,921,095	5,037,835,610	4,299,963,218	416,533,094	57,861	102,463,541	-
66842	AIG Life Ins Co	DE	11,146,805,056	10,576,816,810	569,988,246	1,042,349,738	891,248,575	108,706,426	2,039,482	22,369,925	5,487,967
60941	AIG SunAmerica Life Assur Co	AZ	32,726,521,863	31,937,667,781	788,854,082	4,981,557,930	4,841,124,051	147,383,706	493,548	46,951,382	-
82406	All Savers Ins Co	IN	4,143,522	323,728	3,819,794	269,409	101,211	127,313	-	-	-
90611	Allianz Life Ins Co Of North Amer	MN	62,860,993,015	60,413,127,551	2,447,865,464	13,056,433,326	13,257,075,520	318,527,915	3,991,399	204,529,326	5,905,871
70866	Allstate Assur Co	IL	11,206,653	2,867,330	8,339,323	465,325	91,520	369,683	-	600	-
60186	Allstate Life Ins Co	IL	79,028,221,719	75,667,190,378	3,361,031,341	9,217,539,503	8,784,529,205	237,017,675	18,697,157	81,506,688	864,122
67369	Alta Health & Life Ins Co	IN	156,549,571	97,428,935	59,120,636	54,512,738	27,410,587	16,593,490	57,386	-	862,517
60216	Amalgamated Life Ins Co	NY	51,813,316	26,148,184	25,665,132	89,494,524	85,779,391	3,041,593	13,706	-	-
68594	American Amicable Life Ins Co Of TX	TX	307,761,204	260,682,780	47,078,424	63,379,561	56,444,893	7,946,723	717,314	43,185	-
60275	American Bankers Life Assur Co Of FL	FL	776,638,879	670,905,446	105,733,433	305,764,641	272,327,210	28,385,012	2,078,781	4,209	996,761

<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>
60291	American Capitol Ins Co	TX	71,922,526	62,979,740	8,942,786	13,831,811	11,765,919	2,154,233	7,956	496	4,009
60305	American Comm Mut Ins Co	MI	178,469,867	71,591,082	106,878,785	343,182,312	364,618,456	(16,428,009)	(16)	-	1,505
94439	American Creditors Life Ins Co	DE	16,459,615	4,213,746	12,245,869	812,258	476,480	276,636	-	-	-
92738	American Equity Invest Life Ins Co	IA	11,471,358,118	10,478,880,614	992,477,504	2,647,073,370	2,553,930,942	88,510,890	1,231	26,472,387	-
60380	American Family Life Asr Co Columbus	NE	50,298,815,355	46,112,516,890	4,186,298,465	14,660,701,153	12,602,176,007	1,714,989,230	2,371,903	-	51,938,040
60410	American Fidelity Assur Co	OK	2,959,824,615	2,759,377,166	200,447,449	686,140,551	651,025,785	25,531,404	555,352	95,219	5,175,506
60429	American Fidelity Life Ins Co	FL	474,966,844	397,419,368	77,547,476	36,668,999	33,294,443	2,648,284	280,667	892	-
69337	American Financial Security Life	MO	2,635,166	75,623	2,559,543	136,212	506,351	(370,139)	-	-	-
68373	American Gen Assur Co	IL	1,510,699,467	1,230,234,347	280,465,120	598,566,706	599,051,402	(6,049,898)	1,610,472	-	1,025,585
66672	American Gen Life & Acc Ins Co	TN	8,936,854,521	8,436,369,923	500,484,598	1,569,687,707	1,234,911,728	279,270,284	15,900,192	1,684,941	767,073
60488	American Gen Life Ins Co	TX	34,024,822,954	28,577,295,069	5,447,527,885	5,975,826,217	5,385,638,620	506,995,766	50,612,208	55,573,785	319,229
60518	American Health & Life Ins Co	TX	1,609,844,342	729,720,499	880,123,843	320,029,080	127,248,006	139,046,718	786,649	-	894,694
60534	American Heritage Life Ins Co	FL	1,326,649,820	1,115,550,711	211,099,109	521,292,873	486,593,509	23,100,761	1,612,387	10,640	3,227,003
60577	American Income Life Ins Co	IN	1,542,400,340	1,349,072,876	193,327,464	546,692,281	424,044,238	75,795,963	6,228,609	476	640,864
60631	American Investors Life Ins Co	KS	8,829,218,073	8,406,302,099	422,915,974	1,430,639,286	1,461,388,276	(29,029,561)	4,084	29,103,667	-
60666	American Life & Acc Ins Co Of KY	KY	294,063,248	121,144,797	172,918,451	9,659,413	3,494,724	5,582,221	-	-	-
81213	American Maturity Life Ins Co	CT	67,110,363	27,352,329	39,758,034	(3,708,078)	(5,073,639)	1,354,795	-	26,937	-
60712	American Mayflower Life Ins Co NY	NY	862,911,545	765,800,657	97,110,888	116,728,306	122,632,142	(7,535,190)	129,368	-	-
81418	American Medical & Life Ins Co	NY	13,649,199	5,921,850	7,727,349	18,369,159	18,614,008	(245,079)	-	-	3,308
97179	American Medical Security Life InsCo	WI	406,874,690	148,031,883	258,842,807	654,144,546	558,110,796	81,438,493	1,525	-	224,958
67989	American Memorial Life Ins Co	SD	1,549,858,200	1,467,789,596	82,068,604	321,912,594	276,652,247	36,653,019	2,874,137	23,982	-
65811	American Modern Life Ins Co	OH	58,061,045	36,908,049	21,152,996	24,016,533	21,444,668	1,611,308	22,074	-	(1,441)
60739	American Natl Ins Co	TX	13,239,606,798	11,131,497,316	2,108,109,482	2,226,759,314	2,081,688,895	92,177,292	2,893,687	30,718,325	68,466
71773	American Natl Life Ins Co Of TX	TX	145,558,128	102,558,255	42,999,873	95,846,575	91,441,649	3,120,195	14,329	144	231,839
81078	American Network Ins Co	PA	114,419,877	95,154,732	19,265,145	14,035,970	11,318,591	1,784,793	-	-	683
91785	American Phoenix Life & Reassur Co	CT	70,652,464	17,261,142	53,391,322	2,210,413	(7,516,445)	6,755,087	-	-	-
60763	American Pioneer Life Ins Co	FL	177,522,216	146,059,169	31,463,047	151,573,286	152,768,735	(528,050)	61,215	1,293	247,412
80624	American Progressive L&H Ins Of NY	NY	259,057,364	224,549,646	34,507,718	210,717,781	211,614,249	(1,049,499)	112,260	12,221	1,950,269
60801	American Public Life Ins Co	OK	72,347,582	56,986,563	15,361,019	46,718,355	42,129,563	3,016,325	185	-	77,965
67679	American Republic Corp Ins Co	NE	8,584,711	312,858	8,271,853	468,980	151,947	216,513	-	-	-
60836	American Republic Ins Co	IA	495,478,875	291,751,185	203,727,690	529,351,806	520,643,040	239,150	602,182	-	4,218,351
88366	American Retirement Life Ins Co	OH	7,033,278	1,023,471	6,009,807	335,721	197,821	112,738	-	-	-
86630	American Skandia Life Assur Corp	CT	36,963,081,395	36,635,853,985	327,227,410	7,122,153,513	7,009,885,070	110,161,495	160,268	87,690,847	-
84697	American Specialty Hlth Ins Co	IL	7,847,838	1,025,802	6,822,036	4,138,337	5,384,501	(758,725)	-	-	-
61140	American Travelers Assur Co	DC	2,912,049	218,211	2,693,838	854,034	118,043	631,812	-	-	-
60895	American United Life Ins Co	IN	12,879,129,074	12,218,608,059	660,521,015	2,464,371,279	2,363,501,145	64,011,164	4,101,754	40,906,854	2,989,864
61999	Americo Financial Life Annuity Ins	TX	3,575,247,882	3,358,663,938	216,583,944	501,294,430	491,087,718	18,715,080	2,046,630	819,082	-
94471	Americom Life & Annuity Ins Co	TX	492,222,727	474,429,544	17,793,183	142,716,277	152,225,252	(11,989,018)	42,092	865,380	-
61301	Ameritas Life Ins Corp	NE	3,566,686,289	2,752,450,180	814,236,109	867,256,070	802,910,825	54,213,633	1,390,404	4,543,098	2,064,830
97977	Ameritas Variable Life Ins Co	NE	2,563,260,897	2,421,521,291	141,739,606	277,089,520	252,386,141	19,330,969	2,175,399	3,518,866	-
61689	Amerus Life Ins Co	IA	9,669,901,946	9,161,782,990	508,118,956	2,243,595,043	2,086,828,894	80,583,172	4,284,492	25,079,944	2,694

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72222	Amica Life Ins Co	RI	891,439,131	743,989,080	147,450,051	109,363,963	92,716,115	11,410,080	1,191,025	67,708	-
62421	Annuity & Life Reassur Amer Inc	CT	12,326,880	665,325	11,661,555	480,320	141,223	41,851	31,012	-	-
93661	Annuity Investors Life Ins Co	OH	1,601,778,377	1,536,345,335	65,433,042	333,497,071	328,243,529	25,200,853	-	987,832	-
61069	Anthem Life Ins Co	IN	258,082,868	200,310,257	57,772,611	149,007,496	123,206,612	15,568,098	4,337	-	-
71439	Assurity Life Ins Co	NE	1,327,594,289	1,191,431,482	136,162,807	245,421,689	228,590,456	5,716,138	336,935	109	2,725,891
61182	Aurora Natl Life Assur Co	CA	3,292,062,376	3,006,514,703	285,547,673	(54,187,188)	(84,723,624)	18,809,247	756,956	-	-
84522	Auto Club Life Ins Co	MI	423,257,107	389,586,054	33,671,053	59,070,842	59,098,705	917,802	7,573	300	262
62898	Aviva Life Ins Co	DE	6,656,753,040	6,238,048,514	418,704,526	1,043,732,863	1,053,676,394	(5,687,071)	4,007,102	8,634,627	1,730
68365	AXA Corp Solutions Life Reins Co	DE	770,302,822	294,787,449	475,515,373	143,438,838	37,115,662	62,762,578	-	-	-
62944	AXA Equitable Life Ins Co	NY	131,779,702,127	125,282,089,097	6,497,613,030	20,933,563,978	19,594,145,495	526,187,990	46,159,265	255,429,966	1,851,187
62880	AXA Life & Annuity Co	CO	541,688,094	444,069,272	97,618,822	44,987,719	34,913,270	6,115,869	646,945	-	-
68160	Balboa Life Ins Co	CA	38,916,509	16,526,014	22,390,495	20,250,742	15,577,224	4,361,549	130,053	-	325,659
61239	Bankers Fidelity Life Ins Co	GA	115,187,349	80,720,781	34,466,568	64,529,219	59,710,163	3,172,659	27,676	28,129	97,085
61263	Bankers Life & Cas Co	IL	9,887,303,830	9,257,070,645	630,233,185	3,070,845,540	2,974,465,952	53,802,346	2,845,581	6,257,705	16,495,302
81043	Bankers Life Ins Co	FL	150,470,724	142,432,289	8,038,435	50,160,921	51,002,198	(1,122,701)	34,354	-	-
80985	BCS Life Ins Co	IL	170,400,730	94,015,729	76,385,001	219,558,137	211,776,512	5,496,139	65,223	-	32,345
61395	Beneficial Life Ins Co	UT	3,678,738,286	3,399,645,797	279,092,489	704,682,069	669,626,691	29,063,580	75,704	134,114	-
62345	Berkshire Hathaway Life Ins Co NE	NE	3,757,507,411	2,895,523,176	861,984,235	330,054,250	214,119,453	353,122,125	-	-	-
71714	Berkshire Life Ins Co of Amer	MA	2,139,102,208	1,793,725,858	345,376,350	543,085,039	462,815,571	59,156,007	370,456	-	5,677,525
90638	Best Life And Health Ins Co	TX	16,871,019	6,569,668	10,301,351	40,439,003	40,098,278	260,808	95	-	17,842
61476	Boston Mut Life Ins Co	MA	841,513,744	752,103,172	89,410,572	241,011,168	225,939,609	7,169,460	6,019,463	-	2,091,561
81000	Cambridge Life Ins Co	MO	25,274,396	17,728,009	7,546,387	62,221,534	64,021,960	(922,820)	-	-	-
81060	Canada Life Ins Co Of Amer	MI	2,183,221,239	2,002,417,856	180,803,383	166,717,798	128,859,930	35,370,993	2,769	33,443	-
61581	Capitol Life Ins Co	TX	236,156,406	231,200,624	4,955,782	15,818,758	17,172,155	(1,469,579)	-	-	-
11997	Caterpillar Life Ins Co	MO	155,263,736	109,925,204	45,338,532	7,334,879	5,054,192	2,954,104	-	-	-
80799	Celtic Ins Co	IL	103,982,279	55,774,954	48,207,325	113,349,023	106,797,395	4,393,035	145	-	402,682
63541	Central Benefits Natl Life Ins Co	OH	9,452,121	896,653	8,555,468	1,836,610	1,247,512	595,348	-	-	-
61735	Central Security Life Ins Co	TX	85,124,959	77,558,543	7,566,416	9,081,159	7,287,605	1,545,760	4,272	-	667
61751	Central States H & L Co Of Omaha	NE	278,123,210	183,889,829	94,233,381	78,948,086	69,553,452	9,978,185	209,300	-	65,243
61883	Central United Life Ins Co	AR	350,237,790	317,958,886	32,278,904	125,441,920	123,416,293	1,691,783	9,672	-	143,739
80896	Centre Life Ins Co	MA	1,672,561,959	1,597,436,986	75,124,973	145,162,471	140,281,292	6,438,893	-	-	1,046,908
62383	Centurion Life Ins Co	IA	1,045,257,139	129,581,992	915,675,147	102,273,393	27,561,006	57,368,888	31,292	-	(29,287)
61808	Charter Natl Life Ins Co	IL	269,819,315	260,489,526	9,329,789	526,982	4,576	357,768	411	21,047	-
63207	Chase Ins Life and Annuity Co	IL	5,990,058,256	5,747,755,235	242,303,021	1,398,297,983	1,211,788,545	101,956,276	7,985,019	139,880	-
70661	Chase Ins Life Co	IL	329,920,908	270,564,233	59,356,675	112,504,861	55,372,491	39,321,304	5,951,826	600	-
67164	Chase Life & Annuity Co	DE	269,098,985	247,314,330	21,784,655	10,895,170	1,448,214	6,138,451	571	-	-
61832	Chesapeake Life Ins Co	OK	99,501,298	54,680,368	44,820,930	104,344,186	102,038,934	2,318,492	957,397	16,918	27,968
61875	Church Life Ins Corp	NY	199,385,311	164,423,737	34,961,574	50,190,993	46,115,184	4,177,407	392,883	433,559	-
76236	Cincinnati Life Ins Co	OH	2,521,354,119	2,042,592,907	478,761,212	273,072,805	267,585,847	28,459,477	1,366,548	106,093	43,470
61921	Citizens Security Life Ins Co	KY	109,896,092	98,599,318	11,296,774	27,572,599	27,512,615	(14,888)	1,889,959	-	9,333
93432	CM Life Ins Co	CT	9,123,635,604	8,620,653,044	502,982,560	1,065,105,381	946,856,794	118,416,626	15,381,509	6,409,583	-

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62049	Colonial Life & Accident Ins Co	SC	1,773,900,271	1,403,449,139	370,451,132	994,103,875	820,442,267	110,640,081	2,660,319	2,450	8,486,312
62065	Colonial Penn Life Ins Co	PA	716,714,203	672,246,082	44,468,121	134,692,170	127,117,975	9,024,943	5,546,954	-	33,589
84786	Colorado Bankers Life Ins Co	CO	132,203,894	113,709,539	18,494,355	50,315,960	46,999,368	1,736,254	4,181,665	2,670,767	869,734
77720	Columbia Universal Life Ins Co	MI	9,080,525	195,711	8,884,814	(11,197,816)	(11,392,175)	119,359	25,034	-	638
76023	Columbian Life Ins Co	IL	239,025,617	224,159,850	14,865,767	74,306,558	75,030,249	(83,309)	848,810	-	1,901
62103	Columbian Mut Life Ins Co	NY	385,179,937	341,960,657	43,219,280	100,217,522	94,937,164	776,184	194,807	-	1,299
99937	Columbus Life Ins Co	OH	2,550,329,926	2,297,091,072	253,238,854	338,442,075	312,149,060	23,883,835	4,132,839	375,024	22,059
62146	Combined Ins Co Of Amer	IL	2,878,446,370	2,069,192,939	809,253,431	1,477,340,902	1,258,119,667	176,879,399	1,416,337	-	11,042,784
81426	Commercial Travelers Mut Ins Co	NY	35,551,054	23,634,198	11,916,856	34,848,191	34,313,097	466,500	-	-	239,027
84824	Commonwealth Ann & Life Ins Co	MA	10,556,864,114	10,187,927,155	368,936,959	345,273,975	358,450,627	(35,525,345)	1,098,631	252,798	167,955
88374	Commonwealth Dealers Life Ins Co	VA	21,140,225	15,900,626	5,239,599	4,173,629	1,574,525	2,236,932	(6,805)	-	(5,237)
77828	Companion Life Ins Co	SC	95,849,600	41,486,805	54,362,795	126,830,915	116,986,826	7,427,463	774,347	-	3,965,078
60984	Compbenefits Ins Co	TX	43,055,550	14,291,118	28,764,432	129,462,610	114,577,331	9,704,323	3,842	-	140
73504	Congress Life Ins Co	AZ	6,315,309	3,161	6,312,148	322,082	215,282	100,813	-	-	-
62308	Connecticut General Life Ins Co	CT	17,765,388,250	15,775,226,278	1,990,161,972	5,959,053,996	4,899,672,932	1,032,777,823	13,254,905	171,454	99,648,395
78174	Conseco Health Ins Co	AZ	2,187,859,114	2,082,708,062	105,151,052	450,100,277	431,209,792	17,442,975	26,331	-	3,492,513
60682	Conseco Ins Co	IL	4,011,740,186	3,697,664,236	314,075,950	513,207,982	504,990,890	8,573,178	100,074	9,665,572	14,003
65900	Conseco Life Ins Co	IN	3,983,168,849	3,822,276,339	160,892,510	609,906,834	761,125,539	(157,060,864)	7,487,296	3,724	12,452
76325	Conseco Senior Health Ins Co	PA	3,201,500,332	3,084,123,676	117,376,656	531,269,262	649,593,411	(98,188,198)	135,753	96	6,011,165
62359	Constitution Life Ins Co	TX	87,464,472	72,902,035	14,562,437	68,996,462	68,208,157	(1,228,798)	56,392	720	60,391
62375	Consumers Life Ins Co	OH	22,306,959	14,277,908	8,029,051	31,194,453	31,457,051	(262,598)	-	-	-
71730	Continental American Ins Co	SC	86,233,973	63,541,026	22,692,947	75,154,077	69,117,895	4,771,872	43,563	-	223,614
62413	Continental Assur Co	IL	4,481,613,662	3,794,974,111	686,639,551	261,953,561	159,830,369	67,373,458	1,187,717	-	3,783,236
71404	Continental General Ins Co	NE	308,445,953	244,867,589	63,578,364	97,850,477	62,287,037	19,372,470	67,305	51,812	1,163,399
72052	Corporate Health Ins Co	PA	84,281,876	56,412,867	27,869,009	172,973,582	166,610,928	6,706,764	-	-	1,413,466
94218	Country Investors Life Assur Co	IL	158,041,222	24,265,708	133,775,514	21,019,269	21,277,727	(77,305)	7,251	-	-
62553	Country Life Ins Co	IL	6,771,138,272	5,824,462,562	946,675,710	826,753,241	675,765,267	53,568,543	97,863	-	11,201
81973	Coventry Health & Life Ins Co	DE	397,429,195	281,041,419	116,387,777	943,984,164	889,308,449	43,610,110	-	-	6,604,518
82880	CSI Life Ins Co	NE	19,171,411	4,926,213	14,245,198	9,120,703	7,827,961	845,083	-	-	-
62626	Cuna Mut Ins Society	IA	3,393,362,314	2,603,250,652	790,111,662	1,764,275,361	1,675,292,302	67,544,776	7,288,886	3,126,140	9,360,173
65749	Cuna Mut Life Ins Co	IA	8,188,092,089	7,912,916,198	275,175,891	1,400,771,871	1,388,096,683	3,888,178	993,017	6,122,093	940,704
62634	Delaware American Life Ins Co	DE	80,450,166	54,637,777	25,812,389	24,070,003	16,299,120	2,802,568	248,540	-	427,870
81396	Delta Dental Ins Co	DE	111,377,345	66,624,561	44,752,784	211,627,050	211,516,561	89,489	-	-	2,950,961
73474	Dentegra Ins Co	DE	28,491,252	14,969,154	13,522,098	18,212,233	17,761,683	450,550	-	-	-
97705	Direct General Life Ins Co	SC	19,947,571	9,926,066	10,021,505	17,390,334	12,663,051	2,700,033	-	-	-
62804	Eastern Life & Hlth Ins Co	PA	85,698,045	25,454,312	60,243,733	37,254,002	34,139,614	2,954,974	648,597	-	2,551,442
62928	EMC Natl Life Co	IA	679,905,064	627,943,884	51,961,180	187,181,673	194,253,225	(4,536,565)	82,171	2,000	82,849
88595	Empheysys Ins Co	TX	4,531,711	706,059	3,825,652	2,197,180	2,051,335	64,737	-	-	-
94285	Empire General Life Assur Corp	TN	362,008,286	300,883,638	61,124,648	200,174,559	206,751,879	(8,405,652)	12,239,650	-	-
84174	Employees Life Co Mut	IL	271,203,882	250,268,749	20,935,133	43,112,138	39,771,001	2,531,308	26,799	278,348	-
68276	Employers Reassur Corp	KS	7,644,238,062	7,223,123,232	421,114,830	1,619,645,451	1,956,769,835	(258,762,590)	-	-	-

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64149	EPIC Life Ins Co	WI	40,375,112	18,065,371	22,309,741	13,185,792	12,531,416	606,287	-	-	-
62952	Equitable Life & Cas Ins Co	UT	190,574,063	153,359,955	37,214,108	119,892,624	114,188,073	3,668,869	1,547	-	26,557
62510	Equitrust Life Ins Co	IA	5,477,321,444	5,149,361,109	327,960,335	2,170,471,872	2,133,160,146	24,481,402	-	13,567,538	-
70769	Erie Family Life Ins Co	PA	1,558,305,871	1,390,238,489	168,067,382	256,621,574	222,327,467	23,463,877	10,828,431	4,734,545	33,002
77968	Family Heritage Life Ins Co Of Amer	OH	216,363,753	191,980,295	24,383,458	102,458,747	88,783,318	7,398,229	-	-	341,654
63053	Family Life Ins Co	TX	119,119,671	101,247,464	17,872,207	45,517,552	48,854,088	(4,850,091)	379,708	900	-
74004	Family Service Life Ins Co	TX	579,530,680	489,097,131	90,433,549	34,974,479	23,914,990	7,823,041	-	-	-
63126	Farm Family Life Ins Co	NY	1,016,436,649	890,687,262	125,749,387	120,910,315	96,602,870	13,444,189	658,954	143,824	98,454
63193	Farmers & Traders Life Ins Co	NY	473,361,408	441,531,306	31,830,102	66,856,772	61,392,832	1,192,714	379,367	48,621	508
63177	Farmers New World Life Ins Co	WA	6,966,390,093	6,297,838,287	668,551,806	1,020,685,193	834,717,596	142,199,458	635,143	318,572	411
67695	Federal Home Life Ins Co	VA	1,228,865,738	492,908,147	735,957,591	422,838,918	59,250,198	365,502,080	336,910	3,817	39,021
63223	Federal Life Ins Co	IL	238,478,748	203,279,765	35,198,983	35,554,147	35,942,671	(604,962)	310,277	2,650	14,143
63258	Federated Life Ins Co	MN	868,677,994	663,460,880	205,217,114	164,170,525	138,136,546	17,123,778	501,567	6,000	169,200
93696	Fidelity Investments Life Ins Co	UT	13,590,036,749	12,985,539,475	604,497,274	1,370,827,312	1,314,421,441	43,269,194	402,628	35,136,977	-
63290	Fidelity Life Assn	IL	553,160,770	274,103,482	279,057,288	53,416,384	47,688,860	12,994,340	857,949	-	-
92908	Fidelity Life Ins Co	PA	9,290,975	105,927	9,185,048	392,728	90,078	196,723	-	-	-
71870	Fidelity Security Life Ins Co	MO	480,230,608	411,434,068	68,796,540	235,852,212	223,043,509	9,869,366	1,275,504	16,809	16,798,754
71455	Financial American Life Ins Co	KS	53,111,955	42,316,694	10,795,261	24,581,821	26,831,966	(2,280,102)	-	-	-
78093	Financial Assur Life Ins Co	TX	8,878,518	1,143,308	7,735,210	557,427	97,221	298,610	-	-	-
69140	First Allmerica Fin Life Ins Co	MA	2,375,919,685	2,224,088,501	151,831,184	142,520,261	155,203,829	12,962,188	452,757	2,369	19,711
63401	First Colony Life Ins Co	VA	9,578,813,910	9,022,302,910	556,511,000	1,722,077,433	1,497,091,602	308,107,255	35,312,145	5,416,455	180
64696	First Continental Life & Acc	TX	6,592,857	1,438,476	5,154,381	3,901,040	3,500,638	287,292	-	-	-
90328	First Health Life & Health Ins Co	TX	350,106,342	307,025,723	43,080,619	489,666,299	479,749,638	7,327,344	3,532	-	9,556,073
63495	First Investors Life Ins Co	NY	1,339,037,855	1,236,233,879	102,803,976	105,476,204	86,476,111	12,012,244	594,266	152,119	-
67652	First Penn Pacific Life Ins Co	IN	1,898,175,433	1,622,966,575	275,208,858	219,408,215	131,442,733	62,852,434	6,569,187	-	-
81434	First Rehab Life Ins Co Of Amer	NY	93,977,575	61,467,585	32,509,990	49,790,031	70,010,646	(19,043,797)	-	-	-
63568	First Virginia Life Ins Co	VA	9,399,087	2,018,613	7,380,474	208,219	(587,699)	651,226	-	-	-
79677	Forethought Life Assur Co	IN	3,029,212,870	2,902,633,271	126,579,599	571,218,079	520,268,435	37,221,691	-	-	-
91642	Forethought Life Ins Co	IN	462,268,473	352,540,008	109,728,465	388,297,105	390,390,646	7,591,003	7,760,045	-	-
71129	Fort Dearborn Life Ins Co	IL	2,105,495,206	1,662,133,926	443,361,280	1,087,734,028	1,057,104,974	17,685,772	4,530,384	218,497	5,720,856
62324	Freedom Life Ins Co Of Amer	TX	35,221,920	25,165,441	10,056,479	27,950,539	27,775,201	175,338	80	-	12,690
99775	Funeral Directors Life Ins Co	TX	453,382,597	407,953,844	45,428,753	110,105,687	102,719,169	3,314,973	610,949	1,016,098	-
63657	Garden State Life Ins Co	TX	90,660,732	72,160,441	18,500,291	45,590,960	51,583,407	(4,633,129)	2,020,305	-	1,313
63665	General American Life Ins Co	MO	14,482,980,324	12,341,304,980	2,141,675,344	1,173,777,089	814,292,311	316,499,826	9,284,193	27,444	209,807
93521	General Fidelity Life Ins Co	SC	251,963,974	106,267,562	145,696,412	23,752,423	(8,360,680)	22,910,892	622,103	-	-
86258	General Re Life Corp	CT	2,382,835,074	1,990,444,032	392,391,042	1,183,752,469	1,138,444,742	28,594,368	-	-	-
65536	Genworth Life & Annuity Ins Co	VA	18,729,318,177	18,141,539,841	587,778,336	2,676,794,411	2,506,274,650	169,614,960	5,644,398	34,287,302	1,049,059
80926	Genworth Life & Health Ins Co	CT	868,136,992	614,011,063	254,125,929	683,494,054	630,925,316	41,913,937	2,197,601	-	7,159,519
70025	Genworth Life Ins Co	DE	34,770,582,027	31,773,651,854	2,996,930,173	5,798,796,150	5,177,531,876	633,977,947	3,550,879	8,240,787	41,756,106
70939	Gerber Life Ins Co	NY	1,242,846,712	1,052,078,786	190,767,926	418,938,970	386,641,251	22,625,185	7,499,092	-	19,937,096
91472	Globe Life & Accident Ins Co	DE	2,403,843,248	2,065,735,603	338,107,645	697,898,940	561,940,501	123,488,457	16,516,083	-	801,408

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62286	Golden Rule Ins Co	IN	596,607,461	304,872,958	291,734,503	1,066,199,050	806,952,649	191,537,783	3,285,341	2,672,402	21,490,110
63924	Golden State Mut Life Ins Co	CA	103,535,328	93,422,440	10,112,888	23,160,393	23,648,063	523,648	2,407	-	-
63967	Government Personnel Mut Life Ins Co	TX	775,380,172	690,857,382	84,522,790	102,742,314	88,700,247	5,815,551	1,409,261	2,650	16,776
63312	Great American Life Ins Co	OH	8,703,723,928	8,059,907,979	643,815,949	1,586,301,585	1,503,022,995	120,853,006	2,028,944	11,408,433	237,844
90212	Great Southern Life Ins Co	TX	303,635,839	273,638,583	29,997,256	30,784,825	28,351,398	(1,176,646)	928,165	12,536	39,702
68322	Great West Life & Annuity Ins Co	CO	37,320,218,977	35,457,881,082	1,862,337,895	7,963,810,573	7,520,023,384	280,874,500	3,168,780	154,814,297	12,816,284
80705	Great West Life Assur Co	MI	145,948,718	110,965,760	34,982,958	17,472,344	9,871,646	4,377,410	231,752	-	369,917
71480	Great Western Ins Co	UT	433,846,865	395,933,531	37,913,334	155,236,233	140,437,776	6,550,676	69,959	-	-
64211	Guarantee Trust Life Ins Co	IL	193,584,128	158,083,316	35,500,812	208,710,367	206,151,898	2,243,050	987,667	39,168	8,143,451
78778	Guardian Ins & Annuity Co Inc	DE	10,291,227,382	10,062,647,967	228,579,415	1,474,388,430	1,466,185,212	20,485,916	2,019,283	18,873,921	-
64246	Guardian Life Ins Co Of Amer	NY	26,706,999,118	23,216,791,649	3,490,207,469	7,490,520,671	6,568,381,416	375,758,926	54,174,588	307,211	84,633,750
64327	Harleysville Life Ins Co	PA	372,676,660	349,021,476	23,655,184	68,814,365	72,582,086	(2,757,247)	2,074,395	726,887	1,186,958
70815	Hartford Life & Accident Ins Co	CT	12,966,229,749	8,233,237,257	4,732,992,492	4,784,889,238	4,129,455,466	644,449,993	47,838,109	-	61,186,578
71153	Hartford Life & Annuity Ins Co	CT	83,086,138,310	81,418,459,482	1,667,678,828	10,282,758,723	9,869,473,954	338,711,390	33,125,447	1,281,032	564
88072	Hartford Life Ins Co	CT	146,277,717,289	143,002,145,578	3,275,571,711	14,635,526,865	14,007,591,950	552,982,021	45,908,493	8,518,325	4,397,535
92711	HCC Life Ins Co	IN	549,103,758	280,326,712	268,777,046	668,369,104	598,169,236	47,995,504	11,324	-	4,847,566
78611	HCSC Ins Services Co	IL	122,795,458	45,383,729	77,411,729	347,485,691	341,809,444	6,575,596	-	-	-
70670	Health Care Svc Corp A Mut Leg Res	IL	9,162,656,517	3,899,906,013	5,262,750,504	12,971,628,646	11,827,119,445	1,115,440,364	-	-	3,938,114
66141	Health Net Life Ins Co	CA	400,410,984	196,911,260	203,499,724	903,814,833	808,644,726	61,712,732	-	-	-
78972	Healthy Alliance Life Ins Co	MO	529,918,359	307,119,959	222,798,400	1,515,271,940	1,405,083,099	67,201,294	-	-	-
64394	Heritage Life Ins Co	AZ	95,825,881	47,118,219	48,707,662	3,308,713	596,857	169,456	-	-	-
71768	HM Health Insurance Company	PA	12,616,819	2,156,927	10,459,892	719,377	3,202,349	(2,517,051)	-	-	-
93440	HM Life Ins Co	PA	284,766,826	146,092,551	138,674,275	345,493,514	331,789,969	10,467,623	260,797	-	9,140,167
64505	Homesteaders Life Co	IA	1,337,913,641	1,270,135,433	67,778,208	401,593,928	391,004,311	4,151,551	1,485,345	10,505	-
64513	Horace Mann Life Ins Co	IL	5,102,515,194	4,851,284,409	251,230,785	637,411,614	608,273,187	28,415,110	2,269,953	4,824,259	208,135
93777	Household Life Ins Co	MI	1,043,802,238	534,721,357	509,080,881	323,191,054	225,783,224	58,480,522	2,964,466	-	1,898,993
73288	Humana Ins Co	WI	3,250,206,661	2,075,625,920	1,174,580,741	9,264,348,081	9,226,068,614	73,187,086	106,664	-	46,559,466
70580	Humanadental Ins Co	WI	90,382,454	26,482,664	63,899,790	281,065,572	248,626,626	21,256,270	978,945	548,338	2,335,843
97764	Idealife Ins Co	CT	20,105,690	7,361,089	12,744,601	3,672,452	3,199,128	318,605	63,239	560	6,762
64580	Illinois Mut Life Ins Co	IL	1,234,962,062	1,087,724,035	147,238,027	239,173,582	207,336,882	25,154,894	447,993	34,607	1,009,719
63533	Imerica Life and Health Ins Co	AR	4,007,768	388,380	3,619,388	1,732,976	4,809,307	(2,456,576)	-	-	-
64602	Independence Life & Annuity Co	RI	171,919,732	120,661,804	51,257,928	6,174,508	2,690,933	2,634,436	-	-	-
64645	Indianapolis Life Ins Co	IN	3,485,020,582	3,288,756,319	196,264,263	387,439,641	402,711,259	15,272,122	10,294,274	57,405	326,939
81779	Individual Assur Co Life Hlth & Acc	MO	44,983,125	33,673,166	11,309,959	32,958,502	32,633,308	288,953	9,057	-	2,773
84514	Industrial Alliance Pacific Life Ins	WA	343,701,710	320,155,035	23,546,675	35,448,855	36,794,358	(552,666)	10,268	-	-
86509	Ing Life Ins & Annuity Co	CT	63,590,646,950	62,155,790,252	1,434,856,698	11,776,792,470	11,610,512,042	125,711,682	3,383,735	186,511,192	9,879
80942	ING USA Annuity and Life Ins Co	IA	61,524,347,886	59,863,600,579	1,660,747,307	11,468,611,933	11,330,836,640	(1,568,365)	637,178	133,370,061	78
74780	Integrity Life Ins Co	OH	4,648,997,281	4,310,624,307	338,372,974	524,129,716	510,799,786	75,706,469	55,063	10,664,968	-
64831	IntramERICA Life Ins Co	NY	45,989,824	33,984,766	12,005,058	1,061,510	456,659	499,947	12,940	-	112
85189	Investors Consolidated Ins Co	NH	15,367,006	9,259,959	6,107,047	2,514,923	2,274,205	237,105	4,886	-	607

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64890	Investors Guaranty Life Ins Co	CA	7,824,692	192,468	7,632,224	528,058	322,532	143,419	1,465	942	-
64904	Investors Heritage Life Ins Co	KY	336,726,971	318,247,862	18,479,109	67,549,407	65,757,563	1,300,773	117,197	14,488	-
64939	Investors Ins Corp	DE	248,015,862	225,694,241	22,321,621	132,239,323	135,140,743	(2,383,287)	-	-	-
63487	Investors Life Ins Co North Amer	TX	988,927,675	945,513,353	43,414,322	46,928,529	41,022,578	6,035,774	964,409	52,307	-
65056	Jackson Natl Life Ins Co	MI	66,835,657,480	63,158,760,994	3,676,896,486	12,466,663,364	11,788,893,842	412,251,921	3,778,305	114,807,577	21,400
64017	Jefferson Natl Life Ins Co	TX	1,675,872,493	1,634,807,849	41,064,644	192,115,872	194,416,728	(3,065,174)	748,741	2,351,295	82,605
70254	Jefferson Pilot Financial Ins Co	NE	12,689,403,147	11,617,850,926	1,071,552,221	2,453,974,052	2,034,100,106	288,378,142	15,748,180	956,010	19,506,320
67865	Jefferson Pilot Life Ins Co	NC	17,744,020,413	16,971,152,705	772,867,708	3,413,032,720	3,547,864,338	(109,000,591)	25,363,524	70,590,787	271,798
62057	Jefferson Pilot Lifeamerica Ins Co	NY	1,416,096,857	1,347,270,535	68,826,322	288,097,946	318,880,712	(26,363,459)	68,018	735,022	5,933
89958	JMIC Life Ins Co	FL	239,019,154	158,514,609	80,504,545	53,522,904	48,154,267	1,347,489	517,327	-	452,932
65080	John Alden Life Ins Co	WI	540,572,637	437,971,370	102,601,267	582,426,729	491,247,006	61,678,982	502,985	-	1,461,899
65099	John Hancock Life Ins Co	MA	71,776,172,713	68,183,900,359	3,592,272,354	6,931,890,041	6,274,294,531	523,492,662	13,039,178	4,238,019	38,931,886
65838	John Hancock Life Ins Co (USA)	MI	108,335,351,818	106,908,885,203	1,426,466,615	22,049,910,204	21,970,684,296	161,225,374	43,795,657	1,568	2,439
90204	John Hancock Variable Life Ins Co	MA	15,050,988,875	14,374,507,435	676,481,440	1,574,132,707	1,436,338,615	117,492,694	17,463,240	-	-
60053	Kaiser Permanente Ins Co	CA	112,521,313	67,064,731	45,456,582	181,401,139	180,106,533	2,887,096	-	-	13,027,362
65110	Kanawha Ins Co	SC	608,840,427	536,556,652	72,283,775	166,274,073	187,887,227	(14,717,792)	13,728	-	1,083,008
65129	Kansas City Life Ins Co	MO	3,314,089,339	2,942,323,165	371,766,174	450,773,441	399,454,408	49,352,523	1,690,409	109,772	71,527
90557	Kemper Investors Life Ins Co	IL	16,589,795,875	16,367,339,203	222,456,672	(561,768,050)	148,029,418	(422,996,967)	584,829	1,717,976	-
90344	Keystone State Life Ins Co	PA	55,824,918	39,048,820	16,776,098	7,023,973	5,148,976	1,284,397	114,098	-	-
65242	Lafayette Life Ins Co	IN	1,806,949,888	1,689,526,526	117,423,362	372,242,565	334,370,924	4,680,056	4,850,247	812,367	11,814
68543	Liberty Bankers Life Ins Co	OK	419,468,329	387,988,670	31,479,659	174,225,471	167,995,241	6,805,839	455,253	256	-
65315	Liberty Life Assur Co Of Boston	MA	10,457,191,093	10,007,868,435	449,322,658	1,675,032,780	1,633,190,510	12,915,287	6,765,709	1,498,671	1,962,674
61492	Liberty Life Ins Co	SC	3,770,945,564	3,502,441,939	268,503,625	684,961,337	664,000,772	19,987,633	2,237,091	16,844,830	896,630
65331	Liberty Natl Life Ins Co	AL	4,926,694,788	4,248,907,370	677,787,418	936,192,596	659,902,564	225,045,077	6,605,504	-	23,900
65498	Life Ins Co Of North Amer	PA	5,776,606,869	5,161,124,439	615,482,430	1,966,204,321	1,828,175,079	94,891,122	6,404,755	-	24,981,160
65528	Life Ins Co Of The Southwest	TX	5,352,826,044	5,059,922,425	292,903,619	1,183,388,695	1,119,769,625	46,232,502	5,185,406	10,978,885	-
64130	Life Investors Ins Co Of Amer	IA	10,306,216,547	9,672,324,738	633,891,809	1,123,782,265	1,012,138,500	102,082,696	9,278,909	133,797	5,694,109
97691	Life Of The South Ins Co	GA	53,190,560	35,988,140	17,202,420	65,661,817	64,322,311	1,843,234	157,410	-	657,559
65595	Lincoln Benefit Life Co	NE	3,448,631,175	3,174,219,510	274,411,665	419,650,577	405,740,176	9,064,805	23,859,771	29,650,250	2,153,308
65927	Lincoln Heritage Life Ins Co	IL	549,255,803	459,917,613	89,338,190	198,575,934	184,522,936	10,386,498	3,012,483	4,261	52,839
69833	Lincoln Memorial Life Ins Co	TX	132,400,483	120,269,707	12,130,776	68,277,402	69,290,049	(1,433,198)	4,199	-	-
65676	Lincoln Natl Life Ins Co	IN	106,799,101,564	103,763,759,803	3,035,341,761	16,914,976,440	16,484,573,826	224,140,394	43,364,289	345,241,916	2,747,858
76694	London Life Reins Co	PA	1,558,651,245	1,487,271,333	71,379,912	636,122,560	634,001,609	1,675,626	-	-	-
65722	Loyal American Life Ins Co	OH	434,856,076	389,501,878	45,354,198	60,563,834	54,197,536	4,898,412	102,836	-	236,948
65781	Madison Natl Life Ins Co Inc	WI	755,051,104	628,636,764	126,414,340	160,747,521	152,409,159	7,806,127	332,974	211,707	1,122,496
65870	Manhattan Life Ins Co	NY	362,538,757	327,773,222	34,765,535	36,684,364	35,963,615	15,072	510,930	-	6
67083	Manhattan Natl Life Ins Co	IL	254,980,275	222,784,181	32,196,094	10,929,553	6,840,895	4,754,569	1,304,916	515	-
93610	Manulife Ins Co	DE	545,707,687	427,065,935	118,641,752	33,474,847	26,024,334	5,317,454	36,432	-	-
71072	Marquette Natl Life Ins Co	TX	17,657,673	11,833,222	5,824,451	14,857,744	15,354,386	(496,638)	-	-	47,658
65935	Massachusetts Mut Life Ins Co	MA	109,220,586,803	102,193,744,751	7,026,842,052	17,026,862,535	15,395,651,029	702,798,369	91,310,039	32,474,307	23,124,493
87750	Mayflower Natl Life Ins Co	IN	347,639,121	291,439,896	56,199,225	109,789,352	100,017,025	4,885,826	115,920	172,291	-

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69515	Medamerica Ins Co	PA	367,739,816	334,548,402	33,191,414	91,723,377	97,601,366	(2,566,856)	-	-	635,914
63762	Medco Containment Life Ins Co	PA	191,763,842	147,611,054	44,152,788	462,611,159	443,606,638	14,672,770	-	-	10,402,978
31119	Medico Ins Co	NE	308,119,162	276,878,010	31,241,152	89,473,316	91,205,680	374,466	-	-	3,292
71471	Medico Life Ins Co	NE	135,876,336	117,453,443	18,422,893	29,217,683	29,185,626	196,630	66	-	89
97055	Mega Life & Health Ins Co The	OK	1,110,049,672	743,632,259	366,417,413	1,292,810,634	1,165,203,672	288,311,040	480,476	4,773	24,706,839
86126	Members Life Ins Co	IA	780,096,605	750,585,928	29,510,677	105,230,051	99,238,247	1,034,805	3,731	-	9
65951	Merit Life Ins Co	IN	1,042,442,825	380,135,924	662,306,901	166,588,293	92,557,311	48,393,910	569,104	-	120,182
79022	Merrill Lynch Life Ins Co	AR	14,297,372,147	13,879,272,479	418,099,668	1,134,311,294	901,716,732	193,731,054	444,780	17,337,651	-
93513	MetLife Investors Ins Co	MO	11,341,828,955	11,057,867,450	283,961,505	1,474,739,822	1,434,265,666	115,907,870	104,641	11,143,850	-
61050	MetLife Investors USA Ins Co	DE	24,029,259,139	23,454,210,358	575,048,781	6,024,496,000	6,221,967,949	(115,783,773)	6,822,008	96,302,662	-
80950	Metlife Life & Annuity Co of CT	CT	19,454,674,070	18,714,603,501	740,070,569	1,313,033,843	1,148,906,557	107,073,093	9,860,988	7,723,831	-
65978	Metropolitan Life Ins Co	NY	280,557,488,204	271,359,949,377	9,197,538,827	35,163,514,479	33,162,984,133	1,027,210,726	173,196,382	196,102,239	109,470,869
97136	Metropolitan Tower Life Ins Co	DE	7,261,999,014	6,219,166,236	1,042,832,778	361,459,174	240,361,256	2,786,763,367	4,337,035	2,720	-
66087	Mid West Natl Life Ins Co Of TN	TX	409,610,244	267,299,088	142,311,156	456,472,059	350,413,853	71,046,510	25,544	193	872,292
66044	Midland Natl Life Ins Co	IA	21,661,560,459	20,641,557,843	1,020,002,616	3,530,495,253	3,304,890,060	155,138,887	16,189,358	13,571,448	-
66109	Midwestern United Life Ins Co	IN	251,988,728	157,284,653	94,704,075	19,192,620	10,844,761	5,016,197	103,880	-	933
66168	Minnesota Life Ins Co	MN	22,151,123,999	20,440,240,211	1,710,883,788	4,517,677,000	4,270,844,073	167,975,914	21,648,477	1,471,486	4,656,936
74209	MMA Ins Co	IN	20,579,732	7,837,747	12,741,985	21,183,416	21,305,922	(92,430)	-	-	-
70416	MML Bay State Life Ins Co	CT	4,549,928,237	4,338,348,552	211,579,685	154,592,224	114,819,651	37,442,393	2,996,589	9,500	-
69647	Molina Healthcare Ins Co	OH	8,569,505	547,729	8,021,776	448,498	95,855	442,851	2,464	-	-
66265	Monarch Life Ins Co	MA	968,404,458	957,132,744	11,271,714	59,103,833	60,336,741	(478,749)	51,180	-	906,795
81442	Monitor Life Ins Co Of NY	NY	9,467,991	3,781,562	5,686,429	1,968,284	1,901,346	75,110	7,324	-	-
66281	Monumental Life Ins Co	IA	19,898,104,945	19,022,125,261	875,979,684	2,895,661,526	2,846,410,717	154,815,095	58,703,281	2,061,772	9,253,998
66370	Mony Life Ins Co	NY	10,270,270,039	9,200,722,642	1,069,547,397	1,127,193,723	714,506,783	293,479,882	9,994,813	12,860	2,169,276
78077	Mony Life Ins Co Of Amer	AZ	6,004,780,385	5,723,528,695	281,251,690	505,760,473	465,949,566	27,655,895	7,327,260	2,991,242	-
66427	MTL Ins Co	IL	1,256,787,813	1,150,057,601	106,730,212	191,346,005	172,761,601	5,803,444	1,309,500	7,990	15,756
88668	Mutual Of Amer Life Ins Co	NY	12,437,899,386	11,625,961,132	811,938,254	1,700,340,522	1,686,511,629	16,821,204	103,397	252,063	40,952
71412	Mutual Of Omaha Ins Co	NE	4,752,902,232	2,611,995,602	2,140,906,630	2,363,883,509	2,289,177,756	93,421,891	-	-	26,727,301
66419	Mutual Service Life Ins Co	MN	346,065,269	290,086,471	55,978,798	37,148,197	29,571,373	4,960,522	5,661	-	-
61409	National Benefit Life Ins Co	NY	834,142,451	504,623,753	329,518,698	343,114,984	290,288,155	36,333,216	1,017,761	-	31,405
66583	National Guardian Life Ins Co	WI	1,393,703,565	1,236,299,010	157,404,555	253,074,035	228,441,526	17,239,126	2,457,039	208,649	547,512
82538	National Health Ins Co	TX	34,908,997	26,885,889	8,023,108	56,129,885	52,882,455	3,247,430	72	-	59,621
66680	National Life Ins Co	VT	8,164,720,977	7,456,731,849	707,989,128	1,016,727,660	816,705,154	79,709,614	5,801,440	475,760	480,868
75744	National Safety Life Ins Co	PA	5,169,106	2,600,466	2,568,640	2,667,828	3,464,151	(536,533)	137,058	-	43,849
60593	National States Ins Co	MO	77,990,450	62,261,148	15,729,302	75,526,879	74,764,004	748,219	555,611	-	13,281
87963	National Teachers Assoc Life Ins Co	TX	166,316,328	141,920,588	24,395,740	67,673,931	62,028,664	3,861,805	3,445	-	992,745
66850	National Western Life Ins Co	CO	5,962,809,887	5,289,548,165	673,261,722	1,038,602,676	928,406,837	72,584,716	1,034,187	2,002,228	-
70750	Nationwide Life & Ann Co of Amer	DE	909,864,018	835,802,043	74,061,975	56,962,564	43,138,147	10,188,736	48,939	111,574	832
92657	Nationwide Life And Annuity Ins Co	OH	6,481,679,102	6,323,083,179	158,595,923	(891,136,973)	(843,672,339)	(45,628,034)	3,043,565	620,348	-
66869	Nationwide Life Ins Co	OH	97,060,333,421	94,378,026,232	2,682,307,189	13,919,201,595	13,439,114,415	537,500,351	27,369,319	3,893,966	2,336,453
68225	Nationwide Life Ins Co of Amer	PA	6,648,451,780	5,994,170,689	654,281,091	520,845,033	347,516,720	95,288,022	4,589,138	8,908	47,050

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91626	New England Life Ins Co	MA	12,015,453,145	11,580,640,674	434,812,471	1,957,525,656	1,844,344,869	109,416,093	8,254,980	11,028,245	848,026
91596	New York Life Ins & Annuity Corp	DE	66,967,144,959	64,643,277,207	2,323,867,752	10,244,522,920	9,905,134,123	251,606,151	41,568,727	100,232,671	-
66915	New York Life Ins Co	NY	113,703,802,057	102,403,529,292	11,300,272,765	15,194,345,824	12,912,918,983	794,263,554	86,959,093	9,607,090	9,501,810
81264	Nippon Life Ins Co Of Amer	IA	168,670,554	51,959,989	116,710,565	221,346,630	213,664,400	5,264,865	25,951	-	-
66974	North American Co Life & Hlth Ins	IA	5,451,981,239	5,052,321,968	399,659,271	1,133,587,132	1,066,611,084	84,579,910	8,973,817	1,355,905	703
68349	North American Ins Co	WI	31,949,126	14,517,059	17,432,067	13,411,492	4,140,171	6,197,823	-	-	-
67032	North Carolina Mut Life Ins Co	NC	139,750,599	124,805,695	14,944,904	83,086,285	87,295,422	1,749,726	1,075,659	10,082	10,205
69000	Northwestern Long Term Care Ins Co	WI	217,060,584	158,753,649	58,306,935	108,225,484	115,359,139	(8,841,607)	-	-	1,556,789
67091	Northwestern Mut Life Ins Co	WI	144,961,941,781	133,277,565,922	11,684,375,859	19,624,421,343	14,553,069,158	838,200,675	104,195,059	9,796,662	14,069,638
63444	Nutmeg Life Ins Co	UT	9,849,228	17,541	9,831,687	418,686	51,801	238,727	-	-	-
81353	NYLife Ins Co Of AZ	AZ	155,488,504	124,192,368	31,296,136	49,389,620	48,796,081	(648,514)	1,406,435	-	-
67148	Occidental Life Ins Co Of NC	TX	250,053,607	226,309,866	23,743,741	37,674,948	34,068,731	3,614,084	1,085,967	149,359	-
89206	Ohio Natl Life Assur Corp	OH	2,475,117,413	2,305,702,597	169,414,816	528,491,609	505,569,614	(6,012,112)	15,794,097	12,637	475,095
67172	Ohio Natl Life Ins Co	OH	11,246,637,680	10,455,333,732	791,303,948	2,396,284,061	2,250,814,876	76,111,362	2,388,855	68,675,468	337,267
67180	Ohio State Life Ins Co	TX	9,492,975	2,611,827	6,881,148	7,888,012	7,805,013	445,364	2,279,690	18,061	177
67199	Old American Ins Co	MO	243,671,534	219,941,878	23,729,656	77,019,028	68,458,151	6,765,508	2,675,948	-	21,440
67261	Old Republic Life Ins Co	IL	149,306,142	114,831,833	34,474,309	42,221,381	39,513,483	3,349,845	636,756	-	12
76007	Old United Life Ins Co	AZ	68,792,892	34,246,617	34,546,275	16,932,014	16,508,853	546,173	-	-	-
85286	OneNation Ins Co	IN	91,463,860	879,682	90,584,177	4,691,194	4,397,705	4,691,496	-	-	-
76112	Oxford Life Ins Co	AZ	576,319,819	463,321,545	112,998,274	74,506,443	55,395,398	14,869,295	30,536	-	56,196
97268	Pacific Life & Annuity Co	AZ	1,851,759,296	1,487,226,803	364,532,493	476,041,782	466,914,217	5,762,584	5,218	-	(3,918)
67466	Pacific Life Ins Co	NE	86,141,888,885	82,923,958,898	3,217,929,987	14,669,979,224	14,218,659,648	362,100,485	31,017,465	180,620	-
70785	Pacificare Life & Health Ins Co	IN	1,077,260,604	742,986,823	334,273,781	3,101,328,559	2,830,918,208	172,039,340	-	-	15,965,172
93459	Pan American Assur Co	LA	24,113,104	8,623,437	15,489,667	9,666,488	8,247,336	1,183,263	553,249	-	-
67539	Pan American Life Ins Co	LA	1,673,576,823	1,384,556,715	289,020,108	262,424,675	250,242,200	(7,301,081)	148,438	-	478,982
60003	Park Avenue Life Ins Co	DE	444,535,795	292,364,697	152,171,098	38,748,415	22,024,722	12,885,844	5,715	-	-
71099	Parker Centennial Assur Co	WI	54,379,830	15,752,611	38,627,219	9,236,303	7,795,349	946,920	-	-	-
67598	Paul Revere Life Ins Co	MA	5,286,377,997	4,251,768,900	1,034,609,097	1,059,975,351	921,775,759	95,874,127	370,519	-	10,526,022
67601	Paul Revere Variable Annuity Ins Co	MA	145,719,933	36,239,965	109,479,968	13,131,572	2,090,227	8,360,280	97,286	-	-
67636	Peninsular Life Ins Co	PA	6,004,042	117,142	5,886,900	214,268	171,510	33,764	-	-	-
93262	Penn Ins & Annuity Co	DE	1,142,981,987	1,036,530,810	106,451,177	90,997,991	62,757,362	18,849,627	161,753	-	-
67644	Penn Mut Life Ins Co	PA	9,972,863,314	8,677,221,652	1,295,641,662	1,492,994,340	1,425,117,416	56,694,478	11,034,053	2,409,652	576,546
63282	Penn Treaty Network Amer Ins Co	PA	1,046,718,919	1,007,455,365	39,263,554	108,254,609	106,821,604	4,640,898	46,565	-	2,690,498
67660	Pennsylvania Life Ins Co	PA	964,047,044	851,637,295	112,409,749	436,848,814	411,510,725	22,645,788	440,466	-	4,993,744
66605	Peoples Benefit Life Ins Co	IA	15,496,598,790	14,663,394,987	833,203,803	1,289,385,980	1,153,850,749	128,304,356	2,043,423	11,164,840	1,841,627
85561	Perico Life Ins Co	DE	45,424,885	17,880,768	27,544,117	33,449,292	29,038,003	2,950,290	467	-	70,955
90247	Pharmacists Life Ins Co	IA	35,549,219	28,554,695	6,994,524	4,362,270	4,809,444	(393,352)	9,117	-	-
67784	Philadelphia American Life Ins Co	TX	159,970,421	143,506,998	16,463,423	79,144,713	74,803,627	3,020,908	77,173	-	112,019
67792	Philadelphia-United Life Ins Co	PA	43,118,503	34,584,249	8,534,254	11,081,703	11,488,506	279,846	3,178,630	1,145	538
93548	PHL Variable Ins Co	CT	5,133,820,079	4,913,477,854	220,342,225	917,988,107	972,044,658	(33,993,845)	3,052,053	9,731,630	-
93734	Phoenix Life & Annuity Co	CT	60,119,378	42,521,405	17,597,973	9,990,346	7,237,238	3,102,406	347,410	-	-

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67814	Phoenix Life Ins Co	NY	16,753,006,363	15,820,557,219	932,449,144	1,877,695,925	1,391,135,762	162,011,774	12,766,805	204,953	237,607
72125	Physicians Life Ins Co	NE	1,333,763,356	1,252,815,634	80,947,722	326,233,185	323,229,393	1,150,009	2,718,051	580,395	154,650
80578	Physicians Mut Ins Co	NE	1,301,478,635	549,525,322	751,953,313	501,396,700	446,432,511	47,317,503	-	-	5,010,805
67873	Pioneer American Ins Co	TX	43,816,335	33,316,843	10,499,492	7,349,813	7,207,820	283,414	60,083	1,840	-
67911	Pioneer Mut Life Ins Co	ND	467,337,354	434,722,873	32,614,481	60,810,930	60,382,903	596,950	10,783	-	-
67946	Pioneer Security Life Ins Co	TX	78,905,527	19,159,534	59,745,993	16,377,768	8,602,459	8,342,072	123,768	2,840	-
68039	Presidential Life Ins Co	NY	4,277,307,476	3,947,203,464	330,104,012	477,005,850	394,067,634	74,975,821	230,873	489,006	-
65919	Primerica Life Ins Co	MA	5,549,726,496	3,884,658,212	1,665,068,284	1,571,883,981	1,110,992,683	302,868,077	39,116,723	56,760	21,713
71161	Principal Hlth Ins Co	IA	11,313,276	176,842	11,136,434	502,342	152,189	286,778	-	-	-
61271	Principal Life Ins Co	IA	125,532,324,846	121,933,701,318	3,598,623,528	10,860,568,977	9,709,740,201	684,902,162	17,436,703	19,234,815	15,135,031
68047	Professional Ins Co	TX	76,631,857	57,439,924	19,191,933	58,623,075	60,986,124	(2,620,257)	5,135	-	1,587,050
68136	Protective Life Ins Co	TN	19,047,009,656	17,658,584,480	1,388,425,176	2,658,000,869	2,214,293,965	451,476,433	12,000,730	2,855,046	1,679,566
67903	Provident Amer Life & Hlth Ins Co	OH	8,990,896	2,439,730	6,551,166	11,121,528	12,076,743	(1,004,946)	762	-	237
68195	Provident Life & Accident Ins Co	TN	7,872,145,652	6,750,381,249	1,121,764,403	1,683,830,159	1,565,939,909	70,920,202	6,350,889	-	24,919,987
79227	Pruco Life Ins Co	AZ	25,360,117,797	24,339,815,486	1,020,302,311	3,458,323,794	2,851,297,531	499,153,159	23,927,026	32,649,478	-
68241	Prudential Ins Co Of Amer	NJ	245,816,674,570	239,844,165,485	5,972,509,085	29,594,123,089	28,559,267,417	443,913,154	100,455,306	126,013,540	20,903,858
93629	Prudential Retirement Ins & Anuty Co	CT	59,441,285,976	58,399,815,470	1,041,470,506	1,454,154,572	1,290,091,781	224,930,901	-	25,000	-
68284	Pyramid Life Ins Co	KS	162,080,531	133,027,832	29,052,699	153,762,328	154,918,501	(1,629,337)	4,808	-	24,793
93688	QCC Ins Co	PA	1,541,112,905	905,775,223	635,337,682	3,034,500,517	2,953,470,668	91,302,631	-	-	6,660,430
65765	Reassure America Life Ins Co	IL	11,440,522,179	11,102,288,927	338,233,252	1,428,350,574	1,322,231,907	90,034,241	7,592,898	38,348	3,207,252
68357	Reliable Life Ins Co	MO	713,744,292	657,813,217	55,931,075	153,048,512	132,804,313	13,255,293	9,298	-	147
72613	Reliance Life Ins Co	NE	8,847,100	37,231	8,809,869	459,754	89,049	314,407	-	-	-
68381	Reliance Standard Life Ins Co	IL	2,939,388,901	2,523,136,035	416,252,866	1,013,150,936	937,471,586	44,607,286	8,048,245	46,611	12,442,651
67105	Reliastar Life Ins Co	MN	22,050,607,611	19,727,148,282	2,323,459,329	4,258,624,865	4,010,053,090	129,500,192	36,766,187	5,041,542	7,180,669
61360	Reliastar Life Ins Co Of NY	NY	2,999,326,251	2,721,114,704	278,211,547	558,953,255	539,804,793	17,879,768	2,888,892	232,547	949,176
61700	Renaissance L & H Ins Co of Amer	DE	14,042,803	3,803,769	10,239,034	6,201,417	6,760,177	(558,760)	104	-	5,755
94587	Renaissance Life & Health Ins Co	IN	6,436,600	347,915	6,088,685	3,615,809	3,811,782	(73,372)	-	-	-
61506	Resource Life Ins Co	IL	125,311,705	94,965,658	30,346,047	27,842,063	31,116,312	(1,274,696)	204,368	-	313,762
87017	Revios Reins US Inc	CA	361,700,201	309,080,703	52,619,498	74,008,880	80,528,818	(7,067,004)	-	-	-
93572	RGA Reins Co	MO	11,061,594,533	10,010,748,526	1,050,846,007	3,117,393,726	3,073,633,857	(61,466,258)	-	-	-
65005	RiverSource Life Ins Co	MN	74,682,920,418	71,424,862,770	3,258,057,648	13,619,669,423	13,133,749,543	513,766,012	23,529,940	199,956,784	8,830,578
60183	S USA Life Ins Co Inc	AZ	17,399,297	3,623,317	13,775,980	2,350,469	6,976,942	(4,626,473)	6,409	-	-
79014	Safehealth Life Ins Co	CA	22,987,212	7,684,293	15,302,919	75,695,567	73,702,070	1,418,112	-	-	17,236
60445	Sagicor Life Ins Co	TX	479,441,089	445,534,902	33,906,187	33,980,198	35,242,112	(1,207,549)	39,984	2,786	-
68446	Scor Life Ins Co	TX	52,264,131	15,735,485	36,528,646	5,994,761	(1,592,830)	5,163,347	8,730	-	-
64688	SCOR Life US Re Ins Co	TX	1,958,736,415	1,832,405,138	126,331,277	119,345,915	129,294,699	(4,612,651)	-	-	-
69914	Sears Life Ins Co	TX	75,742,846	21,591,969	54,150,877	35,848,859	42,260,666	(5,990,035)	803,779	-	1,204,729
93742	Securian Life Ins Co	MN	122,363,603	5,928,849	116,434,754	27,545,908	22,992,546	3,044,172	1,703	-	6,349
68675	Security Benefit Life Ins Co	KS	12,169,856,810	11,595,137,844	574,718,966	1,947,308,128	1,919,823,170	38,889,626	910,813	23,919,471	-
68764	Security Financial Life Ins Co	NE	831,397,404	739,782,555	91,614,849	126,982,511	106,608,352	6,677,054	29,263	-	93,434
68721	Security Life Ins Co Of Amer	MN	79,092,842	64,235,225	14,857,617	130,892,410	125,781,448	4,228,429	8,335	-	760,358

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68713	Security Life Of Denver Ins Co	CO	23,761,828,797	22,166,484,495	1,595,344,302	1,964,251,794	1,800,137,594	135,443,148	11,049,920	600	1,408
68772	Security Mut Life Ins Co Of NY	NY	2,041,281,483	1,934,453,086	106,828,397	365,931,433	332,037,214	7,029,096	6,657,517	268,597	174,931
69485	Security Natl Life Ins Co	UT	292,732,489	276,813,554	15,918,935	60,073,341	59,894,676	353,388	485,212	98,402	350
76759	Senior American Life Ins Co	PA	17,704,869	12,659,148	5,045,721	6,097,160	6,599,543	(318,775)	-	-	-
78662	Senior Life Ins Co	GA	17,394,120	10,103,382	7,290,738	14,031,123	13,504,973	693,861	3,794,011	-	-
68810	Sentry Life Ins Co	WI	3,096,614,850	2,846,793,768	249,821,082	445,817,142	415,598,684	24,258,385	118,747	4,592,981	126,388
97241	Settlers Life Ins Co	WI	373,479,054	326,481,484	46,997,570	57,060,115	49,514,376	5,354,346	104,260	-	-
68845	Shenandoah Life Ins Co	VA	1,583,908,602	1,463,048,012	120,860,590	331,467,314	319,964,882	5,042,447	4,467,865	442,464	216,444
71420	Sierra Health & Life Ins Co Inc	CA	152,841,259	89,088,814	63,752,445	331,971,178	294,593,990	24,250,129	-	-	-
69019	Standard Ins Co	OR	12,148,124,273	11,211,376,810	936,747,463	3,781,279,148	3,514,560,169	167,044,414	19,329,099	1,427,433	8,713,247
86355	Standard Life & Accident Ins Co	OK	528,742,530	317,174,457	211,568,073	212,017,155	185,636,644	21,132,188	12,314	96,349	111,456
69051	Standard Life Ins Co Of IN	IN	1,643,066,036	1,550,600,327	92,465,709	156,402,295	144,400,348	8,760,325	75,509	1,750,270	-
69078	Standard Security Life Ins Co Of NY	NY	344,282,872	236,364,785	107,918,087	215,677,654	200,435,349	11,415,995	4,491	-	3,158,865
68985	Starmount Life Ins Co	LA	20,571,216	10,751,821	9,819,395	36,049,051	33,657,088	2,099,185	30,877	-	147
94498	State Farm Annuity & Life Ins Co	IL	8,106,986	57,854	8,049,132	357,695	99,269	168,512	-	-	-
69108	State Farm Life Ins Co	IL	42,209,001,818	37,147,123,798	5,061,878,020	5,974,665,900	4,820,187,577	388,067,697	66,080,548	6,894,790	-
69116	State Life Ins Co	IN	2,386,102,556	2,254,451,822	131,650,734	344,654,222	308,065,820	25,607,265	919,733	900	1,020,351
69132	State Mut Ins Co	GA	370,548,472	341,473,073	29,075,399	66,701,943	53,742,955	2,156,746	61,063	-	31,948
89184	Sterling Investors Life Ins Co	GA	25,525,744	18,936,420	6,589,324	10,606,886	10,210,441	349,131	11,132	-	-
77399	Sterling Life Ins Co	IL	204,136,706	101,984,680	102,152,026	499,105,909	440,768,034	41,395,182	-	-	1,151,232
65021	Stonebridge Life Ins Co	VT	1,885,014,104	1,759,024,460	125,989,644	645,439,427	435,833,797	126,355,775	2,932,790	-	6,819,848
79065	Sun Life Assur Co Of Canada US	DE	42,552,001,902	41,125,527,907	1,426,473,995	5,183,642,677	4,975,739,751	171,853,887	9,051,807	61,466,243	-
69256	Sunamerica Life Ins Co	AZ	46,889,646,418	42,427,077,950	4,462,568,468	2,867,109,453	2,058,733,012	538,746,253	370,212	109,519	3,029
69272	Sunset Life Ins Co Of Amer	MO	456,697,001	418,938,826	37,758,175	44,429,530	32,531,462	9,177,075	100,156	1,148	-
69310	Surety Life Ins Co	NE	13,326,012	1,088,102	12,237,910	1,752,856	1,001,693	453,069	1,282,146	4,427	1,428
82627	Swiss Re Life & Health Amer Inc	CT	11,973,008,192	9,832,945,746	2,140,062,446	3,405,922,469	3,109,764,996	233,300,219	-	-	-
68608	Symetra Life Ins Co	WA	18,364,578,031	17,098,356,071	1,266,221,960	2,049,975,030	1,853,382,492	145,020,195	1,329,329	2,140,575	9,411,320
90581	Symetra Natl Life Ins Co	WA	16,175,307	5,952,739	10,222,568	1,290,051	19,219	1,107,097	8,266	-	-
69345	Teachers Ins & Ann Assoc Of Amer	NY	183,697,731,614	168,415,566,624	15,282,164,990	23,675,787,742	17,435,635,418	2,333,792,388	14,637,718	312,882,922	839,202
69353	Teachers Protective Mut Life Ins Co	PA	54,099,169	46,776,834	7,322,335	25,914,588	24,847,931	1,106,717	3,334	-	3,285
69604	Templeton Funds Annuity Co	MN	21,544,764	10,264,146	11,280,618	1,639,935	617,122	699,371	-	-	-
69396	Texas Life Ins Co	TX	1,910,465,484	1,870,769,400	39,696,084	159,363,602	32,151,907	6,438,835	750,192	-	-
70435	The Savings Bank Life Ins Co Of MA	MA	1,934,276,549	1,738,880,188	195,396,361	325,734,267	272,441,720	8,496,184	502,529	4,000	-
97721	Thrivent Life Ins Co	MN	3,731,230,823	3,563,693,972	167,536,851	228,403,738	184,453,146	34,035,665	121,335	1,059,451	-
60142	TIAA Cref Life Ins Co	NY	3,208,373,412	2,867,820,497	340,552,915	286,771,074	262,435,187	17,278,825	1,742,925	3,078,739	786,934
69477	Time Ins Co	WI	820,779,019	582,215,630	238,563,389	1,418,480,347	1,260,266,236	99,886,953	630,858	1,200	10,446,654
69566	Trans World Assur Co	CA	323,901,093	257,307,918	66,593,175	28,280,483	26,484,898	904,196	202,524	-	-
70688	Transamerica Financial Life Ins Co	NY	16,802,679,275	15,914,602,280	888,076,995	3,159,676,277	3,034,028,014	93,266,616	137,182	4,585,295	89,998
86231	Transamerica Life Ins Co	IA	73,929,534,848	71,886,756,678	2,042,778,170	9,193,623,480	8,838,743,346	332,398,379	33,625,103	76,998,485	12,261,060
67121	Transamerica Occidental Life Ins Co	IA	30,344,061,307	27,451,913,244	2,892,148,063	3,995,709,614	4,459,366,394	(461,337,136)	53,746,286	30,527,880	14,878,792
92525	TruAssure Ins Co	IL	2,701,931	66,674	2,635,257	151,057	207,362	(56,305)	-	-	-

<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>
61425	Trustmark Ins Co	IL	1,282,004,018	1,042,196,456	239,807,562	218,405,178	177,718,870	42,493,609	1,084,761	(5,289)	3,197,137
62863	Trustmark Life Ins Co	IL	564,631,467	424,185,468	140,445,999	649,718,050	617,163,569	45,500,088	110,562	-	114,813
67423	UBS Life Ins Co USA	CA	45,535,384	12,039,005	33,496,379	137,367,940	133,382,094	3,885,598	-	-	-
86371	Ullico Life Ins Co	TX	12,957,847	3,036,683	9,921,164	1,796,669	1,161,763	640,261	51,736	-	-
80314	Unicare Life & Health Ins Co	IN	1,491,396,476	1,213,294,784	278,101,692	2,403,595,390	2,244,939,241	116,215,314	278,216	-	49,221,117
11121	Unified Life Ins Co	TX	75,284,816	63,689,905	11,594,911	24,057,785	21,044,455	2,488,123	-	-	-
91529	Unimerica Ins Co	WI	94,297,787	56,131,327	38,166,460	87,275,810	73,530,152	8,878,257	-	-	2,319,386
69701	Union Bankers Ins Co	TX	99,578,413	86,507,136	13,071,277	36,307,722	33,918,850	3,292,354	360,090	-	156,167
80837	Union Central Life Ins Co	OH	7,093,697,509	6,766,614,335	327,083,174	1,238,788,943	1,239,553,802	(9,074,948)	1,549,830	6,890,697	1,411,026
62596	Union Fidelity Life Ins Co	IL	18,253,645,474	17,480,849,856	772,795,618	1,628,304,526	1,584,294,382	32,680,876	1,572,032	333	725,029
70408	Union Security Ins Co	IA	7,494,681,143	6,979,575,808	515,105,335	1,388,777,882	1,104,402,496	212,898,209	10,826,576	186,426	10,795,764
92916	United American Ins Co	DE	1,192,630,072	1,014,458,383	178,171,689	1,040,698,022	945,126,212	64,568,222	958,759	88,293	42,167,624
85766	United Concordia Ins Co	AZ	65,836,742	25,012,594	40,824,148	119,184,331	113,935,195	5,110,854	-	-	-
62294	United Concordia Life & Hlth Ins Co	PA	194,468,457	66,244,377	128,224,080	447,156,435	403,311,333	32,232,838	-	-	23,187,300
91693	United Family Life Ins Co	GA	84,423,450	58,882,372	25,541,078	7,869,793	2,914,884	4,940,668	170,736	-	78
87645	United Fidelity Life Ins Co	TX	611,953,803	399,413,952	212,539,851	56,112,481	59,013,474	4,740,523	172,992	20,889	-
79413	United Healthcare Ins Co	CT	10,260,186,346	7,795,920,740	2,464,265,606	26,214,513,849	22,925,785,830	2,195,076,258	1,658,872	-	391,645,033
69922	United Home Life Ins Co	IN	48,849,582	38,884,560	9,965,022	15,701,490	17,009,709	(1,212,306)	385,477	-	-
69930	United Ins Co Of Amer	IL	2,032,677,846	1,823,873,595	208,804,251	335,724,413	270,061,192	45,191,962	13,354,755	-	639,650
94099	United Investors Life Ins Co	MO	3,046,829,441	2,660,095,592	386,733,849	339,582,636	256,259,672	65,830,803	1,115,393	(324)	-
82694	United Liberty Life Ins Co	KY	28,166,100	25,884,626	2,281,474	1,946,483	1,670,820	279,631	1,539	-	-
69868	United Of Omaha Life Ins Co	NE	12,866,252,859	11,646,350,802	1,219,902,057	1,987,451,012	1,948,807,001	11,264,583	17,788,427	3,787,931	3,181,221
42129	United Security Assur Co Of PA	PA	37,337,579	19,321,342	18,016,237	12,218,665	9,885,423	1,850,488	-	-	329,428
70106	United States Life Ins Co In NYC	NY	4,251,949,618	3,861,887,560	390,062,058	776,690,162	667,082,376	47,226,409	5,111,238	304	6,714,482
63479	United Teacher Assoc Ins Co	TX	488,096,307	417,912,246	70,184,061	261,389,030	246,440,816	6,388,464	3,190	15,402	378,353
72850	United World Life Ins Co	NE	79,650,354	59,660,998	19,989,356	31,215,107	27,533,345	2,420,987	21,659	-	808,493
63819	Unity Financial Life Ins Co	PA	45,709,487	39,671,294	6,038,193	30,295,043	29,954,272	290,414	1,029,254	-	-
70114	Unity Mut Life Ins Co	NY	333,443,629	316,392,696	17,050,933	46,319,210	45,836,455	(199,502)	534,979	3,997	1,869
70173	Universal Underwriters Life Ins Co	KS	387,156,602	344,726,123	42,430,479	51,384,877	49,527,619	765,848	561,247	-	68,314
62235	Unum Life Ins Co Of Amer	ME	16,025,916,619	14,445,772,556	1,580,144,063	4,298,987,185	4,285,998,642	(14,856,110)	25,878,433	-	63,590,342
80802	US Branch SunLife Assur Co Of Canada	MI	13,566,226,303	13,105,372,423	460,853,880	2,928,677,396	2,655,900,123	52,721,307	23,020,334	-	17,341,531
80675	US Bus of Crown Life Ins Co	MI	375,017,886	325,122,571	49,895,315	41,421,868	32,822,613	5,818,121	1,088,199	1,050	186,821
80659	US Bus of the Canada Life Assur Co	MI	1,672,487,593	1,532,646,738	139,840,855	266,362,792	243,082,683	10,435,070	3,249,904	300	135,246
84530	US Financial Life Ins Co	OH	503,890,389	464,088,722	39,801,667	137,542,633	197,567,595	(48,332,279)	4,972,171	-	-
69663	USAA Life Ins Co	TX	10,177,338,295	9,252,025,699	925,312,596	1,646,946,959	1,423,710,276	117,835,125	19,739,202	15,810,442	7,953,717
94358	USable Life	AR	204,996,793	107,271,972	97,724,821	165,325,856	142,434,517	16,890,119	-	-	-
70211	Valley Forge Life Ins Co	IN	4,464,294,037	4,003,091,443	461,202,594	604,981,336	376,058,154	161,071,873	28,118,234	6,356	50,537
68632	Vantislife Ins Co	CT	684,449,028	617,580,814	66,868,214	64,862,346	59,665,615	2,194,563	410,916	-	-
70238	Variable Annuity Life Ins Co	TX	61,980,055,161	58,851,281,983	3,128,773,178	8,053,305,324	7,114,392,808	616,910,145	985	160,845,218	-
81027	Veterans Life Ins Co	IL	291,075,389	236,810,831	54,264,558	45,514,076	31,058,985	18,487,098	1,859,276	-	209,220

<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>
84549	Vista Life Ins Co	MI	22,586,104	2,937,870	19,648,234	1,285,416	164,110	824,357	-	-	-
70319	Washington Natl Ins Co	IL	2,609,704,584	2,023,937,819	585,766,765	563,114,618	557,821,775	4,249,355	1,225,063	64,162	1,924,941
83445	Wellcare Hlth Ins of AZ Inc	AZ	7,891,315	231,710	7,659,605	(100,000)	113,713	31,078	-	-	-
64467	Wellcare Hlth Ins of IL Inc	IL	5,766,367	126,848	5,639,519	304,515	134,275	98,231	-	-	-
85537	Wellington Life Ins Co	AZ	6,758,797	817,931	5,940,866	2,352,976	1,655,846	706,061	-	-	-
83607	Wellmark Comm Ins Inc	IA	21,167,595	4,324,278	16,843,317	734,936	72,202	696,381	-	-	-
70335	West Coast Life Ins Co	NE	3,004,311,465	2,666,318,009	337,993,456	486,897,512	471,520,603	12,956,336	12,268,766	346,778	-
70483	Western & Southern Life Ins Co	OH	9,097,602,226	5,582,590,221	3,515,012,005	743,077,475	587,458,341	154,048,558	2,428,374	-	87,461
91413	Western Reserve Life Assur Co of OH	OH	11,528,514,436	11,061,416,832	467,097,604	1,420,818,584	1,241,167,272	111,988,888	16,721,847	12,275,779	-
92622	Western Southern Life Assur Co	OH	8,732,436,173	8,101,016,504	631,419,669	1,301,122,617	1,195,207,075	91,161,253	1,420,811	20,213,096	-
78301	Westward Life Ins Co	AZ	24,225,315	4,997,889	19,227,426	4,774,975	2,196,414	2,307,994	10,446	-	47,283
66230	William Penn Life Ins Co Of NY	NY	989,171,116	868,470,617	120,700,499	123,595,782	104,148,929	17,356,431	487,936	-	333
66133	Wilton Reassurance Company	MN	333,669,817	131,292,958	202,376,859	187,610,166	311,045,555	(123,529,182)	-	-	-
60704	Wilton Reassurance Life Co of NY	NY	1,208,438,021	1,124,405,757	84,032,264	140,312,117	126,641,068	14,788,125	269,133	-	-
79987	World Corp Ins Co	NE	23,694,539	1,355,432	22,339,107	3,074,441	1,743,746	857,285	-	-	-
70629	World Ins Co	NE	228,911,193	120,568,744	108,342,449	185,264,579	171,170,453	9,567,475	10,314	-	77,068
88080	XL Life Ins and Annuity Co	IL	810,809,518	718,484,274	92,325,244	18,267,346	21,083,041	(4,158,726)	-	-	(55)
80586	XL Re Life Amer Inc	DE	58,955,541	3,762,508	55,193,033	2,061,935	3,051,559	(1,017,028)	-	-	-
71323	Zale Life Ins Co	AZ	12,345,273	2,756,582	9,588,691	2,119,931	1,368,139	599,172	-	-	-
<b>TOTALS</b>			<b>4,462,061,597,391</b>	<b>4,185,204,409,691</b>	<b>276,857,187,700</b>	<b>741,969,380,606</b>	<b>682,544,487,771</b>	<b>39,605,473,434</b>	<b>2,415,786,676</b>	<b>4,064,820,247</b>	<b>2,061,620,804</b>
<b>GRAND TOTALS</b>			<b>4,486,792,687,223</b>	<b>4,208,820,158,210</b>	<b>277,972,529,013</b>	<b>747,246,460,075</b>	<b>687,925,199,087</b>	<b>39,461,053,697</b>	<b>2,457,126,590</b>	<b>4,103,178,034</b>	<b>2,386,931,241</b>

**PROPERTY AND CASUALTY COMPANIES**  
**FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2006**

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUMS WRITTEN</u>
<b>DOMESTIC</b>									
22896	Aca Financial Guaranty Corp	MD	640,900,479	367,256,722	273,643,757	69,275,239	37,223,739	37,935,039	-
35173	Agency Ins Co Of MD Inc	MD	53,575,592	34,289,549	19,286,043	35,652,465	33,613,282	2,859,607	25,074,104
30180	Assured Guaranty Corp	MD	1,248,270,663	962,316,898	285,953,765	109,076,167	78,489,897	64,328,402	6,166,129
41114	Atlantic Bonding Co	MD	12,088,720	1,662,602	10,426,118	708,591	1,227,150	45,689	858,243
25422	Atradius Trade Credit Ins Co	MD	89,864,921	47,050,331	42,814,590	18,751,534	14,272,323	3,336,010	2,696,977
10367	Avemco Ins Co	MD	122,331,917	56,523,718	65,808,199	46,307,649	34,340,454	16,777,511	877,815
16039	Baltimore Equitable Society	MD	140,567,901	57,794,937	82,772,964	(807,747)	4,657,182	4,304,715	30,122
13501	Brethren Mut Ins Co	MD	186,601,238	97,621,298	88,979,940	90,944,110	79,958,132	13,127,367	77,183,563
12260	Campmed Cas & Ind Co Inc MD	MD	31,321,821	22,255,717	9,066,104	7,775,628	6,830,698	1,567,486	426,682
34347	Colonial American Cas & Surety Co	MD	31,934,629	8,695,538	23,239,091	-	-	1,047,056	1,319,129
31240	Commonwealth Mut Ins Co	MD	1,418,488	560,508	857,980	1,982,638	2,041,105	61,172	1,659,732
20516	Euler Hermes American Credit Ind Co	MD	325,368,561	165,265,205	160,103,356	106,131,257	91,936,936	31,566,842	2,101,413
31259	Farmers Mech Mut Ins Asn Cecil Cty	MD	1,423,911	656,796	767,115	526,764	387,134	179,946	1,525,182
16055	Farmers Mut F I C Of Dug Hill	MD	4,041,496	2,379,076	1,662,420	2,232,486	2,077,820	322,586	3,724,915
39306	Fidelity & Deposit Co Of MD	MD	263,243,635	68,487,376	194,756,259	-	-	7,211,948	20,694,831
40100	Firstline Natl Ins Co	MD	57,315,897	32,271,161	25,044,736	24,455,600	21,438,231	3,656,630	6,870,310
14753	Frederick Mut Ins Co	MD	48,764,792	21,551,127	27,213,665	18,120,092	16,561,699	3,262,568	20,284,390
41491	Geico Cas Co	MD	272,005,663	162,472,611	109,533,052	62,813,810	51,301,690	11,395,840	44,622,866
35882	Geico General Ins Co	MD	151,061,741	80,362,396	70,699,345	-	-	5,951,364	307,694,405
22055	Geico Ind Co	MD	4,288,406,091	2,463,985,229	1,824,420,862	3,028,776,193	2,705,905,428	293,949,295	94,925,287
22063	Government Employees Ins Co	MD	12,268,573,470	7,561,882,044	4,706,691,426	7,799,912,284	6,858,646,598	1,073,384,141	284,123,954
44229	Guardian Cas Ins	MD	2,134,250	453,565	1,680,685	876,620	808,212	123,196	829,414
14141	Harford Mut Ins Co	MD	269,511,830	161,188,215	108,323,615	73,366,799	64,314,690	10,983,349	42,893,393
11039	Injured Workers Ins Fund	MD	1,531,895,729	1,328,544,322	203,351,407	321,248,919	348,003,017	42,883,879	308,149,232
40720	Interstate Auto Ins Co Inc	MD	6,670,782	4,402,477	2,268,305	4,522,082	4,503,514	301,897	5,765,077
29955	Legal Mut Liab Ins Society Of MD	MD	6,989,137	5,288,058	1,701,079	2,737,927	2,954,597	388,175	3,229,611
37940	Lexington Natl Ins Corp	MD	38,369,882	28,313,128	10,056,754	10,679,611	6,610,477	4,717,175	2,388,549
34880	Maryland Automobile Insurance Fund	MD	390,020,533	211,712,033	178,308,500	173,155,367	168,585,370	27,850,777	153,127,205
19356	Maryland Cas Co	MD	514,130,378	109,272,613	404,857,765	-	-	11,387,977	16,747,352
12570	Maryland Hlthcare Providers Ins Exch	MD	2,157,872	1,312,869	845,003	351,625	1,151,560	(770,804)	3,572,006
32328	Medical Mut Liab Ins Soc Of MD	MD	688,386,171	477,779,563	210,606,608	157,270,725	103,475,400	51,148,924	145,213,203
14613	Montgomery Mut Ins Co	MD	56,701,853	16,873,404	39,828,449	-	-	4,555,822	29,525,195
16128	Paramount Ins Co	MD	7,022,650	4,761,617	2,261,033	5,633,143	5,116,804	486,803	7,132,517

<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>
39900	Peninsula Ind Co	MD	8,531,535	479,056	8,052,479	87,724	12,068	418,040	2,574,112
14958	Peninsula Ins Co	MD	65,459,387	32,151,686	33,307,701	39,499,971	34,695,790	4,877,005	27,657,306
10357	Platinum Underwriters Reins Co.	MD	1,519,674,695	988,853,066	530,821,629	379,505,092	271,657,123	117,980,011	-
29017	Professionals Advocate Ins Co	MD	95,031,228	59,938,568	35,092,660	7,818,225	1,739,284	6,365,350	3,655,467
37923	Seaworthy Ins Co	MD	49,913,202	28,089,822	21,823,380	39,824,225	36,765,830	3,203,266	28,334,452
25887	US Fidelity & Guaranty Co	MD	4,390,091,740	2,158,185,287	2,231,906,453	753,054,565	657,509,410	187,036,365	1,989,188
10656	United States Surety Co	MD	49,279,201	19,272,972	30,006,229	16,243,922	13,190,565	3,017,002	8,188,611
10815	Verlan Fire Ins Co MD	MD	27,812,854	10,856,847	16,956,007	9,816,362	9,034,776	1,870,091	434,431
16098	Westminister American Ins Co	MD	10,464,596	3,643,199	6,821,397	3,754,589	2,926,469	924,402	3,952,502
<b>TOTALS</b>			<b>29,969,331,131</b>	<b>17,866,713,206</b>	<b>12,102,617,925</b>	<b>13,422,082,253</b>	<b>11,773,964,454</b>	<b>2,056,019,916</b>	<b>1,698,218,872</b>

**PROPERTY AND CASUALTY COMPANIES  
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2006**

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUMS WRITTEN</u>
<b>FOREIGN</b>									
12963	21st Century Ins Co	CA	1,625,097,104	868,336,683	756,760,421	1,292,490,989	1,215,103,903	124,008,625	-
10675	AAA Mid-Atlantic Ins Co	PA	25,077,108	14,755,794	10,321,314	11,269,574	11,582,889	781,245	3,232,287
10921	ACA Ins Co	AK	37,072,359	22,195,486	14,876,873	8,159,045	8,501,477	1,106,635	-
31325	Acadia Ins Co	ME	151,266,088	91,966,164	59,299,924	-	-	1,851,915	863,957
10349	Acceptance Cas Ins Co	NE	50,557,825	18,895,322	31,662,503	9,090,779	7,606,010	2,205,002	-
20010	Acceptance Ind Ins Co	NE	160,678,044	82,926,739	77,751,305	38,322,557	37,153,055	7,258,226	-
10166	Accident Fund Ins Co of Amer	MI	1,870,916,699	1,368,100,137	502,816,562	486,365,087	485,742,807	22,493,320	138,282
26379	Accredited Surety & Cas Co Inc	FL	33,338,824	11,946,477	21,392,347	19,764,183	16,182,562	3,260,436	209,319
22667	Ace American Ins Co	PA	7,309,316,755	5,621,249,819	1,688,066,936	1,416,417,408	1,128,804,010	261,040,378	56,186,810
20702	Ace Fire Underwriters Ins Co	PA	79,778,334	24,128,017	55,650,317	7,697,318	6,110,303	2,706,620	3,568,603
10030	Ace Ind Ins Co	PA	30,328,422	17,648,231	12,680,191	7,697,318	6,091,786	1,374,073	-
20699	Ace Prop & Cas Ins Co	PA	5,925,245,954	4,395,818,119	1,529,427,835	1,347,030,563	1,067,054,755	295,485,839	15,135,805
19984	ACIG Ins Co	IL	266,760,699	193,261,252	73,499,447	88,898,666	86,561,001	5,222,766	45,388
22950	Acstar Ins Co	IL	94,885,793	63,206,101	31,679,692	12,437,099	7,315,705	5,842,852	136,207
44318	Admiral Ind Co	DE	61,159,326	32,254,107	28,905,219	11,463,824	9,006,523	2,089,418	-
33987	Advanta Ins Co	AZ	15,315,125	455,377	14,859,748	3,065,638	1,111,068	1,467,078	-

<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>
40517	Advantage Workers Comp Ins Co	IN	77,879,370	38,692,978	39,186,392	30,870,781	30,736,940	1,535,204	-
33898	Aegis Security Ins Co	PA	75,909,981	39,619,942	36,290,039	52,228,948	51,327,381	2,364,790	999,903
36153	Aetna Ins Co of CT	CT	27,207,744	2,204,197	25,003,547	562,179	1,232,752	380,742	219,871
10014	Affiliated Fm Ins Co	RI	1,275,125,439	703,133,042	571,992,397	326,327,377	246,351,484	79,243,483	3,731,791
10389	Agent Alliance Ins Co	NC	7,669,747	4,518,534	3,151,213	1,747,111	2,524,643	(441,870)	-
42757	Agri General Ins Co	IA	431,259,132	97,331,678	333,927,454	324,292,249	258,257,790	64,478,470	496,720
34789	AIG Centennial Ins Co	PA	614,108,527	293,235,609	320,872,918	288,083,700	277,648,136	23,522,867	567,064
43974	AIG Ind Ins Co	PA	59,690,218	32,778,597	26,911,621	32,009,324	30,847,472	3,272,732	190,819
36587	AIG Natl Ins Co Inc	NY	55,727,337	38,151,075	17,576,262	32,009,312	30,847,811	2,991,864	9,401,508
22225	AIG Preferred Ins Co	PA	82,629,139	54,480,307	28,148,832	48,013,951	46,279,276	4,251,664	-
20796	AIG Premier Ins Co	PA	360,431,755	210,922,662	149,509,093	208,060,451	200,613,043	19,162,908	758,033
19399	AIU Ins Co	NY	3,268,183,694	2,045,754,753	1,222,428,941	747,304,451	662,157,728	113,861,859	6,556,041
10957	Alamance Ins Co	IL	374,918,864	158,400,069	216,518,795	74,893,059	64,856,665	18,336,389	-
24899	Alea North America Ins Co	NY	579,221,103	400,150,545	179,070,558	12,469,393	42,170,165	478,286	(219,275)
18791	Alfa Alliance Ins Corp	VA	26,741,488	19,697,160	7,044,328	10,575,953	13,644,656	(1,650,465)	-
13285	Allegheny Cas Co	PA	21,794,269	6,761,589	15,032,680	30,362,125	29,204,262	1,087,644	126,396
20273	Alliance Assur Co Of Amer	NY	6,905,290	-	6,905,290	-	39,985	302,447	-
35300	Allianz Global Risks US Ins Co	CA	4,713,840,624	1,082,322,217	3,631,518,407	69,761,076	52,136,279	86,077,834	2,593,812
42579	Allied Prop & Cas Ins Co	IA	137,701,554	47,543,349	90,158,205	-	-	3,375,381	612,925
41840	Allmerica Financial Benefit Ins Co	MI	15,112,277	12,354	15,099,923	-	-	418,503	-
10212	Allmerica Fncl Alliance Ins Co	NH	14,513,430	13,354	14,500,076	-	-	498,647	-
29688	Allstate Fire and Cas Ins Co	IL	16,143,378	237,606	15,905,772	-	-	685,803	-
19240	Allstate Ind Co	IL	138,344,895	6,814,598	131,530,297	-	-	5,488,359	21,978,597
19232	Allstate Ins Co	IL	47,679,723,129	28,550,562,952	19,129,160,177	25,066,867,807	21,202,422,848	4,921,522,501	499,263,668
17230	Allstate Prop & Cas Ins Co	IL	80,184,344	1,089,105	79,095,239	-	-	2,673,313	116,182,476
13293	Amalgamated Cas Ins Co	DC	36,787,450	8,795,727	27,991,723	4,438,150	4,362,556	1,640,263	1,636,785
18708	Ambac Assur Corp	WI	10,014,555,633	6,317,679,209	3,696,876,424	750,073,054	177,235,660	788,988,961	2,885,238
19100	Amco Ins Co	IA	997,504,755	517,934,008	479,570,747	-	-	22,582,113	4,186,569
12548	American Agri Business Ins Co	TX	226,557,124	220,123,962	6,433,162	356,827	(1,699,387)	1,537,137	-
19720	American Alt Ins Corp	DE	458,302,732	318,837,248	139,465,484	26,615,664	31,399,948	(3,014,939)	9,297,964
21849	American Automobile Ins Co	MO	402,789,826	240,866,865	161,922,961	111,973,390	99,805,860	23,613,100	4,559,375
10111	American Bankers Ins Co Of FL	FL	1,240,094,177	903,693,146	336,401,031	640,379,631	641,204,774	35,376,099	7,952,797
20427	American Cas Co Of Reading PA	PA	114,347,913	17,451	114,330,462	-	-	2,682,274	12,555,826
10391	American Centennial Ins Co	DE	39,432,625	13,194,200	26,238,425	238	7,024,279	3,333,128	-
37915	American Central Ins Co	MO	38,928,983	176,949	38,752,034	-	-	1,233,586	-
19941	American Commerce Ins Co	OH	343,937,928	212,411,128	131,526,800	126,770,519	114,360,934	17,753,889	155,263
45934	American Compensation Ins Co	MN	136,372,862	89,807,214	46,565,648	43,446,376	44,821,679	2,536,010	-

<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>
10216	American Contractors Ind Co	CA	227,295,252	176,387,303	50,907,949	69,792,423	59,688,832	9,631,588	546,416
19690	American Economy Ins Co	IN	1,634,750,860	1,105,961,426	528,789,434	787,501,050	696,474,524	121,089,244	3,024,722
37990	American Empire Ins Co	OH	65,530,908	31,030,262	34,500,646	11,834,089	6,257,085	5,781,275	-
20613	American Employers Ins Co	MA	35,375,438	165,348	35,210,090	-	-	4,324,767	-
10819	American Equity Specialty Ins Co	CT	46,746,594	24,438,037	22,308,557	13,968,088	12,800,071	2,318,641	-
23450	American Family Home Ins Co	FL	429,360,825	292,061,562	137,299,263	178,033,766	165,613,206	20,155,343	1,503,801
43699	American Federation Ins Co	FL	19,922,202	5,830,161	14,092,041	-	359,521	380,644	59,133
24066	American Fire & Cas Co	OH	38,961,733	1,138,819	37,822,914	-	300	1,016,439	10,921,017
40398	American Fuji Fire & Marine Ins Co	IL	109,759,116	28,989,961	80,769,155	5,992,765	9,761,861	160,907	-
24376	American General Ind Co	IL	74,470,562	35,830,623	38,639,939	20,550,445	16,625,280	5,747,154	37,669
31208	American General Property Ins Co	TN	65,270,522	13,798,810	51,471,712	8,757,318	7,445,609	3,484,143	-
26247	American Guarantee & Liability Ins	NY	259,667,514	113,695,494	145,972,020	-	-	6,977,015	22,690,239
13331	American Hardware Mut Ins Co	OH	319,832,901	200,705,138	119,127,763	113,518,915	110,882,081	8,662,561	816,899
39152	American Healthcare Ind Co	DE	98,509,583	59,006,165	39,503,418	37,059,225	39,608,191	(1,964,403)	-
19380	American Home Assur Co	NY	28,409,595,587	22,197,742,541	6,211,853,046	7,700,010,885	7,235,812,810	979,200,848	120,561,711
17957	American Independent Ins Co	PA	109,709,656	79,661,270	30,048,386	29,831,389	30,047,744	2,976,414	-
21857	American Ins Co	NE	1,566,036,408	1,001,469,985	564,566,423	515,077,594	458,871,870	113,103,724	29,674,567
31895	American Interstate Ins Co	LA	765,956,317	569,938,896	196,017,421	240,393,239	217,363,917	32,639,603	5,731,812
32220	American Intl Ins Co	NY	1,175,349,277	817,257,943	358,091,334	496,144,543	477,884,143	38,286,644	8,864,034
23795	American Intl Pacific Ins	CO	32,724,035	1,114,602	31,609,433	-	-	1,728,169	-
40258	American Intl South Ins Co	PA	35,527,654	220,756	35,306,898	-	-	1,478,888	1,348,061
10200	American Live Stock Ins Co	IL	68,483,057	14,645,004	53,838,053	11,603,561	8,722,288	4,155,022	50,890
30562	American Manufacturers Mut Ins Co	IL	10,558,305	75,229	10,483,076	-	95,166	263,987	50,917
15911	American Mining Ins Co Inc	AL	103,176,822	73,466,955	29,709,867	32,921,152	32,245,811	2,667,134	1,920,058
23469	American Modern Home Ins Co	OH	824,293,912	551,059,565	273,234,347	316,504,472	287,244,196	43,229,905	2,567,327
38652	American Modern Select Ins Co	OH	63,512,602	43,480,855	20,031,747	32,969,217	33,538,185	(119,211)	-
22918	American Motorists Ins Co	IL	26,900,732	1,054,655	25,846,077	-	-	1,767,078	139,808
39942	American Natl General Ins Co	MO	100,633,356	36,654,149	63,979,207	30,639,224	28,522,975	4,963,952	-
28401	American Natl Prop & Cas Co	MO	1,128,700,205	685,995,608	442,704,597	590,398,705	607,791,004	26,056,681	995,784
19615	American Reliable Ins Co	AZ	365,749,355	278,187,227	87,562,128	163,390,609	156,211,158	16,638,312	1,340,564
19631	American Road Ins Co	MI	719,002,703	319,480,750	399,521,953	176,309,089	135,182,729	60,879,047	2,164,487
39969	American Safety Cas Ins Co	OK	157,884,369	87,400,099	70,484,270	(14,443,369)	(10,231,737)	5,121,965	81,148
42978	American Security Ins Co	DE	1,085,100,574	653,621,645	431,478,929	758,924,636	577,803,526	178,396,633	13,169,631
17965	American Sentinel Ins Co	PA	21,660,376	11,341,946	10,318,430	17,409,652	16,910,357	675,104	18,731
42897	American Service Ins Co Inc	IL	91,112,494	54,857,631	36,254,863	36,967,974	33,799,613	6,271,314	-
41998	American Southern Home Ins Co	FL	79,917,701	57,613,790	22,303,911	26,375,372	25,700,852	2,179,455	318
10235	American Southern Ins Co	KS	104,526,001	69,588,154	34,937,847	50,659,307	44,934,226	5,672,495	1,877,751

<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>
19704	American States Ins Co	IN	2,337,821,031	1,567,111,446	770,709,585	1,068,751,425	945,215,428	164,850,278	5,051,493
19712	American States Ins Co Of TX	TX	21,829,580	2,122,906	19,706,674	-	-	799,325	-
37214	American States Preferred Ins Co	IN	238,059,026	158,716,072	79,342,954	112,500,149	99,496,361	17,384,527	-
31380	American Surety Co	IN	13,804,652	2,481,066	11,323,586	8,425,677	6,897,053	1,336,569	293,638
40142	American Zurich Ins Co	IL	221,187,781	12,328,016	208,859,765	-	-	6,481,783	10,685,332
27898	Americas Ins Co	LA	19,824,532	6,496,475	13,328,057	-	965,258	(39,632)	-
30872	Amerin Guaranty Corp	IL	233,913,432	31,779,221	202,134,211	30,587,109	42,774,610	(3,790,135)	251,480
12504	Ameriprise Ins Co	WI	47,156,189	(14,761)	47,170,950	-	535,385	1,446,870	-
19488	Amerisure Ins Co	MI	566,995,786	417,786,306	149,209,480	184,616,296	170,188,184	5,194,905	97,355
23396	Amerisure Mut Ins Co	MI	1,632,574,355	1,086,687,214	545,887,141	430,771,356	396,538,924	55,395,166	795,679
27928	Amex Assur Co	IL	142,582,687	24,747,363	117,835,324	-	(3,279,993)	7,093,493	17,049,881
42390	Amguard Ins Co	PA	239,939,666	186,606,702	53,332,964	68,986,290	76,588,789	1,447,736	843,116
19976	Amica Mut Ins Co	RI	3,890,071,095	1,799,575,410	2,090,495,685	1,331,157,223	1,076,525,519	247,209,884	21,967,828
37656	Anesthesiologists Pro Assur Co	FL	96,200,073	70,661,471	25,538,602	19,826,742	17,837,134	3,004,918	-
11150	Arch Ins Co	MO	1,187,699,401	668,775,498	518,923,903	149,104,948	152,149,102	5,968,427	19,316,088
10348	Arch Reins Co	NE	1,076,174,896	384,458,340	691,716,556	83,396,516	65,818,035	20,576,568	-
19860	Argonaut Great Central Ins Co	IL	313,141,457	221,348,029	91,793,428	130,228,251	124,841,562	9,789,478	709,236
19801	Argonaut Ins Co	IL	1,280,263,409	814,446,996	465,816,413	155,797,308	151,649,569	46,327,669	929,589
19828	Argonaut-Midwest Ins Co	IL	105,946,962	61,181,475	44,765,487	11,176,762	10,878,800	3,103,668	1,468,223
37680	ARI Cas Co	NJ	36,578,186	22,336,800	14,241,386	11,757,694	10,637,410	2,184,789	-
13900	ARI Mut Ins Co	NJ	64,225,763	39,570,745	24,655,018	21,835,717	19,519,188	3,303,943	-
41459	Armed Forces Ins Exchange	KS	148,272,466	78,672,676	69,599,790	58,479,456	65,779,724	(1,951,010)	2,375,722
21865	Associated Ind Corp	CA	169,314,247	103,882,994	65,431,253	44,789,356	40,219,480	7,167,568	2,087,765
19305	Assurance Co Of Amer	NY	56,771,478	36,196,870	20,574,608	-	-	994,661	6,361,416
41769	Athena Assur Co	MN	190,457,055	136,499,731	53,957,324	49,326,718	43,068,302	10,641,017	32,727
20931	Atlanta Intl Ins Co	NY	49,509,594	33,644,756	15,864,838	(261,200)	(15,475,061)	8,553,283	-
22209	Atlantic Ins Co	TX	34,226,683	775,784	33,450,899	-	-	1,091,106	-
19895	Atlantic Mut Ins Co	NY	584,544,133	462,960,126	121,584,007	68,019,463	107,157,434	(23,721,846)	4,120,532
27154	Atlantic Specialty Ins Co	NY	66,652,323	18,495,766	48,156,557	12,042,834	11,602,721	2,020,557	1,415,687
22586	Atlantic States Ins Co	PA	419,054,014	249,106,199	169,947,815	183,335,871	163,241,171	26,734,985	4,423,769
19062	Automobile Ins Co Of Hartford CT	CT	928,690,153	644,837,952	283,852,201	233,479,800	203,856,629	61,995,441	9,661,537
10792	Avomark Ins Co	IN	10,342,047	87,307	10,254,740	-	-	558,695	-
29530	AXA Art Ins Corp	NY	66,870,651	32,326,867	34,543,784	30,215,711	24,440,440	5,193,558	405,015
36552	AXA Corp Solutions Reins Co	DE	932,202,482	278,433,717	653,768,765	15,334,116	25,176,054	725,887	-
33022	AXA Ins Co	NY	170,142,379	78,580,079	91,562,300	5,981,122	(261,751)	3,408,586	1,443,672
11835	AXA Re Amer Ins Co	DE	56,757,572	6,821,556	49,936,016	(665,258)	(1,211,540)	2,104,823	-
16187	AXA Re Prop & Cas Ins Co	DE	59,613,289	33,272,507	26,340,782	(8,185,376)	6,414,218	(7,155,637)	(485)

<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>
37273	Axis Ins Co	IL	107,198,813	298,893	106,899,920	-	2,180,233	1,897,451	-
20370	AXIS Reins Co	NY	1,831,970,659	1,281,077,712	550,892,947	422,604,301	412,738,612	38,623,901	4,960,614
24813	Balboa Ins Co	CA	1,533,166,926	877,126,701	656,040,225	852,890,479	732,876,890	115,516,407	19,548,318
18538	Bancinsure Inc	OK	102,442,150	60,994,466	41,447,684	44,997,172	40,467,808	4,957,299	384,610
13455	Bankers Independent Ins Co	PA	24,153,739	15,642,867	8,510,872	10,716,232	11,174,766	948,216	4,396,735
33162	Bankers Ins Co	FL	110,779,062	67,140,854	43,638,208	54,404,593	50,800,497	7,087,155	519,092
18279	Bankers Standard Ins Co	PA	271,851,923	185,467,056	86,384,867	80,821,834	63,961,333	14,581,261	65,552
20591	Bankers Std Fire & Marine Co	PA	122,036,784	79,401,237	42,635,547	34,637,929	27,413,030	9,484,529	-
38245	BCS Ins Co	OH	227,983,948	91,316,010	136,667,938	80,469,916	75,129,535	8,392,172	5,214,082
37540	Beazley Ins Co Inc	CT	78,181,323	18,031,891	60,149,432	4,597,465	6,392,162	52,558	803,374
41394	Benchmark Ins Co	KS	113,533,453	76,518,599	37,014,854	30,792,979	31,972,451	1,638,306	347,612
32603	Berkley Ins Co	DE	6,796,348,696	4,617,626,251	2,178,722,445	1,740,163,769	1,640,925,280	442,620,297	-
29580	Berkley Regional Ins Co	DE	2,402,315,783	1,737,349,593	664,966,190	1,229,795,598	1,105,889,624	140,806,766	343,921
19402	Birmingham Fire Ins Co Of PA	PA	4,146,017,133	2,812,055,608	1,333,961,525	1,013,315,893	976,439,774	122,170,903	2,982,150
20095	Bituminous Cas Corp	IL	759,269,836	497,890,988	261,378,848	245,781,432	229,525,147	25,226,046	4,605,219
20109	Bituminous Fire & Marine Ins Co	IL	492,386,961	378,934,324	113,452,637	168,146,143	165,764,297	4,871,440	(8,649)
40754	Blue Ridge Ind Co	WI	58,948,979	42,883,479	16,065,500	28,210,931	26,977,523	1,650,635	-
24503	Blue Ridge Ins Co	WI	186,726,000	128,838,042	57,887,958	84,635,582	80,934,852	5,939,832	-
27081	Bond Safeguard Ins Co	IL	37,178,127	20,214,305	16,963,822	19,802,634	8,900,654	7,850,167	558,028
19658	Bristol West Ins Co	OH	118,905,827	82,173,123	36,732,704	46,548,229	49,063,177	37,434	-
13528	Brotherhood Mut Ins Co	IN	293,366,803	173,870,608	119,496,195	149,397,889	144,435,902	9,170,930	9,451,601
20117	California Cas Ind Exch	CA	534,544,900	228,816,693	305,728,207	171,231,493	174,435,295	9,282,577	7,635,062
21946	Camden Fire Ins Assoc	NJ	78,972,108	5,317,551	73,654,557	-	-	(11,959,295)	-
36340	Camico Mut Ins Co	CA	157,959,811	107,784,042	50,175,769	53,057,795	54,306,940	2,220,643	2,915,839
10464	Canal Ins Co	SC	1,324,256,744	738,476,056	585,780,688	487,760,532	488,666,364	45,712,808	6,465,272
30589	Capital City Ins Co Inc	SC	139,255,429	102,662,591	36,592,838	51,737,461	50,418,439	3,226,169	123,933
20877	Capital Markets Assr Corp	NY	87,717,512	1,352,525	86,364,987	-	12,398,446	(8,446,474)	-
10472	Capitol Ind Corp	WI	445,537,797	264,229,666	181,308,131	151,410,229	139,658,967	22,736,908	168,196
21075	Cardif Prop & Cas Ins Co	TX	12,153,828	473,481	11,680,347	1,017,087	2,194,104	(700,184)	-
10510	Carolina Cas Ins Co	IA	881,704,551	620,977,507	260,727,044	344,643,438	323,320,550	39,943,114	7,104,311
11255	Caterpillar Ins Co	MO	154,633,905	120,000,571	34,633,334	34,428,367	40,296,541	(2,099,672)	1,228,567
19518	Catlin Ins Co	TX	101,022,050	2,822,919	98,199,131	(1,353,016)	3,180,368	(710,111)	-
19909	Centennial Ins Co	NY	227,431,064	157,961,637	69,469,427	22,673,050	35,738,891	(3,659,487)	1,758,229
34274	Central States Ind Co Of Omaha	NE	260,853,018	53,342,757	207,510,261	54,866,936	56,292,873	5,282,376	855,350
34649	Centre Ins Co	DE	554,529,190	419,940,093	134,589,097	2,647,282	18,121,152	12,266,526	(14)
42765	Centurion Cas Co	IA	321,991,551	19,195,327	302,796,224	24,162,844	4,057,672	23,976,481	(31,625)
20710	Century Ind Co	PA	882,569,407	857,569,407	25,000,000	31,504	261,585,585	(157,384,247)	-

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26905	Century-Natl Ins Co	CA	572,030,583	356,134,973	215,895,610	191,956,815	168,297,483	37,222,834	172,932
25615	Charter Oak Fire Ins Co	CT	805,685,829	606,716,939	198,968,890	217,037,560	189,500,529	48,303,316	26,778,988
10642	Cherokee Ins Co	MI	224,683,563	146,460,606	78,222,957	134,703,366	125,207,239	9,584,032	600
22810	Chicago Ins Co	IL	272,636,728	152,702,820	119,933,908	67,184,034	59,864,058	11,282,057	1,955,333
12777	Chubb Ind Ins Co	NY	212,135,299	158,209,288	53,926,011	47,284,664	39,319,208	10,273,305	943,213
10052	Chubb Natl Ins Co	IN	177,177,805	123,435,298	53,742,507	47,284,664	39,319,208	10,276,428	26,581
10669	Church Ins Co	NY	57,658,410	38,230,770	19,427,640	6,618,030	9,202,884	391,375	21,623
18767	Church Mut Ins Co	WI	1,066,334,980	737,781,334	328,553,646	423,540,678	375,268,769	50,589,582	5,371,913
25771	CIFG Assurance NA Inc	NY	191,381,402	87,561,335	103,820,067	5,519,928	14,410,129	(2,095,662)	4,183,434
22004	CIM Ins Corp	MI	20,999,696	6,500,807	14,498,889	-	(13,213)	447,237	2,973
28665	Cincinnati Cas Co	OH	349,578,661	68,115,634	281,463,027	-	-	14,888,270	4,214,826
10677	Cincinnati Ins Co	OH	10,917,879,475	6,167,674,403	4,750,205,072	3,166,336,122	2,958,401,747	572,221,826	38,997,180
20532	Clarendon Natl Ins Co	NJ	1,430,872,998	934,847,596	496,025,402	(203,101)	71,584,651	(62,689,851)	1,670,510
25070	Clearwater Ins Co	DE	1,308,348,733	647,951,974	660,396,759	18,522,132	102,929,376	29,040,467	-
10019	Clearwater Select Ins Co	DE	108,851,522	27,566,566	81,284,956	230,991	(2,512,303)	5,376,795	-
29114	CMG Mortgage Assur Co	WI	9,307,681	1,262,853	8,044,828	582,120	1,144,787	(41,948)	7,222
40266	CMG Mortgage Ins Co	WI	323,103,861	219,404,481	103,699,380	61,057,981	48,124,389	17,834,827	961,918
30112	CNL Ins Amer Inc	GA	26,826,564	7,708,086	19,118,478	11,771,597	11,086,689	1,229,859	-
10758	Colonial Surety Co	PA	22,131,781	13,401,417	8,730,364	5,928,793	5,020,625	946,229	323,446
36927	Colony Specialty Ins Co	OH	182,754,474	141,310,792	41,443,682	65,094,145	57,544,440	7,487,398	781,906
19410	Commerce & Industry Ins Co	NY	7,355,794,061	5,547,094,927	1,808,699,134	2,026,631,787	1,923,408,442	257,934,290	25,307,178
32280	Commercial Cas Ins Co	CA	206,620,270	159,197,896	47,422,374	(9,208)	926,485	6,546,366	-
21296	Commercial Guaranty Cas Ins Co	IN	139,355,403	21,164,753	118,190,650	983,264	(4,005,368)	9,488,926	-
38385	Commercial Guaranty Ins Co	DE	32,834,257	1,329,934	31,504,323	-	(63)	877,296	-
18732	Commercial Loan Ins Corp	WI	10,919,819	502,612	10,417,207	65,005	2,658	631,939	-
10220	Commonwealth Ins Co Of Amer	WA	51,506,904	29,288,614	22,218,290	11,694,600	11,751,040	1,210,717	273,114
10794	Companion Commercial Ins Co	SC	10,832,005	2,648,130	8,183,875	-	-	188,878	4,925,754
12157	Companion Prop & Cas Ins Co	SC	384,592,992	272,151,542	112,441,450	136,080,628	129,320,566	11,229,307	4,413,762
24961	Connie Lee Ins Co	WI	160,946,897	22,329,716	138,617,181	5,972,211	5,106,968	13,327,849	-
32190	Constitution Ins Co	NY	46,777,773	8,124,815	38,652,958	51,995	(2,161,907)	295,772	-
20443	Continental Cas Co	IL	38,198,350,519	30,258,931,766	7,939,418,753	6,079,395,711	6,823,804,140	513,569,893	125,028,559
39551	Continental Heritage Ins Co	OH	9,064,504	2,248,654	6,815,850	1,967,336	1,568,897	462,040	52,367
28258	Continental Ind Co	IA	24,792,481	11,764,391	13,028,090	16,403,764	12,020,361	2,775,245	242,401
35289	Continental Ins Co	PA	4,057,425,582	2,132,067,669	1,925,357,913	3,594,145	7,112,385	102,326,608	3,592,345
10804	Continental Western Ins Co	IA	264,743,868	182,277,516	82,466,352	-	-	4,408,079	-
37206	Contractors Bonding & Ins Co	WA	190,670,367	118,144,439	72,525,928	79,540,438	56,733,445	18,549,625	110,241
22730	Converium Ins North Amer Inc	NJ	73,248,379	9,099,730	64,148,649	(11)	494,674	1,193,924	(323)

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21318	Coregis Ins Co	IN	388,095,420	155,037,416	233,058,004	5,032,937	(8,407,032)	26,896,391	-
20982	Country Cas Ins Co	IL	73,829,310	16,197,147	57,632,163	-	-	1,419,872	-
21008	Country Pref Ins Co	IL	77,722,917	61,699,876	16,023,041	-	-	1,000,341	-
10022	Countryway Ins Co	NY	75,336,168	53,256,366	22,079,802	37,352,634	45,033,139	(3,319,596)	-
26492	Courtesy Ins Co	FL	373,185,884	262,002,898	111,182,986	76,054,696	59,253,192	17,763,858	213,483
31348	Crum & Forster Ind Co	DE	36,132,032	24,625,657	11,506,375	9,506,091	8,824,913	1,200,187	585,376
24660	Cumberland Cas & Surety Co	FL	6,911,798	10,927,462	(4,015,664)	(85,222)	707,753	(548,345)	-
10448	Cumberland Ins Co Inc	NJ	79,113,132	54,341,417	24,771,715	26,455,623	26,616,942	1,421,579	73,025
13684	Cumberland Mut Fire Ins Co	NJ	261,664,798	121,880,278	139,784,520	87,723,381	84,150,443	11,451,801	6,169,914
10847	Cumis Ins Society Inc	IA	1,172,959,823	712,067,910	460,891,913	533,265,957	549,204,235	44,830,838	9,849,458
35483	Daily Underwriters Of Amer	PA	28,408,942	9,670,622	18,738,320	11,043,260	8,352,990	2,387,902	2,409,881
10499	DaimlerChrysler Ins Co	MI	347,816,886	163,171,447	184,645,439	93,551,808	50,522,020	36,567,989	1,938,275
21164	Dairyland Ins Co	WI	1,238,205,402	818,308,439	419,896,963	402,726,877	404,421,004	48,327,855	3,396,102
32271	Dallas National Ins Co	TX	208,607,912	141,251,974	67,355,938	67,961,772	60,248,036	7,417,823	21,534
16624	Darwin Natl Assur Co	DE	442,010,386	258,089,125	183,921,261	127,967,450	125,324,777	8,623,473	1,075,938
16705	Dealers Assur Co	OH	52,185,600	26,573,500	25,612,100	7,083,943	4,992,025	2,206,750	-
37907	Deerbrook Ins Co	IL	35,063,935	204,493	34,859,442	-	-	1,427,015	48,212
37184	Deerfield Ins Co	IL	85,753,188	43,634,241	42,118,947	19,731,086	19,406,278	2,981,462	-
35408	Delos Ins Co	DE	370,444,382	166,600,510	203,843,872	73,581,476	74,782,972	9,640,452	685,775
40975	Dentists Ins Co	CA	225,320,515	90,407,010	134,913,505	34,100,018	30,900,638	5,592,735	-
42587	Depositors Ins Co	IA	62,060,875	16,325,970	45,734,905	-	-	1,563,461	935,663
12718	Developers Surety And Ind Co	IA	117,721,937	64,601,271	53,120,666	50,932,314	42,758,286	6,858,745	2,137,706
42048	Diamond State Ins Co	IN	170,527,895	57,533,946	112,993,949	13,028,674	10,557,810	4,453,858	1,325,361
23736	Direct Natl Ins Co	AR	11,577,496	5,366,294	6,211,202	2,178,797	2,717,986	(484,269)	-
36463	Discover Prop & Cas Ins Co	IL	108,639,935	68,061,723	40,578,212	24,663,359	21,534,151	5,753,492	3,945,882
34495	Doctors Co An Interins Exchn	CA	1,939,549,138	1,283,589,638	655,959,500	478,224,850	345,746,805	137,638,906	24,743,484
13692	Donegal Mut Ins Co	PA	296,517,465	160,432,098	136,085,367	83,814,323	72,916,455	13,728,456	16,356,099
10724	Eastern Alliance Ins Co	PA	123,914,399	75,557,013	48,357,386	44,072,481	32,571,543	9,798,490	678,088
28649	Eastern Atlantic Ins Co	PA	52,222,780	23,281,415	28,941,365	8,038,251	7,376,602	1,656,146	-
14702	Eastguard Ins Co	PA	64,288,299	48,163,449	16,124,850	19,710,368	21,256,817	397,744	724
22926	Economy Fire & Cas Co	IL	344,937,873	13,870,258	331,067,615	-	13,024	17,577,575	-
38067	Economy Preferred Ins Co	IL	7,982,724	25,473	7,957,251	-	-	295,204	-
40649	Economy Premier Assur Co	IL	33,100,245	75,710	33,024,535	-	-	1,373,473	4,027,324
21261	Electric Ins Co	MA	1,200,095,381	868,295,545	331,799,836	401,212,609	408,748,651	30,622,775	3,970,246
21407	Emcasco Ins Co	IA	311,458,928	227,106,719	84,352,209	127,366,690	115,545,205	17,107,365	9,478
12003	Emergency Medicine Professional Asr	NV	10,644,528	5,914,235	4,730,293	3,711,371	3,926,520	86,053	73,723
21326	Empire Fire & Marine Ins Co	NE	252,469,400	121,429,070	131,040,330	-	-	11,101,295	15,112,474
11512	Employers Compensation Ins Co	CA	1,479,467,443	1,165,372,815	314,094,628	184,703,287	129,246,451	60,974,706	-

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20648	Employers Fire Ins Co	MA	107,472,222	46,198,139	61,274,083	30,107,086	29,006,802	8,201,385	3,053,641
21458	Employers Ins of Wausau	WI	5,295,626,509	4,087,255,690	1,208,370,819	1,819,426,106	1,876,755,892	90,120,641	7,592,366
21415	Employers Mut Cas Co	IA	1,976,772,516	1,185,686,301	791,086,215	630,773,601	574,100,731	93,748,486	321,118
39845	Employers Reins Corp	MO	15,488,044,200	11,881,740,663	3,606,303,537	1,543,517,772	2,161,270,554	(1,351,039,016)	206,210
15130	Encompass Ind Co	IL	24,406,647	4,150,182	20,256,465	-	-	1,048,492	53,201,186
10358	Encompass Ins Co	IL	26,238,484	13,539,674	12,698,810	11,412,301	10,665,228	657,304	-
10071	Encompass Ins Co Of America	IL	23,227,413	1,070,267	22,157,146	-	-	924,765	56,477,319
10641	Endurance Amer Ins Co	DE	141,560,101	1,701,331	139,858,770	615	1,226,347	363,674	-
11551	Endurance Reins Corp of Amer	NY	1,572,805,557	1,001,452,349	571,353,208	330,131,530	297,310,406	63,406,634	-
26263	Erie Ins Co	PA	602,935,224	416,651,090	186,284,134	194,481,746	180,588,180	21,701,181	12,520,152
26271	Erie Ins Exch	PA	9,516,144,257	5,429,048,578	4,087,095,679	3,675,705,005	3,395,874,320	504,770,222	461,743,702
26830	Erie Ins Prop & Cas Co	PA	61,496,781	52,232,997	9,263,784	-	-	354,767	3,551,350
25712	Esurance Ins Co	WI	328,929,140	260,120,018	68,809,122	77,643,902	86,705,746	4,175,684	16,231,267
21741	Esurance Ins Co of NJ	WI	8,785,889	22,057	8,763,832	-	4,173	1,230,591	-
30210	Esurance Prop and Cas Ins Co	CA	71,689,146	56,930,765	14,758,381	10,002,515	14,032,436	122,014	-
10120	Everest Natl Ins Co	DE	574,664,698	409,707,001	164,957,697	96,966,036	74,762,304	21,042,536	1,961,057
26921	Everest Reins Co	DE	9,731,935,336	7,027,814,464	2,704,120,872	2,143,954,523	2,054,055,343	298,745,535	-
17043	Everett Cash Mut Ins Co	PA	48,744,630	29,812,744	18,931,886	24,375,363	22,586,684	2,641,083	1,056,038
12750	Evergreen Natl Ind Co	OH	45,030,733	13,833,318	31,197,415	8,814,368	7,843,120	1,452,453	670,069
11045	Excelsior Ins Co	NH	42,554,199	1,503,631	41,050,568	-	-	2,771,456	8,070,250
13722	Excess Rein Co	DE	37,095,861	10,558,597	26,537,264	26,431	498,415	3,002,619	-
10003	Excess Share Ins Corp	OH	53,226,207	37,826,857	15,399,350	2,723,253	1,614,773	2,108,505	161,160
35181	Executive Risk Ind Inc	DE	2,633,694,022	1,823,547,765	810,146,257	756,563,621	629,218,129	199,899,048	5,560,153
21482	Factory Mut Ins Co	RI	9,152,614,118	4,135,909,170	5,016,704,948	2,338,679,589	1,765,518,978	591,675,404	26,477,677
44784	Fairfield Ins Co	CT	27,878,289	8,160,749	19,717,540	-	2,048,391	(243,456)	(4,436)
18864	Fairmont Ins Co	CA	54,439,553	33,594,855	20,844,698	8,466,484	8,756,251	1,729,457	-
25518	Fairmont Premier Ins Co	CA	185,587,832	46,179,258	139,408,574	13,025,361	13,471,156	1,214,067	271,205
24384	Fairmont Specialty Ins Co	DE	236,977,919	139,375,873	97,602,046	43,634,960	45,128,282	12,826,309	920,196
21652	Farmers Ins Exch	CA	11,919,107,149	8,770,540,085	3,148,567,064	5,894,713,241	5,662,415,495	244,742,594	(317)
13854	Farmers Mut Fic Of Salem Cty	NJ	90,219,533	62,217,804	28,001,729	35,591,217	32,349,050	3,817,618	214,705
13897	Farmers Mut Hail Ins Co Of IA	IA	315,488,425	94,289,298	221,199,127	172,996,531	133,350,789	33,371,119	-
10806	Farmers New Century Ins Co	IL	166,533,297	111,456,494	55,076,803	85,433,016	81,813,414	6,369,529	28,628,051
41483	Farmington Cas Co	CT	941,936,097	701,222,079	240,714,018	253,226,487	221,083,950	53,426,771	1,065,452
13838	Farmland Mut Ins Co	IA	332,320,535	191,404,989	140,915,546	153,262,989	143,910,588	18,012,883	9,073
10178	FCCI Ins Co	FL	1,342,308,850	952,166,499	390,142,351	520,847,195	508,154,524	30,203,713	-
20281	Federal Ins Co	IN	28,363,071,383	17,086,324,021	11,276,747,362	6,975,323,393	5,826,080,932	1,647,234,379	99,688,306
13935	Federated Mut Ins Co	MN	3,722,360,925	2,131,456,727	1,590,904,198	1,049,288,112	940,133,705	224,179,090	4,739,953

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11118	Federated Rural Electric Ins Exch	KS	279,457,700	194,226,071	85,231,629	92,278,796	91,716,822	9,932,632	1,186,304
28304	Federated Service Ins Co	MN	339,482,510	232,858,438	106,624,072	116,587,568	104,459,301	19,371,143	429,763
43460	FFG Ins Co	TX	283,549,831	236,203,467	47,346,364	154,429,703	163,143,577	(15,381,752)	-
35386	Fidelity & Guaranty Ins Co	IA	18,717,718	(859,793)	19,577,511	-	-	463,493	2,510,263
25879	Fidelity & Guaranty Ins Underwriters	WI	31,793,092	395,655	31,397,437	-	-	1,414,437	32,630
25180	Fidelity Natl Ins Co	CA	284,729,734	164,923,001	119,806,733	152,146,036	150,404,456	5,186,870	600,326
16578	Fidelity Natl Prop and Cas Ins Co	NY	94,202,664	32,406,128	61,796,536	5,428,848	(9,773,266)	12,503,255	1,498,315
35009	Financial Cas & Surety Inc	TX	9,719,587	1,877,428	7,842,159	4,148,804	2,624,179	1,219,874	2,120,591
12815	Financial Guaranty Ins Co	NY	3,894,109,763	2,763,330,350	1,130,779,413	212,507,421	73,279,590	220,518,930	11,081,429
18287	Financial Security Assur Inc	NY	3,953,513,669	2,387,278,743	1,566,234,926	252,008,434	141,830,494	280,624,242	1,585,233
21873	Firemans Fund Ins Co	CA	10,066,490,771	7,033,859,818	3,032,630,953	3,359,201,702	2,993,345,159	1,073,218,022	41,849,848
21784	Firemens Ins Co Of Washington DC	DE	120,601,351	86,927,499	33,673,852	-	-	1,813,596	24,335,988
37710	First American Prop & Cas Ins Co	CA	85,044,464	38,157,389	46,887,075	41,498,610	32,124,602	8,911,632	590,120
29980	First Colonial Ins Co	FL	350,517,409	243,452,845	107,064,564	107,158,938	103,394,531	5,999,553	5,276,449
11177	First Financial Ins Co	IL	510,365,766	258,463,357	251,902,409	56,169,794	67,889,339	2,165,978	105,000
10676	First Guard Ins Co	AZ	9,110,396	662,618	8,447,778	3,782,426	2,475,429	1,065,523	449,903
38326	First Ind Of Amer Ins Co	NJ	5,436,618	654,881	4,781,737	2,347,971	3,567,462	(1,183,924)	3,923
33588	First Liberty Ins Corp	IA	45,620,600	24,607,092	21,013,508	11,371,413	11,729,839	740,872	7,856,273
24724	First Natl Ins Co Of Amer	WA	253,514,190	175,928,221	77,585,969	112,500,149	99,496,360	16,331,743	2,526,158
10859	First Nonprofit Ins Co	IL	46,025,564	25,514,527	20,511,037	15,228,369	14,512,566	845,866	3,108,465
33383	First Professionals Ins Co	FL	753,144,928	552,700,447	200,444,481	165,314,808	151,104,461	19,487,692	-
28519	First Sealord Surety Inc	PA	11,635,813	1,358,727	10,277,086	14,700,874	13,035,749	1,351,473	140,216
14699	First Washington Ins Co Inc	DC	8,195,516	3,946,575	4,248,941	26,560	(212,526)	1,351,338	-
35585	Flagship City Ins Co	PA	17,630,654	8,225,180	9,405,474	-	-	297,797	4,010,678
33278	Florists Ins Co	IL	13,530,703	6,000,073	7,530,630	1,904,275	1,000,127	1,034,637	-
13978	Florists Mut Ins Co	IL	168,995,892	117,857,842	51,138,050	51,011,329	49,557,189	4,208,321	1,004,766
38776	Folksamerica Rein Co	NY	3,024,786,221	1,871,510,327	1,153,275,894	701,642,841	739,143,199	46,856,438	-
11185	Foremost Ins Co	MI	1,812,960,024	1,225,971,133	586,988,891	1,256,622,217	1,184,239,833	90,141,491	9,565,808
11800	Foremost Property & Cas Ins Co	MI	39,348,050	24,435,451	14,912,599	-	(2,432,864)	4,400,666	525,998
41513	Foremost Signature Ins Co	MI	57,727,120	40,486,641	17,240,479	-	(3,581,262)	7,276,198	-
10801	Fortress Ins Co	IL	39,660,339	24,243,251	15,417,088	2,399,290	3,017,823	286,598	165,826
13986	Frankenmuth Mut Ins Co	MI	868,005,743	546,260,299	321,745,444	330,286,390	305,609,783	35,205,068	-
21253	Garrison Property and Cas Ins Co	TX	33,535,393	22,116,558	11,418,835	13,001,275	12,988,274	(656,500)	706,225
28339	Gateway Ins Co	MO	38,455,679	23,378,617	15,077,062	18,776,677	18,891,672	1,612,647	866,704
18821	General Cas Co Of IL	IL	214,263,028	150,623,289	63,639,739	98,737,791	94,420,965	5,366,959	-
24414	General Cas Co Of WI	WI	1,512,185,615	770,772,029	741,413,586	479,586,301	458,618,336	119,256,797	1,752,048
30007	General Fidelity Ins Co	SC	598,641,278	195,595,177	403,046,101	78,837,792	102,777,794	(15,117,226)	297,898
24732	General Ins Co Of Amer	WA	2,702,742,949	1,826,146,338	876,596,611	1,293,751,725	1,144,208,148	225,897,128	3,750,908

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22039	General Rein Corp	DE	15,457,707,255	6,765,528,794	8,692,178,461	779,088,862	708,339,372	631,319,732	528,177
39322	General Security Natl Ins Co	NY	404,843,468	336,843,108	68,000,360	1,307,104	43,215,630	(25,431,758)	-
11967	General Star Natl Ins Co	OH	518,758,131	316,606,367	202,151,764	21,320,872	16,113,796	13,978,713	1,631,830
11231	Generali Us Branch	NY	73,399,364	38,460,986	34,938,378	332,420	5,852,536	(9,876,654)	-
38962	Genesis Ins Co	CT	219,773,948	116,068,140	103,705,808	26,409,375	21,659,135	10,445,968	112,511
41432	Genworth Home Equity Ins Corp	NC	6,138,637	274,393	5,864,244	239,494	234,538	143,355	-
38458	Genworth Mortgage Ins Corp	NC	2,790,366,705	2,545,615,943	244,750,762	429,400,798	293,928,654	212,935,370	7,918,908
16675	Genworth Mortgage Ins Corp Of NC	NC	189,614,401	158,967,870	30,646,531	45,224,067	17,137,263	22,866,389	-
29823	Genworth Residential Mrt Ins Corp NC	NC	61,952,428	52,694,885	9,257,543	15,135,990	8,221,929	5,076,860	312,086
10799	Geovera Ins Co	CA	113,060,005	65,599,489	47,460,516	27,655,130	23,009,679	4,132,404	-
41343	Gerling Amer Ins Co	NY	134,741,309	45,513,613	89,227,696	1,581,029	8,490,143	3,679,598	466,828
11282	Germantown Ins Co	PA	60,238,942	34,341,770	25,897,172	26,644,054	23,197,920	4,134,315	25,228
11266	Global Reins Corp US Branch	NY	274,728,571	232,799,624	41,928,947	21,749	13,013,734	(693,689)	-
11312	Globe American Cas Co	OH	11,895,575	6,532,157	5,363,418	-	-	613,094	-
11054	GMAC Direct Ins Co	MO	8,873,677	118,864	8,754,813	-	722	242,295	-
11044	GMAC Ins Co Online Inc	MO	11,867,090	776,431	11,090,659	250,475	(350,470)	757,505	-
14044	Goodville Mut Cas Co	PA	113,683,603	51,821,466	61,862,137	56,733,412	46,457,951	9,970,117	271,827
43265	Gramercy Ins Co	TX	40,251,666	26,030,818	14,220,848	20,857,698	19,372,106	1,938,995	1,946
23809	Granite State Ins Co	PA	42,526,702	10,354,660	32,172,042	-	-	1,388,252	8,577,398
25984	Graphic Arts Mut Ins Co	NY	124,838,323	80,883,563	43,954,760	31,296,616	29,826,232	7,614,275	7,505,199
36307	Gray Ins Co	LA	315,622,094	219,077,483	96,544,611	111,158,003	102,736,755	12,316,660	-
26832	Great American Alliance Ins Co	OH	25,791,230	18,435	25,772,795	-	-	648,778	1,751,111
26344	Great American Assur Co	OH	15,999,743	6,348	15,993,395	-	-	368,230	8,554,462
10646	Great American Contemporary Ins Co	OH	10,055,016	3,270	10,051,746	-	-	270,952	-
16691	Great American Ins Co	OH	5,461,795,679	3,859,159,520	1,602,636,159	1,594,457,212	1,549,240,271	301,334,872	16,919,221
22136	Great American Ins Co of NY	NY	55,324,688	319,762	55,004,926	-	-	1,742,634	3,090,674
31135	Great American Security Ins Co	OH	16,580,425	25,933	16,554,492	-	-	432,063	-
33723	Great American Spirit Ins Co	OH	18,155,473	16,828	18,138,645	-	-	458,458	-
25224	Great Divide Ins Co	ND	131,640,294	68,882,706	62,757,588	26,784,189	16,534,512	11,683,206	44,908
18694	Great Midwest Ins Co	MI	28,313,420	14,772,261	13,541,159	7,519,853	6,649,168	919,206	-
20303	Great Northern Ins Co	MN	1,508,865,573	1,157,592,205	351,273,368	378,281,814	314,605,843	85,054,710	27,436,466
26654	Great Northwest Ins Co	IN	23,735,452	13,698,985	10,036,467	14,081,154	13,658,603	1,070,228	-
11371	Great West Cas Co	NE	1,564,427,492	1,125,091,276	439,336,216	667,117,388	647,760,518	43,513,645	1,556,537
22187	Greater NY Mut Ins Co	NY	769,355,163	477,211,271	292,143,892	215,617,123	203,836,351	22,427,905	3,542,988
22322	Greenwich Ins Co	DE	785,875,859	430,292,764	355,583,095	99,916,900	82,045,019	26,428,581	11,732,963
36650	Guarantee Co Of North America USA	MI	64,990,130	10,366,170	54,623,960	10,381,315	13,220,362	(112,112)	541,898
11398	Guarantee Ins Co	FL	74,834,226	65,078,496	9,755,730	21,566,864	22,668,566	(172,246)	-

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15032	Guideone Mut Ins Co	IA	950,709,904	652,356,461	298,353,443	313,390,905	289,002,890	21,004,850	2,697,099
14559	Guideone Specialty Mut Ins Co	IA	215,737,166	161,237,879	54,499,287	78,347,726	75,718,581	7,108,076	1,297,713
36064	Hanover Amer Ins Co	NH	14,887,148	13,591	14,873,557	-	-	500,491	271,564
22292	Hanover Ins Co	NH	4,027,098,266	2,563,464,936	1,463,633,330	1,454,638,179	1,464,571,775	230,885,061	7,271,969
21806	Harbor Specialty Ins Co	NJ	182,199,449	154,909,599	27,289,850	(1,411,429)	(11,800,454)	10,454,279	-
26433	Harco Natl Ins Co	IL	464,599,972	272,802,192	191,797,780	128,241,179	128,905,257	6,096,396	880,940
23582	Harleysville Ins Co	PA	105,397,994	75,034,855	30,363,139	34,950,870	34,404,177	3,592,743	1,240,738
14168	Harleysville Mut Ins Co	PA	1,506,301,850	839,836,108	666,465,742	267,950,730	273,173,759	55,834,792	36,105,243
35696	Harleysville Preferred Ins Co	PA	670,562,890	486,383,875	184,179,015	209,705,220	206,425,077	41,304,442	3,571,912
26182	Harleysville Worcester Ins Co	PA	549,995,340	416,849,500	133,145,840	174,754,350	172,020,899	24,908,990	-
22357	Hartford Accid & Ind Co	CT	11,193,585,525	7,415,598,044	3,777,987,481	3,370,208,041	3,272,109,643	445,964,975	4,839,931
29424	Hartford Cas Ins Co	IN	2,115,393,752	1,210,198,672	905,195,080	567,027,966	550,523,188	(2,255,363)	61,845,073
19682	Hartford Fire In Co	CT	24,589,860,907	11,568,997,535	13,020,863,372	4,278,483,747	4,153,947,699	498,308,066	58,357,559
37478	Hartford Ins Co Of The Midwest	IN	297,358,935	107,429,107	189,929,828	51,547,997	50,047,564	19,317,654	36,451,407
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,203,282,364	585,694,828	617,587,536	542,931,570	397,726,782	146,031,679	1,914,380
29890	Hartford Steam Boil Inspec Ins Co CT	CT	87,367,271	46,769,234	40,598,037	27,040,680	15,941,904	7,681,913	-
30104	Hartford Underwriters Ins Co	CT	1,506,231,742	859,597,558	646,634,184	412,383,976	400,380,501	70,383,808	48,469,770
36781	HCC Ins Co	IN	32,272,816	5,018,540	27,254,276	5,954	601,443	477,927	-
11832	Health Care Industry Liab Recip Ins	DC	84,499,230	81,258,977	3,240,253	1,769,410	234,674	1,044,913	-
32077	Heritage Casualty Ins Co	IL	112,693,722	61,728,104	50,965,618	45,127,951	52,600,808	(2,679,890)	4,659
39527	Heritage Ind Co	CA	198,384,540	95,331,680	103,052,860	37,869,026	28,453,166	8,322,497	2,799,777
35599	Highmark Cas Ins Co	PA	191,448,564	116,230,001	75,218,563	89,678,377	80,494,293	9,296,369	171,271
17221	Homesite Ins Co	CT	90,271,594	47,677,731	42,593,863	33,016,753	29,970,989	2,122,748	-
13927	Homesite Ins Co Of The Midwest	ND	107,653,094	61,256,653	46,396,441	37,808,993	34,731,339	2,047,907	4,279,934
22578	Horace Mann Ins Co	IL	413,335,551	259,318,940	154,016,611	249,401,086	231,427,512	31,774,132	3,320,724
22756	Horace Mann Prop & Cas Ins Co	CA	126,078,572	71,849,125	54,229,447	84,670,965	74,009,996	11,640,128	986,569
10069	Housing Authority Prop A Mut Co	VT	138,790,525	71,383,958	67,406,567	29,606,755	16,473,829	9,145,704	800,000
38849	Houston General Ins Co	TX	43,767,551	22,992,415	20,775,136	1,275,957	3,114,894	(851,721)	-
28657	HSBC Ins Co of DE	DE	480,437,008	128,917,682	351,519,326	143,382,577	55,774,971	67,805,183	-
25054	Hudson Ins Co	DE	371,337,988	255,921,807	115,416,181	191,533,659	199,057,107	1,100,973	740,791
40223	ICM Ins Co	NY	10,782,873	2,289,138	8,493,735	1,290,364	3,766,480	(1,471,828)	-
29068	IDS Prop Cas Ins Co	WI	1,091,657,301	568,719,859	522,937,442	558,699,939	528,944,619	59,505,011	3,287,140
23817	Illinois Natl Ins Co	IL	55,270,711	382,635	54,888,076	-	-	2,329,324	1,103,201
11487	Imperial Cas & Ind Co	OK	23,333,420	12,468,912	10,864,508	9,454,088	10,028,663	127,429	232,431
43575	Indemnity Ins Co Of North Amer	PA	325,950,819	232,029,326	93,921,493	76,973,175	60,805,237	15,767,248	6,517,981
26581	Independence Amer Ins Co	DE	62,840,390	22,062,630	40,777,760	67,776,870	67,932,664	1,896,689	-
29831	Independent Mut Fire Ins Co	IL	30,325,883	4,530,998	25,794,885	6,159,712	6,240,596	222,924	160,491
14265	Indiana Lumbermens Mut Ins Co	IN	123,270,828	81,046,721	42,224,107	47,777,581	48,605,772	3,945,820	134,525

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11738	Infinity Auto Ins Co	OH	16,334,644	6,590,977	9,743,667	948,665	848,682	1,105,734	-
21792	Infinity Cas Ins Co	OH	9,284,089	1,659,428	7,624,661	948,665	848,682	2,516,518	-
10061	Infinity Ind Ins Co	IN	6,657,765	1,145,465	5,512,300	948,665	848,682	257,872	-
22268	Infinity Ins Co	IN	1,596,370,374	1,103,514,087	492,856,287	935,384,114	836,646,268	113,896,683	436,556
38873	Infinity Security Ins Co	IN	7,874,287	1,399,314	6,474,973	948,665	848,682	271,010	-
20260	Infinity Select Ins Co	IN	7,485,873	1,904,391	5,581,482	948,665	848,682	236,017	-
31925	Infinity Specialty Ins Co	OH	9,533,039	1,210,708	8,322,331	948,665	848,682	386,570	-
12599	Infinity Standard Ins Co	IN	28,252,427	19,493,685	8,758,742	948,665	848,682	1,815,591	-
22195	Insurance Co Of Greater NY	NY	95,903,877	55,666,296	40,237,581	25,366,721	23,980,747	3,050,177	96,940
26700	Insurance Co Of IL	IL	31,631,067	1,309,178	30,321,889	-	-	1,292,499	-
22713	Insurance Co Of North Amer	PA	628,630,387	453,657,133	174,973,254	192,432,938	152,306,315	53,272,002	891,444
19429	Insurance Co Of The State Of PA	PA	4,343,795,678	2,822,005,326	1,521,790,352	1,013,315,892	963,578,777	159,346,160	15,333,103
27847	Insurance Co Of The West	CA	845,856,930	392,553,343	453,303,587	233,227,136	216,340,312	160,469,368	124,813
22780	Integon General Ins Corp	NC	51,869,426	11,526,682	40,342,744	-	1,365	1,656,413	-
22772	Integon Ind Corp	NC	82,732,207	38,177,610	44,554,597	-	27,338	2,534,688	-
29742	Integon Natl Ins Co	NC	217,436,016	134,535,606	82,900,410	-	2,946	6,724,497	(170)
31488	Integon Preferred Ins Co	NC	28,760,918	15,895,132	12,865,786	-	1,206	422,478	-
11592	International Fidelity Ins Co	NJ	149,565,807	76,318,974	73,246,833	78,417,251	67,325,778	10,489,091	1,323,092
22837	Interstate Ind Co	IL	139,782,790	73,830,849	65,951,941	35,831,485	32,050,157	6,742,418	74,947
10749	Intrepid Ins Co	MI	38,781,020	16,835,929	21,945,091	21,621,435	16,798,921	3,466,042	27,883
11630	Jefferson Ins Co	NY	130,081,302	30,687,094	99,394,208	1	10,179,699	(4,925,719)	-
14354	Jewelers Mut Ins Co	WI	184,417,398	77,015,359	107,402,039	88,806,990	83,804,186	8,024,343	1,291,832
27138	Kemper Cas Ins Co	IL	45,404,475	16,908,360	28,496,115	626,558	10,058,634	(8,176,808)	-
10914	Kemper Independence Ins Co	IL	104,766,384	85,673,022	19,093,362	23,203,842	22,494,209	1,436,445	19,076,182
11681	Keystone Ins Co	PA	404,907,013	275,170,280	129,736,733	202,852,334	208,492,010	10,666,250	17,177,364
26077	Lancer Ins Co	IL	549,173,453	452,195,594	96,977,859	96,092,316	95,159,515	28,560,110	5,750,742
35246	Laurier Ind Co	WI	25,567,078	9,658,336	15,908,742	2,759,740	1,675,759	1,628,342	-
13307	Lexon Ins Co	TX	69,490,278	32,180,586	37,309,692	43,618,719	20,566,628	16,190,801	2,926,370
42404	Liberty Ins Corp	IL	1,850,482,043	1,520,802,632	329,679,411	682,284,790	703,782,950	23,763,459	22,416,934
19917	Liberty Ins Underwriters Inc	NY	117,980,703	41,888,695	76,092,008	-	-	4,368,341	2,370,654
23035	Liberty Mut Fire Ins Co	WI	3,420,760,390	2,507,229,875	913,530,515	1,137,141,316	1,172,973,121	52,991,716	133,854,898
23043	Liberty Mut Ins Co	MA	29,920,012,089	19,967,883,060	9,952,129,029	7,561,989,751	7,801,590,520	1,007,010,200	19,635,085
14486	Liberty Mut Mid Atlantic Ins Co	PA	14,245,708	839,181	13,406,527	-	-	589,237	-
33855	Lincoln General Ins Co	PA	466,101,357	332,900,727	133,200,630	224,270,201	269,368,854	(29,827,958)	9,320,952
11075	Lion Ins Co	FL	388,511,669	352,456,643	36,055,026	14,476,075	12,460,071	2,446,977	-
14400	Lititz Mut Ins Co	PA	251,029,930	96,736,877	154,293,053	61,022,157	59,586,741	8,351,633	1,419,923
36447	LM General Ins Co	DE	15,508,853	10,107,503	5,401,350	-	8,805	401,127	-

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33600	LM Ins Corp	IA	67,188,909	48,207,641	18,981,268	22,742,826	23,459,449	679,006	325,512
36439	LM Personal Ins Co	DE	10,692,208	4,897,776	5,794,432	-	-	801,457	-
32352	LM Property and Casualty Ins. Co.	IN	355,438,618	197,963,976	157,474,642	13,399	2,647,033	28,393,057	(1,035)
14435	Lumber Mut Ins Co	MA	45,827,270	41,219,502	4,607,768	(122,794)	1,849,133	(727,839)	-
22977	Lumbermens Mut Cas Co	IL	2,136,458,926	1,962,866,314	173,592,612	19,243,766	231,395,008	(106,390,251)	306,702
23108	Lumbermens Underwriting Alliance	MO	362,917,259	262,336,999	100,580,260	90,161,049	98,193,505	5,121,657	449,302
35769	Lyndon Property Ins Co	MO	434,618,512	309,492,598	125,125,914	83,182,438	88,488,181	6,707,008	2,245,688
10051	Lyndon Southern Ins Co	LA	11,092,921	4,530,094	6,562,827	6,746,959	7,435,302	(373,105)	607,489
10702	Madison Ins Co	GA	105,525,604	26,225,747	79,299,857	9,895,601	3,714,668	7,579,136	76,945
29939	Main St Amer Assur Co	FL	834,117,447	589,024,457	245,092,990	448,325,613	434,509,891	35,999,444	266,316
36897	Manufacturers Alliance Ins Co	PA	191,523,095	132,688,031	58,835,064	71,573,793	72,284,913	1,225,827	6,842,266
23876	Mapfre Reins Corp	NJ	76,266,168	29,321,506	46,944,662	16,003,652	6,426,251	15,876,149	-
28932	Markel American Ins Co	VA	403,368,773	294,657,697	108,711,076	114,444,340	88,724,051	30,281,028	2,925,835
38970	Markel Ins Co	IL	614,720,963	484,535,540	130,185,423	323,641,782	320,096,539	19,724,044	4,498,566
22306	Massachusetts Bay Ins Co	NH	21,909,304	7,071	21,902,233	-	-	792,052	2,731,169
12041	MBIA Ins Corp	NY	10,952,319,309	6,871,687,447	4,080,631,862	738,995,780	311,175,530	672,985,597	1,878,827
23825	MBIA Ins Corp Of IL	IL	181,949,050	1,658,308	180,290,742	-	4,860,004	4,060,836	-
33391	Medical Assur Co Inc	AL	1,720,534,720	1,291,399,227	429,135,493	305,329,707	225,611,195	99,235,983	1,778,950
34231	Medical Liability Mut Ins Co	NY	5,022,834,071	4,860,688,086	162,145,985	672,288,455	1,021,007,881	(170,029,583)	-
11843	Medical Protective Co	IN	1,703,798,855	1,057,913,866	645,884,989	299,621,579	276,806,260	60,747,603	18,418,599
33090	Medical Security Ins Co	NC	7,848,082	3,900,101	3,947,981	1,684,203	1,452,368	414,960	126,560
22241	Medmarc Cas Ins Co	VT	112,696,469	70,862,487	41,833,982	15,931,909	15,908,824	2,969,755	990,996
21229	Memberselect Ins Co	MI	223,550,903	91,726,552	131,824,351	69,182,427	71,978,683	5,183,436	-
11030	Memic Ind Co	NH	123,442,358	72,384,853	51,057,505	31,466,105	29,700,508	3,234,841	23,985
33650	Mendota Ins Co	MN	105,229,030	59,492,735	45,736,295	34,920,219	32,000,178	5,988,735	-
31968	Merastar Ins Co	IN	83,733,234	59,513,062	24,220,172	20,794,431	21,730,215	(517,432)	773,939
14494	Merchants Bonding Co (Mutual)	IA	67,067,914	20,787,337	46,280,577	29,040,886	24,672,141	3,425,738	985,446
23337	Merchants Ins Co Of NH Inc	NH	196,028,758	124,357,860	71,670,898	41,172,553	38,663,089	7,650,889	-
23329	Merchants Mut Ins Co	NY	358,609,350	245,036,164	113,573,186	123,517,658	120,451,701	11,223,937	-
10502	Meridian Citizens Mut Ins Co	IN	24,849,988	12,397,437	12,452,551	5,907,179	5,503,459	828,200	-
23353	Meridian Security Ins Co	IN	95,002,371	16,151,404	78,850,967	(268,436)	-	7,404,638	-
24821	Meritplan Ins Co	CA	102,010,758	44,999,176	57,011,582	37,082,193	31,864,211	4,922,708	5,820,259
19798	Merrimack Mut Fire Ins Co	MA	813,371,083	348,307,075	465,064,008	233,029,226	191,896,082	45,476,999	-
39357	Metlife Ins Co of CT	CT	66,375,626,758	62,285,937,825	4,089,688,933	-	-	(3,819)	148,921
40169	Metropolitan Cas Ins Co	RI	46,364,205	1,088,036	45,276,169	-	-	1,838,529	3,812,579
25321	Metropolitan Drt Prop & Cas Ins Co	RI	24,141,446	469,918	23,671,528	-	-	832,729	5,508,003
39950	Metropolitan General Ins Co	RI	29,659,767	821,261	28,838,506	-	-	1,096,663	-
34339	Metropolitan Grp Prop & Cas Ins Co	RI	381,523,803	121,951,187	259,572,616	-	14,581,724	12,996,564	13,606,287

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26298	Metropolitan Property & Cas Ins Co	RI	5,305,099,235	3,454,517,473	1,850,581,762	2,932,382,595	2,586,493,212	385,286,471	7,217,180
40150	MGA Ins Co Inc	TX	120,365,499	99,297,465	21,068,034	44,919,936	44,351,211	2,652,451	-
22594	MGIC Assur Corp General Account	WI	9,118,032	19,291	9,098,741	-	111,830	262,059	-
10682	MGIC Credit Assur Corp	WI	45,128,800	6,320,504	38,808,296	1,544,421	2,313,052	973,620	1,901
18740	MGIC Ind Corp	WI	22,752,780	472,604	22,280,176	1,424	218,205	713,155	5,141
10666	MGIC Mortgage Reins Corp	WI	28,764,595	12,832,209	15,932,386	2,070,514	2,333,033	439,796	-
16470	MGIC Rein Corp	WI	292,220,660	246,174,088	46,046,572	67,326,260	78,416,971	542,305	-
10252	MGIC Residential Rein Corp	WI	28,379,389	12,832,205	15,547,184	2,070,514	2,333,033	394,402	-
38660	MIC General Ins Corp	MI	54,813,102	40,958,169	13,854,933	-	9,730	565,345	-
38601	MIC Prop & Cas Ins Corp	MI	166,717,693	116,725,942	49,991,751	-	(54,937)	1,370,207	(241,859)
21687	Mid-Century Ins Co	CA	3,198,083,569	2,587,485,969	610,597,600	1,822,555,721	1,804,678,855	81,741,123	-
23418	Mid-Continent Cas Co	OK	876,228,423	583,403,608	292,824,815	299,206,046	235,649,279	62,038,424	7,549
11932	Mid-Continent Ins Co	PA	46,254,057	21,884,981	24,369,076	20,451,962	17,676,782	3,750,725	1,603,421
23434	Middlesex Ins Co	WI	623,576,521	413,603,303	209,973,218	201,363,438	202,210,488	23,002,618	1,765
14532	Middlesex Mut Assur Co	CT	267,574,871	201,266,451	66,308,420	90,579,859	89,486,399	4,169,800	8,755,546
23612	Midwest Employers Cas Co	DE	298,751,782	177,854,816	120,896,966	31,649,563	34,201,719	3,127,570	2,172,370
23574	Midwest Family Mut Ins Co	MN	82,670,700	53,981,679	28,689,021	46,831,669	41,279,909	5,281,604	-
41653	Milbank Ins Co	SD	441,018,675	275,669,973	165,348,702	207,053,654	187,117,626	28,565,683	-
14575	Millers Capital Ins Co	PA	110,829,434	68,818,349	42,011,085	43,972,531	42,802,695	2,618,559	13,742,338
40703	Milwaukee Safeguard Ins Co	WI	11,886,692	1,361,667	10,525,025	-	-	602,476	-
42234	Minnesota Lawyers Mut Ins Co	MN	96,544,970	43,338,495	53,206,475	23,035,824	19,477,497	2,545,731	570,776
20362	Mitsui Sumitomo Ins Co of Amer	NY	670,201,634	480,152,059	190,049,575	151,332,340	168,539,602	4,695,843	3,888,306
22551	Mitsui Sumitomo Ins USA Inc	NY	100,552,976	53,097,775	47,455,201	16,814,704	18,727,959	930,366	1,128,029
32506	Monroe Guaranty Ins Co	IN	30,199,603	(9,275,390)	39,474,993	-	371,622	1,868,463	-
29858	Mortgage Guaranty Ins Corp	WI	7,364,303,289	5,814,624,431	1,549,678,858	1,035,673,152	828,211,445	400,369,855	24,860,117
22012	Motors Ins Corp	MI	7,770,566,346	4,958,412,121	2,812,154,225	3,024,634,689	2,737,626,395	1,102,156,124	957,436
10205	Mountain Valley Ind Co	NH	32,782,868	20,837,716	11,945,152	12,960,211	12,829,170	829,967	-
10227	Munich Reins Amer Inc	DE	17,207,194,585	13,433,287,204	3,773,907,381	2,529,904,686	2,388,570,414	615,768,527	-
14664	Mutual Benefit Ins Co	PA	159,516,860	101,782,493	57,734,367	77,658,574	75,466,285	5,980,821	24,723,272
11878	MutualAid eXchange	KS	30,841,999	11,447,688	19,394,311	13,516,779	12,972,925	1,678,759	16,556
30945	National Alliance Ins Co	MO	20,959,198	2,426	20,956,772	-	793,155	192,996	-
23663	National American Ins Co	OK	142,375,926	90,713,041	51,662,885	65,704,150	70,290,744	3,789,086	34,201
11991	National Cas Co	WI	156,736,229	56,441,011	100,295,218	-	(191,755)	3,600,758	16,203,798
10243	National Continental Ins Co	NY	125,830,786	84,445,434	41,385,352	23,269,083	41,023,524	4,667,413	-
16217	National Farmers Union Prop & Cas	CO	272,939,419	156,760,125	116,179,294	167,429,593	140,499,232	24,679,110	78,277
15679	National Fire & Ind Exch	MO	13,393,197	7,210,640	6,182,557	5,312,511	4,708,327	730,347	77,892
20478	National Fire Ins Co Of Hartford	IL	210,224,252	33,165,744	177,058,508	-	-	3,542,980	13,308,512

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42447	National General Assur Co	MO	43,992,913	24,460,993	19,531,920	-	3,703	585,338	8,184,779
23728	National General Ins Co	MO	99,603,805	60,757,520	38,846,285	32,456,893	31,231,704	2,570,870	785,617
20087	National Ind Co	NE	67,168,015,588	31,605,446,680	35,562,568,908	4,361,261,063	2,858,632,808	6,770,285,908	5,148,392
30155	National Ins Co Of WI Ins	WI	39,376,970	25,722,986	13,653,984	12,922,628	13,511,998	893,238	-
32620	National Interstate Ins Co	OH	631,479,415	483,213,605	148,265,810	173,882,202	146,965,384	26,579,153	3,832,029
20052	National Liab & Fire Ins Co	CT	1,155,384,109	658,684,849	496,699,260	442,149,716	302,091,004	115,165,928	793,269
34835	National Reins Corp	DE	849,770,747	179,029,496	670,741,251	6,869,098	(2,360,269)	38,116,040	-
22608	National Specialty Ins Co	TX	26,650,676	15,927,269	10,723,407	11,397,811	10,670,710	941,231	1,940,212
21881	National Surety Corp	IL	553,480,285	363,788,571	189,691,714	179,157,424	159,685,380	39,704,649	12,164,781
20141	National Trust Ins Co	TN	9,192,890	(5,432,085)	14,624,975	-	260,889	160,858	-
19445	National Union Fire Ins Co Of Pitts	PA	31,667,494,265	21,247,282,764	10,420,211,501	7,701,200,794	7,220,270,703	1,120,854,948	96,961,707
26093	Nationwide Affinity Co of Amer	OH	47,237,820	33,376,481	13,861,339	4,009,529	4,601,113	44,159	-
28223	Nationwide Agribusiness Ins Co	IA	93,871,638	41,713,997	52,157,641	-	-	2,354,270	7,649,415
10723	Nationwide Assur Co	WI	86,035,353	14,854,315	71,181,038	-	-	2,585,124	3,537,591
23760	Nationwide General Ins Co	OH	49,884,683	26,982,821	22,901,862	-	-	753,164	8,827,609
25453	Nationwide Ins Co Of Amer	WI	114,976,241	33,423,000	81,553,241	-	-	5,185,182	32,063,479
23779	Nationwide Mut Fire Ins Co	OH	4,219,131,799	2,306,661,456	1,912,470,343	1,731,871,761	1,626,188,763	243,579,345	188,659,440
23787	Nationwide Mut Ins Co	OH	28,374,752,730	17,568,790,436	10,805,962,294	12,834,555,732	12,072,603,372	1,080,505,147	305,564,488
37877	Nationwide Prop & Cas Ins Co	OH	94,600,776	67,083,697	27,517,079	-	-	999,175	41,601,177
42307	Navigators Ins Co	NY	1,361,848,572	837,660,585	524,187,987	329,722,657	297,587,331	45,426,174	1,792,433
15865	NCMIC Ins Co	IA	486,729,957	338,488,718	148,241,239	86,119,893	75,338,164	14,460,239	700,988
41149	NCRIC Inc	DC	261,196,420	201,738,601	59,457,819	56,447,782	51,247,435	11,640,725	11,716,914
24171	Netherlands Ins Co The	NH	290,596,203	234,175,189	56,421,014	112,069,606	111,728,277	3,961,218	9,500,267
21830	New England Ins Co	CT	293,231,895	19,922,216	273,309,679	899	556,421	10,163,796	-
23833	New Hampshire Ind Co Inc	PA	300,538,800	194,645,998	105,892,802	192,055,870	185,083,452	14,761,903	-
23841	New Hampshire Ins Co	PA	4,001,180,436	2,971,893,484	1,029,286,952	1,013,315,893	1,010,732,779	156,526,215	17,445,197
12130	New South Ins Co	NC	63,874,345	32,886,655	30,987,690	-	944	1,316,268	-
16608	New York Marine & Gnrl Ins Co	NY	590,818,619	409,695,095	181,123,524	129,123,794	124,529,628	26,774,932	669,032
14788	NGM Ins Co	FL	1,008,556,621	448,246,610	560,310,011	326,054,992	316,590,689	34,662,402	16,102,638
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	220,186,151	162,343,813	57,842,338	53,442,337	54,199,689	3,558,647	38,402
12190	NIPPONKOA Ins Co of America	NY	48,073,588	274,825	47,798,763	(57,583)	674,666	1,472,247	-
31470	Norguard Ins Co	PA	310,172,823	241,418,322	68,754,501	98,551,843	101,741,575	4,379,416	5,089,517
29700	North American Elite Ins Co	NH	38,669,167	4,824,693	33,844,474	-	55,104	917,537	381,448
29874	North American Specialty Ins Co	NH	447,501,879	234,808,995	212,692,884	13,769,868	30,202,778	12,437,988	3,702,711
27740	North Pointe Ins Co	MI	113,654,679	63,813,276	49,841,403	41,432,124	42,168,822	2,927,459	53,863
21105	North River Ins Co	NJ	956,398,628	546,456,402	409,942,226	209,133,999	194,148,079	74,956,413	3,228,114
22047	North Star Rein Corp	DE	21,574,735	3,338,753	18,235,982	-	-	935,188	-
36455	Northbrook Ind Co	IL	37,974,299	3,267,323	34,706,976	-	-	10,496,646	(89,178)

<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>
38369	Northern Assur Co Of Amer	MA	355,882,652	163,931,912	191,950,740	100,356,952	96,689,339	14,472,168	2,966,222
19372	Northern Ins Co Of NY	NY	52,853,804	21,977,654	30,876,150	-	-	1,262,737	5,137,693
24031	Northland Cas Co	MN	104,248,043	72,524,085	31,723,958	41,904,263	38,400,213	5,683,590	-
24015	Northland Ins Co	MN	1,227,413,998	660,084,674	567,329,324	384,122,413	352,103,577	74,005,859	2,512,847
23914	Northwestern Natl Ins Co Milwaukee	WI	79,712,678	130,490,628	(50,777,950)	-	1,033,196	(197,291)	-
42552	Nova Cas Co	NY	127,007,736	73,648,884	53,358,852	43,294,799	46,014,483	1,217,761	473,717
23248	Occidental Fire & Cas Co Of NC	NC	357,432,913	211,799,494	145,633,419	63,122,059	75,473,824	(303,498)	536,611
23680	Odyssey America Reins Co	CT	6,392,402,375	3,890,820,489	2,501,581,886	1,799,117,378	1,627,192,098	561,668,161	-
35602	Ohic Ins Co	OH	286,936,900	187,657,629	99,279,271	35,440,592	25,289,387	23,107,601	-
24074	Ohio Cas Ins Co	OH	4,349,775,979	3,267,058,181	1,082,717,798	1,424,229,967	1,329,686,505	206,026,462	31,184,630
24104	Ohio Farmers Ins Co	OH	1,482,973,663	315,271,236	1,167,702,427	134,594,745	128,779,674	5,662,312	55,928
26565	Ohio Ind Co	OH	100,617,027	60,158,295	40,458,732	49,106,653	48,040,021	4,915,331	438,620
24082	Ohio Security Ins Co	OH	13,908,967	-	13,908,967	-	25	440,474	3,704,784
40231	Old Dominion Ins Co	FL	80,601,226	55,257,046	25,344,180	40,756,874	39,500,898	3,931,338	-
17558	Old Guard Ins Co	OH	286,873,287	186,747,165	100,126,122	134,594,745	128,779,674	5,966,229	1,651,034
24139	Old Republic General Ins Corp	IL	853,771,882	583,808,332	269,963,550	231,659,269	182,498,399	51,470,755	195,493
24147	Old Republic Ins Co	PA	2,266,579,625	1,422,441,018	844,138,607	332,327,185	254,783,031	120,370,594	10,902,952
35424	Old Republic Security Assur Co	AZ	112,687,796	93,385,334	19,302,462	19,831,411	19,602,145	1,762,130	-
40444	Old Republic Surety Co	WI	96,686,493	53,892,627	42,793,866	38,651,353	33,758,505	5,533,829	242,304
37060	Old United Cas Co	KS	353,425,161	236,591,003	116,834,158	70,080,066	47,632,941	24,655,962	95,893
34940	Omni Ind Co	IL	49,651,420	23,805,414	25,846,006	20,356,826	25,975,084	(1,988,328)	-
39098	Omni Ins Co	IL	191,225,267	134,454,308	56,770,959	76,975,953	119,624,244	(19,203,336)	504,878
20621	OneBeacon America Ins Co	MA	1,056,962,287	536,071,704	520,890,583	329,170,801	317,141,024	114,880,666	1,786,393
21970	OneBeacon Ins Co	PA	3,758,323,295	2,064,200,561	1,694,122,734	1,083,855,076	1,044,244,819	197,832,189	747,861
22748	Pacific Employers Ins Co	PA	2,247,176,691	1,674,198,333	572,978,358	685,061,258	542,231,322	122,105,736	160,162
20346	Pacific Ind Co	WI	5,465,092,945	3,857,031,380	1,608,061,565	1,608,395,400	1,333,515,709	374,572,007	9,204,403
37850	Pacific Specialty Ins Co	CA	244,141,408	118,000,358	126,141,050	120,043,828	84,213,394	30,977,033	58,589
10006	Partnerre Ins Co Of NY	NY	111,899,765	14,772,378	97,127,387	518,411	15,402,094	(62,582)	-
22250	Pathfinder Ins Co	CO	10,817,458	3,378,647	7,438,811	748,336	2,241	786,167	-
14931	Pawtucket Ins Co	RI	22,526,227	17,109,906	5,416,321	-	2,137,770	(1,258,350)	-
25755	Peachtree Cas Ins Co	FL	12,372,927	5,859,831	6,513,096	7,478,724	6,752,624	873,769	-
18139	Peak Prop & Cas Ins Corp	WI	34,944,967	23,092,574	11,852,393	-	(2,122,857)	1,425,885	-
18333	Peerless Ind Ins Co	IL	246,151,279	78,031,214	168,120,065	10,281,615	10,250,301	(99,010,646)	596,310
24198	Peerless Ins Co	NH	5,707,896,863	4,488,676,760	1,219,220,103	2,430,916,555	2,423,513,200	579,481,932	27,930,720
38474	Pegasus Ins Co	OK	10,745,834	4,178,502	6,567,332	1,983,291	1,585,719	1,132,401	-
14982	Penn Millers Ins Co	PA	170,299,489	119,774,731	50,524,758	64,414,730	67,173,866	1,004,842	1,202,148
32441	Penn Natl Security Ins Co	PA	617,548,202	434,083,009	183,465,193	245,606,922	229,658,854	25,529,403	2,966,488

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10673	Penn-Star Ins Co	PA	185,044,779	121,378,483	63,666,296	56,699,271	49,059,504	8,976,020	15,356
21962	Pennsylvania General Ins Co	PA	550,337,899	326,643,153	223,694,746	200,713,903	193,378,680	28,839,768	18,387
14974	Pennsylvania Lumbermens Mut Ins	PA	295,879,314	188,294,672	107,584,642	108,006,760	99,869,914	10,582,567	3,331,442
12262	Pennsylvania Manufacturers Asn Ins C	PA	630,776,801	434,056,931	196,719,870	214,721,376	216,854,749	1,878,269	18,207,919
41424	Pennsylvania Manufacturers Ind Co	PA	197,518,376	131,827,998	65,690,378	71,573,793	72,284,913	1,354,390	1,625,963
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	993,209,891	594,269,688	398,940,203	309,840,587	310,561,479	13,277,486	40,415,066
12297	Petroleum Cas Co	TX	18,048,450	7,185,566	10,862,884	2,559,279	3,089,976	1,095,442	5,326
13714	Pharmacists Mut Ins Co	IA	183,415,907	118,990,685	64,425,222	86,926,838	78,597,318	8,300,394	396,788
18058	Philadelphia Ind Ins Co	PA	2,674,048,760	1,783,838,194	890,210,566	1,083,248,529	763,218,650	251,286,458	28,793,669
12327	Philadelphia United Fire Ins Co	PA	833,607	43,543	790,064	65,518	88,927	10,266	3,817
17337	Philanthropic Mut Fire Ins Co	PA	3,236,357	418,791	2,817,566	1,660,719	1,791,670	(39,493)	120,789
34037	Phoenix Ind Ins Co	AZ	109,220,378	71,072,988	38,147,390	52,123,773	53,077,324	(108,866)	14,138
25623	Phoenix Ins Co	CT	3,510,131,710	2,359,634,916	1,150,496,794	853,352,226	745,081,625	254,391,408	12,896,386
18619	Platte River Ins Co.	NE	117,333,177	81,052,133	36,281,044	16,823,358	15,419,777	2,795,625	846,945
39675	PMA Capital Ins Co	PA	430,647,217	309,081,152	121,566,065	2,535,438	8,654,360	(10,637,241)	-
27251	PMI Mortgage Ins Co	AZ	3,487,286,008	2,968,951,702	518,334,306	579,010,737	361,527,324	252,993,744	19,130,292
14460	Podiatry Ins Co Of Amer A Mut Co	IL	231,845,803	159,228,922	72,616,881	73,846,911	68,432,523	8,611,045	3,244,046
37257	Praetorian Ins Co	IL	1,739,204,022	1,340,488,814	398,715,208	476,170,767	368,447,694	51,622,638	2,940,112
36234	Preferred Professional Ins Co	NE	274,720,874	188,776,262	85,944,612	50,153,789	35,807,781	15,920,381	4,771,613
37869	Pre-Paid Legal Cas Inc	OK	26,519,941	2,925,483	23,594,458	50,806,339	41,588,150	6,553,339	6,563
15586	Preserver Ins Co	NJ	106,936,966	67,654,568	39,282,398	38,880,638	39,476,395	2,666,464	-
42226	Princeton Ins Co	NJ	1,007,679,300	785,417,406	222,261,894	170,291,248	177,994,324	18,264,055	(6,416)
37095	Private Residential Mortgage Ins Co	NC	16,304,910	6,591,076	9,713,834	536,511	218,687	613,957	-
34312	Producers Agriculture Ins Co	TX	54,457,802	31,135,355	23,322,447	40,710,411	39,061,285	829,000	-
12513	Professional Liab Ins Co Of Amer	NY	47,420,509	28,486,165	18,934,344	27,536,207	15,746,931	8,626,472	-
11127	Professional Solutions Ins Co	IA	13,899,132	5,535,591	8,363,541	1,776,481	1,902,099	209,230	7,683
25585	Professionals Direct Ins Co	MI	45,873,365	28,376,367	17,496,998	15,821,462	15,119,259	1,287,225	81,035
11851	Progressive Advanced Ins Co	OH	136,173,708	91,588,499	44,585,209	132,627,353	117,081,407	12,158,041	-
24252	Progressive American Ins Co	FL	326,319,556	197,404,655	128,914,901	185,623,754	159,795,108	24,336,903	54,849,415
24260	Progressive Cas Ins Co	OH	5,588,119,908	3,995,419,282	1,592,700,626	4,919,029,489	4,234,570,361	660,980,401	4,918,077
42994	Progressive Classic Ins Co	WI	402,730,524	316,172,966	86,557,558	278,435,631	239,692,662	38,417,188	66,236,456
16322	Progressive Direct Ins Co	OH	2,708,050,979	1,807,891,183	900,159,796	2,569,654,959	2,268,452,259	250,979,303	111,728,813
24279	Progressive Max Ins Co	OH	222,484,362	156,064,806	66,419,556	198,941,029	175,622,111	19,028,552	-
38628	Progressive Northern Ins Co	WI	1,269,437,962	911,857,994	357,579,968	1,113,742,526	958,770,648	146,734,067	560,512
42919	Progressive Northwestern Ins Co	OH	1,206,911,185	847,643,103	359,268,082	1,113,742,526	958,770,648	140,505,514	-
37834	Progressive Preferred Ins Co	OH	617,790,363	446,269,656	171,520,707	556,871,263	479,385,324	71,348,900	-
32786	Progressive Specialty Ins Co	OH	1,120,562,502	501,030,447	619,532,055	649,683,140	559,282,878	89,237,802	-
38954	Pronational Ins Co	MI	1,117,186,170	885,471,877	231,714,293	191,398,699	219,727,197	300,080,624	-

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34690	Property & Cas Ins Co Of Hartford	IN	200,095,124	107,565,034	92,530,090	51,547,997	50,047,563	13,948,331	14,163,575
12416	Protective Ins Co	IN	595,991,207	253,300,239	342,690,968	117,742,708	105,651,074	20,937,698	1,251,318
28711	Providence Property & Cas Ins Co	OK	79,992,221	60,206,260	19,785,961	14,181,132	15,042,998	891,018	-
24295	Providence Washington Ins Co	RI	191,536,831	159,959,013	31,577,818	1,122,462	11,508,448	(2,851,420)	-
15059	Public Service Mut Ins Co	NY	680,073,415	429,261,479	250,811,936	165,010,123	156,598,951	22,459,345	118,293
35157	Putnam Rein Co	NY	505,289,968	367,198,531	138,091,437	162,337,490	156,325,037	23,948,708	-
39217	QBE Ins Corp	PA	478,982,515	341,588,368	137,394,147	107,110,137	106,005,480	5,679,025	2,040,686
10829	Quadrant Ind Co	CT	21,567,212	507,485	21,059,727	35,484,354	23,794,212	18,989,964	83,015
23752	Quanta Ind Co	CO	263,139,353	174,667,219	88,472,134	15,582,813	30,415,383	(12,023,157)	114,559
36250	Radian Asset Assur Inc	NY	2,258,169,748	1,256,914,024	1,001,255,724	163,300,597	187,060,497	52,133,451	2,324,127
33790	Radian Guaranty Inc	PA	3,952,496,966	3,456,051,842	496,445,124	660,248,263	469,796,179	380,656,167	16,261,225
38512	Rampart Ins Co	NY	92,897,705	63,559,884	29,337,821	4,058	8,999,119	(6,758,374)	-
37303	Redland Ins Co	NJ	149,539,054	111,475,954	38,063,100	43,698,147	28,526,235	8,345,431	159,631
24449	Regent Ins Co	WI	277,903,345	193,510,891	84,392,454	126,948,722	121,398,489	8,397,199	186,732
37052	Regis Ins Co	PA	19,472,033	11,461,017	8,011,016	5,847,892	6,691,045	624,120	170,533
22179	Republic Ind Co Of Amer	CA	893,445,866	572,615,946	320,829,920	283,312,444	211,397,197	69,683,203	-
43753	Republic Ind Co of CA	CA	38,431,160	17,848,913	20,582,247	8,762,241	6,538,057	2,512,391	-
28452	Republic Mortgage Ins Co	NC	1,588,450,346	1,472,751,450	115,698,896	331,345,576	223,894,359	163,113,347	9,211,168
32174	Republic Mortgage Ins Co Of FL	FL	41,353,691	29,073,168	12,280,523	5,691,488	3,435,456	2,882,376	-
31275	Republic Mortgage Ins Of NC	NC	525,255,752	421,989,379	103,266,373	107,280,501	55,096,745	60,704,764	-
31089	Republic Western Ins Co	AZ	259,080,514	157,844,081	101,236,433	24,176,855	33,551,781	8,979,529	382,436
12475	Republic-Franklin Ins Co	OH	83,978,821	48,501,850	35,476,971	18,777,970	17,881,573	3,830,959	6,728,836
10287	Residential Guaranty Co	AZ	513,563,890	422,152,228	91,411,662	113,016,142	61,781,806	59,698,063	-
43044	Response Ins Co	CT	99,532,646	28,072,142	71,460,504	20,802,122	22,358,174	203,685	343,927
20133	Response Worldwide Direct Auto Ins C	CT	45,589,624	29,499,781	16,089,843	30,508,432	32,791,975	(426,070)	1,106
26050	Response Worldwide Ins Co	CT	66,507,708	43,049,943	23,457,765	44,375,903	47,698,428	(840,699)	65,768
36684	Riverport Ins Co	MN	71,078,997	39,925,506	31,153,491	11,344,220	9,618,867	2,350,643	230,367
28860	RLI Ind Co	IL	41,723,923	6,326,622	35,397,301	511,613	660,156	1,336,721	-
13056	RLI Ins Co	IL	1,366,310,095	619,404,680	746,905,415	227,970,972	204,876,417	75,710,500	4,395,959
42706	Roche Surety And Cas Inc	FL	6,130,708	583,558	5,547,150	2,020,766	1,493,505	367,396	15,142
35505	Rockwood Cas Ins Co	PA	257,165,903	167,111,411	90,054,492	71,149,628	62,080,073	20,529,770	9,170,834
24678	Royal Ind Co	DE	3,246,553,338	2,670,951,560	575,601,778	14,510,500	226,265,222	(176,392,243)	128,542
22314	RSUI Ind Co	NH	2,257,889,695	1,337,250,735	920,638,960	628,829,147	455,028,482	159,381,318	11,568,024
39039	Rural Community Ins Co	MN	2,658,693,154	2,384,867,437	273,825,717	475,545,991	450,156,067	22,314,100	-
23132	RVI Natl Ins Co	CT	15,412,344	531,784	14,880,560	-	790,808	(266,070)	-
24740	Safeco Ins Co Of Amer	WA	4,522,038,349	3,366,636,926	1,155,401,423	1,856,252,474	1,641,689,952	288,841,310	32,005,931
39012	Safeco Ins Co Of IL	IL	664,143,852	475,461,207	188,682,645	281,250,375	248,740,901	41,093,569	13,278,985

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11215	Safeco Ins Co Of IN	IN	18,751,168	6,616,676	12,134,492	-	-	499,122	-
24759	Safeco Natl Ins Co	MO	252,767,361	159,979,141	92,788,220	112,500,150	99,496,359	16,727,890	-
11123	Safety First Ins Co	IL	15,353,397	3,442,068	11,911,329	1,294,305	1,158,134	431,086	14,827
15105	Safety Natl Cas Corp	MO	1,522,910,476	1,106,884,224	416,026,252	301,078,616	304,279,303	42,338,329	4,746,388
12521	Safeway Ins Co	IL	370,949,235	113,959,898	256,989,337	137,033,566	132,823,822	11,687,209	-
40460	Sagamore Ins Co	IN	166,683,330	66,214,945	100,468,385	49,714,959	51,031,849	5,352,209	-
21911	San Francisco Reins Co	CA	102,043,941	27,942,321	74,101,620	-	8,124,656	(96,652)	-
15580	Scottsdale Ind Co	OH	24,050,965	7,231,660	16,819,305	-	-	628,292	1,206,216
22535	Seaboard Surety Co	NY	140,626,596	11,731,406	128,895,190	-	-	6,238,216	98,145
15563	SeaBright Ins Co	IL	550,860,338	328,550,123	222,310,215	185,590,623	153,278,102	26,966,863	329,326
25763	Seaton Ins Co	RI	79,479,626	39,449,177	40,030,449	13,815	15,957,831	187,451	-
10054	Securian Cas Co	MN	50,114,806	3,618,457	46,496,349	4,123,886	4,123,641	1,809,954	-
24902	Security Ins Co Of Hartford	DE	1,172,728,866	980,928,999	191,799,867	6,218,787	96,970,822	(90,331,898)	(105,140)
22233	Select Ins Co	TX	62,417,383	1,251,732	61,165,651	-	-	2,158,455	-
17752	Select Risk Ins Co	PA	30,546,953	20,319,441	10,227,512	13,704,449	13,313,006	1,291,507	210,553
12572	Selective Ins Co Of Amer	NJ	2,133,191,319	1,598,871,230	534,320,089	799,123,415	767,886,673	94,285,786	40,276,745
19259	Selective Ins Co Of SC	SC	383,856,957	292,926,097	90,930,860	137,045,421	131,485,323	14,366,673	5,363,879
39926	Selective Ins Co Of The Southeast	NC	307,503,679	233,139,440	74,364,239	106,590,883	102,266,361	11,381,468	21,133,062
26301	Selective Way Ins Co	NJ	879,388,328	677,728,078	201,660,250	319,772,649	306,799,086	28,529,832	58,744,891
33545	Seminole Cas Ins Co	FL	44,180,451	28,715,070	15,465,381	33,722,819	31,841,483	2,661,128	8,721,479
10936	Seneca Ins Co Inc	NY	307,231,311	191,193,904	116,037,407	110,024,027	94,625,329	19,088,101	1,951,844
11000	Sentinel Ins Co Ltd	CT	379,208,466	64,539,412	314,669,054	30,928,798	30,028,537	14,902,369	8,424,130
28460	Sentry Cas Co	WI	51,428,930	75,991	51,352,939	-	-	1,413,388	-
24988	Sentry Ins A Mut Co	WI	5,280,674,980	2,486,897,811	2,793,777,169	1,107,498,912	1,112,157,741	153,982,306	2,168,088
21180	Sentry Select Ins Co	WI	631,343,106	436,696,824	194,646,282	201,363,440	202,210,502	23,330,078	9,341,576
22985	Sequoia Ins Co	CA	177,755,736	111,844,898	65,910,838	88,021,659	79,138,280	8,359,754	-
23388	Shelter Mut Ins Co	MO	2,004,158,752	859,837,390	1,144,321,362	861,257,260	862,141,350	95,240,644	-
26557	Shelter Reins Co	MO	192,488,731	82,756,688	109,732,043	52,751,105	33,043,902	23,048,371	-
11126	Sompo Japan Ins Co of Amer	NY	534,129,051	328,017,180	206,111,871	65,227,873	76,674,103	7,930,958	1,510,947
37141	Southern General Ins Co	GA	82,949,772	45,846,402	37,103,370	64,391,528	69,583,288	3,242,315	-
19216	Southern Ins Co	TX	8,519,478	624,416	7,895,062	-	-	284,350	-
22861	Southern Pilot Ins Co	WI	40,910,157	1,902	40,908,255	-	-	1,340,627	708,419
15709	Southern States Ins Exch	VA	34,403,439	19,862,439	14,541,000	11,366,444	9,994,444	2,446,359	1,263,515
24767	St Paul Fire & Marine Ins Co	MN	20,171,993,801	13,152,114,948	7,019,878,853	4,572,152,181	4,016,925,279	858,379,950	31,689,035
24775	St Paul Guardian Ins Co	MN	14,779,131	127,684	14,651,447	-	-	618,474	198,705
41750	St Paul Medical Liability Ins Co	MN	190,380,929	136,684,450	53,696,479	49,326,718	43,068,302	10,512,913	-
24791	St Paul Mercury Ins Co	MN	25,568,452	(443,706)	26,012,158	-	-	993,940	8,146,012
19224	St Paul Protective Ins Co	IL	504,764,671	273,347,553	231,417,118	98,653,437	86,136,604	25,703,948	52,172

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19070	Standard Fire Ins Co	CT	3,599,560,790	2,323,342,559	1,276,218,231	827,094,642	722,111,860	206,336,638	158,385,370
42986	Standard Guaranty Ins Co	DE	141,972,910	102,312,063	39,660,847	98,514,359	58,792,967	28,636,141	215,961
18023	Star Ins Co	MI	468,216,067	303,108,714	165,107,353	144,284,307	140,464,471	9,517,161	1,502,945
40045	Starnet Ins Co	DE	157,047,893	54,432,373	102,615,520	10,625,234	8,492,639	4,623,802	1,622,664
19530	State Auto Natl Ins Co	OH	105,351,376	37,725,172	67,626,204	44,795,528	39,816,218	6,028,901	3,713,769
25127	State Auto Prop & Cas Ins Co	IA	1,555,269,249	976,365,633	578,903,616	723,297,588	649,408,232	99,190,739	51,803,190
25135	State Automobile Mut Ins Co	OH	1,941,501,162	612,578,187	1,328,922,975	273,890,293	248,172,440	49,448,613	8,519,151
25143	State Farm Fire And Cas Co	IL	24,413,590,236	15,465,481,326	8,948,108,910	11,379,553,156	11,182,229,452	939,474,974	390,665,259
25151	State Farm General Ins Co	IL	4,192,497,656	2,341,786,332	1,850,711,324	1,799,423,932	1,281,454,436	463,514,468	-
25178	State Farm Mut Auto Ins Co	IL	98,348,108,897	40,313,841,036	58,034,267,861	31,946,685,375	30,255,605,139	2,977,051,450	675,385,375
12831	State Natl Ins Co Inc	TX	176,295,019	83,711,261	92,583,758	80,647,988	75,339,767	8,616,537	2,483,787
23647	Stockbridge Ins Co	MN	79,860,248	40,400,514	39,459,734	8,454	178,934	2,991,996	-
10952	Stonebridge Casualty Ins Co	OH	292,597,667	189,283,426	103,314,241	144,901,563	161,639,035	4,205,516	5,693,377
22276	Stonewall Ins Co	RI	106,071,349	49,514,310	56,557,039	-	(4,473,154)	3,864,660	-
10340	Stonington Ins Co	TX	355,546,154	261,758,971	93,787,183	141,890,722	131,560,232	17,809,343	3,364,823
40436	Stratford Ins Co	NH	173,871,607	122,129,329	51,742,278	26,116,185	25,647,778	3,291,775	1,059,771
11024	Strathmore Ins Co	NY	43,964,274	27,810,693	16,153,581	12,683,360	11,990,374	1,399,037	411,205
40134	SUA Ins Co	IL	245,754,129	168,446,381	77,307,748	110,891,100	115,849,716	1,052,017	426,147
39187	Suecia Ins Co	NY	60,825,120	34,822,417	26,002,703	926	354,390	1,535,759	-
10909	Sun Surety Ins Co	SD	10,301,120	5,118,006	5,183,114	2,121,501	1,398,709	531,727	-
25364	Swiss Rein America Corp	NY	11,369,549,606	8,354,790,210	3,014,759,396	1,727,263,191	2,097,811,155	479,824,867	-
12866	T.H.E. Ins Co	LA	167,968,883	117,921,598	50,047,285	49,966,192	48,127,025	6,124,870	868,248
22683	Teachers Ins Co	IL	302,137,693	192,402,141	109,735,552	200,884,557	168,790,395	38,310,897	3,333,108
42376	Technology Ins Co Inc	NH	306,821,121	187,227,635	119,593,486	61,834,828	44,864,252	12,745,386	3,679,555
23280	The Cincinnati Indemnity Co	OH	74,495,278	12,569,976	61,925,302	-	-	2,238,352	3,907,079
25496	TIG Ind Co	CA	26,868,015	2,057,316	24,810,699	-	52,004	656,232	-
25534	TIG Ins Co	CA	2,191,152,602	1,507,776,422	683,376,180	21,201,760	111,738,270	9,430,975	26
13242	Titan Ind Co	TX	148,045,471	55,018,158	93,027,313	-	-	7,662,790	-
32301	TNUS Ins Co	NY	112,908,268	70,478,794	42,429,474	19,092,011	20,291,474	2,012,948	-
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,585,465,065	1,125,826,328	459,638,737	309,619,211	314,475,652	30,370,829	3,734,572
44300	Tower Ins Co Of NY	NY	638,621,602	437,971,379	200,650,223	223,944,210	206,964,451	21,136,470	5,682
43702	Tower National Ins Co	MA	21,311,238	11,597,145	9,714,093	43,797	1,198,992	(595,856)	-
37621	Toyota Motor Ins Co	IA	166,791,693	116,878,911	49,912,782	40,750,710	36,455,517	3,885,757	4,379,245
38857	Traders & General Ins Co	TX	8,217,813	37,166	8,180,647	-	-	124,209	-
41238	Trans Pacific Ins Co	NY	58,357,951	13,976,626	44,381,325	514,647	402,508	1,075,946	851
20486	Transcontinental Ins Co	NY	99,217,823	202,856	99,014,967	-	-	3,623,706	12,038,150
28886	Transguard Ins Co Of Amer Inc	IL	220,822,444	146,311,886	74,510,558	59,473,496	58,141,661	5,174,333	1,124,099

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33014	Transport Ins Co	OH	47,490,107	29,842,761	17,647,346	-	1,650,021	(1,663,397)	-
20494	Transportation Ins Co	IL	88,273,001	317,928	87,955,073	-	-	2,986,640	10,390,228
28188	Travco Ins Co	CT	191,082,262	127,363,853	63,718,409	46,038,270	40,197,082	9,774,727	2,468,819
19038	Travelers Cas & Surety Co	CT	14,358,336,770	9,900,242,744	4,458,094,026	3,476,689,412	3,073,912,794	667,103,839	8,591,406
31194	Travelers Cas & Surety Co Of Amer	CT	3,291,414,536	2,163,513,785	1,127,900,751	1,108,340,837	837,579,593	264,270,275	35,401,848
36170	Travelers Cas Co Of CT	CT	305,129,610	223,043,291	82,086,319	80,566,973	70,344,893	21,980,412	-
19046	Travelers Cas Ins Co Of Amer	CT	1,750,762,269	1,302,925,597	447,836,672	465,315,375	406,277,649	111,005,235	1,240,034
40282	Travelers Commercial Cas Co	CT	309,549,983	228,668,731	80,881,252	80,566,973	70,344,893	17,227,087	-
36137	Travelers Commercial Ins Co	CT	303,657,361	223,215,265	80,442,096	80,566,973	70,344,893	16,477,018	2,699,284
27998	Travelers Home & Marine Ins Co	CT	190,558,007	127,243,759	63,314,248	46,038,270	40,197,082	9,788,185	14,290,301
25658	Travelers Ind Co	CT	19,419,086,591	12,017,570,231	7,401,516,360	3,670,178,277	3,204,075,990	1,336,351,656	51,784,859
25666	Travelers Ind Co Of Amer	CT	494,404,429	362,926,487	131,477,942	131,537,915	114,848,805	29,077,342	27,686,512
25682	Travelers Ind Co Of CT	CT	949,212,297	644,759,036	304,453,261	233,479,800	203,856,629	59,195,642	11,950,677
36161	Travelers Prop Cas Ins Co	CT	201,153,646	140,551,080	60,602,566	50,970,942	44,503,912	12,780,624	-
25674	Travelers Property Cas Co Of Amer	CT	256,735,805	167,052,878	89,682,927	60,836,286	53,117,572	14,750,190	69,832,669
24350	Triad Guaranty Ins Corp	IL	794,359,344	625,920,456	168,438,888	208,281,662	141,356,882	87,147,989	1,986,295
41211	Triton Ins Co	TX	715,673,522	268,925,095	446,748,427	174,728,120	99,848,914	93,488,306	979,000
41106	Triumphe Cas Co	PA	15,024,728	1,353,972	13,670,756	-	(247,108)	702,714	-
21709	Truck Ins Exch	CA	1,641,531,367	1,170,372,731	471,158,636	882,799,856	847,960,416	68,235,348	1,051,095
27120	Trumbull Ins Co	CT	427,851,128	107,511,119	320,340,009	51,547,997	50,047,563	13,840,590	550,849
33421	Trygg-Hansa Ins Co Ltd Us Branch	NY	5,856,626	410,417	5,446,209	3,448	135,471	193,828	-
29459	Twin City Fire Ins Co Co	IN	615,891,197	322,198,624	293,692,573	154,643,991	150,142,688	30,874,773	74,903,329
37893	Ullico Cas Co	DE	142,250,940	75,354,481	66,896,459	26,126,673	24,514,093	7,470,667	361,644
41050	Underwriter For The Professions Ins	CO	236,198,579	146,077,847	90,120,732	3,680,750	6,718,493	4,940,859	-
25844	Union Ins Co	IA	78,526,953	52,169,393	26,357,560	-	-	1,077,020	4,344,270
36048	Unione Italiana Reins Co Of Amer	NY	80,606,876	42,890,868	37,716,008	4,949	727,176	1,924,676	-
36285	United Americas Ins Co	NY	9,039,019	1,233,204	7,805,815	6	2,257,488	(372,834)	-
11142	United Cas Ins Co Of Amer	IL	19,712,766	6,113,197	13,599,569	3,280,673	2,508,323	890,950	1,840,462
29963	United Farm Family Ins Co	NY	21,755,883	15,230,438	6,525,445	7,922,336	7,602,289	1,087,853	13,076,567
13021	United Fire & Cas Co	IA	1,213,874,484	637,891,920	575,982,564	387,635,513	348,968,455	92,301,203	5,814
11770	United FncI Cas Co	OH	1,609,180,752	1,182,809,329	426,371,423	1,001,277,863	868,913,492	97,279,198	44,125,257
16659	United Gty ComI Ins Co Of NC	NC	231,628,175	203,868,424	27,759,751	29,253,122	32,916,977	3,137,628	-
15873	United Gty Residential Ins Co	NC	1,903,313,089	1,770,278,211	133,034,878	353,373,112	201,128,865	176,979,013	13,495,091
16667	United Gty Residential Ins Co Of NC	NC	371,198,568	305,352,317	65,846,251	181,847,897	182,072,343	67,776,852	1,035,613
26999	United Guaranty Mtg Indem Co	NC	163,962,029	151,345,570	12,616,459	43,520,809	27,593,218	15,802,267	164,146
11445	United NatI Cas Ins Co	IN	36,717,209	12,639,299	24,077,910	6,287,783	5,030,684	1,816,244	-
41335	United NatI Specialty Ins Co	WI	84,018,882	27,325,171	56,693,711	6,256,283	5,109,840	3,506,651	45,681
21113	United States Fire Ins Co	DE	3,328,674,930	2,354,769,514	973,905,416	722,462,905	670,693,365	162,187,861	10,677,568

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25895	United States Liability Ins Co	PA	832,170,067	352,817,209	479,352,858	136,670,762	104,302,898	64,849,818	2,739,379
29157	United WI Ins Co	WI	260,455,290	197,712,253	62,743,037	60,795,634	53,469,852	3,866,895	20,160
16063	Unitrin Auto & Home Ins Co	NY	156,000,117	130,311,637	25,688,480	35,110,103	34,573,226	4,050,726	13,321,048
10226	Unitrin Direct Ins Co	IL	34,609,870	20,512,985	14,096,885	6,719,053	8,321,731	(233,130)	6,511,382
10915	Unitrin Direct Property & Cas Co	IL	62,836,141	46,881,351	15,954,790	15,835,075	16,742,742	1,263,051	434,523
42862	Universal Cas Co	IL	89,586,423	57,634,626	31,951,797	39,936,084	42,370,088	1,258,199	-
32867	Universal Fire and Cas Ins Co	IN	6,913,254	1,348,233	5,565,021	1,840,667	1,674,518	226,867	-
13200	Universal Surety Of Amer	TX	23,403,361	11,720,554	11,682,807	3,588,773	2,754,984	1,321,867	124
41181	Universal Underwriters Ins Co	KS	681,557,264	149,961,391	531,595,873	-	17,571	25,693,328	17,505,642
40843	Universal Underwriters Of TX Ins	TX	109,329,717	94,323,821	15,005,896	-	10	815,675	512,807
29998	Upper Hudson Natl Ins Co	NY	7,602,800	99,021	7,503,779	1,446	386,112	(359,298)	-
29599	US Specialty Ins Co	TX	786,650,462	588,128,952	198,521,510	295,649,064	246,865,151	44,979,547	8,144,550
25941	USAA	TX	16,868,906,203	5,175,998,479	11,692,907,724	4,955,639,971	4,161,940,814	1,051,017,632	171,833,378
25968	USAA Cas Ins Co	TX	5,724,190,749	3,228,532,559	2,495,658,190	3,303,722,349	2,722,261,280	448,416,785	104,342,843
18600	USAA General Ind Co	TX	343,470,773	180,357,813	163,112,960	154,466,339	149,489,216	5,474,479	7,871,042
10182	Usf&G Specialty Ins Co	CA	77,907,900	56,950,830	20,957,070	12,880,470	10,716,837	1,969,378	-
25976	Utica Mut Ins Co	NY	2,141,896,215	1,449,906,500	691,989,715	557,079,777	527,402,106	79,009,949	6,981,528
26611	Valiant Ins Co	IA	21,890,636	5,434,489	16,456,147	-	-	684,382	741,143
20508	Valley Forge Ins Co	PA	55,922,000	14,211	55,907,789	-	-	3,224,665	13,778,240
21172	Vanliner Ins Co	MO	439,095,092	326,356,530	112,738,562	154,198,620	159,799,104	9,013,960	5,075,647
18759	Verex Assure Inc	WI	26,101,445	16,480,041	9,621,404	188,074	(199,959)	1,320,111	1,478
42889	Victoria Fire & Cas Co	OH	142,478,504	97,455,310	45,023,194	43,043,782	46,942,676	1,781,522	-
20397	Vigilant Ins Co	NY	382,130,596	243,773,045	138,357,551	47,284,664	38,359,438	14,074,924	14,965,941
40827	Virginia Surety Co Inc	IL	1,162,968,174	907,240,552	255,727,622	637,617,284	665,336,254	145,373,161	4,274,314
35971	Voyager Property & Cas Ins Co	SC	79,323,816	51,272,934	28,050,882	45,718,617	46,722,178	945,767	12,202,156
26085	Warner Ins Co	CT	31,616,305	9,434,995	22,181,310	8,320,484	8,943,259	(124,522)	1,308,243
32778	Washington Intl Ins Co	AZ	117,503,062	68,041,123	49,461,939	8,060,992	1,370,109	7,255,620	940,613
26069	Wausau Business Ins Co	WI	165,353,821	118,073,760	47,280,061	45,485,652	46,918,898	2,990,116	2,990,845
26042	Wausau Underwriters Ins Co	WI	215,128,601	129,101,231	86,027,370	45,485,652	46,918,898	6,224,526	11,292,852
25011	Wesco Ins Co	DE	38,534,489	12,553,208	25,981,281	2,365,016	(1,313,259)	5,897,697	254,503
44393	West American Ins Co	IN	264,562,056	48,539,983	216,022,073	-	1,409	1,432,016	25,168,510
21121	Westchester Fire Ins Co	NY	2,297,673,069	1,639,895,506	657,777,563	643,009,702	587,110,731	91,908,970	8,058,838
30830	Western Diversified Cas Ins Co	NE	10,679,495	64,883	10,614,612	-	232,441	220,738	-
27502	Western General Ins Co	CA	80,495,745	51,533,423	28,962,322	72,006,339	72,336,014	1,680,798	428,096
13188	Western Surety Co	SD	959,642,190	610,627,018	349,015,172	389,390,935	299,622,936	87,736,304	6,380,679
37770	Western United Ins Co	CA	97,466,927	35,683,469	61,783,458	25,977,405	24,361,960	8,670,717	-
24112	Westfield Ins Co	OH	2,074,939,328	1,391,808,496	683,130,832	957,118,184	915,766,565	69,763,371	668,869

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34207	Westport Ins Corp	MO	1,002,226,296	718,445,743	283,780,553	90,767,341	109,217,662	15,583,953	8,149,289
25780	Williamsburg Natl Ins Co	MI	81,810,289	62,831,345	18,978,944	29,060,797	28,371,903	1,968,507	-
26166	Windsor Mount Joy Mut Ins Co	PA	38,638,548	17,683,160	20,955,388	15,461,062	13,318,061	2,229,265	3,503,905
31232	Work First Cas Co	DE	14,378,333	4,214,197	10,164,136	4,777,030	5,164,720	(99,064)	-
39896	Worldwide Cas Ins Co	OH	12,136,025	1,050	12,134,975	-	-	724,650	-
40193	X L Ins Co Of NY	NY	148,849,557	93,300,635	55,548,922	24,979,225	20,511,254	11,670,286	-
20311	XL Capital Assurance Inc	NY	429,072,978	222,060,220	207,012,758	15,452,779	27,496,330	64,395	6,512,025
24554	XL Ins Amer Inc	DE	542,656,747	339,929,183	202,727,564	83,264,083	68,370,850	23,174,927	2,458,309
20583	XL Reins America Inc	NY	4,939,769,901	2,806,163,942	2,133,605,959	541,216,542	444,973,564	172,487,214	-
37885	XL Specialty Ins Co	DE	432,856,446	271,257,841	161,598,605	49,958,450	41,022,510	11,829,082	21,761,077
24325	York Ins Co	RI	25,367,298	22,253,424	3,113,874	158,467	1,624,723	(518,490)	-
26220	Yosemite Ins Co	IN	514,049,658	90,983,382	423,066,276	54,020,491	27,888,770	37,652,709	223,543
30325	Zale Ind Co	TX	13,939,132	4,203,601	9,735,531	3,455,854	2,250,589	1,194,154	-
13269	Zenith Ins Co	CA	2,377,070,395	1,817,566,587	559,503,808	925,333,138	606,391,493	272,433,288	279,339
16535	Zurich American Ins Co	NY	31,513,418,125	25,476,622,353	6,036,795,772	5,420,640,725	5,555,659,865	321,615,152	76,918,496
27855	Zurich American Ins Co Of IL	IL	69,909,303	10,767,611	59,141,692	-	-	2,742,697	974,815
	<b>TOTALS</b>		<b>1,241,747,488,056</b>	<b>790,011,642,414</b>	<b>451,735,845,642</b>	<b>318,535,652,675</b>	<b>292,877,735,356</b>	<b>55,930,035,974</b>	<b>7,236,989,939</b>
	<b>GRAND TOTALS</b>		<b>1,271,716,819,187</b>	<b>807,878,355,620</b>	<b>463,838,463,567</b>	<b>331,957,734,928</b>	<b>304,651,699,810</b>	<b>57,986,055,890</b>	<b>8,935,208,811</b>

## TITLE COMPANIES

FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2006

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUM</u>
<b><u>DOMESTIC</u></b>									
50784	Security Title Guarantee Corp Bltmre	MD	15,450,112	10,961,667	4,488,445	32,686,605	31,858,140	758,650	12,693,006
<b>TOTALS</b>			<b>15,450,112</b>	<b>10,961,667</b>	<b>4,488,445</b>	<b>32,686,605</b>	<b>31,858,140</b>	<b>758,650</b>	<b>12,693,006</b>

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUM</u>
<b><u>FOREIGN</u></b>									
51411	American Guaranty Title Ins Co	OK	12,893,157	2,680,904	10,212,253	3,324,885	3,283,145	416,872	-
51152	Atlantic Title Ins Co	SC	15,084,853	4,596,832	10,488,021	3,754,051	5,314,034	(745,114)	120,702
50687	Attorneys Title Ins Fund	FL	328,314,418	169,651,678	158,662,740	503,448,142	476,266,097	26,854,230	-
50008	Bridge Title Ins Co	CA	8,316,518	205,544	8,110,974	27,008	143,589	(47,094)	-
50636	Censtar Title Ins Co	TX	26,435,586	2,898,000	23,537,586	43,871,413	39,821,277	3,044,957	3,202,014
50229	Chicago Title Ins Co	MO	1,678,679,969	1,249,212,602	429,467,367	2,483,370,566	2,293,488,623	234,090,778	72,550,487
50026	Commerce Title Ins Co	CA	21,658,879	13,092,795	8,566,084	53,515,285	49,998,196	2,600,738	676,588
50083	Commonwealth Land Title Ins Co	NE	779,883,887	466,110,078	313,773,809	1,428,406,919	1,298,722,306	176,396,089	48,756,323
51195	Commonwealth Land Title Ins NJ	NJ	39,333,800	9,104,056	30,229,744	44,478,752	40,962,403	3,747,413	-
51209	Conestoga Title Ins Co	PA	9,239,817	5,185,571	4,054,246	17,567,681	18,033,693	(227,108)	3,196,767
51586	Fidelity Natl Title Ins Co	CA	901,185,805	627,196,193	273,989,612	1,613,531,904	1,526,818,275	98,307,375	29,859,128
50814	First American Title Ins Co	CA	2,092,698,004	1,338,986,373	753,711,631	4,082,969,405	3,954,633,191	187,666,322	79,297,563
50369	Investors Title Ins Co	NC	109,083,311	54,432,256	54,651,055	66,499,974	60,278,033	7,188,260	1,519,073
50024	Lawyers Title Ins Corp	NE	695,922,438	477,921,207	218,001,231	1,431,032,126	1,396,993,224	55,949,259	33,403,673
51020	National Title Ins Of NY Inc	NY	17,287,160	8,574,997	8,712,163	(63,373)	1,075,180	(265,905)	-
51101	Nations Title Ins Of NY Inc	NY	22,678,361	10,895,382	11,782,979	970,997	606,170	860,174	-
50130	North American Title Ins Co	CA	45,564,467	24,293,066	21,271,401	93,013,381	90,570,153	2,900,224	-
50000	North American Title Ins Corp	FL	29,940,470	8,638,654	21,301,816	44,427,871	38,539,954	4,536,803	2,081,730
50377	Northeast Investors Title Ins Co	SC	5,921,031	615,411	5,305,620	2,423,968	2,467,521	175,769	-
50520	Old Republic Natl Title Ins Co	MN	498,358,717	379,164,834	119,193,883	874,686,901	858,627,105	24,226,621	10,885,536
50792	Southern Title Ins Corp	VA	21,172,735	12,511,970	8,660,765	55,480,631	55,673,091	128,559	2,305,295

Title Companies - December 31, 2006

<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>
50121	Stewart Title Guaranty Co	TX	1,039,874,920	531,366,222	508,508,698	1,806,052,051	1,776,562,784	36,905,239	59,108,702
51403	Ta Title Ins Co	PA	12,878,725	5,203,911	7,674,814	17,319,910	16,625,708	991,865	445,548
50067	Ticor Title Ins Co	CA	258,183,631	205,285,113	52,898,518	407,903,943	381,016,642	43,559,784	2,494,002
51535	Ticor Title Ins Co of FL	FL	119,638,355	89,780,366	29,857,989	176,403,032	182,960,838	2,791,725	7,530,175
50245	Title Ins Co Of Amer	NE	13,184,836	4,039,598	9,145,238	11,555,707	12,198,695	173,307	-
50012	Transnation Title Ins Co	NE	175,500,578	112,664,160	62,836,418	390,359,114	411,105,356	(7,008,112)	15,466
51624	United General Title Ins Co	CO	90,533,195	66,605,340	23,927,855	323,317,479	337,769,361	(10,366,026)	8,140,493
<b>TOTALS</b>			<b>9,069,447,623</b>	<b>5,880,913,113</b>	<b>3,188,534,510</b>	<b>15,979,649,723</b>	<b>15,330,554,644</b>	<b>894,853,004</b>	<b>365,589,265</b>
<b>GRAND TOTALS</b>			<b>9,084,897,735</b>	<b>5,891,874,780</b>	<b>3,193,022,955</b>	<b>16,012,336,328</b>	<b>15,362,412,784</b>	<b>895,611,654</b>	<b>378,282,271</b>

## **B. COMPLAINT DATA**

### **Complaint Index**

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

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

1. Homeowners
  - Homeowners
  - Group Homeowners
  - Mobile Homeowner
  - Condo/Town
2. Private Passenger
  - Private Passenger
  - Group Private Passenger
  - Commercial
  - Motorcycle
  - Rental
3. Individual Life
4. Group Life
5. Individual Accident and Health
6. Group Accident and Health
7. Credit Insurance
8. Medicare Supplement
9. Long Term Care

The Consumer Complaint Index Report is developed as follows:

1. The company's Maryland complaints under the policy type for the calendar year are summed as "Maryland Complaints." Note that "Maryland Complaints" does not include those complaints in which the complaint resolution by the state, also known as the "complaint disposition," did not uphold the consumer's complaint position. As a result, these complaints were excluded from the "Maryland Complaints" count for a company. If a complaint contained at least one of the following complaint resolutions, then the complaint was not included in the "Maryland Complaint" count for the company:
  - Unable to Assist:  
The state lacked the necessary power, authority, or means to resolve the complaint.
  - Cancellation Upheld:  
The annulment or invalidation of a policy was within state guidelines.
  - Nonrenewal Upheld:  
The insurer's election not to renew a policy was within state guidelines.
  - No Action Requested / Required:  
Handling was satisfactory.
  - Referred to Proper Agency / Section:  
Due to the subject of the complaint, the resolution required referral to another agency or section.
  - Company In Compliance:  
The company's tendencies complied with the state insurance regulations.
  - Company Position Upheld:  
The party complained against had a valid base for not yielding to the complainant's request, demand, or claim, whether the State Department of Insurance agrees or disagrees.
  - No Jurisdiction:  
The State Department of Insurance lacked statutory authority to resolve the complaint.
  - Insufficient Information:  
No evidence to substantiate complaint was provided to the state. The correspondent failed to provide the information or documentation requested which is required for determining appropriate action.

2. The company's "MD Complaints" are divided by the sum of the Maryland complaints of all companies under the policy type for the calendar year. This calculation provides the company's "Complaint Share" of all Maryland complaints under the policy type for the calendar year.
3. The company's Maryland premiums under the policy type for the calendar year are summed as "Maryland Premiums." Please note that "Maryland Premiums" represent only those premiums associated with business inside the State of Maryland.
4. The company's "Maryland Premiums" are divided by the sum of the premiums of all Maryland companies under the policy type for the calendar year. This calculation provides the company's "Premium Share" of all Maryland premiums under the policy type for the calendar year.
5. The company's "Complaint Share" is divided by the company's "Premium Share" to obtain the company's "Complaint Index" under the policy type for the calendar year.

### **Complaint Resolutions**

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

## Homeowners

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2006 Total Complaints for Index: 555

Premiums Year: 2006 Total Premiums for Index: \$ 1,166,911,562

States selected for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
-59,226.57	34789	AIG CENTENNIAL INS CO	0.0036	2	0	-\$71
1.56056	19240	ALLSTATE IND CO	0.0018	1	0.00115	\$1,347,302
0.71043	19232	ALLSTATE INS CO	0.0973	54	0.13696	\$159,815,113
3.87906	10111	AMERICAN BANKERS INS CO OF FL	0.0036	2	0.00093	\$1,084,047
0	23450	AMERICAN FAMILY HOME INS CO	0	0	0.00003	\$31,878
1.62917	42978	AMERICAN SECURITY INS CO	0.0018	1	0.00111	\$1,290,563
1.38961	27928	AMEX ASSUR CO	0.0018	1	0.0013	\$1,513,043
0	41459	ARMED FORCES INS EXCH	0	0	0.0013	\$1,519,478
226.07993	24678	ARROWOOD IND CO	0.0036	2	0.00002	\$18,600
4.26896	24813	BALBOA INS CO	0.0036	2	0.00084	\$985,038
0	16039	BALTIMORE EQUITABLE SOCIETY	0	0	0.00002	\$27,125
1.24557	13501	BRETHREN MUT INS CO	0.01802	10	0.01447	\$16,880,128
0	19909	CENTENNIAL INS CO	0	0	0.00078	\$904,761
-300,363.34	34649	CENTRE INS CO	0.0036	2	0	-\$14
67.00052	20532	CLARENDON NATL INS CO	0.0036	2	0.00005	\$62,762
0	13684	CUMBERLAND MUT FIRE INS CO	0	0	0.00372	\$4,345,577
1.09042	13692	DONEGAL MUT INS CO	0.0036	2	0.0033	\$3,856,385
3.39108	40649	ECONOMY PREMIER ASSUR CO	0.00541	3	0.00159	\$1,860,065
0.61522	21326	EMPIRE FIRE & MARINE INS CO	0.0018	1	0.00293	\$3,417,540
0.13681	15130	ENCOMPASS IND CO	0.0018	1	0.01317	\$15,368,020
0.77222	10071	ENCOMPASS INS CO OF AMER	0.01261	7	0.01633	\$19,059,020

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
0.37676	26271	ERIE INS EXCH	0.03243	18	0.08608	\$100,451,836
0	17043	EVERETT CASH MUT INS CO	0	0	0.00035	\$411,379
4.68866	31259	FARMERS & MECHANICS MUT INS ASS	0.0036	2	0.00077	\$896,864
1.74248	16055	FARMERS MUT FIRE INS CO OF DUG H	0.0036	2	0.00207	\$2,413,271
0.92261	10806	FARMERS NEW CENTURY INS CO	0.00901	5	0.00976	\$11,394,579
0.26536	21873	FIREMANS FUND INS CO	0.0018	1	0.00679	\$7,923,479
0.84462	11185	FOREMOST INS CO	0.0018	1	0.00213	\$2,489,328
0.89764	14753	FREDERICK MUT INS CO	0.00721	4	0.00803	\$9,369,204
0.43897	20303	GREAT NORTHERN INS CO	0.0036	2	0.00821	\$9,579,333
21.9392	22292	HANOVER INS CO	0.0018	1	0.00008	\$95,835
2.55589	14141	HARFORD MUT INS CO	0.0036	2	0.00141	\$1,645,252
5.36197	14168	HARLEYSVILLE MUT INS CO	0.00721	4	0.00134	\$1,568,486
4.38839	29424	HARTFORD CAS INS CO	0.0018	1	0.00041	\$479,115
0.60383	37478	HARTFORD INS CO OF THE MIDWEST	0.00541	3	0.00895	\$10,446,083
0.98251	13927	HOMESITE INS CO OF THE MIDWEST	0.0036	2	0.00367	\$4,279,934
1.98413	22578	HORACE MANN INS CO	0.0018	1	0.00091	\$1,059,679
1.75797	10914	KEMPER INDEPENDENCE INS CO	0.00901	5	0.00512	\$5,980,016
0.48776	11681	KEYSTONE INS CO	0.0018	1	0.00369	\$4,310,589
0.51081	23035	LIBERTY MUT FIRE INS CO	0.01441	8	0.02822	\$32,928,906
3.85281	14400	LITITZ MUT INS CO	0.0036	2	0.00094	\$1,091,435
11.75472	22306	MASSACHUSETTS BAY INS CO	0.0018	1	0.00015	\$178,868
3.26167	24821	MERITPLAN INS CO	0.01622	9	0.00497	\$5,801,603
1.32829	34339	METROPOLITAN GRP PROP & CAS INS	0.0036	2	0.00271	\$3,165,797
2.08107	26298	METROPOLITAN PROP & CAS INS CO	0.01081	6	0.00519	\$6,061,911
1.40948	14613	MONTGOMERY MUT INS CO	0.00901	5	0.00639	\$7,458,560
0.4299	14664	MUTUAL BENEFIT INS CO	0.0018	1	0.00419	\$4,890,754
0	21881	NATIONAL SURETY CORP	0	0	0.00266	\$3,104,492
0.70749	23779	NATIONWIDE MUT FIRE INS CO	0.06126	34	0.08659	\$101,042,318
0.43111	23787	NATIONWIDE MUT INS CO	0.00541	3	0.01254	\$14,631,278

<b>Maryland Complaint Index</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Maryland Complaint Share</b>	<b>Maryland Complaints</b>	<b>Maryland Market Share</b>	<b>Maryland Premiums</b>
1.77174	14788	NGM INS CO	0.0036	2	0.00203	\$2,373,417
3.20823	24074	OHIO CAS INS CO	0.0018	1	0.00056	\$655,360
1.48713	14958	PENINSULA INS CO	0.00721	4	0.00485	\$5,655,321
1.17371	14990	PENNSYLVANIA NTL MUT CAS INS CO	0.0036	2	0.00307	\$3,582,733
655.81515	34690	PROPERTY & CAS INS CO OF HARTFO	0.0036	2	0.00001	\$6,412
1.81504	24740	SAFECO INS CO OF AMER	0.01081	6	0.00596	\$6,950,414
0	39926	SELECTIVE INS CO OF THE SOUTHEAS	0	0	0.00485	\$5,663,850
0.92386	19070	STANDARD FIRE INS CO	0.10991	61	0.11897	\$138,825,021
11.10952	42986	STANDARD GUARANTY INS CO	0.0018	1	0.00016	\$189,256
0.87324	25127	STATE AUTO PROP & CAS INS CO	0.00721	4	0.00825	\$9,630,951
0.14224	25143	STATE FARM FIRE AND CAS CO	0.03063	17	0.21534	\$251,283,536
2.08994	22683	TEACHERS INS CO	0.0018	1	0.00086	\$1,006,032
0	25666	TRAVELERS IND CO OF AMER	0	0	0.0045	\$5,252,280
1.96858	16063	UNITRIN AUTO & HOME INS CO	0.00541	3	0.00275	\$3,204,145
0.04827	25941	USAA	0.0018	1	0.03733	\$43,557,228
0.17087	25968	USAA CAS INS CO	0.0036	2	0.02109	\$24,609,444
0.88806	44393	WEST AMERICAN INS CO	0.0036	2	0.00406	\$4,735,119
0.70654	16098	WESTMINISTER AMERICAN INS CO	0.0018	1	0.00255	\$2,975,845
0	26166	WINDSOR MOUNT JOY MUT INS CO	0	0	0.0017	\$1,983,586

## Private Passenger Auto

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2006    Total Complaints for Index: 9415

Premiums Year: 2006    Total Premiums for Index: \$ 3,568,120,050

States selected for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
0.70349	10675	AAA MID ATLANTIC INS CO	0.00064	6	0.00091	\$3,232,287
0.25695	35173	AGENCY INS CO OF MD INC	0.00181	17	0.00703	\$25,074,104
0.20176	36587	AIG NATL INS CO INC	0.00053	5	0.00263	\$9,391,800
0	20796	AIG PREMIER INS CO	0	0	0.00021	\$732,780
0.17317	19399	AIU INS CO	0.00032	3	0.00184	\$6,565,672
0.1676	19240	ALLSTATE IND CO	0.00064	6	0.0038	\$13,567,176
0.18812	19232	ALLSTATE INS CO	0.01646	155	0.08751	\$312,257,551
0.02624	17230	ALLSTATE PROP & CAS INS CO	0.00085	8	0.03238	\$115,528,892
0	10111	AMERICAN BANKERS INS CO OF FL	0	0	0.00019	\$690,543
0.16008	32220	AMERICAN INTL INS CO	0.00021	2	0.00133	\$4,734,803
0.64218	27928	AMEX ASSUR CO	0.00149	14	0.00232	\$8,262,103
0.05485	19976	AMICA MUT INS CO	0.00021	2	0.00387	\$13,818,754
0.60733	19895	ATLANTIC MUT INS CO	0.00032	3	0.00052	\$1,872,028
1.52457	13455	BANKERS INDEPENDENT INS CO	0.00181	17	0.00118	\$4,225,921
0.16909	13501	BRETHREN MUT INS CO	0.00085	8	0.00503	\$17,930,236
0.11291	20117	CALIFORNIA CAS IND EXCH	0.00021	2	0.00188	\$6,713,117
3.45133	19909	CENTENNIAL INS CO	0.00064	6	0.00018	\$658,846
0	10677	CINCINNATI INS CO	0	0	0	\$618
-89.46706	35289	CONTINENTAL INS CO	0.00011	1	0	-\$4,236
0.44637	21164	DAIRYLAND INS CO	0.00042	4	0.00095	\$3,396,102
15.7215	37907	DEERBROOK INS CO	0.00021	2	0.00001	\$48,212

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
0.29082	13692	DONEGAL MUT INS CO	0.00042	4	0.00146	\$5,212,653
0.54665	40649	ECONOMY PREMIER ASSUR CO	0.00032	3	0.00058	\$2,079,840
0.30741	21261	ELECTRIC INS CO	0.00021	2	0.00069	\$2,465,623
0.232	15130	ENCOMPASS IND CO	0.00223	21	0.00961	\$34,304,891
0.21491	10071	ENCOMPASS INS CO OF AMER	0.00202	19	0.00939	\$33,505,775
0.28423	26263	ERIE INS CO	0.00074	7	0.00262	\$9,333,704
0.17347	26271	ERIE INS EXCH	0.0103	97	0.05939	\$211,914,298
0.32688	25712	ESURANCE INS CO	0.00149	14	0.00455	\$16,231,267
1.15667	10806	FARMERS NEW CENTURY INS CO	0.00542	51	0.00468	\$16,710,161
0	20281	FEDERAL INS CO	0	0	0.00076	\$2,711,664
0.24686	21873	FIREMANS FUND INS CO	0.00064	6	0.00258	\$9,211,120
0.21182	33588	FIRST LIBERTY INS CORP	0.00032	3	0.0015	\$5,367,496
0.60546	24724	FIRST NATL INS CO OF AMER	0.00011	1	0.00018	\$625,944
0.59688	11185	FOREMOST INS CO	0.00064	6	0.00107	\$3,809,615
0.16986	41491	GEICO CAS CO	0.00212	20	0.01251	\$44,622,866
0.1478	35882	GEICO GEN INS CO	0.01275	120	0.08623	\$307,692,088
0.13974	22055	GEICO IND CO	0.00372	35	0.0266	\$94,925,286
0.12264	22063	GOVERNMENT EMPLOYEES INS CO	0.00956	90	0.07795	\$278,118,510
13.92533	16691	GREAT AMER INS CO	0.00032	3	0.00002	\$81,646
0.73475	20303	GREAT NORTHERN INS CO	0.00117	11	0.00159	\$5,673,784
0.7568	22292	HANOVER INS CO	0.00011	1	0.00014	\$500,770
0	14168	HARLEYSVILLE MUT INS CO	0	0	0.00127	\$4,544,595
2.20497	22357	HARTFORD ACCIDENT & IND CO	0.00042	4	0.00019	\$687,505
0.83804	19682	HARTFORD FIRE IN CO	0.00085	8	0.00101	\$3,617,777
0	37478	HARTFORD INS CO OF THE MIDWEST	0	0	0	\$8,125
0.62774	30104	HARTFORD UNDERWRITERS INS CO	0.00244	23	0.00389	\$13,885,683
1.79172	22578	HORACE MANN INS CO	0.00096	9	0.00053	\$1,903,671
0	22756	HORACE MANN PROP & CAS INS CO	0	0	0.00028	\$986,569
1.73624	22268	INFINITY INS CO	0.00021	2	0.00012	\$436,556

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
0.59346	40720	INTERSTATE AUTO INS CO INC	0.00096	9	0.00161	\$5,747,369
0.44399	10914	KEMPER INDEPENDENCE INS CO	0.00159	15	0.00359	\$12,803,725
0.67615	11681	KEYSTONE INS CO	0.00223	21	0.0033	\$11,770,485
0.32997	42404	LIBERTY INS CORP	0.00064	6	0.00193	\$6,891,163
0.17197	23035	LIBERTY MUT FIRE INS CO	0.00329	31	0.01915	\$68,315,133
0	31968	MERASTAR INS CO	0	0	0.0002	\$696,222
0.0994	40169	METROPOLITAN CAS INS CO	0.00011	1	0.00107	\$3,812,579
0.48164	25321	METROPOLITAN DRT PROP & CAS INS CO	0.00074	7	0.00154	\$5,508,003
0.36644	34339	METROPOLITAN GRP PROP & CAS INS CO	0.00106	10	0.0029	\$10,342,376
0.42919	26298	METROPOLITAN PROP & CAS INS CO	0.00011	1	0.00025	\$883,017
0.94447	14613	MONTGOMERY MUT INS CO	0.00202	19	0.00214	\$7,624,014
0.22324	14664	MUTUAL BENEFIT INS CO	0.00053	5	0.00238	\$8,488,040
2.31517	42447	NATIONAL GEN ASSUR CO	0.00531	50	0.00229	\$8,184,779
0	23728	NATIONAL GEN INS CO	0	0	0.00022	\$785,617
0.53569	10723	NATIONWIDE ASSUR CO	0.00053	5	0.00099	\$3,537,335
0.17173	23760	NATIONWIDE GEN INS CO	0.00042	4	0.00247	\$8,827,609
0.14184	25453	NATIONWIDE INS CO OF AMER	0.00127	12	0.00899	\$32,062,886
0.1224	23779	NATIONWIDE MUT FIRE INS CO	0.00191	18	0.01562	\$55,731,996
0.22945	23787	NATIONWIDE MUT INS CO	0.01583	149	0.06897	\$246,105,503
0.20131	37877	NATIONWIDE PROP & CAS INS CO	0.00117	11	0.0058	\$20,708,138
0.23954	14788	NGM INS CO	0.00021	2	0.00089	\$3,164,216
0.14866	24074	OHIO CAS INS CO	0.00042	4	0.00286	\$10,197,287
0	39098	OMNI INS CO	0	0	0.00014	\$504,878
1.16896	16128	PARAMOUNT INS CO	0.00234	22	0.002	\$7,132,517
0.14723	39900	PENINSULA IND CO	0.00011	1	0.00072	\$2,574,112
0.24484	14958	PENINSULA INS CO	0.00096	9	0.0039	\$13,930,856
0.51677	14990	PENNSYLVANIA NTL MUT CAS INS CO	0.00127	12	0.00247	\$8,800,389
0.08291	24252	PROGRESSIVE AMERICAN INS CO	0.00127	12	0.01537	\$54,849,298
0.25206	24260	PROGRESSIVE CAS INS CO	0.00032	3	0.00126	\$4,510,535

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
0.11326	42994	PROGRESSIVE CLASSIC INS CO	0.00202	19	0.01782	\$63,575,961
0.1059	16322	PROGRESSIVE DIRECT INS CO	0.00329	31	0.03109	\$110,938,933
0.2194	38628	PROGRESSIVE NORTHERN INS CO	0.00011	1	0.00048	\$1,727,355
0.63028	34690	PROPERTY & CAS INS CO OF HARTFORD	0.00244	23	0.00388	\$13,829,767
2.20385	43044	RESPONSE INS CO	0.00021	2	0.0001	\$343,927
0	26050	RESPONSE WORLDWIDE INS CO	0	0	0.00002	\$65,768
0.24784	24740	SAFECO INS CO OF AMER	0.00127	12	0.00514	\$18,349,961
0.51372	39012	SAFECO INS CO OF IL	0.00191	18	0.00372	\$13,278,985
0.32912	39926	SELECTIVE INS CO OF THE SOUTHEAST	0.00096	9	0.0029	\$10,363,437
0.69526	33545	SEMINOLE CAS INS CO	0.0017	16	0.00244	\$8,721,479
0.70639	11000	SENTINEL INS CO LTD	0.00117	11	0.00165	\$5,901,600
0.90056	19070	STANDARD FIRE INS CO	0.00287	27	0.00318	\$11,362,373
0.30614	19530	STATE AUTO NATL INS CO	0.00032	3	0.00104	\$3,713,770
0.40386	25127	STATE AUTO PROP & CAS INS CO	0.00308	29	0.00763	\$27,213,652
0.24045	25143	STATE FARM FIRE AND CAS CO	0.00435	41	0.01811	\$64,621,726
0.14608	25178	STATE FARM MUT AUTO INS CO	0.02623	247	0.1796	\$640,818,802
1.47701	22683	TEACHERS INS CO	0.00096	9	0.00065	\$2,309,287
1.68858	28188	TRAVCO INS CO	0.00117	11	0.00069	\$2,468,819
0.1404	36137	TRAVELERS COMMERCIAL INS CO	0.00011	1	0.00076	\$2,699,284
0.16167	27998	TRAVELERS HOME & MARINE INS CO	0.00064	6	0.00394	\$14,064,939
0.92575	25658	TRAVELERS IND CO	0.0052	49	0.00562	\$20,059,473
1.06664	25666	TRAVELERS IND CO OF AMER	0.00255	24	0.00239	\$8,527,316
0.89536	29963	UNITED FARM FAMILY INS CO	0.00064	6	0.00071	\$2,539,641
0.41868	16063	UNITRIN AUTO & HOME INS CO	0.00106	10	0.00254	\$9,051,749
0.0582	10226	UNITRIN DIRECT INS CO	0.00011	1	0.00182	\$6,511,382
1.74436	10915	UNITRIN DIRECT PROPERTY & CAS CO	0.00021	2	0.00012	\$434,523
0.21042	25941	USAA	0.00701	66	0.03331	\$118,869,850
0.14912	25968	USAA CAS INS CO	0.00319	30	0.02137	\$76,244,957
0.41455	18600	USAA GENERAL IND CO	0.00074	7	0.00179	\$6,399,399

<b>Maryland Complaint Index</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Maryland Complaint Share</b>	<b>Maryland Complaints</b>	<b>Maryland Market Share</b>	<b>Maryland Premiums</b>
0	20397	VIGILANT INS CO	0	0	0.00026	\$937,061
0.50834	40827	VIRGINIA SURETY CO INC	0.00011	1	0.00021	\$745,529
0.57938	26085	WARNER INS CO	0.00021	2	0.00037	\$1,308,243
0.57353	44393	WEST AMERICAN INS CO	0.00074	7	0.0013	\$4,625,492
0.88527	27502	WESTERN GENERAL INS CO	0.00011	1	0.00012	\$428,096

## Individual Life

**SELECTION CRITERIA FOR COMPLAINT INDEX:**

Complaints Year: 2006      Total Complaints for Index: 351

Premiums Year: 2006      Total Premiums for Index: \$ 1,952,253,940

States selected for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
1.89208	60038	ACACIA LIFE INS CO	0.00285	1	0.00151	\$2,939,605
0	66842	AIG LIFE INS CO	0	0	0.00071	\$1,394,233
1.44093	90611	ALLIANZ LIFE INS CO OF N AMER	0.00285	1	0.00198	\$3,859,985
1.28245	60186	ALLSTATE LIFE INS CO	0.0114	4	0.00889	\$17,347,958
4.72189	60380	AMERICAN FAMILY LIFE ASSUR CO OF COL	0.0057	2	0.00121	\$2,355,826
7.36561	66672	AMERICAN GEN LIFE & ACC INS CO	0.05983	21	0.00812	\$15,857,693
0.33032	60488	AMERICAN GEN LIFE INS CO	0.00855	3	0.02587	\$50,513,810
0.8954	60577	AMERICAN INCOME LIFE INS CO	0.00285	1	0.00318	\$6,211,732
4.30661	60739	AMERICAN NATL INS CO	0.0057	2	0.00132	\$2,582,998
394.77444	71773	AMERICAN NATL LIFE INS CO OF TX	0.00285	1	0.00001	\$14,089
1.97303	60895	AMERICAN UNITED LIFE INS CO	0.00285	1	0.00144	\$2,818,999
2.99247	61999	AMERICO FIN LIFE & ANN INS CO	0.00285	1	0.00095	\$1,858,660
0	61182	AURORA NATL LIFE ASSUR CO	0	0	0.00038	\$745,107
0.48198	62944	AXA EQUITABLE LIFE INS CO	0.0114	4	0.02364	\$46,159,265
2.10692	61212	BALTIMORE LIFE INS CO	0.00855	3	0.00406	\$7,919,571
3.77258	94250	BANNER LIFE INS CO	0.03419	12	0.00906	\$17,691,800
47,948.08	80985	BCS LIFE INS CO	0.00285	1	0	\$116
0.95826	61476	BOSTON MUT LIFE INS CO	0.00285	1	0.00297	\$5,804,242
0.69655	63207	CHASE INS LIFE AND ANNUITY CO	0.00285	1	0.00409	\$7,985,019
0	70661	CHASE INS LIFE CO	0	0	0.00305	\$5,951,826
5.80948	61832	CHESAPEAKE LIFE INS CO	0.00285	1	0.00049	\$957,397

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
5.88582	61921	CITIZENS SECURITY LIFE INS CO	0.0057	2	0.00097	\$1,889,959
0.3616	93432	CM LIFE INS CO	0.00285	1	0.00788	\$15,381,509
3.12988	62065	COLONIAL PENN LIFE INS CO	0.00855	3	0.00273	\$5,331,168
7.76345	76023	COLUMBIAN LIFE INS CO	0.00285	1	0.00037	\$716,431
1.3458	99937	COLUMBUS LIFE INS CO	0.00285	1	0.00212	\$4,132,839
4.27909	62146	COMBINED INS CO OF AMER	0.00285	1	0.00067	\$1,299,805
10.12529	84824	COMMONWEALTH ANN & LIFE INS CO	0.0057	2	0.00056	\$1,098,631
0.85759	62308	CONNECTICUT GEN LIFE INS CO	0.00285	1	0.00332	\$6,485,575
4.4786	65900	CONSECO LIFE INS CO	0.01709	6	0.00382	\$7,451,410
40.9713	76325	CONSECO SENIOR HLTH INS CO	0.00285	1	0.00007	\$135,753
14.8389	62626	CUNA MUT INS SOCIETY	0.00285	1	0.00019	\$374,824
17.92584	63223	FEDERAL LIFE INS CO	0.00285	1	0.00016	\$310,277
17.62264	71870	FIDELITY SECURITY LIFE INS CO	0.0057	2	0.00032	\$631,231
0.3163	63401	FIRST COLONY LIFE INS CO	0.0057	2	0.01801	\$35,169,136
0.84719	67652	FIRST PENN PACIFIC LIFE INS CO	0.00285	1	0.00336	\$6,565,211
2.75304	63657	GARDEN STATE LIFE INS CO	0.00285	1	0.00103	\$2,020,305
4.92699	65536	GENWORTH LIFE & ANN INS CO	0.01425	5	0.00289	\$5,644,398
1.56895	70025	GENWORTH LIFE INS CO	0.00285	1	0.00182	\$3,545,025
1.50124	70939	GERBER LIFE INS CO	0.0057	2	0.0038	\$7,409,837
3.95622	91472	GLOBE LIFE & ACCIDENT INS CO	0.01994	7	0.00504	\$9,841,169
6.01494	90212	GREAT SOUTHERN LIFE INS CO	0.00285	1	0.00047	\$924,693
5.7879	64211	GUARANTEE TRUST LIFE INS CO	0.00285	1	0.00049	\$960,967
1.18417	88072	HARTFORD LIFE INS CO	0.00285	1	0.00241	\$4,696,951
4.90437	64513	HORACE MANN LIFE INS CO	0.0057	2	0.00116	\$2,268,171
3.42268	86509	ING LIFE INS & ANN CO	0.0057	2	0.00166	\$3,250,067
1.47817	65056	JACKSON NATL LIFE INS CO	0.00285	1	0.00193	\$3,762,735
0.53216	70254	JEFFERSON PILOT FINANCIAL INS CO	0.00285	1	0.00535	\$10,451,712
22.23755	65080	JOHN ALDEN LIFE INS CO	0.0057	2	0.00026	\$500,233
3.41694	65099	JOHN HANCOCK LIFE INS CO	0.02279	8	0.00667	\$13,022,130

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
0.25645	65838	JOHN HANCOCK LIFE INS CO (USA)	0.0057	2	0.02222	\$43,376,047
55.72788	90557	KEMPER INVESTORS LIFE INS CO	0.00285	1	0.00005	\$99,806
279.36999	65498	LIFE INS CO OF N AMER	0.00285	1	0.00001	\$19,909
0.98535	64130	LIFE INVESTORS INS CO OF AMER	0.00285	1	0.00289	\$5,644,678
222.17692	77720	LIFESECURE INS CO	0.00285	1	0.00001	\$25,034
0.46671	65595	LINCOLN BENEFIT LIFE CO	0.0057	2	0.01221	\$23,834,760
1.84631	65927	LINCOLN HERITAGE LIFE INS CO	0.00285	1	0.00154	\$3,012,483
0.12988	65935	MASSACHUSETTS MUT LIFE INS CO	0.0057	2	0.04387	\$85,647,349
4.78311	87726	METLIFE INS CO OF CT	0.0057	2	0.00119	\$2,325,674
0.83182	65978	METROPOLITAN LIFE INS CO	0.03134	11	0.03768	\$73,551,888
0.34356	66044	MIDLAND NATL LIFE INS CO	0.00285	1	0.00829	\$16,189,358
0.70757	66168	MINNESOTA LIFE INS CO	0.00285	1	0.00403	\$7,860,718
5.24451	66281	MONUMENTAL LIFE INS CO	0.13105	46	0.02499	\$48,784,527
0.55795	66370	MONY LIFE INS CO	0.00285	1	0.00511	\$9,968,542
0.77638	78077	MONY LIFE INS CO OF AMER	0.00285	1	0.00367	\$7,164,012
5.57474	61409	NATIONAL BENEFIT LIFE INS CO	0.00285	1	0.00051	\$997,710
2.40605	66583	NATIONAL GUARDIAN LIFE INS CO	0.00285	1	0.00118	\$2,311,666
0.95872	66680	NATIONAL LIFE INS CO	0.00285	1	0.00297	\$5,801,440
0.61013	66869	NATIONWIDE LIFE INS CO	0.00855	3	0.01401	\$27,348,036
1.22696	68225	NATIONWIDE LIFE INS CO OF AMER	0.00285	1	0.00232	\$4,533,120
0.13737	91596	NEW YORK LIFE INS & ANN CORP	0.00285	1	0.02074	\$40,489,702
0.26297	66915	NEW YORK LIFE INS CO	0.00855	3	0.0325	\$63,452,989
1.24463	66974	NORTH AMER CO LIFE & HLTH INS	0.0057	2	0.00458	\$8,937,561
20.68305	67032	NORTH CAROLINA MUT LIFE INS CO	0.0114	4	0.00055	\$1,075,659
0.10676	67091	NORTHWESTERN MUT LIFE INS CO	0.0057	2	0.05337	\$104,195,059
4.87959	67180	OHIO STATE LIFE INS CO	0.0057	2	0.00117	\$2,279,690
8.31403	67199	OLD AMER INS CO	0.0114	4	0.00137	\$2,675,948
1.92087	63274	OM FIN LIFE INS CO	0.01425	5	0.00742	\$14,477,748
0.17932	67466	PACIFIC LIFE INS CO	0.00285	1	0.01589	\$31,017,465

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
8.79599	66605	PEOPLES BENEFIT LIFE INS CO	0.00855	3	0.00097	\$1,896,992
5.24941	67792	PHILADELPHIA-UNITED LIFE INS CO	0.00855	3	0.00163	\$3,178,629
2.04631	72125	PHYSICIANS LIFE INS CO	0.00285	1	0.00139	\$2,718,051
0.42657	65919	PRIMERICA LIFE INS CO	0.00855	3	0.02004	\$39,116,723
0.88645	61271	PRINCIPAL LIFE INS CO	0.0057	2	0.00643	\$12,548,883
0.93995	68136	PROTECTIVE LIFE INS CO	0.0057	2	0.00606	\$11,834,605
1.88078	68195	PROVIDENT LIFE & ACCIDENT INS CO	0.0057	2	0.00303	\$5,914,528
0.91669	68241	PRUDENTIAL INS CO OF AMER	0.01994	7	0.02176	\$42,472,231
0.79308	70211	REASSURE AMER LIFE INS CO	0.0114	4	0.01437	\$28,052,505
2.23302	65765	REASSURE AMERICA LIFE INS CO	0.00855	3	0.00383	\$7,472,370
38.79836	68381	RELIANCE STANDARD LIFE INS CO	0.00285	1	0.00007	\$143,356
1.96805	61360	RELIASTAR LIFE INS CO OF NY	0.00285	1	0.00145	\$2,826,129
1.00836	68713	SECURITY LIFE OF DENVER INS CO	0.0057	2	0.00565	\$11,031,675
1.67206	68772	SECURITY MUT LIFE INS CO OF NY	0.0057	2	0.00341	\$6,652,831
4.39797	78662	SENIOR LIFE INS CO	0.00855	3	0.00194	\$3,794,011
0.16931	69108	STATE FARM LIFE INS CO	0.0057	2	0.03365	\$65,702,721
6.04738	69116	STATE LIFE INS CO	0.00285	1	0.00047	\$919,733
25.54101	65021	STONEBRIDGE LIFE INS CO	0.0057	2	0.00022	\$435,533
0	69310	SURETY LIFE INS CO	0	0	0.00066	\$1,281,737
0.16794	86231	TRANSAMERICA LIFE INS CO	0.00285	1	0.01696	\$33,118,858
0.51893	67121	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.01425	5	0.02745	\$53,590,622
30.89215	69701	UNION BANKERS INS CO	0.0057	2	0.00018	\$360,090
11.39091	62596	UNION FIDELITY LIFE INS CO	0.00285	1	0.00025	\$488,282
0.91013	70408	UNION SECURITY INS CO	0.00285	1	0.00313	\$6,111,161
11.60245	92916	UNITED AMERICAN INS CO	0.0057	2	0.00049	\$958,759
4.99775	69930	UNITED INS CO OF AMER	0.03419	12	0.00684	\$13,354,755
0.36313	69868	UNITED OF OMAHA LIFE INS CO	0.00285	1	0.00785	\$15,316,777
17.93793	62235	UNUM LIFE INS CO OF AMER	0.00285	1	0.00016	\$310,068
0.28177	69663	USAA LIFE INS CO	0.00285	1	0.01011	\$19,739,202

<b>Maryland Complaint Index</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Maryland Complaint Share</b>	<b>Maryland Complaints</b>	<b>Maryland Market Share</b>	<b>Maryland Premiums</b>
3.58888	81027	VETERANS LIFE INS CO	0.00285	1	0.00079	\$1,549,780
9.12896	70319	WASHINGTON NATL INS CO	0.0057	2	0.00062	\$1,218,535
11.74395	92622	WESTERN SOUTHERN LIFE ASSUR CO	0.00855	3	0.00073	\$1,420,811

## Group Life

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2006 Total Complaints for Index: 67

Premiums Year: 2006 Total Premiums for Index: \$ 494,664,280

States selected for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
3.5275	77879	5 STAR LIFE INS CO	0.01493	1	0.00423	\$2,092,995
0.35371	60054	AETNA LIFE INS CO	0.01493	1	0.0422	\$20,873,392
0	90611	ALLIANZ LIFE INS CO OF N AMER	0	0	0.00027	\$131,414
5.47217	60186	ALLSTATE LIFE INS CO	0.01493	1	0.00273	\$1,349,199
25.77709	60739	AMERICAN NATL INS CO	0.01493	1	0.00058	\$286,419
0	61875	CHURCH LIFE INS CORP	0	0	0.00075	\$369,920
2.18132	62308	CONNECTICUT GEN LIFE INS CO	0.02985	2	0.01368	\$6,769,330
22.91901	71870	FIDELITY SECURITY LIFE INS CO	0.02985	2	0.0013	\$644,273
1.10609	91472	GLOBE LIFE & ACCIDENT INS CO	0.01493	1	0.01349	\$6,674,914
0.49038	70815	HARTFORD LIFE & ACCIDENT INS CO	0.04478	3	0.09131	\$45,167,054
1.39396	70254	JEFFERSON PILOT FINANCIAL INS CO	0.01493	1	0.01071	\$5,296,468
0	65498	LIFE INS CO OF N AMER	0	0	0.01291	\$6,384,846
0.66686	65978	METROPOLITAN LIFE INS CO	0.13433	9	0.20143	\$99,642,347
6.28905	66281	MONUMENTAL LIFE INS CO	0.10448	7	0.01661	\$8,217,675
2.19863	66915	NEW YORK LIFE INS CO	0.10448	7	0.04752	\$23,506,104
129.99012	68136	PROTECTIVE LIFE INS CO	0.01493	1	0.00011	\$56,797
0.12733	68241	PRUDENTIAL INS CO OF AMER	0.01493	1	0.11722	\$57,983,076
1.86797	68381	RELIANCE STANDARD LIFE INS CO	0.02985	2	0.01598	\$7,904,889
1.03127	67105	RELIASTAR LIFE INS CO	0.04478	3	0.04342	\$21,477,506
9.18728	69914	SEARS LIFE INS CO	0.01493	1	0.00162	\$803,616
0	69019	STANDARD INS CO	0	0	0.03885	\$19,220,153

<b>Maryland Complaint Index</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Maryland Complaint Share</b>	<b>Maryland Complaints</b>	<b>Maryland Market Share</b>	<b>Maryland Premiums</b>
2.9915	65021	STONEBRIDGE LIFE INS CO	0.01493	1	0.00499	\$2,468,010
14.58394	86231	TRANSAMERICA LIFE INS CO	0.01493	1	0.00102	\$506,245
1.56573	70408	UNION SECURITY INS CO	0.01493	1	0.00953	\$4,715,415
0.28876	62235	UNUM LIFE INS CO OF AMER	0.01493	1	0.05169	\$25,568,365
1.33044	80802	US BR SUNLIFE ASSUR CO OF CANADA	0.01493	1	0.01122	\$5,549,339
23.85499	81027	VETERANS LIFE INS CO	0.01493	1	0.00063	\$309,497

## Individual Accident and Health

**SELECTION CRITERIA FOR COMPLAINT INDEX:**

Complaints Year: 2006    Total Complaints for Index: 502  
 Premiums Year: 2006    Total Premiums for Index: \$    994,567,690  
 States selected for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Premiums
0.09947	60054	AETNA LIFE INS CO	0.00797	4	0.08011	\$79,671,508
0.11451	60380	AMERICAN FAMILY LIFE ASSUR CO OF COL	0.00598	3	0.05219	\$51,907,024
0.70114	60534	AMERICAN HERITAGE LIFE INS CO	0.00199	1	0.00284	\$2,825,708
1.06373	60836	AMERICAN REPUBLIC INS CO	0.00398	2	0.00375	\$3,725,023
2.90725	71439	ASSURITY LIFE INS CO	0.00797	4	0.00274	\$2,725,891
1.04934	61263	BANKERS LIFE & CAS CO	0.01594	8	0.01519	\$15,104,361
0.34896	71714	BERKSHIRE LIFE INS CO OF AMER	0.00199	1	0.00571	\$5,677,525
1.74306	96202	CAREFIRST BLUECHOICE INC	0.09761	49	0.056	\$55,694,619
1.76675	47058	CAREFIRST OF MD INC	0.35259	177	0.19957	\$198,485,581
6.05899	80799	CELTIC INS CO	0.00199	1	0.00033	\$326,987
184.33295	61832	CHESAPEAKE LIFE INS CO	0.00199	1	0.00001	\$10,748
7.294	62308	CONNECTICUT GEN LIFE INS CO	0.00199	1	0.00027	\$271,622
1.17225	78174	CONSECO HLTH INS CO	0.00398	2	0.0034	\$3,380,188
159.10782	65900	CONSECO LIFE INS CO	0.00199	1	0.00001	\$12,452
6.71119	76325	CONSECO SENIOR HLTH INS CO	0.03984	20	0.00594	\$5,904,198
1.12617	20443	CONTINENTAL CAS CO	0.0239	12	0.02123	\$21,110,967
2.10609	65749	CUNA MUT LIFE INS CO	0.00199	1	0.00095	\$940,704
0.04842	70025	GENWORTH LIFE INS CO	0.00199	1	0.04114	\$40,919,813
0	62286	GOLDEN RULE INS CO	0	0	0.00065	\$645,725
1.18937	53007	GROUP HOSPITALIZATION & MED SRVCS	0.02789	14	0.02345	\$23,320,628
0.99925	64211	GUARANTEE TRUST LIFE INS CO	0.00797	4	0.00797	\$7,930,796

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Premiums
0.29055	64246	GUARDIAN LIFE INS CO OF AMER	0.00199	1	0.00686	\$6,818,851
1,430.48	70815	HARTFORD LIFE & ACCIDENT INS CO	0.00199	1	0	\$1,385
18.59942	64513	HORACE MANN LIFE INS CO	0.00199	1	0.00011	\$106,520
0.11425	65099	JOHN HANCOCK LIFE INS CO	0.00398	2	0.03487	\$34,681,707
1.09215	95639	KAISER FOUND HLTH PLAN MID ATLANTI	0.03785	19	0.03466	\$34,467,006
2.23859	64130	LIFE INVESTORS INS CO OF AMER	0.00199	1	0.00089	\$885,028
0.721	65676	LINCOLN NATL LIFE INS CO	0.00199	1	0.00276	\$2,747,857
0.25703	65935	MASSACHUSETTS MUT LIFE INS CO	0.00598	3	0.02325	\$23,124,493
362.28402	97055	MEGA LIFE & HLTH INS CO THE	0.00598	3	0.00002	\$16,406
2.60905	66281	MONUMENTAL LIFE INS CO	0.00598	3	0.00229	\$2,278,086
35.63969	90956	NATIONAL FIN INS CO	0.00199	1	0.00006	\$55,590
0.88385	66915	NEW YORK LIFE INS CO	0.00398	2	0.00451	\$4,483,136
0	67091	NORTHWESTERN MUT LIFE INS CO	0	0	0.01286	\$12,788,880
5.87431	67172	OHIO NATL LIFE INS CO	0.00199	1	0.00034	\$337,267
1.24832	96940	OPTIMUM CHOICE INC	0.03187	16	0.02553	\$25,393,723
0.41113	67598	PAUL REVERE LIFE INS CO	0.00398	2	0.00969	\$9,637,947
5.89099	63282	PENN TREATY NTRWK AMER INS CO	0.01594	8	0.00271	\$2,690,498
1.24836	68047	PROFESSIONAL INS CO	0.00199	1	0.0016	\$1,587,050
21.3527	68136	PROTECTIVE LIFE INS CO	0.00199	1	0.00009	\$92,785
0.31653	68195	PROVIDENT LIFE & ACCIDENT INS CO	0.00797	4	0.02517	\$25,036,841
0.64588	65765	REASSURE AMERICA LIFE INS CO	0.00199	1	0.00308	\$3,067,456
0	65005	RIVERSOURCE LIFE INS CO	0	0	0.00882	\$8,776,956
2.20731	69019	STANDARD INS CO	0.00199	1	0.0009	\$897,569
2.495	69477	TIME INS CO	0.01195	6	0.00479	\$4,764,441
0.76458	86231	TRANSAMERICA LIFE INS CO	0.00398	2	0.00521	\$5,182,476
0.98726	67121	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.00199	1	0.00202	\$2,006,768
5.05065	61425	TRUSTMARK INS CO	0.01394	7	0.00276	\$2,745,878
0	62596	UNION FIDELITY LIFE INS CO	0	0	0.00032	\$320,537
2.38509	70408	UNION SECURITY INS CO	0.00199	1	0.00084	\$830,666

<b>Maryland Complaint Index</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Maryland Complaint Share</b>	<b>Maryland Complaints</b>	<b>Maryland Market Share</b>	<b>Premiums</b>
0.1913	92916	UNITED AMERICAN INS CO	0.00797	4	0.04165	\$41,427,242
5.34888	63479	UNITED TEACHER ASSOC INS CO	0.00199	1	0.00037	\$370,397
0.13593	62235	UNUM LIFE INS CO OF AMER	0.00199	1	0.01466	\$14,575,665
0.24923	69663	USAA LIFE INS CO	0.00199	1	0.00799	\$7,949,316
3.28695	70319	WASHINGTON NATL INS CO	0.00598	3	0.00182	\$1,808,253

## Group Accident and Health

**SELECTION CRITERIA FOR COMPLAINT INDEX:**

Complaints Year: 2006    Total Complaints for Index: 3,122  
 Premiums Year: 2006    Total Premiums for Index: \$ 4,830,687,355  
 States selected for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
1.06026	95590	AETNA HLTH INC MD CORP	0.02851	89	0.02689	\$129,883,381
0.60313	60054	AETNA LIFE INS CO	0.01441	45	0.0239	\$115,444,855
0	67369	ALTA HLTH & LIFE INS CO	0	0	0.00018	\$862,517
99.77466	60380	AMERICAN FAMILY LIFE ASSUR CO OF COL	0.00064	2	0.00001	\$31,016
7.60859	60534	AMERICAN HERITAGE LIFE INS CO	0.00032	1	0.00004	\$203,363
0	71773	AMERICAN NATL LIFE INS CO OF TX	0	0	0.00005	\$231,313
122.55884	60836	AMERICAN REPUBLIC INS CO	0.00032	1	0	\$12,625
0	61301	AMERITAS LIFE INS CORP	0	0	0.00043	\$2,063,910
18.97417	61212	BALTIMORE LIFE INS CO	0.00032	1	0.00002	\$81,548
0.34691	96202	CAREFIRST BLUECHOICE INC	0.07303	228	0.21052	\$1,016,942,558
1.53579	47058	CAREFIRST OF MD INC	0.08905	278	0.05798	\$280,083,583
1.04807	95599	CIGNA HLTHCARE MIDATLANTIC INC	0.00673	21	0.00642	\$31,003,043
0	62146	COMBINED INS CO OF AMER	0	0	0.00059	\$2,827,094
0.39023	77828	COMPANION LIFE INS CO	0.00032	1	0.00082	\$3,965,078
0.23355	62308	CONNECTICUT GEN LIFE INS CO	0.0048	15	0.02057	\$99,376,773
1.22861	62413	CONTINENTAL ASSUR CO	0.00096	3	0.00078	\$3,778,189
0.65868	20443	CONTINENTAL CAS CO	0.00064	2	0.00097	\$4,698,226
0.75933	96460	COVENTRY HLTH CARE OF DE INC	0.02627	82	0.03459	\$167,093,886
1.57302	81396	DELTA DENTAL INS CO	0.00096	3	0.00061	\$2,950,961
0	90328	FIRST HLTH LIFE & HLTH INS CO	0	0	0.00016	\$782,933
0.22269	62286	GOLDEN RULE INS CO	0.00096	3	0.00431	\$20,844,384

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
0.51939	47000	GRAPHIC ARTS BENEFIT CORP	0.0016	5	0.00308	\$14,895,516
0.72438	68322	GREAT W LIFE & ANN INS CO	0.00192	6	0.00265	\$12,816,284
0.35728	53007	GROUP HOSPITALIZATION & MED SRVCS	0.03171	99	0.08875	\$428,742,653
1.21295	64246	GUARDIAN LIFE INS CO OF AMER	0.01954	61	0.01611	\$77,814,900
0.17702	70815	HARTFORD LIFE & ACCIDENT INS CO	0.00224	7	0.01267	\$61,185,192
0.35213	88072	HARTFORD LIFE INS CO	0.00032	1	0.00091	\$4,394,171
0	70670	HEALTH CARE SERV CORP A MUT LEGAL RE	0	0	0.00073	\$3,520,452
0	73288	HUMANA INS CO	0	0	0.0001	\$506,937
0	70254	JEFFERSON PILOT FINANCIAL INS CO	0	0	0.00397	\$19,168,191
0	65099	JOHN HANCOCK LIFE INS CO	0	0	0.00088	\$4,250,179
0.27835	95639	KAISER FOUND HLTH PLAN MID ATLANTI	0.02562	80	0.09206	\$444,702,818
0	60053	KAISER PERMANENTE INS CO	0	0	0.0027	\$13,027,362
1.57843	65315	LIBERTY LIFE ASSUR CO OF BOSTON	0.00064	2	0.00041	\$1,960,558
0.43387	65498	LIFE INS CO OF N AMER	0.00224	7	0.00517	\$24,964,233
0.78895	60321	MAMSI LIFE & HLTH INS CO	0.04644	145	0.05887	\$284,376,414
9.7083	96310	MD INDIVIDUAL PRACTICE ASSN INC	0.0189	59	0.00195	\$9,403,399
0.56401	97055	MEGA LIFE & HLTH INS CO THE	0.00288	9	0.00511	\$24,690,433
0.23951	65978	METROPOLITAN LIFE INS CO	0.0048	15	0.02006	\$96,902,902
0	66087	MID WEST NATL LIFE INS CO OF TN	0	0	0.00018	\$865,817
0	66281	MONUMENTAL LIFE INS CO	0	0	0.00109	\$5,285,379
0.74342	96940	OPTIMUM CHOICE INC	0.09353	292	0.12581	\$607,750,904
0.14863	61271	PRINCIPAL LIFE INS CO	0.00032	1	0.00216	\$10,410,181
-13.24136	68195	PROVIDENT LIFE & ACCIDENT INS CO	0.00032	1	-0.00002	-\$116,854
11.06831	65765	REASSURE AMERICA LIFE INS CO	0.00032	1	0.00003	\$139,796
0.62185	68381	RELIANCE STANDARD LIFE INS CO	0.0016	5	0.00258	\$12,441,054
0.21608	67105	RELIASTAR LIFE INS CO	0.00032	1	0.00148	\$7,160,940
0	68810	SENTRY LIFE INS CO	0	0	0.00003	\$126,135
0.39595	69019	STANDARD INS CO	0.00064	2	0.00162	\$7,815,679
0.27231	69477	TIME INS CO	0.00032	1	0.00118	\$5,682,213

<b>Maryland Complaint Index</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Maryland Complaint Share</b>	<b>Maryland Complaints</b>	<b>Maryland Market Share</b>	<b>Maryland Premiums</b>
6.85773	61425	TRUSTMARK INS CO	0.00064	2	0.00009	\$451,259
0	62863	TRUSTMARK LIFE INS CO	0	0	0.00002	\$114,813
0.24759	80314	UNICARE LIFE & HEALTH INS CO	0.00224	7	0.00906	\$43,745,745
0.22502	69744	UNION LABOR LIFE INS CO	0.00032	1	0.00142	\$6,876,195
0.31054	70408	UNION SECURITY INS CO	0.00064	2	0.00206	\$9,965,098
0.33995	79413	UNITED HEALTHCARE INS CO	0.02755	86	0.08103	\$391,435,772
1.32302	95025	UNITED HEALTHCARE MID ATLANTIC INC	0.00577	18	0.00436	\$21,051,525
0.4611	70106	UNITED STATES LIFE INS CO IN NYC	0.00064	2	0.00139	\$6,711,319
0.18941	62235	UNUM LIFE INS CO OF AMER	0.00192	6	0.01015	\$49,014,677
0.08923	80802	US BR SUNLIFE ASSUR CO OF CANADA	0.00032	1	0.00359	\$17,341,014

## Credit Insurance

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2006      Total Complaints for Index: 30  
 Premiums Year: 2006      Total Premiums for Index: \$ 31,925,570  
 States selected for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
1.10982	22667	ACE AMER INS CO	0.03333	1	0.03003	\$958,883
0.60517	60275	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.03333	1	0.05508	\$1,758,486
4.95736	60534	AMERICAN HERITAGE LIFE INS CO	0.03333	1	0.00672	\$214,668
0	60518	AMERICAN HLTH & LIFE INS CO	0	0	0.02434	\$776,977
2.20551	60836	AMERICAN REPUBLIC INS CO	0.03333	1	0.01511	\$482,512
0	62626	CUNA MUT INS SOCIETY	0	0	0.09779	\$3,122,085
4.26837	93777	HOUSEHOLD LIFE INS CO	0.2	6	0.04686	\$1,495,915
1.75164	64130	LIFE INVESTORS INS CO OF AMER	0.06667	2	0.03806	\$1,215,075
5.0662	65951	MERIT LIFE INS CO	0.03333	1	0.00658	\$210,056
1.25119	66281	MONUMENTAL LIFE INS CO	0.06667	2	0.05328	\$1,701,077
0	25011	WESCO INS CO	0	0	0.00682	\$217,662

## Medicare Supplement

**SELECTION CRITERIA FOR COMPLAINT INDEX:**

Complaints Year: 2006      Total Complaints for Index: 34  
 Premiums Year: 2006      Total Premiums for Index: \$ 320,619,226  
 States selected for Index: MD

<b>Maryland Complaint Index</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Maryland Complaint Share</b>	<b>Maryland Complaints</b>	<b>Maryland Market Share</b>	<b>Maryland Premiums</b>
35.27361	60380	AMERICAN FAMILY LIFE ASSUR CO OF COL	0.02941	1	0.00083	\$267,338
2.34794	61263	BANKERS LIFE & CAS CO	0.08824	3	0.03758	\$12,048,807
0.96998	47058	CAREFIRST OF MD INC	0.41176	14	0.42451	\$136,105,447
6.66447	78174	CONSECO HLTH INS CO	0.02941	1	0.00441	\$1,414,962
3.57997	64211	GUARANTEE TRUST LIFE INS CO	0.08824	3	0.02465	\$7,902,271
8.43524	66281	MONUMENTAL LIFE INS CO	0.02941	1	0.00349	\$1,117,926
0	86231	TRANSAMERICA LIFE INS CO	0	0	0.00009	\$27,303
0.55298	92916	UNITED AMERICAN INS CO	0.05882	2	0.10638	\$34,106,252
0.29734	79413	UNITED HEALTHCARE INS CO	0.08824	3	0.29675	\$95,144,544
1.13496	69663	USAA LIFE INS CO	0.02941	1	0.02591	\$8,308,639
11.85685	70319	WASHINGTON NATL INS CO	0.05882	2	0.00496	\$1,590,638

## Long Term Care

**SELECTION CRITERIA FOR COMPLAINT INDEX:**

Complaints Year: 2006    Total Complaints for Index: 64  
 Premiums Year: 2006    Total Premiums for Index: \$    202,834,711  
 States selected for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Maryland Market Share	Maryland Premiums
0	60518	AMERICAN HLTH & LIFE INS CO	0	0	0.00016	\$31,900
0.83381	61263	BANKERS LIFE & CAS CO	0.01562	1	0.01874	\$3,800,975
7.63347	76325	CONSECO SENIOR HLTH INS CO	0.25	16	0.03275	\$6,642,940
1.95961	20443	CONTINENTAL CAS CO	0.21875	14	0.11163	\$22,642,333
3.76643	65749	CUNA MUT LIFE INS CO	0.01562	1	0.00415	\$841,459
0.0823	70025	GENWORTH LIFE INS CO	0.01562	1	0.18987	\$38,511,251
77.49071	53007	GROUP HOSPITALIZATION & MED SRVCS	0.01562	1	0.0002	\$40,899
0.1697	65099	JOHN HANCOCK LIFE INS CO	0.03125	2	0.18415	\$37,351,538
2.53413	64130	LIFE INVESTORS INS CO OF AMER	0.01562	1	0.00617	\$1,250,641
7.17944	66281	MONUMENTAL LIFE INS CO	0.01562	1	0.00218	\$441,440
1.08151	66915	NEW YORK LIFE INS CO	0.01562	1	0.01445	\$2,930,437
7.98978	63282	PENN TREATY NTRWK AMER INS CO	0.10938	7	0.01369	\$2,776,677
0	65005	RIVERSOURCE LIFE INS CO	0	0	0.02216	\$4,495,043
15.46758	86231	TRANSAMERICA LIFE INS CO	0.01562	1	0.00101	\$204,899
1.71489	67121	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.01562	1	0.00911	\$1,848,098
0.66776	62235	UNUM LIFE INS CO OF AMER	0.04688	3	0.0702	\$14,238,393
62.0141	70319	WASHINGTON NATL INS CO	0.01562	1	0.00025	\$51,106

**MARYLAND INSURANCE ADMINISTRATION**

**Closed Complaints by Disposition for 2006**

<b>NAIC Disposition Code</b>	<b>Disposition Description</b>	<b>Amount</b>
1201	Policy Not in Force	66
1205	Policy Issued/Restored	488
1207	Advised Complainant	2207
1208	Compromised Settlement/Resolution	62
1210	Additional Payment	204
1215	Refund	157
1220	Coverage Extended	95
1223	Unable to Assist	2104
1225	Claim Reopened	168
1227	Cancellation Upheld	211
1228	Nonrenewal Upheld	157
1230	Claim Settled	710
1233	Filed Suit/Retained Attorney	6
1235	No Action Requested/Required	152
1239	Referred to Another Department	113
1240	Referred to Proper Agency	1184
1242	Referred to Market Conduct	49
1250	Underwriting Practice Resolved	15
1253	Information Furnished/Expanded	379
1255	Delay Resolved	278
1257	Fine	1
1260	Cancellation Notice Withdrawn	29
1265	Nonrenewal Notice Recinded	97
1270	Premium Problem Resolved	905
1273	ERISA Complaint	14
1278	Forfeiture	1
1280	Referred for Disciplinary Action	12
1285	Question of Fact	326
1287	Rating Problem Resolved	20
1290	Contract Provision/Legal Issue	124
1293	Company in Compliance	1158

<b>NAIC Disposition Code</b>	<b>Disposition Description</b>	<b>Amount</b>
1295	Company Position Upheld	6957
1297	Endorsement Processed	21
1300	No Jurisdiction	1881
1303	Recovery	66
1305	Insufficient Information	149
1310	Other	1027
	Total:	21593



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Baltimore, MD 21202  
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